



BUSINESS DIGITAL BANKING USER GUIDE



Table of Contents

PREFACE	5
PURPOSE.....	5
CHAPTER 1: ABOUT ONLINE AND MOBILE BANKING	6
CHAPTER 2: GETTING STARTED	7
Installing the mobile banking app	7
Opening the mobile banking app	7
Accessing the online banking site.....	8
Unsupported browser notification	8
Logging in overview	9
Logging in for the first time	11
Passcode	13
Logging in after the first time	13
Logging in with Touch Authentication	14
Disabling Touch Authentication.....	15
Logging off overview	15
Resetting a forgotten password	17
The Home page	18
CHAPTER 3: VIEWING ACCOUNTS AND TRANSACTIONS	22



Account information on the Home page	22
Account Grouping	22
Account Details overview	23
Amount formatting	24
Viewing account details	24
Viewing transactions on the Account Details page	27
Searching transactions	27
Filtering transactions	28
Sorting transactions	29
Exporting transactions	30
Viewing transaction details	31
Viewing and printing images associated with a transaction	31
Sending a secure message about a transaction	32
CHAPTER 4: WORKING WITH TRANSACTIONS	33
Managing transfers	33
Using the Activity Center	35
Viewing e-statements	43
Printing a check image	45
Reordering checks	45
Creating a stop payment request	45



CHAPTER 5: MANAGING SECURE MESSAGES AND ALERTS	47
Managing secure messages	47
Managing alerts	49
CHAPTER 6: BUSINESS FEATURES OVERVIEW	56
User management overview	56
Making Business Payments	67
CHAPTER 7: MANAGING BUSINESS USERS.....	73
Viewing existing users	73
Editing user rights	73
Deleting a user	76
Adding a user and configuring rights	76
CHAPTER 8: MANAGING RECIPIENTS	78
Managing recipients	78
CHAPTER 9: CREATING AND MANAGING PAYMENTS AND TEMPLATES	82
Creating a payment or a template.....	82
Making payments	82
Creating ACH payment templates	83
Creating a payment	84
Using imported files.....	87
Updating amounts for recipients in a template	87
Creating a tax payment.....	94
Managing templates.....	95
Creating a payment from a template overview	99
Viewing or canceling a payment.....	100
Sending notifications to approvers.....	102



Approving payments overview.....	103
Approving payments.....	103
Positive Pay.....	104
Making Pay/Return decisions	105
Adding a check.....	106
CHAPTER 10: FINDING BRANCHES AND ATMS AND VIEWING NEWS	107
Finding a branch or ATM	107
CHAPTER 11: CONFIGURING SETTINGS.....	108
Address change overview	108
Requesting an address change	108
Configuring account preferences	109
Security preferences overview	110
Configuring statement delivery settings.....	116



Preface

This chapter describes the purpose, audience, and document conventions of the Business Banking User Guide.

Purpose

This document is intended to give you the background information and procedures that you need in online and mobile banking. This guide contains the same information as the online help available in online and mobile banking.

For Business customers, this guide explains how to do the following procedures and more:

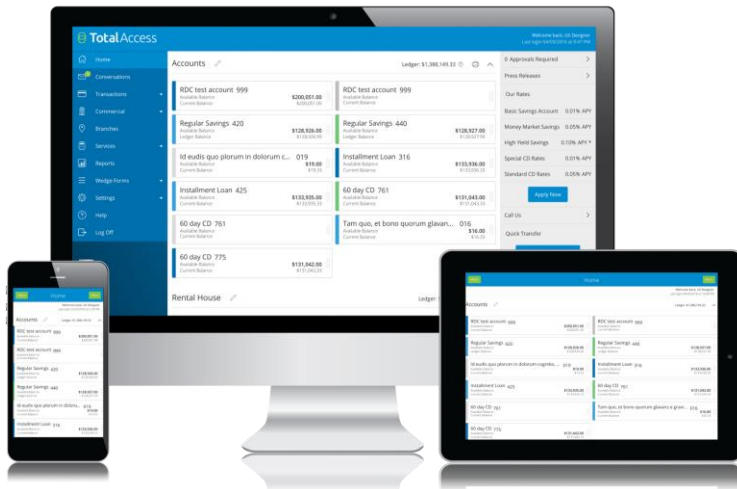
- Manage multiple users
 - Assign user roles
 - Edit user roles
- Create and edit payment recipients
- Create and edit the following payment and template types:
 - Domestic Wire Transfers
 - International Wire Transfers
 - ACH Payments
 - ACH Collections
 - Tax Payments
- Upload and process complex ACH files with ACH File Upload
- Use information reporting to help manage your electronic banking

CHAPTER 1: ABOUT ONLINE AND MOBILE BANKING

Online and mobile banking provides an improved account management experience. The interface and features are consistent and intuitive, making managing your information simpler and faster.

You can perform the same tasks with the same basic user interface (UI) across each device. These tasks, however, are relative to the device that makes the most sense. For example, you can take a picture of a check for mobile deposits on your phone, but not on a desktop.

Online and mobile banking adapts to your device



The online and mobile banking platform adjusts to the unique needs of each device, including screen size and other hardware differences. For example, on tablets and smartphones, the navigation menu is hidden by default. When you need it, you can tap or swipe to display it. In addition, some navigation tools are simplified for use on tablets and smartphones.

When you make a change while using one device, it is reflected in another. If you update a setting in online banking, the same setting takes effect in mobile banking the next time you log in.



CHAPTER 2: GETTING STARTED

This section introduces basic concepts and tasks in online and mobile banking and includes information on installation, logging in, logging off, and resetting a forgotten password. It is designed to help you understand the Home page, navigation menu, and Sidebar.

- [Installing the mobile banking app](#)
- [Accessing the online banking site](#)
- [Logging in overview](#)
- [Logging off overview](#)
- [Resetting a forgotten password](#)

Installing the mobile banking app

Install the mobile banking application to use mobile banking on your iOS or Android device. You can download the app from the Apple App Store or the Google Play store.

IMPORTANT!

To protect your financial information, you should only download and install the app from the Apple App Store or the Google Play store. In the store, verify that WaterStone Bank is listed as the seller of the app, not a third party. You should also verify that the name is spelled correctly.

To install the app:

1. Do one of the following:
 - On an iOS device, open the **Apple App Store**.
 - On an Android device, open the **Google Play** store.
2. Search for WaterStone Bank and install the app.

Opening the mobile banking app

After installing the app, you can use it to manage your financial information.

To open the app:



- Locate the app on your tablet or smartphone and tap the icon to open the app.

Accessing the online banking site

You can use a web browser to connect to the online banking site on a desktop computer or other supported device. It is recommended that you enable pop-up windows in the browser for your online banking site. If they aren't enabled, certain features may appear in separate windows in your browser or may not appear at all.

NOTE:

For the best experience with online banking on a tablet or smartphone, use the mobile banking app instead of an Internet browser.

Unsupported browser notification

Continued use of unsupported browsers represents a security risk for end users. Unsupported browser notification presents targeted advance notice to end users accessing online banking via a browser for which support has been scheduled to end. It facilitates an easy process for installing an up-to-date, secure, and supported browser as a replacement. These three methods will be applied to all future browsers for which support is discontinued:

- **Notification text within online banking** — A notification bar appears at the top of the online banking screen letting you know that for security reasons, we will stop supporting the browser version you are using in the near future. When you see this notification, we recommend that you update your browser.



- **Soft block** — Prior to accessing online banking, a screen appears with notification text, as well as links to supported browsers. You can continue past the soft block to online banking by clicking or tapping Continue to log in.
- **Hard block** — Similar to soft block, however, hard block does not include the option to continue to online banking. You must upgrade your browser to a current version or select another supported browser.

Moving forward, browsers will continue to be evaluated. The appropriate date to end



support for a particular browser will be based on several factors:

- The vendor's official end-of-support date for security patches
- The quality of the user's experience on that browser in online banking
- The percentage of users still leveraging that browser version

Logging in overview

When you log in to online and mobile banking, enter the following when prompted:

- Login ID
- Password

If you enter an incorrect password too many times, your account will be temporarily suspended, and you will not be able to log in. If your login ID is blocked, contact WaterStone Bank to unblock your login ID.

If you have never used a particular browser or device to log in, you may need to request a secure access code (SAC) to use it. If the Internet browser or device is one that you plan to use again, you can register it. By registering a browser or a device, you confirm that it is under your control and that you intend to use it to access online banking or mobile banking.

If the secure access code contact methods (that is, the email address and phone number where the secure access code can be sent) that are available to choose from are not correct or accessible from your location, please contact WaterStone Bank at 414-761-1000.

NOTE:

If you try to log in without a recommended Internet browser, you will be directed to a website where you can download a supported browser. Contact WaterStone Bank to learn more about the latest browser requirements at 414-761-1000.

Obtaining Symantec VIP Tokens (Wire Transfer & ACH Origination, and Tax Payment Users Only)

Symantec Validation & ID Protection (VIP) Security token codes are online security



credentials that add an extra layer of identity protection when you log into online banking.

If you are set up to originate ACH and/or Wire transactions, you will need to download the VIP Symantec App from your mobile device or download from your desktop at the following link <https://vip.symantec.com/>. You may only select one option, mobile or desktop, not both. Upon downloading the preferred method, you will need to contact WaterStone Bank's Cash Management Department, to provide the Credential ID at 262-696-7158.

To obtain a VIP token code:

1. Download the **VIP Access** mobile app via the **Apple App Store** or **Google Play** store, or the desktop app from the following link <https://vip.symantec.com/>.



2. **Launch** the VIP Access mobile app. A Credential ID appears.



NOTE:

A Security Code also appears. This is the secure code you will use to authorize transactions. A new Security Code appears every 30 seconds. See Approving transactions for more details.



Logging in for the first time

The most common methods are:

- A secure access code (SAC)
- A code generated by a VIP token or app

When you use a SAC, we send a one-time code to an email address, text message number, or phone number that is on file for you.

NOTE:

Current users will use the same ID. New users will need to go through the Digital Banking enrollment process. At which a member of WaterStone Bank's Cash Management Team will verify the business, enable the login, and send a confirmation email.

To log in for the first time with a secure access code:

1. On the *Login page*, do the following:
 - a. Enter your Login ID.
 - b. Click or tap **Submit**.
2. On the *Select Secure Access Code Target* page, do the following:
 - a. Confirm the delivery address of the desired contact method to ensure accuracy. If the contact information is incorrect, contact WaterStone Bank to request update and login assistance.
 - b. Click or tap one of the contact methods to send a secure access code. A secure access code is delivered to the selected contact method.

NOTE:

If you do not receive the secure access code, you may can submit the request again. If requested via email, check to see if the email was delivered to your Spam folder. You may also contact WaterStone Bank to receive a secure access code.

3. On the *Enter Secure Access Code* page, do the following:
 - a. When the code arrives, enter the code. If the code is not used promptly, it may expire. If the code has expired, you may request another secure accesscode.



- b. Click or tap **Submit**.
 - c. If prompted to register the device, click or tap **Register Device**.
4. Enter a password, then re-enter it in the **Confirm Password** field.
5. Click or tap **Submit**.
6. Update your online profile and click or tap **Submit Profile**.
7. *Read the agreement on the Disclaimers page* and click or tap **I Accept**.
When you accept the agreement, the Home page appears.

To log in for the first time with a VIP token code:

1. On the *Login page*, do the following:
 - a. Enter your **Login ID**.
 - b. Click or tap **Submit**.
2. Locate the current code on your VIP token and enter it in the **Enter Symantec VIP Token** field.

NOTE:

You may need to wait for a new code to appear, then enter the second code in the Enter Second Symantec VIP Token field.

3. Click or tap **Submit**.
4. Enter a **Password**, then re-enter it in the **Confirm Password** field.
5. Click or tap **Submit**.
6. Update your online profile, if necessary, and click or tap **Submit Profile**.
7. Read the agreement on the Disclaimers page and click or tap **I Accept**. When you accept the agreement, the Home page appears.

NOTE:

You may be prompted to enter a second code for some types of transactions and the first time you use a code generated by a VIP token.



Passcode

You can set up a Passcode that can be used on a mobile device in lieu of a login ID and password.

Before enabling this feature on a mobile device, you must first log in to your mobile banking app and follow any multi-factor authentication (MFA) process required, such as providing a SAC. After successfully logging in and registering the device, you can enable the four-digit passcode feature on the Login or Security Preferences pages.

NOTE:

Only one registered user per mobile device can enable this feature. If another user already enabled the feature, the related option on the Security Preferences page will appear dimmed.

Logging in after the first time

When you log in, enter your login ID and password. If you use a browser or a device that is not registered, you must also enter a SAC or VIP token code, depending on how your login ID is configured.

To log in after the first time:

1. On the *Login page*, enter your **Login ID**.
2. (Optional) Select the **Remember me** check box to save your login ID for the next time that you login.
3. Enter your **Password**.
4. Click or tap **Log In**. When the connection is complete, the Home page appears.

To log in after the first time with a Symantec VIP Token:

1. On the *Login page*, do the following:
 - a. Enter your **Login ID**.
 - b. (Optional) Select the **Remember me** check box to save your login ID for the next time that you log in.
 - c. Enter your **Password**.



- d. Click or tap **Log In**. The Enter VeriSign Token page appears.
2. Locate the current code on your Symantec VIP Token or the VIP Access mobile app and enter it in the **Enter Symantec VIP Token** field.
3. Click or tap **Submit**. When the connection is complete, the Home page appears.

Logging in with Touch Authentication

You can log in using your mobile device's fingerprint sensor rather than a login ID and password.

If your Apple or Android mobile device has a fingerprint sensor and is operating on a supported OS version, you can log in using your fingerprint. Only one fingerprint can be registered to an account. The encrypted fingerprint is stored on the mobile device only and is not available to any other service providers.

To enable Touch Authentication settings:

1. On the *Login page*, tap **Fingerprint**.
2. On the page explaining the fingerprint authorization feature, tap **Enroll Now**.
3. On the *Touch Authentication* page, do the following:
 - a. Enter the **Login ID**.
 - b. Enter the **Password**.
 - c. Tap **Authorize** to finalize changes.
4. Place your finger on the Home button to capture your fingerprint.

NOTE:

Touch Authentication is tied to your online banking password. Therefore, if you change your password for online banking, you must disable fingerprint authentication, then enable it again to be able to log into online banking with Touch Authentication.

To log in with Touch Authentication:

- On the *Login page*, do the following:



- Touch the Home button with your enrolled finger. If fingerprint authentication doesn't recognize your finger, a message will prompt you to touch the button again.
- (Optional) Select the **Remember me** check box to save your login ID for the next time that you log in. When the connection is complete, the Home page appears.

NOTE:

After five failed attempts, you'll be given the option to enter your account password. You will also have to enter your password after you restart your device, or enroll or delete fingerprints.

Disabling Touch Authentication

If you want to stop using Touch Authentication to log in, you may change the Touch Authentication settings. After changing the settings, you can use a login ID and password to access the site.

The last method you used is the one you will be prompted to use again the next time you log in. However, other options are always available on the login page, so you can switch between login methods at any time.

To disable Touch Authentication:

1. On the *Login page*, touch the Home button with your enrolled finger. If the Touch ID sensor does not recognize your finger, a message will prompt you to touch the button again. The Home page appears.
2. Click or tap **Settings > Security Preferences**.
3. In the Touch ID (iOS)/Fingerprint Authentication (Android) row, click or tap **Off** to turn off touch authentication. A message appears asking for confirmation.
4. Click or tap **Yes** to confirm the setting.

Logging off overview

Logging off online and mobile banking is an important part of keeping your financial information secure. You can log off voluntarily when you finish using online and mobile banking. In addition, online and mobile banking can log you off involuntarily after a certain amount of time elapses.



NOTE:

By default, the session will also automatically timeout and close after 30 minutes of inactivity.

If you navigate from online banking to another site and do not close the browser, you may remain logged in until the session ends. This can make it possible for someone else to access data from your previous online banking session. The session ends when you log off, close your browser, or close the mobile banking app.

IMPORTANT!

To maximize the security of your online information, you should always log off to end your online banking session.

Logging off voluntarily

In online banking, you should always log off before you close the browser window. In mobile banking, you should always log off before you open another app on your tablet or smartphone.

To log off:

- In the *navigation menu*, click or tap **Log Off**.

Involuntary log off after session timeout

To help ensure your security, we automatically log you off when you have been logged in for an extended period. This session timeout is designed to protect the security of your accounts and WaterStone Bank. There are two types of session timeouts:

Session timeout types



Timeout type	Notes
Logged in but inactive	Protects you if you are logged in and inadvertently leave your device. A warning message appears to give you a chance to stay logged in. If you miss the warning message, you can immediately log back in on the same browser or device by re-entering your login credentials, restoring your session and any tasks that you were working on. This window is only available for a short period of time. If you enter an incorrect password, any pending work is discarded.
Logged in but exceed session time limit	Limits the maximum time of any session. When the maximum session time ends, you are prompted to log off manually. If you do not log off manually, the system will automatically log you off.

Resetting a forgotten password

If you forget your password and your account is not locked, you can use the Forgot Your Password option on the Login page to reset your password.

Depending on the configuration, you may not be able to reset your password from an unregistered browser.

To reset a forgotten password:

1. On the *Login page*, do the following:
 - a. Click or tap **Forgot your password?**
 - b. Enter your login ID.
 - c. Click or tap **Submit**.
2. Click or tap one of the contact methods that are on file for you. You will receive a code via the contact method that you select.



3. On the *Secure Access Code* page, enter the code and click or tap **Submit**.

NOTE:

If you close out of a session after receiving a secure access code, but before you enter it in the application, and then open it within a very short time frame, click or tap **I already have a Secure Access Code**.

4. Enter your new password.
5. Re-enter the password in the **Confirm Password** field.
6. Click or tap **Submit**.

NOTE:

If the **Remember Me** check box is selected, it blocks you from entering a different login ID.

The Home page

When you log in, the Home page appears. On any device, the Home page includes the navigation menu, the Account Overview, and the Sidebar. You can view the Home page at any time.

To view the Home page:

- In the *navigation menu*, click or tap **Home**.

The Home page includes some or all of the following:

- Menu
- Account overview with the name and balance of each of your accounts
- Sidebar with Quick Actions, social media feeds, and other information
- Your last login date and time
- Asset Summary graph that displays the balances in your accounts

NOTE:

The Asset Summary graph is only available on desktop and tablets due to mobile space restrictions and graph dimensions.



- System notifications for online banking or mobile banking
- Personal Financial Management (PFM) tools

NOTE:

The names of menu items, buttons, fields, and pages may vary or may not be available, depending on the configuration.

Using the menu

You can use the options in the navigation menu to perform multiple tasks. The navigation menu is always available to the left of or above the page you are viewing on a desktop.

Menu items

Item	Description
Home	Review account summaries on the Home page.
Messages	View and send secure messages.
Statements	View statements electronically.
Transactions	Transfer funds, add and maintain external accounts, and view payments and transfers.
Payments	Offers a wide range of tools to make payments electronically.
Business Services	Create and manage payments, User Management.
Other Services	Perform a change of address, check order and stop payments.
Settings	Edit your profile, account preferences, and configure alerts.
Branches and ATMs	Find branches and ATMs.



Contact Us	Find contact phone numbers, email addresses, hours, and other resources.
Help	Access the help documentation.
Log Off	Securely log off banking.







On a tablet or a smartphone, if navigation menu does not appear. Tap the **Menu** button or swipe from the left edge of the screen to show it. Tap the **Menu** button again or swipe to the left edge of the screen to hide it.

Viewing accounts

On the Home page, the Accounts area lists every account you can view. For each account, you can see the account name, the last few digits of the account number, and the balance.

If you configure nicknames for accounts in **Settings > Account Preferences**, or by selecting the options menu (⋮) > **Nickname Account**, the nicknames appear. You can drill down into any account with WaterStone Bank to see account details.

Accounts overview

ACCOUNTS 			
 My Account 5286	⋮	Available Balance	\$320.01
		Current Balance	\$320.01
 ZERO BALANCE ACCOUNT 2121	⋮	Available Balance	\$0.00
		Current Balance	\$0.00
 Certificate of Deposit 5286	⋮	Available Balance	\$0.00
		Current Balance	\$0.00
 Savings 2186	⋮	Available Balance	\$225,623.33
		Current Balance	\$225,623.33

Viewing the Sidebar

The Sidebar includes some or all of the following:

- Quick Actions
- Social media feeds



- Rates
- Required approvals
- Other information from WaterStone Bank

On a tablet or a smartphone, the Sidebar does not always appear.

To view the Sidebar in mobile banking:

- Do one of the following:
 - Tap **More** on any page.
 - Swipe from the right edge of the screen.

To hide the Sidebar in mobile banking:

- Do one of the following:
 - While the Sidebar is visible on any page, tap **More**.
 - Swipe to the right edge of the screen.



CHAPTER 3: VIEWING ACCOUNTS AND TRANSACTIONS

This section includes information and detailed instructions to help you view your accounts and transactions.



Account information on the Home page

The following information may appear on the Home page for each account:

Account information on the Home page

Item	Description
Account name	The default name for the account or a custom nickname that you create in Settings.
Account number	The masked account number. For your security, only the account number, name, and last part of the number may appear. For example, regular checking account number 123456789 may appear as Regular Checking 6789.
Balance	The balance and balance type (Available and Current) for the account.

To hide or show the Asset Summary graph:

1. In the *Asset Summary* area, click or tap  to hide or  to show the Asset Summary section.

Account Grouping

You can use the Account Grouping feature to categorize accounts on the Home page—both internal accounts within the WaterStone Bank and external accounts that are aggregated via PFM.



If using a mouse, click an account card, hold the mouse button, drag the card to a new location, and release the mouse button.

On a mobile device, tap a card, drag it to a new location, and lift your finger to drop it in that location.

To create a new account group, click or tap an account card and drag it to the New Group icon (👤) that appears in the lower-right corner of the screen while a card is being moved.

When the card is "dropped" on the New Group icon, the following field appears. Enter a name for the new group and click the check mark button to save the changes.

You can easily rename a group by clicking the pencil icon (✎) to the right of the title, editing the name, and clicking the check mark button to save the changes.

Account Details overview

The Account Details page may include the following information:

Information on the Account Details page

Item	Description
Account Name	The default name for the account or a custom nickname that you create in Settings.
Account Number	The masked account number. For your security, only the account number, name, and last part of the number may appear. For example, regular checking account number 123456789 may appear as Regular Checking 6789.
Available Balance	The available balance for the account, including any pending credits or debits.
Current Balance	The current balance for the account, including any pending credits or debits.



Last Deposit Date	The date of the most recent deposit.
Transactions	The first 100 transactions in the account, according to the current sort order. At the bottom of the page, you can go to the next page to view the next set of 100 transactions.

NOTE:

Some of the Account Details information may vary. Information displayed for externally-serviced accounts is determined by the third-party vendor.

For more information about changing the order of the transaction list, see [Sorting transactions](#).

For more information about exporting records from the transaction list, see [Exporting transactions](#).

Amount formatting

For Business users, negative amount formatting in transactions for both assets (for example, a savings account) and debts (for example, a credit card) is indicated by the amount being enclosed in parentheses. Calling out a normal state in a balance on a debt is also in parentheses. Calling out positive amounts or balances occurs via a leading plus sign (for example, +\$230.00) to help identify deposits or payments into an account. Such formatting allows users to easily scan for transactions, and draws attention to accounts that may have unexpected balances.

Viewing account details

The Account Details page includes information about the account and details of up to 100 transactions at a time.

A transaction can appear on the Account Details page or in the Activity Center, or both, depending on the transaction status and how you created it. You can view transactions and transaction details on the following pages:



Viewing transactions

Page	Includes
Account Details	All posted and pending transactions in an account, including: <ul style="list-style-type: none">• Checks and deposits• Transactions at branches and ATMs• Bill payments• Transfers• Card transactions
Activity Center	Transaction types will vary depending on services you have enrolled in. Transaction types that you create in online and mobile banking may include: <ul style="list-style-type: none">• Transfers• Stop payment requests• Address change requests• Check reorders• Wires• Tax payments• ACH payments and collections

To view account details:

- On the *Home page*, click or tap the **account card**.

To view account details using enhanced Quick Actions:

1. On the *Home page*, click or tap the three vertical dots (⋮) on the desired account.
2. Click or tap **View Activity**.

To view additional transactions:

- On the *Account Details* page, do one of the following:
 - Click or tap the **next icon** (➤) at the bottom of the page to view the next set of transactions.



- Click or tap the **previous icon** (◀) at the bottom of the page to view the previous set of transactions.

NOTE:

You will only see the next and previous icons if there are more than 100 transactions related to the account you are viewing.

To view transaction details:

- On the *Account Details* page, click or tap the **transaction**. Click or tap the transaction again to hide the details.

To filter transactions:

1. On the *Account Details* page, click or tap **Filters** icon (⌵).
2. Do one or more of the following:
 - Select a date range from the **Time Period** drop-down list. If you select a custom date, specify dates in the **Start Date** and **End Date** calendars.
 - Select the type of transaction from the **Transaction Type** drop-down list.
 - Enter the minimum and maximum amounts for the transaction in the **Min Amount** and **Max Amount** fields.
 - Specify a check number range in the **Check#** fields.
 - (Optional) If available, select a **Category**.
3. Click or tap **Apply Filters**.

To close the Account Details page:

- On the *Account Details* page, do one of the following:
 - Click or tap < **Back to Home** at the top of the page.
 - Click or tap **Home** or any other menu option.



Viewing transactions on the Account Details page

On the Account Details page, you can view the following information for each transaction in an account:

Transaction information on the Account Details page

Item	Description
Date	The date of a completed transaction. If the transaction is not complete, Pending replaces the date to show the transaction has not posted.
Description	Information about the transaction, such as merchant name, location, or transaction type, that helps the user identify it.
Amount	The amount of the transaction.
Balance	The account balance after the transaction. Does not show
Image	The images associated with the transaction, if applicable.
Category	The category and category icon of the transaction. This information only appears if you use PFM.

Searching transactions

You can search transactions that pertain to a single account on the Account Details page. Transactions in Account Details may have originated in online banking or mobile banking, or they may be other transactions such as debit card purchases, ATM withdrawals, or transactions performed at a branch.

When searching in Account Details, the search option searches the transaction's description. Therefore, any term that appears in the transaction (such as "Check #2389") can be searched for on the Account Details page. The Activity Center, on the other hand, only contains transactions that were originated in online and mobile banking.



NOTE:

You can use the search box or the search filters separately, but you can't combine search and filtered results.

To search on the Account Details page:

1. Click or tap an account.
2. In the **Search transactions** field, enter keywords related to the date, status, type, account, or amount of the transaction(s) for which you are looking.
3. Click or tap the magnifying glass or press **Enter**. The search results appear.

Filtering transactions

On the Account Details page, you can filter transactions.

Filter details – Business

Transactions

Details

Time Period

Transaction Type

Description

Min Amount

\$

0.00

to

Max Amount

\$

0.00

Starting Check #

to

Ending Check #

Reset

Apply Filters



To filter transactions:

1. Click or tap on **Account**.
2. Click or tap **Filter icon** (🔍) to display filter options.
3. Do one or more of the following:
 - Select a date range from the **Time Period** drop-down list. If you select **Custom Date**, specify dates in the **Start Date** and **End Date** Calendars.
 - Select the type of transaction from the **Transaction Type** drop-down list.
 - Enter the minimum and maximum amounts for the transaction in the **Amount** fields.
 - (Optional) Enter the **Description** field.
 - (Optional) Specify a check number range in the **Check #** fields.
4. Click or tap **Apply Filters**.

To hide filters:

On the *Account Details* page, tap the **Filter icon** (🔍).

Sorting transactions

On the *Account Details* page, the direction of the triangle icon in the column headings indicates the sort order. Pending transactions are always grouped together at the top of the list.

NOTE:

A running balance on the *Accounts Details* page only appears when transactions are sorted by date.

To sort transactions:

1. On the *Account Details* page, click or tap one of the following column headings to change how data is sorted:
 - **Date**
 - **Description**
 - **Amount**



2. Click or tap the same column heading again to change the sort order between ascending and descending.

Exporting transactions

You can export transactions from the Account Details page to a file format that you select. Export formats vary depending on the settings. Currently, you can export in online banking, but not mobile banking.

To export transactions from the Account Details view:

1. (Optional) On the *Account Details* page, narrow the results by either searching transactions or using filters to select transactions with specific conditions.
2. Click the **export icon** (↓).
3. In the export drop-down list, click an **export format**. Depending on your configuration, formats may include:
 - **Spreadsheet (XLS)**
 - **Spreadsheet (CSV)**
 - **Microsoft (OFX)**
 - **Quicken (QFX)**
 - **QuickBooks (QBO)**
4. Depending on your browser settings, one of the following happens:
 - If your browser automatically saves files to a folder, the file is saved in that folder. Open the folder to view the exported file.
 - If your browser is configured to prompt for the folder for downloaded files, you are prompted to specify the location to save the exported file.
5. Click or tap the exported file. The transactions appear in the current sort order on the *Account Details* page.



Viewing transaction details

You can view the details of any transaction in an account. Details include the transaction category, online description, statement description, date of the transaction, and transaction type. The transaction details also allow you to categorize transactions, split transaction categories, inquire about a specific transaction, and print detailed information and check images.

NOTE:

The inquire feature is only available to internally-held accounts.

To view transaction details:

1. On the *Account Details* page, click or tap the transaction.
2. (Optional) Click or tap the transaction again to hide the details.

Viewing and printing images associated with a transaction

You can view accounts and print information about accounts on the Accounts Overview page. Depending on the configuration, the printed page includes the account name, balance, and other details. It will not print ads, menu options, or the summary graph.

On the Account Details page, printing an individual transaction that displays an image icon will include any attached images, such as processed checks, on the printout.

NOTE:

You can only print from a desktop, not from a tablet or smartphone.

To view and print the Account Details page:

1. On the *Home* page, click the account that you want to print.
2. On the *Account Details* page, click the options menu (⋮), and then select **Print**.
3. When the print dialog box appears, select printing options and then click **Save**.



To view and print the images associated with a transaction:

1. On the *Home* page, click the name of the account that includes the transaction.
 1. Click the transaction to view the details. If the transaction includes multiple images, click or tap < to see previous, or > to see next to view other images.
2. To print the images, do the following:
 - a. On the transaction details, click or tap the options menu (⋮), and then select **Print**.
 - b. When the Print dialog box appears, select printing options and then click or tap **Save**.

NOTE:

For the best results, use the provided print option. Using the browser's print function instead of the provided print option will cause suboptimal print results.


Sending a secure message about a transaction

While viewing the details of a transaction, you can send a secure message to WaterStone Bank about the transaction.

NOTE:

Secure messaging is only available for internally-held accounts.

To send a secure message about a transaction:

1. In the transaction details, click or tap the options menu (⋮), and then **Ask a question**. The *Transaction Inquiry* window appears with inquiry details.
2. In the **Message** field, enter your message.
3. (Optional) In online banking, click  **Attach Support Documents**. In the *Open* dialog box, select a file to attach to the message, and click or tap **Open**.
4. Click or tap **Send message**.
5. When the confirmation message appears, click or tap **Close** or **Go To Messages** to view messaging history in **Conversations**.



CHAPTER 4: WORKING WITH TRANSACTIONS

This chapter includes information and detailed instructions on managing transfers, understanding the Activity Center, viewing e-statements, managing check deposits, and creating stop payment requests.

Managing transfers

You can use online and mobile banking to transfer funds, view transfers, and cancel transfers.

Transferring funds

You can transfer funds between accounts held at WaterStone Bank. You can also make transfers between your accounts at WaterStone Bank and external Financial Institutions.

To transfer funds:

1. In the *navigation menu*, click or tap **Transactions > Funds Transfer**.
2. On the *Funds Transfer* page, in the **From Account** drop-down list, select the account you want to transfer funds from.
3. In the **To Account** drop-down list, select the account you want to transfer funds to.
4. In the Amount field, enter the amount to transfer.
5. In the **Frequency** drop-down list, select a frequency option.
6. Click or tap the **Transfer Date** field, and then select the date that you want the transfer to occur.

NOTE:

The date selected is the date you want the transfer to be processed, not the date the funds will become available.

7. For reoccurring transfers, select **Repeat Duration of Forever**, or **Until Date**, and then select the date that you want the transfers to cease.
8. (Optional) If you select today's date, a confirmation gives you the option of continuing with the same-day transaction or choosing the next business day. Select a **Process by** date.
9. (Optional) Enter information about the transfer in the **Memo** field.



10. Click or tap **Draft** or **Approve**. The Transaction Authorized message appears and confirms that the transfer was processed or will be scheduled to process.
11. Click or tap **Close** to set up another transfer, or click or tap **View in Activity Center** to review the transfer.

Viewing transfers

You can view or search for an existing pending or processed transfer on the following pages:

- Funds Transfer
- Activity Center

NOTE:

The Activity Center page may include additional details about a transfer.

To view a transfer on the Funds Transfer page:

1. In the *navigation menu*, click or tap **Transactions > Funds Transfer**.
2. In the sidebar, click or tap in the **Search transactions** field, and enter your search text. You can search for the process date, amount, transaction ID, or the user who created the transfer.
3. After you locate a transfer, click or tap it for more details.
4. (Optional) On the transfer details overlay, click or tap **View in Activity Center**.

To view details of a transfer in the Activity Center:

1. In the *navigation menu*, click or tap **Transactions > Activity Center**.
2. In the Activity Center, do one of the following:
 - Click or tap **Single Transactions** to view a single transfer.
 - Click or tap **Recurring Transactions** to view a recurring series of transfers.
3. Browse to find the transfer that you want to view.
4. Click or tap anywhere on the row that displays the transfer you want to view.



Canceling a transfer

You can use the Activity Center to cancel transfers. You can cancel one or more transfers if the status is Drafted or Pending.

NOTE:

Processed transactions cannot be canceled.

To cancel a transfer:

1. In the *navigation menu*, click or tap **Transactions > Activity Center**.
2. Click or tap a transfer.
3. In the Transaction details' options menu (⋮), click or tap **Cancel** to cancel the transfer. A message prompts you to confirm the cancellation.
4. Click or tap **Confirm** to cancel the transfer.
5. Click or tap **Close** to return to the Activity Center.

NOTE:

For multiple cancellations, select the check box of at least two transfers that you want to cancel, then click or tap **Cancel**.

Using the Activity Center

The Activity Center displays details for recent transactions. You can sort, search, filter, and manage transactions on this page. In the Activity Center, all scheduled recurring transactions appear on the Recurring Transactions tab. You can use the Recurring Transactions tab to view or cancel the recurring series.

You can also see checks that have been deposited on the Deposited Checks tab.



The Activity Center

Activity Center

Single Transactions Recurring Transactions Mobile Deposited Checks

☆ 🖨 ⬇ 🔍

Created date ▾ Status ▾ Transaction Type ▾ Account ▾ Amount ▾ ☐

Credits: [0] \$0.00 | Debits: [0] \$0.00

WaterStone Bank uses the following details that appear in the Activity Center:

- Created Date
- Status
- Transaction Type
- Account
- Amount

You can utilize these fields to approve or cancel transactions, as well as export or print the filtered data.

The Single Transactions tab includes transactions that do not recur and any recurring transaction due in the next seven calendar days. You can use the Single Transactions tab to view or cancel a specific transaction in a recurring series.

When you have pending approvals waiting, the number of pending approvals appears on the tabs.

NOTE:

You can also view transaction details on the page where you created the transaction.

You can select individual check boxes to view the total debits and credits of the selected transactions. For international wires, the debit total displays the USD equivalent.

Furthermore, click or tap an individual transaction to expand the transaction details. Transaction details in the Activity Center will include the following when viewing an account:

- Tracking ID
- Created
- Created by
- Authorized
- Authorized By
- Will Process On
- Amount
- Description
- From Account
- To Account



Creating custom views in the Activity Center

You can select up to six fields to control which data appears in the Activity Center for each transaction type. For example, a user responsible for reviewing wire transactions can select Message to Beneficiary and Beneficiary Bank as two columns of data that will appear, and then save the custom view as a Favorite for later use.

To create a custom view in the Activity Center:

1. In the *navigation menu*, click or tap **Transactions > Activity Center**.
2. Click or tap **Filters** on the Single Transaction tab.
3. In the filter fields that appear, select a **Transaction Type** and, optionally, a Status.

NOTE:

After six columns are selected, you must clear a selected check box before selecting a new check box.

4. When Column names with check boxes appear, select up to six columns that you want to view.
5. Click or tap **Apply Filters**.
6. (Optional) Click or tap **Favorites** to save the custom view for later use.

Sorting transactions in the Activity Center

In the Activity Center, you can choose to sort transactions by the column headings.

To sort transactions:

- In the Activity Center, click or tap any column header to change the criteria by which transactions are sorted.

NOTE:

Click the column heading again to change the sort order between ascending and descending.

Searching transactions overview

When you search, you enter terms to locate specific account information. Some examples of things that you can search for include:



- Transactions greater than \$500
- All pending transactions
- All transactions in the last week

When you perform a transaction search, you can search for any of the following fields by typing keywords or using the Filters option:

Basic search transaction fields

Item	Description
Type	The type of transaction, such as Funds transfer, Domestic Wire, Bill Payment, etc.
Status	The status of the transaction.
Account	The account to search.
Start Date	The creation date for the transaction.
End Date	The end date for the transaction, if applicable.
Created by	The user that created the transaction.
Amount	The amount of the transaction. You specify a range of amounts to include in the search.
Transaction ID	The number that uniquely identifies the transaction

NOTE:

Click or tap **Filters** to see the full list of fields you can use to better define your search.

Searching transactions in the Activity Center

When searching transactions in the Activity Center, you can search across multiple types of information, not just the transaction description:

Key Words	Search Result
-----------	---------------



Transactions over \$25	All transactions that are at least \$25.01, regardless of type, appear.
ACH	Any ACH transactions, including ACH payment, ACH Single Receipt, ACH collections, appear.
Tracking #23489	The transaction with tracking ID #23489 appears.


In the Activity Center, you can search for a transaction in the following ways:

- Typing keywords in the **Search transactions** field
- Using the Filters option to filter transactions by certain fields


To search for a transaction:

1. In the *navigation menu*, click or tap **Transactions > Activity Center**.
2. Enter text in the **Search transactions** field.
3. Click or tap the magnifying glass icon or press **Enter**. The results display all matching payments and transfers.

To use filters:

1. In the *navigation menu*, click or tap **Transactions > Activity Center**.
2. Use the **Filter icon** () to specify the values to include in the search.
3. Click or tap the magnifying glass or press **Enter**.
4. In the search results, click or tap on a transaction for additional details. The results of a Basic search include transactions that match all the search conditions.

To save a favorite search:

1. In the *navigation menu*, click or tap **Transactions > Activity Center**.
2. In the **Search transactions** field, enter your search text.
3. Click or tap the **Favorites icon** (.
4. Click or tap **Save As New** to save the search.
5. In the *Save Search* window, enter a Nickname for the favorite and click or tap **Save**.



5. In the success message, click or tap **Close**. The search result is saved and can be accessed later.

To repeat a favorite search:

- On the *Activity Center* page, Click or tap the **Favorites** icon (☆) and then click or tap the favorite search that you want to use. The search results appear.

Viewing transaction details overview

The details that appear when you expand a transaction in the Activity Center may vary, based on the type of transaction. They may also provide additional information related to the transaction. Details include:

Transaction details in the Activity Center

Name	Description
Tracking ID	A unique internal number that identifies the transaction.
Created	The date that the transaction was created.
Created by	The Login ID of the user who created the transaction.
Will process on	The date that the transaction will be processed.
Amount	The amount of the transaction.

Viewing transactions in the Activity Center

The Activity Center page includes all transactions that you create in online and mobile banking, including recurring transactions.

To view transactions on the Activity Center page:

1. In the *navigation menu*, click or tap **Transactions > Activity Center**.
2. Click or tap the transaction. The transaction expands to show the details.



Canceling pending transactions

Use the Activity Center to cancel a pending transaction. If you cancel a transaction on the Recurring Transactions tab, you cancel all future recurrences of the transaction. If you cancel a single transaction in a recurring series on the Single Transactions tab, you cancel the single occurrence, not the entire series.

To cancel one or more pending transactions:

1. In the *navigation menu*, click or tap **Transactions > Activity Center**.
2. Browse or search for the transactions that you want to cancel.
3. In the *Activity Center*, select the check box for each transaction that you want to cancel, click or tap the **Options** drop-down list (⋮), and then select **Cancel Selected**.
4. When prompted, click or tap **Confirm** to verify the cancellation. The status of the items will change to Canceled in the Activity Center.

Approving transactions

You can use the Activity Center to approve a pending transaction, or multiple transactions at once.

To approve one or more transactions:

1. In the *navigation menu*, click or tap **Transactions > Activity Center**.
2. Browse or search for the transactions that you want to approve.
3. In the *Activity Center*, select the check box for each transaction that you want to approve, click or tap the **Options** drop-down list (⋮), and select **Approve**.
4. (Optional) If you use a Symantec VIP Token code to authorize transactions, enter the current code from the token when prompted.
5. When prompted, click or tap **Confirm** to verify the approval. The status of the items will change to Authorized in the Activity Center.

Copying a transaction

If you need to copy a transaction, use the Activity Center to copy an existing transaction.



To copy a transaction:

1. In the *navigation menu*, click or tap **Transactions > Activity Center**.
2. Browse or search for the transaction that you want to copy.
3. Click or tap the **Options** drop-down list (⋮), click or tap **Copy**. A new transaction of the same type appears with the fields already filled.
4. Make any needed changes to the transaction. The procedure that you use to make the changes varies, depending on the type of transaction.
5. When you are satisfied with your changes, submit the new transaction.

Sending a message about a transaction

You can use the Activity Center to send a message about a transaction.

To send a message about a transaction:

1. In the *navigation menu*, click or tap **Transactions > Activity Center**.
2. Browse or search for the transaction that you want to send a message about.
3. Click or tap the item.
4. Click or tap the **Options** drop-down list (⋮), then click or tap **Inquire**.

NOTE:

The message automatically includes information to identify the transaction. You do not need to add transaction details to the message.

5. Click or tap in the **Message** field and enter your message.
6. (Optional) In online banking, click **Attach a file** (📎).
7. In the **Open** dialog box, select a file to attach to the message, and click **Open**.
8. Click or tap **Send**. A message appears confirming that you sent the message.
9. Click **Close**.

Printing transaction details from the Activity Center




In online banking, you can print transaction details in the Activity Center.

NOTE:

You can only print from a desktop, not from a tablet or smartphone.



To print from the Activity Center:

1. On the *Home page*, click or tap **Transactions > Activity Center**.
2. Click or tap the transaction to view the details. If applicable, the image appears below the transaction. If the transaction includes multiple images, click or tap  to see previous, or  to see next to view other images.
3. Click or tap the **Options menu** () , then click or tap **Print Details**.
4. When the **Print** dialog box appears, select printing options and then click **Save**.


Exporting by Transaction Type in the Activity Center

You can export transactions by Transaction Type in the Activity Center to a file format that you select. Export formats will vary depending on the settings.

NOTE:

You can only export data in online banking, but not in mobile banking.

To export by Transaction Type in the Activity Center:

1. In the *navigation menu*, click **Transactions > Activity Center**.
2. Select multiple transaction check boxes, then click the **export icon** (). A window appears where you can download separate XLS files that contain details about exported files, grouped according to transaction type.
3. Click **Download** on the desired transaction type to download the related CSV file.

Viewing e-statements

In order to view e-statements, you must enroll to begin receiving statements electronically. You should disable any pop-up blockers for the online banking site.

Verifying your ability to view a PDF

You may need to verify that you can view PDF files the first time that you want to view an online statement.

If you are not able to view PDF documents, Adobe Reader is available for most operating systems. You can download and install Adobe Reader or a similar program



to view PDF documents. Adobe Reader is available from:

<http://get.adobe.com/reader>.

To verify that you can view a PDF:

1. In the *navigation menu*, click or tap **Statements > View Statements**. The PDF Verification page appears.

PDF Verification

The E-Sign Act requires us to verify that you are able to view PDFs. Please help us by following these two steps:

- 1 Press "Get Code"—you will see a PDF with a code for you to copy and paste.

- 2 Paste the code exactly as it appears into this field and click Verify. ([Can't see a PDF?](#))
 

2. Click or tap **Get Code**. If your browser or device configuration permits it, a new tab or window appears displaying the PDF.
3. Do one of the following:
 - If the PDF appears, enter the verification code exactly as it appears in the PDF in the **Verification Code** field, and click or tap **Verify**. The *PDF Verification Success* page appears in a new tab or another window. Click or tap **Close** to return to the **Statements** page.
 - If the PDF does not appear, click or tap **I can't see a PDF**. An error message appears. Click or tap **Close** to return to the Home page. If you cannot view the PDF, verify that you have the appropriate PDF viewing software installed.

To view e-statements:

1. In the *navigation menu*, click or tap **Statements > View Statements**.
2. On the *Statements* page, do the following:
 - a. Select an **Account**.
 - b. Select a **Date**.
 - c. Select a **Document Type**.
 - d. Click or tap **Get Statement**.

**NOTE:**

Depending on the settings on your device, you may be able to save or print the e-statements.

NOTE:

After choosing an account, you may see a message asking you to opt in to view a statement. Click or tap **Visit Statement Preferences** to change settings.

Printing a check image

Use a desktop to print the front and back images of a check.

To print a check image:

1. On the *Account Details* page, click the transaction to view the expanded details.
2. Click or tap the **Options menu** (⋮), click or tap **Print**. The Print window displays the check image.
3. Click **Print**.

Reordering checks

You can use the *Check Reorder* page to repeat your most recent check order. You can only submit a reorder request for one account at a time.

1. In the *navigation menu*, click or tap **Other Services > Check Reorder**.
2. Select checkbox next to the account to include in the reorder request. The check ordering website opens.
3. Proceed with order on check ordering website.

Creating a stop payment request

You can request a stop payment on one or more checks. A stop payment request does not guarantee that the check(s) will be stopped. The item may have already been processed and posted to your account.

NOTE:

Only users with the right to create stop payment requests can initiate them. This is only for paper checks. To stop an automatic withdrawal, please contact WaterStone Bank's Customer Service center at 414-761-1000.



To create a stop payment request:

1. In the *navigation menu*, click or tap **Other Services > Stop Payment**.
2. On the Request Type tab, click or tap one of the following:
 - **Single Check**
 - **Multiple Checks**
3. In the *Account* drop-down menu, click or tap the appropriate account.
4. Enter the check information.
 - If you selected *Single Check*, enter the following:
 - **Check number**
 - (Optional) Check amount
 - (Optional) **Check date**
 - (Optional) **Note**
 - If you selected *Multiple Checks*, enter the following:
 - **Starting check number**
 - **Ending check number**
 - (Optional) **Start Date**
 - (Optional) **End Date**
 - (Optional) **Note**
5. Click or tap **Request stop payment** to complete the stop payment action.
6. Do one of the following:
 - Click or tap **Close** to return to the *Stop Payment* page.
 - Click or tap **View in Activity Center**.



CHAPTER 5: MANAGING SECURE MESSAGES AND ALERTS

This section includes details about messages and alerts. It also includes detailed instructions to help you create, read, and delete messages and alerts. You can use messages to communicate securely with WaterStone Bank. Alerts can notify you when important events happen in your accounts.

Managing secure messages

Messages provide a secure way to communicate with WaterStone Bank and are not used to communicate with any outside party. These messages appear in both online and mobile banking in the Conversations item in the navigation menu.


In online banking, you can attach a file to a message. The number of unread messages appears on the Conversations item in the navigation menu.

After you have read the messages in a conversation thread, you can delete the thread and all messages in it. You can delete a single thread, multiple threads, or all threads. Conversation threads stay in the Inbox until you delete them or they expire.

Creating a secure message

You can create a secure message in online banking or mobile banking.

To create a secure message:

1. In the *navigation menu*, click or tap **Messages**.
2. Click or tap **New Conversation icon** ().
3. Select recipient from the **Message recipient** drop-down list.
4. Type subject in **Message subject** field.
5. Type message in **Message** field.
6. (Optional) Click or tap **Attach a file** select a file to attach to the message, select file from Open window, and then click **Open**.



- When your message is complete, click or tap **Send message**. Your new message appears on the *Conversations* page.

NOTE:

File attachments are currently only supported in the desktop application.

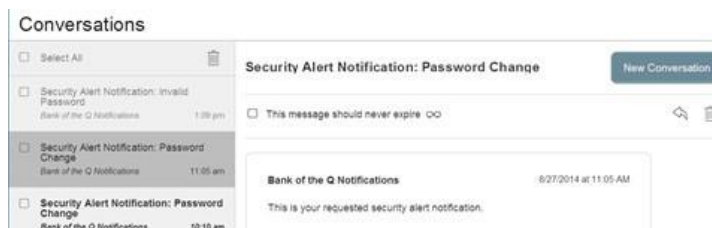
Reading a secure message

You can use the *Conversations* page to read secure messages in online and mobile banking.

When you have unread messages, the number of unread messages appears on the *Conversations* item in the menu. In the *Inbox*, the subject lines of unread messages are bold.

To read a secure message:

- In the *navigation menu*, click or tap **Messages**.




- Do one of the following:
 - If the *Conversations* page appears, click or tap the message that you want to read. The original message and all related replies appear.
 - If the *Conversations* page does not appear, click or tap *Inbox*, and click or tap the message that you want to read. The original message and all related replies appear.

Replying to a secure message

You can use the *Conversations* page to reply to a secure message in online banking or mobile banking. You cannot reply to some types of messages, such as security alerts.

To reply to a secure message:



1. After you read a secure message, click or tap the reply icon (). The Reply window appears.
2. In the **Message** field, enter the message.
3. (Optional) Click or tap **Attach a file** select a file to attach to the message, select file from Open window, and then click **Open**. In the **Open** dialog box, select a file to attach to the message, and click **Open**.
4. When your reply is complete, click or tap **Send message**.

Deleting conversations

Use the *Conversations* page to delete conversation threads in online and mobile banking.


IMPORTANT!

When you delete a thread, it is permanently deleted. Make sure that you do not need the information in the message before you delete it.

Message detail area

☐ This message should never expire

To delete conversations:

1. In the *navigation menu*, click or tap **Messages**.
2. Do one of the following:
 - Click or tap a single message.
 - Click or tap the check boxes for the message threads that you want to delete.
 - Click or tap **Select All** to select all message threads.
3. Click or tap the delete icon ().
4. When prompted, click or tap **Delete** to verify the deletion.
5. Click **Close** to return to the Inbox.

Managing alerts

Alerts remind you of important events, warn you about the status of each of your accounts, and notify you when transactions occur. Some alerts are automatically generated by the system, such as security alerts, but some alerts you can create and customize.



When you create an alert for an account, you specify the conditions that trigger the alert, as well as the way that you want to receive the alert. Alert conditions vary depending on the alert type. Available alert types may vary depending on your configuration.

Alert types

Alert Type	Description
Reminder	Reminds you of a specific date or event.
Account Alert	Notifies you when the balance in one of your accounts is less than, more than, or exactly a specific amount.
History	<p>Notifies you when:</p> <ul style="list-style-type: none">• A specified check number posts.• A credit or debit transaction is greater than or less than an amount that you specify.• A transaction description matches text that you specify.
Online Transaction Alert	<p>Notifies you when the following transactions are generated:</p> <ul style="list-style-type: none">• ACH payment• ACH collection• ACH File Upload• Domestic wire• Domestic wire (incoming and outgoing)• EFTPS• Funds transfer• International wire• International wire (incoming and outgoing) <p>The alert can trigger when the transaction is:</p> <ul style="list-style-type: none">• Drafted• Authorized• Processed• Canceled• Failed

You do not need to be logged in to receive the alert. Secure messages and email alerts are sent immediately when they are generated. You can receive alerts through:

- Secure message (in online and mobile banking)



- Email
- Telephone call
- Text (SMS) message

Creating an alert

When you create an alert, it takes effect immediately and stays in effect until you disable or delete it. You can set an alert to occur immediately. Alert types may vary according to your settings and may include:

- Date alerts
- Account alerts
- History alerts
- Transaction alerts

Delivery methods may include:

- Secure message
- Email
- Phone
- SMS/Text message

If you miss an alert delivered by email, you may need to change your settings or double-check the Messages inbox. If you don't see an email alert, check your junk email folder. If your alert was delivered there, configure your mail settings to allow messages from our email address.

To create an alert:

1. In the *navigation menu*, click or tap **Settings > Alerts**.
2. Click or tap **New Alert**, then select the alert type that you want to create.
3. Enter the required information to set up the alert.
4. (Optional) Select the **Recurs Every Year** check box to create a recurring date alert.



5. Click or tap **Message**, then enter a message.
6. Click or tap an **Alert Delivery Method**.
7. Click or tap **Secure Message Only** to send the alert as a Secure Message. The alert is sent immediately when it is generated. You must be logged in to read the alert.
8. Click or tap **Email** to send the alert as an email. Enter the email address where you want to send the alert. The alert is sent immediately when it is generated.
9. Click or tap **Voice** to send the alert as a telephone call.
 - Click or tap the country from the Country drop-down list, then enter the phone number to call.
 - Enter the time to call. You can set this to occur immediately.
10. Click or tap **SMS Text Message** to send the alert as a text (SMS) message.
 - Click or tap the country.
 - Enter the phone number.
 - Enter the time to send the message, then select the **Agree to Terms** check box.
11. (Optional) Select the **Every Occurrence** check box to repeat the alert every time that the trigger occurs.

NOTE:

When you select **Every Occurrence**, a Transaction alert is sent every time the conditions match.

12. Click or tap **Save**.

NOTE:

The **Save** button remains inactive until all required information is entered.

13. In the success message, click or tap **Close**. The new alert appears on the *Alerts* page.

Editing alerts

You can use the Alerts page to edit an existing alert. Any changes take effect immediately.

To edit an alert:

1. In the *navigation menu*, click or tap **Settings > Alerts**.



2. Click or tap the type of alert that you want to edit.
3. Click or tap **Edit** for the account you want to edit.
4. Make desired changes to the alert settings.
5. (Optional) For SMS alerts, you must select the **Agree To Terms** check box before saving.
6. Click or tap **Save**.
7. Click or tap **Close** on the Save Alert message.

Enabling and disabling alerts

You can use the Alerts page to temporarily disable an existing alert and later enable it again.

To enable or disable an existing alert:

1. In the *navigation menu*, click or tap **Settings > Alerts**.
2. Click or tap the type of alert that you want to disable or enable.
3. On the **Alerts** page, locate the existing alert, then do one of the following in the **Enabled** column:
 - Click or tap **Off** to disable the alert.
 - Click or tap **On** to enable the alert.
4. When the Save Alert page appears, click or tap **Close**.

Deleting an alert

You can use the Alerts page to delete an alert that you no longer need. Deleting an alert removes it immediately and permanently.

To delete an alert:

1. In the *navigation menu*, click or tap **Settings > Alerts**.
2. Click or tap the type of alert that you want to delete.
3. Click or tap **Edit**. The *Edit Alert* page appears.
4. Click or tap **Delete**.



5. When prompted, click or tap **Confirm** to delete the alert.
6. When the deletion is complete, a message appears. Click or tap **Close**.

Security alerts overview

Security alerts inform you when a security-related event occurs. Some security alerts are required. In the list of security alerts, required alerts are dimmed. You can enable or disable optional security alerts. The available security alert types vary, depending on your account type.

When an enabled alert is triggered, we send a security alert message. Security alerts are always sent as secure messages, but you can add additional delivery methods. When a security alert is triggered, the alert is sent to all the configured delivery methods.

IMPORTANT!

Always use a second delivery method along with email for greater security.

Configuring security alerts

Use the Alerts page to configure security alerts. Alert preferences only affect the security alerts.

To enable or disable optional security alerts:

1. In the *navigation menu*, click or tap **Settings > Alerts**.
2. Click or tap **Security Alerts**. The list of available alerts appears.
3. Do one of the following:
 - To enable an alert, click or tap **On**.
 - To disable an alert, click or tap **Off**.
4. On the *Save Alert* page, click or tap **Close** to return to the Alerts page.

To edit security alert delivery preferences:

1. In the *navigation menu*, click or tap **Settings > Alerts**.
2. Click or tap **Security Alerts**.
3. Click or tap **Edit Delivery Preferences**. The Delivery Preferences page appears.



4. Enter the **E-mail Address**, **Phone Number**, or **SMS Text Number** where you want to receive security alerts. Do at least one of the following:
 - In the **E-mail Address field**, enter the email address to receive security alerts.
 - In the Phone Number area, select the destination from the **Country** drop-down list and enter the phone number and extension to call in the Area Code and Phone Number fields.
 - In the SMS Text Number area, select the destination country from the Country drop-down list, and enter the phone number to send the message to in the Area Code and Phone Number fields.
5. On the *Delivery Preferences* page, click or tap **Save**.



CHAPTER 6: BUSINESS FEATURES OVERVIEW

This section includes information and detailed instructions for the Business features in online and mobile banking.

- [User management overview](#)
- [Making business payments](#)

User management overview

Every user has an individual set of rights, including:

- Rights to create payments and templates for specific Transaction Types.
- Limits on the transactions the user can approve.
- Rights to access specific accounts.
- Rights to features in online and mobile banking.
- Transaction view capabilities.

These rights control what each user can do in online and mobile banking. Manage these rights by giving users the permissions that they need to perform their jobs.

The rights, features, and accounts assigned to the Business user you create for your business are driven by your needs and factors such as the business structure, number of owners, and number of employees.

The following table includes examples of user transaction and feature rights for business structures:



Business structure	Owners	Employees	Transaction and feature rights for individuals
Sole proprietorship	1	5	<ul style="list-style-type: none"> • Owner: Draft and approve vendor payments and invoices. Manage users. • Backup: Draft restricted for vendor payments and invoices.
Partnership	2	20	<ul style="list-style-type: none"> • Owner 1: Draft vendor payments and invoices. Manage users. • Owner 2: Approve vendor payments and invoices. Manage users. • Office manager: Draft restricted for vendor payments and invoices.
Small or medium business	Multiple	200+	<ul style="list-style-type: none"> • Directors: Manage templates. Approve payments. Manage users. • Payables manager: Draft and approve vendor payments and invoices. • Receivables manager: Draft and approve collections. • Others: Draft restricted for vendor payments, invoices, and collections.
Large business	Shareholders	1000+	<ul style="list-style-type: none"> • Finance EVP: Manage templates. Approve payments. • Payables manager: Draft and approve vendor payments and invoices. • Receivables manager: Draft and approve collections. • Others: Draft restricted for vendor payments, invoices, and collections.


Business user management

The User Management page lists all of the Business account users.

The following information appears for each user:

- Name
- Email address
- The time since the user last logged in



Click the edit icon () to view more User details. On the *User Details* page, you can:

- See the phone number associated with the User
- Deactivate the User
- Assign Rights
- Delete the User

How rights control payments and templates

A template is a defined set of instructions you can use for repeated payments or collections. You must have a Draft right and Manage Recipient right to create a template.

NOTE:

The Manage Recipient right is required to be able to create a template.

The following table illustrates how the Draft rights for each Transaction Type and the Manage Templates feature control access to payments and templates when Manage Recipients for the User (Business) is enabled as well:



Rights for each Transaction Type

Draft right for Transaction Type	Manage Templates Assigned	Manage Templates not assigned
Draft	<ul style="list-style-type: none"> • Create a payment for the Transaction Type where Draft is enabled. • Create a template from any Transaction Type. • Create a payment from any template and change any fields. • Edit any template. • Delete any template. 	<ul style="list-style-type: none"> • Create a payment for the Transaction Type where Draft Rights are enabled. • Create a template for the Transaction Type where Draft Rights are enabled. • Create a payment from any assigned template or own template and change any fields. • Edit own templates for Transaction Types where Draft is enabled. • Edit assigned templates for Transaction Types where Draft is enabled.
Draft Restricted	Users can create a template, but cannot draft a payment from an existing template, or draft a one-time payment.	Create a payment from an assigned template and change the date, amount, and description.

NOTE:

A user with Draft rights can create a template to access and edit the template. The only other users who can access the template are users who were granted permission to access the template in the template's Info and User Access Tab or users who have Manage Template Rights.

IMPORTANT!

Do not combine Draft Restricted and Manage Recipient rights, as they conflict with each other.

Creating and saving templates

You must have Draft rights to a Transaction Type and the Manage Recipients feature or Manage Templates and Manage Recipients features assigned to create a template. After a payment is drafted, it must be approved. Rights also control who can approve a drafted payment.

**NOTE:**

The Manage Recipient right is required to be able to create a template.

You must have rights to an account to include it in a payment or template:

Required account rights for payment types

Payment Type	Required account right
<ul style="list-style-type: none">• ACH Payment• Domestic Wire• International Wire• Tax Payment	Withdraw
ACH Collection	Deposit

The rights required for an ACH File Upload payment depend on the contents of the file's contents.

Transaction Types

Each user has access to different Transaction Types. Depending on your account configuration, the available types can include some or all of the following:

Type	Description
ACH File Upload	Upload a complex NACHA-format file that includes multiple batches or non-standard SEC codes.
ACH Payment	Send funds to a single recipient and multiple recipients through the ACH Network.
ACH Collection	Collect funds from a single recipient and multiple recipients through the ACH Network.
Domestic Wire	Send a wire transfer to a recipient in the United States
International Wire	Send a wire transfer to a recipient in another country.
Tax Payment	Send funds to a federal, state, or local tax authority using the Electronic Federal Tax



Rights to Transaction Types

After selecting a user, the Overview tab on the User page appears with the approval limits and other details for each Transaction Type.

The Draft rights for each Transaction Type include the following rights:

Icon	Right	Permission
✓	Draft	Create a draft.
i	Draft Restricted	Create a draft based on an assigned existing template, and change the amount, settlement date, and description (Addendum for ACH and Message to Beneficiary for Wires).
⊘	None	Cannot create a draft. Transaction Type does not appear in the New Payments list.

The Approve rights for each Transaction Type include the following:

Approve rights for Transaction Types

Icon	Right	Permission
✓	Approve	Approve a draft.
⊘	None	User can't approve a draft.

The Cancel rights for each Transaction Type include the following:

Cancel rights for Transaction Types

Icon	Right	Permission
✓	Cancel	Cancel an existing draft or an approved, but unprocessed transaction.
⊘	None	User can't cancel.

The View rights control which transactions are visible in the Activity Center. However, without the proper View rights, you may not be able to approve or cancel a draft or transaction.



The rights for each Transaction Type include the following:

View rights for Transaction Types

Right	Permission
All	Can view all transactions
Own	Can view own transactions
No	Cannot view any transactions

Other services

Rights also control access to other services that are not used in payments or templates. Depending on your account configuration, the available types can include some or all of the following:

Other service types

Type	Permission
Change Address	Submit an address change request.
Check Reorder	Submit a request to repeat your most recent check order for an account that you specify.
Stop Payment	Submit a stop payment request for one or more checks. (User must have withdrawal rights to place stop payment.)

Limits on transaction approvals

The Business Admin can configure limits on the number and size of transactions that a user can approve. Approval limits apply to each user individually, and each Transaction Type has a separate limit.

NOTE:

In addition to the Wire, Transfer, Bill Pay limits that you set for users, WaterStone Bank must approve any ACH Origination limits prior to originating ACH transactions within the system. You cannot set User Approval limits higher than what has been approved.



You can apply the following limits on each Transaction Type:

Transaction limits

Limits	Limits approval by
Per transaction Amount)	Dollar amount for each transaction of the type
Per Day (Amount)	Dollar amount per day for all transactions of the type
Per Month (Amount)	Dollar amount per month for all transactions of the type
Per Account Per Day (Amount)	Doll amount per day for each account
Per Day (Count)	Number of transactions per day
Per Month (Count)	Number of transactions per month

Rights to access features

Certain features are assigned to each specific user. Depending on the services you are enrolled in, the features may include some or all of the following:

Feature access

Limits	Limits approval by
Manage Templates	Create new templates of any Transaction Type, Edit any existing templates of any Transaction Type, and Delete any existing templates. Manage Recipient Rights must also be enabled to create a Template or edit existing templates.
Manage Recipients	Create, edit, and delete recipients
Manage Users	Add and delete users and edit Transaction Types, features, and accounts for any user.
Statement Image	View statement images.
Mobile Capture	Use mobile banking to deposit checks.
Allow One-Time Recipient	User can add a recipient for one-time payments. However, the recipient will not be saved.
Can View Existing Recipients	Users can view existing recipients for one-time payments
Allow One-Time Recipient	Allows the user to create a one-time recipient in a one-time payment flow that is not saved. If this feature and Manage Recipients are enabled, then the user can create a recipient as a permanent record or



	<p>click or tap OK to add them as a one-time recipient. If this is not enabled and Manage Recipients is enabled, the user can only select Create Recipient as a permanent record.</p> <p>If both this feature and Manage Recipients are not enabled, the user cannot see the existing recipient list when drafting a one-time payment unless "Can view all recipients" is enabled. "Can view all recipients" allows the user to see the existing list when making a one-time payment.</p>
Can View Existing Recipients	<p>Allows the user to only pick from the existing recipient list when making a one-time payment. If this feature and Manage Recipients are enabled, then the user can see all recipients in a one-time payment flow and create new permanent recipient records in the workflow. If this is enabled and Manage Recipients is not enabled, the user can see all recipients in a one-time payment flow, but cannot create new permanent recipient records in the workflow. If this feature is disabled and Manage Recipients is enabled, the user can see all recipients in a one-time payment flow and create new recipient records in the workflow.</p> <p>If this feature and Manage Recipients are disabled, the user cannot see all recipients in a one-time payment flow and cannot create new recipient records in the workflow. If Allow one-time recipient is on, the user can create a one-time recipient (OK button appears) in the one-time payment flow.</p>



Depending on the combination of features, the user can perform different actions:

Feature name	Allows you to
Allow One-Time Payment	<p>Allows the user to create a one-time recipient in a one-time payment flow that is not saved. If this feature and Manage Recipients are enabled, then the user can create a recipient as a permanent record or click or tap OK to add them as a one-time recipient. If this is not enabled and Manage Recipients is enabled, the user can only select Create Recipient as a permanent record.</p> <p>If both this feature and Manage Recipients are not enabled, the user cannot see the existing recipient list when drafting a one-time payment unless "Can view all recipients" is enabled. "Can view all recipients" allows the user to see the existing list when making a one-time payment.</p>
Can View Existing Recipients	<p>Allows the user to only pick from the existing recipient list when making a one-time payment. If this feature and Manage Recipients are enabled, then the user can see all recipients in a one-time payment flow and create new permanent recipient records in the workflow. If this is enabled and Manage Recipients is not enabled, the user can see all recipients in a one-time payment flow, but cannot create new permanent recipient records in the workflow. If this feature is disabled and Manage Recipients is enabled, the user can see all recipients in a one-time payment flow and create new recipient records in the workflow.</p> <p>If this feature and Manage Recipients are disabled, the user cannot see all recipients in a one-time payment flow and cannot create new recipient records in the workflow. If Allow one-time recipient is on, the user can create a one-time recipient (OK button appears) in the one-time payment flow.</p>

Depending on services you are enrolled in, you may be able to access other features on the Features tab of the User Policy page. These features can include custom forms or access to other services provided. The rights have different effects on payments:

Effects of rights on payments



Enabled feature rights	New template	Template edit	One-time payment
Manage Recipients and Draft right	Can see and choose from the entire recipient list to create and save a template or draft a payment (after saving the template).	Can see and choose from the entire recipient list to create and save a template.	Can see and choose from the entire recipient list to create a payment.
Can Access Existing Recipients and Draft right	Not applicable since Manage Recipients and Draft or Manage Templates are required to save a new template.	Can see and choose from the entire recipient list to edit the template for Draft only (saving is not possible).	Can see and choose from entire recipient list to create a payment.
Allow One Time Recipients and Draft right	Not applicable, as permanent recipients' records are required for templates.	Not applicable, as permanent recipients' records are required for templates.	Cannot see recipient list, but can create a one-time recipient (not saved as a permanent record) to create a payment.



Rights to access accounts

The Accounts tab on the User Rights page lists the accounts that a User can access.

Accounts tab example - Business

OverviewFeaturesAccounts

ACCOUNTS ?

Number	Name	View <input type="checkbox"/>	Deposit <input type="checkbox"/>	Withdraw <input type="checkbox"/>
565416280	BUSINESS ANALYSIS CHECKING	✓	✓	✓
567558024	BUSINESS ESSENTIAL CHECKING	✓	✓	✓

For each account, you can assign any or all of the following access rights:

Account access rights

Feature name	Allows you to
View	View balance and history for the account on the Home page and on the Account Details page.
Deposit	Deposit funds into the account.
Withdraw	Withdraw funds from the account.

Making Business Payments

After a user is created, the user can have transaction access and limits, system features, and accounts assigned to the user. Once these have been assigned, the user can begin creating payments, accessing their enabled features, and viewing their accounts in online banking immediately.

Be aware of the following when making payments:



- Recipient total amounts must be less than or equal to the approval limits by Transaction Type for the user in order to approve the transaction. However, the user may still be able to draft the transaction as long as the transaction amount does not exceed the transaction limit for that transaction type at the Customer level, per transaction.
- Users must have the Draft and Manage Recipients feature enabled to create templates and new recipient records. However, the feature is not required to create one-time payments from existing templates.
- Users must have Draft Rights to make a payment, as Approve alone will not allow the User to create a payment.
- When a user approves a payment in the Review & Submit tab, the payment will be checked against the limits set for that user. If the payment exceeds the limit assigned, the user will receive an error message.

NOTE:

Within the Info & User Access Tab of the template workflow, users with the Draft right only enabled can be selected or deselected. Users with the Manage Templates feature enabled will automatically be selected and cannot be unselected.

Payment and template overview

Your business pays and collects funds every day. You can use ACH payments and templates in online and mobile banking to create one-time payments and to create templates to automate routine payments.

In online and mobile banking, a payment is a transaction you create to pay or collect funds.

Templates make it easy for you to set up and use repetitive payments, including:

- Payments to vendors and suppliers
- Collections from customers
- Payroll payments

Templates help you to do the following:



- Reduce error rates
- Delegate tasks
- Control regular payments

You can create a template and assign it to another user. You can also control how that user can access, use, and change the template. Depending on the user's rights, that user can do some or all of the following:

- Create a payment from the template and change only the date, amount, and description.
- Create a payment from the template and change any field.
- Edit the template and save the changes for all users.

NOTE:

You can only create unique template names that do not share the same name as an existing template.

Payment recipients overview

A recipient is any person or business your business can exchange funds with. You can send funds to or receive funds from the recipient. After you create a recipient, you can include the recipient in multiple payments or templates.

A payment or a template must have at least one recipient assigned. If the recipient for a payment or template does not exist, you can add a recipient when you create the payment or template. Each recipient must have one or more associated accounts. Wire transfers require beneficiary financial institution information and may also need an intermediary financial institution.

If the recipient account(s) have the required information to support that transaction type, recipients will appear in the payment workflows for ACH and wire. (For example, at a minimum, wire recipients must have a beneficiary bank name and wire routing number to appear in the workflow.)

The Wire Name field, which must be included, is the person or business who should receive the funds in a wire transfer. When you add an account to the Recipient card, you specify a Beneficiary Financial Institution that will accept the transfer on behalf of the wire recipient (Wire Name).

An intermediary financial institution is a receiving financial institution other than the Beneficiary financial institution. The wire transfer goes first to the intermediary, which retransmits it to the Beneficiary Financial Institution.



If you have the Manage Recipients feature assigned, you can do the following:

- Create recipients
- Edit recipients
- Create a new template (if the Draft feature is also enabled).




The Recipient Management page does not appear if your rights do not permit you to manage recipients.

Recipient information in a payment or a template




In a payment or template, recipients appear in the Recipient & Amount tab as cards in a grid or as items in a list. The details may vary based on the specific template or payment. For example, template cards have icons representing the addition of a template for adding and editing recipients.

Each view includes one or more the following information:

Recipient information in payments and templates

Name	Icon	Description
Name	N/A	The name of the recipient.
Account	N/A	The account number to use in the payment or template.
Amount	N/A	The amount of the payment, or the default amount for the template.
Currency	N/A	The currency for the wire transfer. Only appears for an international wire.
Accounts		All of the accounts associated with the recipient.
Addendum or Message to Beneficiary		For ACH transactions, a ACH system. The addendum appears in the transaction details on the Activity Center page. It does not appear for the recipient. For domestic and international wire transfers, a message to the beneficiary can be included in the wire.
Notify		Notify the recipient by email when the payment is processed. A recipient email address is required to send a notification.



Pay		Pay the recipient when the payment is processed. Only appears for the transactions.
Copy recipient		Copy the recipient in the payment or template.
Edit		Edit the recipient. Only appears if you have the Manage Recipients feature assigned.

Payment processing times

When you create a payment, you specify the effective date of the payment for ACH and a process date for wire transfers. For ACH, your payment is processed to meet the effective date. You cannot schedule a payment to process on a holiday or weekend. If you create a recurring payment and a recurring instance falls on a non-processing day, that instance automatically moves to another processing day.

Depending on the type of transaction and the type of non-processing day, the payment will move to next processing day.

Money is debited from your account on the effective date for the following Transaction Types:

- ACH Payment
- Tax Payment

Money is debited from your account on the process date for the following Transaction Types:

- Domestic Wire Transfer
- International Wire Transfer

Money is credited to your account on the effective date for the following Transaction Types:

- ACH Collection

NOTE:

For ACH File Upload transactions, you select the process date for the file. Money is debited or credited on the effective date(s) specified in the file.

The following table outlines the typical processing times for each Transaction Type. Contact your financial institution for detailed information on processing dates.



Transaction Type processing window

Transaction Type	Process date
ACH Payment	2 days before
ACH Collection	1 day before
Domestic Wire	Same day
International Wire	Same day
Tax Payment	2 days before



CHAPTER 7: MANAGING BUSINESS USERS

This section includes information and detailed instructions for adding, viewing, editing, and deleting users. Business users can create multiple users to share the workload of managing financial information.

- [Viewing existing users](#)
- [Editing user rights](#)
- [Deleting a user](#)
- [Adding a user and configuring rights](#)

Viewing existing users

The *User Management* page includes all users as cards in a grid or in a list.


To view existing users:

1. In the *navigation menu*, click or tap **Business Services > Users Mgmt.** The User Management page appears with a list of users.
2. (Optional) Enter information in the search field to find more users.

Editing user rights

A user who has the Manage Users feature assigned can edit any user's rights. Changes to user rights take effect the next time that the user logs in.

To edit user rights:

1. In the *navigation menu*, click or tap **Business Services > User Mgmt.**
2. Locate the user you want to edit by browsing or searching for the user. Click or tap the **edit user icon** ().
3. Verify the login name of the user in the **Login Name** field, and click or tap **Assign Rights**.
4. Configure the user rights and limits for each Transaction Type, the account features, and the account access.



- Click or tap **Save**.

Configuring rights and limits for Transaction Types


A user who has the Manage Users feature assigned can edit user rights and limits for Transaction Types.

To view existing rights and limits for all Transaction Types:

- On the *User Details* page for a user, click or tap **Assign Rights**. The Overview tab of the User Policy page appears with a list of Transaction Types.

Transaction Type	Approval Limit	Per Day Approval Limits	Per Month Approval Limits	Per Account Approval Limits	Draft	Approve	Cancel	View
ACH Collection	\$9,999,999.99	99,999,999 / \$9,999,999.99	99,999,999 / \$99,999,999.99	99,999,999 / \$9,999,999.99	✓	✓	✓	Own
ACH Passthru	\$999,999,999,999.99	999,999,999 / \$999,999,999,999.99	999,999,999 / \$999,999,999,999.99		✓	✓	✓	No
ACH Payments	\$9,999,999.99	99,999,999 / \$9,999,999.99	99,999,999 / \$99,999,999.99	99,999,999 / \$9,999,999.99	✓	✓	✓	Own
Bill Payment								
Change Address		999,999,999	999,999,999	999,999,999	✓	✓	✓	Own

To configure rights for Transaction Types on the *User Policy* page:


- In the *navigation menu*, click or tap **Business Services > Users Mgmt**.
- Click or tap  next to the User you want to edit and click **Assign Rights**.
- On the Overview tab of the *User Policy* page, click or tap the icons for **Draft**, **Approve**, **Cancel**, and **View** to assign rights to a Transaction Type.
- Click or tap **Save**.
- Click or tap **Close**.



Configuring feature options

A user who has the Manage Users right assigned can edit user access to features. The features that appear depend on how we configure your account. Features that are turned on are highlighted and contain a check box in the row.

To configure feature options:

1. In the *navigation menu*, click or tap **Business Services > User Mgmt.**
2. Click or tap  next to the User you want to edit and click **Assign Rights**.
3. Click or tap **Features**.

RIGHTS

Access to all payment templates ✓	Allow one-time recipients ✓
Can view all recipients ✓	Enable Centrix Positive Pay ✓
Manage Recipients ✓	Manage Users ✓
Statement Image ✓	

4. Click or tap features to assign to the user. These features may vary according to your configuration.
5. Click or tap **Save**.
6. On the success message, click or tap **Close**.

Configuring account access

A user who has the Manage Users right assigned can edit the access that other users have to accounts.

To configure account access:

1. On the *User Details* page for a user, click or tap **Assign Rights**.
2. Click or tap **Accounts**.
3. For each account, click or tap the icon in each of the following columns to configure access:



- View
 - Deposit
 - Withdraw
4. Click or tap **Save**.
 5. On the success message, click or tap **Close**.

Deleting a user

When you delete a user, you do not delete any existing transactions that the user drafted or approved, including recurring transactions. Deletion is permanent, so use caution before deleting a user.

To delete a user:

1. In the *navigation menu*, click or tap **Business Services > User Mgmt.**
2. Locate the user that you want to delete. You can browse or search for the user. Click or tap the edit user icon.
3. Click or tap **Delete**.
4. Click or tap **Yes** to verify the deletion.
5. Click or tap **Close**.

Adding a user and configuring rights

A user who has the Manage Users feature assigned can create other users on the User Management page.

To add a user:

1. In the *navigation menu*, click or tap **Business Services > Users Mgmt.**
2. Click or tap **Add User**. The *New User Details* page appears.



New User Details

PERSONAL DETAILS

First Name

Last Name

Email Address

Phone Country

Phone

LOGIN DETAILS

Login ID

Password

Confirm Password

Discard New User Details


Save New User Details

3. Do the following:

- a. In the **First Name** and **Last Name** fields, enter names.
- b. In the **E-Mail Address** field, enter a valid email address.
- c. In the **Phone Country** drop-down list, select the country. d. In the **Phone** field, enter a valid phone number.
- e. In the **Login ID** field, enter a login name.
- f. In the **Password** field, enter a default password, and re-enter it in the **Confirm Password** field.
- g. Click or tap **Save New User Details**.

4. Click or tap **Close**.

To assign rights:

1. In the *navigation menu*, click or tap **Business Services > User Mgmt**.
2. Click or tap  next to the User you want to edit and click **Assign Rights**.
6. On the Overview tab of the *User Policy* page, click or tap the icons for **Draft**, **Approve**, **Cancel**, and **View** to assign rights to a Transaction Type.
7. Click or tap **Save**.
8. Click or tap **Close**.



CHAPTER 8: MANAGING RECIPIENTS

This section includes information and detailed instructions on managing recipients and subsidiaries.


Managing recipients

On the Recipient Management page, recipients appear as cards in a grid or as items in a list. The grid view and the list view include the display name, recipient name, number of associated accounts, and email address for each recipient.

Searching for a recipient

You can use the Recipient Management page to search for an existing recipient.

To search for a recipient:

1. In the *navigation menu*, click or tap **Business Services > Recipient Mgmt.**
2. Click or tap the **Search field**.
3. In the Search field, enter your search text. You can search for all or part of the recipient name.
4. Click or tap the **search icon**. 

Adding a recipient

If you have rights to use the Manage Recipients feature, you can use the Recipient Management page to add a recipient.

In ACH transactions, the ACH Name in the Add Recipient page can be up to 22 characters long. In wire transactions, the wire name limit is 35 characters long. Both names can include letters and numbers. The wire name is required only when the recipient record contains a wire account.

To add a recipient:

1. In the *navigation menu*, click or tap **Business Services > Recipient Mgmt.**
2. On the Recipient page, click or tap **New Recipient**.
3. On the Add Recipient page, do the following:



- a. Enter the **Display Name**. The display name appears in online and mobile banking to help you recognize the recipient.
 - b. (Optional) Enter the **E-Mail Address**. If you enter an email address, we can notify the recipient when a transaction processes by checking *Send email notifications for template payments* checkbox.
4. In the Accounts area, do the following:
- a. Click or tap one of the following from the **Payment Type** drop-down list:
 - **ACH Only**
 - **ACH and Wire Only**
 - **Wire Only**
 - b. Click or tap one of the following Beneficiary Types:
 - **Domestic**
 - **International**
 - c. (Optional) If the Beneficiary Type is International, click or tap one of the following from the International Account Type drop-down list:
 - **IBAN**
 - **SWIFT/BIC**
 - **IBAN & SWIFT/BIC**
5. In the *Accounts* area, do the following:
- a. Click or tap the account type in the **Account Type** field.
 - b. Enter the account number in the **Account** field.
 - c. (Optional) Enter WaterStone Bank and WaterStone Bank's routing number. As you type, relevant results will appear in a drop-down list from which you can select the appropriate value. After you select a value, several fields will populate with values automatically, depending on the payment type.

NOTE:


The ACH Routing Number and Wire Routing Number may differ by Financial Institutions.

- d. ACH and Wire payment types, enter the routing number in the **ACH Routing Number** field. You must enter a valid routing number.



6. (Optional) If you plan to use the account with wire transfers and the beneficiary Financial Institution requires an intermediary Financial Institution, do the following in the Intermediary Financial Institution area:
 - a. Enter the **Name**.
 - b. From the **Country** drop-down list, select the country. The address fields change based on the country selection.
 - c. If the country is the United States, enter the **Wire Routing Number**. If
 - d. Enter the postal address information.
7. Click or tap **Save Recipient**. The new recipient appears in the Recipients page.

To add a recipient when you create a payment or template:


1. In the *navigation menu*, click or tap **Business Services > ACH/Wire Mgmt.**
2. Click or tap **New Payment** or **Create Template**.
3. In the Recipients section, do the following:
 - a. Click or tap in **Search by name or account** field, then select **New Recipient**.
 - b. Complete RECIPIENT DETAILS information, then click or tap .

Editing a recipient

If your rights allow it, you can make changes to an existing recipient. You can edit a recipient on the Recipients page.



When you make changes to a recipient, the changes do not affect existing transactions. The changes affect any new transactions.

To edit a recipient on the Recipients page:

1. In the *navigation menu*, click or tap **Business Services > Recipient Mgmt.**
2. Find the recipient that you want to edit and click or tap , then select **Edit**.
3. Complete edits as needed.
4. Click or tap **Save Recipient**.





To edit a recipient when you create a payment or template:

1. In the *navigation menu*, click or tap **Business Services > ACH/Wire Mgmt.**
2. Click or tap **New Payment** or **Create Template**.
3. In the Recipients section, do the following:
 - a. Find the recipient that you want to edit in *Recipient/Amounts* area.
 - b. Click or tap , then select **Show Details**.
 - c. Click or tap , complete edits to RECIPIENT DETAILS information, then click or tap **Save Recipient**.

Editing the templates associated with a recipient

The **Accounts** area on the Recipient Details page lists all of the templates that include the account. If necessary, you can associate a different existing Recipient account with an existing template if the Recipient account has changed for the template (for example, for fraud or closed account situations).


To select an alternate account to use in a template:

1. On the Accounts area of the RECIPIENT DETAILS page, click or tap , then select Edit.
2. Complete edits, then select .

Deleting a recipient

If you have the Manage Recipients feature assigned, you can delete an existing recipient. When you delete a recipient, you can no longer use the recipient in a payment or a template. Deleting a recipient does not delete the recipient data from existing transactions that use the recipient.

To delete a recipient:

1. In the *navigation menu*, click or tap **Business Services > Recipient Mgmt.**
2. Find the recipient that you want to delete, click or tap , then select **Delete**.
3. Click or tap **Delete Recipient** to confirm.
4. Click or tap **Close** on success message.



CHAPTER 9: CREATING AND MANAGING PAYMENTS AND TEMPLATES

This section includes information on managing templates and payments. It also includes detailed instructions on creating templates, creating payments, using imported files, sending notifications, and approving payments.

- [Creating a payment or a template](#)
- [Using imported files](#)
- [Creating a tax payment](#)
- [Managing templates](#)
- [Creating a payment from a template overview](#)
- [Viewing or canceling a payment](#)
- [Sending notifications to approvers](#)
- [Approving payments overview](#)

Creating a payment or a template

You can use the ACH/Wire Management page to create payments or templates for any Transaction Type for which you have the Draft and Manage Recipient rights assigned. You must save a template before you can draft a payment based on the template.

NOTE:

If you create a new template based on an existing template or payment, then the new template's name must be unique. Otherwise, the system will prompt the User to create a unique template name.

Making payments

After a user is assigned to a User Role with Allowed Actions, the user can begin creating payments immediately.



Be aware of the following when making payments:

- Recipient amounts must be less than or equal to the draft maximum amounts configured for the Allowed Actions of the User Role. The system will display an error message to users if they enter a dollar amount over the Allowed Action.
- User Roles must have the Manage Recipients feature enabled to create templates and new recipient records. However, the feature is not required to create one-time payments.
- User Roles must have Draft Allowed Actions to make a payment, as Approve alone will not allow the User to create a payment.
- Company Policy and User Role settings drive what payment criteria or selections are available when a User Role is creating a template or one- time payment. For example, the subsidiaries could affect accounts that are available for payments if the accounts are part of an Allowed Action for a Transaction Type.

Creating ACH payment templates

NOTE:

Within the Info & User Access Tab of the template workflow, users with the Draft Right only enabled can be selected or deselected. Users with the "Manage Templates" feature enabled will automatically be selected and cannot be unselected.

A payment template is a defined set of instructions that you can use for repeated payments or collections. Templates make it easy to set up and use repetitive payments, including:

- Payments to vendors and suppliers
- Collections from customers
- Payroll payments

NOTE:

If you create a new template based on an existing template or payment, then the new template's name must be unique. Otherwise, the system will prompt the User to create a unique template name.

To create an ACH payment template:

1. In the *navigation menu*, click or tap **Business Services > ACH/Wire Management**.
2. Click or tap **New Payment**, then select the **ACH payment type** (ACH Payment, ACH Receipt, ACH Batch, or ACH Collection).



3. Enter a **Template Name**.
4. In the *Origination Details* section, do the following:
 - a. Click or tap SEC code drop-down menu to make selection.
 - b. Click or tap **From Subsidiary** field to make selection.
 - c. Click or tap **Account** field from which you would like to make the payment.
5. (Optional) If you have multiple Recipients, click or tap **Add multiple recipients** to select, select recipients, then click or tap **Add**.
6. In the **Recipient/Amount** section, do the following:
 - a. Click or tap **Search by name or account** to select from the list of recipients.

NOTE:

When creating a one-time payment, there are restrictions to which recipients can be added or selected.

- b. (Optional) If you have the Manage Recipients right, click or tap **Add another recipient** to create and assign a new recipient.
 - c. (Optional) If you have multiple Recipients, click or tap **Single-Entry** or
 - d. Enter an **Amount**.
7. Click **Save**.
8. A confirmation message appears. Click or tap **Close**.

Creating a payment

You can create a one-time payment to make a single payment to a recipient. You can also make recurring future payments set to specified schedules. You can make a payment to subsidiaries and recipients with single or multiple accounts, and you can make payments to one-time recipients by not saving their information. You can choose to make ACH, wires, payroll, or payment from file payments. Each type of payment workflow is different, depending on configurations and available options.

NOTE:

Be aware that the Notify approvers' button on the Payment Drafted overlay does not appear for Multi-Transfers, File Upload, Payment from file, and Multi-Wire transactions.



To create an ACH payment:

4. In the *navigation menu*, click or tap **Business Services > ACH/Wire Mgmt.**
5. Click or tap **New Payment**, then select the ACH payment type (ACH Payment, ACH Receipt, ACH Batch, or ACH Collection).
6. In the *Origination Details* section, do the following:
 - a. Click or tap SEC code drop-down menu to make selection.
 - b. Click or tap **From Subsidiary** field to make selection.
 - c. Click or tap **Account** field from which you would like to make the payment.
 - d. Click or tap **Effective Date** field to select desired date.
 - e. (Optional) Click or tap **Set Schedule** to set up a recurring schedule.
 - i. After selecting a schedule, click or tap option for **How often should this transaction repeat?**
 - ii. Click or tap date on the **When should this transaction stop?** **Calendar** or select **Forever (Until I Cancel)**.
 - iii. ii. Click or tap **Set Recurring Transaction**.
7. (Optional) If you have multiple Recipients, click or tap **Add multiple recipients** to select, then click or tap **Add**.
8. In the **Recipient/Amount** section, do the following:
 - a. Click or tap **Search by name or account** to select from the list of recipients.


NOTE:

When creating a one-time payment, there are restrictions to which recipients can be added or selected.

- b. (Optional) If you have the Manage Recipients right, click or tap **Add another recipient** to create and assign a new recipient.
 - c. (Optional) If you have multiple Recipients, click or tap **Single-Entry** or
 - d. Enter an **Amount**.
9. Click or tap **Draft** or **Approve**.
10. A confirmation message appears. Click or tap **Close**.



To create a wire payment:

1. In the *navigation menu*, click or tap **Business Services > ACH/Wire Mgmt.**
2. Click or tap **New Payment**, then select the wire payment type (Domestic Wire or International Wire).
3. In the *Origination Details* section, do the following:
 - I. Click or tap **From Subsidiary** field to make selection.
 - II. Click or tap **Account** field from which you would like to make the payment.
 - III. Click or tap **Process Date** field to select desired date.
 - IV. (Optional) Click or tap **Set Schedule** to set up a recurring schedule.
 - I. After selecting a schedule, click or tap option for **How often should this transaction repeat?**
 - II. Click or tap date on the **When should this transaction stop? Calendar** or select **Forever (Until I Cancel)**.
 - III. Click or tap **Set Recurring Transaction**.
 - V. In the **Recipient/Account** search field, enter a recipient or account, or select one from the drop-down list.
 - VI. (Optional) If you have the Manage Recipients right, click or tap **New Recipient** to create and assign a new recipient.
 - I. Click or tap in **Search by name or account** field, then select **New Recipient**.
 - II. Complete RECIPIENT DETAILS information, then click .
- a. (Optional) Click the **Notify Recipient** check box to notify the recipient of the payment.
2. Enter an Amount.
 - a. (Optional) Click or tap **OPTIONAL WIRE INFORMATION**, then do one or more of the following:
 - Enter a **Message to Beneficiary**.
 - Enter a **Purpose of Wire**.
 - Enter a **Reference for Beneficiary**.



- Enter **FI-to-FI Information**.

NOTE:

Maximum character lengths appear in each field.

- b. (Optional) To add more payments, enter a number in the **more wire(s)** field, click or tap **Add**, then repeat these steps for each added payment.
3. Click **Draft** or **Approve**.
 4. A confirmation message appears. Click or tap **Close**.

Using imported files

Imported files help you to automate the process of creating payments, reduce redundant actions, and prevent errors. Depending on the file format, you can do the following with an imported file:

- Update recipients and amounts in a payment
- Create a new payment with recipients and amounts
- Submit an ACH-format file for processing

Updating amounts for recipients in a template

When you create an ACH Payment, or ACH Collection, you can import a file to update the amounts for the recipients in the payment. You can create the payment from a template or as a new payment. Before you perform the import, you must create a two-column comma-separated values (CSV) file in your accounting or other software. You do not create the CSV file in online banking or mobile banking. This is a feature right, and must be enabled.

The two-column CSV file must contain the following columns:

- Recipient ACH name
- Amount

NOTE:

You can import amounts from a file for ACH Collections and ACH Payments.

The import uses the name and the order of recipients in the file to match recipients and



update amounts. The list of recipients in the file should be the same as the list in the payment. For each recipient, the import updates the transaction amounts in the order that they appear in the file.

Duplicate recipients are not supported. To make multiple payments to the same recipient, upload the amounts, and copy the recipient payment to make two payments to the same recipient.

NOTE:

If we cannot match every recipient in the file and the payment, the import will fail.

To update existing recipients and amounts:

1. In the *navigation menu*, click or tap **Business Services > ACH/Wire Mgmt.** The Payments page appears.
2. On the Payments page, do one of the following:
 - In the **New Template** drop-down list, click the template type to create. The Info & Users tab appears.
 - In the **New Payment** drop-down list, click the payment type to create.
3. (Optional) In the Template Name field, enter a name for the template.
4. Click or tap **Next**.
5. Do one of the following:
 - If you are creating a new payment, select recipients to add to the payment. You can also edit amounts for the recipient's account.
 - (Optional for multi-recipient templates and payments) Click or tap **Import Amounts**. The Open dialog box appears.
 - In the Open dialog box, locate the file that you want to upload, and click or tap **Open**. The process to locate the file varies, depending on your device.
6. On the Recipient & Amount tab, verify the recipients, the amounts, and the settings, and click or tap **Next**. If your company uses subsidiaries, the Subsidiary tab appears. If it doesn't have subsidiaries, the Account tab appears.
7. (Optional) Click or tap the subsidiary to use, and click or tap **Next**. The Account tab appears.
8. On the Account tab, select the check box for the account to use, then click or tap **Next**. The Review & Submit tab appears.
9. Click or tap the **Process Date** (for ACH PassThru) or Effective Date field, and click or tap the date.
10. (Optional) To create a recurring payment or template, do the following:
 - a. Click or tap **Set Schedule**. The Schedule Recurring Transaction window



- appears.
- b. Select when the payment or template should recur.
 - c. Select a date from the calendar, or click or tap **Repeat Forever**.
 - d. Click or tap **Save**.
11. The options available on the Review & Submit tab vary, depending on your user rights. Do one of the following:
- Click or tap **Approve** to approve the changes.
 - Click or tap **Draft** to draft the changes.
 - Click or tap **Save** to save the changes.
 - Click or tap **Cancel** to cancel the changes.

Importing recipients and amounts to create a payment

You can import a list of recipients and amounts from a 5-column CSV file to add recipients and amounts to a new ACH Payment or ACH Collection.

The CSV file must contain the following columns:

- Recipient name
- Routing transit number
- Account number
- Account type
- Amount

The recipient name does not need to match an existing recipient. The import uses the name and the order of the file to create recipients and amounts. You can include a recipient multiple times to create multiple payments. The payments can be to the same account or different accounts.

To import recipients and amounts to create a payment:

1. In the *navigation menu*, click or tap **Business Services > ACH/Wire Mgmt.**
2. In the **New Payment** drop-down list, click or tap **Payment From File**.
3. Do the following:
 - a. In the Payment Type drop-down list, select the **Payment Type**.



- b. Click or tap **Select a file to import**.
4. In the Open dialog box, locate the file that you want to upload, and click or tap **Open**.
The process to locate the file varies, depending on your device.
5. On the *Payment From File* page, click or tap **Upload File**.

NOTE:

You can see the recipients and recipient information in a table on the Payment From File - Additional Information page. The table is read-only if the ACH Class Code is PPD or CCD.

6. Do the following:
 - a. Select an **ACH Class Code**.
 - b. Select the **Pay From/Pay To** account.
 - c. Select the **Company/Subsidiary**, if required. d. Select the **Effective Date**.
 - e. (Optional) Enter a **Company Entry Description**.
 - f. Select a **Company/Subsidiary**.
 - g. (Optional) If you have multiple Recipients, click or tap **Single-Entry** or **Recurring** on the *Set All To:* menu. This option is available when you select an ACH Class code of WEB or TEL, and you can change individual Payment Type Codes in the Recipient information row.
 - h. Click or tap **Draft** or **Approve**.
7. In the success message, do one of the following:
 - Click or tap **Close**.
 - Click or tap **View** in Activity Center.

NOTE:

If the file wasn't uploaded, an error message will prompt you to edit the file before resubmitting it.

Importing a NACHA file to create a payment

You can import a balanced NACHA format file to create an ACH Batch, ACH Collection, or



Payroll payment. When you import a NACHA format file, the system verifies the contents of the file before we process it. If the file is missing required information, the system will prompt you for the information. If the file has any errors, the system displays an error message because it cannot process the file. If that happens, correct the errors in the file and try to upload the corrected file.

To import a NACHA file to create a payment:

1. In the *navigation menu*, click or tap **Business Services > ACH/Wire Mgmt.**
2. On the Payments page, in the New Payment drop-down list, click or tap **Payment From File.**
3. Do the following:
 - a. In the Payment Type drop-down list, select the payment type.
 - b. Click or tap **Select a file to import.** The Open dialog box appears.
4. In the Open dialog box, locate the file that you want to upload, and click or tap **Open.** The process to locate the file varies, depending on your device.
5. On the Payment From File page, click or tap **Upload File.** If we need additional information to process the file, the Payment from File - Additional Information page appears.

NOTE:

You can see the recipients and recipient information in a table on the Payment From File - Additional Information page. The table is read-only if the ACH Class Code is PPD or CCD.

6. (Optional) On the Payment from File - Additional Information page, the fields that appear depend on the missing information. Do the following:
 - a. Select an **ACH Class Code.**
 - b. Select the **Pay From/Pay To account.**
 - c. Select the **Company/Subsidiary.**
 - d. Select the **Process Date** or **Effective Date.**
 - e. (Optional) Enter a **Company Entry Description.**
 - f. Select a **Company/Subsidiary.**
 - g. (Optional) If you have multiple Recipients, click or tap **Single-Entry** or **Recurring** on the *Set All To:* menu. This option is available when you select an ACH Class



code of WEB or TEL, and you can change individual Payment Type Codes in the Recipient information row.

h. Click or tap **Draft** or **Approve**.

7. In the success message, do one of the following:

- Click or tap **Close**.
- Click or tap **View in Activity Center**.

NOTE:

If the file wasn't uploaded, an error message will prompt you to edit the file before resubmitting it.

Importing an ACH file with ACH File Upload

You can use ACH File Upload to load and submit complex balanced NACHA-format ACH files. The file that you select to upload should be a properly formatted NACHA-format file. The file can contain one or more batches. The file can include both debit and credit batches.

When you upload a file with ACH File Upload, we do a basic verification of the contents of the file before we send it to the ACH Network. However, if the file includes any errors, the errors may occur when the system processes the file.

Unlike other payment types, you do not specify an effective date for ACH File Upload files. Instead, you specify the exact date to process the file and begin sending it to the ACH system.

IMPORTANT!

If errors are detected, a message appears on the screen indicating the errors.

To import an ACH file with ACH File Upload:

1. In the *navigation menu*, click or tap **Business Services > ACH File Upload**. The ACH File Upload page appears.
2. On the ACH File Upload page, click or tap **Select a file to upload**.
3. Locate the file to import and click or tap **Open**. The process to locate the file varies, depending on your device.



4. On the ACH File Upload page, click or tap the date to process the imported file.
5. (Optional) Enter a memo for the file in the **Memo field**.
6. Click or tap **Submit**.
7. Click or tap **Close**.

Adding recipients and making payments from a file upload

You can add new recipient records or update existing recipient records when uploading NACHA-compliant ACH files, 5-column CSV files, or batch wire CSV files to streamline recipient management, especially for large companies with multiple recipients. This functionality can be especially useful if a company previously managed payment and collection processing within another application. This is a feature right, and must be enabled in order to upload recipients.

NOTE:

Users must have the Recipient Upload from Batch right enabled and access to ACH and/or wire payments to add recipient records from ACH or wire files. Users must also have Manage Recipient rights enabled.

You can also make payments from a file upload to streamline high-volume wire transfer submission and execution needs. These payments include payroll, ACH collection, ACH batch, domestic wires, and international wires. If the system detects errors, you can download a list of errors to correct before uploading the file again.

NOTE:

This feature is only available in online banking, not in mobile banking.

To add recipients and upload multiple payments from a file:

1. In the *navigation menu*, click **Business Services > ACH/Wire Mgmt**.
2. On the New Payment drop-down list, click **Payment From File**.
3. On the Payment From File page, do the following:
 - a. In the Payment Type drop-down list, select a payment type.



NOTE:

When you select a payment type, a sample file of that payment type appears as a link next to the selection. Upload guidelines also appear for each selected payment type, and a link to a PDF appears above the file selection.

- b. Click **Select a file to upload**, then select a file.
- c. Click **Save Recipients**. A message appears displaying how many recipients were saved and how many already exist.
- d. Click the **close** (X) icon on the Recipients Saved message.
- e. Click **Upload File**. If the Wires upload is successful, the Set Up Wires page appears. If the ACH upload is successful, the Payment From File- Additional Information page appears.

NOTE:

If the upload is unsuccessful, the file is invalid and an error message appears. Once the errors are fixed and the file is valid, you can successfully upload the file.

NOTE:

When a wire file is uploaded and the contents in the uploaded file are "allowed" (entitlements support dollar amounts, pay from accounts, etc.), a green message for each transaction appears, validating the transaction.

If the contents in the uploaded file are not supported by the entitlements, the row is highlighted red and an error message appears for each invalid transaction.

4. Continue through the payment workflow for either the **Wire** or **ACH upload**. All fields with an asterisk are required.
5. Review the payments, then click **Draft** or **Approve**. A confirmation message appears.
6. Click **Visit Activity Center** or **Return to Payments**.

Creating a tax payment

You can use online and mobile banking to make tax payments to a state or federal tax



authority. Before you make an electronic tax payment, contact each tax authority individually to obtain information about their requirements.

To create a tax payment:

1. In the *navigation menu*, click or tap **Business Services > ACH File Upload**.
2. In the State or Federal Authority drop-down list, select the tax authority that will receive the payment.
3. (Optional) You can search for a specific payment in the **Filter forms** search field.
4. Click or tap a **payment type**.
5. On the tax form page, enter the required items. These fields will vary and can include details such as the payment amount, effective date, account routing number, and more.
6. Click or tap **Approve**. A message appears confirming the transaction.

IMPORTANT!

If you have insufficient funds and try to submit the payment, it will fail. You will be prompted to change the payment amount.

Managing templates

You must have specific rights to create, edit, or delete a template. You can mark any template that you can access as a favorite.

NOTE:

The Manage Recipient right is required to be able to create a template.

The following table describes rights, definitions, and behavior when creating a template:

Draft rights and behavior

Right	Definition	Behavior
Manage Recipients	Master feature that turns on recipient navigation and allows the end user to create or edit recipient records within the customer. This right is required to create a	User has Manage Recipient navigation rights along with the permission to create, edit, and delete recipient records for the customer.



template.		
Can view all recipients	Requires Generated Transaction rights (at least draft). Allows a user to see recipients created by others under the same customer.	When a user starts a new payment (one-time-payment or from an existing template), the user will have the ability to select any of the existing recipients, regardless of who created them within that customer. In order for this to be the behavior for templates, a user must have draft rights to the transaction type and be granted access rights to a template or has Manage Template access.
Allow one-time recipients	Requires Generated Transaction rights (at least draft). Allows a user to create a new recipient in the middle of the payment workflow. The new recipient will not have a permanent record saved in the Recipient tab.	When a user starts a new payment (one-time payment only), the user will have the ability to create a new recipient for the use of that one payment.

Searching for a template

On the page, you can search for a template.

To search for a template:

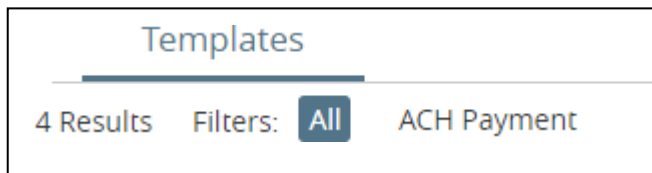
1. In the *navigation menu*, click or tap **Business Services > ACH/Wire Managment**. The Payments page appears.
2. Enter your search text in the **Search** field. The templates that match the search text appear on the Payments page.

Filtering a template

On the Payments page, you can use a filter to show only templates of a particular type. Users must have access to a Transaction Type for it to appear in the filter.



Filter option



To filter a template:

1. In the *navigation menu*, click or tap **Business Services > ACH/Wire Mgmt.** The Payments page appears.
2. On the Payments page, click or tap available filters. Do one of the following:
 - **All** to show all templates.
 - Any Transaction Type name to show templates of that type.
 - Templates of the selected type appear on the Payments page.

Editing a template


If you have the Manage Templates feature and Manage Recipients feature assigned, you can use the Payments page to edit any template. If you have the Draft right and Manage Recipient feature for a Transaction Type, you can edit any template that you created or that another user assigned to you.

When you edit a template, existing payments based on the template do not change. Any future payments will use the new template settings.

IMPORTANT!

The Manage Templates right overrides the Draft Restricted setting. These two rights should never be combined since they conflict with each other.

To edit a template:

1. In the *navigation menu*, click or tap **Business Services > ACH/Wire Mgmt.** The Payments page appears.
2. Click or tap  of the template that you want to edit, then select **Edit**.




3. Make any needed changes to the template settings.
4. Click or tap **Save**.
5. Click or tap **Close**. The Payments page appears.

Copying a template

You can use the Payments page to copy an existing template, make changes, and save the copy.


To copy a template:

1. In the *navigation menu*, click or tap **Business Services > ACH/Wire Mgmt**. The Payments page appears.
2. On the Payments page, locate the template that you want to copy. You can browse or search to locate the template.
3. Click or tap  of the template that you want to edit, then select **Copy**. The copied template properties.
4. Make any needed changes to the template settings, and create a unique template name.
5. Click or tap **Save**.
6. Click or tap **Close**.

Deleting a template

You can use the Payment page in online and mobile banking to delete a template. When you delete a template, existing payments based on the template do not change.

To delete a template:

1. In the *navigation menu*, click or tap **Business Services > ACH/Wire Mgmt**. The Payments page appears.
2. On the Payments page, locate the template that you want to copy. You can browse or search to locate the template.
3. Click or tap  of the template that you want to delete, then select **Delete**.




4. Click or tap **Delete Template**. A Template Removed message appears confirming deletion.
5. Click or tap **Close**.

Marking a template as a favorite

Favorite templates are the templates that you want to use frequently. Every user can create an individual list of favorite templates that are grouped together alphabetically before any other templates on the Payments page. You can mark any template that you can access as a favorite.

To mark a template as a favorite:

1. In the *navigation menu*, click or tap **Business Services > ACH/Wire Mgmt**. The Payments page appears.
2. Locate the template that you want to mark as a favorite. You can browse or search to locate the template.
3. Click or tap the **favorite icon** () for the template.

Creating a payment from a template overview

A template is a model for a payment. Depending on your user rights, you may be able to change all of the fields in the payment that you create, or you may only be able to change the date, description, and amount fields.

The templates that you can use appear in the Available Templates area on the Payments page. If you have the Draft right assigned for a Transaction Type, you can change any of the values in the template when you create the new payment.

If you have the Draft Restricted right assigned for the Transaction Type, you can only change the date, description, and amount in the template when you create the new payment.




NOTE:

Be aware that the Notify approvers' button on the Payment Drafted overlay does not appear for Multi-Transfers, File Upload, Payment from file, and Multi-Wire transactions.

Creating a payment from an existing template

The templates that you can use appear in the Available Templates area on the Payments page.

To create a payment from an existing template:

1. In the *navigation menu*, click or tap **Business Services > ACH/Wire Management**. The Payments page appears with the templates that you can access.
2. Click or tap  of the template that you want to use, then select **Pay**.
3. Click or tap the **Effective Date** field, and click or tap the date.
4. (Optional) To create a recurring payment or template, do the following:
 - a. Click or tap a date on the calendar, or click or tap **Forever (Until I Cancel)**.
 - b. Click or tap Set Recurring Transaction.
5. Click or tap **Draft** or **Approve**.

Viewing or canceling a payment

If your rights allow it, you can use the Payments page or the Activity Center page to view a payment. You may also be able to cancel a scheduled but incomplete payment on the Activity Center page.

Viewing a payment

You can view or search for an existing pending or processed payment on the following pages:

- Payments
- Activity Center



The Activity Center page may include additional details about a payment.

1. In the *navigation menu*, click or tap **Business Services > ACH/Wire Mgmt.** The Payments page appears.
2. The Search transactions area lists all of the pending and processed payments. You can also filter transactions by Type. Do one of the following:
 - Click or tap **Pending** to browse the pending payments.
 - Click or tap **Processed** to browse the processed payments.
 - Click or tap in the **Search transactions** field, and enter your search text. The search results appear on the Payments page.
3. After you locate a payment, click or tap it for more details. The payment details page appears.
4. (Optional) On the payment details page, click or tap **View in Activity Center**. The Activity Center page with the payment details appears.

To view a payment on the Activity Center page:


1. In the *navigation menu*, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. On the Activity Center page, do one of the following:
 - Click or tap **Single Transactions** to view a single payment.
 - Click or tap **Recurring Transactions** to view a recurring series of payments.
3. Browse to locate the payment that you want to view.
4. Click or tap the payment. The payment details appear.

Canceling a payment


You can use the Activity Center page to cancel a payment. If you have the right to cancel a payment, you can cancel it only if the status is Drafted, Authorized, or Pending.

To cancel a single payment:



1. In the *navigation menu*, click or tap **Transactions > Activity Center**. Single transactions appear on the Activity Center.
2. On the Payments page, locate the template that you want to copy. You can browse or search to locate the template.
3. Click or tap  of the template that you want to delete, then select **Delete**.
4. Click or tap **Confirm**.
5. Click or tap **Close** to return to Activity Center.

To cancel all future occurrences of a recurring payment:

1. In the *navigation menu*, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Click or tap **Recurring Transactions**. The list of recurring transactions appears.
3. On the Payments page, locate the recurring payment that you want to copy. You can browse or search to locate the template.
4. Click or tap  of the transaction that you want to cancel, then select **Cancel**.
5. Click or tap **Confirm**. The Transaction Cancelled page appears confirming cancellation.
6. Click or tap **Close** to return to Activity Center.

Sending notifications to approvers

On the Payments page, you can send a notification to eligible approvers to request approval for drafted transactions. This functionality applies to both Dual Approval and drafted transactions.

To send notifications to approvers:

1. In the *navigation menu*, click or tap **Business Services > ACH Wire/Management**.
2. Submit a drafted business payment.
3. On the draft confirmation message, click or tap **Send** notification button.
4. The approver is notified of the transaction by email or phone. The approver then logs in to approve the transaction.



Approving payments overview

A drafted payment must be approved before it is processed. User rights control the ability to approve payments. See [Rights to Transaction Types](#) for information about configuring approval rights.

When a user drafts a payment, it appears in the Pending list on the Payments page. It also appears on the Activity Center page. The status of the payment is Drafted. When an eligible approver approves the payment, we schedule the payment for processing. The status then changes to Authorized.

To be eligible to approve a transaction, a user must have the Approve right for the Transaction Type. In addition, the payment cannot exceed the user approval transaction limits.

When an eligible approver logs in, the number of pending approvals appears on the tabs on the Activity Center page. Business transactions require only one approval.

In addition, pending approvals may appear in the Quick Actions on the Home page. If Quick Actions include pending approvals, the list contains the total number of pending approvals and the number of approvals of each Transaction Type.

IMPORTANT!

You cannot approve a transaction after its processing date. If the processing date is in the past, you can copy the transaction to create a new transaction with a new effective date. See [Copying a transaction](#) for information about copying transactions.

Approving payments

You can approve a payment in the following ways:

- On the Payments page
- On the Activity Center page

To approve a payment on the Payments page:

1. In the *navigation menu*, click or tap **Business Services > ACH Wire/Management**.
2. On the Payments page, the Search transactions area lists all of the pending and processed payments. Click or tap the payment that you want to approve.



3. In the status message, click or tap **View in Activity Center**. The Activity Center page appears, with the payment details visible.
4. In the drop-down list, click or tap **Approve**.
5. (Optional) If you use a Symantec VIP Token code to authorize transactions, enter the current code on the token when prompted.
6. When the approval is complete, the Activity Center page appears. The status of the items changes to Authorized.

To approve one or more payments on the Activity Center page:

1. In the *navigation menu*, click or tap **Transactions > Activity Center**. The Activity Center page appears.
2. Browse or search for the payments that you want to approve.
3. On the Activity Center page, do one of the following:
 - To approve a single payment, click or tap the **Actions** drop-down list in the row of the payment you want to approve. Click or tap **Approve**.
 - To approve multiple payments, select the check box for each payment.
 - Click or tap **Actions** column, then click or tap **Approve Selected**.
4. (Optional) If you use a Symantec VIP Token code to authorize transactions, enter the current code from the token when prompted.
5. When prompted, click or tap **Confirm** to verify the approval. A message confirms the approval.
6. Click or tap **Close**. The status of the items will change to Authorized on the Activity Center page.

IMPORTANT!

If you don't have the right to approve a payment, an error message appears.

Positive Pay

Positive Pay is an automated fraud detection tool and can be applied to both check



payments and ACH transactions.

For checks, it is a service that matches the account number, check number, and dollar amount of each check presented for payment against a list of checks previously authorized and issued by the company.

The business rules that support ACH positive pay encompass ACH Authorization and ACH Transaction Monitoring:

- ACH Authorization is a list of ACH transactions that are pre-approved to post to an account. An ACH authorization rule can include the originating company, standard entry class, transaction type (debit/credit), and maximum dollar amount.
- ACH Transaction Monitoring is a list of general guidelines for monitoring

ACH activity and alerting the client of items that exceed these guidelines. An ACH monitoring rule can also focus on the originating company, standard entry class, amount, and debit/credit designation.

In order to streamline Positive Pay decisions submissions across devices, users with Rights to Positive Pay need the ability to make pay or no pay decisions from a stand-alone Positive Pay page within online banking.

Making Pay/Return decisions

You can use Positive Pay as a fraud prevention service on any device at any time to make Pay/Return decisions that are identified as exceptions per the check issue files uploaded.

To make Pay/Return decisions:

1. In the *navigation menu*, click or tap **Business Services > Positive Pay**. The Positive Pay page appears.
2. Select an account from the accounts drop-down list.
3. From the Exceptions drop-down list, select **Decisions Needed**, **Decisioned**, or **All**.
4. Select an Exception you want to pay or return. The transaction details appear in the right pane.
5. In the transaction details pane, do one of the following:
 - Select the Pay radio button.



- a. Click or tap the **+ACH Rule** button. The **ACH Rule** window appears.
 - b. Select an **SEC Code**.
 - c. Select a Transaction Type.
 - d. (Optional) Edit the **Max Amount**.
 - e. (Optional) Enter a **Note**.
 - f. Click or tap **Done**.
- Select the **Return** radio button.
 - Select a reason in the drop-down list.
6. Complete steps 3-5 for multiple exceptions.
 7. Click or tap **Submit All Decisions**.

Adding a check

You can add a check if it is not already listed in the Exceptions list.

To add a check in Positive Pay:

1. In the *navigation menu*, click or tap **Business Services > Positive Pay**. The Positive Pay page appears.
2. Click or tap the **Add Check** tab.
3. On the Add Check tab, do the following:
 - a. Enter an **Amount**.
 - b. (Optional) Enter a **Payee**.
 - c. Select an **Account** from drop-down list
 - d. Select an **Issue Date**.
 - e. Enter a Check Number.
 - f. (Optional) Select the **Auto Increment** check box.
 - g. Click or tap **Add Check**.



CHAPTER 10: FINDING BRANCHES AND ATMS AND VIEWING NEWS

You can use online and mobile banking to locate a branch or an ATM. This section includes information and detailed instructions for finding locations.

Finding a branch or ATM

You can view branches and ATMs in a list and on a map on the Branches page. Your location is determined using the built-in location services feature of your Internet browser or mobile device. When you search for a location, your browser or device may ask for permission to access location information. If your location is available, branches or ATMs are sorted by their distance from you. If your location is not available, a default list of branches and ATMs appears.

To find a branch or ATM location:

1. In the *navigation menu*, click or tap **Branches**. The Branches page appears.
2. Do one of the following:
 - To view branches, click or tap **Branches**.
 - To view ATMs, click or tap **ATMs**.
3. On the Branches page, do one of the following:
 - Tap and drag, or use your mouse to scroll or zoom in and out of the map.
 - Browse the locations list.
 - Click or tap the **Search branches** field and enter a branch name, street address, city, state, or ZIP code to search.
 - Click or tap a location for more information about the branch or ATM.
 - (Optional) In the location details, click or tap **Get Directions** for directions to the branch or ATM.



CHAPTER 11: CONFIGURING SETTINGS

You can configure your settings in online and mobile banking. This section includes background information about the settings that you can configure. It also includes detailed instructions for updating profiles, selecting themes, configuring text banking, and managing other settings.

- [Security preferences overview](#)
- [Configuring text banking](#)
- [Configuring statement delivery settings](#)

IMPORTANT!

Updating your address online does not update the address on file for your account.

NOTE:

We do not use the contact information in the online profile to send you secure access codes to log on or to register a browser. We only send a secure access code to your secure delivery address that you have on file with WaterStone Bank.

Address change overview

You can use online and mobile banking to request your financial institution to update an address associated with one or more of your accounts. Depending on the number and type of accounts, it may take 24 to 48 hours to make the changes. The request affects the account statements, and other mail and correspondence related to the account.

For your security, we review the change before it takes effect and may need to contact you to verify the change.

Requesting an address change

You can use the Address Change page to ask us to change your address.



To request an address change:

1. In the *navigation menu*, click or tap **Other Services > Address Change**.
2. Do the following:
 - a. Make any needed changes to your contact information.
 - b. In the Select an Account list, click or tap one or more accounts to include, or click or tap **Select All**.
3. Click or tap **Submit**.
4. On the success message, click or tap **Close**.

Configuring account preferences

You can use the Account Preferences page to configure the following:

- The display name for each account
- The order and organization of the accounts on the Home page
- (Optional) Text banking settings

See [Configuring text banking](#) for information.

To configure an account display name:


1. In the *navigation menu*, click or tap **Settings > Account Preferences**. The Account Preferences page with a list of accounts grouped by type appears.
2. On the Account Preferences page, do the following:
 - a. Click or tap the account you want to change.
 - b. Click or tap **Online Display Name**.
 - I. Enter a nickname for the account. If the account already has a nickname you wish to delete or edit, click the pencil icon next to the nickname. Delete the nickname by clicking or tapping the X within the nickname field.
 - II. Click or tap the cancel button to ignore changes.





- III. Click the **Visible** button to choose whether the account is displayed on the Home page.

Account Preferences


Click anywhere on the account row if you would like to add/edit an account nickname, enable SMS/Text banking or view account details. Group and sort accounts as they are displayed on the homepage.



Primary Account Group Testing 

Certificate of Deposit XXXXX-85646
60 day CD **Visible** 

Primary Account Group Testing 

Details

Online Display Name
Certificate of Deposit 

Visibility

Visible ☐

To configure the order that accounts appear in:

- In the Account Preferences page, use the up and down arrows to determine the order of each account.

Security preferences overview

Use your password and login ID to log in to online and mobile banking. When needed, you can change them in the security preferences.

To use Touch Authentication feature, you can use it to log in using Apple's Touch ID sensor rather than a login ID and password.

See [Logging in with Touch Authentication](#) for more information.

You can configure your secure delivery contact information that we use to send secure access codes. We only send secure access codes to a known secure delivery contact.

Secure access code delivery methods



Method	Details
Phone	The system calls the selected telephone number. You answer the phone normally and make a selection to hear the code. If necessary, you can repeat the code. The system does not leave the code on voice mail. If you miss the call, you can request a new code.
Text (SMS)	The system sends a text message with the code. Standard text messaging fees apply.
Email	The system sends a short email with the code. Depending on the configuration of the filters on your mail server, the message may be in your junk or spam mailbox.

Changing your password

You can change your account password for online and mobile banking. You use the same password for both.

To change your account password:

1. In the *navigation menu*, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Change Password**.
3. Enter your existing password in the **Old Password** field.
4. Enter your new password in the **New Password** field.
5. Re-enter the new password in the **Confirm New Password** field.
6. Click or tap **Change Password** to submit the change.

Changing your Login ID

If needed, you can change your Login ID. The same Login ID is used for online and mobile banking.

To change your Login ID:



1. In the *navigation menu*, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Change Login ID**. The Change Login ID page appears.
3. Enter the new ID in the **New Login ID** field.
4. Click or tap **Submit**.

Configuring a challenge code

If your account is configured to use a challenge code, you can configure the code on the Security Preferences page.

NOTE:

Not all accounts are configured to use a challenge code. This option may not appear on the page.

To configure the challenge code:

1. In the *navigation menu*, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Challenge Code**. The Challenge Code page appears.
3. Do the following:
 - a. Enter the challenge code in the **Challenge Code** field.
 - b. Re-enter the code in the **Confirm Challenge Code** field.
4. Click or tap **Submit**.

Configuring secure delivery contact information

Depending on your Secure Delivery configuration, you can use the Security Preferences page to configure your secure delivery contact information. You can also delete a contact.

IMPORTANT!

Deleting a contact is permanent.



To add a new secure delivery contact:

1. In the *navigation menu*, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Click or tap one of the following:
 - **New Email Address**
 - **New Phone Number**
 - **New SMS Text Number**
4. Enter the contact information and click or tap **Save**.

To edit a secure delivery contact:

1. In the *navigation menu*, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Locate the method that you want to edit and click or tap **Edit**.
4. Make any needed changes to the contact information and click or tap **Save**.

To delete a secure delivery contact:

1. In the *navigation menu*, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Locate the method that you want to delete, and click or tap **Delete**.

IMPORTANT!

You must have at least one form of contact. If you attempt to delete your only form of contact, an error message appears.



Configuring text banking

You can use text banking to send text (SMS) messages from your mobile phone, or another supported device, to get account information or to perform transfers. If needed, you can update your text banking number or disable text banking.

Before you can use text banking, you must do the following:

- Enroll in text banking.
- Select the accounts to use with text banking.
- Assign each account a text banking nickname.
- (Optional) Configure the account order.

Enrolling in text banking

Use the Text Enrollment page to enroll in text banking. You must agree to terms and conditions to enroll.

To enroll in text banking:

1. In the *navigation menu*, click or tap **Settings > Text Enrollment**. The Text Enrollment page appears.
2. Click or tap **On/Off** toggle to turn text banking on.
3. Enter the number that you want to enable for text banking in the **SMS Text Number** field.
4. Read the **Terms and Conditions**.
5. Click or tap **Privacy Policy** and read the privacy policy in another tab.
6. Select the **Agree To Terms** check box.
7. Click or tap **Save**.
8. In the Enrollment Successful message, do one of the following:
 - Click or tap **Close** to close the Text Banking settings.



- Click or tap **Visit Preferences** to configure account preferences for text banking.

Configuring account preferences for text banking

You can use the Text tab on the Account Preferences page to configure text banking preferences. Depending on the configuration, this Text tab may not appear.

To configure text banking preferences for accounts:

1. In the *navigation menu*, click or tap **Settings > Text Enrollment**.
2. Click or tap the **On/Off** toggle to turn text banking on or off.
3. Review **Terms and Conditions**.
4. Click or tap **Privacy policy** to review.
5. Select the **Agree To Terms** check box.
6. Review the rest of the information on the Text Enrollment page, then click or tap **Save**.

Using text banking

To use text banking, you send a text message to 226563 (BANKME) with a command. When the action is complete, the text message reply includes the information or the results of the action.

IMPORTANT!

When you send or receive a text banking message, normal text message and data rates apply.



The commands will vary according to your settings. Commands may include:

Method	Details
BAL	Displays the current account balance for all enabled accounts.
HIST <account nickname>	Displays the recent history for the account that you specify.
XFER <from account nickname> <to account>	Transfers the amount that you specify.
LIST	Displays a list of all available text banking commands.
STOP	Disables text banking. You can also use the settings in online and mobile banking to enable and disable text banking.
HELP	Displays a list of contact points for information about text banking. This may include the website address, phone number, or other information.

Updating text banking preferences

You can use the Text Enrollment page to update your text number or to disable text banking.

To update the text banking number:

1. In the *navigation menu*, click or tap **Settings > Text Enrollment**. The Text Enrollment page appears.
2. Enter the new number that you want to enable for text banking in the **SMS Text Number** field.
3. Click or tap **Save**.

To disable text banking:

1. In the *navigation menu*, click or tap **Settings > Text Enrollment**. The Text Enrollment page appears.
2. Click or tap **Off**.
3. Click or tap **Save**.

Configuring statement delivery settings

You can configure statement delivery options for your accounts or review the e-statement Delivery Agreement on the Statement Delivery page.



To configure the statement delivery method:

1. In the *navigation menu*, click or tap **Statements > Statement Delivery**.
2. On the Statement Delivery page, click or tap an account, then do the following.
 - a. Select a **Delivery Type**.
 - b. Enter an **Email Address**.
 - c. (Optional) Enter an **Alternate Email Address**.

NOTE:

If you select e-statement in the **Delivery Type** drop-down list, the e-statement Delivery Agreement window appears. Review the agreement, and click or tap **I accept**.

To view the E-Statement Delivery Agreement:

1. In the *navigation menu*, click or tap **Settings > Statement Delivery**.
2. On the Statement Delivery page, click or tap **View E-Statement Delivery Agreement**.
3. Review the statement, then click or tap **I accept** or the close (X) icon to return to the Statement Delivery page.

