

INTERNET BANKING

<http://www.us.hsbc.com/1/2/3/personal>



How to view your Direct Deposit on Internet Banking

- On payday (Friday) your **AVAILABLE BALANCE** (not your **Bank Balance**) will increase by the amount of your pay. The amount in your available balance can be used to make purchases, write checks, and for ATM withdrawals.
- On payday, your statement (list of transactions) **will not** say Direct Deposit from Auxiliary Services.
- On **Monday** following a payday, it will post to your statement (list of transactions.)

Example:

Direct Deposit = \$100, Bank Balance = \$200

Available Balance would = \$300 (\$100+\$200)

Bank Balance vs. Available Balance

Bank Balance: Your balance at the beginning of the day, NOT taking into consideration your transactions for the day or outstanding checks. This is your balance at the close of business the day before.

Available Balance: The actual amount that can be used in your account to make purchases, write checks, and for ATM withdrawals. Use this balance for your everyday use and be sure to subtract outstanding items (checks/items that were processed or written, but which have not been posted to your account yet.)

Register: Using a Bank or On-line Register is a must! It allows you to keep track of your account. There is one located on HSBC's Internet Banking site along the left hand side after you Log-in.

This publication and other financial information can be found on the Auxiliary Services' Student Employment web page:

www.oswego.edu/auxserv

(click on 'Accounting & Administration' then, 'Student Employment')