



Straight Talk. Fair Deals.

800.303.9511 • SkowheganSavings.com

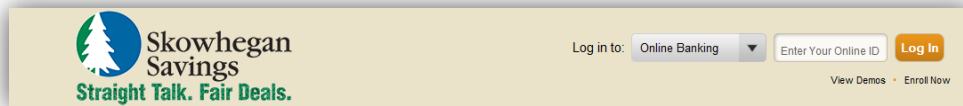
**ONLINE BUSINESS BANKING
USER GUIDE**

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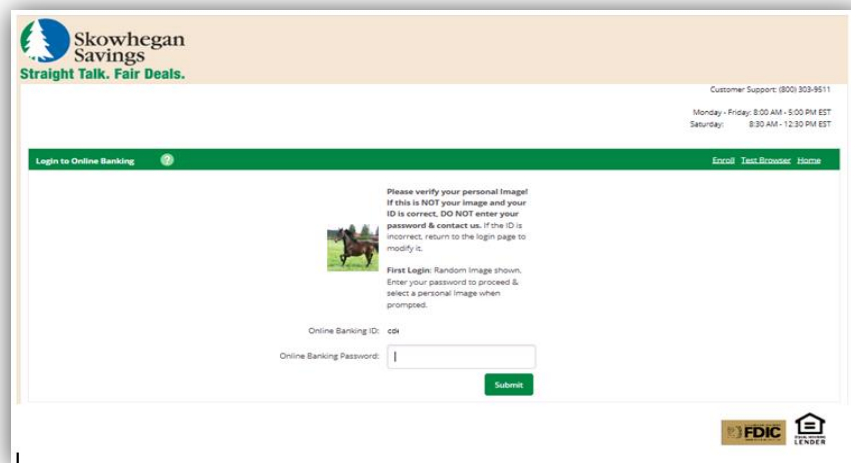
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LOGGING IN

Current users can access SkowheganSavings.com to login with their ID and Password.



Here you will also be asked to verify your personal image. (For first time users, a random image will be shown and you will be prompted to choose your own image.) Otherwise simply verify this is the image you had selected, enter your password and continue to submit through the screens. This Image should appear on all pages of your Online Banking to verify that you are connected to Skowhegan Savings. **Do not provide any information on screens that do not display your image.**

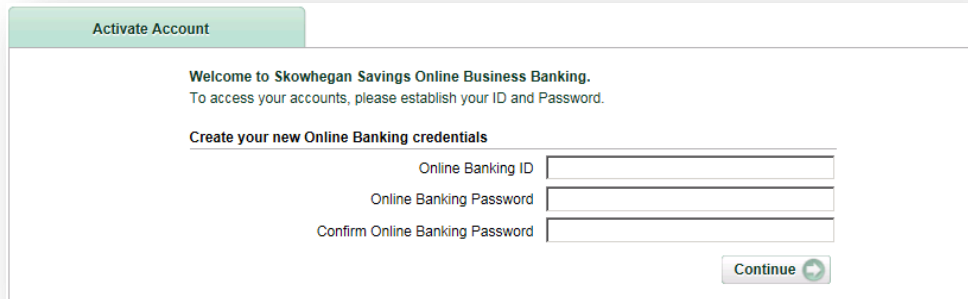
A screenshot of the Skowhegan Savings online banking login page. The header features the Skowhegan Savings logo and tagline "Straight Talk. Fair Deals." on the left, and customer support information on the right: "Customer Support: (800) 353-9511", "Monday - Friday: 8:00 AM - 5:00 PM EST", and "Saturday: 9:30 AM - 12:30 PM EST". Below the header is a green navigation bar with "Login to Online Banking" and a green circular icon, and links for "Enroll", "Test Browser", and "Home". The main content area has a heading "Please verify your personal image!" followed by instructions: "If this is NOT your image and your ID is correct, DO NOT enter your password & contact us. If the ID is incorrect, return to the login page to modify it." Below this is a small image of a horse. Further down, it says "First Login: Random image shown. Enter your password to proceed & select a personal image when prompted." There are two input fields: "Online Banking ID:" with the value "cdx" and "Online Banking Password:" which is empty. A green "Submit" button is at the bottom right of the form. At the very bottom right of the page is the FDIC logo and the word "LENDER".

FIELD DESCRIPTIONS

- **Enroll:** Business customers should contact Customer Service.
- **Test Browser:** This Browser Test will display your current Web browser.
- **Home:** Clicking on this link will return you to Skowhegan Savings' Home Page.

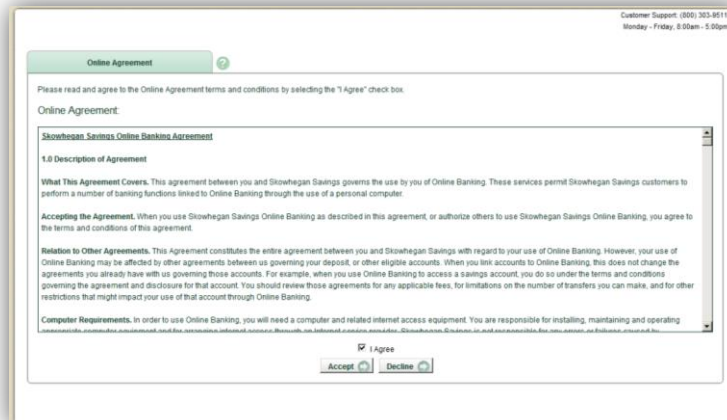
New Business Online Banking users will receive a Single Sign On setup e-mail with a link to create their ID and password. This link will be valid for 7 days. If the link has expired please contact Customer Service at 800.303.9511 or your Online Business Banking Administrator.

Once you click on the link the Activate Account screen appears. Create your ID and Password, and then select continue.



ONLINE AGREEMENT

This is an agreement between you and Skowhegan Savings to govern your use of Online Banking. These services permit, you, the customer, to perform a number of banking functions linked to Online Banking through the use of a personal computer.



FIELD DESCRIPTIONS

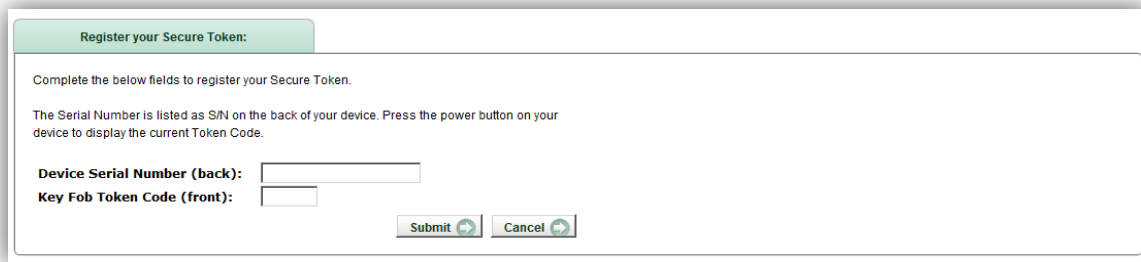
- **I Agree:** You must check this box if you agree to the conditions of the agreement and want to continue.
- **Accept:** Click this button if you would like to continue with the Online Banking login.
- **Decline:** Click this button if you would like to decline and not continue with the login.

PROCEDURES

1. Scroll down and read through the agreement.
2. Check, "I Agree" box.
3. Click **Accept**.

SECURE TOKEN (IF ENABLED)

Secure tokens are designed to provide an extra level of protection at login. It is a physical device that the user must have present in addition to their User ID and Password in order to login to Online Banking. This is a requirement for all Business Users that are processing ACH, Remote Deposit Capture or Wires. Each user must register their assigned secure token. (Tokens cannot be shared.)

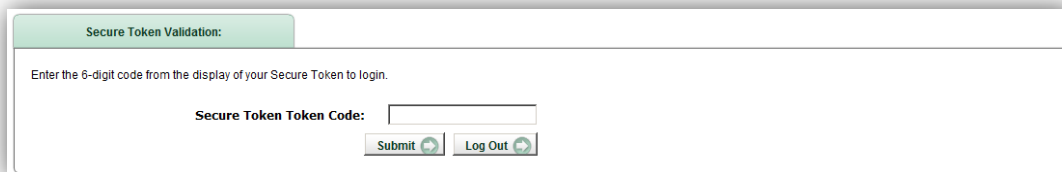


The form is titled "Register your Secure Token:" in a green header. Below the header, it says "Complete the below fields to register your Secure Token." and "The Serial Number is listed as S/N on the back of your device. Press the power button on your device to display the current Token Code." There are two input fields: "Device Serial Number (back):" and "Key Fob Token Code (front):". At the bottom right, there are "Submit" and "Cancel" buttons with right-pointing arrows.

PROCEDURES

1. Type in the serial number (S/N) from the back of your token device.
2. Press button on front of device then type in the 6-digit code from the display of your Secure Token.
3. Click **Submit**.

You will be prompted for a Secure Token Code at all future logins.



The form is titled "Secure Token Validation:" in a green header. Below the header, it says "Enter the 6-digit code from the display of your Secure Token to login." There is one input field labeled "Secure Token Token Code:". At the bottom right, there are "Submit" and "Log Out" buttons with right-pointing arrows.

PERSONAL IDENTIFICATION IMAGE

The Personal Identification Image is a security watermark and should appear on all pages of your Online Banking. This is to verify that you are connected to the genuine Skowhegan Savings Online Banking site. This is an image that you select and have the option to change through User Options.

Please verify your personal image!

Not Your Image: If the ID listed below is correct, DO NOT enter your password & contact us. If the ID is incorrect, return to the login page to modify it.

First Login: Random Image shown. Enter your password to proceed & select a personal Image when prompted.

Personal Icon:
Current Image:

Click to Select or Change your Image:

<<< Prev
Next >>>
Submit
Cancel

PROCEDURES

1. Click **Next** or **Previous** to view images in the image library.
2. Click an image of your choice and verify that it is displayed as the Current Image.
3. Click **Submit**.

MULTI-FACTOR AUTHENTICATION SECURITY

Online Banking offers enhanced security to verify the identity of the individual logging in. During one of your first online sessions, you will be prompted to select and answer three security questions. During future login sessions, these questions may need to be answered before login is allowed.

Security Settings

New Security Feature!

In order to make your online banking experience as secure as possible, we are introducing a new security feature that detects any uncharacteristic or unusual behavior involving your account. If anything out of the ordinary is detected we will verify your identity.

How Does It Work?

If we detect any unusual or uncharacteristic activity, we will ask you to answer your security questions to make sure that it's really you. This will most likely be a very rare occurrence.

What Are The Next Steps?

Answer and verify three security questions;
 Continue banking, with an even higher level of security!

Continue

Verification Questions (required):

From now on we will monitor your use pattern and if we suspect it is not you logging in we will ask you to answer a few verification questions. Please take a moment to select one question from each of the three drop-down menus. Answers are not case sensitive.

Question One:

Answer:

Question Two:

Answer:

Question Three:

Answer:

FIELD DESCRIPTIONS

- **Question:** Each question has a drop down list with a variety of questions to select from.
- **Answer:** Free form answer field to type the appropriate personal answer to the question.

PROCEDURES

1. Select and answer three questions.
2. Click **Submit** and **Confirm**.

EMAIL ENTER/UPDATE

You may be prompted to enter an email address. Email addresses may be changed at any time through User Options.

Email Address

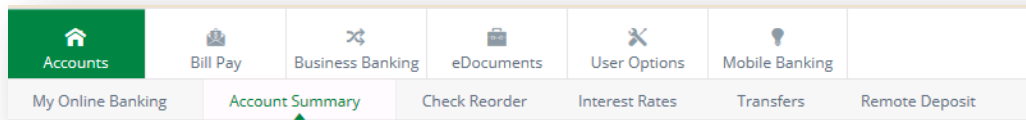
Enter/Update Email Address:

Email address on file:

PROCEDURES

1. Type an appropriate email address in the provided field.
2. Click **Submit**.

NAVIGATION



Note: All available features are displayed here. Features enabled for the user will depend on your user access. Options for each are located within the tab for that feature. Click or hover over the tab to access the available options for each Online Banking feature.

MENU OPTIONS

- **Accounts:** Access accounts and account activities, view interest rates and process transfers.
- **Bill Payment:** Establish payees, schedule and review bill payments and bill payment history.
- **Business Banking:** Access ACH, Wires, User administration and reporting feature.
- **Electronic Documents:** Access last 18 months of documents, if enrolled.
- **User Options:** Modify Personal Settings, Password, Email Address, Account Settings, and establish Alerts. Also view, activate or cancel ATM/Debit Cards.
- **Mobile Banking:** Establish Mobile Web/Text access for your mobile device.

ACCOUNTS

Accounts are separated into three categories: Deposit, Loan, and Other. You will only see categories and accounts to which you have been given access.

Deposit Accounts		View 5 10 20 50 100 ALL	
Account (Click for Details)	Balance	Status	Options
e TEG 0001	80.21		Select Option ▼
B Checking	0.31		Select Option ▼
A Savings	125.88		Select Option ▼
D Checking	681.68		Select Option ▼
H Savings	87.37		Select Option ▼
HO Savings	5.03		Select Option ▼
N Savings	29.24		Select Option ▼
A Rep Savings	80.33		Select Option ▼
Loan Accounts		View 5 10 20 50 100 ALL	
Account (Click for Details)	Balance	Status	Options
IL Unsec 0001	2,540.83		Select Option ▼
ODP 0001	62.48		Select Option ▼

Note: All available fields are displayed here. Fields enabled for the user will depend on the user's access.

FIELD DESCRIPTIONS

- **Account:** A list of Online Banking accounts.
- **Balance:** This is the account's current balance.
- **Status:** The status of the account – New, Dormant, Closed or Past Due. (if applicable)
- **View:** Change the number of accounts displayed per page. Select a default display setting under User Options > Display Settings.
- **Customer Summary Information:** This summarizes the total dollar amount in your deposit accounts as well as any loan accounts.
- **Reset Counter:** Click the Reset Counter link in the Customer Summary Information section to reset the access counter, which keeps track of logins.

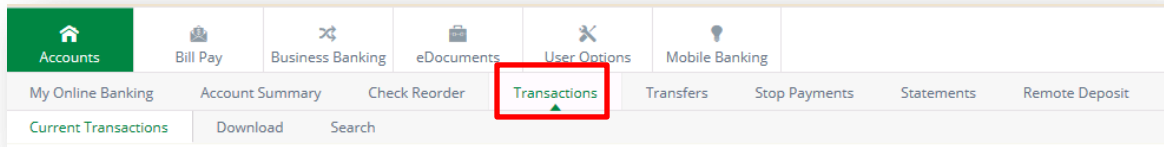
ACCOUNT OPTIONS

Deposit Accounts		View 5 10 20 50 100 ALL	
Account (Click for Details)	Balance	Status	Options
Checking Test	4.70		<div>Select Option</div> <div>Transactions</div> <div>Download</div> <div>Statements</div> <div>Stop Payments</div> <div>Transfers</div> <div>Prior Day</div> <div>Current Day</div>
Savings Test	5.30		

DROP DOWN MENU ACTIVITIES

- **Transactions:** View transactions posted to your account, view images and search for specific transactions.
- **Download:** Download statements in various formats. (PDF, TEXT, HTML)
- **Statements:** View text only version of your account statements. Statement history is available for up to 12 months.
- **Stop Payments:** Add or view stop payments for your account. Fees will apply.
- **Transfers:** Add, view, edit or delete account-to-account funds transfers. Transfers that have been set up by the bank cannot be edited or deleted in Online Banking.
- **Prior Day:** Displays prior day information for the selected account. This information is updated nightly.
- **Current Day:** Displays current day information for the selected account. This information is updated throughout the day.

TRANSACTIONS



TRANSACTIONS SUB-MENU OPTIONS

- **Current Transactions:** View recent transactions.
- **Download:** Download transactions to Personal or Commercial Financial Management software, as a text file or in a spreadsheet.
- **Search:** Search for specific or date range transactions that have posted to your account. Transactions are accessible for 12 months.

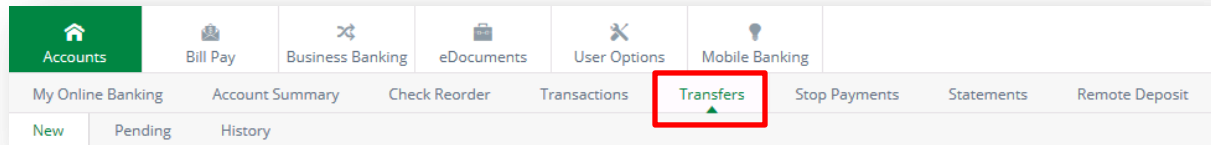
View Transactions for: R Checking		Current Balance: 0.31 Available Balance: 0.31			
Date ▾	Ref/Check No	Description	Debit	Credit	Balance
05/19/2017	View Image	DDA DEBIT MEMO	-15.00		0.31
05/16/2017	View Image	DDA DEBIT MEMO	-40.00		15.31
05/11/2017		Payment: HowardLSchiff 1060957039 05/11/17 ID #-Y86749 TRACE # -011075153353220	-20.00		55.31
05/10/2017	1713020003	Bill paid-INTERINSURANCE EXCHA	-43.70		75.31
05/10/2017	1713020002	Bill paid-FOREMOST INSURANCE C	-28.93		119.01

Note: Transactions can be sorted by clicking on the column header. Columns available for sorting are Date, Ref/Check No., Debit and Credit.

FIELD DESCRIPTIONS

- **Date:** Date when the corresponding transaction debited or credited the account.
- **Ref/Check No.:** Displays the check number for a clearing check. You may click on this number to view that check image.
- **Description:** Displays a description of the transaction.
- **Debit/Credit:** Displays the amount of the transaction. This will appear either in the credit or debit column.
- **Current Balance:** Current balance in account. Not including available overdraft protection funds.
- **Available Balance:** Balance available at the current time.
- **View Range:** Change the range of transactions displayed. Select a default display setting under User Options > Display Settings.

TRANSFERS



TRANSFERS SUB-MENU OPTIONS

- **New:** Process immediate or schedule new funds transfers, between your business accounts with Skowhegan Savings.
- **Pending:** View, edit, and delete current day or scheduled transfers.
- **History:** View processed transfers.

ADD FUNDS TRANSFER

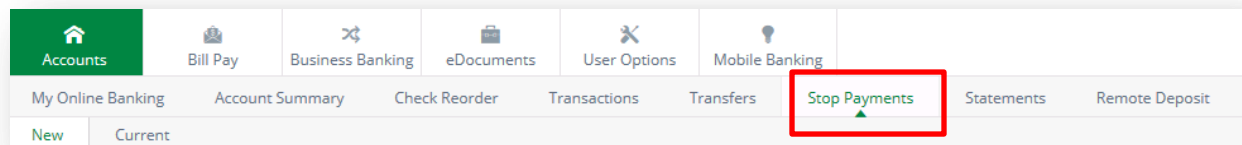
PROCEDURES

1. Transfer funds from: Enter the account that will be debited.
2. Transfer funds to: Enter the account that will be credited.
3. Payment options: Payment options are available if you are transferring to a loan account.
4. Transfer amount: Enter the dollar amount of the funds transfer.
5. Frequency: Enter how often the transfer will occur. (One-Time, Weekly, Bi-Weekly, Semi-Monthly and Monthly) (Depending on the frequency selected, additional fields will display on the page – e.g. expiration date, day of month, etc.).
6. Transfer date: Enter the date that the transfer should happen.

7. Transfer memo: Enter a description for the funds transfer. This information displays with the transaction and on your statement.
8. Click **Submit**.
9. Review and Confirm Funds Transfer. Once confirmed, a confirmation number is provided.

Note: Transfers requested after 7:00PM EST and on weekends and Holidays will be processed on the next business day. These funds transferred may not be immediately available.

STOP PAYMENTS



STOP PAYMENTS SUB-MENU OPTIONS

- **New:** Place a new Stop Payment on the selected account.
- **Current:** View a Stop Payment on the selected account.

ADD STOP PAYMENT

A screenshot of the 'New Stop Payment' form. The form has a green header bar with the title 'New Stop Payment' and a question mark icon. Below the header, there are three tabs: 'Enter', 'Review', and 'Finish'. The main content area contains the following fields:

- 'Add Stop Payments for Account:' with a dropdown menu showing 'Checking Test'.
- 'Check Date' with a text input field showing '05/09/2017' and a calendar icon.
- '* Start Check Number' with a text input field.
- 'End Check Number' with a text input field showing '(optional)'.
- 'Amount' with a text input field showing '(optional)'.
- '* Payee' with a text input field.
- 'Remarks' with a text input field showing '(optional)'.

At the bottom of the form, there are two buttons: 'Submit' (green) and 'Cancel' (gray). A note at the top of the form states '* Indicates Required Field'.

PROCEDURES

1. Add Stop Payment for Account: Select the account, to which you want to add the Stop Payment.
2. Check Date: Select the date the check was issued.
3. Start Check Number: Enter the number of the check for which you are placing the stop.
4. End Check Number: Enter when placing on a range of checks.
5. Amount: Enter the dollar amount of the check.
6. Payee: Enter the name of the person or company to which you issued the check.
7. Remarks: Enter the remarks about the item or stop payment. (e.g. lost check, duplicate)
8. Click **Submit** and **Confirm**.
9. Once confirmed, a summary page is provided. **NOTE:** You must contact Skowhegan Savings to revoke any Stop Payments.

New Stop Payment [?] Enter Review Finish

Add Stop Payment for Account: **Accounts Payable**

Check Date: **042308**

Start Check Number: **100234**

End Check Number: **0**

Begin Amount: **\$500.00**

End Amount: **\$0.00**

Payee: **John Q. Public**

Remarks: **Lost Check**

STATEMENTS

Accounts Bill Pay Business Banking eDocuments User Options Mobile Banking

My Online Banking Account Summary Check Reorder Transactions Transfers Stop Payments **Statements** Remote Deposit

Customer Support: (800) 303-9511

Monday - Friday: 8:00 AM - 5:00 PM EST
Saturday: 8:30 AM - 12:30 PM EST

View Statements for: Checking Test ▼

View Statements [?]

Statement Date:	Description:	Select Format to View:
04/28/2017	This is your statement	Select option... ▼
04/14/2017	This is your statement	Select option... ▼

Statement History is available for one year and is available in three formats: PDF, Text and HTML.

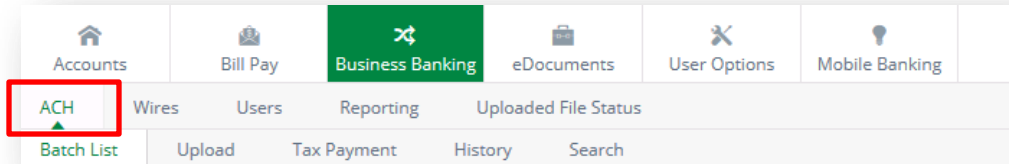
PROCEDURES

1. Select an account from the View Statements from drop-down menu.
2. Use the drop-down menu next to a statement to choose the viewing format.

BILL PAY

Please refer to the Bill Pay Quick Reference Guide.

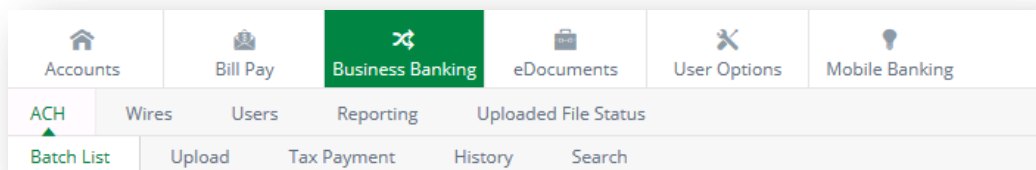
BUSINESS BANKING



The Business Banking tab contains all active Online Business Banking functions.

- ACH
- Wires
- User Administration
- Reporting
- File Status (for uploaded files)

ACH

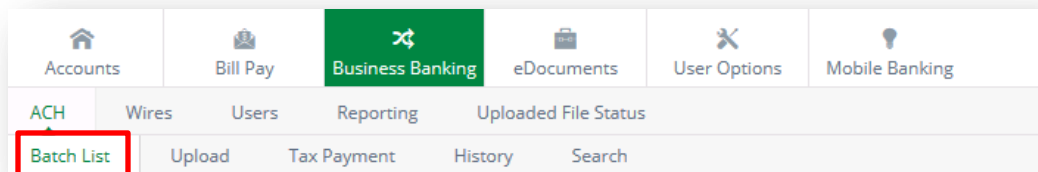


ACH SUB-MENU OPTIONS

- Batch List: This list will contain the ACH batches you have entered or uploaded.
- Upload: Allows you to upload a NACHA formatted file. (National Automated Clearing House Association)
- History: Displays the last 7 days of transaction history by default. Settings may be changed to display 15 days or 30 days. Search for a specific transaction by date or dollar amount.
- Search: This option also offers the ability to "search" for a transaction by a specific name, ID, batch name and/or dollar amount.

BATCH LIST

This list will contain the ACH Batches you have entered or uploaded into Online Banking. Once they are processed they will automatically move to your history.



ACH batches must be initiated by 3:00 p.m. on normal business days. Batches submitted after 3:00 p.m. will be received by the Bank on the next business day.

ACH Batch List							Total Batches 34	View 10 20 50 100
Create a new batch for: Select Company								
Status	Batch Name	Type	Company	Process Date	Debit	Credit		
Ready	cd 4/10	PPD	TEST COMPANY		\$0.00	\$1.00	Select option...	
Ready	emc test	PPD	TEST COMPANY2		\$0.00	\$1.00	Select option...	

FIELD DESCRIPTIONS

- **Create a new batch for:** Using the drop-down menu, select the company for which you want to create a new ACH Batch.
- **Status:**
 - **Ready** - The batch is ready to be edited, deleted or transmitted to the bank for processing.
 - **Initiated** - The batch has been initiated and sent to the bank for processing, but the bank has not yet processed the batch.
 - **Processed** - The bank has processed the batch. Following the bank's End of Day processing, the batch will return to a Ready status.
 - **Uploaded** - The batch has been uploaded from 3rd party software. Batches can be initiated while in uploaded status.
- **Batch Name:** Each batch should have a unique name. This can be generic (Payroll) or specific (033106 Payroll).
- **Type:** This is the class code for the ACH Batch.
- **Company:** This is the company for which the batch has been established.
- **Process Date:** The date the ACH is processed.
- **Debit:** This is the total of all debit transactions for the batch. To initiate a batch, debits and credits must be equal in dollar amounts. If the dollar amounts are not in balance, it will display the information in red.
- **Credit:** This is the total of all credit transactions for the batch. To initiate a batch debits and credits must be equal in dollar amounts. If the dollar amounts are not in balance, it will display the information in red.

- **Initiate Selected:** To initiate more than one batch at a time, select the check box to the left of the desired batches and click Initiate Selected.

BATCH LIST DROP DOWN MENU OPTIONS

ACH Batch List ?							Total Batches 34	View 10 20 50 100
Create a new batch for:		Select Company						
Status	Batch Name	Type	Company	Process Date	Debit	Credit		
Ready	cd 4/10	PPD	TEST COMPANY		\$0.00	\$1.00	<div>Select option...</div> <div>View</div> <div>Download</div> <div>Edit</div> <div>Quick Edit</div> <div>Copy</div> <div>Delete</div>	
Ready	emc test	PPD	TEST COMPANY2		\$0.00	\$1.00		
Ready	max	CCD	TEST COMPANY		\$1.00	\$0.00		

- **View:** List of transactions within batch.
- **Download:** Export batch to PDF or NACHA file format.
- **Edit:** Change or add transactions to the batch.
- **Quick Edit:** Change transaction dollar amounts, place hold on specific transactions. This option is commonly used when editing a payroll batch, where only the amount of the transaction changes.
- **Copy:** Creates an exact duplicate of the selected batch.
- **Delete:** Remove batch from the system. If the batch is in initiated status, it will also delete batch from Financial Institution.
- **Initiate:** Send batch information to Financial Institution for processing. Initiate only displays as an option if the batch is in balance.

CREATE AN ACH BATCH

1. Select the Company for which the batch is being created.
2. Complete batch header information and click **Submit**.

ACH Batch List ?							Total Batches 34	View 10 20 50 100
Create a new batch for:		<div>Select Company</div> <div>TEST COMPANY</div> <div>TEST COMPANY2</div>						
Status	Batch Name	Type	Company	Process Date	Debit	Credit		
Ready	cd 4/10	PPD	TEST COMPANY		\$0.00	\$1.00	Select option...	

New Batch ?

Batch Name *

SEC Code * PPD - PREARRANGED PYMT/DEPOSITS ▼

Company TEST COMPANY

Company Id * 1001020222

Discretionary Data

Entry Description *

Restrict Batch ☐

Cancel Submit

- **Batch Name:** Enter a unique name for this batch, which can be generic (Payroll) or specific (Payroll 031504).
- **SEC Code:** Choose the correct SEC Category Code for the batch. (Securities and Exchange Commission)
- **Company:** Company selected in the previous screen will be prefilled. This name, along with the Entry Description, will be transmitted with the transaction.
- **Company ID:** Prefilled Company ID number of the selected company.
- **Discretionary Data:** Enter description of the batch. (Optional)
- **Entry Description:** Enter description of batch, which along with the Company Name, will transmit with the transaction.
- **Restrict Batch:** Check this box and only those users with restricted permissions may access this batch.
- Click **Submit**.

3. Enter ACH Transactions and click **Submit**.

Add Transaction ?

Transaction Information:

Name *

ID Number

Amount * .

Addenda Type 00-No Addenda Information ▼

Addenda

Prenote ☐

Creates a separate \$0 record of this entry.

Receiving Financial Institution Information:

Routing * Search for ABA #

Account Number *

Account Type Checking ▼

Transaction Type ☐ Debit ☒ Credit

Status ☒ Active ☐ Hold

Quick Add Add Multiple Cancel Submit

ADD INDIVIDUAL TRANSACTIONS (OPTION 1)

- **Name:** Enter the name of the person or company you are going to credit or debit.
- **Addenda Type:** This information is prefilled automatically with information created from the batch header.
- **ID Number:** Enter the ID number of the person or company you are going to credit or debit. This can be a social security number, employee number, name, etc. (optional)
- **Addenda:** Enter additional information. (optional)
- **Amount:** Enter the amount of the transaction.
- **Prenote:** Select this option to have the system automatically create a separate \$0 prenote batch, which can be initiated prior to the actual batch to verify account details. (Only dates available will display. See ACH Agreement for other effective and submission date guidelines.)
- **Routing:** Enter the routing number for the transaction or use the search feature to look up the ABA number.
- **Account Number:** Enter the account number to which you will be sending the transaction.
- **Account Type:** Using the drop-down menu, choose the type of account that corresponds to the account number entered.
- **Transaction Type:** Choose whether the transaction is a Credit or Debit.
- **Status:** You can hold a transaction if you want the transaction to be part of the batch, but you do not want it to be transmitted with this batch.
- **Quick Add:** Click to enter another transaction.
- **Add Multiple:** A quick way to create multiple transactions at one time.
- **Submit:** Click when all transactions have been entered.
- Click **Submit**.

ADD MULTIPLE TRANSACTIONS (OPTION 2)

Add Multiple Records is a quick way to create transactions. It allows up to 15 records to be added at a time.

The screenshot shows a web form titled "Add Transaction" with a green header bar. The form is divided into two main sections: "Transaction Information:" and "Receiving Financial Institution Information:". The "Transaction Information:" section includes fields for Name, ID Number, Amount (with a decimal separator), Addenda Type (a dropdown menu set to "00-No Addenda Information"), Addenda (a text field), and a Prenote checkbox. Below the Prenote checkbox is a note: "Creates a separate \$0 record of this entry." The "Receiving Financial Institution Information:" section includes fields for Routing (with a "Search for ABA #" button), Account Number, and Account Type (a dropdown menu set to "Checking"). It also has radio buttons for Transaction Type (Debit and Credit, with Credit selected) and Status (Active and Hold, with Active selected). At the bottom of the form are four buttons: "Quick Add" (green), "Add Multiple" (grey with a red border), "Cancel" (grey), and "Submit" (green).

Multi-Transaction Entry / Test05 ?

Prenote ☐ Creates a separate \$0 record for each entry

	Name	ID #	Routing #	Account #	Chk Sav	Amount	DR CR
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> <input type="radio"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="radio"/> <input type="radio"/>	<input type="text"/>	<input type="radio"/> <input checked="" type="radio"/>

- **Name:** Enter the name of the person or company you are going to credit or debit.
- **ID Number:** Enter the ID number of the person or company you are going to credit or debit. This can be a social security number, employee number, name, etc. (optional)
- **Routing #:** Enter the routing number for the transaction.
- **Account #:** Enter the account number to which you will be crediting/debiting the transaction from.
- **Account Type:** Select either checking (chk) or savings (sav) account type.
- **Amount:** Enter the amount of the transaction.
- **Transaction Type:** Choose whether the transaction is a Credit (CR) or Debit (DR).
- **Prenote:** Select this option to have the system automatically create a separate \$0 prenote batch, which can be initiated prior to the actual batch to verify account details. (See ACH Agreement for other effective and submission date guidelines.)
- Click **Submit** to complete the batch.

INITIATE BATCH

ACH batches must be initiated by 3:00 p.m. on normal business days. Batches submitted after 3:00 p.m. will be received by the Bank on the next business day.

Initiate Batch ?

Total Transactions 2 View 10 | 20 | 50 | 100 | All Search

Batch Name	SSB Test	SEC Code	CCD
Company	TEST COMPANY	Company Id	1001020222
Discretionary Data		Entry Description	.SSB Test
		Restrict Batch	<input type="checkbox"/>

Name	ID Number	Account	Routing	Amount	CR/DR	Held
Skowhegan Savings		49727	211274476	\$1.50	CR	
SSB		90011650	211274476	\$1.50	DR	
				Total Debits \$1.50	Total Credits \$1.50	

Select Effective Date Select Date ▼

Reset amounts to \$0.00 after processing batch ☐

Cancel

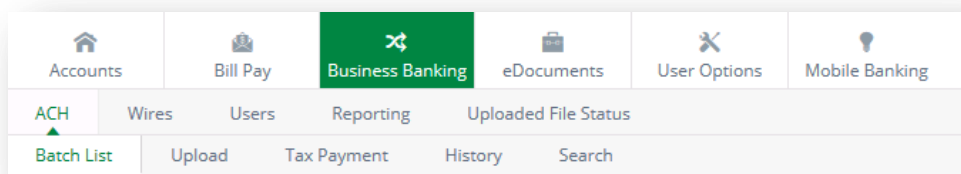
Initiate

PROCEDURES

1. Select **Initiate** from the drop down menu of the appropriate batch in the Batch List. Initiate will only be available if the batch is in balance. To initiate more than one batch at a time, select the check box to the left of the batches and click Initiate Selected.
2. Select Effective Date from the drop down box. (Only dates available will display. See ACH Agreement for other effective and submission date guidelines.)
3. Click **Reset amounts to \$0.00 after processing batch** box, if you desire to save the batch for future use.
4. Click **Initiate** to complete. Once completed a confirmation number is provided and the batch status changes to "Initiated".

Note: Once you have initiated a batch, there is **NO** edit feature. If changes need to be made, you may **Uninitiate** (drop down menu) a batch, as long as the status has not updated to **Processed**. This will reset the batch to a ready status and you may then make changes. After changes are complete you may initiate the batch.

ACH UPLOAD, HISTORY AND SEARCH



ACH SUB-MENU OPTIONS

- **Upload:** Allows User to upload a NACHA file into Online Banking. File must have an ACH extension.
- **Initiate:** Once file is uploaded, return to the Batch List to initiate.

A screenshot of the 'Upload ACH File' form. It has a green header with the title and a help icon. The main area contains instructions: 'Enter the name of the file you wish to upload (some browsers will provide a Browse button to help you find the file). Click the Upload button. If you are consistently having trouble uploading your ACH file, you may want to try another uploading method by clicking [here](#).' Below the text is a file input field with a 'Browse...' button and an 'Upload' button. At the bottom, a note states: 'NOTE: Maximum upload file size is 5 MB.'

- **History:** Displays ACH batches that have been initiated by the customer and processed by the financial institution. Clicking **View** displays the transactions within the batch.

Accounts	Bill Pay	Business Banking	eDocuments	User Options	Mobile Banking
ACH	Wires	Users	Reporting	Uploaded File Status	
Batch List	Upload	Tax Payment	History	Search	

- **Search:** Search and display transactions within all batches that match the search criteria. User can then edit/delete the transactions if needed.

Search Records

Name

ID Number

Batch

Amount

.

Prenote

☐

Held

☐

Search

WIRES

Accounts	Bill Pay	Business Banking	eDocuments	User Options	Mobile Banking
ACH	Wires	Users	Reporting	Uploaded File Status	
Transmit Wires	Edit/Add	History			

WIRE LIST

Transmit Wires List						View Range: 10 20 50 100 All
Sequence	Status	Amount	Rep	Account Number	Receiving FI	
5	Pending	\$1.00	No		Skowhegan Savings	Transmit

FIELD DESCRIPTIONS

- **Status:** Shows what state of the wire.
 - **Pending** - The wire can be edited, deleted or initiated.
 - **Initiated** - Business Banking User has sent the wire to Financial Institution.
 - **Processed** - Skowhegan Savings has taken the option to process wire.
- **Ready** - Wire needs dollar amount added to initiate.
- **Amount:** The dollar amount of the wire.
- **Rep:** Indicates whether or not this is coded as a Repetitive Wire.
- **Account Number:** Account number for the receiving account.
- **Receiving FI:** Name of the Financial Institution receiving the wire.
- **Transmit:** This will transmit the wire to the Bank for processing.

CREATE A NEW WIRE

The screenshot shows the 'Edit/Add' tab selected in the 'Transmit Wires' section. The interface includes a header with 'Transmit Wires', 'Edit/Add' (highlighted with a red box), and 'History'. On the right, there is customer support information: 'Customer Support: (800) 303-9511' and business hours: 'Monday - Friday: 8:00 AM - 5:00 PM EST' and 'Saturday: 8:30 AM - 12:30 PM EST'. Below this is a green bar with 'Edit/Add Wires List' and a help icon. At the bottom, there is a 'View wires for' dropdown menu set to 'Checking Test' and an 'Add Wire' button.

PROCEDURES

1. Click Edit/Add.
2. Select the debit account from the drop down menu.
3. Click the Add Wire button.
4. Enter the new wire details.

The screenshot shows the 'ABA Lookup - Wires' dialog box. It contains input fields for 'ABA Number', 'Bank Name', 'Short Name', 'City', and 'State'. There are 'Cancel' and 'Submit' buttons at the bottom.


The screenshot shows the 'Define New Wire For Checking Test' form. It is divided into three main sections: 'Credit Account Information', 'Receiving Bank Information', and 'Wire Information'. The 'Credit Account Information' section has fields for 'Credit Account Number', 'Credit Account Name', and 'Credit Account Address'. The 'Receiving Bank Information' section has fields for 'Receiving Bank ABA Number', 'Receiving Bank Name', and 'Receiving Bank Address', along with a 'Search for ABA Number' button. The 'Wire Information' section has a 'Remarks' field, a 'Repetitive Wire/Code' checkbox, and an 'Amount' field set to '\$0.00'. There are 'Cancel' and 'Submit' buttons at the bottom right.

- **Credit Account Number:** The account that will receive the wired funds.
- **Credit Account Name:** The name on the account receiving the wired funds. This will need to match exactly.
- **Credit Account Address:** The address of the Credit Account.
- **Receiving Bank Information:** Enter the details of the Financial Institution where the Credit Account is held. Use the Search for ABA Number feature to search for the Credit Financial Institution. Selecting an ABA from the Search for ABA Number option will populate all Receiving Bank Information fields.
- **Wire Information/Remarks:** Enter information regarding the Wire Transfer. Comments can include processing instructions, invoice numbers, or other text/numeric data. (optional)
- **Repetitive Wire/Code:** If the wire transfer should be saved as a template, click the checkbox for Repetitive Wire and assign a repetitive wire code (up to 6 characters). Wires that are not designated as Repetitive, the template, will automatically be removed from the system once transmitted and processed.
- **Amount:** Enter the amount of the wire transfer.
- **Submit:** Click **Submit** to complete the wire transfer entry. You must still transmit the wire for it to be processed.

TRANSMIT A WIRE TRANSFER

PROCEDURES

1. Click the **Transmit** link to the right.

Transmit Wires List ?							View Range: 10 20 50 100 All
Sequence	Status	Amount	Rep	Account Number		Receiving FI	
5	Pending	\$1.00	No	49727		Skowhegan Savings	Transmit

2. Enter your Wire Password and click **Transmit**. Wire password is unique to each user.

Transmit Wire Transfer From Checking Test (Non-Repetitive) ?

Credit Account Information

Account #/Type

Name

Address

Receiving Bank Information

ABA Number 211274476

Name Skowhegan Savings

Address N/A

Wire Information

Repetitive Wire This is set up as a one-time wire

Amount \$1.00

Remarks:

Wire Password

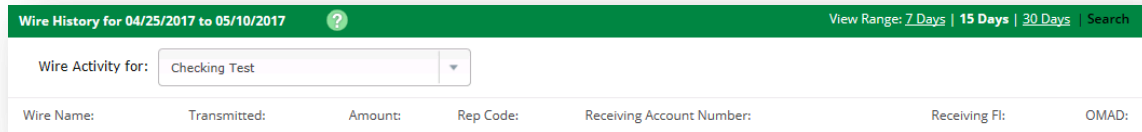
Cancel

Transmit

Note: Transmitted wires display on the Transmit Wires page in an Initiated Status.

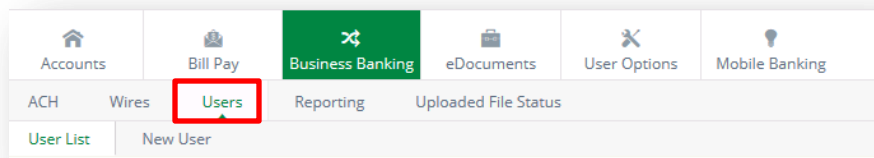
HISTORY

This option displays wires that have been transmitted by the customer.



The Wire History interface features a green header bar with the text "Wire History for 04/25/2017 to 05/10/2017" and a help icon. On the right, it shows "View Range: 7 Days | 15 Days | 30 Days" and a "Search" button. Below the header is a white box with a "Wire Activity for:" label and a dropdown menu currently set to "Checking Test". At the bottom, a table header lists the following fields: Wire Name, Transmitted, Amount, Rep Code, Receiving Account Number, Receiving FI, and OMAD.

USERS

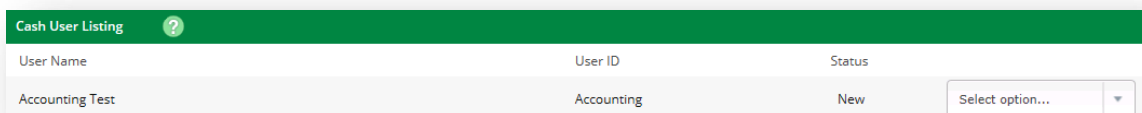


The Users menu is displayed within a navigation bar. The top row contains icons and labels for Accounts, Bill Pay, Business Banking (highlighted in green), eDocuments, User Options, and Mobile Banking. The bottom row contains links for ACH, Wires, Users (highlighted with a red box), Reporting, and Uploaded File Status. Below the bottom row, there are two additional links: User List and New User.

USERS SUB-MENU OPTIONS

- **User List:** View the current users.
- **New User:** Add a new user.

USER LIST



The Cash User Listing interface has a green header bar with "Cash User Listing" and a help icon. Below is a table with three columns: User Name, User ID, and Status. The first row of data shows "Accounting Test" for the User Name, "Accounting" for the User ID, and "New" for the Status. To the right of the Status column is a dropdown menu labeled "Select option..." with a downward arrow.

User Name	User ID	Status
Accounting Test	Accounting	New

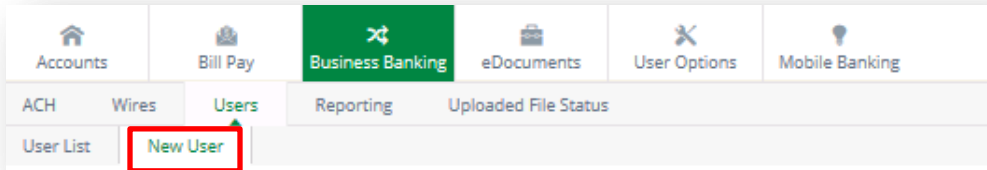
FIELD DESCRIPTIONS

- **User Name:** The name of the Business Banking User.
- **Online Banking ID:** The Business Banking ID assigned to the user.
- **Status:** Shows the status of the user.
 - **New** - A new user has been set up, but they have not yet logged in as a user. (if a User is listed as New there will be an option to **Resend** a Verification email. This will send a new email with login instructions for that user – which is valid for 7 days.
 - **Active** - A user has been set up and is actively logging in.
 - **Held** - A user's permissions have been held and they will not be able to login at this time.

CREATE A NEW USER

PROCEDURES

1. Click **New User**.
2. Complete User Settings and click **Submit**.

A screenshot of the 'Cash User Settings' form. The form has a green header bar with the title 'Cash User Settings' and a help icon. Below the header, there's a section for basic user information with fields for 'User Name', 'Email Address', 'Administration' (a dropdown menu currently set to 'No'), and 'Wire Password'. There are checkboxes for 'View Position/Activity Report' (checked) and 'Hold User'. Below this is a section for 'Access Times' with a table for each day of the week (Monday through Sunday). Each day has a 'Begin Time' and 'End Time' section, each with dropdowns for hour, minute, and AM/PM. To the right of each time section are checkboxes for 'Never on this day' and 'All Day'. Below the access times is a dropdown for 'All times are' set to 'Central Time'. Further down is a checkbox for 'Enable Remote Deposit Access for this User'. Below that are input fields for 'ACH Limit', 'Wire Limit' (with a '.00' suffix), and 'Transfer Limit'. At the bottom, there are three columns of checkboxes for various permissions: 'Display / Download ACH', 'Full ACH Control', 'Initiate ACH', 'Initiate Same Day ACH', 'Work with ACH', 'Upload ACH', 'Delete ACH', 'Import Transaction', 'Update Transaction', and 'Restricted Batch Access'. At the very bottom are 'Cancel' and 'Submit' buttons.

- **User Name:** Name of Business Banking User.
- **E-mail Address:** User's email address. May only be modified by full administrator.
- **Administration:** Indicates what permissions a User will have regarding settings and other users.
 - **No** - User cannot create/edit Users or change settings.
 - **Yes** - Full administrative rights. Can create/edit users and change settings (alias, password, email and account settings.)
 - **Partial** - Can change Online Banking settings (alias, password, email and account settings) but cannot create/edit users.

- **View** - View-only authority. User cannot change any settings or users.
 - **Wire Password**: 4-digit number needed to transmit a wire transfer to bank.
 - **View Position/Activity Report**: Download and print prior day activity.
 - **Hold User**: If selected, user will not be able to log in. If user exceeds maximum login attempts, this box becomes checked. Uncheck the box and click Submit to unlock the user.
 - **Access Times**: Establish time frames and days of the week that User can login.
 - **ACH Limit**: Maximum amount User can initiate per day.
 - **Wire Limit**: Maximum amount User can transmit per wire.
 - **Transfer Limit**: Maximum amount User can transfer between accounts per transfer.
 - **Display/Download ACH**: View batch details and download batch to PDF or NACHA format.
 - **Full ACH Control**: Allows user to take multiple actions within the same batch without requiring action from a second Business Banking User.
 - **Initiate ACH**: Send batch to Skowhegan Savings for processing.
 - **Edit ACH**: Edit an ACH batch.
 - **Upload ACH**: Upload NACHA files into Online Banking ACH.
 - **Delete ACH**: Remove ACH batch from system.
 - **Import Transaction**: Upload transaction file into system (CSV, Fixed Position, Tab Delimited and NACHA).
 - **Update Transaction**: Upload transaction file into ACH. Will change dollar amount only for matching transactions. Will not create new transactions.
 - **Restricted Batch Access**: User can view and work with restricted batches.
1. Select the **default options** to which the Cash User will have access. Options with a shaded box cannot be selected. Options allowed at the Online Banking ID level will be checked by default.
 2. Select the **accounts** to which the Cash User will have access to view.
 3. Click **Submit**.

Note: Default options selected will be applied to all accounts, granted access to. Permissions by individual account may be changed through the account settings drop down option after User setup is complete.

Cash User Setting ?

User: pink

☐ Transaction Inquiry
☒ Statement Inquiry
☐ Current Day Balance
☐ Prior Day Balance
☒ Stop Inquiry
☒ Stop Additions
☐ Bill Pay
☐ Passport

☐ Define Non-Rep Wires
☐ Edit Non-Rep Wires
☐ Define Rep Wires
☐ Edit Rep Wires
☐ Transmit Wires
☐ Full Wire Control
☒ View Rates
☐ ES

☐ Upload Positive Pay
☐ Work Positive Pay Items
☒ Transfers
☐ Order Checks

Select Accounts ?

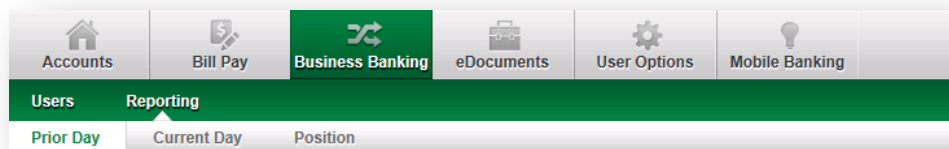
☐ Select All
☐ INTEGRIT 0002
☐ INT SVGS 0002
☐ INTEGRIT 0001

Submit

Cancel

- **Transaction Inquiry:** View list of transactions.
- **Statement Inquiry:** View available account statements.
- **Current Day Balance:** View current balance and activity totals.
- **Prior Day Balance:** View balance and activity totals as of previous business day.
- **Stop Inquiry:** View information on existing stop payments.
- **Stop Additions:** Enter new stop payments.
- **Bill Pay:** Access bill pay module.
- **Passport:** With permissions a 'User' may view, activate, reorder or cancel an ATM/Debit Card assigned to the business.
- **Define Non-Rep Wires:** Create new single wire transfers.
- **Edit Non-Rep Wires:** Modify/delete single wire transfers.
- **Define Rep Wires:** Create wire templates.
- **Edit Rep Wires:** Modify/delete wire templates.
- **Transmit Wires:** Initiate wire to Skowhegan Savings for processing.
- **Full Wire Control:** Dual control for wires. Allows User to take multiple actions within a wire without requiring action from a second User.
- **View Rates:** View Financial Institution's interest rates.
- **ES:** View Electronic Statements
- **Transfers:** Transfer funds between accounts.
- **Select Accounts:** Choose accounts that User will have access to.

REPORTING



REPORTING SUB-MENU

- **Prior Day:** Displays balance information, float information and activity totals for previous business day.
- **Current Day:** Displays balance and activity totals for current business day.
- **Position:** Allows you to download activity.

UPLOADED FILE STATUS

File status tab displays all files that have been uploaded into the system and the status of the upload. This option shows ACH files. The files are displayed for 7 days.

File Upload Status ?						View 5 10 20 50 100 All
File Name	Format	Type	Related Account	Upload Date ▾	Status	
						Refresh List

USER OPTIONS

Manage email addresses, passwords, account settings, display settings, alerts, ATM/Debit card and Mobile Banking.

Accounts	Bill Pay	Business Banking	eDocuments	User Options	Mobile Banking
Personal ▲	Account	Display	Alerts	ATM/Debit Card	Mobile Banking

Modify Personal Settings ?

Company Email Address: customerservice@skowhegansavings.com


Change Company Email Address:

Confirm Company Email Address:

Current Email Address: dnadeau@skowhegansavings.com

Change Email Address:

Reenter New Email Address:

Personal Watermark: 

NOTE: Click on Watermark to change.

Online Banking Wire Password:

Enter Current

Enter New

Enter New Again

Single Sign On ID: Debbie

Enter New

Single Sign On Password:

Enter Current

Enter New

Enter New Again

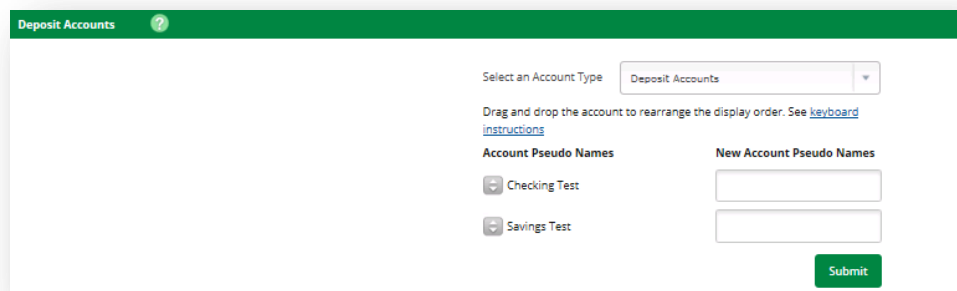
Submit

PERSONAL

FIELD DESCRIPTIONS

- **Company E-mail Address:** The current e-mail address on file for the Online Banking Company.
- **Change Company Address:** Assign a new e-mail address for the Online Banking Company.
- **Confirm Company Address:** Re-enter new email address.
- **Current E-mail Address:** The current e-mail address on file for the Online Banking ID.
- **Change E-mail Address:** Assign a new e-mail address for the Online Banking ID.
- **Re-enter E-mail Address:** Re-enter new email address.
- **Personal Watermark:** Your selected personal image. Click on the image to change.
- **Business Banking Wire Password:** Complete all fields to change your wire password.
- **Single Sign On - ID:** Complete all fields to change your Single Sign On ID.
- **Single Sign On - Password:** Complete all fields to change your Single Sign On password.

ACCOUNT



The screenshot shows a web interface titled "Deposit Accounts" with a green header bar. Below the header, there is a dropdown menu labeled "Select an Account Type" with "Deposit Accounts" selected. A note below the dropdown says "Drag and drop the account to rearrange the display order. See [keyboard instructions](#)". Below this, there are two columns: "Account Pseudo Names" and "New Account Pseudo Names". Under "Account Pseudo Names", there are two items: "Checking Test" and "Savings Test", each with a small icon to its left. Under "New Account Pseudo Names", there are two empty text input fields. A green "Submit" button is located at the bottom right of the form area.

FIELD DESCRIPTIONS

- **Account Pseudo Names:** Current pseudo name for account.
- **New Account Pseudo Names:** Edit the display names for your accounts. For security reasons, please do not name the accounts your account number. Pseudo names cannot contain special characters. To re-adjust the arrangement of how accounts are listed, you may click on the account to drag and drop it in a new order.

Note: Only Full or Partial Users will have access to this option.

DISPLAY

Select your preferred viewing option for the listed categories.

Establish Display Defaults ?

Accounts

☐ 5 ☒ 10 ☐ 20 ☐ 50 ☐ 100 ☐ All

Transactions

☐ Since Last Statement ☐ Last 7 days ☐ Last 15 days ☒ Last 30 days ☐ All ☐ Search History

Bill Pay History

☐ All History ☐ Last 7 days ☐ Last 15 days ☒ Last 30 days ☐ Search History

ACH Batches

☐ 10 ☐ 20 ☒ 50 ☐ 100

ACH Transactions

☐ 10 ☐ 20 ☒ 50 ☐ 100

Wire Transfers

☐ 10 ☐ 20 ☒ 50 ☐ 100

Wires-Edit/Add

☐ 10 ☐ 20 ☒ 50 ☐ 100

Transfer History

☐ Last 7 days ☐ Last 15 days ☒ Last 30 days ☐ Search History

ACH History

☐ Last 7 days ☒ Last 15 days ☐ Last 30 days ☐ Search History

Wires History

☐ Last 7 days ☒ Last 15 days ☐ Last 30 days ☐ Search History

Download Lines

☐ One Line ☒ Two Lines ☐ Three Lines ☐ All Lines

Transfer Confirmation

☒ Yes ☐ No

Submit

ALERTS

Current Event Alerts ? [Edit Event Alerts](#)

When the following Occurs:

Alert Me:

There are currently no Event Alerts set up.

Current Balance Alerts ? [Add Balance Alerts](#)

When Balance In:

Goes:

Amount:

Alert Me:

Checking TestAbove\$0.01With an Email[Edit](#)[Delete](#)

Current Item Alerts ? [Add Item Alert](#)

When An Item clears:

Account:

Alert Me:

There are currently no Item Alerts set up.

Current Personal Alerts ? [Add Personal Alert](#)

On the Following date:

Remind me of:

Alert Me:

There are currently no Personal Alerts set up.

FIELD DESCRIPTIONS

- **Current Event Alert:** Add alerts regarding incoming/outgoing ACH or Wires, Bill Payment paid items, Insufficient Funds and more. These events will remain active until edited by the user.
- **Current Balance Alert:** Receive alerts when designated account balances are above or below amounts.

- **Current Item Alert:** Add alerts to notify you of a particular check clearing your account. These alerts will automatically delete when the activity occurs.
- **Current Personal Alerts:** Add alerts to notify you on a selected date. These alerts will automatically delete after the alert has occurred.

Note: Alerts can be set up to notify you at login or by email.

ATM/DEBIT CARD

With permissions a user may view, activate, reorder or cancel an ATM/Debit Card assigned to the business.

MOBILE BANKING

Please call Customer Service at 800.303.9511 or visit our website SkowheganSavings.com for more details.

NOTES

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

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