DIGITAL BANKING CONSUMER USER GUIDE

WATERSTONE BANK

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Preface

This chapter describes the purpose, audience, and document conventions of the *Customer Banking User Guide*. It also includes information about the conventions used in the guide.

Purpose

This document is intended to give you the background information and procedures you need for Digital Banking.

Audience

This document is intended for all users with accounts of the new release of Digital Banking.

- Log in
- Log off
- Reset a forgotten password
- View your account history
- Use Quick Actions to perform common tasks
- Pay bills
- Transfer funds
- Remotely deposit checks
- View payments and transfers on the Activity Center page
- View account statements
- Use Contextual Personal Financial Management (PFM)
- Use messages and alerts
- Find branches and ATMs
- View news and rates
- Configure preferences

CHAPTER 1: ABOUT DIGITAL BANKING

Digital Banking provides an improved account management experience. The interface and features are consistent and intuitive on any device, making managing your money 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.

Digital Banking adapts to your device.

The Digital Banking solution 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 Digital 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 within Digital Banking. This includes information on installation, logging in, logging off, and resetting a forgotten password. It is designed to help you understand the Homepage, navigation menu, and Sidebar.

- [Installing the mobile banking app](#)

- [Accessing the Digital Banking site](#)

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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 app icon.

Accessing the Digital Banking site

You can use a web browser to connect to the Digital Banking site on a desktop computer or other supported device. It is recommended that you enable pop-up windows in the browser for your Digital 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 Digital Banking on a tablet or smartphone, use the mobile banking app instead of an Internet browser.

Registering a browser or device

A conventional authentication system relies on two forms of identification to prove your identity: your login ID and your password. Multi-factor authentication uses multiple forms of identification to make it harder for attackers to access your account. The multiple forms of identification can include something that you know, such as a password, and something that only you have.

NOTE:	Users that use VIP tokens won't be prompted to register a browser or device because registration is not necessary for these users.

Secure Access Codes

In Digital Banking, we can send a Secure Access Code to a contact address that you configure. The code is only valid for a single use and it expires after 15 minutes. You choose one of the following ways to deliver the code:

Secure Access Code delivery methods

Method	Details
Phone	The system calls the telephone number on file. 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.

If you have never used a particular browser or device to log in, you may need to enter a Secure Access Code to use it. If the 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 Digital Banking.

NOTE:	Multiple users can register the same browser or device.

You will need to register your browser or device again in the following circumstances:
- You use a different browser on your desktop.
- You delete and reinstall the mobile banking app.
- Your browser does not save browser cookies.
- You clear existing browser cookies.
- We reset registration for all users for security reasons.

IMPORTANT!	Only register a browser or device if it is under your control. **Do not** register a browser on a public computer.

Unsupported browser notification

Continued use of unsupported browsers represents a security risk for end users. Unsupported browsers notify end users accessing Digital 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 Digital Banking** — A notification bar appears at the top of the Digital 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.
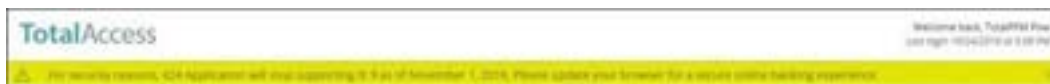
- **Soft block** — Prior to accessing Digital Banking, a screen appears with notification text, as well as links to supported browsers. You can continue past the soft block to Digital Banking by clicking or tapping Continue to log in.

- **Hard block** — Similar to soft block, however, hard block does not include the option to continue to Digital 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 Digital Banking

- The percentage of users still leveraging that browser version

Google Chrome Cookies Overview

If you need to allow cookies to access Digital Banking when in your Google Chrome browser, click the **Customize and Control Goggle Chrome icon** (⋮) in the top right corner followed by Settings. In the 'Privacy and Security' section, click Site Settings proceeded by Cookies and site data. Make sure that 'Block third-party cookies' is not enabled. Click 'Add' by the 'Allow' section. Enter wsbonline.com then click Add.

After these steps have been completed, try to log in again. If that does not work, try closing out of the web browser and relaunching it, and logging in again. If the problem are still occurring, try deleting your cookies.

If you need to delete cookies from your Google Chrome browser, click the **Customize and Control Goggle Chrome icon** (⋮) in the top right corner followed by Settings. In the 'Privacy and Security' section, click Clear browsing data. In the browsing data window click Advanced followed by All time from the Time range drop-down menu. Click the Clear data button. Check the box next to Cookies and other site data as well as Cached images and files. Make sure the Cookies for wsbonline.com are allowed using the previous instructions.

Logging in overview

When you log in to Digital 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.

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. See Unsupported browser notification for more information.

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 Digital 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.

See Registering a browser or device for more information.

Logging in for the first time

WaterStone Bank will send customers a Secure Access Code (SAC).

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

NOTE:	Current users will use the same ID. New users will need to go through the digital enrollment process and create a user name.

First time log in with a secure access code:

1. On the *Login page*, do the following:

   a. Enter your **Login ID.**
   b. Enter your **Password.**
   c. Click or tap **Log In**.

2. On the Select Secure Access Code Target page, do the following:

   a. Confirm the delivery correct delivery methods are listed to ensure accuracy. If the contact information is incorrect, contact WaterStone Bank to update contact information or login assistance.

   b. Click the preferred contact methods to send a Secure Access Code. A Secure Access Code is sent to the selected contact method.

NOTE:	If you do not receive the Secure Access Code, you may 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 Secure Access Code arrives, enter the code in the applicable filed. If the code is not used within 15 minutes, it will expire. If the code has expired, you may request another Secure Access Code.
    b. Click or tap **Submit**.
    c. If prompted to register the device, click **Register Device**.

4. Enter a password, then re-enter it in the **Confirm Password** field. Click

5. or tap **Submit**.

6. Update your digital 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.

Passcode

When using a mobile device you can set up a Passcode in lieu of a login ID and password.

Before enabling this feature on a mobile device, you must 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 secure access code. See [Registering a browser or device](#) for more information.

To log in after the first time:

1. On the *Login page*, enter your **Login ID**.

    a. 2Enter your **Password**.
    b. (Optional) **Select the Remember me** check box to save your login ID for the next time that you log in.
    c. Click or tap **Log In**. 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, including WaterStone Bank.

To enable Touch Authentication settings:

2. On the *Login page*, tap **Fingerprint**. 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.

To log in with Touch Authentication:

NOTE:	Touch Authentication is tied to your Digital Banking password. Therefore, if you change your password for Digital Banking, you must disable fingerprint authentication, then enable it again to be able to log into Digital Banking 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 mobile login screen offers all login methods supported by WaterStone Bank. 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 Digital Banking is an important part of keeping your financial information secure. You can log off voluntarily when you finish using mobile device computer or tablet. In addition, Digital 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 Digital 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 Digital 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 digital information, you should always log off to end your Digital Banking session.

Logging off voluntarily

In Digital Banking, you should always log off before you close the browser window or app

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 at 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.

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**.

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

4. 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:

- Navigation 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 (upper right corner)
- 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 Digital 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. The following items should normally appear based on your access to the functions.

Menu items

Item	Description
Home	Review account summaries on the Home page.
Messages	View and send secure messages.
Open Accounts	Open new accounts online.
Statements	View statements electronically.
Transactions	Transfer funds, pay bills, and view payments and transfers.
Payments	Offers a wide range of tools to make payments electronically.
Other Services	Perform a change of address, check order and stop payments.
Settings	Edit your profile and configure alerts.
Branches	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, the navigation menu does not always 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 whose history 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 icon** ( ) > **Nickname Account**, the nicknames appear. You can drill down into any account with

WaterStone Bank and view account details.

Accounts overview

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	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:

- In the Asset Summary area, click or tap the **collapse icon** ( ) to hide or the **expand icon** ( ) 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.

- On a Computer, 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	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 customers, using negative amount formatting is indicated by a leading negative sign (for example, -$143.00). 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.

NOTE:	Third-party vendors determine which account details and transactions are displayed for accounts they service.

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: • 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 Digital Banking may include: • 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 tile.

To view account details using enhanced Quick Actions:

1. On the Home page, click or tap the three **vertical dots icon** (⋮) 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 Digital 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 using Digital 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 - Consumer

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.

    - (Optional) Enter the **Description** field.

    - Enter the minimum and maximum amounts for the transaction in the **Amount** fields.

    - (Optional) Specify a check number range in the **Check #** fields.

    - (Optional) Select the category from the **Category** drop-down list.

1. 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 Digital Banking, but not mobile banking.

NOTE:	Contact your Banker for information about supported versions of Quicken and QuickBooks.

To export transactions from the Account Details view:

2. (Optional) On the *Account Details* page, narrow the results by either searching transactions or using filters to select transactions with specific conditions.

3. Click the **export icon** ( ).

4. 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)

5. 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.

6. 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. (Optional)

2. 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.

2. 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.

3. To print the images, do the following:
   d. On the transaction details, click the options menu (⋮), and then select Print.
   e. When the Print dialog box appears, select printing options and then click 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 your financial institution about the transaction.

NOTE:	Secure messaging is only available for internally-held accounts.

To send a secure message about a transaction:

4. In the transaction details, click or tap the **options menu icon** (⋮), and then **Ask a question**. The *Transaction Inquiry* window appears with inquiry details.

5. In the **Message** field, enter your message.

6. (Optional) In Digital Banking, click the **paper clip icon** (📎) **Attach Support Documents**. In the *Open* dialog box, select a file to attach to the message, and click or tap **Open**.

7. Click or tap **Send message.**

8. When the confirmation message appears, click or tap **Close** or **Go To Messages** to view messaging history in **Conversations**.

CHAPTER 4: QUICK ACTIONS

Quick Actions allow you to perform common tasks from the Home page. This section includes an overview of available Quick Actions. It also includes information on transferring funds, paying bills, and depositing checks.

- Using Quick Actions
- Transferring funds using Quick Actions
- Paying a bill using Quick Actions
- Depositing a check using Quick Actions
- Approving a transaction using Quick Actions

Using Quick Actions

In Digital Banking, you can perform Quick Actions directly from the Home page. In the mobile banking app, you can perform Quick Actions by tapping **More**.

Quick Actions are an easy way to start common tasks. All of the Quick Actions that you can perform appear in the Sidebar. The available actions vary, depending on how your account is configured.

Transferring funds using Quick Actions

You can use Quick Actions to easily transfer funds.

To transfer funds using Quick Actions:

1. On the *Home page*, click **Transfer Money Now**. If using a mobile device, tap **More > Transfer Money Now**.

2. On the *Funds Transfer page*, do the following:

   a. In the **From** drop-down list, select the account from which you want to transfer funds.
   b. In the **To** drop-down list, select the account to which you want to transfer funds.
   c. In the **Amount** field, enter the amount to transfer.
   d. (Optional) To create a recurring transfer, do the following:

   - Select the **Make this a recurring transaction** check box. The Schedule Recurring Transfer fields appear.

   - Select an option from the **How often should this transfer repeat?** drop-down list.

   - Click or tap a start and end date, or click or tap **Repeat Forever**.

   a. (Optional) Enter information about the transfer in the **Memo field**.
   b. Click or tap **Approve**. A message appears confirming the transfer.

1. Do one of the following:

   - Click or tap **Close** to set up another transfer.

   - Click or tap **View in Activity Center** to see the transaction details.

To transfer funds using enhanced Quick Actions:

1. On the *Home page*, click or tap the **three vertical dots** on the desired account. Click

2. or tap **Quick Transfer**.

3. In the **To** drop-down list, select the account to which you want to transfer funds. In

4. the **Amount field**, enter the amount to transfer.

5. (Optional) To view more transfer options, click or tap **Advanced Options.**

6. Click or tap **Transfer Funds**.

NOTE:	Quick Transfer only appears as an option under the account tile if you can withdraw from the account.
NOTE:	You can set up a recurring transfer to start today.

Paying a bill using Quick Actions

After you enroll in Bill Pay, you can use Quick Actions to pay a bill to an existing payee.

NOTE:	If Enroll in Bill Pay appears in the Quick Actions, you have not yet enrolled. You can click or tap Enroll in Bill Pay to enroll. The procedure to enroll in Bill Pay varies according to your settings.

To pay a bill using Quick Actions:

1. On the *Home* page, in the Sidebar, click or tap **View All Bills Now**. If using a mobile device, tap **More > View All Bills Now.**

2. On the *Bill Pay* page, click or tap the name of the payee that you want to pay. The Bill Pay page for that payee appears.

3. On the *Bill Pay* page, do the following:

   a. Click or tap **From**, and click or tap the account from which you want to make the payment.
   b. In the **Amount**, specify the amount that you want to pay, and click or tap **Save**.
   c. In the **Delivery Method** list, click or tap the delivery method. d. In the **Date** calendar, click or tap the date to pay the bill.

4. Click or tap **Send Payment** to schedule the payment.

5. On the status page, click or tap **Close.**

Depositing a check using Quick Actions

You can use a tablet or smartphone to deposit a check into your account.

To deposit a check using Quick Actions:

1. On the *Home page*, tap **Deposit a Check**.

2. On the *Deposit Check page*, do the following:

   a. In the **To accoun**t list, tap the account that you want to deposit the check into.
   b. (Optional) In the **Enter the check number** area, tap check number, and tap **Set**.
   c. In the **Enter the check amount** area, tap to enter the amount of the check, and tap **Set.**

3. Tap Capture image.

4. On the *Image Capture page*, use your device to take a picture of the front and back of the check, and tap Submit Deposit. Guides on the screen help you align the check for the image.

5. Tap Close. The check appears in the Submitted list in the Deposit Check History list.

Approving a transaction using Quick Actions

You can use Quick Actions to approve a payment or a transfer. If Quick Actions include pending approvals, the list contains the total number of pending approvals and the number of approvals of each Transaction Type.

To approve a transaction using Quick Actions:

1. On the *Home page*, click **Approvals Required**. If using a mobile device, tap **More.**

2. In the *Search transactions field*, enter **Pending** and click or tap the magnifying glass or press **Enter.** The list of pending approvals appears.

NOTE:	The show advanced toggle must be on to approve multiple transactions. In mobile banking, a two-gear icon represents the advanced view, while a single-gear icon represents the basic view.

3. When prompted, click or tap Approve to verify the approval. The status of the items will change to Authorized on the Activity Center page.

CHAPTER 5: Payments

This section includes an overview of using Bill Pay, CardSync, and People Pay functionality.

- [Bill Pay](#)

- [eBills](#)

- [CardSync](#)

- [People Pay](#)

Bill Pay

This section includes an overview of using Bill Pay functionality. It also includes information about managing Bill Pay accounts, payees, and payments.

You must enroll in Bill Pay and select an account before you can add payees or pay bills. After you enroll, you can add more accounts from which to pay. Later, you can remove accounts, as necessary, except the account selected when you initially enrolled in Bill Pay.

Note the following details about Bill Pay:

- Some pages may not appear in desktop, tablet, or mobile versions of Bill Pay.

- When using Bill Pay, you will be directed to the vendor's external site and the system will log you in automatically. That functionality is called *single-sign on (SSO)*.

- WaterStone Bank offers eBill (electronic bill) services, you can configure payees to send an electronic version of a paper bill that you can pay in Digital Banking. You can also set up automatic payments for eBills.

Enrolling in Bill Pay

The procedure to enroll in Bill Pay may vary, depending on your account configuration.

To enroll in Bill Pay:

1. On the Home page, do one of the following:

   - In the Sidebar, click or tap Enroll in Bill Pay.

   - In the navigation, click or tap Payments > Bill Pay.

2. Click or tap account(s) you want to enroll, then click or tap **Enroll in Bill Pay**.

Bill Pay enrollment details

1. When a success message appears, click or tap **Continue to Bill Pay**.

Managing Bill Pay accounts

You can use the Bill Pay page to configure the accounts that appear when you pay a bill.

See Paying a bill for more information.

To manage Bill Pay accounts:

1. In the navigation menu, click or tap Payments > Bill Pay.

2. Click or tap My account tab.

3. Click or tap View accounts under Pay from accounts.

4. Click or tap the **pencil icon** ( ).

5. Do one or any of the following:

- Edit Account nickname.

- Check or uncheck Set as default pay from account checkbox.

- To delete Pay from account, select Delete pay from account checkbox.

NOTE:	You cannot remove the account that you selected when you enrolled in Bill Pay.

6. Click **Submit**.

Managing bill payment payees

When you pay a bill, you select a payee for the payment. You must add a payee in one of the following before you can send the payee a payment:

- Digital Banking

- Mobile banking app

Adding a payee

You can use the Bill Pay page to add a bill payment payee. You must enter details such as contact information and your account number with the payee.

To add a bill payment payee for a company:

1. In the *navigation menu*, click or tap **Payments > Bill Pay**.

2. Click or tap **+Payee**.

3. On the *Add Payee page*, select **Pay a company** radio dial.

4. Click **Next**.

5. On the *Add payee page*, enter required payee information.

6. Click **Next**. The Bill Pay page appears with the new payee listed.

To add a bill payment payee for a person:

1. In the *navigation menu*, click or tap **Payments > Bill Pay**.

2. Click or tap **+Payee**.

3. On the *Add Payee page*, select payment method radio dial.

4. Click or tap **Next**.

5. On the *Add payee page*, enter required payee information.

6. Click or tap **Next**.

7. Complete keyword requirements. They payee will need this keyword to receive payment.

8. For first time payee activation, select delivery method for activation code. Retrieve and enter payee code. The payee will receive an email with a link to the secure access site, and will provide the keyword to complete setup.

Editing a payee

You can use the Bill Pay page to edit an existing bill payment payee.

To edit a bill payment payee:

1. In the *navigation menu*, click or tap **Payments > Bill Pay**.

2. Click or tap **Payees** tab.

3. Click or tap the **pencil icon** ( ).

4. On the *Edit Payee page*, make any needed changes.

5. Click or tap **Submit**.

NOTE:	Some payees and their fields cannot be edited if they are established vendors with information that is on file with the Bill Pay site.

Deleting a payee

You can delete a bill payment payee that you no longer need.

To delete a bill payment payee:

1. In the *navigation menu*, click or tap **Payments > Bill Pay**.

2. Click or tap **Payees** tab.

3. Click or tap **trashcan icon** ( ).

Paying a bill

You can use the Pay Bills page to select a payee and pay a bill.

To pay a bill:

1. In the navigation menu, click or tap Payments > Bill Pay. Do

2. one of the following:

    - On the *Payments page*, locate the payee you want to pay.

    a. Select an account in the **Pay From** drop-down list.
    b. Enter an **Amount**.

    c. Select a **Date**.

    d. Click or tap **Pay**.

- Click or tap **Payees** tab of the *Bill Pay* page,

    a. Browse or search for the payee that you want to pay.

    b. (Optional) Click or tap the **pencil icon** ( ) to edit payee or Pay From account, then click **Submit**.

    c. Click or tap **money icon** ( ).

        I. In **Amount,** specify the amount that you want to pay.

        II. In the **Pay from account** list, select the account from which you want to make the payment.

        III. If the **Delivery Method** list is visible, click or tap the delivery method.

        IV. In the **Deliver** on calendar, click or tap the **date to pay the bill**.

        V. Click or tap **Review** to schedule the payment.

Multi-pay

You can use Bill Pay to make payments to multiple payees in a single workflow using a desktop browser rather than selecting one payee at a time.

To make payments to multiple payees:

1. In the *navigation menu*, click or tap **Payments > Bill Pay**. For

2. each payee, do the following:

    a. Select an account in the **Pay From** drop-down list.

    b. Enter an **Amount**.

    c. Select a **Date**.

3. Click or tap **Review All**.

4. Click or tap **Submit Payments**.

eBills

You can make an online payment with eBills. eBills are an electronic version of a bill you receive directly within Bill Pay, which you can view and pay immediately. They look exactly like paper statements, and the only difference is they are conveniently delivered to your online account within Bill Pay instead of your home mailbox.

This section describes how to enroll in eBills and how to manage them. You can configure automatic payments, view past eBills, and print eBills.

To access payees that support eBills, click **Payments** > **Bill Pay** to open the Bill Pay dashboard. Payees that support eBills include a "Set up eBill" link below the payee's name on the dashboard.

Payees configured for eBills that have payments due have one of the following labels:

- Overdue

- Due Tomorrow

- Autopay (if enrolled)

- Due <date>

Enrolling in eBills

Before you can receive eBills, you must enroll in eBills, as described here.
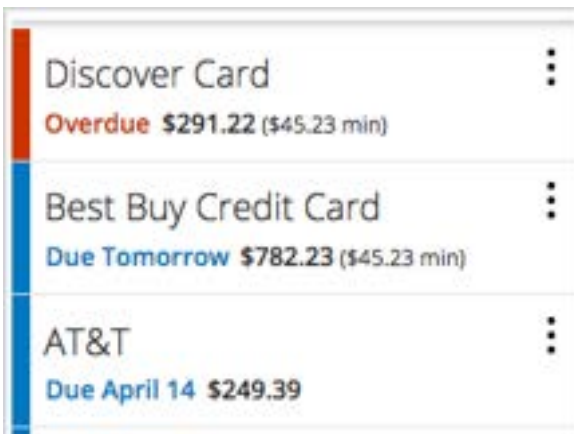
To enroll in eBills:

1. In the *navigation menu*, click or tap **Payments > Bill Pay**.

2. Click a payee that includes **Set up eBill** link.

3. On the *Payment page*, click **Set up eBill**.

4. On the *Terms and Conditions page*, read the text, provide your login ID and password (for the payee site), then click **Sign up for eBills**.

NOTE:	You may be required to provide your account number rather than login ID and password.

5. When the confirmation message appears, click **Go back to Bill Pay**.

NOTE:	eBills will appear in Digital Banking after one or two billing cycles.

Setting up reoccurring eBill payments

This section describes how to set up automatic payments for eBills to streamline your bill paying process.

To set up automatic payments for eBills:

1. In the *navigation menu*, click or tap **Payments > Bill Pay**.

2. Locate the payee you want to configure reoccurring payments for. Select

   the payment amount.

3. Select an account in the **Pay from account** drop-down menu.

   Select a Payment date.

4. Select Make it reoccurring.

5. Enter preferences for automatic payments.

6. Click or tap **Submit**.

NOTE:	Within Digital Banking, you can view or cancel your current automatic payment settings. However, to modify existing rules, you must go to the full bill pay site.

Viewing bill payment history to a payee

To view bill payments to a payee:

1. In the *navigation menu*, click or tap **Payments > Bill Pay**.

2. Click or tap the **arrow icon** ( ) next to *payee*.

3. Click or tap the **time icon** ( )**.**

Searching for a bill payment

You can search for a pending or completed bill payment on the dashboard.

To search for a bill payment:

1. In the *navigation menu*, click or tap **Payments > Bill Pay**. The Payments page appears.

2. Review Pending or History area on the right side of the dashboard.

3. (Optional) Click or tap **View more**, and use narrow search results if needed.

Canceling a bill payment

You can use the dashboard to cancel a pending bill payment that you created.

To cancel a bill payment:

1. In the *navigation menu*, click or tap **Payments > Bill Pay**.

2. In the **Pending** area, click or tap **Edit** next to bill payment you would like to cancel. Select

3. I would like to stop this payment checkbox.

4. Click **Submit**. When the payment has been canceled successfully, a message appears.

CardSync

CardSync allows you update your debit or credit card information for digital merchants and services all at once. This section describes how to replace lost or expired cards that you use digital log in to WaterStone Bank Digital Banking site to update your information for your merchants or services.

To begin using CardSync:

1. In the *navigation menu*, click or tap **Payments > CardSync**.

2. Click or tap **Get Started**.

3. Choose the account(s) you want to update.

4. Click **Next Step**.

5. Enter the WaterStone Bank debit or credit card you want to use, then click the **Verify Card**. CardSync will automatically replace the card on file at your online merchant or service.

6. Enter account login IDs and password information, then click **Verify**.

To remove accounts:

1. In the *navigation menu*, click or tap **Payments > CardSync**.

2. Click or tap company name, then select **Remove**.

3. Click or tap **Yes** on confirmation message.

People Pay

People Pay is a mobile payment option that allows you to send payments immediately to others using

your WaterStone Bank Debit Card. The funds will deposit directly to the recipient's preferred account at WaterStone Bank, PayPal or Venmo. It's a great way to quickly send money to someone in an emergency or for a special occasion by simply entering the recipient's email address or mobile phone number.

NOTE:	Initial setup requires a participating debit card.

To begin using People Pay

1. In the *navigation menu*, click or tap **Payments > People Pay**.

2. Click or tap **email** or **phone,** followed by entering the

   recipients email address or phone number.

3. In the **Amount** filed, enter the dollar amount of

   the transfer.

4. If applicable, click or tap the **default account.**

   number drop-down menu and adjust the account

   number.

5. Optional, in the **Transfer Memo** filed, enter a transaction memo.

6. Click or tap the **Transfer Funds** button.

NOTE:	If the recipient is a WaterStone Bank Customer, a notification is not sent. If the recipient is not a WaterStone Bank customer, the email or SMS message will contain a link directing the recipient to choose how they would like to receive the payment. Recipients will receive their funds near real-time.

IMPORTANT!	If the recipient is a WaterStone Bank Customer, the payment will be automatically deposited into their preferred account. If the recipient is not a WaterStone Bank Customer, they will have the choice to deposit payment into their PayPal or Venmo accounts. If they do not have a PayPal or Venmo account, they would need to set up an account to accept People Pay payments.

Linking WSB customer account for repeated or future transfers

Link another person's account to your own to make repeated or future-dated deposits to that account. The recipient must have an account with WaterStone Bank.

To link an internally held account:

1. In the *navigation menu*, click or tap **Transactions > WSB Customer Transfer**. Click

2. or tap **Link Account**.

3. Enter the recipient's **Account number**.

4. Select the **Account Type** from drop-down list.

5. Click or tap **Submit** to complete linking the account.

CHAPTER 6: 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 Digital Banking to transfer funds, view transfers, and cancel transfers.

Transferring funds

You can transfer funds between accounts at WaterStone Bank. You can also make transfers between your accounts at WaterStone Bank and external financial institutions. Customers can also make external transfers to or from an account at another financial institution.

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 V**iew in Activity Center** to review the transfer.

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

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**. Click

2. or tap a transfer.

3. In the Transaction details' **options menu icon** (⋮), 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**.

Setting up external accounts for transfers

You can add accounts that you own at other financial institutions to your Digital Banking profile and transfer funds externally.

There are two types of external accounts: external transfer accounts and linked/aggregated accounts. This section details external transfer accounts. You can make transfers to and from external transfer accounts, but you can only view balances and transactions in linked/aggregated accounts.

When you connect the account, we make two small deposits of random amounts into your account at the other institution. When the deposits are complete, you enter and verify the amounts in either Digital Banking or mobile banking. The deposits verify your ownership of the account and that any future transfers to or from that account will process correctly. The deposits should take fewer than five business days to process.

New customers are not eligible to process external transfers in digital banking until customer has been established for 30 calendar days and has received a direct deposit.

NOTE:	You can only request external transfer accounts held at domestic (United States and US territories) financial institutions that use American Bankers Association (ABA) routing numbers.

Adding an external account

On the Add External Account page, you can enter information that is used to add an external transfer account.

To add an external transfer account:

1. In the *navigation menu*, click or tap **Transactions > Add External**

2. **Account**. On the *Add External Accounts page*, do the following:

   a. In the **Account Number** field, enter the account number at the other financial institution.
   b. In **the Routing Number** field, enter the routing number of the other financial institution.

The image on the screen illustrates where the routing number is located on a check. If the account is not a checking account, verify the correct routing number with the other financial institution.

1. From the **Account Type** drop-down list, select the external account type.

2. Click or tap **Continue** to complete the addition of the account.

Verifying an external transfer account

The Account Verification page lists the external transfer accounts that you have requested, along with the status of the link.

To verify an external transfer account:

1. In the *navigation menu*, click or tap **Transactions > Verify External Account**. The Account Verification page appears.

2. Do the following:

   a. Click or tap the account that you want to verify.
   b. In the Verify Deposit Amounts area, enter the amounts of the two deposits that we made to the external account.
   c. Click or tap **Continue**.

3. After verification, the external transfer account appears in the list of accounts that you can use in transfers.

Removing an External Account

Removing an external account can be done by going into **Settings** > **Account Preferences** and deleting the external account.

To Remove an External Account:

1. In the navigation menu, click or tap **Settings > Account Preferences**. Do

2. the following:

   a. Click or tap the account you want to remove to expand the field.
   b. Click or tap **Remove**.

Making account to account transfers using WSB Customer Transfer

See WSB Customer Transfer section for more information on making single or repeated transfers into WSB customer accounts.
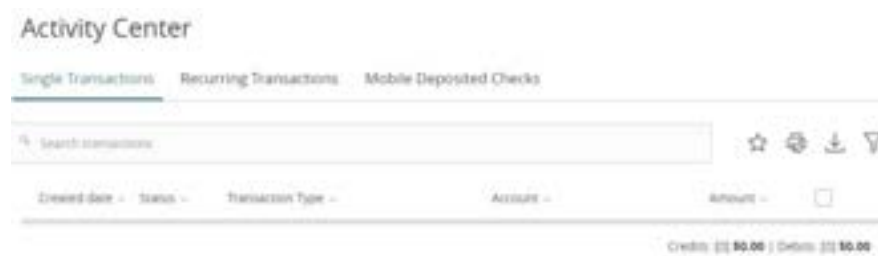
Using the Activity Center

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

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

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

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.

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 through a customer's account:

- Tracking ID
- Authorized
- Amount
- To Account

- Created
- Authorized By
- Description

- Created By
- Will Process On
- From 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 the **Filter icon** (▽) 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**.

6. (Optional) Click or tap the **Favorite icon** (☆) 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.

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

Field	Notes
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	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.

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:

Search examples

Key Words	Search Result
Transactions over $25	All transactions that are at least $25.01, regardless of type, appear.
ACH	Any ACH transactions 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**. Enter

2. 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**. Use

2. the **Filter icon** ( ) to specify the values to include in the search. Click

3. 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**. In

2. 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**.

6. 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 **Favorite**s and 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.
Description	A short description of the transaction.

Viewing transactions in the Activity Center

The Activity Center page includes all transactions that you create in Digital 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 icon** (⋮), 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.

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. Click

3. or tap the item**.**

4. Click or tap the **Options drop-down list icon** (⋮), 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 Digital Banking, click Attach a **file attachment icon** ( ).

NOTE:	Click or tap **Supported Attachments** to see the supported file types of documents you can attach.

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 Digital 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 **PDF Verification** 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.

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?)

Get Code   Verify

NOTE:	You can only export data in Digital 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

You can see electronic versions of your account statements called e-statements. Ways to view an e-statement may vary according to your settings. You should disable any pop-up blockers for the Digital 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.

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 **Transactions > Statements**.

2. On the *Statements page*, do the following: a. Select an **Account.**

   a. Select a **Date.**
   b. Select a **Document Type**.
   c. Click or tap **Get Statement**.

Depositing a check on your mobile device

You can deposit a check into your account using your mobile device's camera.

IMPORTANT!	When endorsing the back of the check, endorse with the wording 'For Mobile Deposit only at WaterStone Bank' and sign your name underneath.

Viewing check deposits overview

You can view check deposits on the Deposit Check page in mobile banking. The lists include checks that you used mobile banking to deposit, grouped by status. The check status is one of the following:

Check deposit status

Status	Description
Submitted	Successfully transmitted to WaterStone Bank. Requires additional review before processing.
Accepted	Successfully transmitted and accepted for processing.
Rejected	Successfully transmitted to WaterStone Bank, but rejected for processing during review.

Viewing check deposits

You can view check deposits in Digital Banking.

To view a check deposit:

1. In the *navigation menu*, click or tap **Transactions > Activity Center.**

2. Click or tap the **Deposited Checks** tab.

3. Use filters to search for checks by parameters such as time period, amount, and check number. Click or tap **Apply.**

4. Click or tap any transaction to view more information about the deposit or to see the check images.

Sending a check to a payee

You can send a paper check to a single payee that you specify. When you send a check, the payee information that you enter is not saved to reuse later.

To send a check to a payee:

1. In the *navigation menu*, click or tap **Transactions > Send a Check**. Do

2. the following:

   a. In the **From** drop-down list, select an account. b. In the **To** drop-down list, select an account.
   b. In the **Amount field**, enter the amount you want to send.
   c. Click or tap the **Process Date** field, and select the date that you want to send the check.
   d. (Optional) To send a certified check, select **Send Certified Check.**
   e. (Optional) Click or tap the **Memo** field, and enter a description for the check.
   f. Click or tap **Send Check** to send the request.

3. Click or tap **Close**.

Printing a check image

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

To print a check image on the Deposit Check page:

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.

To make changes to the style, layout, delivery method, or the check information, contact your Banker.

To reorder checks:

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, contact your Banker.

To create a stop payment request:

1. In the *navigation menu,* click or tap **Other Services > Stop Payment**.

2. On the *Stop Payments* page, click or tap one of the following:

    ◦ Single Check

    ◦ Multiple Checks

3. In the *Account* drop-down menu, click or tap the appropriate account. Enter

4. 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. Do

6. one of the following:

    ◦ Click or tap **Close** to return to the *Stop Payment* page.

    ◦ Click or tap View in Activity Center.

CHAPTER 7: CONTEXTUAL PERSONAL FINANCIAL MANAGEMENT (PFM)

Contextual PFM allows you to budget and manage your finances by aggregating all of your accounts across multiple financial institutions so you can see balances and transactions all in one place, on any device. It includes key elements of traditional PFM tools that you can leverage to analyze account usage. With PFM, you no longer need to leave the safety and familiarity of your Digital Banking system to monitor all of your accounts.

Using Contextual PFM widgets

Contextual PFM allows you to view all of your accounts in one place so you can manage your spending and debts, calculate your net worth, and see spending trends over specific time periods. Several links appear at the top of the Home page, such as Net Worth and Budget. You can click those links to display visual representation of your financial data, known as "widgets."

Home page – widgets

Each widget is interactive and displays different information:

- **Net Worth** – Allows you to see the total value of all internally-held and linked accounts to view your net worth over time.

- **Budget** – Helps you set budgets for each spending category and track progress towards those categories each month.

- **Spending** – Enables you to see a visual representation of how you are spending your money over a period of time.

- **Trends** – Builds even further on your budgeting categories to help track spending overtime as compared to income.

- **Debts** – Allows you to see all of your debt accounts in one place and to calculate how making additional payments, or paying off your debt completely, can impact your debt overtime.

NOTE:	Only the Budget and Spending widgets are available on a smartphone, and functionality is limited.

Enrolling in PFM

Before you can use the PFM feature, you must first enroll in PFM.

To enroll in PFM:

1. On the *Login page*, enter your **Login ID and Password.**

2. *Read the PFM Agreement*, then click or tap **Agree** or **Later.** If you select **Agree**, all PFM functionality on the Home page is enabled. If you select **Later**, you will be able to see the PFM widgets, but functionality will be disabled until you accept the PFM Agreement.

NOTE:	You only need to enroll in the PFM service once.

Linking accounts

Linking accounts held at external financial institutions (FIs) allows you to manage your finances by seeing balances and transactions all in one place, on any device. Link your credit cards, loans, checking, and savings accounts from other FIs one time. PFM updates data regularly so you always see accurate balances and recent transactions.

To link an account:

1. On the *Home page*, click or tap the **Link Account** button in the widget bar. Alternatively, click or tap the **link account   icon** (🔗) above the first account group or the Link Account tile below the account groups.

2. When a list of popular FIs appears, select an FI by either:

   ◦ Clicking or tapping the FI name or logo, or

○ Typing the name or URL of the FI in the Search box. As you type, matching FIs appear. Click an FI name to select it.

3. Provide your Digital Banking credentials for the external FI and click **Continue.** If the FI requires multi-factor authentication (MFA), you will be prompted to supply more information, such as a Secure Access Code (SAC). Then the **Link Account** page displays the status of the aggregation.

4. When aggregation is complete, external accounts appear on the Link Account page, with the **Hidden/Visible** toggle set to Visible. Click or tap the **Hidden/Visible** toggle to hide an account on the Home page and in widgets.

2. (Optional) Repeat steps 2 through 4 to l ink more accounts held at other financial institutions.

3. Click or tap **Continue**.

After you link accounts, they appear in a Linked Accounts group on the Home page, providing a full financial picture. You can reorder and group accounts, as necessary.

Updating login credentials

If your login credentials change for a linked account, you can update them within Digital Banking.

To update login credentials:

1. On the *Home page*, scroll down to the Linked Accounts group.

2. On the desired linked account, swipe left or click ⋮, then select **Update Login**.

3. Enter your updated credentials, then click **Continue.**

Aggregated accounts

There are many types of Digital Banking accounts, and not all are compatible with common aggregation methods. PFM utilizes multiple aggregation sources and uses an aggregation engine to provide the best possible coverage.

NOTE:	Do not confuse linked accounts with external transfer accounts. In Digital Banking, you can only display data about linked accounts. For external transfer accounts managed on the Add External Accounts page, you can transfer funds between accounts at your WaterStone Bank and external accounts after two micro deposits are made to ensure your ownership of the account, as well as your WaterStone Bank's ability to move money to or from it.

NOTE:	You can only link accounts from domestic, U.S.-based financial institutions.

Categorizing transactions

Transactions for your internal accounts and linked accounts are automatically categorized to help you accurately monitor your spending and track your budgets. In some cases, you may choose to modify the automatically-selected category. You can also modify transaction descriptions, split transactions across multiple categories, and create or edit new subcategories.

To categorize a transaction:

1. On the *Home page*, click or tap **an account**.

2. On the *Account Details* page, do one of the following on the transaction:

3. Click or tap a **transaction**, then click or tap the **pencil icon** (✎) next to **Category**.

4. Click or tap ⋮, then select **Change Category**.

NOTE:	You can also click or tap on the category icon that appears in your transaction list on the Account Details page without expanding the transaction detail.

5. Select a category to assign the transaction.

NOTE:	Editing the description only changes the description within Digital Banking, not in paper or e-statements.

To add a subcategory:

6. On the *Home page*, click or tap **an account**.

7. On the *Account Details* page, do one of the following on the transaction:

   - Click or tap a transaction, then click or tap the **pencil icon** (✎) next to Category.

   - Click or tap ⋮, then select Change Category.

   - Click or tap ⌄ to expand category.

8. Click or tap +Add Sub-Category.

   a. Enter the name of the new subcategory.
   b. Click or tap the check mark button.
   c. Click or tap the new subcategory to assign it to the transaction.

Splitting transaction categories

You can split a single transaction across multiple categories to better manage your budget.

To split a transaction category:

1. On the *Home page*, click or **tap an account**. The Account Detail*s* page appears. On

2. the *Account Details* page, do one of the following on the transaction:

   - Click or tap a **transaction**, then click or tap the **pencil icon** (✎) next to **Category**.

   - Click or tap ⋮, then select **Split Transaction**.

3. In the transaction details, do the following:

    a. Enter the amount you want to split to a separate category.
    b. Click or tap the category icon, then select a new category for the amount you want to split.
    c. Click or tap **Split transaction** to continue splitting the transaction.

Note the following details about splitting transactions:

- You can add up to a total of 9 splits.

- After you split a transaction, you can no longer edit the Category from the transaction summary.

- You cannot edit the description of an individual split.

- The split amount must have a value greater than 0. If the value of the split is left at 0, the split will not be saved.

CHAPTER 8: 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 Digital Banking in the Secured Messages item in the navigation menu.

NOTE:	Secure Messages combine a message and all its replies into a thread.

In Digital Banking, you can attach a file to a message. The number of unread messages appears on the Secure Messages 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. Secure Messages threads stay in the Inbox until you delete them or they expire.

Creating a secure message

You can create a secure message in Digital 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**.

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

NOTE: Secure Messages combine a message and all its replies into a thread.

Reading a secure message

You can use the Secure Messages page to read secure messages in Digital Banking.

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

NOTE: On mobile devices, only the Inbox displays until you select a message to read.

To read a secure message:

1. 1. In the *navigation menu*, click or tap **Secure Messages**.
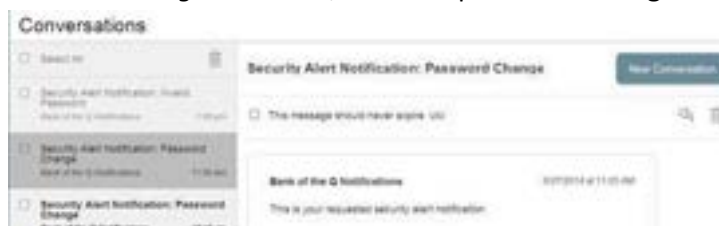
2. Do one of the following:

   ○ If the Inbox appears, click or tap the message that you want to read. The original message and all related replies appear.

   ○ If the Inbox 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 Secured Messages page to reply to a secure message in Digital 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) In Digital Banking, click the **file attachment icon** ( ). 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 Digital 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 secure messages:

1. In the *navigation menu*, click or tap

2. **Messages**. 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 **trashcan icon** (🗑).

4. When prompted, click or tap **Delete** to verify the deletion. Click

5. **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	Notifies you when: • 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.
Digital Transaction Alert	Notifies you when the following transactions are generated: • ACH payment • ACH collection • ACH File Upload • Domestic wire • Domestic wire (incoming) • Domestic wire (outgoing) • EFTPS • Funds transfer • International wire • International wire (incoming) • International wire (outgoing) The alert can trigger when the transaction is: • Drafted • Authorized

- Processed
- Canceled
- Failed

Transaction notifies you when the following transactions are generated:

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 Digital Banking)

- Email

- Telephone call

- Text (SMS) message

NOTE:	You can specify the time to receive alerts in a telephone call or a text

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

- Insufficient funds 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.

NOTE:	If you miss an alert that you configured to be delivered via phone, our alert system will leave a voicemail message. If you did not receive a phone call, check your message mailbox under the Messages menu to confirm receipt. If there is no alert in the secure mailbox, confirm that the alert is enabled.

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. Enter

3. 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. Click

6. 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**. Click

2. or tap the type of alert that you want to delete. Click or tap

3. **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.

NOTE:	Some alerts may be dimmed. Dimmed alerts cannot be edited.

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. Do

3. 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 9: FINDING BRANCHES AND ATMS AND VIEWING NEWS

You can use Digital Banking to locate a branch or an ATM or to view news or rates from WaterStone Bank. This section includes information and detailed instructions for finding locations and viewing news.

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 and ATMs**.

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 10: CONFIGURING SETTINGS

You can configure your settings in Digital 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.

- [Address change overview](#)

- [Configuring account preferences](#)

- [Security preferences overview](#)

- [Configuring text banking](#)

- [Configuring statement delivery settings](#)

Address change overview

You can use Digital 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 profile, statement, 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 **Settings > Address Change**. Do

2. 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 **Digital Display Name**.
   b. Enter a nickname for the account, then click the check mark button. 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. Click or tap the cancel button to ignore changes.
   c. Click the **Visible** button to choose whether the account is displayed on the Home page.

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 Digital 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 Digital 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. Click

6. 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 digitaland 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. Do

3. 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. Click

3. 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. Locate

3. 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. Locate

3. 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.**

3. Enter the number that you want to enable for text banking in the **SMS Text Number** field. Click

4. or tap **Terms and Conditions** to read the terms and conditions in another tab.

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**. Click

2. or tap the **On/Off toggle** to turn text banking on or off.

3. Click or tap the **Terms and Condition** and **Privacy Policy** to review them.

4. Select the **Agree To Terms** check box.

5. 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:

Text banking commands

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 Digital 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 you want to enable for text banking in the **SMS** Text Number field. Click

3. or tap Save. To disable text banking:

4. In the *navigation menu*, click or tap **Settings > Text Enrollment**. The Text Enrollment page appears.

5. Click or tap **Off**.

6. 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. E-statement delivery settings can vary.

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, the e-statement Delivery Agreement window appears. Review the agreement click or tap accept.

To view the E-Statement Delivery Agreement:

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