



Skowhegan
SAVINGS

**ONLINE BUSINESS BANKING
USER GUIDE**

TABLE OF CONTENTS

LOGGING IN	4
TWO-FACTOR AUTHENTICATION.....	4
ENROLLMENT	4
THINGS TO KNOW.....	4
AUTHENTICATOR APP	4
NAVIGATION	5
DASHBOARD	5
MESSAGES.....	6
ACCOUNTS.....	7
ACCOUNT BALANCES	8
ACCOUNT ACTIVITY.....	8
SCHEDULED ACTIVITIES.....	8
TRANSFER.....	8
REORDER CHECKS	9
STOP PAYMENTS	9
ALERT PREFERENCES.....	10
SETTINGS	12
ASK US ABOUT THIS ACCOUNT.....	12
CARD MANAGEMENT	13
DETAILS	13
TRANSFERS.....	14
REMOTE DEPOSITS (MOBILE).....	15
SETTINGS.....	15
PROFILE	15
SECURITY	16
CASH MANAGER	17
SECURE TOKEN (IF ENABLED).....	17
MULTI-FACTOR AUTHENTICATION SECURITY	18
BILL PAY	19
ENROLLMENT	19
HOME PAGE.....	20
PAYEES TAB	21
PAYMENTS TAB.....	21
OPTIONS TAB	22
BUSINESS BANKING.....	24

ACH.....	24
BATCH LIST	24
CREATE AN ACH BATCH	26
INITIATE BATCH.....	29
WIRES.....	31
WIRE LIST.....	31
CREATE A NEW WIRE.....	31
TRANSMIT A SINGLE OR REPETITIVE WIRE TRANSFER.....	33
HISTORY	34
USERS.....	34
USER LIST	34
CREATE A NEW USER	35
REPORTING	38
UPLOADED FILE STATUS.....	38
ELECTRONIC DOCUMENTS.....	38
ENROLLMENT	38
STATEMENTS AND NOTICES.....	39
DOCUMENTS AND SETTINGS.....	40
ADDITIONAL RECIPIENTS	40
DISCLOSURES.....	41
EMAIL SETTINGS	41
USER OPTIONS.....	42
PERSONAL	42
ACCOUNT.....	43
DISPLAY.....	43
ALERTS.....	44

LOGGING IN

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

Once you click on the link the Activate Account screen appears. Create your 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. Enter in your email address and phone number. The Country Code is defaulted to a US/Canada phone number and click Next.
2. Choose the method you wish to receive the 2FA code: Text message, Phone call, or Authenticator App and click Next.
3. Once you have received the code, enter it into the required field and click Next.
4. If you did not receive a code, you can click Resend or Try another way to choose a different delivery method.
5. You will receive a confirmation screen when you have completed Two-Factor Authentication.

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:

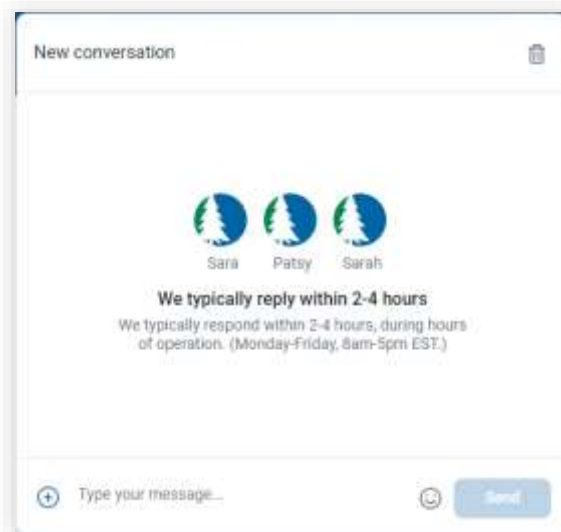
- **Accounts:** Keep up to date on all your accounts at a quick glance.
- **Transactions:** Stay on top of where money is moving with the activity card. Here you can view all transactions across all your accounts filtered into a single convenient list.

- **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

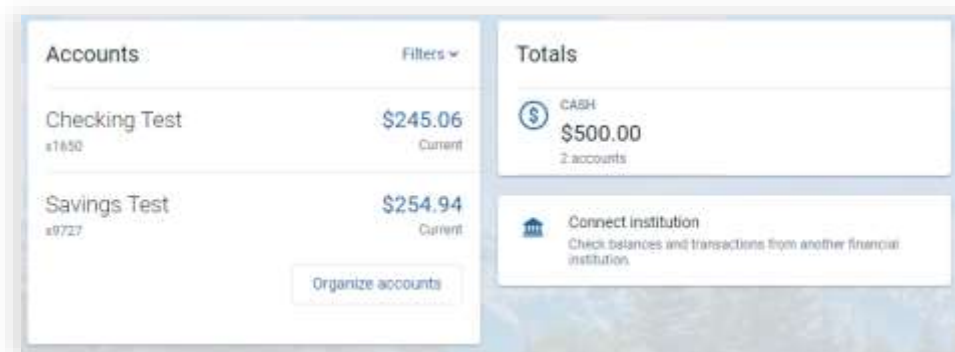
1. While in a conversation, select the + icon
2. Select Accounts.
3. Select the check boxes to choose one or more accounts to send as an attachment, select Attach.
4. When the accounts are attached and the message is written as desired, select Send.

ATTACHING FILES TO CONVERSATIONS

1. While in 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.



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.



A screenshot of the 'Activity' section in a mobile banking app. It shows a list of transactions with columns for date, description, and amount. A blue box highlights the first transaction.

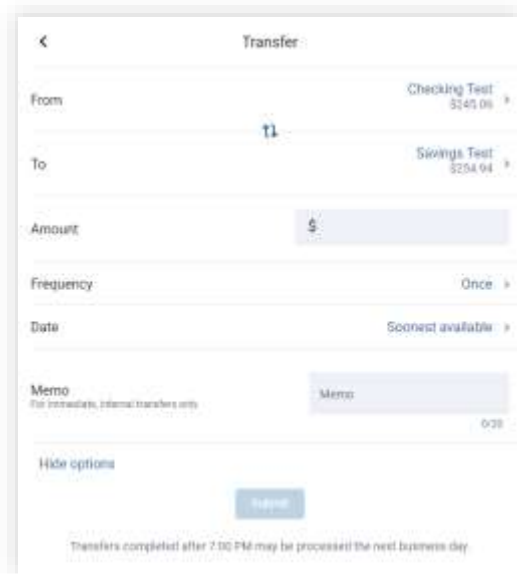
Date	Description	Amount	Running Balance
6	TRANSFER TO SAVINGS ACCOUNT NUMBER XXXX9727	\$1.00	\$245.06
5	TRANSFER TO SAVINGS ACCOUNT NUMBER XXXX9727	\$1.00	\$246.06
21	TRANSFER TO SAVINGS ACCOUNT NUMBER XXXX9727	\$1.00	\$247.06

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.

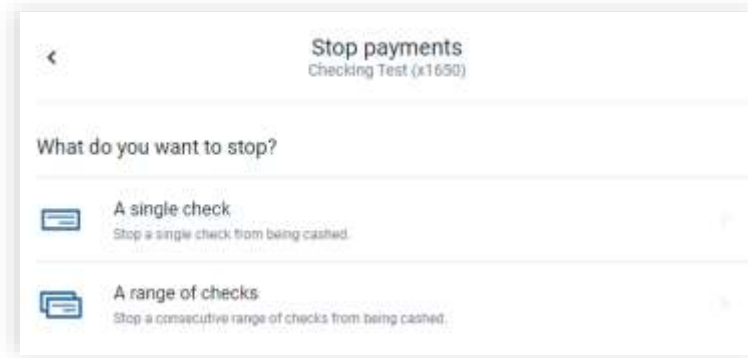
Note: Cannot edit immediate transfers.

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.

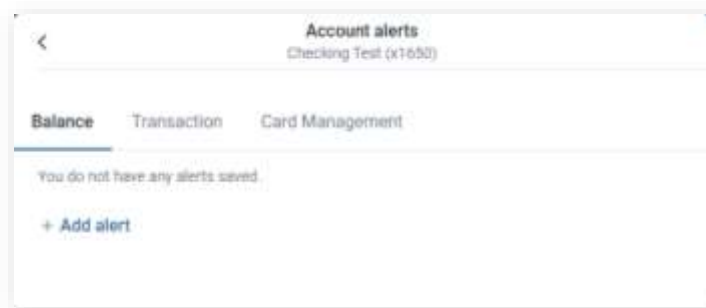


Procedures

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 and transaction alerts that can be viewed via the app, SMS message or email.



Add An Alert

1. Select Alert Preferences from the Account screen.
2. Decide if you want to set up a Balance alert, Transaction alert or Card Management alert and select + Add Alert.
 - Balance Alert: select under or over, input a dollar amount, then select the notify by – Email, Text Message, or In-app Message.

- Transaction Alert: select Debit or Credit, input an amount over which to generate an alert, then select the notify by - Email, Text Message, or 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

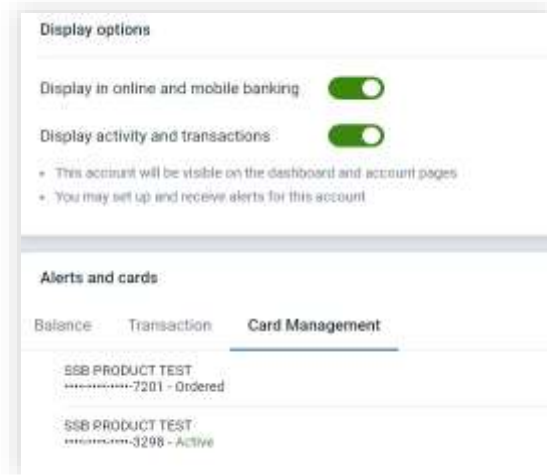
1. Select Alert Preferences from the Account screen.
2. Select Edit for the alert you wish to modify.
3. Change the options as desired.
4. Select Save to save the changes.

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.

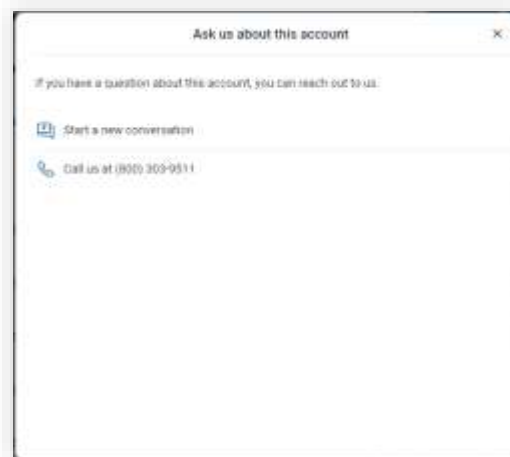
SETTINGS

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



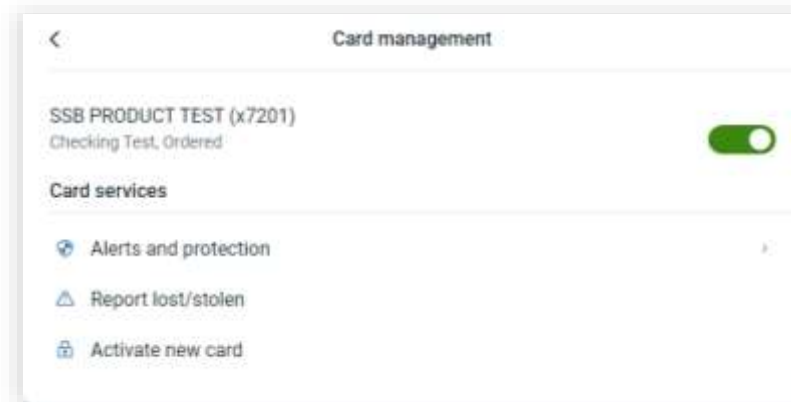
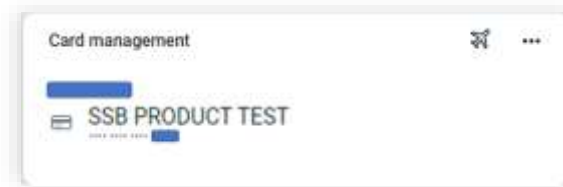
ASK US ABOUT THIS ACCOUNT

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.

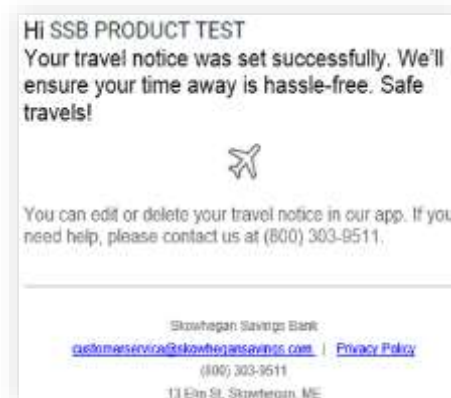


Procedures

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

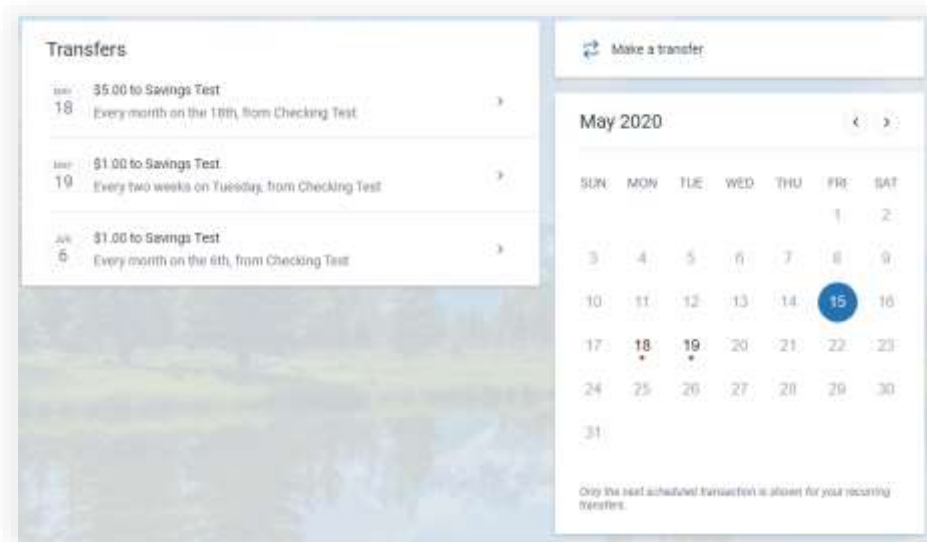


DETAILS

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.

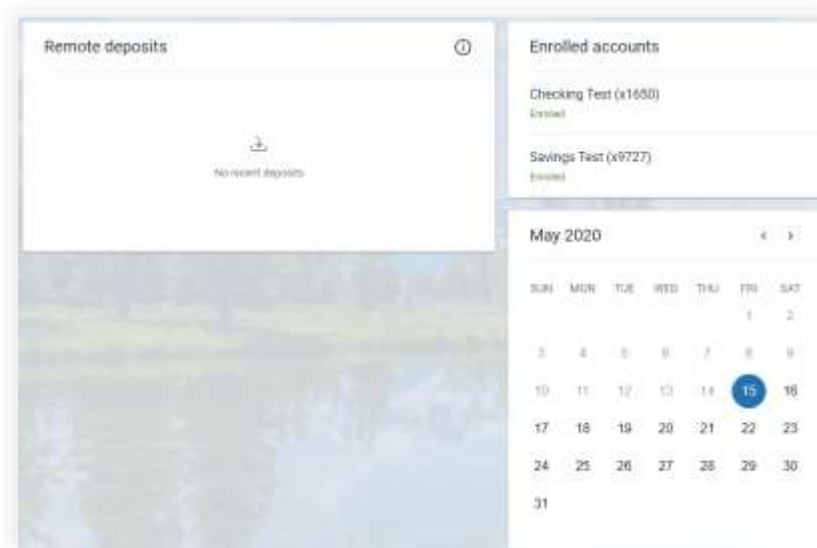
Note: Cannot edit immediate transfers.

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. Through Online Banking you can review mobile deposits you have done, enroll accounts, and view a calendar of past deposit activity.

Note: Daily standard limits apply.

Note: This feature is different than Business Remote Deposit Capture that utilizes a desktop check scanner.



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 in order to utilize Cash Manager products. This is a requirement for all Business Users that are processing ACH, Remote Deposit Capture or Wires. Each User must register their assigned secure token. ***Tokens cannot be shared.**

This screenshot shows the first step of the registration process. At the top right, it displays 'Customer Support: (800) 899-9511' and 'Monday - Friday: 8:00 AM - 5:00 PM EST'. Below this is a green header with the text 'Register your Secure Token:'. The main content area contains the message: 'Welcome to Secure Tokens. Ready to register?' followed by 'Click Yes and follow the instructions to register your new Secure Token.' At the bottom center, there are two green buttons: 'Yes' and 'No'. In the bottom right corner, there is a logo for 'Norton SECURED powered by Symantec'.

This screenshot shows the second step of the registration process. It features the same header and support information as the previous screenshot. Below the green header, it says 'Complete the below fields to register your Secure Token.' and provides instructions: 'The Serial Number is listed as S/N on the back of your device. Press the power button on your device to display the correct Token Code.' There are two input fields: 'Serial Number/Credential ID' and 'Token/Credential Code'. Below these fields are two buttons: 'Submit' (in green) and 'Cancel' (in grey). The 'Norton SECURED powered by Symantec' logo is in the bottom right corner.

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.

This screenshot shows the validation step. It has a green header with the text 'Secure Token Validation:'. Below the header, it says 'Enter the 6-digit code from the display of your Secure Token to login.' There is a single input field labeled 'Secure Token Token Code:'. Below the input field are two buttons: 'Submit' (in green) and 'Log Out' (in grey).

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.

The screenshot shows a web interface titled "Security Settings". It contains the following text:

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!

At the bottom right, there is a "Continue" button with a right-pointing arrow.

The screenshot shows a web interface titled "Verification Questions (required)". It contains the following text:

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.

The form consists of three rows, each with a question and an answer field:

- Question One:** Select Question, ... (dropdown menu)
- Answer:** (text input field)
- Question Two:** Select Question, ... (dropdown menu)
- Answer:** (text input field)
- Question Three:** Select Question, ... (dropdown menu)
- Answer:** (text input field)

At the bottom right, there is a "Submit" button with a right-pointing arrow.

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](#)

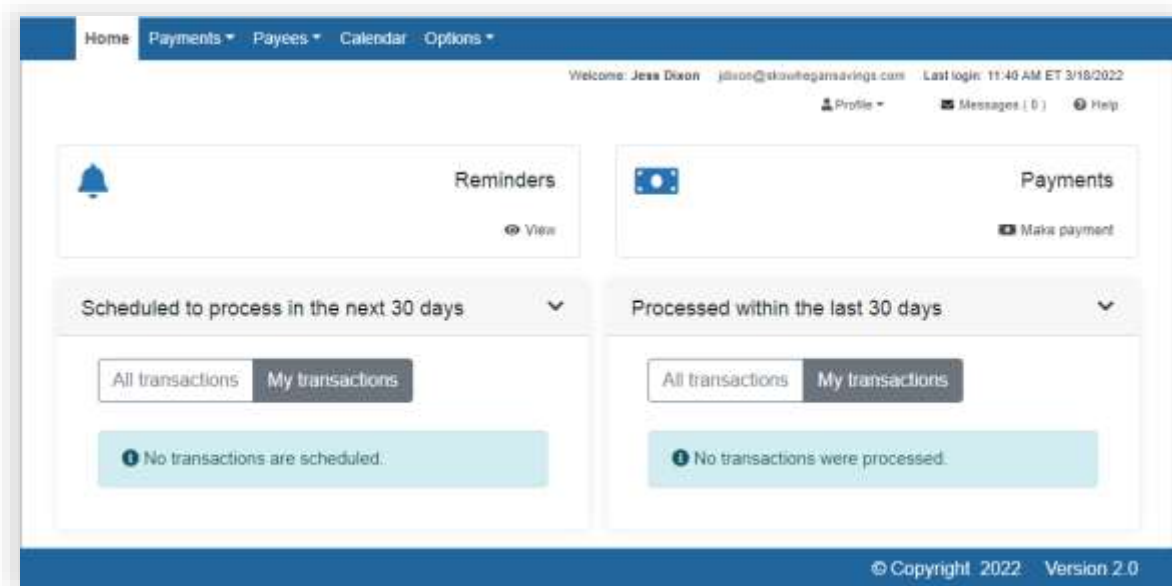
Bill Pay User Agreement
This Consumer and Business Bill Pay Agreement states the terms and conditions that you agree to by using our Bill Pay product. This agreement supplements the Skoyhagan Savings Deposit Account Agreement and Disclosures, Online Banking Agreement and any other agreement between you and Skoyhagan Savings.
Please read this entire Agreement prior to using Skoyhagan 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
Skoyhagan Savings may voluntarily enroll for Bill Pay. Bill Pay allows you to make payments to businesses or individuals from your enrolled Skoyhagan Savings checking accounts. 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

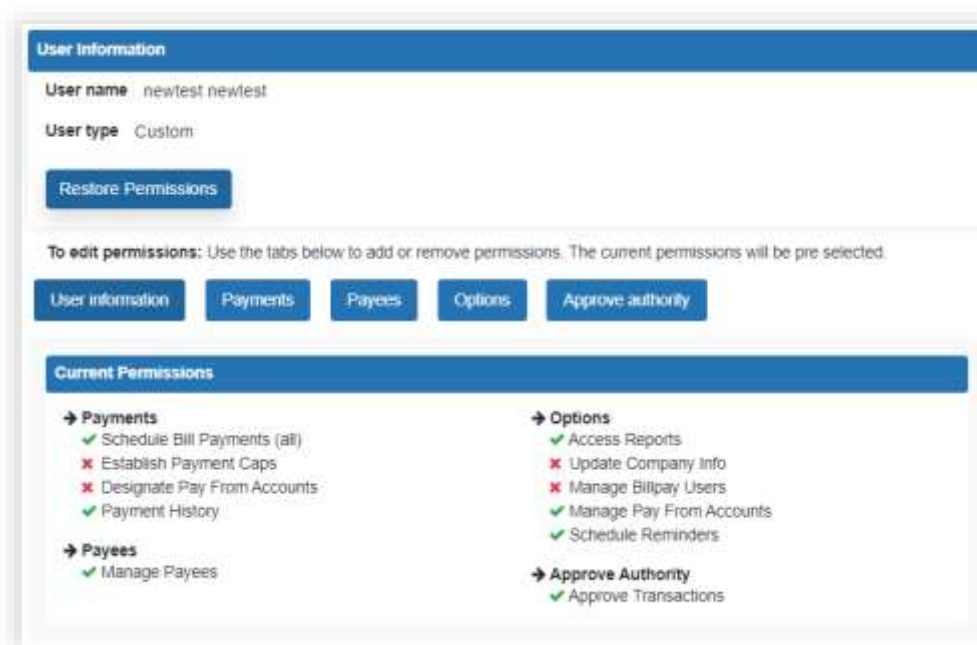
e-Notifications allow the business to monitor activity and assist with detecting fraud on their bill pay account. Notifications are sent by email, text message, or both.

- **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.

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

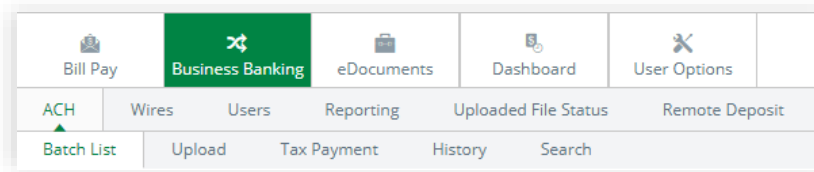


REPORTS

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

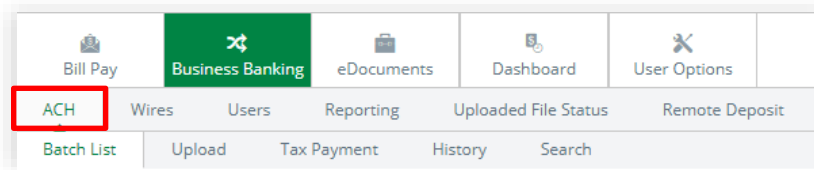
BUSINESS BANKING



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

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

ACH

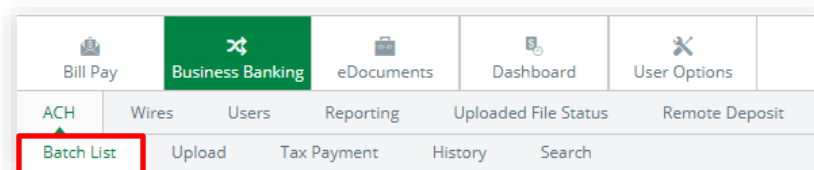


Ach Sub-Menu Options

- Batch List: This list will contain the ACH batches you have entered or uploaded.
- Upload: Allows you to upload a NACHA formatted file. (National Automated Clearing House Association)
- 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 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.

Status	Batch Name	Type	Company	Process Date	Debit	Credit	
Ready	cd 4/10	PPD	TEST COMPANY		\$0.00	\$1.00	Select option...
Ready	emo test	PPD	TEST COMPANY2		\$0.00	\$1.00	Select option...

FIELD DESCRIPTIONS

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

Batch List Drop Down Menu Options

Status	Batch Name	Type	Company	Process Date	Debit	Credit	
Ready	cd 4/10	PPD	TEST COMPANY		\$0.00	\$1.00	Select option...
Ready	emo test	PPD	TEST COMPANY2		\$0.00	\$1.00	Select option...
Ready	mas	CCD	TEST COMPANY		\$1.00	\$0.00	Select option...

- Select option...
- Select option...
- View
- Download
- Edit
- Quick Edit
- Copy
- Delete
- Initiate

- **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.

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

3. Enter ACH Transactions and click Submit.

Add Transaction

Transaction Information:

Name Addenda Type:

ID Number Addenda

Amount

Prenote Creates a separate \$0 record of this entry.

Receiving Financial Institution Information:

Routing Search for ABA #

Account Number Account Type:

Transaction Type: Debit Credit

Status: Active Hold

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.

Add Transaction

Transaction Information:

Name Addenda Type:

ID Number Addenda

Amount

Prenote Creates a separate \$0 record of this entry.

Receiving Financial Institution Information:

Routing Search for ABA # Account Type:

Account Number Transaction Type: Debit Credit

Status: Active Hold

Multi-Transaction Entry / Test05

Prenote Creates a separate \$0 record for each entry

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

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

INITIATE BATCH

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

Initiate Batch Total Transactions: 10 | 20 | 50 | 100 | All | Search

Batch Name: Payroll060415 SEC Code: CCD
Company: TEST COMPANY Company Id: 1001020222
Discretionary Data Entry Description: Payroll

Name	ID Number	Account	Routing	Amount	CR/DR	Hold
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

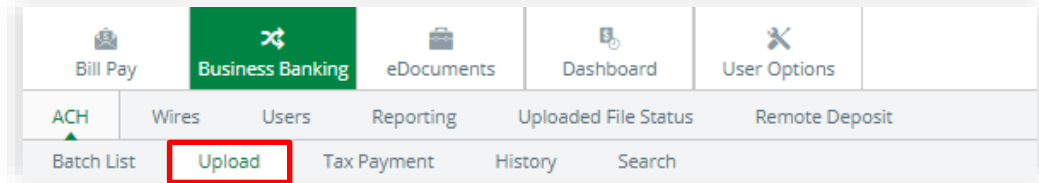
Procedures

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".

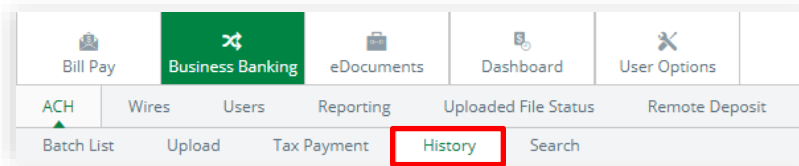
Note: Once you have initiated a batch, there is **NO** edit feature. If changes need to be made, you may Uninitiate (drop down menu) a batch, as long as the status has not updated to *Processed*. This will reset the the batch to a ready status and you may then make changes. After changes are complete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



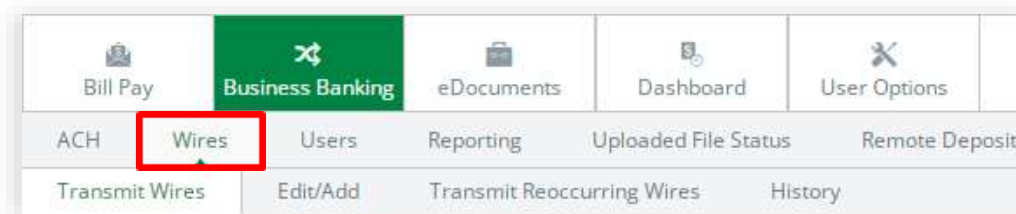
- **Initiate:** Once file is uploaded, return to the Batch List to initiate.
- **History:** Displays ACH batches that have been initiated by the customer and processed by the financial institution. Clicking View displays the transactions within the batch.



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



WIRES



WIRE LIST

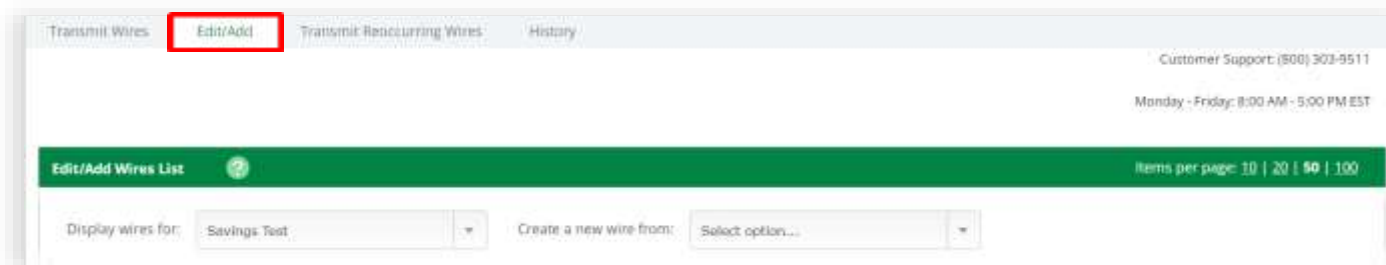
A screenshot of a table titled 'Transmit Wires List'. The table has a green header bar with the title and a 'View Range' dropdown set to '10 | 20 | 50 | 100 | All'. The table contains one row of data with the following fields: Sequence (5), Status (Pending), Amount (\$1.00), Rep (No), Account Number (a blue box), and Receiving FI (Skowhegan Savings). A 'Transmit' button is located at the end of the row.

Sequence	Status	Amount	Rep	Account Number	Receiving FI	
5	Pending	\$1.00	No		Skowhegan Savings	Transmit

Field Descriptions

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

CREATE A NEW WIRE



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.

- **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.

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) 203-9211
Monday - Friday: 9:00 AM - 5:00 PM EST

Transmit Wires List | 2 | Items per page: 10 | 20 | 40 | 100 | All

Display Wires for: Savings Test

Wire Name	Sequence	Status	Amount	Rep	Account Number	Receiving FI	
TEST	27	Ready	\$1.00	No	123123	SSB	Transmit

Transmit Selected

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

Customer Support: (800) 203-9211
Monday - Friday: 9:00 AM - 5:00 PM EST

Transmit Reoccurring Wires List | 1 | Items per page: 10 | 20 | 40 | 100 | All

View Wires for: Savings Test

Wire Name	Sequence	Status	Amount	Rep	Account Number	Receiving FI	
Test	1	Ready	\$1.00	Y	1234567	Key	Transmit

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: 8978109 / Demand
Name: Text
Address: 10 Elm St
Shawhegan ME 04878

Receiving Bank Information

ABA Number: 211276676
Name: Shawhegan Savings
Address: SH

Wire Information

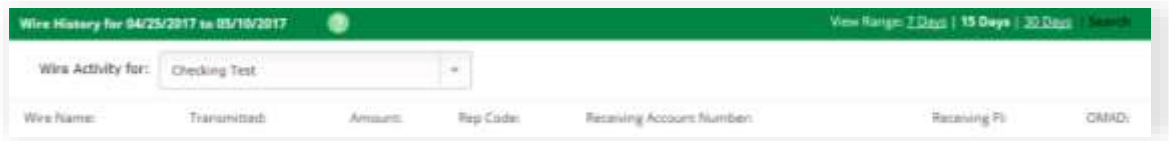
Repetitive Wire: This is set up as a non-rep wire
Amount: \$1.00
Remarks:

Wire Password
Cancel Transmit

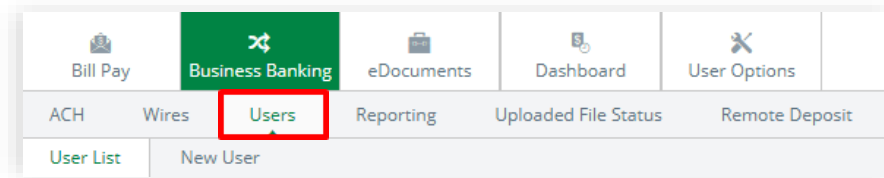
Note: Transmitted wires display on the Transmit Wires page in an Initiated Status.

HISTORY

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



USERS



Users Sub-Menu Options

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

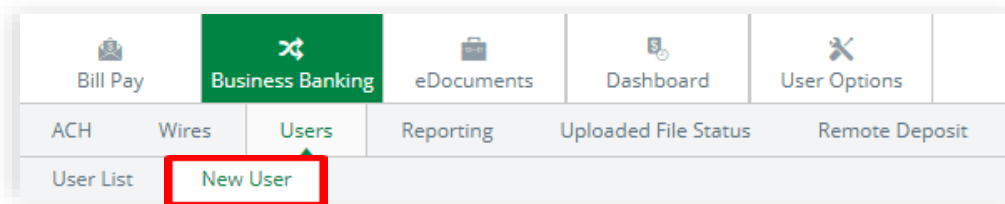
USER LIST



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



Procedures

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

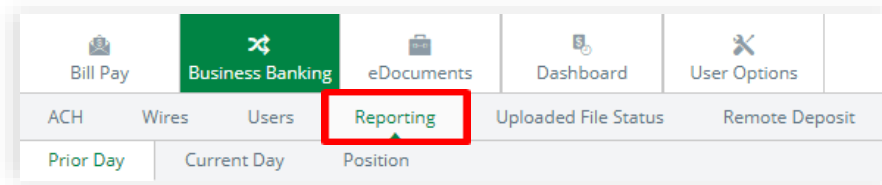
- **Yes** - Full administrative rights. Can create/edit users and change settings (alias, password, email, and account settings.)
 - **Partial** - Can change Online Banking settings (alias, password, email, and account settings) but cannot create/edit users.
 - **View** - View-only authority. User cannot 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 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.

The screenshot shows the 'Cash User Setting' window for user 'User: Test123001'. It features a grid of permissions with checkboxes. The 'Transaction Inquiry' through 'Passport' permissions are checked. 'Define Non-Rep Wires', 'Edit Non-Rep Wires', 'Define Rep Wires', 'Edit Rep Wires', and 'Transmit Wires' are unchecked. 'Bill Payment', 'View Rates', and 'ES' are checked. 'Upload Positive Pay', 'Work Positive Pay Items', 'Download ARP File', 'Upload ARP', 'Work ARP Items', and 'Order Checks' are unchecked. The 'Select Accounts' section has 'Select All' and 'Savings Test' checked, and 'Checking Test' is also checked. 'Cancel' and 'Submit' buttons are at the bottom right.

- **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



REPORTING SUB-MENU

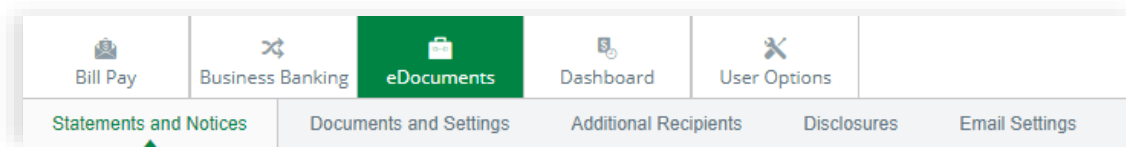
- **Prior Day:** Displays balance information, float information and activity totals for previous business day.
- **Current Day:** Displays balance and activity totals for current business day.
- **Position:** Allows you to download activity.

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.



ELECTRONIC DOCUMENTS



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.

Documents
Enrollment Disclosures Email Settings

You may choose to receive your statements and notices for your account(s) delivered via email and made available online through this site. To enroll your account(s) please follow the steps outlined below:

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.
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).

I agree to the listed terms. [Click here to see a sample document.](#)

[Enroll Now](#)

Procedures

1. Review all available documents for enrollment.
2. Enter your e-mail address to receive notifications or verify the e-mail shown.
3. Review the agreement to activate the "I Agree to the listed terms" check box and select the box.
4. Select Enroll Now.
5. You are now enrolled - to select the document you wish to receive electronically go to Documents and Settings.

STATEMENTS AND NOTICES

Review eDocuments that have been generated.

Statements and Notices			
View Statement/Notices For:		Checking Test	
Date	Description		
04/29/2022	eStatement April 2022	View	Download
03/31/2022	eStatement March 2022	View	Download
02/28/2022	eStatement February 2022	View	Download
01/31/2022	eStatement January 2022	View	Download

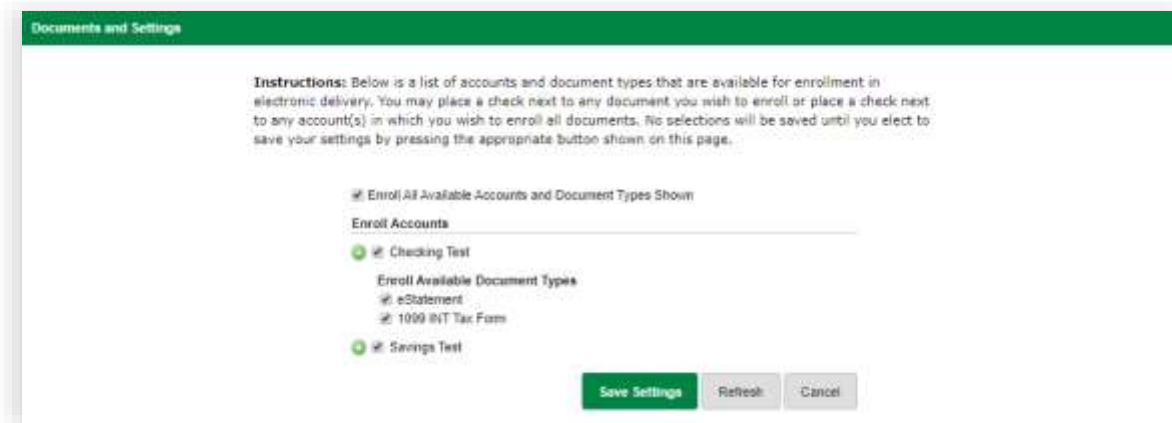
Procedures

1. Select the account you want to view statements for by choosing from the “View Statements/Notices For” dropdown.
2. Once you find your document, select View or Download on the right.
3. The PDF document will display in an Adobe reader, depending on your settings the Print and Download buttons may vary in location. Hover over the top or bottom of the document for the icons to appear.

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 would like to enroll, including tax documents.

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

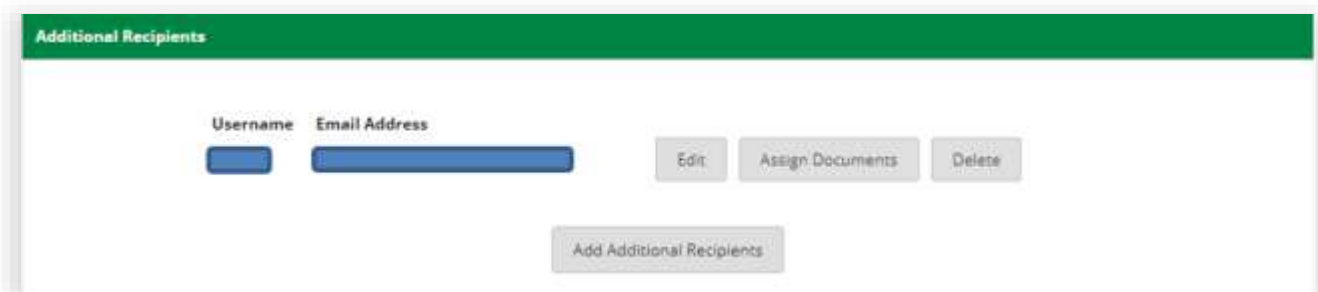


Procedures

1. Check the accounts you wish to enroll.
2. If you want to select individual document types, click the + button.
3. Once you have the desired accounts selected, select 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. Complete the fields.
3. Select Save.

EDITING ADDITIONAL RECIPIENTS

Procedures

1. Select Edit next to the desired recipient.
2. Edit the fields, as necessary.
3. Select 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. Select Save Settings.
4. Review the agreement, click "I Agree" to continue.

DELETING ADDITIONAL RECIPIENTS

Procedures


1. Select Delete next to the desired recipient

DISCLOSURES

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

EMAIL SETTINGS

Modify the email that the eDocument notification emails will be sent to.



Email Settings

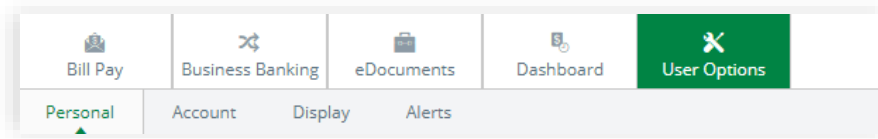
All documents will be sent to the following email address:

customerservice@skowhegansavings.com

Save Settings

USER OPTIONS

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



PERSONAL

A screenshot of a web form titled 'Modify Personal Settings'. The form is divided into two sections. The first section, 'Modify Personal Settings', contains four rows of input fields: 'Company Email Address' (with a value of 'outinverservice@skowhegansavings.com'), 'Change Company Email Address', 'Current Email Address' (with a value of 'kmathieu@skowhegansavings.com'), 'Change Email Address', and 'Re-enter New Email Address'. The second section, 'Modify Login Information', contains two groups of input fields. The first group is for 'Online Banking Wire Password' with fields for 'Enter Current', 'Enter New', and 'Enter New Again'. The second group is for 'Online Banking ID' with a value of 'smathieu' and fields for 'Enter New'. Below these is another group for 'Online Banking Password' with fields for 'Enter Current', 'Enter New', and 'Enter New Again'. A green 'Submit' button is located at the bottom right of the form.

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

Subboard Instructions'. There are two columns of input fields: 'Account Pseudo Names' with 'Checking Test' and 'Savings Test' (each with a trash icon), and 'New Account Pseudo Names' with two empty text boxes. A green 'Submit' button is at the bottom right."/>

Deposit Accounts

Select an Account Type: Deposit Accounts

Drag and drop the account to rearrange the display order. See [Subboard Instructions](#)

Account Pseudo Names

Checking Test

Savings Test

New Account Pseudo Names

Submit

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.

Establish Display Defaults

ACH Batches: 10 20 50 100

ACH Transactions: 10 20 50 100

Wire Transfers: 10 20 50 100

Wires-Edit/Add: 10 20 50 100

ACH History: Last 7 days Last 15 days Last 30 days Search History

Wires History: Last 7 days Last 15 days Last 30 days Search History

Submit

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 at login or by email.

