



**WESTERN  
SECURITY**  
BANK  
DIVISION OF GLACIER BANK

# ONLINE BANKING **USER GUIDE**



## **Welcome to Western Security Bank!**

*Follow the instructions in this guide to quickly start getting the most from your Online Banking experience. Please contact us if you have any questions.*

[westernsecuritybank.com](https://westernsecuritybank.com)



**Member  
FDIC**

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# First Time Login

The information in this section shows the screens that you may receive when enrolling in Online Banking through an internet browser using any device, most often a desktop or laptop.

## Step 1

On the Login screen, enter the **Username** and **Password**. Click **Sign in**.

Click **Get started** on the next screen.

Username  
username1234

Password  
[Masked] [Show](#)

[Forgot?](#)

**Sign in**

## Step 2

Select whether to receive the authentication via **Voice or text message** to the phone number on file, the **Authy** app, or to a different **Authenticator app**.

- If Voice or text message was selected, enter the **phone number** that is on file with the bank. Click **Next**.
- Select whether to receive the code via **Text message/SMS** or **Phone call**. Click **Send code**.

**Voice or text message**  
Verification codes are sent to your phone. Message and data rates may apply.

**Authy**  
Verification codes are sent to your phone or the Authy app.

**Authenticator app**  
Using a different authenticator app? We support using any authenticator app using either a QR code scan or manual code entry.

## Step 3

Check the email or text and enter the **Verification Code**. Click **Verify**.

- Click **Resend code** or **Try another way** if needed.
- Click **Don't ask for codes again while using this browser** if you are using a trusted device.

Click **Done** to enter Online Banking.

**▲ Note:** *If you clear your cache and cookies or didn't select the trusted device option, you will have to receive a verification code the next time you log in.*

**Confirm phone number**

We will be sending you a text message shortly at \*\*\*\*\*814 with your verification code. This code will expire after 5 minutes.

Verification code  
811346

Don't ask for codes again while using this browser

**Verify**

[Resend code or Try another way](#)

# Using Online Banking Browser

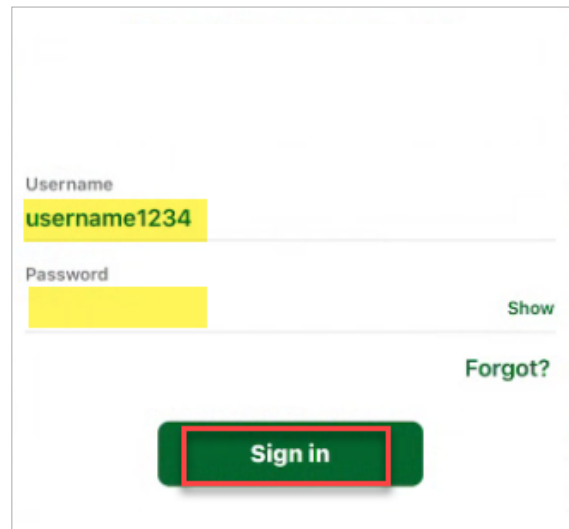
Online Banking supports the most recent versions of Microsoft Edge, Google Chrome, Apple Safari and Mozilla Firefox internet browsers.

## Multi-Factor Authentication

Online Banking uses two forms of authentication when logging in from an un-recognized device – your password and a one-time verification code. Multi-factor authentication is required if the device has not been previously registered as a trusted device.

### Step 1

On the Login screen, enter the **Username**.  
Click **Continue**.  
Enter **Password**. Click **Sign in**.



Username  
username1234

Password  
[Redacted] [Show](#)

[Forgot?](#)

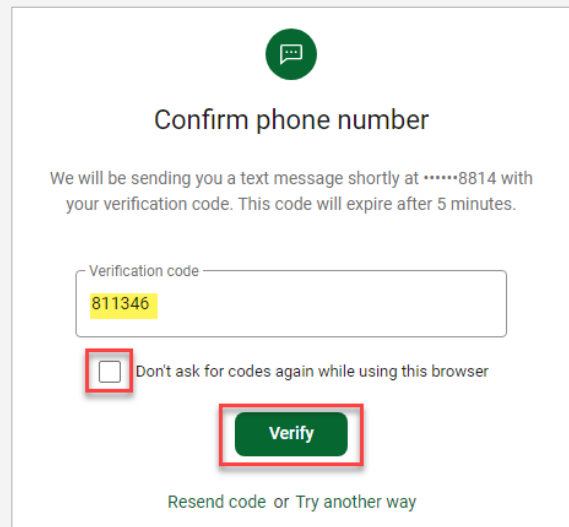
**Sign in**

### Step 2

Select how to receive the Verification Code.  
Check the email or text and enter the **Verification Code**. Click **Verify**.

- Click **Don't ask for codes again while using this browser** if you are using a trusted device.
- Click **Resend code** or **Try another way** if needed.

**⚠ Note:** *If you clear your cache and cookies or didn't select the trusted device option, you will have to receive a verification code the next time you log in.*



**Confirm phone number**

We will be sending you a text message shortly at .....8814 with your verification code. This code will expire after 5 minutes.

Verification code  
811346

Don't ask for codes again while using this browser

**Verify**

[Resend code](#) or [Try another way](#)

# Using Online Banking Browser

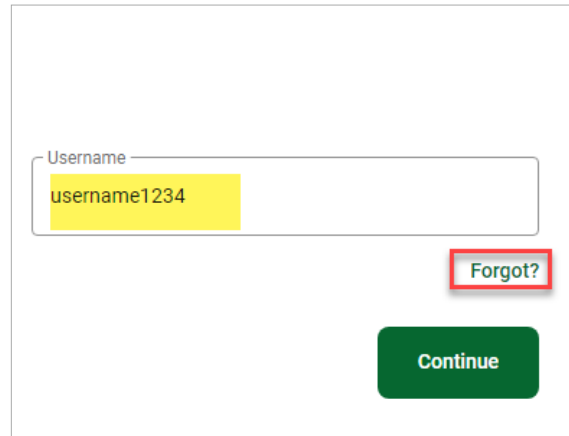
## User Self-Reset Password

The Forgot? link offers a way to reset your own password on the login screen.

▲ **Note:** This option is only available after you have logged into Online Banking at least once.

### Step 1

On the Login screen, click the **Forgot?** link.



Username  
username1234

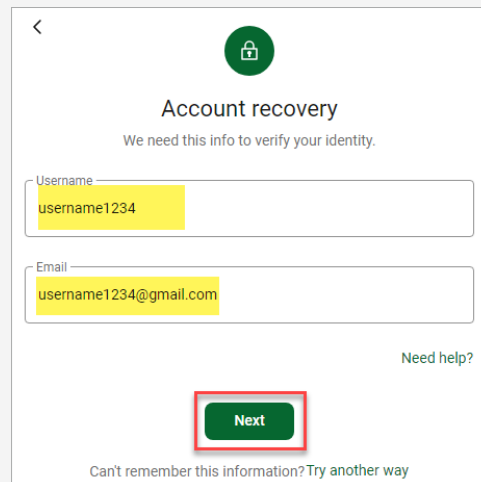
Forgot?

Continue

### Step 2

On the Account Recovery screen, enter the **Username** and **Email Address**. Click **Next**.

- Click **Need help?** to display the bank phone number.



Account recovery  
We need this info to verify your identity.

Username  
username1234

Email  
username1234@gmail.com

Need help?

Next

Can't remember this information? Try another way

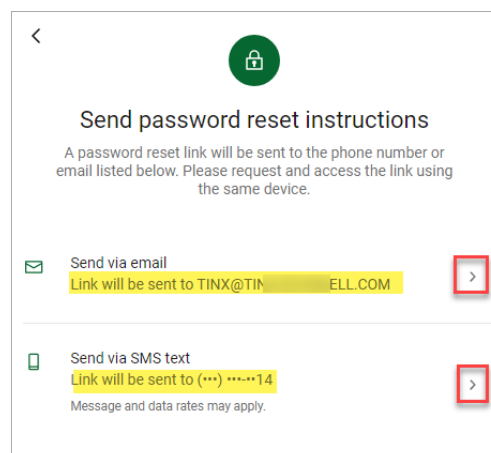
### Step 3

If the Username and Email Address match to the information in our system, you will receive the **Send password reset instructions** screen.

Select either **Send via email** or **Send via SMS text**.

Click the **Reset Password** link in the email or SMS text message.

▲ **Note:** The link will expire in 2 hours.



Send password reset instructions  
A password reset link will be sent to the phone number or email listed below. Please request and access the link using the same device.

Send via email  
Link will be sent to TINX@TIN ELL.COM

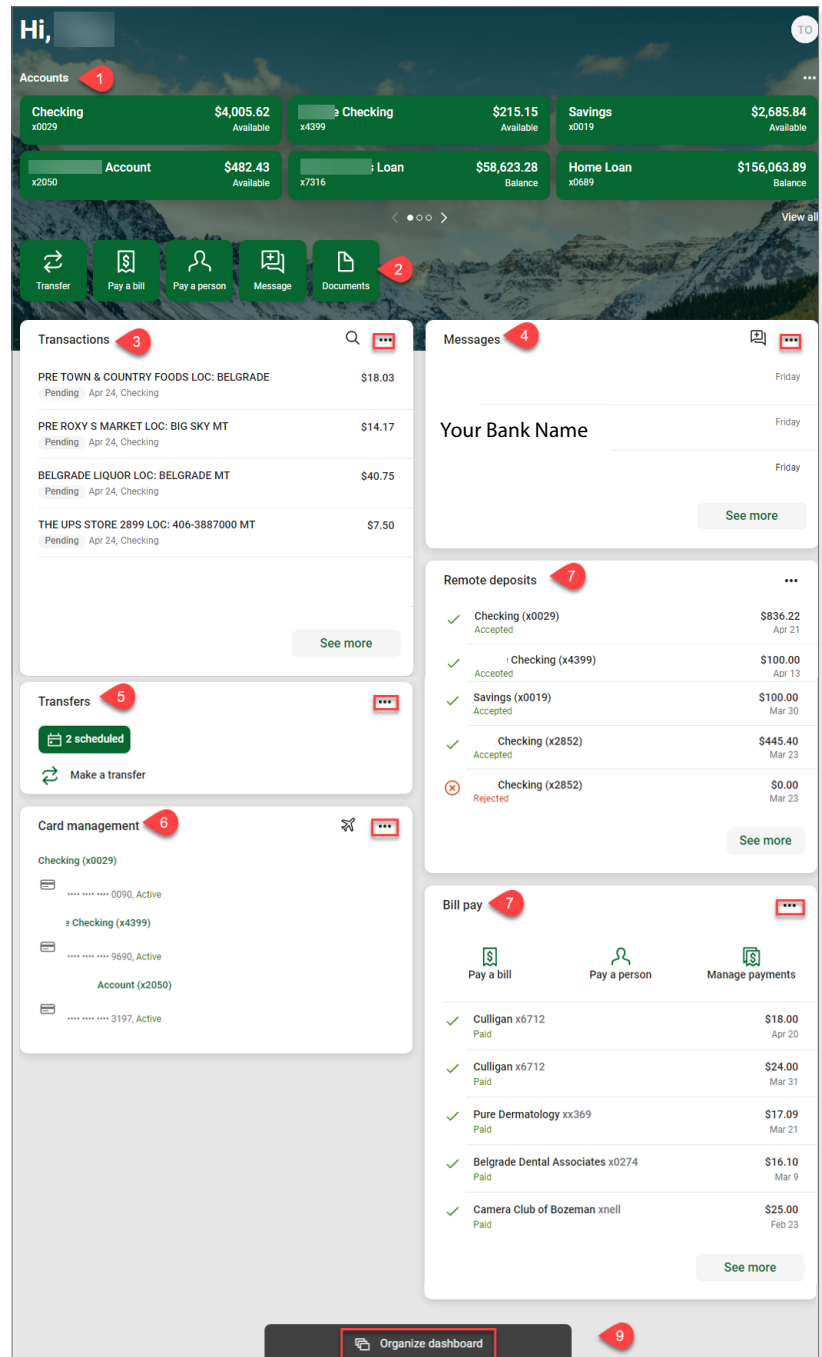
Send via SMS text  
Link will be sent to (\*\*) \*\*\*\*\*14  
Message and data rates may apply.

# Dashboard

The Dashboard is the initial screen that displays once you have successfully logged into Online Banking. Many of these options are also available in the left pane. You can customize areas of the Dashboard to fit your business needs. Each of the widgets defined below are called “Cards”. Clicking the three dots on each card will show available customization options for that Card on the Dashboard. Click the links below to jump to that section of this guide.

**Note:** The default Cards shown on the Dashboard are indicated below with an asterisk. All other cards are available by following the instructions in the [Organize Dashboard](#) section.

1. **Accounts\*** – Displays your accounts, including the balance and other basic information.
2. **Quick Links\*** – Click the Card to jump to that section of Online Banking.
3. **Transactions** – Displays a short list of Transactions on **all** accounts and a quick link to Search Transactions.
4. **Messages\*** – Displays new Messages between you and the bank and a quick link to start a Message.
5. **Transfers\*** – Displays scheduled transfers for your accounts and a quick link to Make a Transfer.
6. **Card Management\*** – Displays your debit cards that are linked to your accounts.
7. **Remote Deposits** – Displays recent Remote Deposits.
8. **Bill Pay\*** – Displays recent Bill Pay transactions and a quick link to Pay a Bill, Person or Manage Payments.
9. **Organize Dashboard** – Allows you to configure the Dashboard to suit your business needs.



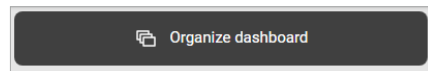
# Dashboard

## Organize Dashboard

Online Banking allows you the option to customize your Dashboard to show only those Cards that you regularly use and want to view.

### Step 1

Scroll down to the bottom of the Dashboard page and click **Organize dashboard**.

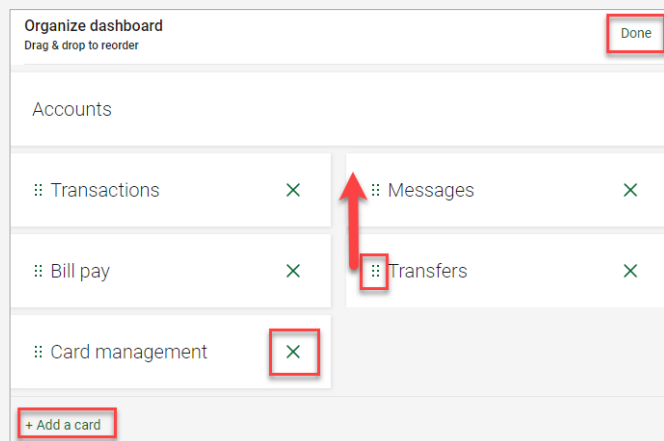


### Step 2

The Dashboard is configured of multiple Cards. The default Cards are displayed. Click **Done** after making the desired changes:

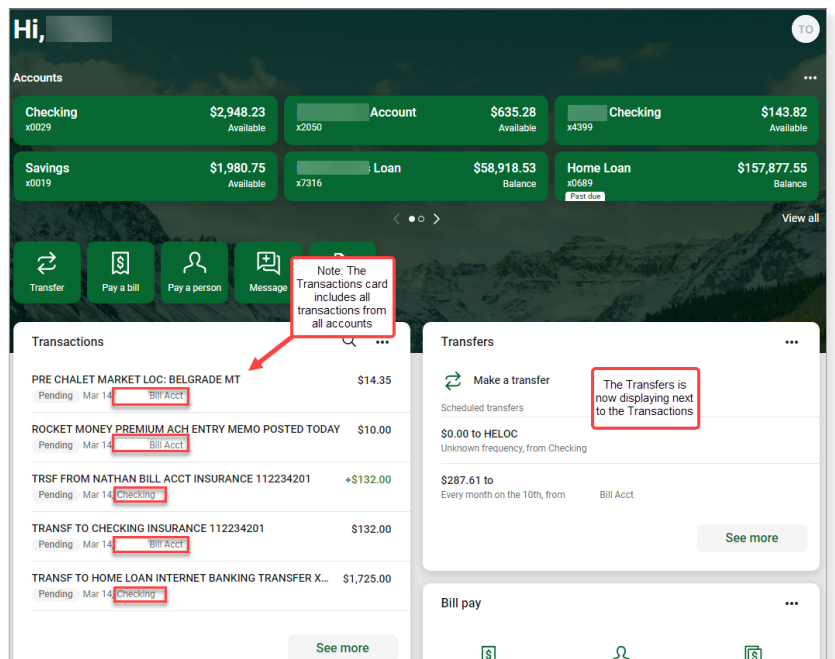
- Click the **X** next to the Card title to remove the Card from your Dashboard.
- Click the **dots** next to the Card title and drag that Card to a different position.
- Click the **+ Add a card** to add a Card that you may have previously removed.

**⚠ Note:** *The Accounts Card cannot be removed.*



### Step 3

The changes are now made to the Dashboard.

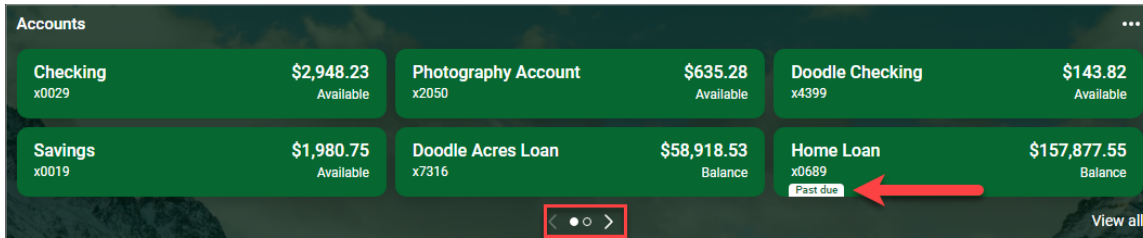


# Dashboard

## Accounts Card

The Dashboard Accounts Card displays your accounts, including the balance and other basic information. Click the arrows at the bottom of the Accounts Card to see additional accounts. The Available Balance is displayed for checking and savings accounts and the Principal Balance is displayed for loan accounts. Loans are flagged with a Past Due indicator on the Account Card, if applicable. Refer to the following sections for more information:

- **Organize Accounts** – Change the order in which accounts are displayed on the Accounts Card.
- **Accounts Card View** – Change the way the Accounts Card is displayed.

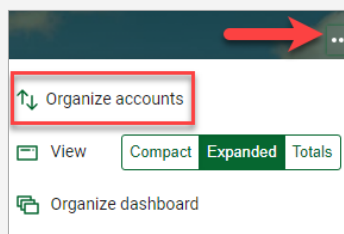


## Organize Accounts

### Step 1

From the account on the Accounts Card, click the **three dots** in the upper right corner of the Accounts Card.

Click **Organize accounts** to rearrange the order of the accounts displayed on the Accounts Card.



### Step 2

In the new window, click the **lines** next to the Account title and drag that Account to a different position. Scroll down and click **Save**.

The accounts are now displayed in the new order on the Accounts Card.

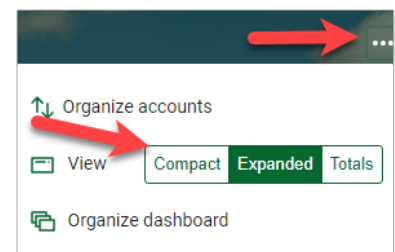


## Accounts Card View

From the account on the Accounts Card, click the **three dots** in the upper right corner of the Accounts Card.

Choose one of the **View** options.

- **Compact** – Displays the accounts as a single row, resulting in up to three accounts displayed on the Card.
- **Expanded** – Displays the accounts as two per row, resulting in up to six accounts displayed on the Card.
- **Totals** – Displays the Account Totals for the Cash, Borrowed and Credit Balance (Line of Credit) accounts.





# Messages

Messages is a quick and easy way to securely communicate with the bank. All Messages are saved in your Inbox until you close them out.

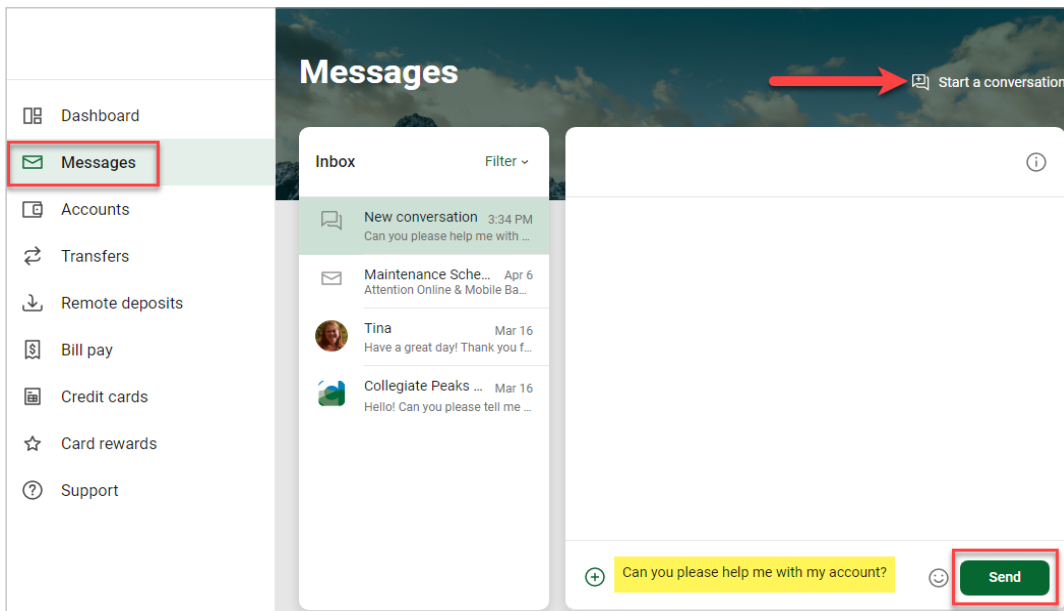
**⚠ Note:** You will receive an email notification when a response is sent by the bank.

## Send a Message

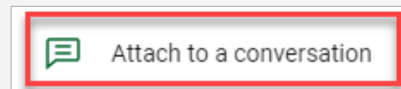
Click **Messages** in the left pane or click the **Message** Card on the Dashboard.

Click **Start a conversation**, **New conversation** or **Send us a message** to create a new message.

**Type your message.** Click the **+** to add an attachment. Click **Send**.



**⚠ Note:** When in a transaction or account, click **Attach to a conversation** to include the transaction/account automatically in the message.

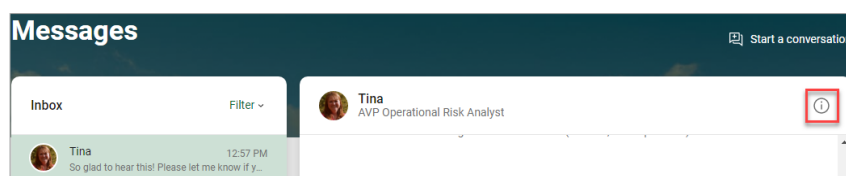


## Close Out/Delete Message

Click **Messages** in the left pane or click the **Message** Card on the Dashboard.

Click the **i** in the upper left corner of the message.

Click **Close conversation** and **Yes, close** when prompted.



# Accounts

Select an account to see the transactions, options and details pertaining to that account. Refer to the following sections for more information:

- [Transactions](#) – Listing of all transactions, running balance and search transactions.
- [Transfer](#) – Transfer between your internal and external accounts.
- [Documents](#) – View text-based statements that do not include check and deposit images. To receive check and deposit images, enroll in eStatements.
- [eStatements](#) – View check and deposit images as a full statement.
- [Order Checks](#) – Order checks for your checking account.
- [Stop Payments](#) – Place a stop payment on a single or range of checks.
- [Alert Preferences](#) – Set up balance or transaction alerts on the specified account.
- [Settings](#) – View display, alert preferences and document settings for the specified account.
- [Card Management](#) – Lock or unlock a debit card, report the card as lost/stolen, re-order a debit card or activate a new card.
- [Details](#) – Displays the details of the selected account. View loan information including Payment, Activity and Interest information.

**Checking** ▼ \$4,005.62  
x0029 Available ⓘ

**Transactions** Download Copy Search

📅 1 scheduled activity

PRE TOWN & COUNTRY FOODS LOC: BELGRADE	\$18.03
<span>Pending Apr 24</span>	\$4,005.62
PRE ROXY S MARKET LOC: BIG SKY MT	\$14.17
<span>Pending Apr 24</span>	\$4,023.65
BELGRADE : BELGRADE MT	\$40.75
<span>Pending Apr 24</span>	\$4,037.82
THE UPS STORE 2899 LOC: 406-3887000 MT	\$7.50
<span>Pending Apr 24</span>	\$4,078.57

**Transfer** **Documents** **eStatements** **Order checks** **Stop payments**

**Alert preferences** **Settings** **Attach to a conversation**

**Card management**

☰ ..... 0090, Active ➤

**Details**

# Accounts

## Transactions

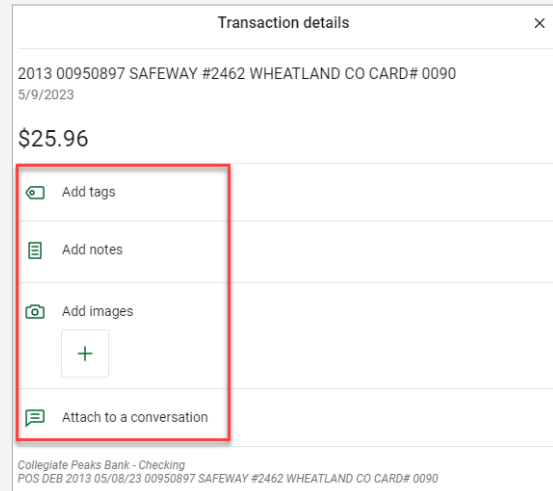
Account transactions can be viewed via the Dashboard or Accounts. This section outlines the features available for Transactions Details and Search capabilities.

### Transaction Details

Click a transaction in the list to view additional details.

- Click **Add tags** to add a tag to the transaction.
- Click **Add notes** to add a note to the transaction.
- Click **Add images** to add an image (ex. receipt) to the transaction.
- Click **Attach to a conversation** to include the transaction in a conversation with the bank.

**▲ Note:** Text entered in the Tags and Notes can be used in the Search field. Entering a consistent phrase in the notes (ex. Taxes) will assist in locating items for future use.



### Transaction Options

Click one of the following Transaction options at the top of the Transactions Card:

- **Download** – Exports a specific Date Range to a specific File Type (CSV, TXT or OFX).
- **Print** – Opens a new print window to print transactions to a PDF. The print version shows credits and debits in separate columns.
- **Search** – Displays a field to quick search (text, amount, etc.)

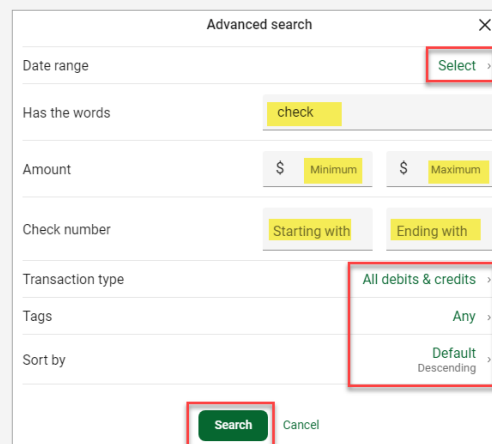
**▲ Note:** The Download/Print options will download/print all the transactions in the list. Search for a set of transactions and then click Download/Print to only download/print the transactions in the list.



### Transaction Search

Click the **magnifying glass** to open the search bar or click **Search and sorting options** to open the Advanced Search (Date Range, Text, Amount, Check Number, Transaction Type and Sorting options).

Enter the **search criteria**. Click **Search**.



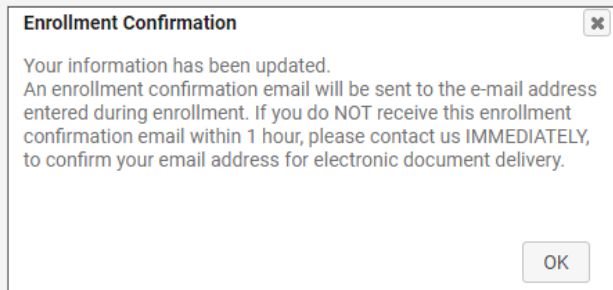
# Accounts

## eStatements

Tired of receiving paper statements in the mail? Enroll in eStatements to receive an email when your statement, including check and deposit images, is available in Online Banking. eStatements are available in Online Banking for 18 months so it is recommended to download your statement monthly to your computer for future review.

### Enroll Account for eStatements

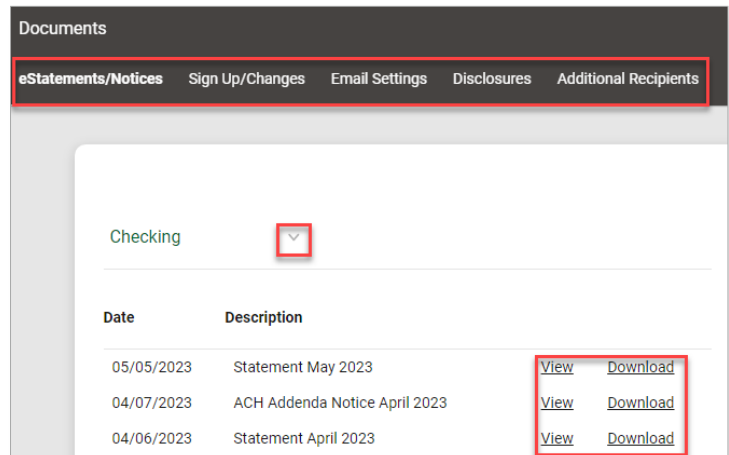
From the Account, click the **eStatements Quick Link**.  
Review the email address and update. Click **I agree**.  
Click **OK**.



### View eStatement Options

From the Account, click the **eStatements Quick Link**.  
Select one of the following options:

- **eStatements/Notices** – Lists all statements and notices available for View or PDF Download. Click the down arrow to change to a different account.
- **Sign Up/Changes** – Click the down arrow next to the account. A checked box indicates the eStatement/notice for that account will be received via eStatements; unchecked is a paper eStatement/notice.
- **Email Settings** – Change the email address for documents sent via eStatements.
- **Disclosures** – View the eStatement Disclosure. Scroll to the bottom to print the Disclosure.
- **Additional Recipients** – Follow the steps to add/remove additional recipients to receive eStatements/notices.



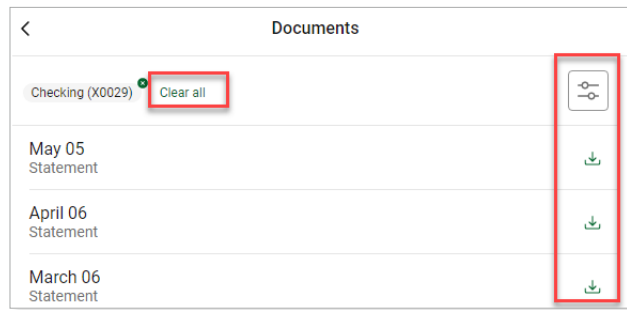
# Accounts

## Documents

Documents are a text version of your monthly statement, even if you receive eStatements. Documents do not contain check and deposit images. Use the filter to view all available documents on the account. Refer to the [eStatements](#) section to enroll in electronic statements and view the check and deposit images inside of Online Banking.

From the Account, click the **Documents Quick Link**.  
Select one of the following options:

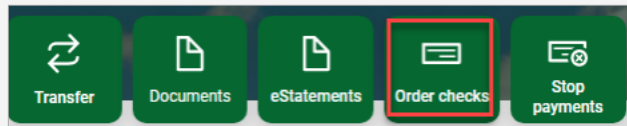
- **Filter** – Allows you to select the Type, Year and Accounts to display.
- **Download** – Downloads a PDF version of the statement text for printing or saving to your computer.
- **Clear all** – Clears the filters that are set.



## Order Checks

Place your check order securely and quickly through Online Banking.

From the Account, click the **Order Checks Quick Link**.  
You will be routed to our check ordering system at [OrderMyChecks.com](http://OrderMyChecks.com) to place your order.



## Stop Payments

You can place a Stop Payment on a single or range of checks in Online Banking. Before confirming the Stop Payment, the current Stop Payment Servicing Fee is displayed. Payments are stopped for 6 months. After that time, the payment(s) can process normally. Stop Payment orders created outside of regular business hours will not be applied until the next business day. For help, or to cancel any stop payment orders before 6 months have passed, or to place a Stop Payment on an ACH or recurring debit card transaction, contact the bank by phone or send a Secure Message.

# Accounts

## Place a Stop Payment on a Single Check

### Step 1

From the Account, click **Stop Payments**.  
Click **A single check**.

### Step 2

Enter the **Check #**, **Check Amount** (if known), **Check Date**, **Payee**, and **Reason for Stop Payment**. Click **Submit**.

Review the information on the next screen. If all information is correct, click **Confirm**.

The screen will show your Stop Payment has been submitted. Click **OK**.

Stop payments  
Checking (x0029)

What do you want to stop?

A single check  
Stop a single check from being cashed.

A range of checks  
Stop a consecutive range of checks from being cashed.

Confirm stop payment  
Checking (x0029)

Check number  
1234

Check amount  
100.00

Check date  
5/2/2023

Payee  
ABC Plumbing

Reason  
Lost

Fees  
Servicing \$30.00

Stop Payment requests may be made for checks written on your account that have not yet been processed. A Stop Payment fee of \$30.00 will apply. To request a Stop Payment on electronic transactions or debit card purchases, please contact the bank directly.

Confirm

## Place a Stop Payment on a Range of Checks

### Step 1

From the Account, click **Stop Payments**.  
Click **A range of checks**.

### Step 2

Enter the **Start Check #**, the **End Check #**, and the **Reason for Stop Payment**. Click **Submit**.

Review the information on the next screen. If all information is correct, click **Confirm**.

The screen will show your Stop Payment has been submitted. Click **OK**.

Stop payments  
Checking (x0029)

What do you want to stop?

A single check  
Stop a single check from being cashed.

A range of checks  
Stop a consecutive range of checks from being cashed.

Confirm stop payment  
Checking (x0029)

Check numbers  
1234 - 1235

Reason  
Lost

Fees  
Servicing \$30.00

Stop Payment requests may be made for checks written on your account that have not yet been processed. A Stop Payment fee of \$30.00 will apply. To request a Stop Payment on electronic transactions or debit card purchases, please contact the bank directly.

Confirm

# Accounts

## Alert Preferences

Alerts can be set up to alert you when an account falls below or is above a specified amount or when a debit or credit transaction is over a specified amount.

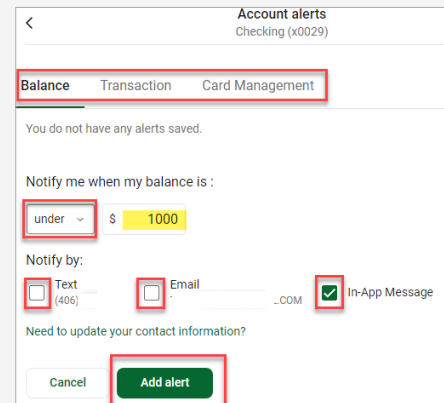
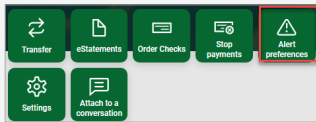
**⚠ Note:** Alerts are set up for each account and each account can have multiple alerts. Balance and Transaction Alerts will generate a real-time alert which could result in a text/email sent during the middle of the night.

## Add Balance or Transaction Alert

From the Account, click the **Alert preferences Quick Link**. Follow the prompts to set up a Balance or Transaction Alert.

Click **Add alert**.

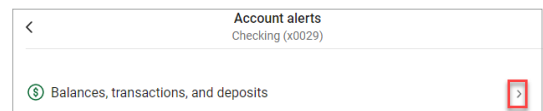
**⚠ Note:** Refer to the [Card Management](#) section for more information on that tab.



## Edit or Delete Account Alert

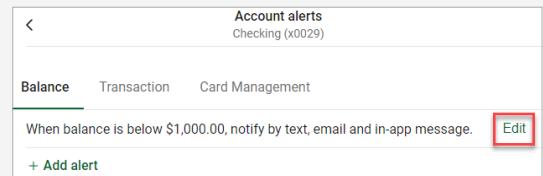
### Step 1

From the Account that the Alert is set up on, click the **Alert Preferences Quick Link**. Click **Balances, transactions, and deposits** to display the Alerts.



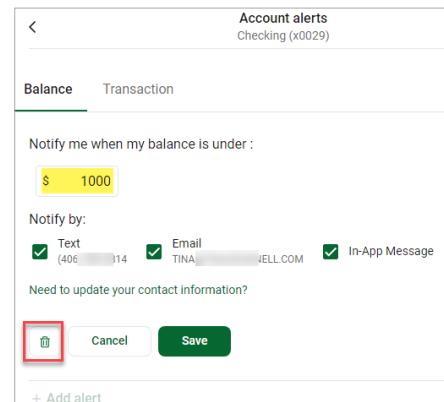
### Step 2

Click the **Balance** or **Transaction** tab, depending on the type of Alert that was set up. Click **Edit**.



### Step 3

Edit the Alert information and click **Save** or click the **trashcan icon** to delete the alert.



# Accounts

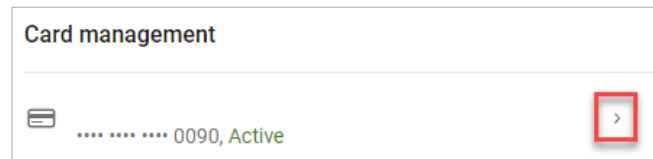
## Card Management

You can manage the status of your debit card or let the bank know about your travel plans all inside Online Banking. Refer to the [Travel Notices](#) section to place a travel note on your debit card.

## Card Options

### Step 1

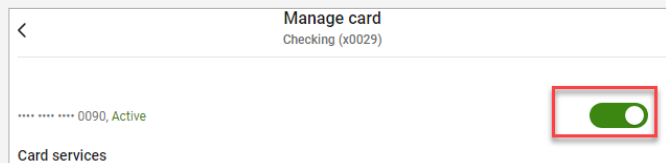
From the Account, click the **arrow** on the Card Management Card to view debit card options.



### Step 2

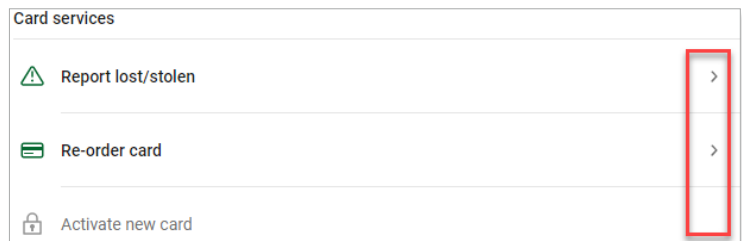
Click the **toggle** to change the debit card status from **Active** to **Locked**. A warning is displayed to confirm the status change. Click **Lock card**.

**⚠ Note:** Cards can be locked as needed. The card must be unlocked to use it for transactions.



### Step 3

Click the arrow to **Report lost/stolen**, **Re-order card** or **Activate new card**.





# Transfers

You can use Online Banking to transfer funds between your internal and external checking, savings and loan accounts.

**Important:** If you have set up a recurring transfer at the bank to a checking, savings or loan (ex. loan payment), you will see these transfers listed under the Scheduled Transfers section.

**▲ Note:** *External transfers are not available for business users.*

## Make a Transfer

Click **Transfers** in the left pane or click the **Transfer** Card on the Dashboard.

Click **Make a transfer**.

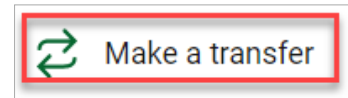
Click **More options** to expand the window to set the Frequency, Date and add a Memo to the Transfer.

- **From** – The account that the funds will come out of.
- **To** – The account that the funds will go in to.
- **Amount** – The dollar amount you would like to transfer.
- **Payment options** – If a transfer is being made to a loan, payment options such as *Regular*, *Principal Only*, or *Interest Only* payment may appear depending on if you are set up to do so.

**▲ Note:** *Principal Only and Interest Only payments do not advance payment due date.*

- **Frequency** – Options include *Once*, *Weekly*, *Every two weeks*, *Twice a month* and *Monthly*. Selecting anything other than *Once* adds additional fields to specify week, day, or day of the month.
- **Starts** – Choose the start date for either the *One Time Transfer* or *Recurring* transfer.
- **Transfer Memo** – Optional field for one-time transfers only.

Click **Submit**.



## Edit or Delete a Scheduled Transfer

Click **Transfers** in the left pane or click the **Transfer** Card on the Dashboard.

Click the **Transfer** in the Transfers List.

Do one of the following:

- Edit the **Transfer Details** and click **Save**.
- Click the **trashcan icon** in the upper left corner to Delete.

**▲ Note:** *You cannot edit a Scheduled Transfer that has been set up by the bank (ex. recurring transfer to checking or savings or for a loan payment.)*

# Transfers

## External Transfers

You can use Online Banking to transfer funds between your checking and savings accounts held at another bank.

▲ **Note:** *External transfers are not available for business users.*

## Add External Transfer

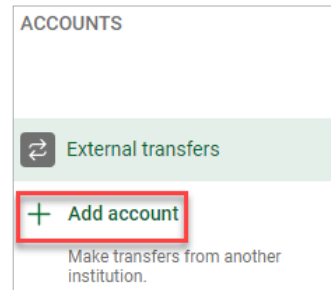
### Step 1

In Settings, click **+ Add Account** or **+ External account**.

Click the arrow to **Set up external transfer account**.

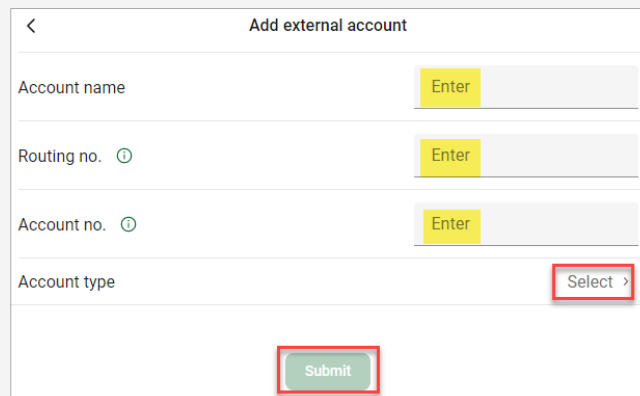
Adding an External Account is considered a high-risk transaction. Enter your **Password**.

Click **Submit**.



### Step 2

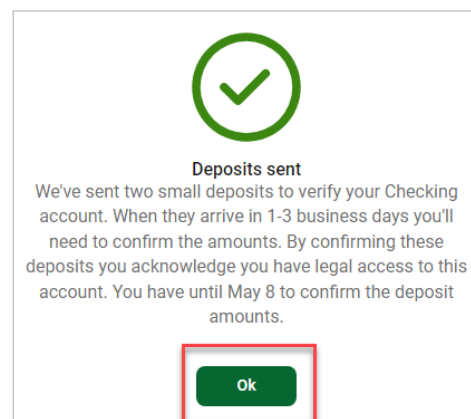
Enter the required information. Click **Submit**.

A screenshot of a mobile application form titled "Add external account". The form has a back arrow on the top left. It contains four input fields: "Account name" with a yellow "Enter" button, "Routing no." with a yellow "Enter" button and a help icon, "Account no." with a yellow "Enter" button and a help icon, and "Account type" with a "Select >" dropdown menu. A red rectangular box highlights the "Submit" button at the bottom center. Another red rectangular box highlights the "Select >" dropdown menu.

### Step 3

You will need to confirm the two small/micro deposit amounts that were sent to your external bank account.

▲ **Note:** *The small/micro deposit amounts must be entered into online banking within 14 days, or you will have to set the account up again.*



# Transfers

## Enter Small/Micro Deposit Amounts

In Settings, click **External Transfers**. Click the account and enter the **small/micro deposit amounts**. Click **Confirm**.

- You will receive an error if the amounts don't match the actual deposited amounts.

The external account is now ready to **Make a transfer**.

**Test** Rename

US BANK NA

TYPE	ACCOUNT NUMBER	ROUTING NUMBER
Checking	123456	092900383

We've sent two small deposits to verify your account. When they arrive in 1-3 business days you'll need to confirm the amounts. By confirming these deposits you acknowledge you have legal access to this account. You have until May 9 to confirm the deposit amounts.

\$ 0.64    \$ 0.56

ⓘ The amounts you've entered don't match our records. Please try again.

Confirm Remove account

## Remove External Transfer

In the External Accounts area, click **Remove account** in the bottom right of the screen.

Click **Remove**.

**Test** Rename

US BANK NA

TYPE	ACCOUNT NUMBER	ROUTING NUMBER
Checking	123456	092900383

We've sent two small deposits to verify your account. When they arrive in 1-3 business days you'll need to confirm the amounts. By confirming these deposits you acknowledge you have legal access to this account. You have until May 9 to confirm the deposit amounts.

\$ 0.64    \$ 0.56

ⓘ The amounts you've entered don't match our records. Please try again.

Confirm Remove account

# Remote Deposits

Remote Deposit allows you to view deposits made only through the Mobile Banking App. You can enroll additional accounts for Remote Deposit and use the calendar to view deposits on a specific day in Online Banking. The bank must approve the account enrollment prior to the first deposit. For immediate attention, contact your bank.

## Remote deposits

### Deposit history

DATE	TO ACCOUNT	STATUS	AMOUNT
JAN 3	Checking (x2852)	✓ Accepted	\$1,675.68
DEC 18 2022	Checking (x2852)	✓ Accepted	\$989.79
DEC 18 2022	Checking (x2852)	✓ Accepted	\$1,837.22

### Enrolled accounts

- Savings (x0019)  
Enrolled
- Checking (x0029)  
Enrolled
- Bill Acct (x4750)  
Enrolled
- Account (x2050)  
Enrolled
- Checking (x2852)  
Enrolled

[+ Enroll another account](#)

### January 2023

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

✓ Nick Checking (x2852) Accepted \$1,675.68  
Jan 3

# Remote Deposits

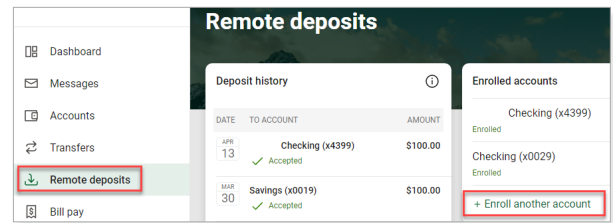
## Enroll Account in Remote Deposit

### Step 1

Click **Remote Deposits** in the left pane.

Click **+ Enroll another account**.

**▲ Note:** The **+ Enroll another account** option is only displayed if you have accounts in your Online Banking that are eligible to be enrolled in Remote Deposit.

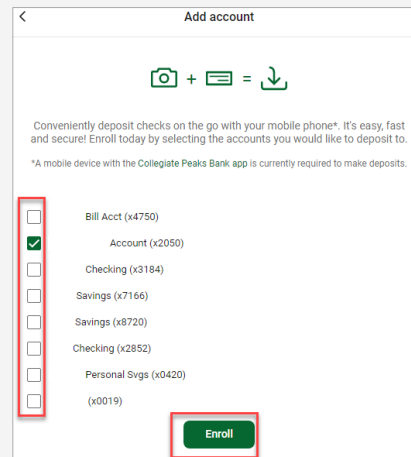


### Step 2

Check the box next to the account to enroll.

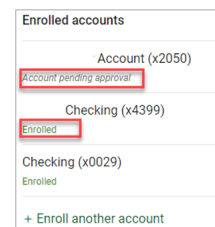
Click **Enroll**.

The request has been submitted to the bank for approval. The bank must approve the account enrollment prior to the first deposit. For immediate attention, contact your bank.



### Step 3

When the bank has approved the account, the Enrolled accounts status will change from **Account approval pending** to **Enrolled**. The account is available to accept Remote Deposits when it is Enrolled.



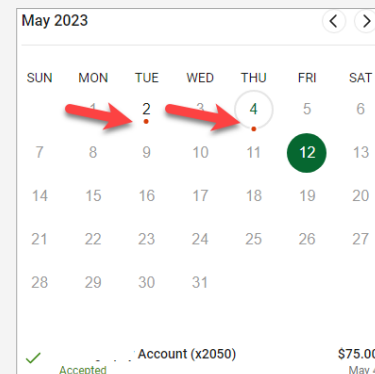
## View Remote Deposit

Deposits made via the Mobile Banking app are listed in the Deposit History list. The calendar indicates which days have a Remote Deposit made on that date.

Click **Remote Deposits** in the left pane or on the Dashboard.

Click the deposit listed in **Deposit History** to view the front and back of the deposit image.

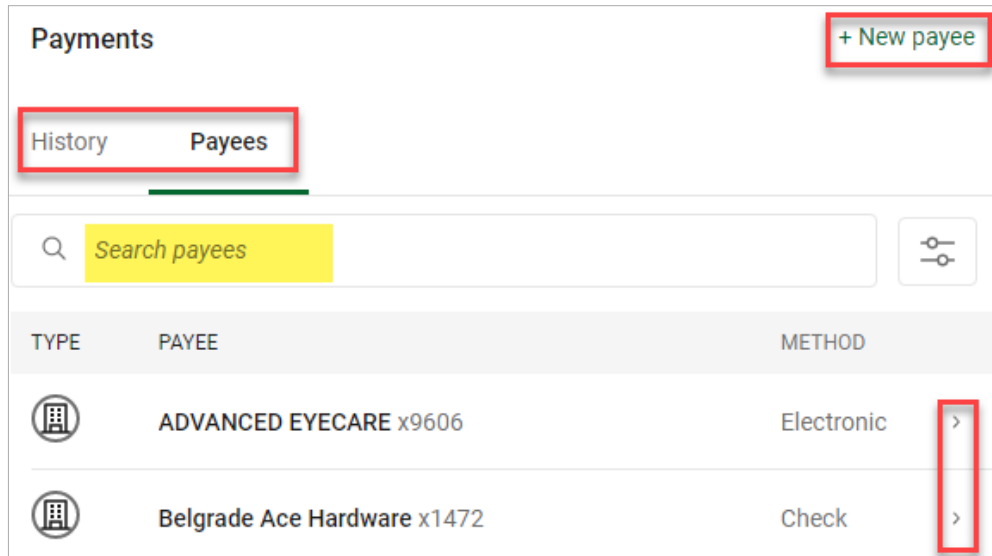
Click the date on the calendar that has a red dot (indicates Remote Deposit was made on that day).





# Bill Pay

Bill Pay offers you the option to pay a business or person from a specified account. The Payments Card allows you to see the payment History or see a list of Payees. Use the Search or Filter to further refine the list.

**▲ Note:** Business users will not see the Bill Pay option in the left pane or on the Dashboard. Click **Cash Management** and use Bill Pay in that system.



The screenshot shows the 'Payments' section of a user interface. At the top right, there is a '+ New payee' button. Below it, there are two tabs: 'History' and 'Payees', with 'Payees' being the active tab. A search bar labeled 'Search payees' is present. Below the search bar is a table with three columns: 'TYPE', 'PAYEE', and 'METHOD'. The table contains two rows of payee information. The first row is for 'ADVANCED EYECARE x9606' with the method 'Electronic'. The second row is for 'Belgrade Ace Hardware x1472' with the method 'Check'. To the right of each row, there is a right-pointing arrow icon.

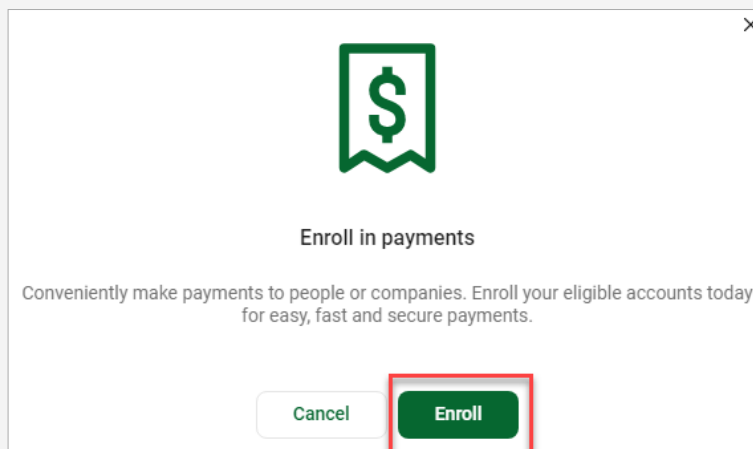
TYPE	PAYEE	METHOD
	ADVANCED EYECARE x9606	Electronic
	Belgrade Ace Hardware x1472	Check

## Enroll Account in Bill Pay

Click **Bill Pay** in the left pane or on the Dashboard.

Click **Enroll**.

Click **Continue**.



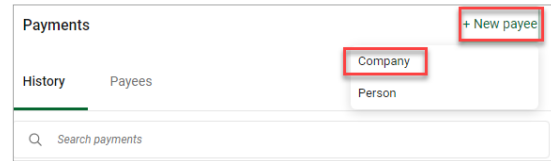
The screenshot shows a dialog box titled 'Enroll in payments'. At the top center is a green icon of a dollar sign inside a square with a ribbon-like bottom edge. Below the icon, the text reads 'Enroll in payments' followed by 'Conveniently make payments to people or companies. Enroll your eligible accounts today for easy, fast and secure payments.' At the bottom of the dialog, there are two buttons: 'Cancel' and 'Enroll'. The 'Enroll' button is highlighted with a red border.

# Bill Pay

## Add New Company

### Step 1

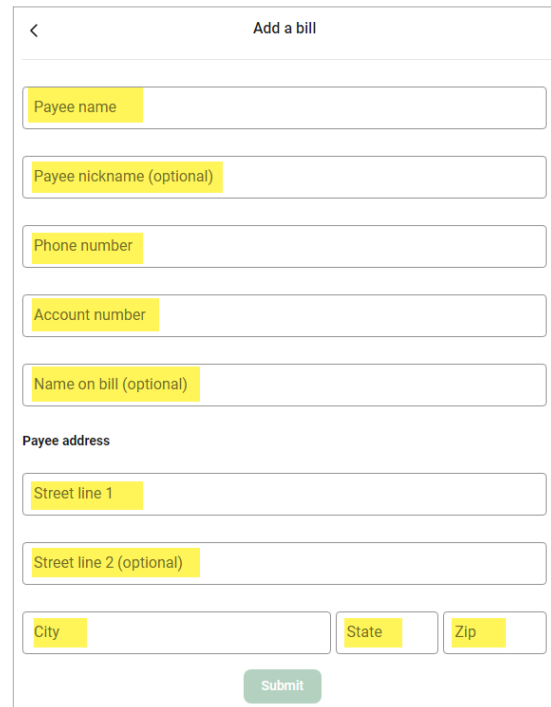
Click **Bill Pay** in the left pane or on the Dashboard.  
Click **+ New payee** to add a new Payee.  
Select **Company** from the drop-down list.



The screenshot shows the 'Payments' interface. At the top right, there is a '+ New payee' button. Below it, a dropdown menu is open, showing 'Company' and 'Person' options. The 'Company' option is highlighted with a red box. Below the dropdown is a search bar labeled 'Search payments'.

### Step 2

Enter the **information** for the Company. Click **Submit**.  
Adding a Payee is considered a high-risk transaction.  
Enter your **Password**.  
Click **Confirm password**.  
Click **Pay this bill** to make a payment to this Payee or choose **Add another bill** or **I'm done**.  
**⚠ Note:** You will receive an email notification when changes are made to Payees.

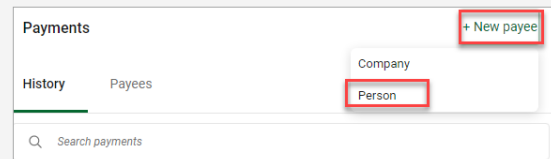


The screenshot shows the 'Add a bill' form. It has a back arrow at the top left and the title 'Add a bill'. The form contains several input fields: 'Payee name', 'Payee nickname (optional)', 'Phone number', 'Account number', and 'Name on bill (optional)'. Below these is the 'Payee address' section, which includes 'Street line 1', 'Street line 2 (optional)', 'City', 'State', and 'Zip' fields. A green 'Submit' button is located at the bottom center.

## Add a New Person

### Step 1

Click **Bill Pay** in the left pane or on the Dashboard.  
Click **+ New payee** to add a new Payee.  
Select **Person** from the drop-down list.



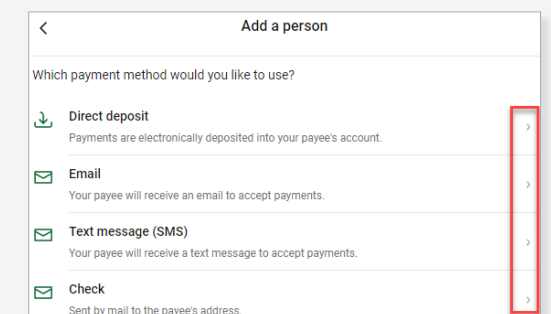
The screenshot shows the 'Payments' interface. At the top right, there is a '+ New payee' button. Below it, a dropdown menu is open, showing 'Company' and 'Person' options. The 'Person' option is highlighted with a red box. Below the dropdown is a search bar labeled 'Search payments'.

### Step 2

There are 4 ways to setup a Person Payee:

- **Direct Deposit**
- **Email**
- **Text Message (SMS)**
- **Check**

Select the option that you prefer. Each option is explained next.



The screenshot shows the 'Add a person' form. It has a back arrow at the top left and the title 'Add a person'. The form asks 'Which payment method would you like to use?' and lists four options: 'Direct deposit', 'Email', 'Text message (SMS)', and 'Check'. Each option has a brief description and a right-pointing arrow. A red box highlights the right side of the form, including the arrows.

# Bill Pay

## Direct Deposit

Enter the required information, including the account and routing number.

Click **Submit**.

**▲ Note:** *Electronic payments are sent directly to the Payee's account and are generally available in 1-3 business days.*

The screenshot shows a mobile app interface for adding a person via direct deposit. The title is "Add a person" with a subtitle "Direct deposit". The form includes the following fields: "First name", "Last name", "Nickname (optional)", "Phone number", "Account information" (with a dropdown for "Account type"), "Routing number", and "Account number". A link "Need help finding routing and account number?" is located below the account number field. A green "Submit" button is highlighted with a red box at the bottom right.

## Email

Enter the required information, including a **Shared Keyword** that is known to you and the Payee.

Click **Submit**.

Adding a Payee is considered a high-risk transaction.

Enter your **Password**.

Click **Confirm password**.

**▲ Note:** *The Payee must activate their account by clicking on the email and entering the **Shared Keyword**.*

- *After entering their bank information, payments can be sent to them electronically.*
- *The Payee information screen only shows a masked account number.*

The screenshot shows a mobile app interface for adding a person via email. The title is "Add a person" with a subtitle "Email". The form includes the following fields: "First name", "Last name", "Nickname (optional)", "Phone number", "Email", and "Shared keyword". A link "Shared keyword rules" is located below the shared keyword field. A green "Submit" button is highlighted with a red box at the bottom right.



# Bill Pay

## Text message (SMS)

Enter the required information, including a **Shared Keyword** that is known to you and the Payee.

Click **Submit**.

**▲ Note:** *The Payee must activate their account by clicking on the text link and entering the **Shared Keyword**.*

- *After entering their bank information, payments can be sent to them electronically.*
- *The Payee information screen only shows a masked account number.*

**Add a person**  
Text message (SMS)

First name

Last name

Nickname (optional)

Phone number

Shared keyword

Shared keyword rules

Submit

## Check

Enter the required information.

Click **Submit**.

**▲ Note:** *When a payment is made, a check is mailed to the Payee at the address that was submitted. Check payments can take up to 7-10 business days to receive. Upon receipt, the Payee deposits the check into their account.*

**Add a person**  
Check

First name

Last name

Nickname (optional)

Phone number

**Payee address**

Street line 1

Street line 2 (optional)

City State Zip

Submit

# Bill Pay

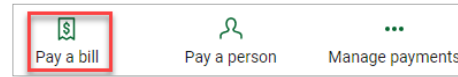
## Pay a Single Bill

### Step 1

Click **Bill Pay** in the left pane or click **Pay a Bill** on the Dashboard.

Click the **Payee** in the list. Use the Search or Filter to quickly find a Payee.

Click **+ Add another bill** at the bottom of the list to add a new Company.

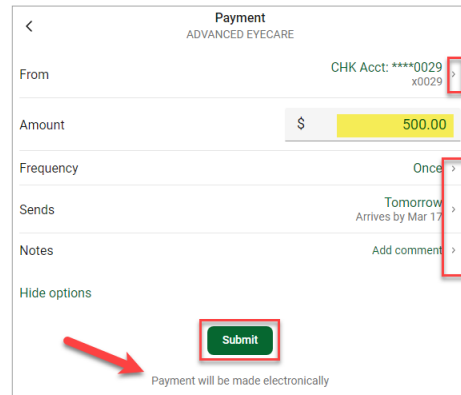


### Step 2

Select the Pay **From** Account using the drop-down list. Enter the **Amount**.

Click **More Options** to choose a **Frequency**, **Send Date** or to enter **Notes**. Notice the payment method for this payment is listed below the Submit button.

Click **Submit**.



## Pay Multiple Bills at Once

### Step 1

Click **Bill Pay** in the left pane or click **Pay a Bill** on the Dashboard.

Click the **Payee** from the list. Use the **Search** or **Filter** to quickly find a Payee.

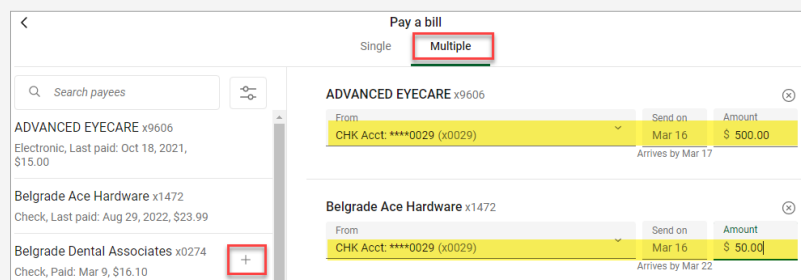
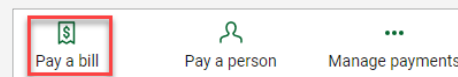
### Step 2

Click **Multiple** to pay multiple bills at once.

Click the **+** to add that Payee to the right and make a payment.

Select the Pay **From** Account using the drop-down list. Enter a **Send On** date and **Amount**.

Click **Review and pay** at the bottom of the pane.



# Bill Pay

## Pay a Single Person

### Step 1

Click **Bill Pay** in the left pane or click **Pay a Person** on the Dashboard.

Click the **Payee** in the list. Use the **Search** or **Filter** to quickly find a Payee.

Click **+ Add another person** to set up a new Person Payment.

The screenshot shows the 'Pay a person' interface. At the top, there are two tabs: 'Single' (selected) and 'Multiple'. Below the tabs is a search bar containing the text 'nick'. To the right of the search bar is a filter icon. Below the search bar, there is a list of payees. The first payee is 'Nick' with the details 'Direct deposit, Last paid: Never'. To the right of the payee list is a red box highlighting a '+' icon. Below the payee list is a button labeled '+ Add another person'.

### Step 2

Select the Pay **From** Account using the drop-down list. Enter the **Amount**.

Click **More Options** to choose a **Frequency**, **Send Date** or to enter **Notes**. Notice the payment method for this payment is listed below the Submit button.

Click **Submit**.

The screenshot shows the 'Payment' screen. At the top, there is a 'From' field with a dropdown menu showing 'CHK Acct: \*\*\*\*0029 x0029'. Below this is an 'Amount' field with a yellow background and a '\$' symbol. To the right of the amount field is a red box highlighting a '?' icon. Below the amount field is a 'Frequency' field with a dropdown menu showing 'Once'. Below the frequency field is a 'Sends' field with a dropdown menu showing 'Tomorrow' and 'Arrives by Mar 17'. Below the sends field is a 'Notes' field with a dropdown menu showing 'Add comment'. Below the notes field is a 'Hide options' link. At the bottom of the screen is a 'Submit' button. Below the submit button, it says 'Payment will be made electronically'.

## Pay Multiple People

Click **Multiple** to pay multiple People at once.

Click the **+** to add that Person to the right and make a payment.

Select the Pay **From** Account using the drop-down list. Enter a **Send On** date and **Amount**.

Click **Review and pay** at the bottom of the pane.

The screenshot shows the 'Pay a person' interface with the 'Multiple' tab selected. There is a search bar with the text 'Search payees' and a filter icon. Below the search bar, there is a list of payees. The first payee is 'Nick' with the details 'Direct deposit, Last paid: Never'. To the right of the payee list is a red box highlighting a '+' icon. Below the payee list is a table with the following columns: 'From', 'Send on', and 'Amount'. The table has one row with the following data: 'From: CHK Acct: \*\*\*\*0029 (x0029)', 'Send on: Mar 16', and 'Amount: \$ 0.00'. Below the table, it says 'Arrives by Mar 17'.

## Manage Payments

Clicking on the **Manage Payments** button navigates you to our full Bill Payment area.

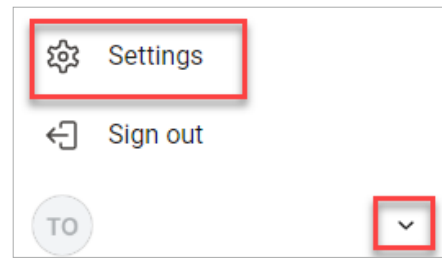
The screenshot shows the 'Manage Payments' screen. At the top, there is a navigation bar with links for 'Payments', 'Payees', 'Pay a person', 'Transfers', 'Calendar', 'My account', and 'FAQ'. Below the navigation bar is a 'Payments' section with a 'Schedule' tab. Below the 'Schedule' tab, there is a blue banner with the text 'Our goal is to deliver your payment securely and quickly.' Below the banner, there is a '+ Payee' button and a 'Pay all' button. Below the '+ Payee' button, there is a 'Display' dropdown and a 'Category' dropdown. Below the 'Pay to' section, there is a table with the following columns: 'Pay to', 'Pay from', and 'Actions'. The table has one row with the following data: 'Pay to: ADVANCED EYECARE \*5606', 'Pay from: CHK Acct: \*\* \*0029', and 'Actions: Make it recurring'. Below the table, there is a 'Pay' button and a '\*\*\*' button. Below the 'Pay' button, it says 'Electronic' and 'Deliver by: 03/17/2023'.

# Settings

Settings allows you to manage your security, account, and other settings for your profile.

**▲ Note:** Changes to these settings will also impact your Mobile Banking profile in the Mobile Banking app.

In the left pane, click the **up arrow** next to the Username. Click **Settings**.



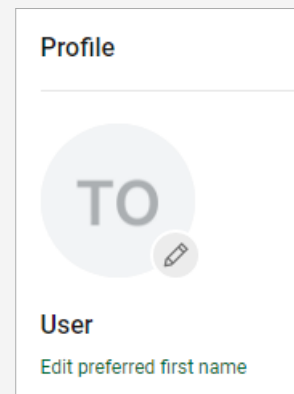
## Profile

Click **Profile** to update the following profile options:

- **Photo** – Click the **pencil icon** to upload a photo, if desired.
- **First Name** – Click **Edit preferred first name** to update your name that is displayed in Online Banking.
- **\*Address** – Update your mailing address. A secure message is sent to the bank for processing.
- **\*Email** – Update your email address.
- **\*Phone** – Update your phone.

**▲ Note:** To receive text alerts, your cell phone must be listed as Mobile, not Home.

**▲ Note:** Updating information indicated with an asterisk (\*) is considered a high-risk transaction and you will be asked to enter your **Password**.

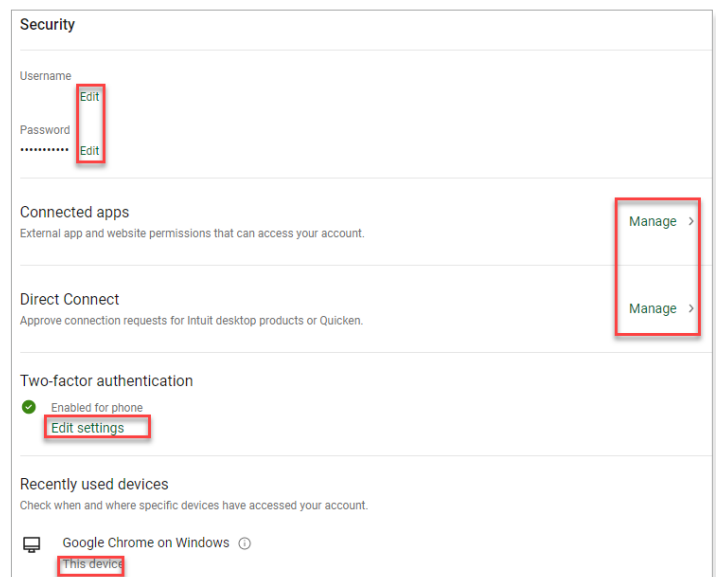


## Security

Click **Security** to update the following security options:

- **Username** - Change your Username from the initial login the bank assigned to you by clicking **Edit**.
- **\*Password** - Change your Password by clicking **Edit**.
- **Connected Apps** - Manage external apps and website permissions that can access your account.
- **Direct Connect** - Approve connection requests for Intuit desktop products or Quicken.
- **\*Two-factor Authentication** - Remove two-factor authentication settings enabled for your profile or click **Set up** to enable additional methods.
- **Recently Used Devices** - Remove devices for your login.

**▲ Note:** Updating information indicated with an asterisk (\*) is considered a high-risk transaction and you will be asked to enter your **Password**.



# Settings

## User Alerts

In order to keep your Online Banking safe, we have set up the following alerts that will be sent to you via email when the alert is triggered.

Click **Alerts** to add the option to also receive the alerts via SMS Text or In-app message. Toggle each alert setting after clicking on the alert.

- **Login from new device**
- **Email address change**
- **Password change**
- **Mobile phone change**
- **Username change**

User alerts	
Login from new device Email	>
Email address change Email	>
Password change Email	>
Mobile phone change Email	>
Username changed Email	>

## Travel Notices

Traveling to another state or country? Click **Travel notices** to notify the bank of your travel plans and to authorize debit card transactions in that state/country.


Click **Add travel notice**.

Enter the **state or country** to which you are traveling in the **Destinations**.

Click the **calendar** to select the Dates of travel.



Check the **box** next to the Card(s) that are affected.

Click **Save**.

Travel notices	
Destinations New York, Scotland and Ireland	
List the places that will be traveled to.	30/47
Dates Jul 15 - Jul 26	
Cards Select the cards you'd like to use while traveling.	
<input checked="" type="checkbox"/>	- (x0090) Checking, Active
<input type="checkbox"/>	(x3197) Photography Account, Active
<input type="checkbox"/>	(x9690) Doodle Checking, Active
Cancel	Save

## User Agreements

Click **User agreement** to view various bank User Agreements.

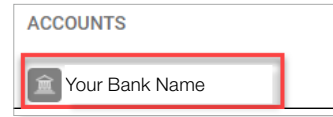
User agreements	
 Documents agreement	>
 EULA	>

# Settings

## Accounts

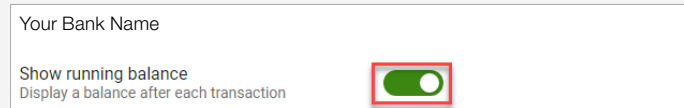
### Step 1

Under Accounts, click the **Bank Name**.



### Step 2

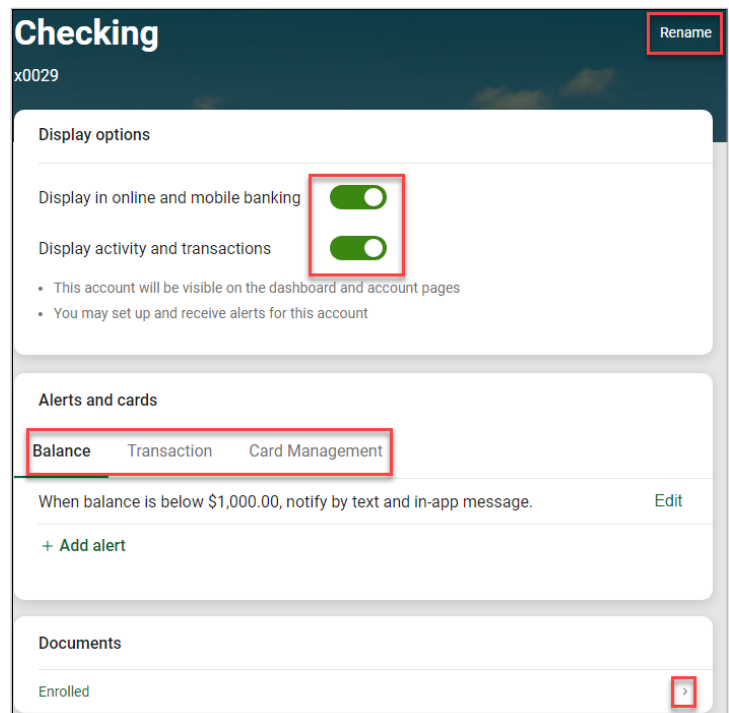
Click the **toggle** to turn on/off the Running Balance for all accounts.



### Step 3

Click the **Account** to change the display settings for that account.

- **Rename** – Click **Rename** in the upper right corner to change the Display Name of the account in Online Banking. Enter the new Display Name and click **Save**.  
**▲ Note:** *The option to Rename the account is not available for business accounts.*
- **Display Options** – Toggle to **Display in online and mobile banking** or **Display activity and transactions**. If the toggle is off for Display activity and transactions, the account will not display on the Dashboard or Accounts area but will be available to use in Transfers.
- **Alerts and Cards** – Set up a Balance or Transaction Alert or manage the debit cards. Refer to the [Alert Preferences](#) section.
- **Documents** – Indicates if the account is enrolled in eStatements and the email address to which the notification is sent.



## External Transfers

You can use Online Banking to transfer funds between your checking and savings accounts held at another bank. Refer to the [External Transfers](#) section for more information.

**▲ Note:** *External transfers are not available for business users.*


# Support

Support displays the bank phone number and another option to **Send us a message**. Information regarding the bank is listed too.

The screenshot shows a web page layout for a support section. At the top left, there is a dark teal header with the word "Support" in white. Below this, the page is divided into three main sections. On the left, there is a white box with a dark teal border containing the heading "Contact information" and a "Call us" link with a phone icon and the text "We're here to help. Give support a call at (303) 481-1325." Below this is another white box with the heading "Our Story". On the right, there is a larger white box with a dark teal border containing the heading "Your Bank Name", a paragraph of text about response times, and a green button labeled "Send us a message".

## Support

### Contact information

 **Call us**  
We're here to help. Give support a call at (303) 481-1325.

### Our Story

### Your Bank Name

We typically respond within 48 hours during regular business hours (Mon-Fri, 8am-5pm MTN). For immediate questions, please contact your local branch.

[Send us a message](#)