



Skowhegan
SAVINGS

**ONLINE BUSINESS BANKING
USER GUIDE**

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LOGGING IN

New Online Business Banking users will receive a Single Sign On setup e-mail, referred to as the *Welcome Email* with a hyperlink to create their login credentials. The e-mail comes from CustomerService@SkowheganSavings.com. The link is valid for 7 days. If the link has expired, please contact Customer Service at 800.303.9511 or your Online Business Banking Administrator to resend the link.

Once you click the link the Activate Account screen appears. Create your Username and Password, and then select continue. You will then be prompted to log in with your new Username and Password.

TWO-FACTOR AUTHENTICATION

Two-Factor Authentication (2FA) adds an additional layer of security by requiring you to enter a time-based, one-time security code that is delivered to you upon signing into Online or Mobile Banking.

ENROLLMENT

1. Choose the method you wish to receive the 2FA code: Voice or Text message, or the Authy App.
2. Enter in your phone number. The Country Code is defaulted to a US/Canada phone number and click Next.
3. Click Send code, after selecting the appropriate action.
4. Once you have received the verification code, enter it into the required field and click Verify.
5. If you did not receive a code, you can click Resend Code or Try another way to choose a different delivery method.
6. Once Two-Factor Authentication enrollment is completed, a confirmation screen will appear. Click Done.

THINGS TO KNOW

- Mobile Banking will automatically remember the device and you will not have to complete 2FA every time you log in.
- Online Banking has the option “Don't ask for codes again while using this browser”, this should prevent you from having to complete 2FA every time you log in on this browser on this device. Should your IP address change or if your browser automatically removes data after every session, this feature will not work.
- If you choose to receive a code by phone call, the phone number must be a direct line. Any number that requires an extension or an internet-based phone number will not be able to receive a phone call for the code.
- It is very important that users do not share credentials and that each individual user is logging in with their own Username and Password as 2FA can only register one phone number per Username.
- If you choose to use Authy App to receive your code, the code delivery method will default to Authy App going forward. If you wish to no longer use Authy App, you will have to recover your account through Authy App or choose to Try Another Way to receive your code.

AUTHENTICATOR APP

You can choose to receive your security code through a third-party app called Authy App. Authy App is available for download on Android and Apple devices. You also have the option to download the application to your computer desktop. You will create an account with the same information you used to enroll in Two-Factor Authentication. For more information on Authy App you can visit www.Authy.com.

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

- **Dashboard:** See your Online Banking information at a glance with categorized sections.
- **Messages:** View automatic notifications, such as established user alerts, messages from your institution, and conversations with customer support representatives.
- **Accounts:** Access accounts and account activities, process transfers, download or print activity.
- **Transfers:** Process same day and/or schedule reoccurring transfers.
- **Remote deposits:** Conveniently deposit checks on the go with your mobile device – Approval needed; limits apply.
- **Bill Pay:** Quick Bill Pay payment options, after setting up through Cash Manager.
- **Cash Manager:** Access Bill Pay, Business Banking; ACH, Wires, Remote Deposit, User administration settings and reporting features, eDocuments and User Options; Personal, Account, Display and Alert settings.
- **Support:** Contact information.
- **My Profile:** Setting options; Profile, Security, User alerts and User agreement and additional Account settings, sign out.

DASHBOARD

The Dashboard is the hub where you can see your Online Banking information at a quick glance with categorized sections. You can view your account information, access transfers, view account activity, view remote deposits, card management, and view messages and alerts.

Category sections can be added, removed, resized, and reorganized to your liking:

- **To add a different section:** Select the Organize dashboard icon at the bottom, select Add a card, then select the new section to be added to the dashboard, select Done.
- **To hide a section:** Select the Organize dashboard icon at the bottom, select the X option next to the card to be deleted, select Done.
- **Change a section's position:** Select the Organize dashboard icon at the bottom, select the dot icon, dragging and dropping the card until the desired order is achieved, select Done.
- **Resize a section:** Not all sections can be resized. Select the dots icon in the top right-hand corner for each individual card, select the desired option in the Card size field.

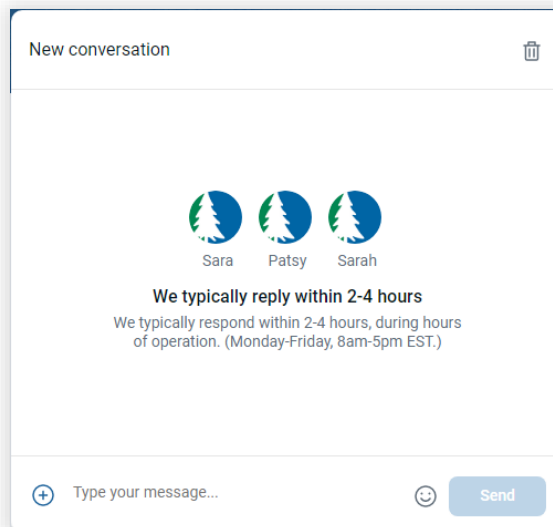
There are multiple category cards you can choose to add or remove to your dashboard:

- **Accounts:** Keep up to date on all your accounts at a quick glance.
- **Transactions:** Stay on top of where money is moving with the activity card. Here you can view all transactions across all your accounts filtered into a single convenient list.
- **Transfers:** Move money between your accounts with just a click. You can schedule a onetime transfer, a future and/or reoccurring transfer.
- **Card Management:** Get an overview of your debit card(s) with the ability to quickly lock and unlock your card(s) on the fly, report a lost or stolen card, manage notifications, and select additional protection options or activate your new debit card.
- **Messages:** Displays your most recent messages, Bank notification and alerts.
- **Payments:** Get an overview of your most recent bill pay payment statuses or schedule a new payment. Full Bill Pay access is located under Cash Manager.
- **Remote Deposits:** Displays the last 5 checks submitted for deposit from the mobile app.
- **Support:** Bank contact information, About the Bank and quick access to start a conversation with a Bank Representative.

MESSAGES

In the Messages section Users can view automatic notifications, such as a low funds alert, messages from your institution, and conversations with Customer Service Representatives.

START A CONVERSATION



1. Select Messages from the Main Menu.
2. Select Start a Conversation.
3. Type a message in the text box.
4. Select Send - the message appears in the chat area, ready for a Customer Service Representative to respond.

ATTACHING TRANSACTIONS TO CONVERSATIONS

1. In an existing conversation, select the + icon.

2. Select Transactions.
3. Use the search area to narrow down transaction results.
TIP: Select Search and Sorting Options to use additional search criteria on the Advanced search screen.
4. If using the advanced search, select Search to get results.
5. Select the desired transactions, and then select Attach.
6. When the transactions are attached and the message is written as desired, select Send.

ATTACHING PAYMENTS TO CONVERSATIONS

1. While in a conversation, select the + icon.
2. Select Payments.
3. Use the Search field to help find relevant payments.
 - *You will only be able to view payments that have been processed on the quick Payments page. Any payments process on the Cash Manager Business Bill Pay will not be available to select.*
4. Select a payment(s), then select Attach.
5. When the payments are attached and the message is written as desired, select Send.

ATTACHING ACCOUNTS TO CONVERSATIONS

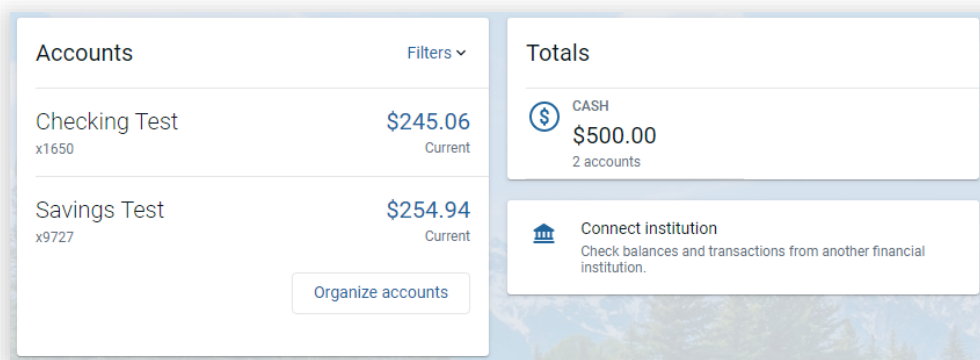
1. While in a conversation, select the + icon
2. Select Accounts.
3. Select the check boxes to choose one or more accounts to send as an attachment, select Attach.
4. When the accounts are attached and the message is written as desired, select Send.

ATTACHING FILES TO CONVERSATIONS

1. While is a conversation, select the + icon.
2. Select Files.
3. Select the files from your device you would like to send: PDF, JPEG, WORD DOC etc.
4. When the files are attached and the message is written as desired, select Send.

ACCOUNTS

The Accounts tab is where you will find all your accounts, view total balance for each account type, and transactions. Your Account list can be filtered by All Account Types or by Cash accounts only.



To view all additional account options, select the account you wish to work with.

ACCOUNT BALANCES

When you have selected an account, the current balance will show at the top right of the screen. If you click on the informational icon, you will be able to view both the Current and Available balances. Your Available balance shows funds in your account that are available for withdrawal, which includes any unused portion of your overdraft line of credit or sweep account. This balance may be reduced by any deposits with delayed availability, ATM and/or debit card authorizations outstanding, and/or other balance adjustments or holds.

Checking Test ~
x1650

\$245.06
Current ⓘ

ACCOUNT ACTIVITY

Account Activity will show your most recent transactions. To see prior history, click View More to load more history. Activity will show the date, description, amount and running balance for each transaction. The transaction amount will be listed as the top number. Debits/Withdrawals listed in **Black**, and Credits/Deposits indicated in **Green**. The running account balance will be shown below the transaction amount in **Grey**. View additional information for a particular transaction by clicking on the specific transaction.

Activity

⬇️ 📄 🔍

📅 3 scheduled activities ⬆️

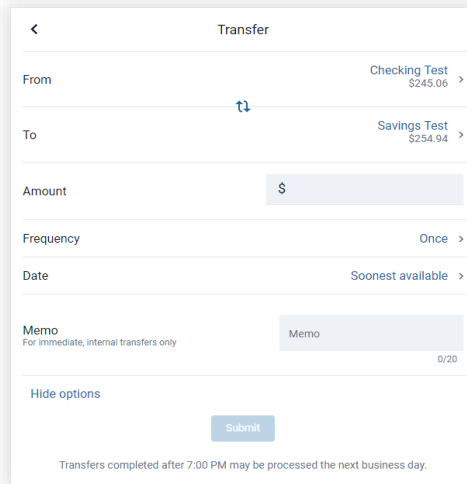
MAY 6	TRANSFER TO SAVINGS ACCOUNT NUMBER XXXX9727	\$1.00 \$245.06
MAY 5	TRANSFER TO SAVINGS ACCOUNT NUMBER XXXX9727	\$1.00 \$246.06
APR 21	TRANSFER TO SAVINGS ACCOUNT NUMBER XXXX9727	\$1.00 \$247.06

SCHEDULED ACTIVITIES

Any scheduled activities will be listed at the top of the page in a dark blue box. To view the scheduled activities, click on the box for transaction details. Activities may include scheduled one time or recurring transfers.

TRANSFER

Create one-time transfers, future-dated transfer, and recurring transfers to any of your other Skowhegan Savings checking, savings, or money market accounts. You can also make payments to your loan accounts.



Procedures

1. Select Transfer from the Account screen.
2. From: Select the account that will be debited.
3. To: Enter the account that will be credited.
4. Transfer amount: Enter the dollar amount of the funds transfer.
5. Select More Options: To modify the payment date, frequency, payment type or add a memo.
6. Payment options: Payment options are available if transferring to a loan account: Regular or Principal Only.
7. Frequency: Enter how often the transfer will occur. (Once, Weekly, Every Two Weeks or Monthly)
8. Date or Start Date: Enter the date that the transfer should happen or enter when you would like a recurring transfer to start.
9. Transfer memo: Only available for immediate one-time transfers only. Enter a description for the funds transfer. This information displays with the transaction and on your statement.
10. Click Submit.
11. Review and Confirm Funds Transfer. Once confirmed, a confirmation screen appears.

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

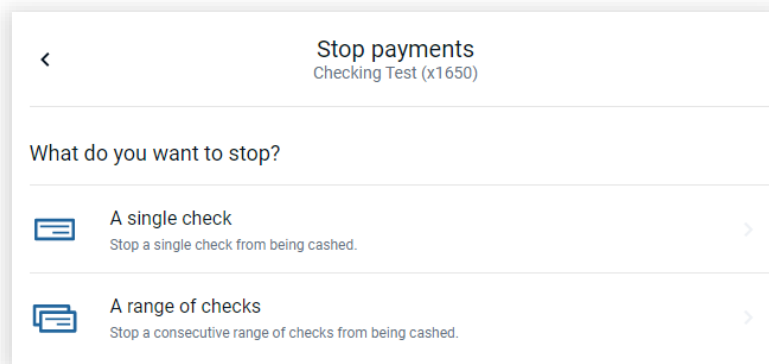
Note: Cannot edit immediate transfers.

REORDER CHECKS

Order checks by clicking the Reorder Checks icon, this will directly connect to OrderMyChecks.com and prompt to verify specific account information and start a new check order.

STOP PAYMENTS

Place a stop payment on a single check or a range of checks by clicking the Stop payments icon. All stop payments will be assessed a \$25.00 fee to the account as payment for implementing this stop payment order. Stop payment(s) will remain in effect for 6 months from the date the order was placed. After that time, the payment(s) can process normally. Stop payment orders created outside of regular business hours may not be applied until the next business days date.

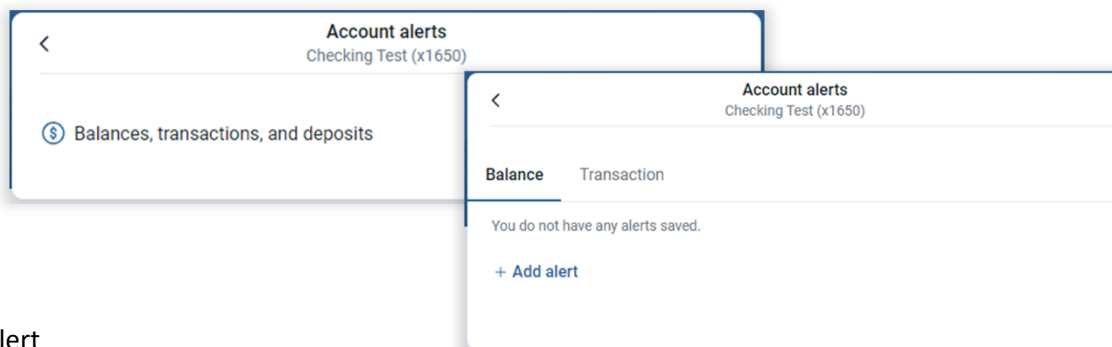


Procedures

1. Select Stop Payment from the Account screen.
2. Select +Stop Payment.
3. Choose an option.
 - Select A Single Check, and then complete the Check amount, Check #, Check Date, Payee and Reason Fields.
 - Select A Range of Checks, and then complete the Start Check #, End Check #, and Reason fields.
4. Select Submit.
5. Select Confirm.

ALERT PREFERENCES

Establish and manage account balance, transactions and deposit alerts that can be viewed via the app, SMS message or email.



Add An Alert

1. Select Alert Preferences from the Account menu screen.
2. Decide if you want to set up a Balance alert, or Transaction alert and select + Add Alert.

- **Balance Alert:** select over or under, input a specific dollar amount, then select the notify by – Text Message, Email, or In-app Message.

Balance alerts

When **below** ▼ \$

notify by

☐ **text**
(207) 474-9511

☐ **email**
customerservice@skowhegansavings.com

☒ **in-app message**

- **Transaction Alert:** select Credit or Debit, input a specific amount over which to generate an alert, then select the notify by – Text Message, Email, or In-app message.

Account alerts
Checking Test (x1650)

Balance **Transaction**

You do not have any alerts saved.

Notify me when a

is over:

\$

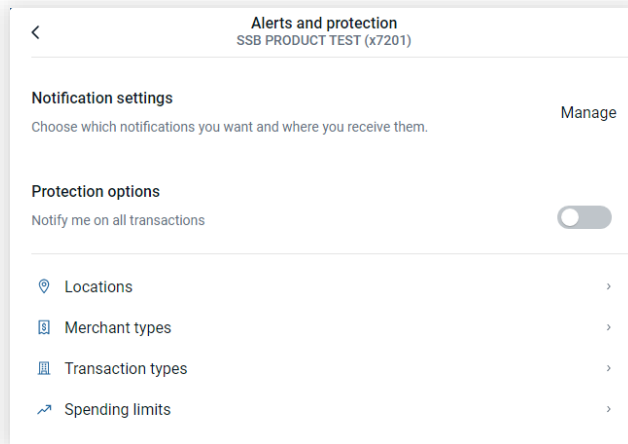
Notify by:

☐ **Text**
(207) 474-9511

☐ **Email**
jdixon@skowhegansavings.com

☒ **In-App Message**

- **Card Management Alert:** set card transaction alerts and restrictions on locations, merchant types, transaction types and/or spending limits.



3. Select Add Alert to save the alert.

Edit An Existing Alert

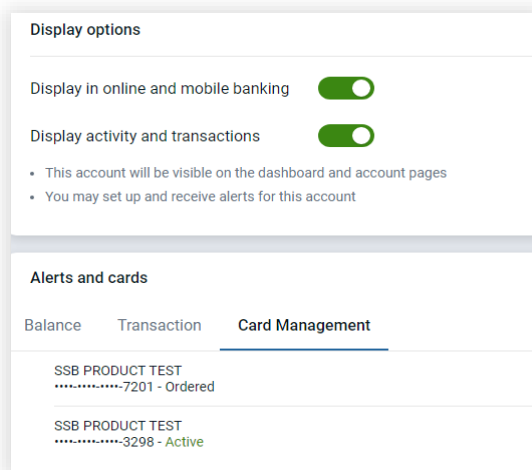
1. Select Alert Preferences from the Account screen.
2. Select Edit for the alert you wish to modify.
3. Change the options as desired.
4. Select Save to save the changes.

Delete An Existing Alert

1. Select Alert Preferences from the Account Screen.
2. Select Edit for the alert you wish to delete.
3. Select the trashcan icon to delete the alert.

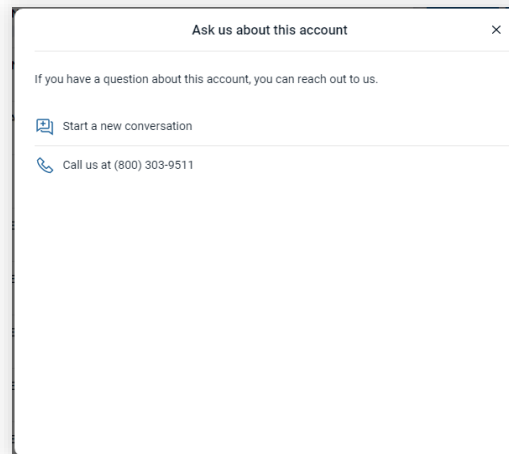
SETTINGS

Shortcut to account related settings: hide accounts, hide the balance, edit alert preferences, and manage linked debit/ATM cards.



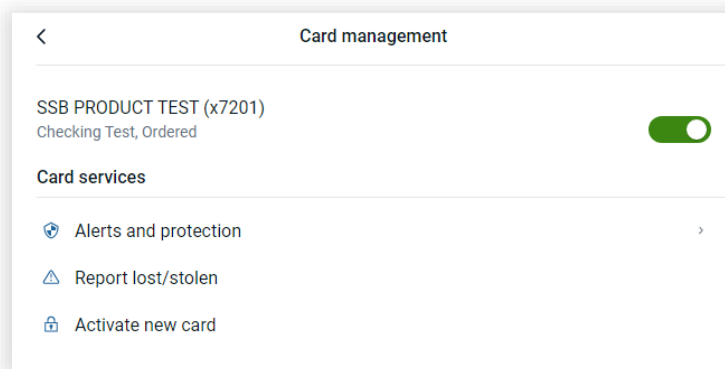
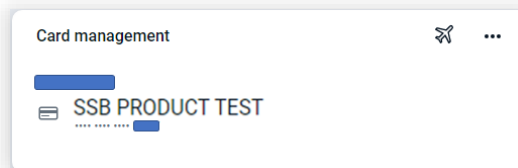
ASK US ABOUT THIS ACCOUNT

Allows you to discuss an account with Customer Service by calling us or creating a message conversation.



CARD MANAGEMENT

Allows you to have more control over your linked ATM and/or Debit card. You can view card status, activate a new card, lock, or unlock a card, manage alerts/protection, report a card lost or stolen and add travel alerts.



Procedures

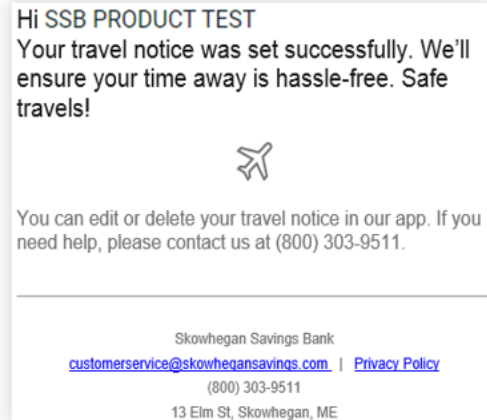
1. Select the desired card under the Card Management section from the Accounts section.
2. Select the relevant option,
 - Lock/Unlock Toggle; lock the card to prevent unauthorized use or unlock the card when desired.
 - Alerts and protection; set card transaction alerts and restrictions on locations, merchant types, transaction types and spending limits.

- Report Lost/Stolen; cancels the card and you will need to contact Customer Service to order a new card.
- Activate New Card; activated newly issued card for use.

3. Confirm your decision.

Procedures – Add Travel Alert

1. Select the Airplane icon.
2. Select Add travel notice.
3. Enter Destination(s).
4. Select Dates of travel.
5. Select cards to update.
6. Click Save to add travel alert to desired card.
7. A confirmation screen will appear to confirm.

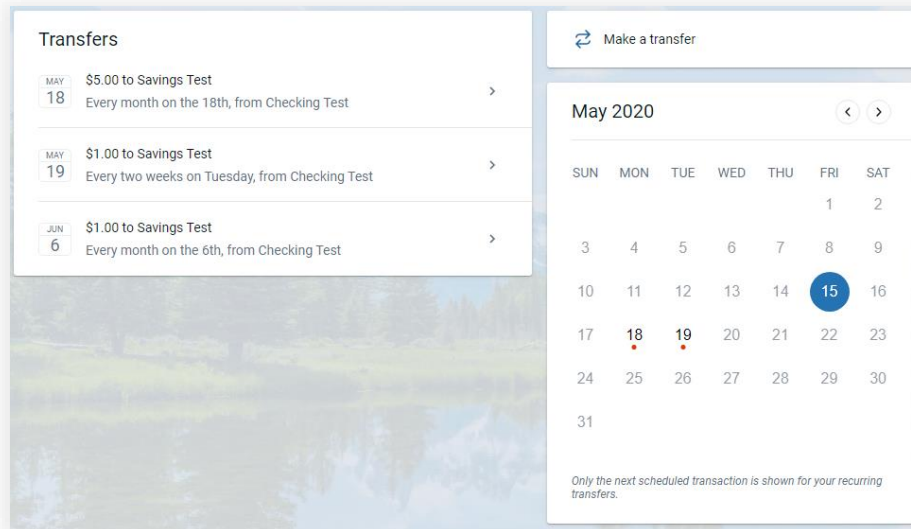


DETAILS

Displays details about the account: account number, routing number, primary owner, date opened, last statement balance, date of last statement and date of last deposit.

TRANSFERS

View already scheduled transfers, make a new transfer, and view a calendar with all scheduled transfers.



Edit Or Delete Scheduled Transfers

1. Find the scheduled transfers in the Transfers section.
2. Select the relevant scheduled transfer,
 - To edit the transfer, change the desired fields and select Save.
 - To Delete the transfer, select the trashcan icon, and then select Delete when prompted.

Make A Transfer

1. Select Transfer from the Account screen.
2. From: Select the account that will be debited.
3. To: Enter the account that will be credited.
4. Transfer amount: Enter the dollar amount of the funds transfer.
5. Select More Options if you would like to modify the payment date, frequency, payment type or add a memo.
6. Payment options: Payment options are available if you are transferring to a loan account: Regular or Principal Only
7. Frequency: Enter how often the transfer will occur. (Once, Weekly, Every Two Weeks or Monthly)
8. Date or Start Date: Enter the date that the transfer should happen or enter when you would like a recurring transfer to start.
9. Transfer memo: Only available for immediate one-time transfers only. Enter a description for the funds transfer. This information displays with the transaction and on your statement.
10. Click Submit.
11. Review and Confirm Funds Transfer. Once confirmed, a confirmation screen appears.

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

Note: Cannot edit immediate transfers.

REMOTE DEPOSITS (MOBILE)

Remote Deposits allows Users to deposit checks on the go from anywhere. This feature requires a mobile device with Skowhegan Savings Bank app installed to capture your check images for deposit. Deposit accounts need to be requested to be enrolled and approved for deposit submission. Deposits received before 5:00 pm EST are processed same day and available the next business day. Deposits received after 5:00 pm EST or on Federal holidays and/or weekends are processed the next business day and available the next business day after that. Through Online Banking, you can review both the front and back of the last 5 checks mobile deposited (all deposited checks should be securely stored for 14 days and then properly destroyed), enrolled accounts, and view of a calendar.

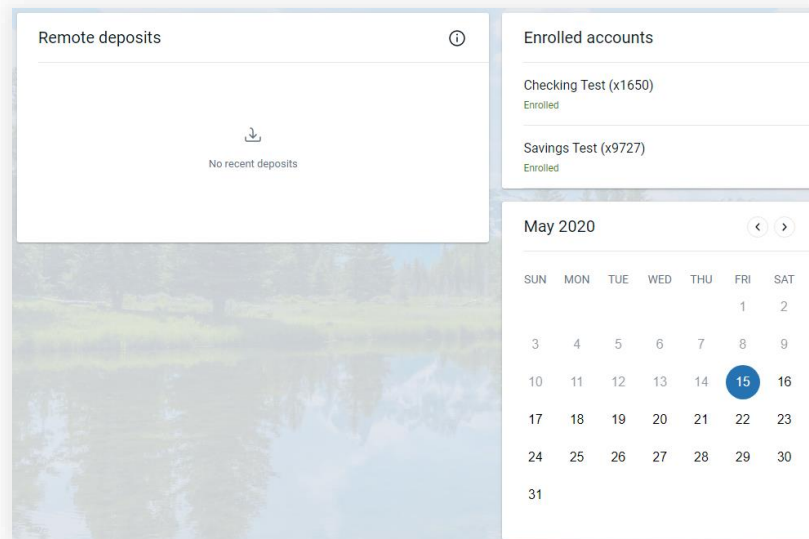
Procedures – Deposit a Check

All checks must be endorsed by depositor, endorsement should include ***“For Mobile Deposit”*** and a *Signature*.

1. From the main menu, select Deposits.
2. Select Check Front, and then follow the auto-capture criteria details for the mobile device's camera to take a picture of the front of the check.
3. Select Check Back, and then follow the auto-capture criteria details for the mobile device's camera to take a picture of the back of the check.
4. Select Deposit To, to choose the account for the deposit.
5. Enter the Amount.
6. Select Deposit/Submit to deposit the check into the account.

Note: Daily standard limits apply. **Inquire with Electronic Services for limit options. Fees may apply.*

Note: This feature is different than Business Remote Deposit Capture that utilizes a desktop check scanner. Or mRDC, same product platform as RDC except it utilizes a mobile device verses a check scanner. *Inquire with Electronic Services. Fees may apply.



SETTINGS

View your profile information, change your password, manage devices, and manage your account settings from the Settings screen. Access by selecting your user profile icon at the top right of the screen, then select Settings.

PROFILE

View your profile details such as current preferred name, physical address, email, and phone number.

Adding Or Changing Profile Photo

1. Select your profile icon in the top right of the screen.
2. Select the pencil icon next to the profile picture area. The default upload tool for the browser opens.
3. Upload the desired image, and then use the Crop your photo screen to adjust the crop area.
4. Select Save.

Adding Or Changing Preferred Name

1. Select your profile icon in the top right of the screen.
2. Select Edit Preferred Name in the Profile section.
3. Enter in a new preferred name if desired or select the trash can icon to delete an existing name and select Delete to confirm.
4. Select Save.

SECURITY

Manage the security of your account. Update your password, change your Two-Factor Authentication number, and review or remove authorized devices.

Changing A Password

1. Select your profile icon from the top right of the screen.
2. Select Settings.
3. Select Security under General on the left.
4. In the Password section, select Edit.
5. Enter the existing password, then enter a new password and confirm the new password.
 - a. To view the password requirements, select Show Rules under the Confirm New Password box.
6. Select Save.

Resetting Two Factor Authentication

If you need to change the phone number that you receive 2FA codes on, you can do so in your security settings.

1. Select the profile icon from the top right of the screen.
2. Select Settings.
3. Select Security under General on the left.
4. Beneath Two-factor authentication, select Edit settings.
5. Select Remove, to remove current method.
6. Select Remove again to confirm you wish to reset 2FA.
7. Enter your password if prompted, and then select Submit.
8. Enter in your email and the new phone number you wish to receive 2FA codes on.
9. Select the preferred method for receiving codes in the future, and then select Next.

Note: You can receive codes through a call, a text message, or through an authenticator app.

10. Enter the code sent through two-factor authentication, and then select Verify.
11. Select OK.

Managing Devices

If you lose a device or if someone steals your credentials, you can deauthorize the compromised device from a separate, authorized device. Once deauthorized, the device must be authorized again by completing 2FA verification.

1. Select the profile icon from the top right of the screen.
2. Select Settings.
3. Select Security Under General on the left.
4. Under Recently Used Devices, locate the device you want to deauthorize.
5. Select Remove next to the appropriate device.

CASH MANAGER

The Cash Manager tab is where you will find all approved Business Banking related products, such as Business Bill Pay, eDocuments, ACH, Wires, and Remote Deposit. You can also add and/or modify permissions for any sub users.

SECURE TOKEN (IF ENABLED)

Secure tokens are designed to provide an extra level of protection. It is a physical device that the User must have present in addition to their User ID and Password to utilize Cash Manager products. This is a requirement for all Business Users that are processing ACH, Wires, Positive Pay, or Remote Deposit Capture. Each User must register their assigned secure token. ***Tokens cannot be shared.**

Customer Support: (800) 303-9511
Monday - Friday: 8:00 AM - 5:00 PM EST

Register your Secure Token:

Welcome to Secure Tokens. Ready to register?
Click **Yes** and follow the instructions to register your new Secure Token.

Yes **No**

Norton SECURED
powered by Symantec

Customer Support: (800) 303-9511
Monday - Friday: 8:00 AM - 5:00 PM EST

Register your Secure Token:

Complete the below fields to register your Secure Token.

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.

Serial Number/Credential ID

Token/Credential Code

Submit **Cancel**

Norton SECURED
powered by Symantec

Procedures

1. Click Yes, to follow the instructions to register your new Secure Token.
2. Type in the serial number (S/N) from the back of your token device.
3. Press button on front of device then type in the 6-digit code from the display of your Secure Token.
4. Click Submit.

Note: You will be prompted for a Secure Token Code at all future attempts to access Cash Manager.

Secure Token Validation:

Enter the 6-digit code from the display of your Secure Token to login.

Secure Token Token Code:

Submit **Log Out**

MULTI-FACTOR AUTHENTICATION SECURITY

Online Banking offers enhanced security to verify the identity of the individual User accessing the Cash Manager products. During one of your first times accessing Cash Manager, you will be prompted to select and answer three security questions. During future sessions, these questions may need to be answered before access to Cash Manager is allowed or completion of an action.

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:

Select Question. . .

Answer:

Question Two:

Select Question. . .

Answer:

Question Three:

Select Question. . .

Answer:

Submit

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.

BILL PAY

ENROLLMENT

Bill pay is an optional service. If you do not have the Bill Pay option above and wish to use the service call 800.303.9511 and ask to be enrolled in Bill Pay. You will then be able to begin the enrollment process below.

Required: Please select the account from which you most often pay your bills. This will be your default account when setting up new payments. You will still have the option to choose to pay bills from your other accounts.

☐ INT PLUS 0002

[Continue](#)

Procedures

1. Select the Bill Pay tab from the menu bar.
2. Select the account to have as the default Pay From account

Before you get started...

Need help?
800-303-9511

Complete challenge prompts

Business Bill Pay requires the following challenge questions and answers:

Challenge question

select phrase

Challenge question

select phrase

Challenge question

select phrase

Challenge question

select phrase

Provide security key

The Security Key is a code you create, *not a password*. It signifies your authentic bill pay site. The Security Key will display briefly with each login. Enter your combination of letters and numbers to display.

Security key

Confirm security key

Accept disclosure change

[Print terms and conditions](#)

Bill Pay User Agreement

This Consumer and Business Bill Pay Agreement states the terms and conditions that you agree to by using our Bill Pay product. This agreement supplements the Skowhegan Savings Deposit Account Agreement and Disclosures, Online Banking Agreement and any other agreement between you and Skowhegan Savings.

Please read this entire Agreement prior to using Skowhegan Savings Bill Pay product. By using Bill Pay, you acknowledge your receipt and understanding of this disclosure and agree to all terms and conditions of this agreement.

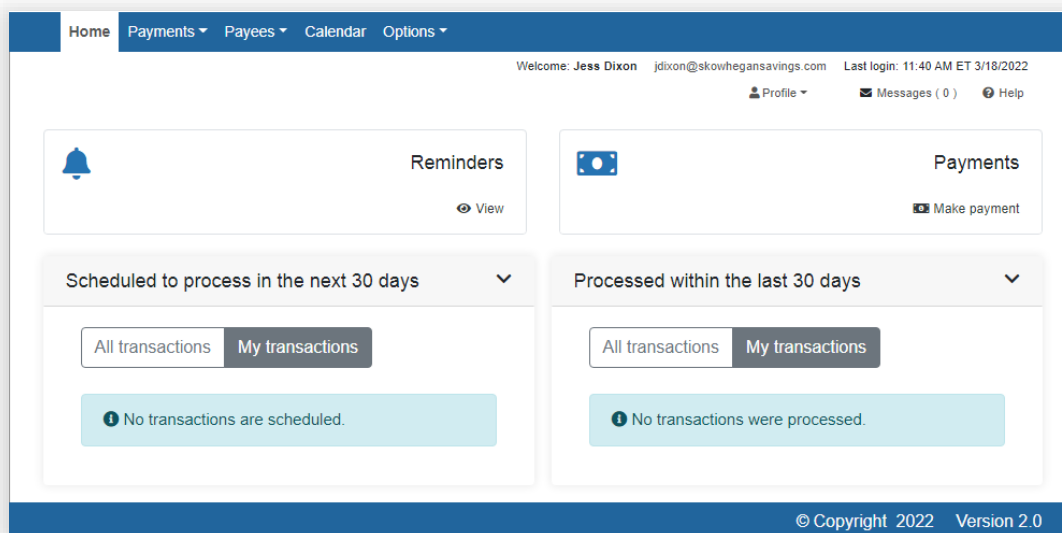
SCOPE

Within Online Banking you may separately enroll for Bill Pay. Bill Pay allows you to make payments to businesses or individuals from your enrolled Skowhegan Savings checking account(s). Payments may be sent electronically or by check. Electronic payments may only be transmitted to payees established in the electronic payee database or to individuals whose bank account details are provided. Check payments will be drawn from the designated enrolled bill pay account. Additional services available with Bill Pay include gift checks and charitable donations.

Requested payments will be processed on the business day (generally Monday through Friday, except holidays) you designate the bill is to be processed. Bill requests received after the business day cut-off time of 3:00 PM EST or at any

3. Select and answer four Challenge Prompt questions, enter in a Security Key, and accept the Bill Pay Disclosure.
4. You will be directed to the Home Page. You are now ready to start adding payees and payments.

HOME PAGE



REMINDERS

This feature notifies a subscriber when actions must be taken. **Reminders** appears in the top-left hand corner of the page when a subscriber must address one of the following situations:

- Payments Awaiting Approval
- Outstanding Check
- Payees Requiring Activation
- eNotification reminders that were sent while you were logged off

PAYMENTS

This feature allows a user to add a quick payment.

SCHEDULED

This feature lists transactions that are scheduled to process within the next 30 days. The subscriber has the option to Edit or Stop transactions up until the processing time of 3:00 PM EST on the Process Date. Recurring payments can only be changed prior to 8:00 AM EST of the next processing date.

Sub users, with the Manage Users permission, can select whose transactions are displayed on the Home Page.

- All transactions
- Their own transactions

This is accomplished by selecting the appropriate view option of All Transactions or My Transactions.

- The default displays My Transactions.
- The view chosen by the sub user appears on the next login.

HISTORY

This feature lists transactions that have been processed or paid within the last 30 days with the option to view details.

PAYEES TAB

ADD A PAYEE

Add different payees to the bill pay system.

- **Company:** When adding a company, enter the information from your statement. Bill Pay will attempt to locate an electronic payee match based on that information. If no match is found or an incorrect match is found, you will be prompted to enter the payee's address.
- **Individual:** There are two options to add an individual as a payee.
 - **Electronic:** provide the recipients account information and they will receive an ACH deposit within 2 business days.
 - **Check:** a check is mailed to the recipients.

MANAGE PAYEES

View and manage the existing payees:

- **Pay:** Schedule a single payment
- **Edit:** Update payee information
- **Delete:** Remove the payee from the list (History is maintained for 18 months)
- **Activate:** Request an activation code for the payee

IMPORT PAYEES

By clicking Import Payees, users can upload payee records from QuickBooks, Quicken or a CVS file.

MANAGE CATEGORIES

Manage multiple payees by creating personalized payee categories.

PAYMENTS TAB

View and manage bill pay accounts by using various features of the Payments tab.

SINGLE PAYMENT

1. Select One-Time Payment from the Payment drop down.
2. Click the payee you wish to pay from the Payee List. You can select one or more payees.
3. Select Pay.
 - a. Select, From Account, Amount, and Process Date.

Note: Electronic payments usually arrive and post in 1-3 business days. Checks usually arrive in 3-7 business days. Please select your Payment Date to allow for processing time.

4. There is an option to add an invoice and/or comment.
 - a. Comments are for personal use only and are not included with the payment.
 - b. Invoice information is printed on check stubs. When adding an invoice to an electronic payment, the payment will be sent as a one-time check.
5. Select Review to review all requested details before submitting payment.
6. Select Pay all to submit bill payment.

RECURRING PAYMENT

1. Select which Payee type you'd like to pay, a company or an individual.
2. Click the payee you wish to schedule a recurring payment for from the Payee List.
3. Then select the Pay From Account, Amount, Comment (optional), Frequency, and whether you want the payment to go before or after if the payment date falls on a holiday or weekend, end date options.
4. Click to Review or Submit the recurring payment.

SCHEDULED PAYMENTS

These are payments in scheduled status, awaiting the processing date. Payments can be edited or stopped up until 8:00 AM EST on the processing date.

- Options to Edit or Stop payments.
- If using Dual Signature, payments can be approved.

PAYMENT HISTORY

These payments have been processed and paid.

- History is maintained for 18 months.

OPTIONS TAB

COMPANY PROFILE

Users can update company profile information and turn Dual Signatures on or off.

Dual Signatures is a security feature that requires scheduled or edited transactions to be approved.

- When on, one additional user must have the Approval Authority permission. This enables Users to approve transactions that are scheduled or edited. These transactions needing approval can be found on the Home Page - Reminders.
- Transaction Approval emails are sent at 2:00 am, 6:00 am, 10:00 am, 2:00 pm, 6:00 pm, and 10:00 pm EST until the transaction is approved.

MANAGE BILL PAY ACCOUNTS

Bill Pay Accounts

- View a list of their pending and approved pay from accounts.
- Choose to: edit the account's nickname, change default pay from account, or delete the pay from account.

Add New Account

- Once a new account is added, the account is placed in a pending status and the request is sent to the Financial Institution for approval.
- Allow up to three business days for this process to complete.

E-NOTIFICATIONS

e-Notifications allow the business to monitor activity and assist with detecting fraud on their bill pay account. Notifications are sent by email, text message, or both.

- **Event:** With Event Notifications, you can develop customized communications where you are notified each time a particular event occurs through your Bill Pay account.
- **Log Out:** At the end of each Bill Pay session, you can receive a customized email summary of your bill pay activity.
- **Recurring:** Email notifications providing a list of Bill Pay information in which you customize how often it is received.
- **Reminders:** You can schedule reminders for each time you need to schedule a payment.

MANAGE USERS

Once a user is set up in Online banking as a user with Bill Pay permissions and logged in to establish their Bill Pay Challenge Prompt questions, you can access your Bill Pay options tab and select the Bill Pay permissions for each user as well as edit their information. Under Permission Settings, you have the ability to edit permissions for: Payments, Payees, Options, and Approve Authority. Select each tab to edit those permissions.

The screenshot shows a web interface for managing users. At the top, a blue header bar contains the text "User Information". Below this, the "User name" is "newtest newtest" and the "User type" is "Custom". A blue button labeled "Restore Permissions" is visible. Below the user information, a message states: "To edit permissions: Use the tabs below to add or remove permissions. The current permissions will be pre selected." There are five tabs: "User information", "Payments", "Payees", "Options", and "Approve authority". The "Payments" tab is currently selected. Below the tabs, a blue header bar contains the text "Current Permissions". Under this header, there are four sections of permissions, each with a blue arrow icon and a list of items with green checkmarks or red X marks indicating their status:

- Payments**
 - ✓ Schedule Bill Payments (all)
 - ✗ Establish Payment Caps
 - ✗ Designate Pay From Accounts
 - ✓ Payment History
- Payees**
 - ✓ Manage Payees
- Options**
 - ✓ Access Reports
 - ✗ Update Company Info
 - ✗ Manage Billpay Users
 - ✓ Manage Pay From Accounts
 - ✓ Schedule Reminders
- Approve Authority**
 - ✓ Approve Transactions






Note: Approval Authority is the permission setting for those approving transactions.

REPORTS

Reports assist with managing details of the bill pay account. These can be converted to Excel. Reports include:

- Payments Processed
- Payment Changes
- Payment Stopped
- Payees Added







BUSINESS BANKING

						
Bill Pay	Business Banking		eDocuments	Dashboard	User Options	
ACH	Wires	ARP	Users	Reporting	Uploaded File Status	Remote Deposit
Batch List	Upload	Tax Payment	History	Search		

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

- ACH
- Wires
- Positive Pay/ARP
- User Administration
- Reporting
- Uploaded File Status
- Remote Deposit (RDC/mRDC) **See separate User Manual*

ACH

 Bill Pay	 Business Banking	 eDocuments	 Dashboard	 User Options		
 ACH	Wires	ARP	Users	Reporting	Uploaded File Status	Remote Deposit
Batch List	Upload	Tax Payment	History	Search		

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)
- **Tax Payment:** From this page you can create an electronic tax payment record. The tax payment record you create will be included in the ACH batch listing.
- **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.

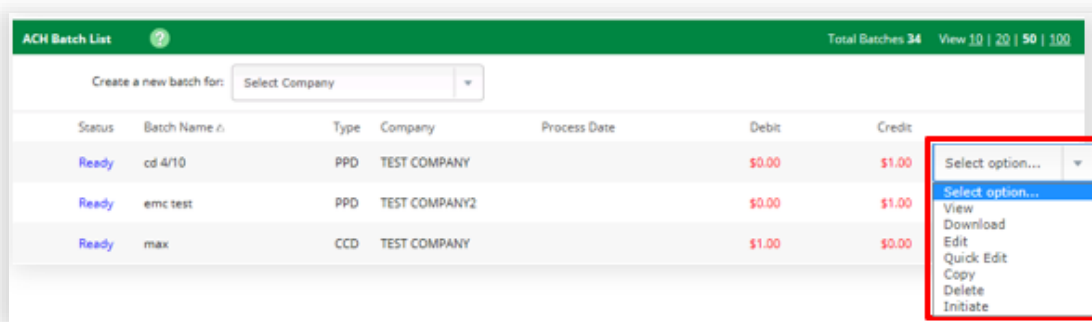
ACH batches must be initiated by 4:00 p.m. on normal business days. Batches submitted after 4:00 p.m. will be received by the Bank on the next business day.

ACH Batch List							Total Batches 22	Display 10 20 50 100
Status	Batch Name	Type	Company	Process Date	Debit	Credit		
<input type="checkbox"/> Ready	07/29/2014	PPD	TEST COMPANY		\$6.20	\$6.20	Select option...	
<input type="checkbox"/> Ready	11/04/17 Payroll	PPD	TEST COMPANY		\$1.99	\$0.00	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.

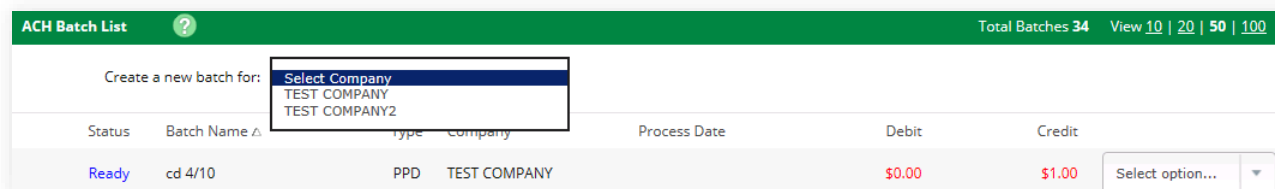
Batch List Drop Down Menu Options



- **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.

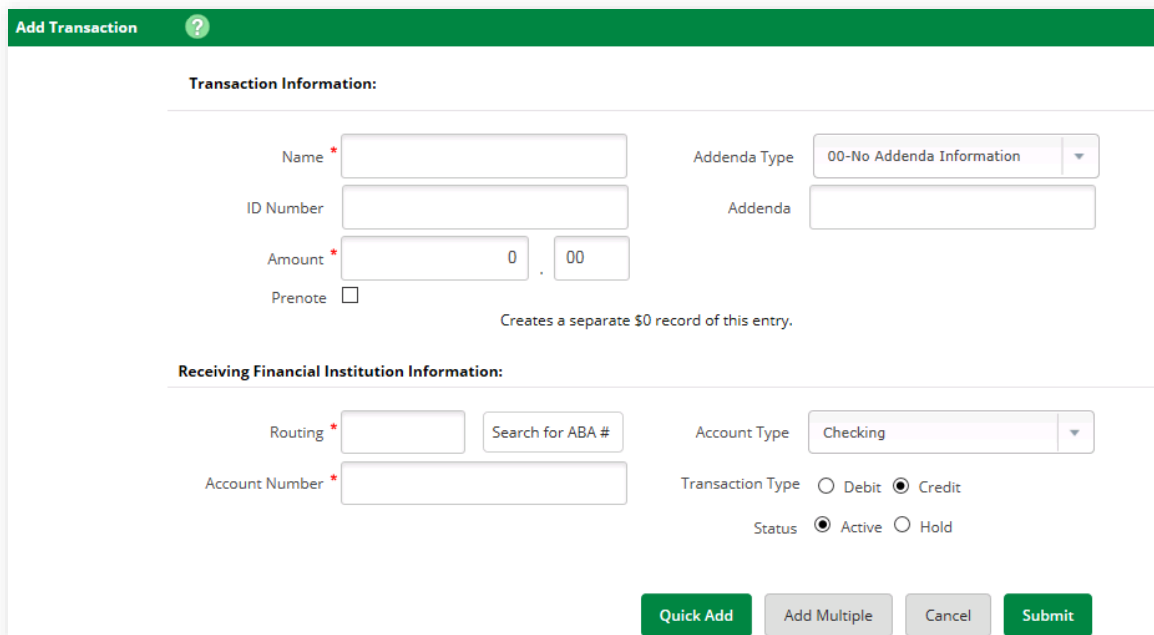


The screenshot shows the 'New Batch' form. It has the following fields: 'Batch Name' (required), 'SEC Code' (dropdown menu with 'PPD - PREARRANGED PYMT/DEPOSITS' selected), 'Company' (text field with 'TEST COMPANY' entered), 'Company Id' (text field with '1001020222' entered), 'Discretionary Data' (text field), 'Entry Description' (required), and 'Restrict Batch' (checkbox). There are 'Cancel' and 'Submit' buttons at the bottom right.

- **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 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.

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.

	Name	ID #	Routing #	Account #	Chk Sav	Amount	DR CR
1					<input checked="" type="radio"/> <input type="radio"/>		<input type="radio"/> <input checked="" type="radio"/>
2					<input checked="" type="radio"/> <input type="radio"/>		<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: Display 10 | 20 | 50 | 100 | All | Search

Batch Name: Payroll 060415 SEC Code: CCD
 Company: TEST COMPANY Company Id: 1001020222
 Discretionary Data: Entry Description: Payroll

Name	ID Number	Account	Routing	Amount	CR/DR	Held
SSB	1234	██████	211274476	\$1.00	DR	
Employee	123456	██████	211274476	\$0.50	CR	
Employee2	1234567	██████	211274476	\$0.50	CR	
				Total Debits \$1.00	Total Credits \$1.00	

Select Effective Date: ▼

Reset amounts to \$0.00 after processing batch ☐

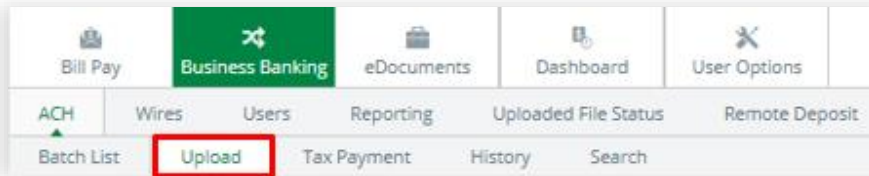
Procedures

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".

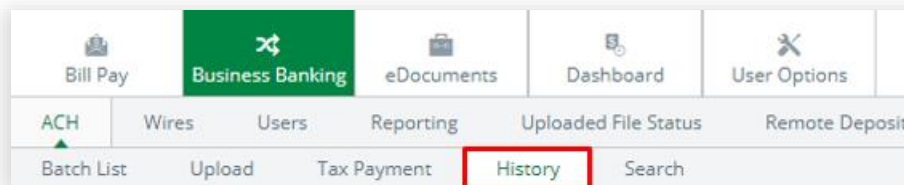
Note: Once you have initiated a batch, there is **NO** edit feature. If changes need to be made, you may Uninitiate (drop down menu) a batch, as long as the status has not updated to *Processed*. This will reset the the batch to a ready status and you may then make changes. After changes are complete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

Ach Sub-Menu Options

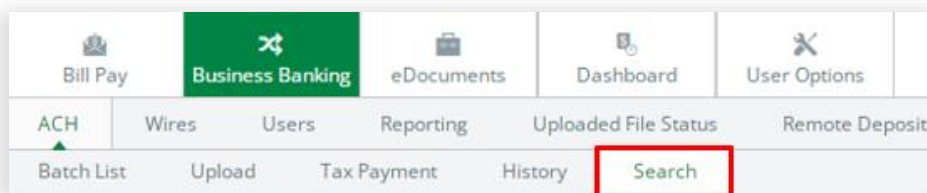
- **Upload:** Allows User to upload a NACHA file into Online Banking. File must have an ACH extension.

A screenshot of the 'Upload ACH File' form. The form has a green header with a question mark icon. The main content 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 instructions is a file selection area with a 'Choose File' button and the text 'No file chosen'. To the right is an 'Upload' button. At the bottom, a note states: 'NOTE: Maximum upload file size is 5 MB.'

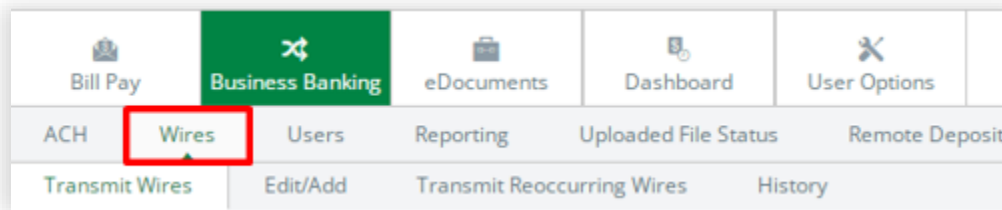
- **Initiate:** Once file is uploaded, return to the Batch List to initiate.
- **History:** Displays ACH batches that have been initiated by the customer and processed by the financial institution. Clicking View displays the transactions within the batch.



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

A screenshot of the 'Search Records' form. The form has a green header with a question mark icon. The main content area contains several input fields: 'Name', 'ID Number', 'Batch', and 'Amount' (with a decimal separator). Below these are two checkboxes: 'Prenote' and 'Held'. At the bottom right is a green 'Search' button.

WIRES



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	[Account Number]	Skowhegan Savings	Transmit	

Field Descriptions

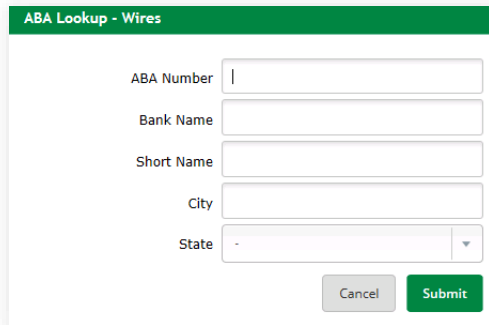
- **Status:** Shows what state of the wire.
 - **Pending** - The wire can be edited, deleted, or initiated.
 - **Initiated** - Business Banking User has sent the wire to Financial Institution.
 - **Processed** – Skowhegan Savings has taken the option to process wire.
 - **Ready** - Wire needs dollar 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

A screenshot of the 'Edit/Add' wire creation form. The 'Edit/Add' tab is highlighted with a red rectangle. The form includes a header with 'Transmit Wires', 'Edit/Add', 'Transmit Recurring Wires', and 'History'. Below the header, there is a green bar with 'Edit/Add Wires List' and a help icon. To the right of the green bar, it says 'Items per page: 10 | 20 | 50 | 100'. The main form area has two dropdown menus: 'Display wires for:' with 'Savings Test' selected, and 'Create a new wire from:' with 'Select option...' selected. At the top right, there is contact information: 'Customer Support: (800) 303-9511' and 'Monday - Friday: 8:00 AM - 5:00 PM EST'.

Procedures

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



ABA Lookup - Wires

ABA Number

Bank Name

Short Name

City

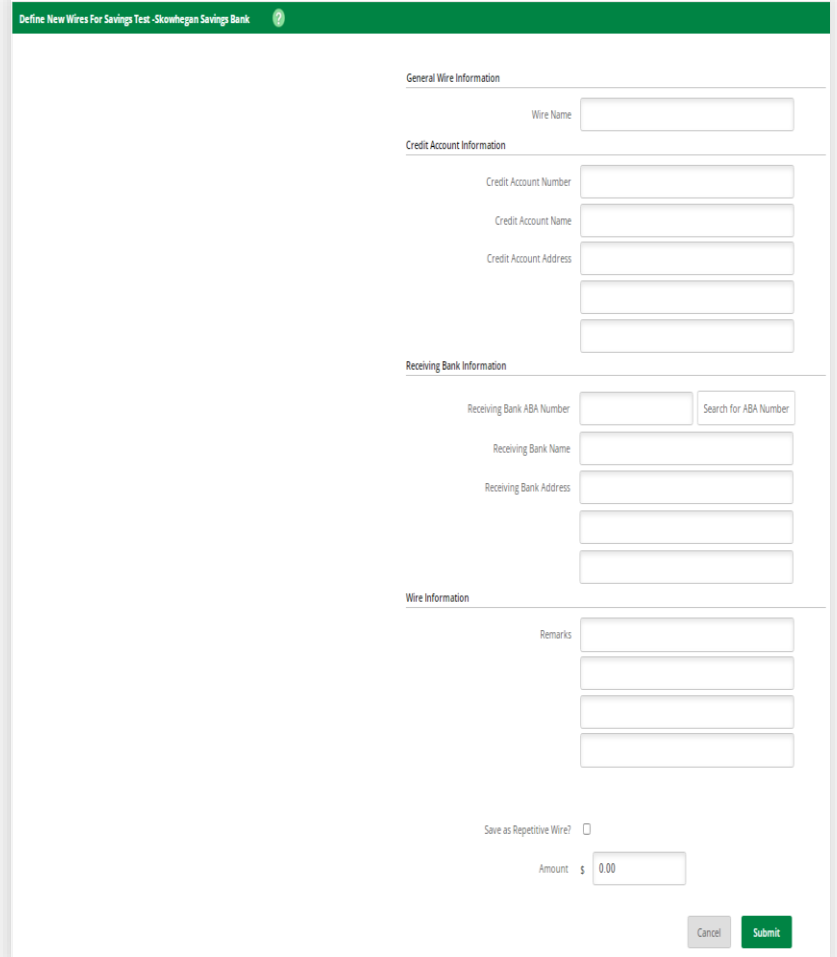
State

- **Wire Name:** Enter a reference name for the person or company you are sending funds to.
- **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.

NOTE: If online services are unavailable, please refer to the Electronic Wire Agreement for contingent telephone wire limits.



Define New Wires For Savings Test - Skowhegan Savings Bank

General Wire Information

Wire Name

Credit Account Information

Credit Account Number

Credit Account Name

Credit Account Address

Receiving Bank Information

Receiving Bank ABA Number

Receiving Bank Name

Receiving Bank Address

Wire Information

Remarks

Save as Repetitive Wire? ☐

Amount \$

TRANSMIT A SINGLE OR REPETITIVE WIRE TRANSFER

Procedures

1. Click Transmit Wires or Transmit Reoccurring Wires.
2. Click the Transmit link to the right.

Transmit Wires | Edit/Add | Transmit Reoccurring Wires | History

Customer Support: (800) 303-9511
Monday - Friday: 8:00 AM - 5:00 PM EST

Transmit Wires List ? Items per page: 10 | 20 | 50 | 100 | All

Display Wires for: Savings Test

	Wire Name	Sequence	Status	Amount	Rep	Account Number	Receiving FI	
<input type="checkbox"/>	TEST	27	Ready	\$1.00	No	123123	SSB	Transmit

1

Transmit Selected

Transmit Wires | Edit/Add | Transmit Reoccurring Wires | History

Customer Support: (800) 303-9511
Monday - Friday: 8:00 AM - 5:00 PM EST

Transmit Reoccurring Wires List ? Item per page: 10 | 20 | 50 | 100 | All

View Wires for: Savings Test

	Wire Name	Sequence	Status	Amount	Rep	Account Number	Receiving FI	
<input type="checkbox"/>	Test	1	Ready	\$1.00	Y	1234569	Key	Transmit

1

Transmit Selected

3. 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: 897809 / Demand

Name: Test

Address: 13 Elm St
Skowhegan ME 04976

Receiving Bank Information

ABA Number: 211274476

Name: Skowhegan Savings

Address: P.O.

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.

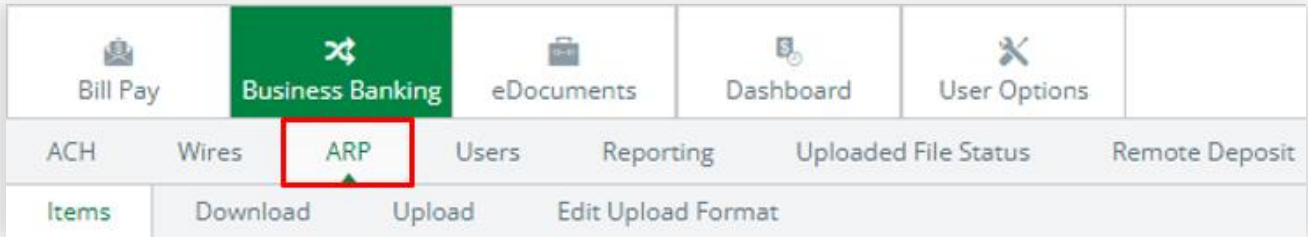
Wire History for 04/25/2017 to 05/10/2017 ? View Range: 7 Days | 15 Days | 30 Days | Search

Wire Activity for: Checking Test

Wire Name:	Transmitted:	Amount:	Rep Code:	Receiving Account Number:	Receiving FI:	OMAD:
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POSITIVE PAY

Positive Pay is a fraud prevention tool that allows Business Customers to monitor checks posting to any enrolled checking account(s) and be able to determine whether to pay or return any check that does not match uploaded details of issued checks. *Files must include the check number, check amount and payee.



EXCEPTION ITEMS

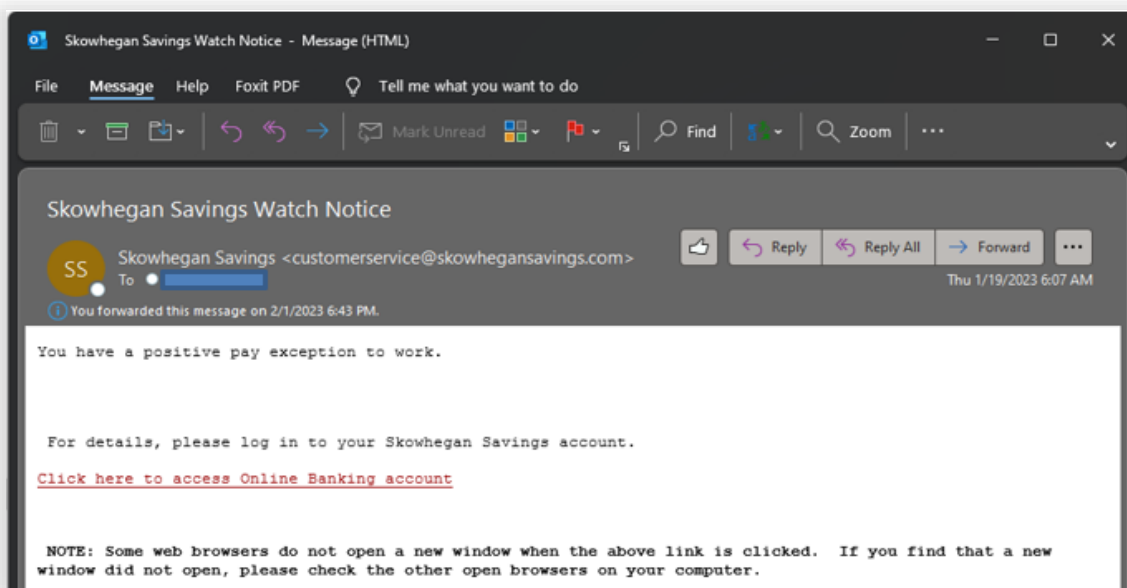
Exception items – as checks are presented for payment, the system compares each check to the uploaded issued check file(s). Any nonmatching check then becomes an exception for an Authorized User to decide whether to pay or return. Review all listed checks and mark each individual check as pay or return. Each exception item **MUST** be determined paid or returned by **11:00AM** each Business Day.

Examples of exception reasons include:

- Invalid Amount
- Item Not Issued
- Voided Item
- Payee Mismatch
- Stale Date
- Zero Serial Number
- Duplicate

Note: Incoming data through check presentment may be different than what is printed/written on actual check.

Note: Customers enrolled in Alert, will receive an email notification from CustomerService@SkowheganSavings.com whenever there is Exceptions Items to be worked. Subject line will display: **Skowhegan Savings Watch Notice**



Procedures

Working Exception Items

1. Go to Cash Manager, ARP, Items
2. If multiple accounts enrolled, use the *View Items For* drop-down list to view all accounts or a specific account.
3. Select one of the following options.
 - a. To pay checks, select the check box under the Pay column.
 - b. To return checks, clear the check box or leave blank under the Pay column.

Check Number:	Amount:	Payee:	Pay:	Protected:	
4005	\$23.98		<input type="checkbox"/>		Details
4000	\$25.00		<input type="checkbox"/>		Details
8000	\$2,500.00		<input type="checkbox"/>		Details

[Submit](#)

Note: If a padlock appears under the *Protected* column, the item cannot be worked. An item may be protected if it is outside of the allowed time frame for working exception items, or the account is set up for full reconciliation only. To help determine if the item must be paid or returned, select **Details** to get additional information including the **Exception Reason**.

Details of 4005

Account Name: [redacted]
Check Number: 4005
Amount: \$23.98
Payee: [redacted]
Source Of Entry: Manual
Exception Reason: Item previously paid
Updated By: [redacted]
When Updated: 12:00:00 AM
Updated From Workstation: [redacted]
Protected(Y/N): [redacted]
DDA Batch Number: [redacted]
DDA Sequence Number: [redacted]

[Print](#) [Close](#)

Image of Item Number 1039

JBA Air
663 W. Highway 60
Monett MO 65807-8215
Date 4/25/2017 1039
Pay To The Order Of John Doe \$ 72.58
Seventy Two Dollars and 58/100 Dollars

[Rotate](#) [Print](#)

*If an image is available, click the hyperlink check number view the front and back of the check.

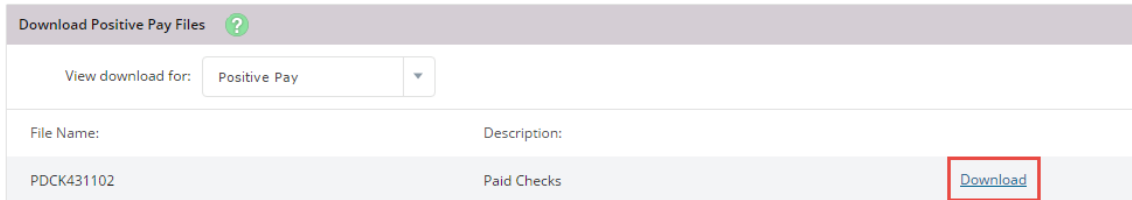
4. Select Submit, to complete the Working Exception items step.
Once approved and submitted, the file is complete and cannot be reworked.

DOWNLOAD

View and download reconciliation files generated by the Bank within online banking. These files may contain information such as cleared and outstanding checks.

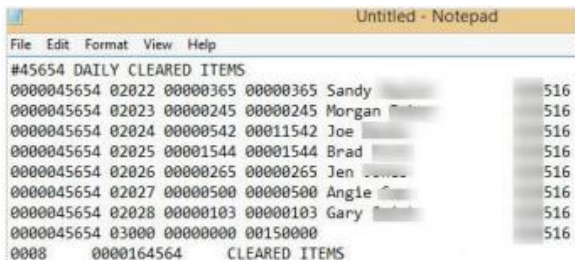
Procedures

1. Open the *Download Files* screen.



File Name:	Description:	
PDCK431102	Paid Checks	Download

2. Use the View Downloads For drop-down list to select the account to view files for.
3. Select the desired file, select Download, and then follow the instructions to view or save the information.



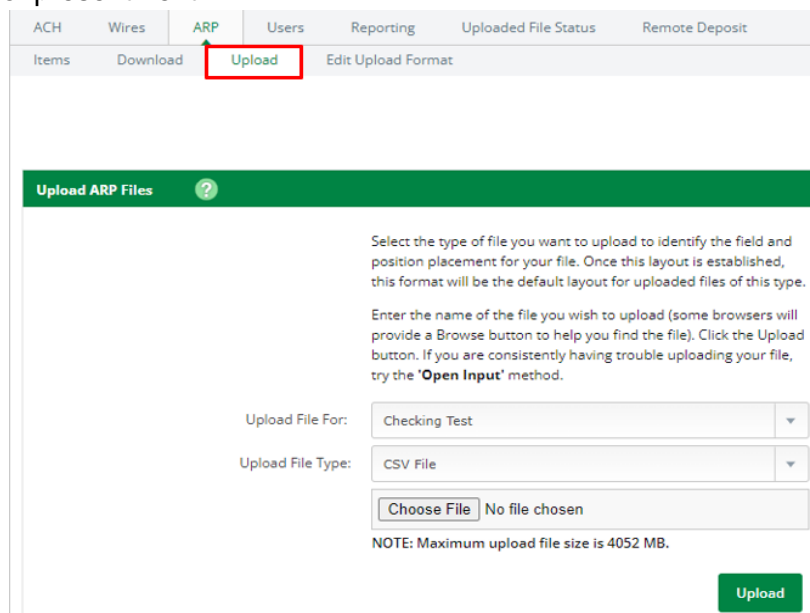
File	Edit	Format	View	Help
#45654 DAILY CLEARED ITEMS				
0000045654 02022 00000365 00000365 Sandy				516
0000045654 02023 00000245 00000245 Morgan				516
0000045654 02024 00000542 00011542 Joe				516
0000045654 02025 00001544 00001544 Brad				516
0000045654 02026 00000265 00000265 Jen				516
0000045654 02027 00000500 00000500 Angie				516
0000045654 02028 00000103 00000103 Gary				516
0000045654 03000 00000000 00150000				516
0000 0000164564 CLEARED ITEMS				

FILE UPLOAD

To determine exception items, a list of checks that have been issued is needed. Use the Upload option to either upload, enter manual entries or enter an open input Positive Pay file(s). While file(s) can contain as much information as necessary, check number, check amount and payee are required.

*All files should be uploaded no later than **3:30PM** each Business Day.

Note: All check details must be uploaded prior to issuing check, whether in person or by mail to prevent rejection at the time of presentment.



ACH	Wires	ARP	Users	Reporting	Uploaded File Status	Remote Deposit
Items	Download	Upload	Edit Upload Format			

Upload ARP Files

Select the type of file you want to upload to identify the field and position placement for your file. Once this layout is established, this format will be the default layout for uploaded files of this type.

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 file, try the 'Open Input' method.

Upload File For: Checking Test

Upload File Type: CSV File

[Choose File](#) No file chosen

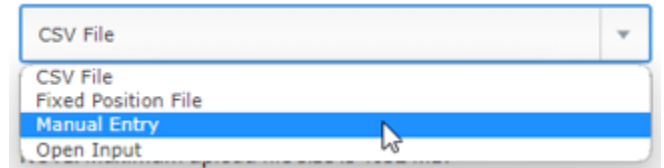
NOTE: Maximum upload file size is 4052 MB.

[Upload](#)

If you have manually created a CSV or Fixed Position file, or you have software that creates the file, use the standard upload option.

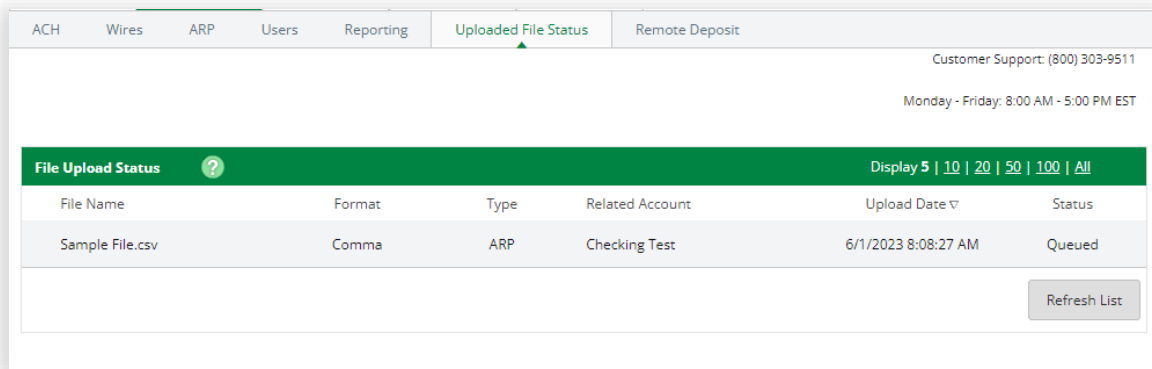
Procedures

1. Open the Upload option.
2. Complete the Upload Files fields:
 - a. Select the desired account from the **Upload File For** field.
 - b. Select Saved Upload Format from the **Upload File Type** field.
 - i. *CSV file*
 - ii. *Fixed Position File*
 - iii. *Manual Entry* – Use this method if you already uploaded your file for the day but have extra issued items, or if you cannot create a CSV file or a Fixed Position file. With the manual entry option, you can enter the item's information directly into Online Banking.
 - i. *Open Input* – Use this method if you have trouble with uploading a CSV file or a Fixed Position file.
3. Select **Choose File** and locate the saved Positive Pay file.
4. Select **Upload**.



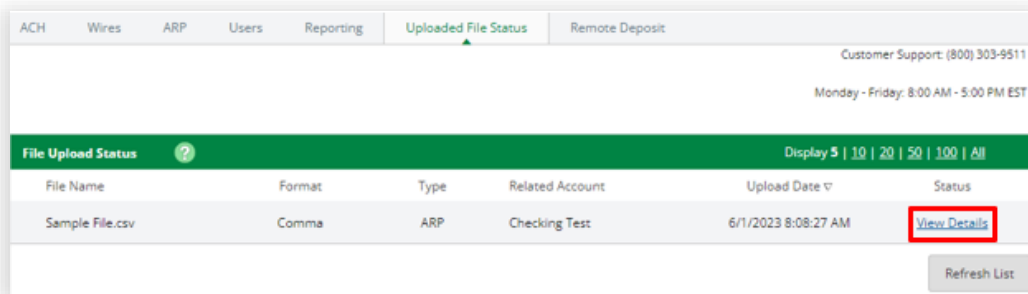
UPLOAD FILE STATUS

Once the file successfully uploads, the **Uploaded File Status** screen will appear. File status will first appear as Queued, once the file fully processes the status will change to View Details.



Once the file uploads, and the status changes to View Details.

5. Select View Details.



- Review the items and verify that the information is accurate, and then select **Approve**.

Upload Results ? View 10 | 20 | 50 | 100 | All

Status:	Check Number:	Date Issued:	Payee:	Amount:
Successful	00000014000	04/26/2016	XXXXXXXXXXXX	\$2,140.00
Successful	00000014001	04/26/2016	XXXXXX	\$301.00
Successful	00000014002	04/26/2016	XXXXXX	\$8,714.00
Successful	00000014003	04/26/2016	XXXXXX	\$678.00
Successful	00000014004	04/26/2016	XXXXXXXXXXXX	\$100.00
Successful	00000014005	04/26/2016	XXXXXX	\$23.98
Successful	00000014006	04/26/2016	XXXXXX	\$876.90
Successful	00000014007	04/26/2016	XXXXXX	\$2,140.00
Successful	00000014008	04/26/2016	XXXXXX	\$153.00
Successful	00000014009	04/26/2016	XXXXXX	\$90.00

Total: 10 check(s) \$15,216.88

Approve Cancel

Note: A file must be approved prior to uploading another file.

Procedures for Manual Entry

Entering a Positive Pay File Manually

- Open the Upload option.
- Select Manual Entry from the Upload File Type field.
 - A table replaces every field except Upload File For.
- Select the desired account from the Upload File For field.
- Enter the item information into the table.
 - Enter up to 11 items per page.
- Select Upload. After the file uploads, the status changes to View Details.
- Select View Details.
- Review the items and verify that the information is correct, and then select Approve.

Upload File For: CK 500

Check Number:	Date Issued:	Check Amount:	Type:	Payee:
1 1233	05/23/2016	100.00	Debit *	Allen B
2			Debit *	
3			Debit *	
4			Debit *	
5			Debit *	
6			Debit *	
7			Debit *	
8			Debit *	
9			Debit *	
10			Debit *	
11			Debit *	

1 2 3 4 5 6 7 8

Upload Reset Cancel

Note: Approve the file before uploading another issued item's file.

Procedures for Open Input

Using the Open Input Option If you experience problems while uploading your delimited or fixed position files, then use the open input method to upload files.

1. Open the Upload option.
2. Select Open Input from the Upload File Type field.
3. Select the account you are uploading to from the Upload File For field and select the desired format from the Saved Format field.
4. Open the file you want to upload in a plaintext editor.

For example, Notepad.

5. Copy the contents of the file, and then paste them into the empty text field.
6. Select Upload.

After the file uploads, the status changes to View Details.

7. Select View Details.
8. Review the items and verify that the information is correct, and then select Approve.

Open the file you wish to upload in a text editor (such as Notepad in Windows). Select the entire contents of the file. Copy the file using the appropriate method for your computer (Ctrl-C in Windows). Paste the contents of the file in the entry field below (Ctrl-V in Windows). Click the **Upload** button.

Upload File For: CK: 500

Saved Format: Default Delimited

74340	25000	3/9/2016
74341	30100	3/9/2016
74342	87400	3/9/2016
74343	67400	3/9/2016
74344	10000	3/9/2016
74345	2350	3/9/2016
74346	87600	3/9/2016

Upload Cancel

Note: Approve the file before uploading another issued item's file.

VOID ISSUED CHECKS

If an issued check is needed to be voided and the check details have already been uploaded, you will need to submit a void entry. These checks can be voided through Online Banking even if the check has already been uploaded, however should be voided if never mailed out or delivered to recipient for payment. If check has been mailed, please place a stop payment request.

Procedures voiding a check manually.

1. Open the Upload option.
2. Complete the Upload Files fields:
 - a. Select the desired account from the Upload File For field.
 - b. Select Saved Upload Format from the Upload File Type field.
 - i. Select Manual Entry
 - ii. Enter the item information.
 1. Multiple pages of up to 11 items can be entered.
 - c. Select Void from the Type column.
3. Select Upload to save changes. After the file uploads, the status changes to View Details.
4. Select View Details.
5. Review the items and verify that the information is correct, and then select Approve.

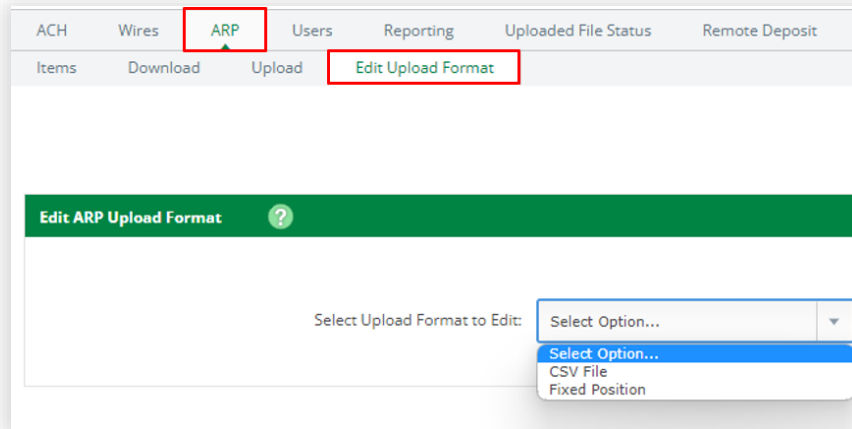
Upload Positive Pay Files

Upload File For: Operations 2

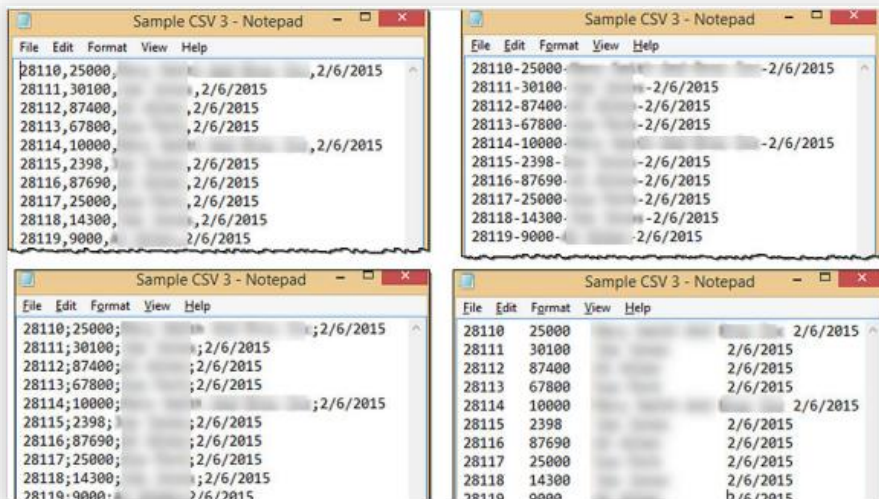
	Check Number:	Date Issued:	Check Amount:	Type:	Payee:
1	5287	03/01/2016	100.00	Void	John Doe
2				Debit	
3				Debit	

EDITING FILE UPLOAD FORMAT

For Positive Pay to be effective, any checks issued must be uploaded and sent to the bank. Before uploading a delimited (CSV) or fixed position file via Online Banking, establishing an upload format is required. Upload formats will tell the system where certain information is contained within the file's fields.

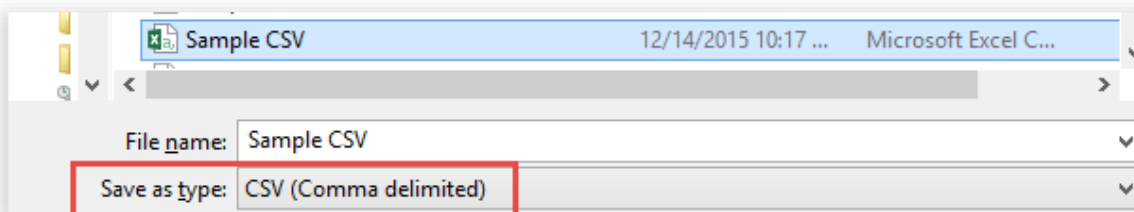


**There are two ways to create a delimited file. You can separate the fields with a comma (,), dash (-), semicolon (;), or tab indent. You can also create delimited files in Microsoft® Excel® by saving the file with a .CSV extension.

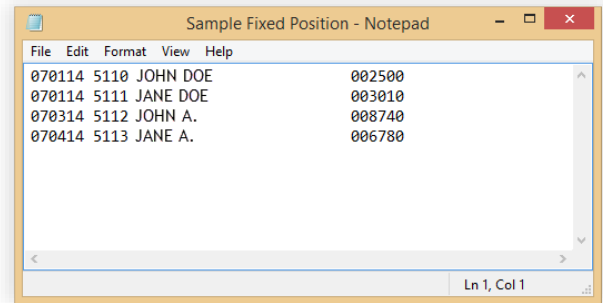


1		John A.	8/9/2015		
2		John B.	8/9/2015		
3		John C.	8/9/2015		
4		John D.	8/9/2015		
5		Jane A.	8/9/2015		
6		Jane B.	8/9/2015		
7		Jane C.	8/9/2015		
8					
9					
10					
11					
12					
13					

Note: When saving a CSV file, change the file extension (type) to .csv, not .xls. A .xls file does not upload successfully.



****A fixed position file is created within Notepad. The information is located within a specific position of the line. In this example, the issue date begins in position 1 and ends in position 6, while the item number begins in position 8 and ends in 11.**



Procedures

1. Open the *Edit Upload Format Screen*
2. Select the desired format from the Select Upload Format to Edit drop-down list:
 - a. CSV File
 - b. Fixed Position
3. Edit the fields, as necessary.

Account Number – Customer account #

Account Type – D – Checking

Debit/Credit – Select the debit or credit option, and then enter the number indicator to match the file field

****Item Number** – Enter the number indicator to match the file field

****Item Amount** – Enter the number indicator to match the file field

****Issue Date** – Enter the number indicator to match the file field

****Date Format** – If the file contains a date, then select how the date appears

Void Date – Follow procedure for Manual entry

****Payee** – Enter the number indicator to match the file field

Payee Address 1 – Extra information

Payee Address 2

Payee Address 3

Payee Address 4

Void Indicator – Follow procedure for Manual entry

Stop Indicator – Follow procedure for Manual entry

Note: **Required Fields

4. Complete the necessary fields for your selected upload format, and then select **Save**.

Information Message: CSV format save successful.

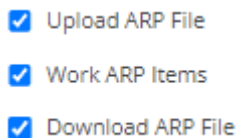
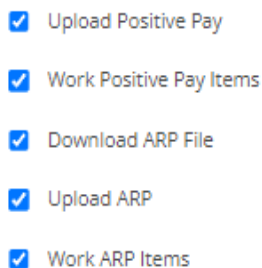
Note: The upload format is not worked again unless the file layout changes.

USER PERMISSIONS

For a user to access Positive Pay, the appropriate permissions must be enabled. These permissions will determine what the user(s) can do. Can they only upload an items file? Do they need to work exceptions?

Procedures

1. To enable these options, go to the Users screen within Cash Manager.
2. Select Default Settings for the Cash user.
 - a. Select the check boxes for the following ARP entitlements.
 - i. **Upload Positive Pay** – Select this check box to allow the user to upload a positive pay file to the core.
 - ii. **Work Positive Pay Items** – Select this check box to allow Positive Pay items to be worked.
 - iii. **Download ARP File** – View the text file created by the financial institution. These files include outstanding checks, checks cleared last month, or checks cleared yesterday.
 - iv. **Upload ARP** – Upload file containing a list of check items that have been dispersed. The file must include the check number and amount. You are also able to enter check information manually.
 - v. **Work ARP Items** – View exception items and decide to pay or return them. Exception items are checks presented for payment that do not match previously uploaded items.
 - b. Click Submit to save changes.
3. Select Account Settings for the Cash user.
 - a. Select the check boxes for the following ARP entitlements.



CREATING EVENT ALERT FOR EXCEPTION ITEMS

Users can enroll in Alerts to receive an email notification whenever there are Exception Items to be worked. Subject line will display: **Skowhegan Savings Watch Notice**

Procedures

1. To create the event alert, go to the User Options tab within Cash Manager.
2. Select Alerts and then Events
3. Under the 1st column, click the check box to select Positive Pay Exceptions, Unmatched Recon Items, Statements or Notices
4. Click Submit to save changes

The screenshot shows the 'Edit Event Alerts' form. The 'Alert Type' section lists several options with checkboxes for email notifications. The following options are checked:

- ☒ Email: Positive Pay Exceptions
- ☒ Email: Unmatched Recon Items
- ☒ Email: Statements or Notices

The 'Submit' button is highlighted in red.

USERS

The screenshot shows the 'Users' sub-menu. The 'User List' and 'New User' buttons are visible.

Users Sub-Menu Options

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

USER LIST

Cash User Listing ?			
User Name	User ID	Status	
Accounting Test	Accounting	New	Select option... ▼

Field Descriptions

- **Username:** 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

Bill Pay	Business Banking	eDocuments	Dashboard	User Options
ACH	Wires	Users	Reporting	Uploaded File Status
User List	New User			Remote Deposit

Procedures

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

Cash User Settings ?

* Denotes required field

* User Name

* Email Address

Administration

Wire Password

View Position/Activity Report ☒

Hold User ☐

Access Times	Begin Time (hh:mm AM/PM)	End Time (hh:mm AM/PM)		
Monday	12 01 AM	11 59 PM	<input type="checkbox"/> Never on this day	<input type="checkbox"/> All Day
Tuesday	12 01 AM	11 59 PM	<input type="checkbox"/> Never on this day	<input type="checkbox"/> All Day
Wednesday	12 01 AM	11 59 PM	<input type="checkbox"/> Never on this day	<input type="checkbox"/> All Day
Thursday	12 01 AM	11 59 PM	<input type="checkbox"/> Never on this day	<input type="checkbox"/> All Day
Friday	12 01 AM	11 59 PM	<input type="checkbox"/> Never on this day	<input type="checkbox"/> All Day
Saturday	12 01 AM	11 59 PM	<input type="checkbox"/> Never on this day	<input type="checkbox"/> All Day
Sunday	12 01 AM	11 59 PM	<input type="checkbox"/> Never on this day	<input type="checkbox"/> All Day

All times are

☐ Enable Remote Deposit Access for this User

Daily ACH Limit \$ <input type="text"/>	Per Wire Limit \$ <input type="text"/>
Transfer Limit \$ <input type="text"/>	Daily Wire Limit \$ <input type="text"/>
Dual Wire Control <input type="checkbox"/>	Dual Wire Control Limit <input type="text"/>

<input type="checkbox"/> Display / Download ACH	<input type="checkbox"/> Work with ACH	<input type="checkbox"/> Import Transaction
<input type="checkbox"/> Full ACH Control	<input type="checkbox"/> Upload ACH	<input type="checkbox"/> Update Transaction
<input type="checkbox"/> Initiate ACH	<input type="checkbox"/> Delete ACH	<input type="checkbox"/> Restricted Batch Access
<input type="checkbox"/> Initiate Same Day ACH		

Cancel Submit

- **Username:** First and Last 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.
 - **Enable Remote Deposit Access for this User:** Enable for user if Business is currently enrolled in Remote Deposit Capture/mRDC services.
 - **ACH Limit:** Maximum amount User can initiate per day.
 - **Per Wire Limit:** Maximum amount User can transmit per wire.
 - **Daily Wire Limit:** Maximum amount User can transmit per day.
 - **Transfer Limit:** Maximum amount User can transfer between accounts per transfer.
 - **Dual Wire Control:** If selected, this will allow two Users to transmit a wire. If enabled, any wire over the Dual Wire Control Limit requires a second User to transmit the wire.
 - **Dual Wire Control Limit:** Enter the amount that the user cannot exceed unless there is dual control. If the Dual Wire Control check box is selected, any wire over this amount requires a second user to transmit the wire.
 - **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.
 - **Work with 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.
3. Select Submit to save changes.
 4. From the User List, select to the New User created.
 - a. From the Select options drop down, to the right, select the *default settings*. Options with a shaded box cannot be selected. Options allowed at the Online Banking ID level will be checked by default.
 - b. Select additional options if you wish the New User to have access to,
 - i. **Bill Payment** – If Bill Pay is enabled, this will allow new user to access the Bill Pay account.

- ii. **ES** – If enrolled in eDocuments, this will allow the new user to access all available eStatements.
 - iii. **Order Checks** – This will allow the new user to order checks from their login.
5. Select the accounts to which the User will have access to view.
 6. Click Submit to save changes.

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: Test123001

<input checked="" type="checkbox"/> Transaction Inquiry	<input type="checkbox"/> Define Non-Rep Wires	<input type="checkbox"/> Upload Positive Pay
<input checked="" type="checkbox"/> Statement Inquiry	<input type="checkbox"/> Edit Non-Rep Wires	<input type="checkbox"/> Work Positive Pay Items
<input checked="" type="checkbox"/> Current Day Balance	<input type="checkbox"/> Define Rep Wires	<input type="checkbox"/> Download ARP File
<input checked="" type="checkbox"/> Prior Day Balance	<input type="checkbox"/> Edit Rep Wires	<input type="checkbox"/> Upload ARP
<input checked="" type="checkbox"/> Stop Inquiry	<input type="checkbox"/> Transmit Wires	<input type="checkbox"/> Work ARP Items
<input checked="" type="checkbox"/> Stop Additions	<input checked="" type="checkbox"/> Bill Payment	<input checked="" type="checkbox"/> Transfers
<input checked="" type="checkbox"/> Passport	<input checked="" type="checkbox"/> View Rates	<input type="checkbox"/> Order Checks
<input type="checkbox"/> Work ACH Exceptions	<input checked="" type="checkbox"/> ES	

Select Accounts

<input checked="" type="checkbox"/> Select All	
<input checked="" type="checkbox"/> Savings Test	<input checked="" type="checkbox"/> Checking Test

- **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.
- **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.
- **Bill Payment:** Access bill pay module.
- **View Rates:** View Financial Institution's interest rates.
- **ES:** View Electronic Statements.
- **Transfers:** Transfer funds between accounts.
- **Order Checks:** Order checks for an active checking account.
- **Select Accounts:** Choose accounts you wish the User to have access to.

REPORTING

Bill Pay	Business Banking	eDocuments	Dashboard	User Options	
ACH	Wires	Users	Reporting	Uploaded File Status	Remote Deposit
Prior Day	Current Day	Position			

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					

ELECTRONIC DOCUMENTS

Bill Pay	Business Banking	eDocuments	Dashboard	User Options	
Statements and Notices	Documents and Settings	Additional Recipients	Disclosures	Email Settings	

You can enroll to receive your account documents electronically rather than receive a paper copy by mail. Documents will be stored for up to 18 months from date of enrollment. You have the ability to download or print any eDocument you receive.

ENROLLMENT

The first time you access eDocuments, you will be asked to complete enrollment.

The screenshot shows the 'eDocuments' tab selected in the top navigation bar. The main content area is titled 'Enrollment' and contains the following sections:

- By accepting the Terms and Conditions, you agree to receive your enrolled documents and notices electronically. If you Decline, your pending enrollment will not be processed, and you will need to re-enroll to view documents and notices.**
- 1. Account(s) and Document Enrollment**
All available documents for all active accounts. [Details](#)
- 2. Please review the following email address. If not correct, please update it in the space shown.**
[Redacted email address field]
- 3. Please read the disclosure below. You must scroll to the bottom of the disclosure before agreeing to the terms listed.**
 - 1.0 Electronic Delivery of Documents**
By accepting this "Electronic Documents Agreement", you consent and agree that Skowhegan Savings may provide certain statements and notices to you in electronic form, in lieu of paper form, including electronic delivery of statements (eStatements), notices (eNotices) or tax documents for your Skowhegan Savings account(s).
 - 2.0 System Requirements**
In order for you to access the Electronic Documents product, you must have an Online Banking account. Further, your PC must have:
 - Internet Access
 - A valid email address
 - A certified/supported internet browser that supports 128-bit encryption, and
 - Adobe Acrobat Reader (which may be downloaded, at no charge, on the Internet)
 - 3.0 Electronic Documents Procedures**
You must enroll each of your account(s) for which you want to receive electronic documents. To enroll your account(s), simply log in to Skowhegan Savings' Online Banking product, go to the Electronic Documents tab and follow the instructions provided; when complete click the Enroll Now button. Once enrolled for Electronic Documents, you will no longer receive paper statements or notices. However, you will receive an automated notification email informing you that you have new documents available for review. To access these documents, click the link in the email.

At the bottom of the disclosure, there is a link: [Click here to see a sample document.](#) and two buttons: **I Agree** and **I Decline Enrollment**.

Procedures

1. Review and select available accounts for enrollment. Click *Details*, for already enrolled account(s) listing.
 - a. *Details* –

The 'Enroll Accounts' dialog box shows a checkbox labeled 'Enroll All Available Accounts and Document Types Shown' which is checked. Below this, there is a list of 'Enroll Accounts' with two accounts listed, each with a green checkmark and a blue 'X' icon. At the bottom, there are two buttons: **Save Settings** and **Cancel**.

2. Enter your e-mail address or verify the e-mail shown to receive notifications.
3. Scroll through the disclosure to review all details.
4. Click the "I Agree" box, to enroll.
5. Enrollment Confirmation, click OK

The 'Enrollment Confirmation' dialog box contains the following text: 'Your information has been updated. An enrollment confirmation email will be sent to the address entered/verified during enrollment. If you have NOT received this enrollment confirmation email within 1 hour, please contact your financial institution IMMEDIATELY, to confirm your email address for electronic document delivery.' At the bottom right, there is an **OK** button.

6. You are now enrolled – to modify selected account(s) you wish to receive electronically, go to *Documents and Settings*.

Note: eDocuments are available online for 18 months from date of enrollment. Previously issued statements can be reprinted, standard research fees apply.

STATEMENTS AND NOTICES

Review eDocuments that have been generated.

The screenshot shows the 'Statements and Notices' section of a web application. At the top, there is a navigation bar with icons for Bill Pay, Business Banking, eDocuments (highlighted), Dashboard, and User Options. Below this is a sub-navigation bar with links: Statements and Notices (active), Documents and Settings, Additional Recipients, Disclosures, and Email Settings. The main content area features a green header bar. Below it, there are three filter dropdowns: 'Account(s)' with 'Checking Test' selected, 'Document Type' with 'All' selected, and 'Date Range' with 'Most Recent' selected. A green 'Filter' button is to the right of these dropdowns. To the right of the main interface, three dropdown menus are shown: 'Account(s)' with 'Checking Test' selected, 'Document Type' with 'All' selected, and 'Date Range' with 'Most Recent' selected. The 'Date Range' dropdown is expanded, showing options: Most Recent, Current Month, Prior Month, Prior 3 Months, Prior 6 Months, Prior Calendar Year, and Date Range.

Procedures

1. From the Account(s) drop down menu, select the account(s), you wish to view statements for.
 - a. Select the Document Type, you wish to view or leave *All* as default.
 - b. Select the Date Range, you wish to view or leave *Most Recent* as default.
2. Click Filter to load available statements and/or notices.
3. To view a statement, click the description hyperlink.
 - a. The PDF document will display in an Adobe reader, depending on your settings the Print and Download icons may vary in location. Typically located in the upper right corner.
 - b. Click the download icon to download and/or save the statement.
 - c. Click the print icon to print the statement.

DOCUMENTS AND SETTINGS

Review accounts that are already enrolled in eDocuments and select which documents you wish to receive electronically. By default, the “Enroll All Available Accounts and Document Types Shown” box is checked. If you do not wish to enroll all accounts, you may un-check this box and individually check mark the account and documents you prefer to enroll, including tax documents.

Note: eDocuments are available for Checking, Savings, Club, CD, Mortgage Loans, Commercial Loans and Overdraft Protection accounts.

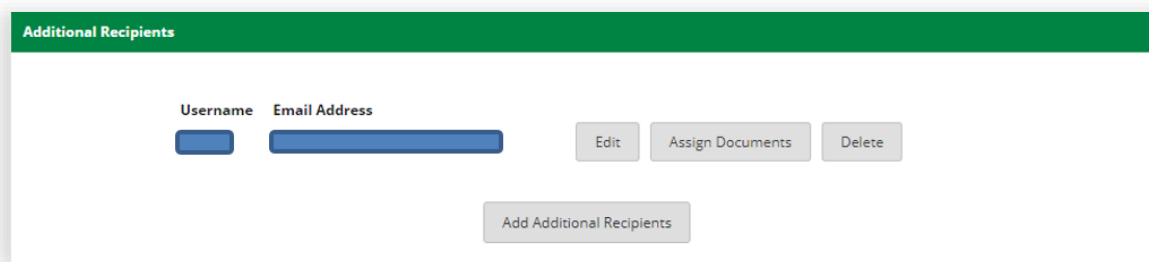
The screenshot shows the 'Documents and Settings' page. At the top, there is a green header bar with the text 'Documents and Settings'. Below this, there is a section titled 'Instructions:' which reads: 'Below is a list of accounts and document types that are available for enrollment in electronic delivery. You may place a check next to any document you wish to enroll or place a check next to any account(s) in which you wish to enroll all documents. No selections will be saved until you elect to save your settings by pressing the appropriate button shown on this page.' Below the instructions, there is a section titled 'Enroll Accounts' with a checkbox labeled 'Enroll All Available Accounts and Document Types Shown' which is checked. Below this, there is a section titled 'Enroll Available Document Types' with two checkboxes: 'eStatement' and '1099 INT Tax Form', both of which are checked. At the bottom of the page, there are three buttons: 'Save Settings' (green), 'Refresh' (grey), and 'Cancel' (grey).

Procedures

1. Check the account(s) you wish to enroll.
2. If you want to select individual document types, click the + icon.
3. Once you have the desired accounts selected, click Save Settings.

ADDITIONAL RECIPIENTS

Use this submenu to designate additional recipients for electronic statements and notices.



ADDING ADDITIONAL RECIPIENTS

Procedures

1. Select Add Additional Recipients.
2. Fill in all the fields.
3. Click Save.

EDITING ADDITIONAL RECIPIENTS

Procedures

1. Select Edit next to the desired recipient.
2. Edit the fields, as necessary.
3. Click Save.

ASSIGNING DOCUMENTS

Procedures

1. Select Assign Documents next to the desired recipient.
2. Select or clear the desired check boxes to add or remove electronic document settings.

Note: Select Enroll All Available Accounts and Document Types Shown to enroll all accounts.

3. Click Save Settings.
4. Review the eDocuments disclosure, click “I Agree” to continue.

DELETING ADDITIONAL RECIPIENTS

Procedures

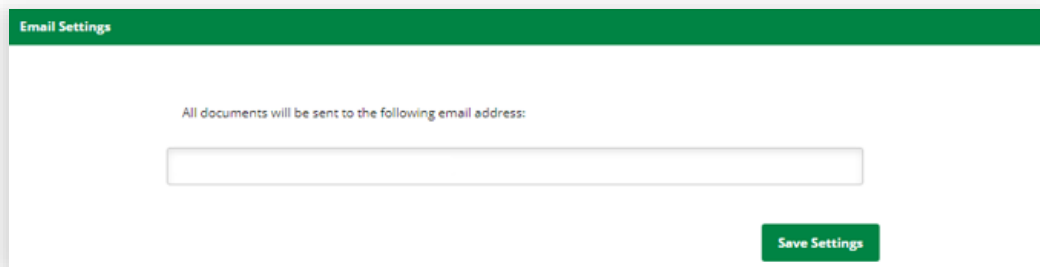
1. Select Delete next to the desired recipient.
2. Click OK, “Are you sure you want to delete this recipient?”

DISCLOSURES

Use this submenu to view the eDocuments disclosure accepted during enrollment.

EMAIL SETTINGS

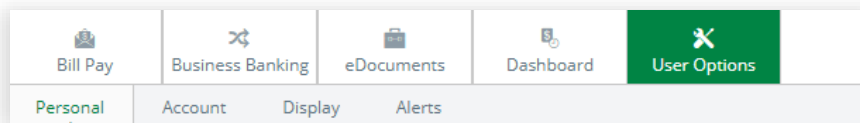
Modify the email address that the eDocument notification emails are received.



The 'Email Settings' form has a green header bar with the title 'Email Settings'. Below the header, a message states: 'All documents will be sent to the following email address:'. This is followed by a single-line text input field. At the bottom right of the form is a green button labeled 'Save Settings'.

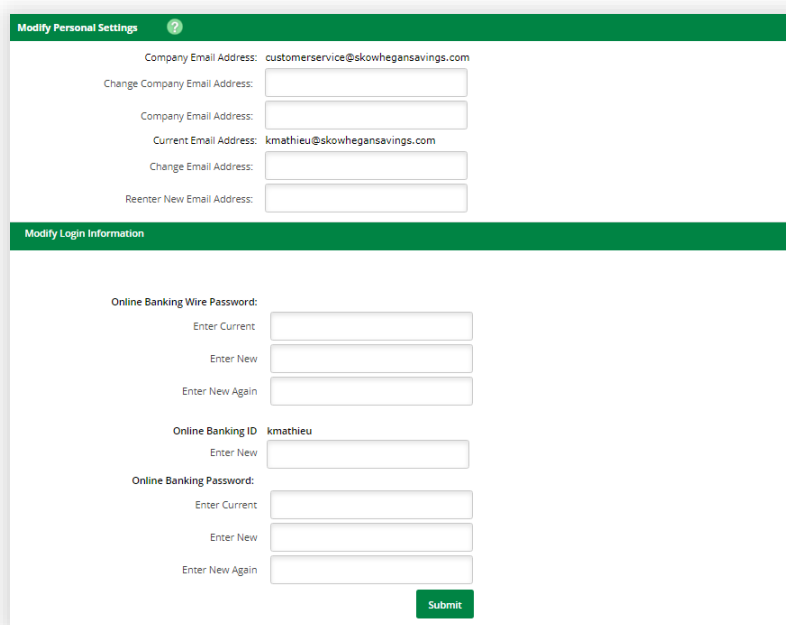
USER OPTIONS

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



The 'User Options' navigation bar consists of two rows of buttons. The top row contains five buttons: 'Bill Pay' (with a checkmark icon), 'Business Banking' (with a gear icon), 'eDocuments' (with a document icon), 'Dashboard' (with a monitor icon), and 'User Options' (with a checkmark icon and a green background). The bottom row contains four buttons: 'Personal' (with an upward arrow icon and a green background), 'Account', 'Display', and 'Alerts'.

PERSONAL

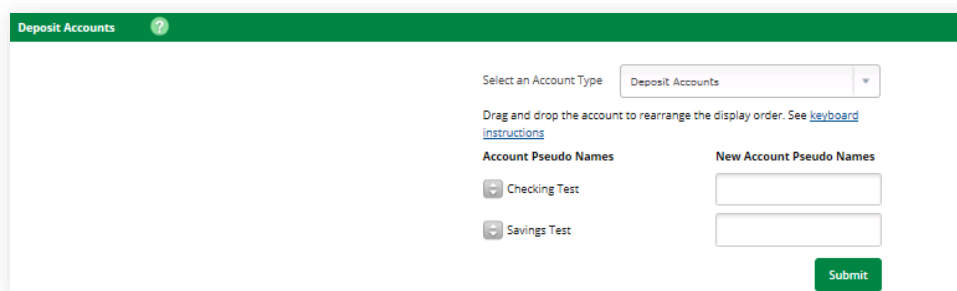


The 'Modify Personal Settings' form has a green header bar with the title 'Modify Personal Settings' and a help icon. It is divided into two sections. The first section, 'Modify Personal Settings', contains the following fields: 'Company Email Address: customerservice@skowhegansavings.com' (read-only), 'Change Company Email Address:' (text input), 'Company Email Address:' (text input), 'Current Email Address: kmathieu@skowhegansavings.com' (read-only), 'Change Email Address:' (text input), and 'Reenter New Email Address:' (text input). The second section, 'Modify Login Information', contains the following fields: 'Online Banking Wire Password:' with sub-fields 'Enter Current', 'Enter New', and 'Enter New Again'; 'Online Banking ID kmathieu' with a sub-field 'Enter New'; and 'Online Banking Password:' with sub-fields 'Enter Current', 'Enter New', and 'Enter New Again'. A green 'Submit' button is located at the bottom right.

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.
- **Business Banking Wire Password:** Complete all fields to change your wire password.
- **Online Banking ID:** Complete all fields to change your ID.
- **Online Banking Password:** Complete all fields to change your password.

ACCOUNT



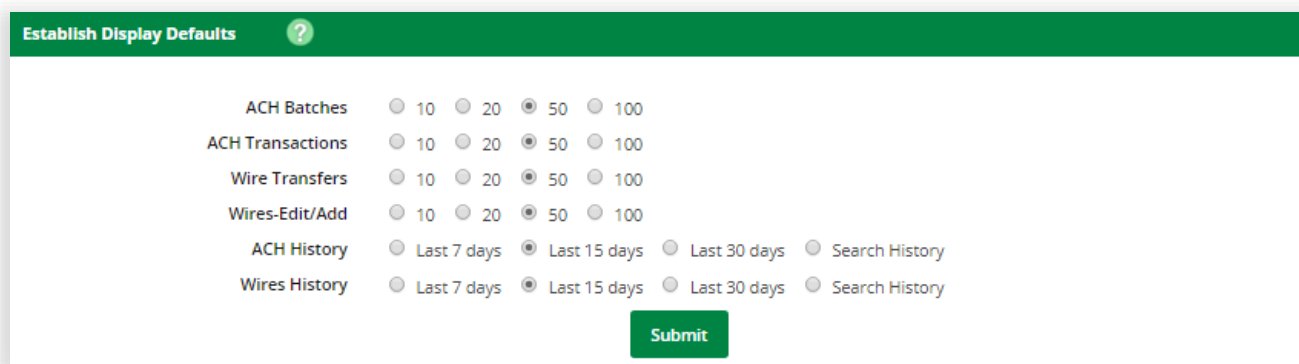
Field Descriptions

- **Select an Account Type:** Select the account type of the Accounts you wish to change the pseudo name for.
- **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.



ALERTS

Current Event Alerts ?		Edit Event Alerts
When the following Occurs:	Alert Me:	
There are currently no Event Alerts set up.		
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 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 by email.

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

NOTES

[illegible]

NOTES

[illegible]