Bangor Savings Bank®

# Bangor Online for Business

## User Guide

Learn how to use Bangor Online for Business with this helpful guide.

For questions, please contact us at 1.877.226.4671

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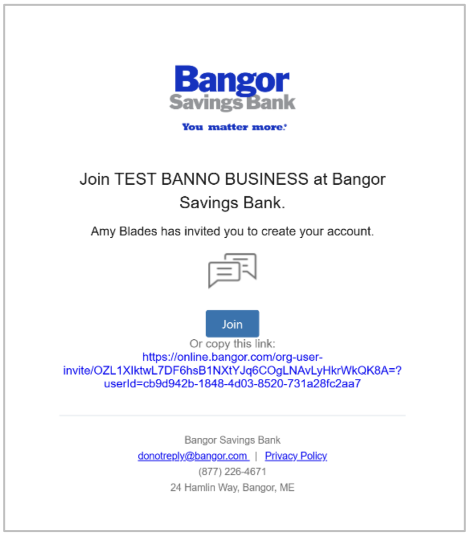
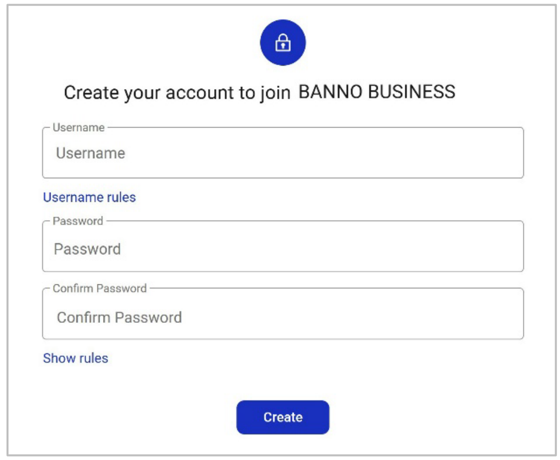
# New User Enrollment

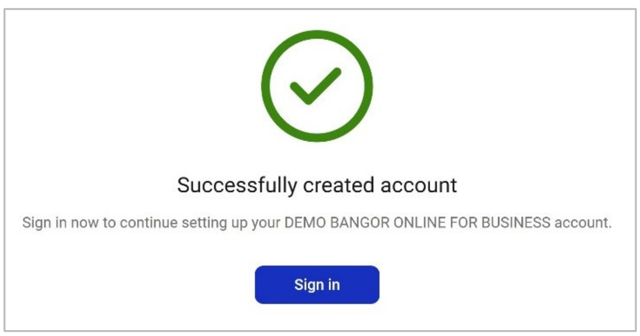
1. Open your enrollment email and click **Join**.



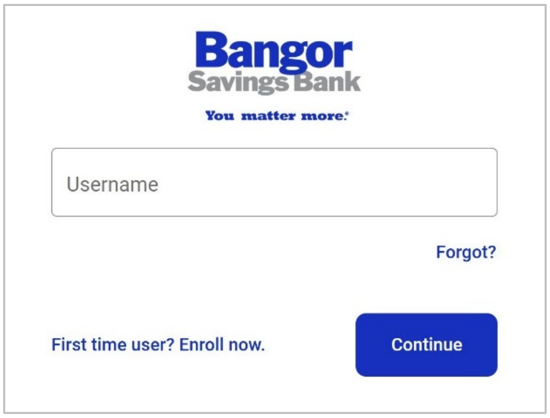

2. Create your **username** and **password** and click **Create.**



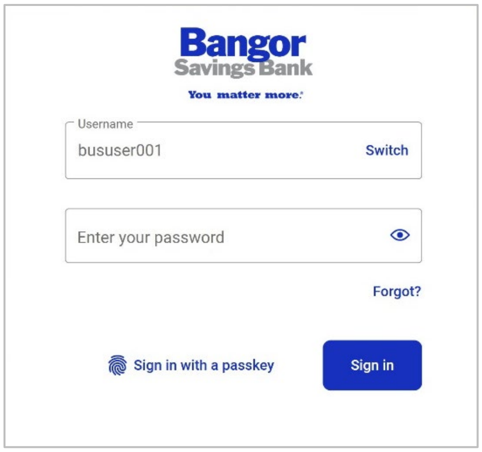

3. Click **Sign In.**



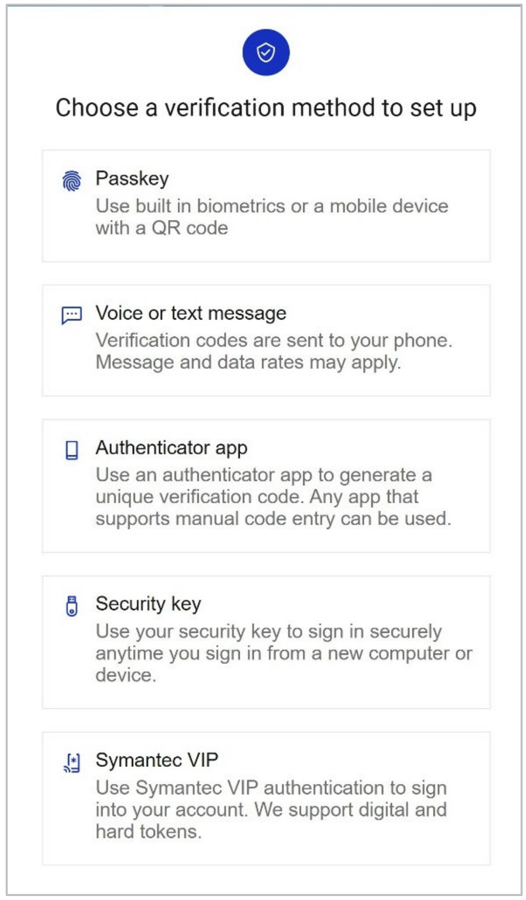

4. Enter your new username and click **Continue**.



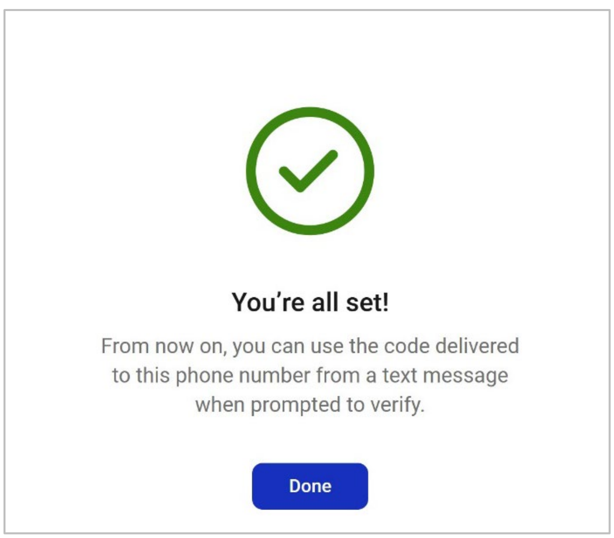

5. Enter your Password and click **Sign In**.

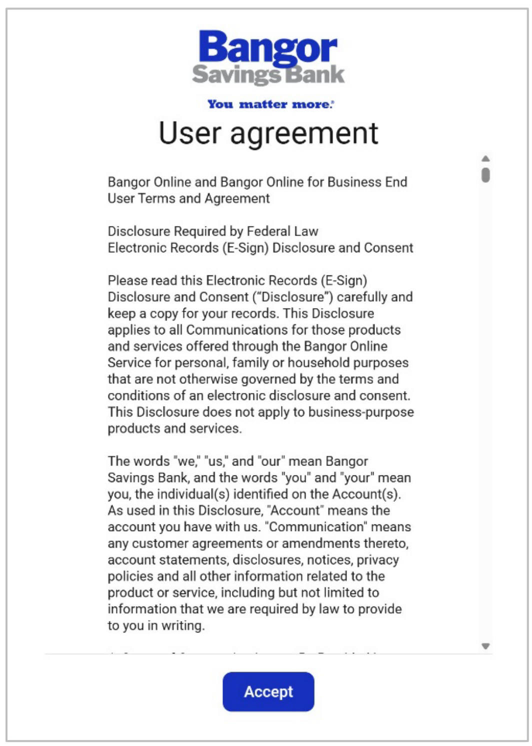


6. Click **Get Started** to set-up your multi-factor authentication (MFA) method. Select which MFA method you would like to use and then follow the prompts to set up and verify the method selected.
    - **Passkey:** Use biometrics or a mobile device with a QR code.
    - **Voice or text message:** Enter your phone number and choose to receive your code via text or phone call. Enter the code you receive.
    - **Authenticator app:** Open your authenticator app and either scan the QR code or enter the code that appears manually. Enter the code that generates on your app.
    - **Security key:** Use your security key to sign in securely anytime you sign in from a new computer or device.
    - **Symantec VIP token:** Download the VIP Access app from Apple or Google Play. Enter the credential ID from your token. Then enter the code that generates.




7. Click **Done**.
8. Click **Accept** on the User Agreement.



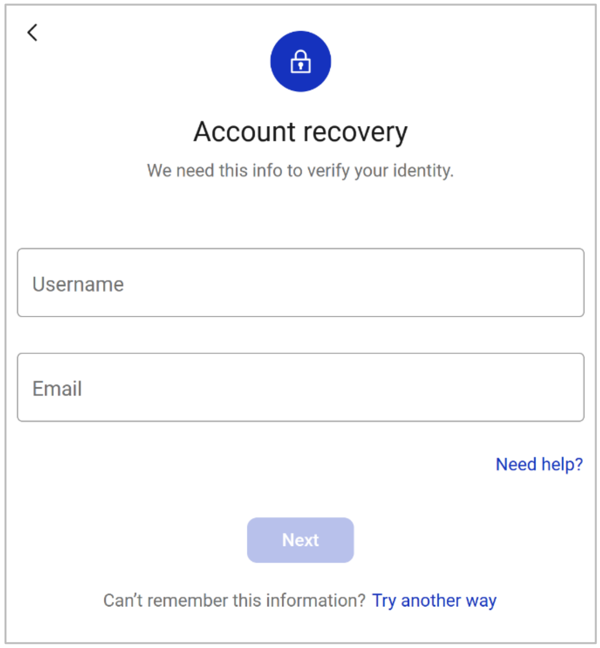



# Account Recovery

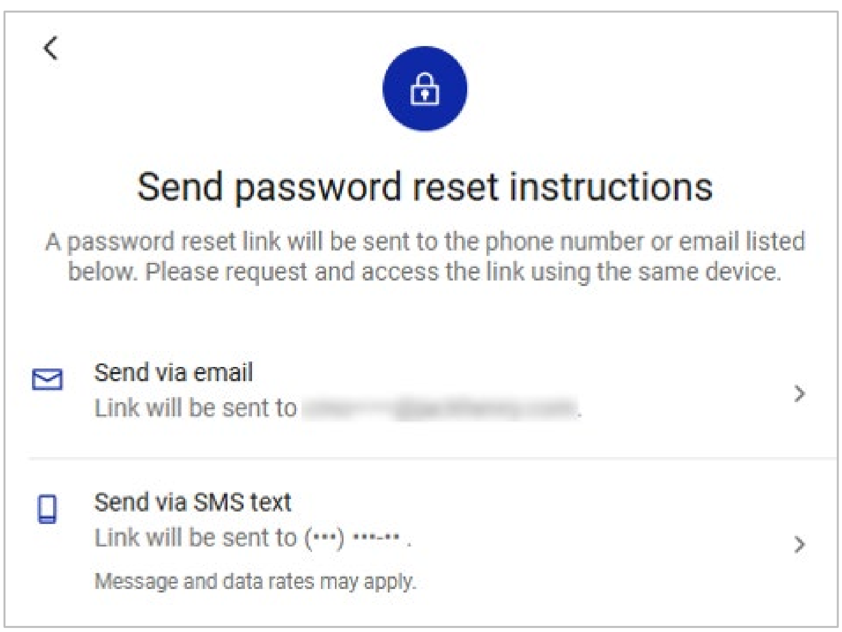
Use these steps to reset your password and/or retrieve your username.

1. Navigate to bangor.com and click **Log In**.
2. Click **Forgot Password**.
3. Enter your username and email address on the Account recovery screen. Click **Next**.

**IMPORTANT:** Email must match what is on file.

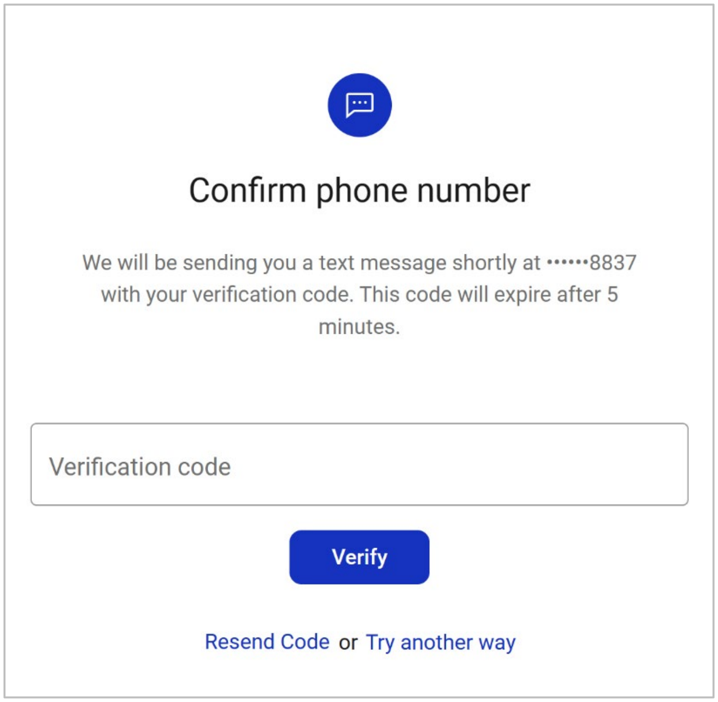



4. Choose to receive your instructions via email or text.

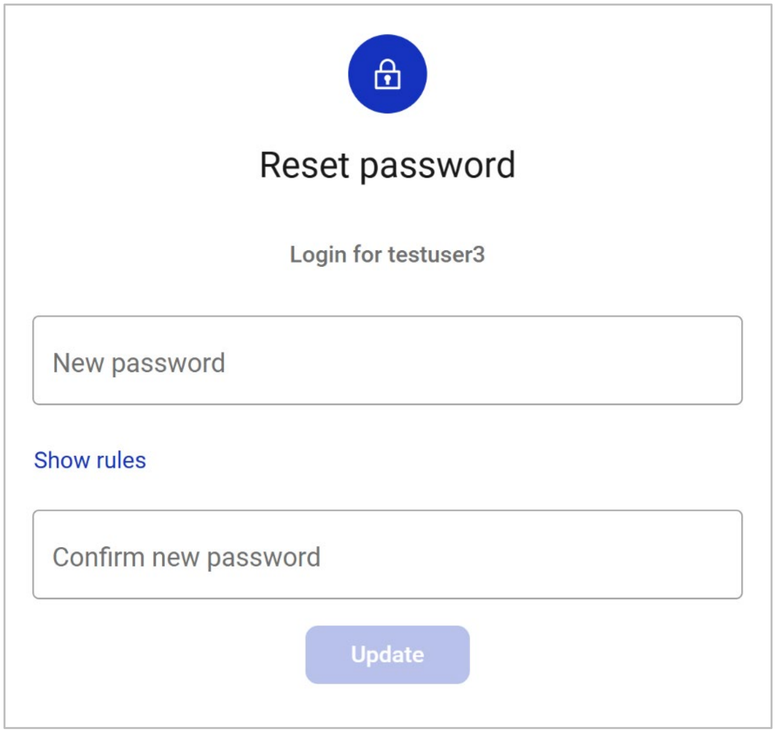


5. **Email:** Open your email. Your username will appear in the email body. Click **Reset Password**.
   **Text:** Open your text and tap **Reset password**.

6. You will be prompted to complete muti-factor authentication. The MFA options will vary depending on which verification method(s) you have established. Click **Verify**.




7. Enter a new password and click **Update**.



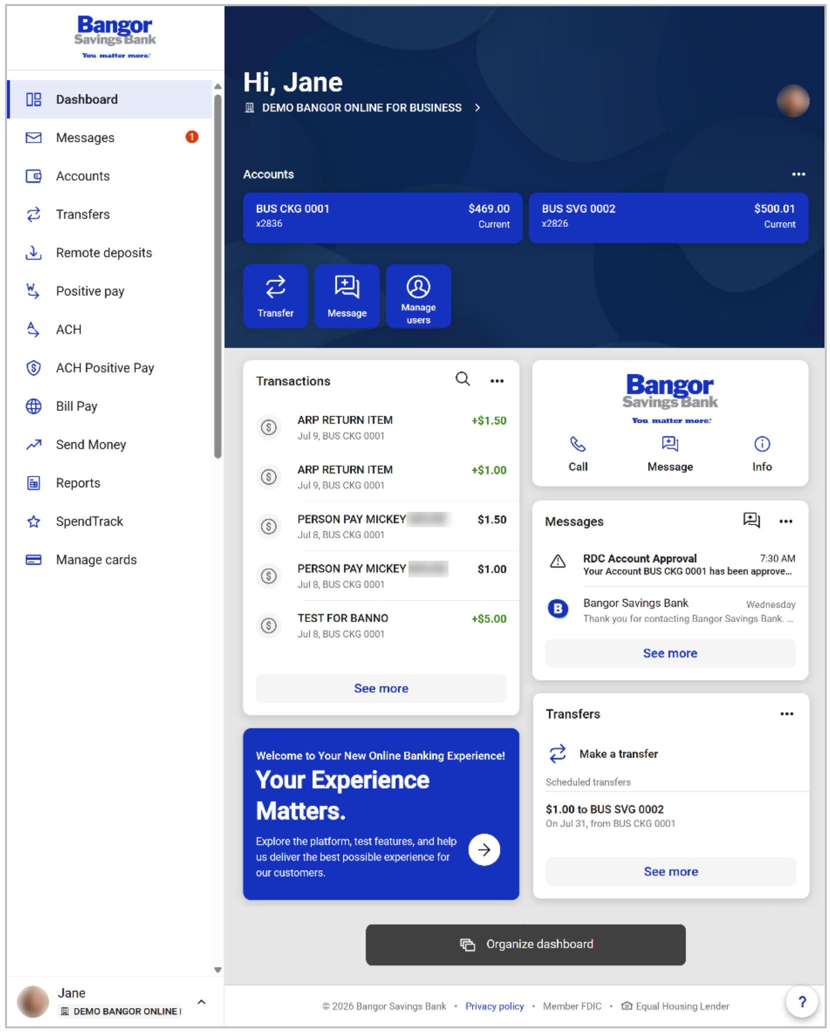

8. You may now log in.

# Dashboard

This is your landing page where you can access your accounts, review recent activity, and move money.

## Default Layout

From left to right, top to bottom.




**Navigation menu** – Use the left side of the screen to navigate between sections of the website.
**Account Settings (>)** – Access your account settings from here.
**User menu (circle)** – Access profile, support, settings or sign out.
**Accounts (ellipses icon)** – Displays rectangular account boxes showing account name, balance, status, and last four digits of account number.
**Quick Action Buttons** – Click a square button to jump to that feature of online banking.

**Cards:**
**Transactions** – Displays recent activity on all accounts.
**Support** – Displays information about the institution and provides multiple ways to contact the bank for support.
**Messages** – Displays conversations between you and support representatives as well as alerts and bank messages.
**Transfers** – Displays scheduled transfers and a quick link to Make a Transfer.
**Announcements** – Displays announcements from Bangor Savings Bank.

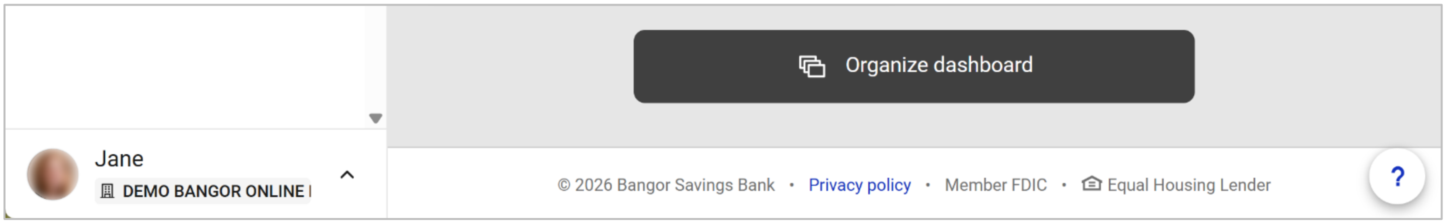
**Bottom of page**
**My Profile menu (circle)** – Access Personal settings, Business management, Account settings or Sign out.
**Organize dashboard** – Rearrange or show/hide items appearing on your Dashboard.
**Help (question mark icon)** – Access the help menu.

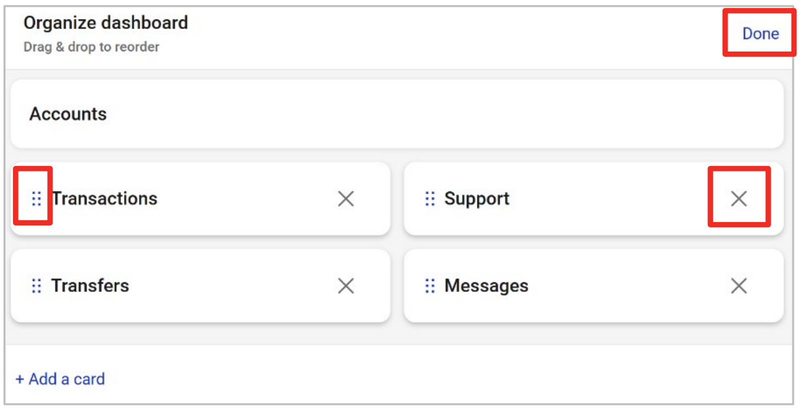
**Additional Available Cards:**
Under *Organize Dashboard* click **+ Add a card**.
**Remote Deposits** – Conveniently add funds by taking photos of your check.

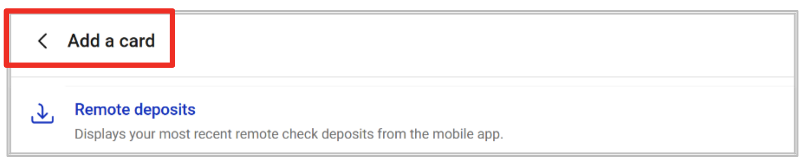
# Organizing the Dashboard

Use this feature to **add**, **remove**, or **reorder** the cards on the Dashboard.

1. Click **Organize Dashboard**.
2. Click and hold the **6 dot icon** to drag and drop the cards to the order you prefer.
3. Click the **X** to remove a card from the Dashboard.
4. Click **+ Add a card** to browse available cards that may be added to the Dashboard. Select any you'd like to appear and click **<** when finished.
5. Click **Done** once the layout suits your needs.



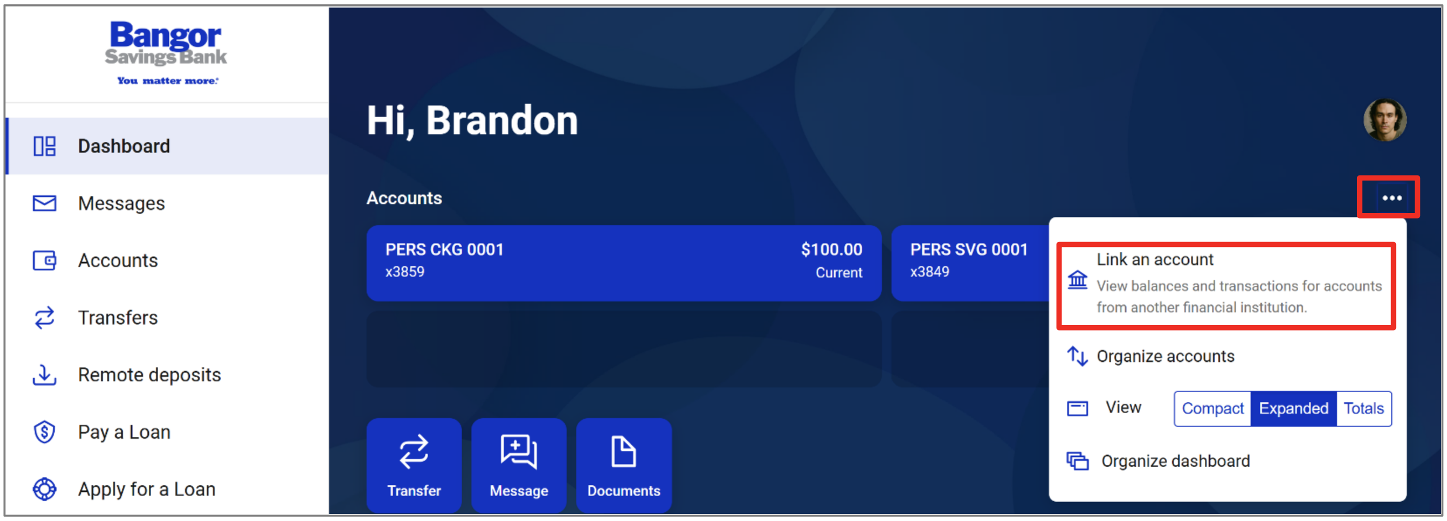



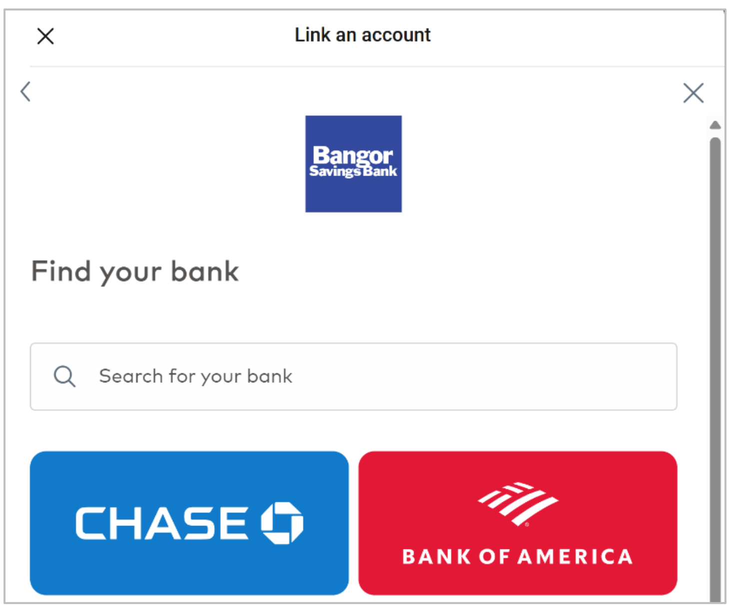
# Link an Account

Use this feature to add your accounts from an external financial institution to the Dashboard.

1. Click the **ellipsis icon** next to the **Accounts** section, then select **Link an Account**.

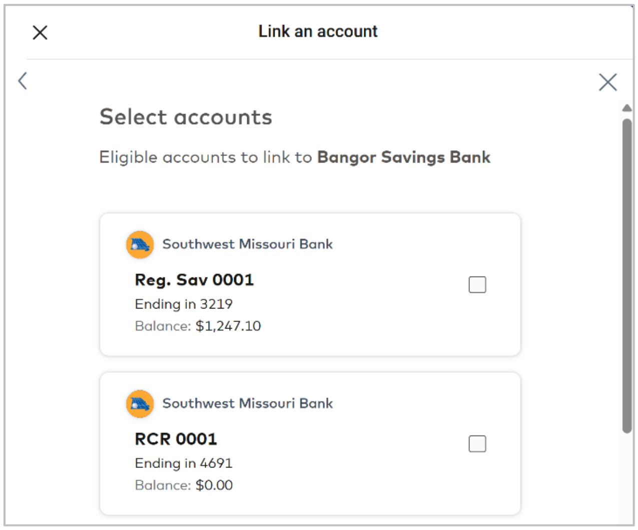



2. Click **Next**.
3. Search for and select your external financial institution from the list. Click **Next**.




4. Enter your login credentials for the external institution. You will be prompted to complete muti-factor authentication. The MFA options will vary depending on which verification method(s) you have established.

5. Select the accounts you'd like to link and click **Save**.

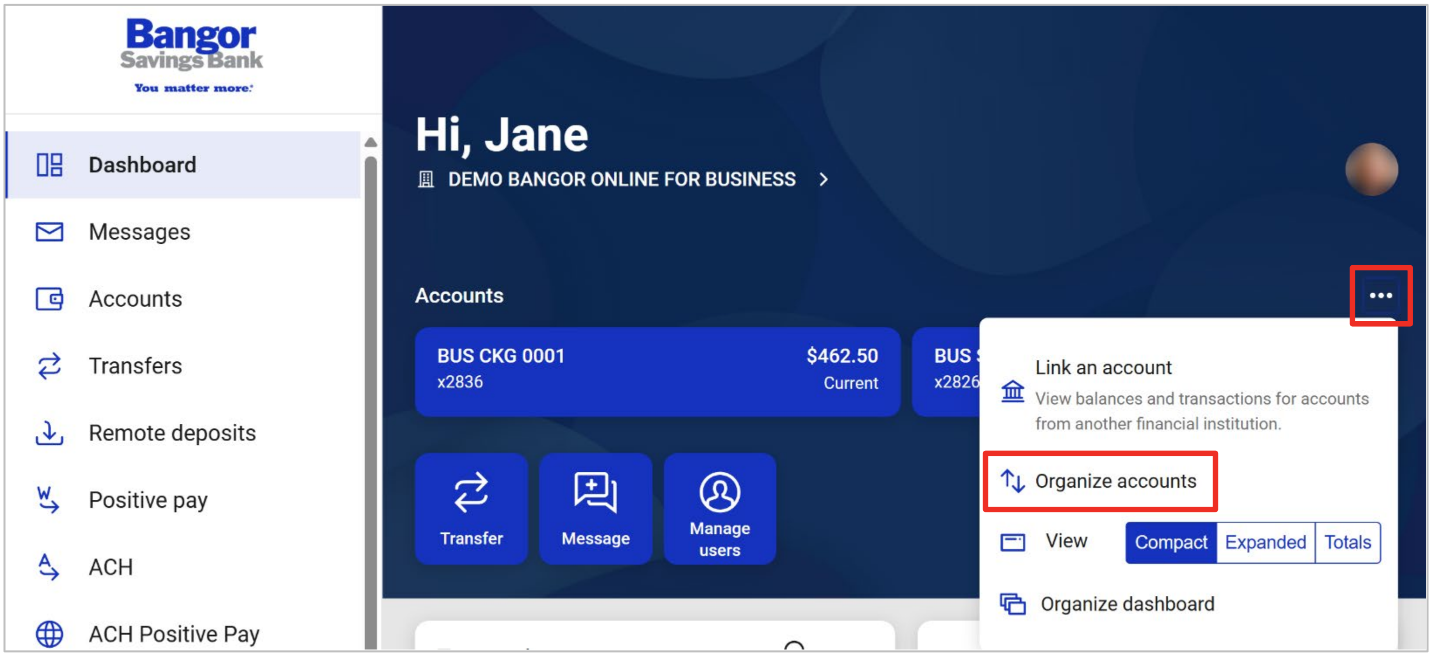



6. Click **Continue**. Your external accounts will now appear on the Dashboard.

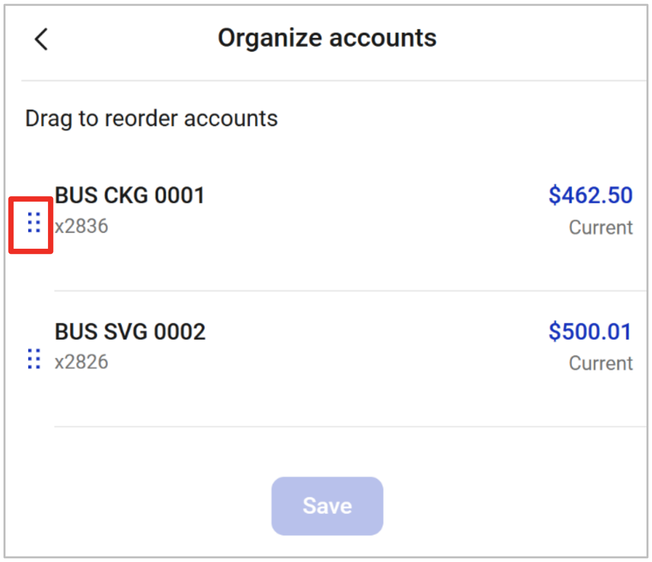
## Organizing Accounts

Use this feature to change the order of your accounts on the Dashboard or update how the account information is displayed.

1. Click the **ellipsis icon** next to the **Accounts** section, then select **Organize accounts**.



2. Click and hold the **6 dot icon** to drag and drop an account to the order you prefer.
3. Click **Save**.

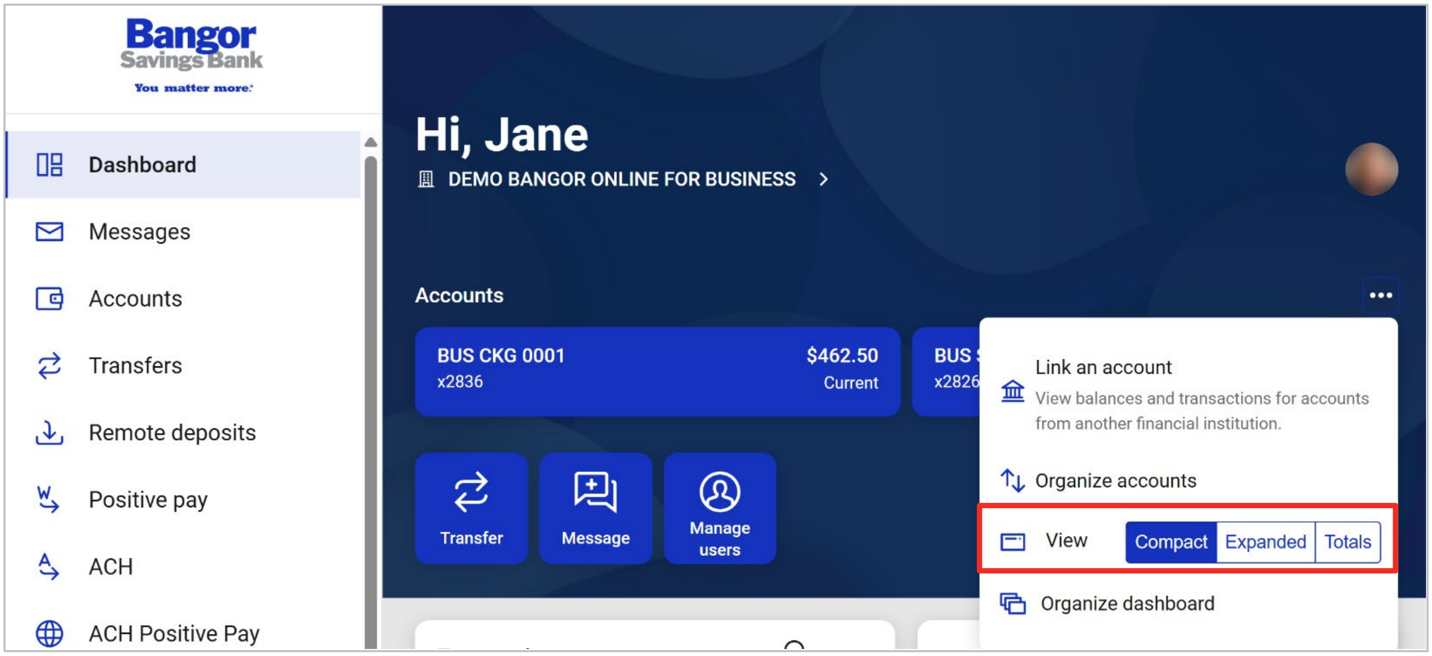



## Account View

Use this feature to change what account information is displayed on the Dashboard.

Click the ellipsis icon next to the **Accounts** section choose from one the **View** options:

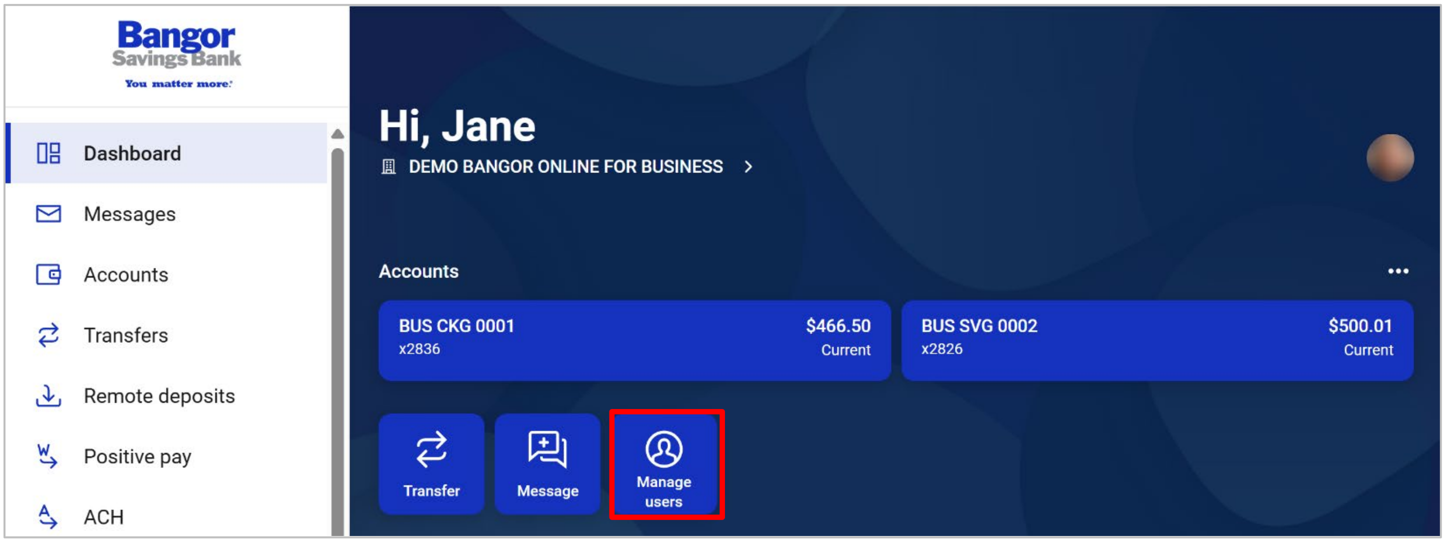
- **Compact:** Displays accounts in a single row. Only three accounts will appear at a time.
- **Expanded:** Displays accounts in two rows. Up to six accounts will appear at a time.
- **Totals:** Groups accounts together based on type such as Cash, Borrowed, Credit Balance, and Investments. Displays the total balance for all accounts in each group.



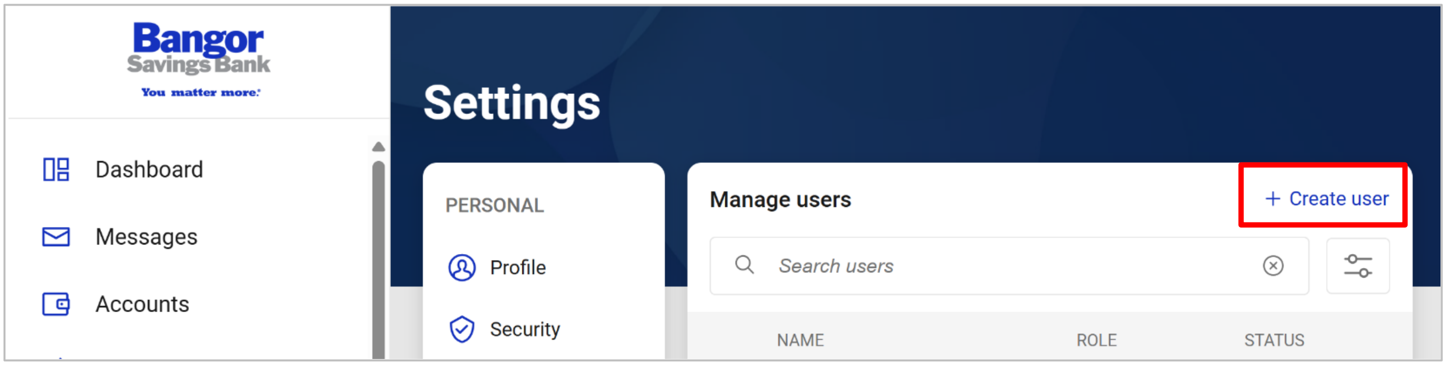
# Administration

## Creating a New User

1. On the Dashboard, select **Manage users**.




2. Click **+ Create user**.

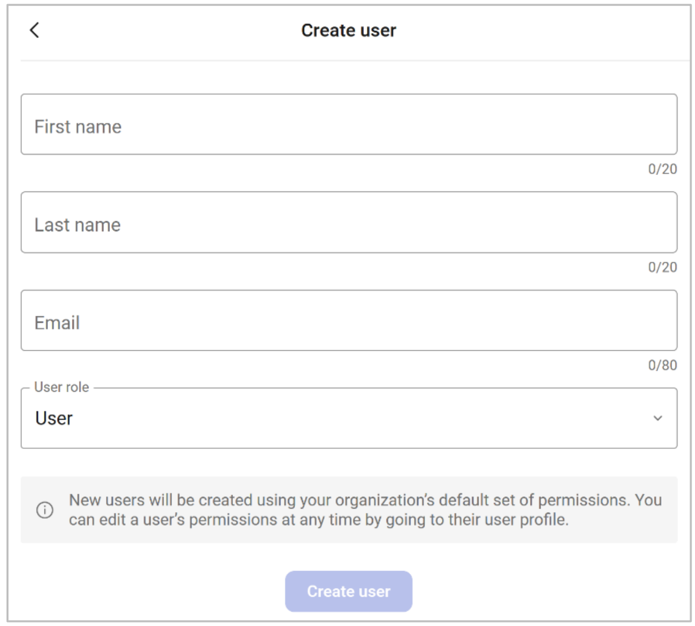


3. Enter the user's **First name**, **Last name**, **Email address**, and choose their **User role**.

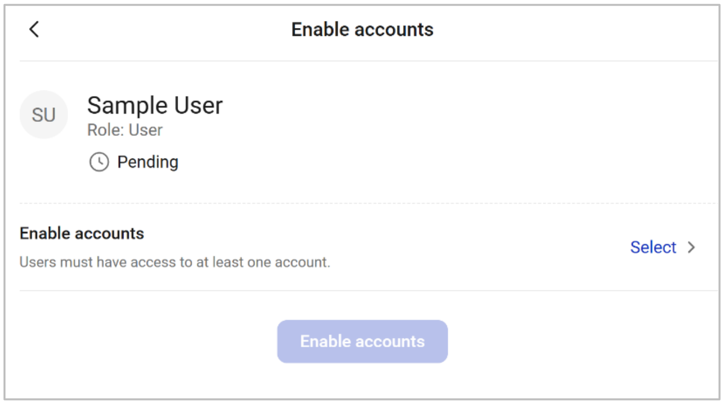
    - **User:** can have customized permissions and account access but cannot manage other users.
    - **Viewer:** View only access on specified accounts.
    - **Admin:** can have customized permissions and account access as well as user management.

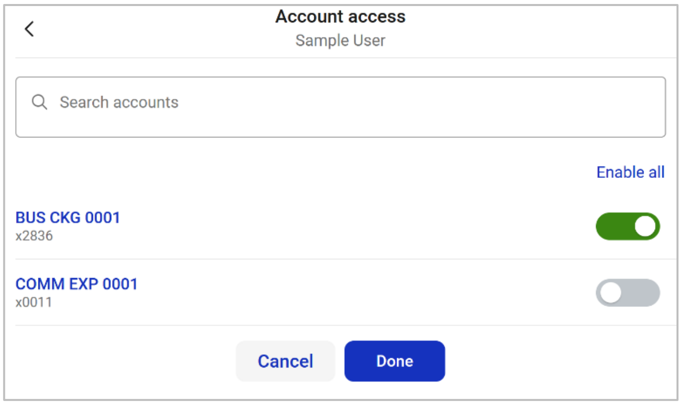
4. Click **Create user**.

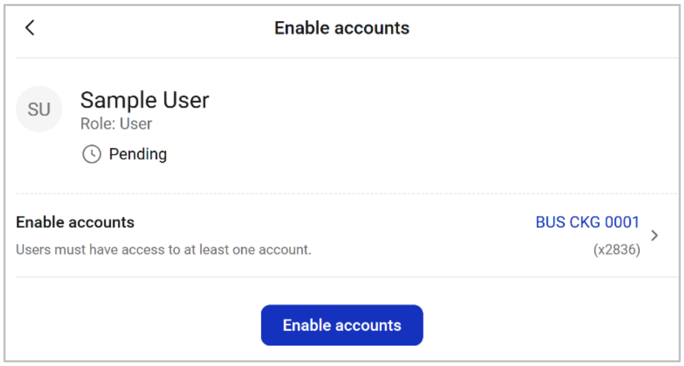
**Please Note:** You will be prompted to complete multi-factor authentication. The MFA options will vary depending on which verification method(s) you have established



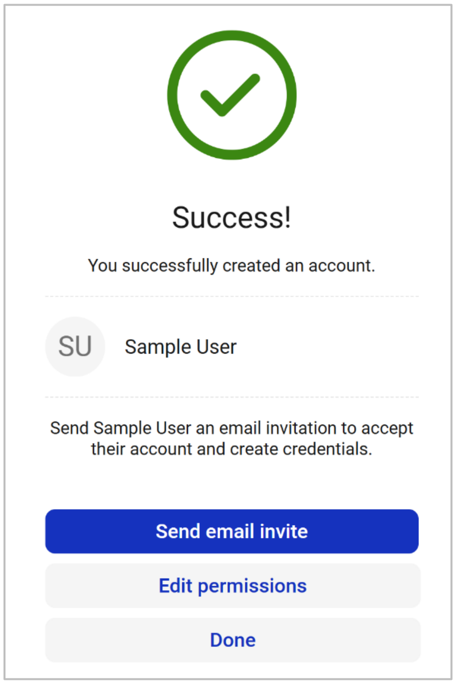

5. Click **Select** next to the *Enable accounts* arrow and choose the account(s) the user should have access to.
6. Click **Done.**
7. Click **Enable Accounts.**



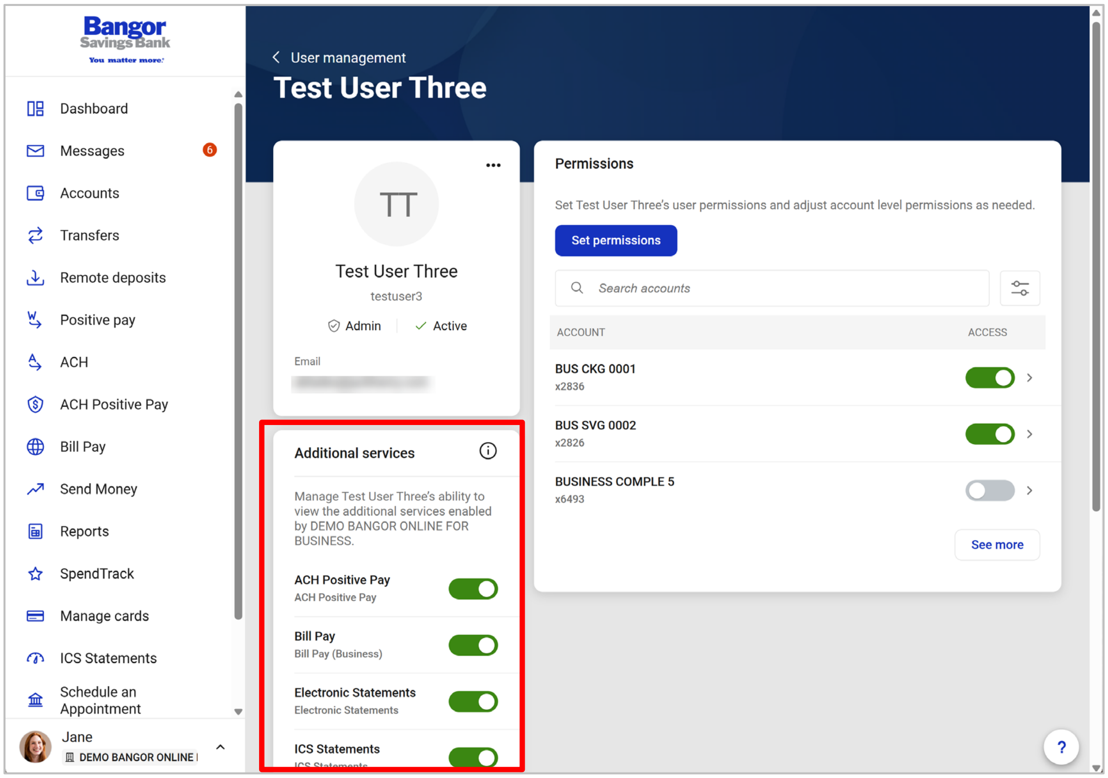



8. Review the on screen confirmation and click **Edit permissions.**
**Please Note:** Permissions and account access can be modified on the user's profile at a later time if necessary.

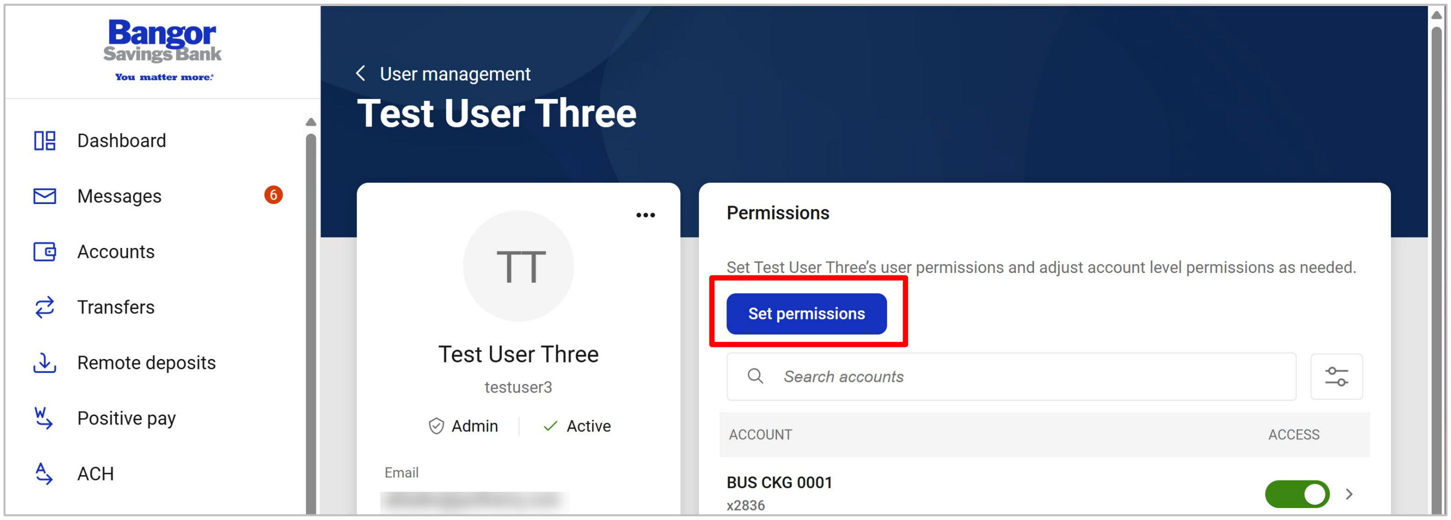



9. Under **Additional Services,** click **See more** and enable the applicable permissions you want the user to have access to. Bangor Savings Bank recommends the following:

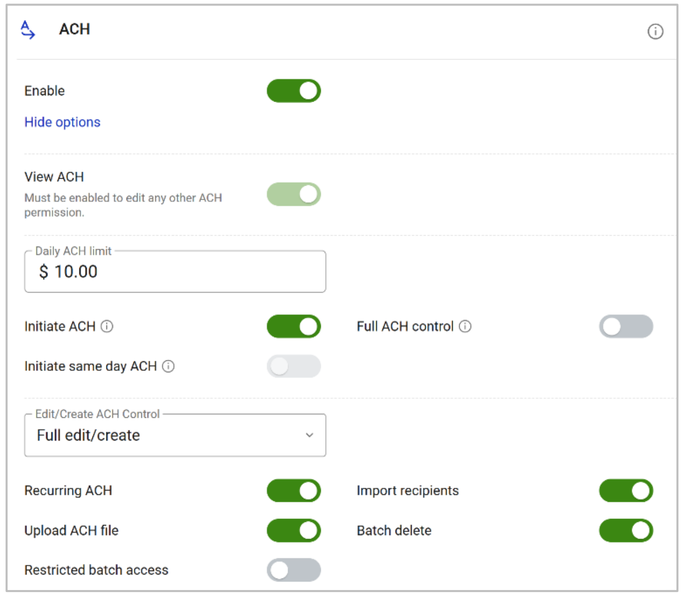


- **ACH Positive Pay** - For customers enrolled in ACH Positive Pay Services; permits the user to access Alkami and work ACH exceptions.
- **Bill Pay** - Permits the user to access the Bill Pay services; all non company Admins roles will map to Bill Pay as view only and will need to be adjusted.
- **Electronic Statements** - For customers enrolled in eStatements; permits the user to access eStatement
- **ICS Statements** - For customers enrolled in ICS; permits the user to access ICS Statements
- **Manage cards** - For customers with Bangor Savings Bank Debit Mastercards or everblue Credit Cards, permits the user to access card controls & alerts online.
- **Order Checks** - Permits the user to order checks with Deluxe.
- **Pay a Loan** - Permits the user to pay a Bangor Savings Bank loan using an external account or debit card.
- **Schedule an Appointment** - Permits the user to schedule an appointment with their nearest Bangor Savings Bank location.
- **Send Money** - Permits the user the send money to a person or business using an phone number or email address.
- **Send Us Feedback** - Permits the user to send feedback.
- **SpendTrack** - For everblue Business Rewards plus customers, permits the user to access SpendTrack.

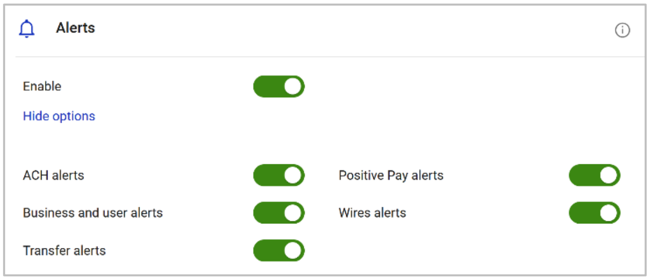
10. Click the **back arrow** at the top of the page to navigate back to the User management page. Under **Permissions**, select **Set Permissions** and activate the applicable permissions you want the user to have access to. Bangor Savings Bank recommends the following:



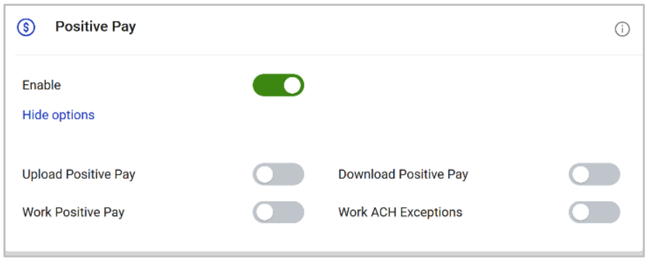
- ACH
  - **Enable:** Activates this feature for the user.
  - **View ACH:** Must be enabled to edit any other ACH permission.
  - **Daily ACH limit:** Maximum amount the user can initiate per day. The maximum for the Company per day is $100,000 for Bangor Online for Business
  - **Initiate ACH:** Allows user to transmit ACH payments to the bank.
  - **Initiate same day ACH:** Allows user to transmit same day ACH payments to the bank.
  - **Full ACH Control:** Must never be enabled. Customer shall maintain a minimum of two (2) active Authorized ACH users with appropriately assigned and segregated roles sufficient to satisfy applicable dual control requirements. Customer is solely responsible for ensuring that it's user configurations, internal controls and staffing adequately support these requirements.
  - **Edit/Delete ACH Control:**
    - **Full edit/create:** Allows the user to edit everything within a payment.
    - **Partial Edit:** User can only change the dollar amount of a transaction, debit or credit indicator, add a prenote, or hold the transaction.
    - **None:** User cannot Edit an ACH payment.
  - **Recurring ACH:** Allows the user to set a recurring frequency for a payment.
  - **Upload ACH file:** Allows the user to upload a NACHA formatted file.
  - **Restricted batch access:** User can view payments that have been flagged as restricted.
  - **Import recipients:** User can import a file containing recipient data to create a payment.
  - **Batch delete:** User can delete an ACH payment.



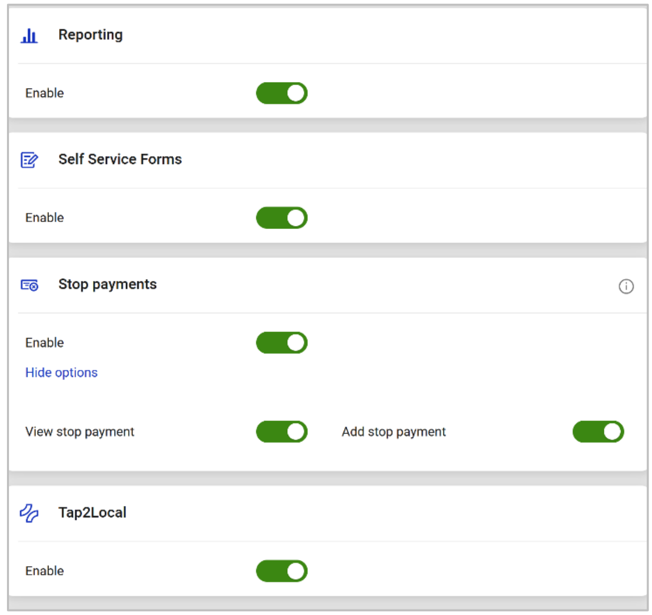

- Alerts
  - **Enable:** Activates this feature for the user.
    - ACH alerts
    - Business and user alerts
    - Transfer alerts
    - Positive pay alerts
    - Wires alerts



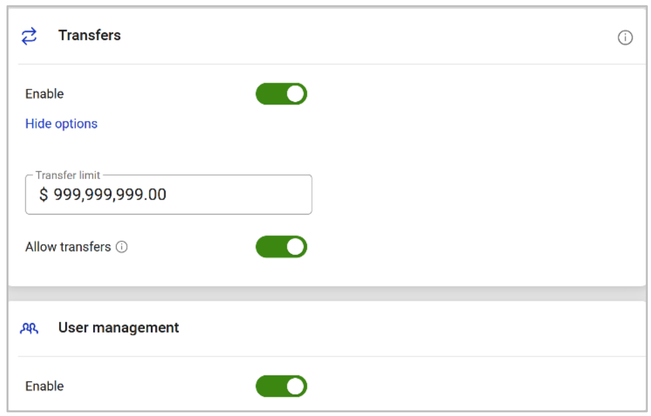

- Positive Pay
  - **Enable:** Activates this feature for the user.
  - **Upload Positive Pay:** Must never be enabled. Bangor Savings Bank does not permit file uploads for Positive Pay services. Reverse Check Positive Pay services only.
  - **Work Positive Pay:** Allows user to pay or return issued item check exceptions.
  - **Download Positive Pay:** Not applicable.
  - **Work ACH Exceptions:** Should never be enabled.



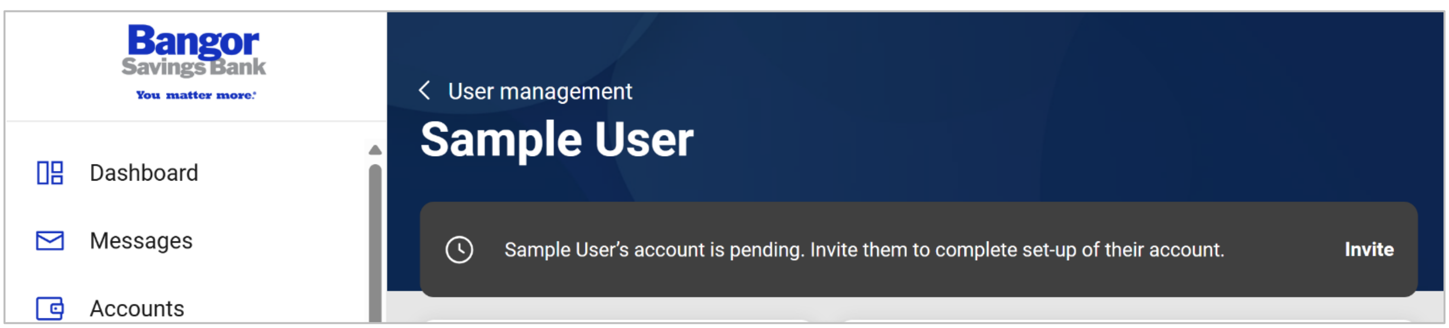
- Reporting
  - **Enable:** Activates this feature for the user.
- Self Service Forms
  - **Enable:** Activates this feature for the user.
- Stop Payments
  - **Enable:** Activates this feature for the user.
  - **View Stop Payment:** User can only see existing stop payments.
  - **Add stop payment:** User can create a stop payment.
- Tap2Local
  - **Enable:** For businesses enrolled in Tap2Local, activates this feature for the user to be able to accept payments on their device on behalf of the business.



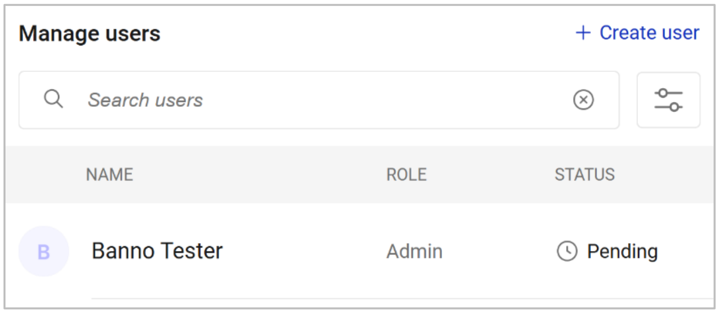

- Transfers
  - **Enable:** Activates this feature for a user.
  - **Transfer limit:** Maximum amount the user can send to another account per transfer.
  - **Allow transfers:** User can initiate an internal funds transfer.
- User Management
  - **Enable**: Allows user to create, modify, and delete other users.




11. Click the **back arrow** at the top of the page once done to navigate back to the user's profile.
12. Click **Invite** to send the enrollment email to the user. The user will click the link to create their new account.
    PLEASE NOTE: The invite is valid for 7 days.

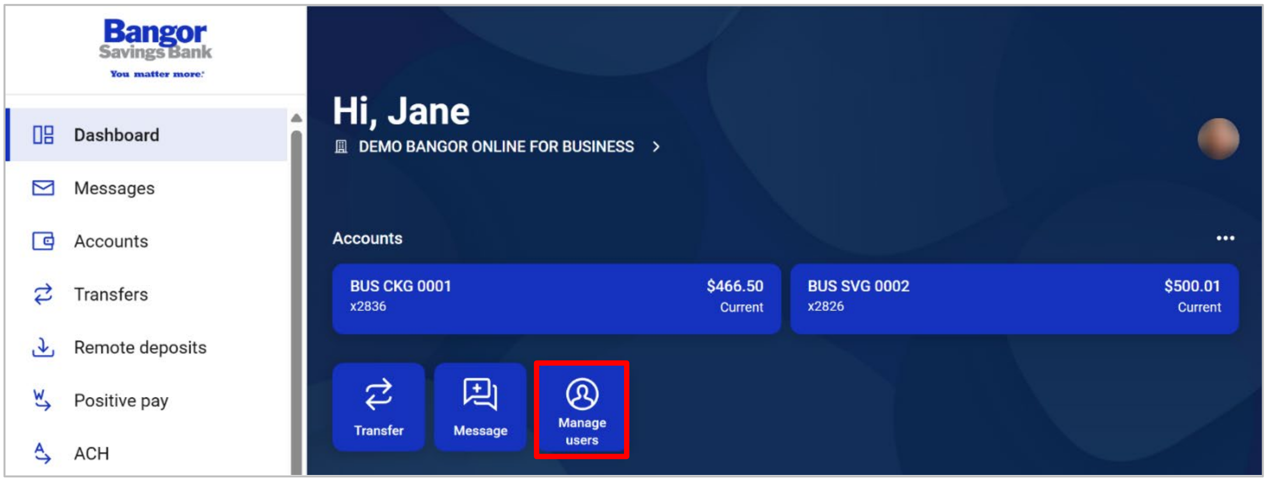


The new user will appear as **Pending** on the Business Management page. Their status will change to **Active** once they set up their credentials.

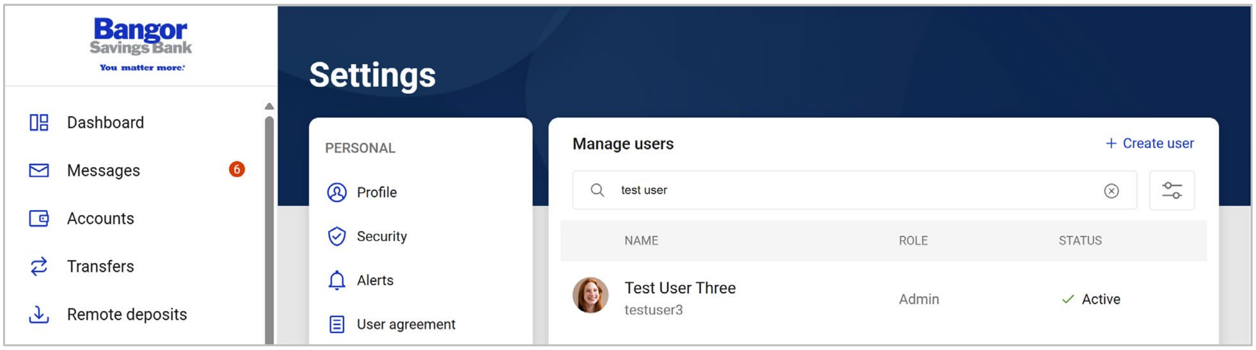



## Editing or Deleting a User

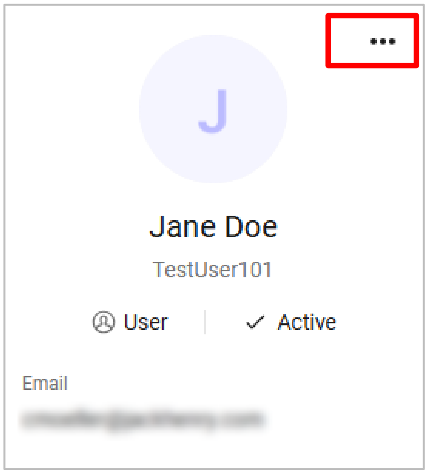
1. On the Dashboard, select **Manage users**.

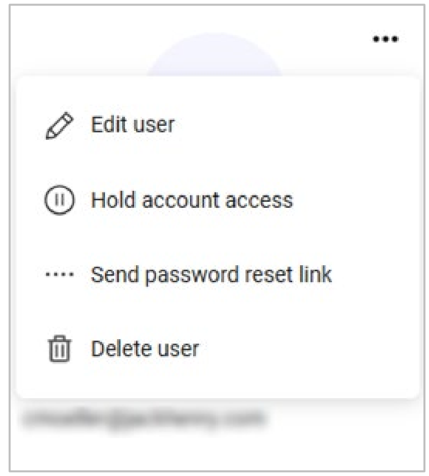



2. Under **User Management**, select the user you'd like to edit.

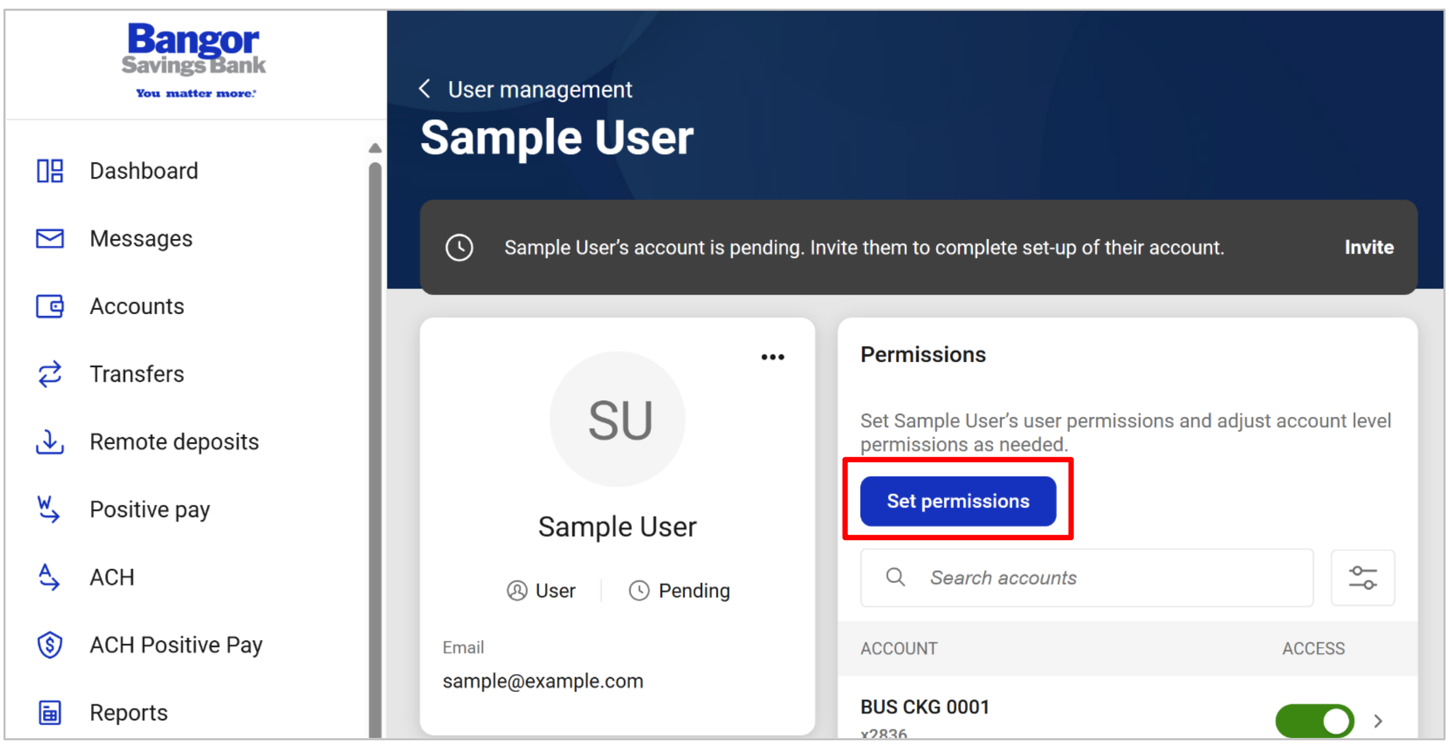


3. Select the **ellipsis** icon.
   a) Click **Edit user** to change the users name, role, or email address.
   b) Select **Hold account access** to temporarily prevent them from logging in.
   c) Click **Send password reset** link to email them a link.
   d) Select **Delete user** to remove their access permanently.




4. Click **Set permissions** to modify the applicable permissions you want the user to have access to. Bangor Savings Bank recommends the following:
   **Please Note:** Options may vary depending on your company's setup.



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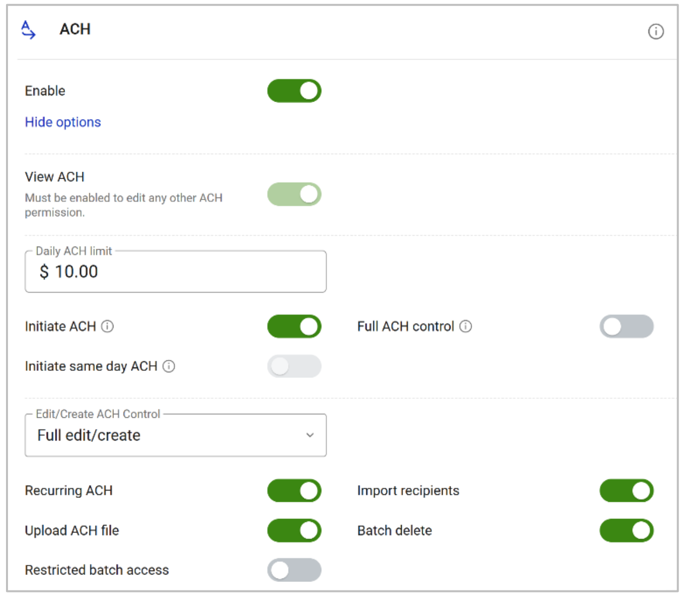


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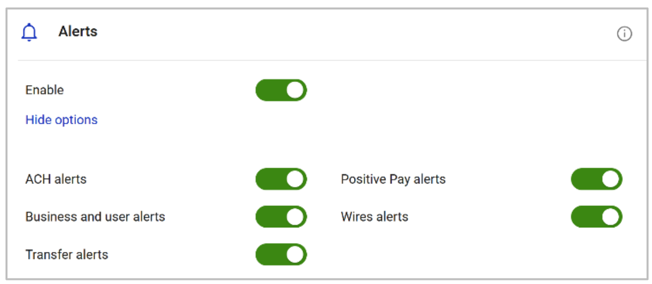
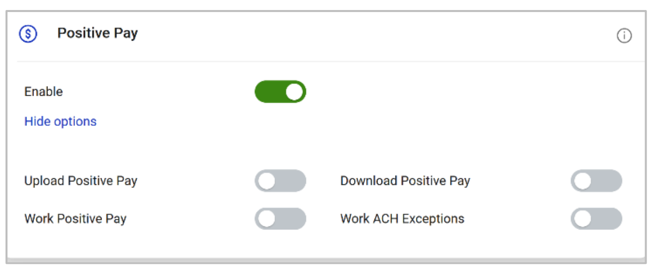
    - Positive pay alerts
    - Wires alerts




- Positive Pay
  - **Enable:** Activates this feature for the user.
  - **Upload Positive Pay:** Must never be enabled. Bangor Savings Bank does not permit file uploads for Positive Pay services. Reverse Check Positive Pay services only.
  - **Work Positive Pay:** Allows user to pay or return issued item check exceptions.
  - **Download Positive Pay:** Not applicable.
  - **Work ACH Exceptions:** Should never be enabled.



- Reporting
  - **Enable:** Activates this feature for the user.

- Self Service Forms
  - **Enable:** Activates this feature for the user.

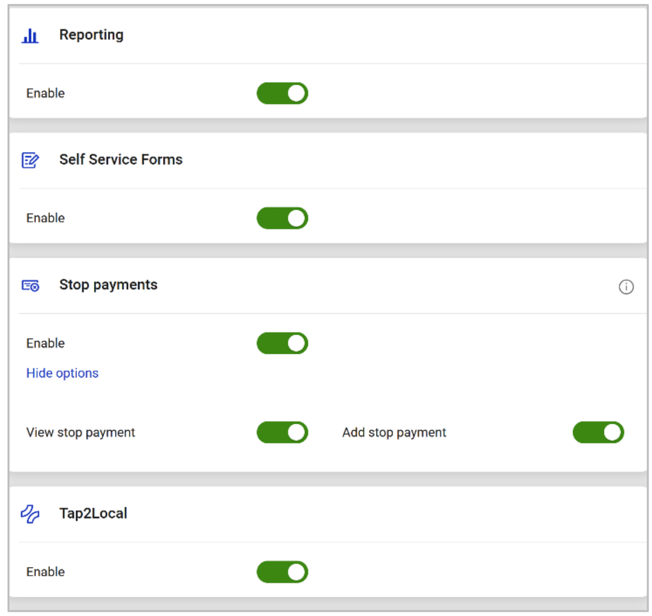
- Stop Payments
  - **Enable:** Activates this feature for the user.
  - **View Stop Payment:** User can only see existing stop payments.
  - **Add stop payment:** User can create a stop payment.

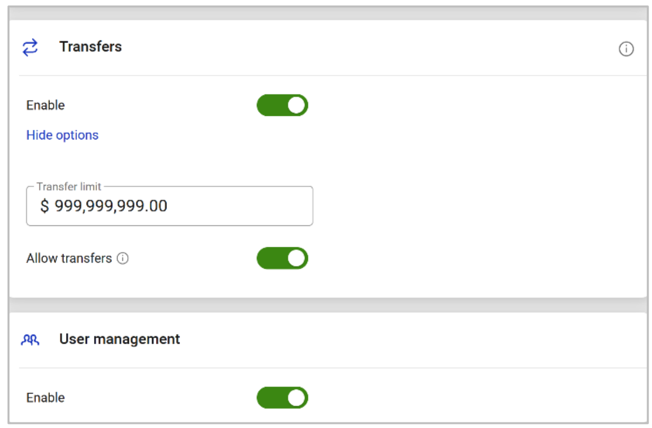
- Tap2Local
  - **Enable:** For businesses enrolled in Tap2Local, activates this feature for the user to be able to accept payments on their device on behalf of the business.

- Transfers
  - **Enable:** Activates this feature for a user.
  - **Transfer limit:** Maximum amount the user can send to another account per transfer.
  - **Allow transfers:** User can initiate an internal funds transfer.

- User Management
  - **Enable**: Allows user to create, modify, and delete other users.

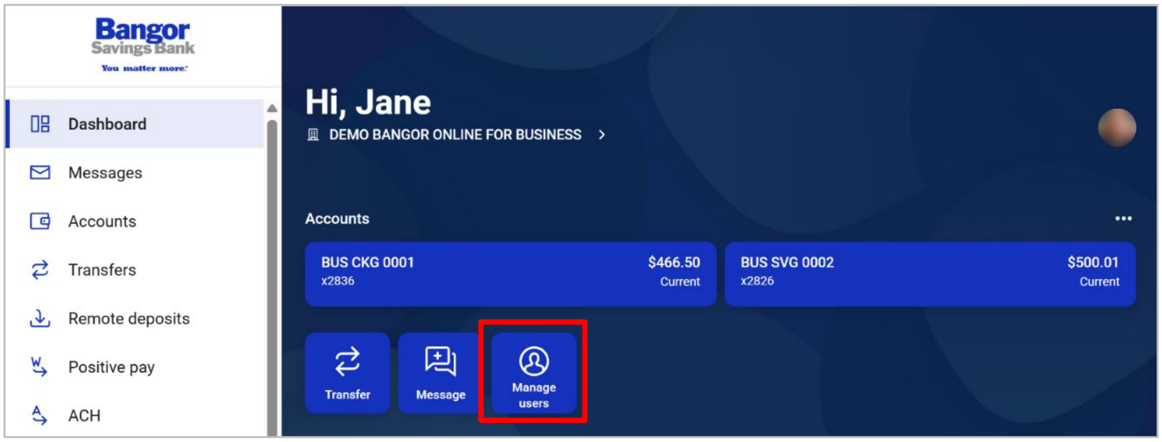
5. Click the **back arrow** at the top of the page once done.



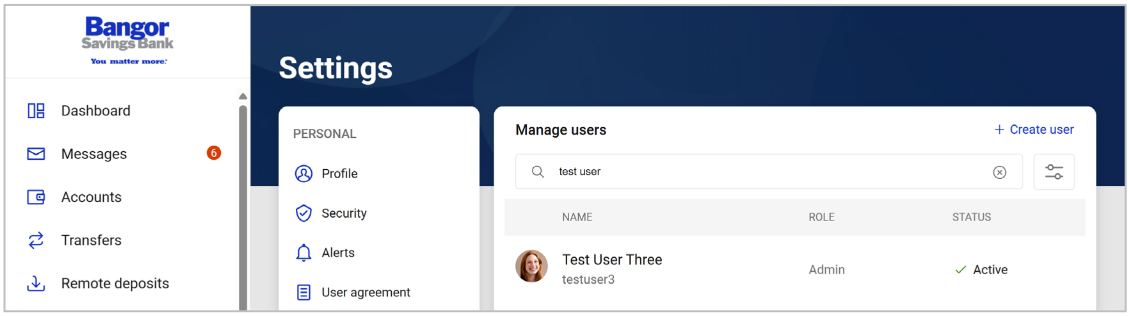



# Unlocking a Locked User

1. On the Dashboard, select **Manage users**.

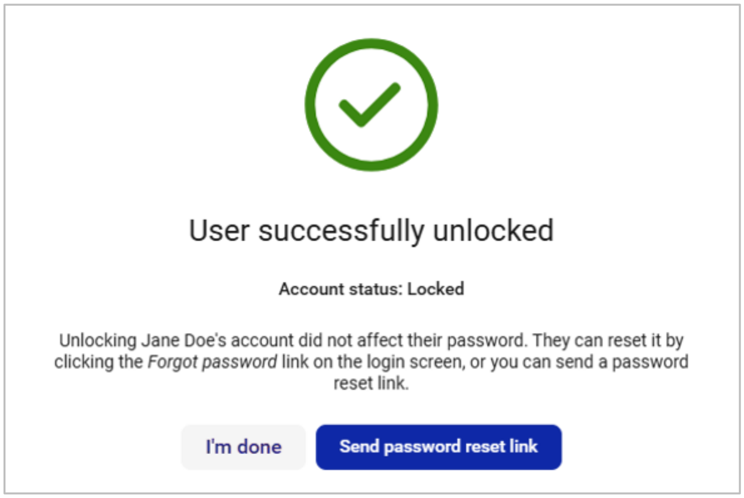



2. Select the locked user.



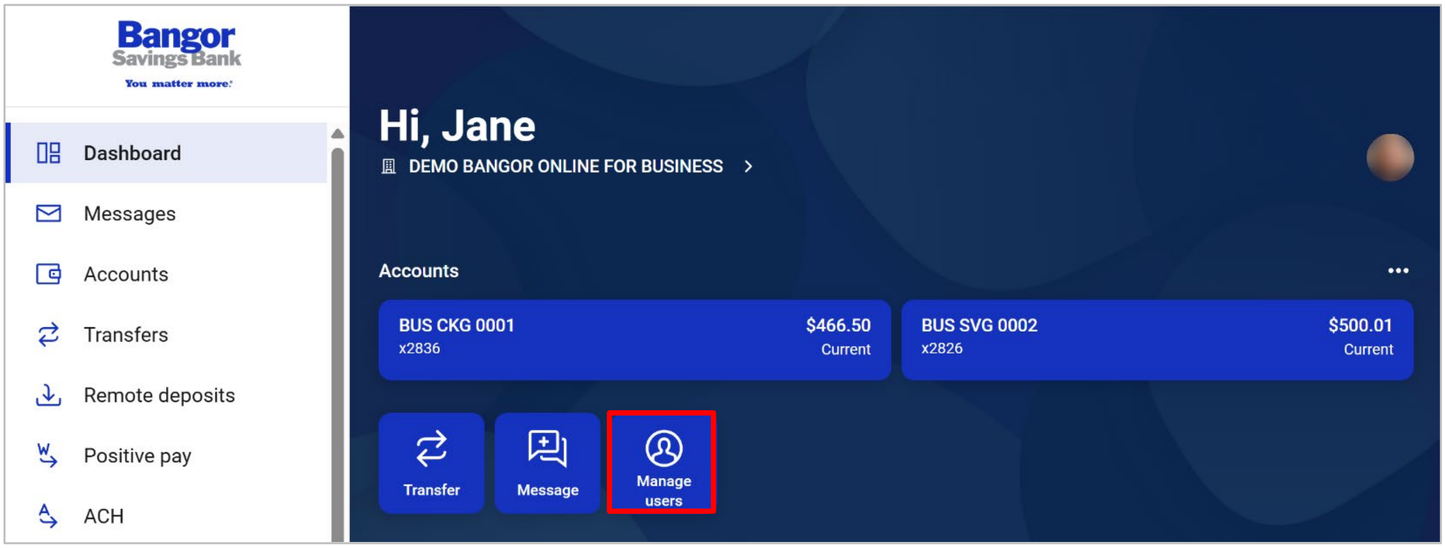

3. Click **Unlock** and review the confirmation. The user now has three more attempts to log in using the existing password.


**Please Note:** You can email the user a link to reset their password if they continue to have trouble. Otherwise, click **I'm Done**.

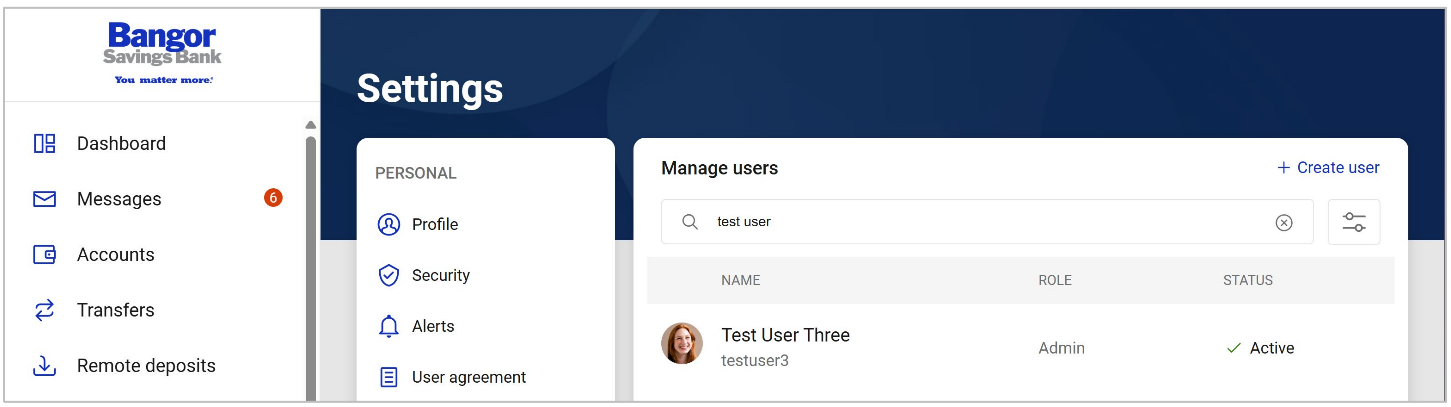


# Resetting a User's Password

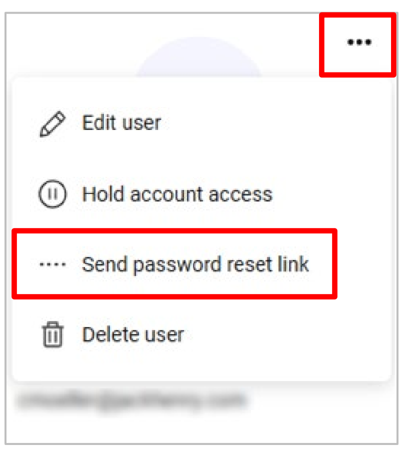
1. On the Dashboard, select **Manage users**.




2. Select the user to reset.




3. Click the **ellipsis** icon and choose **Send password reset link** to email the user.

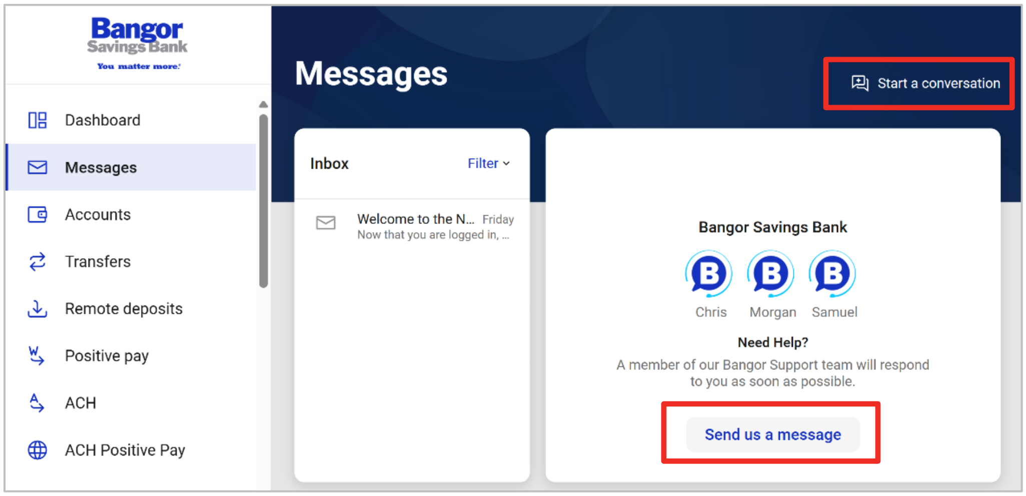


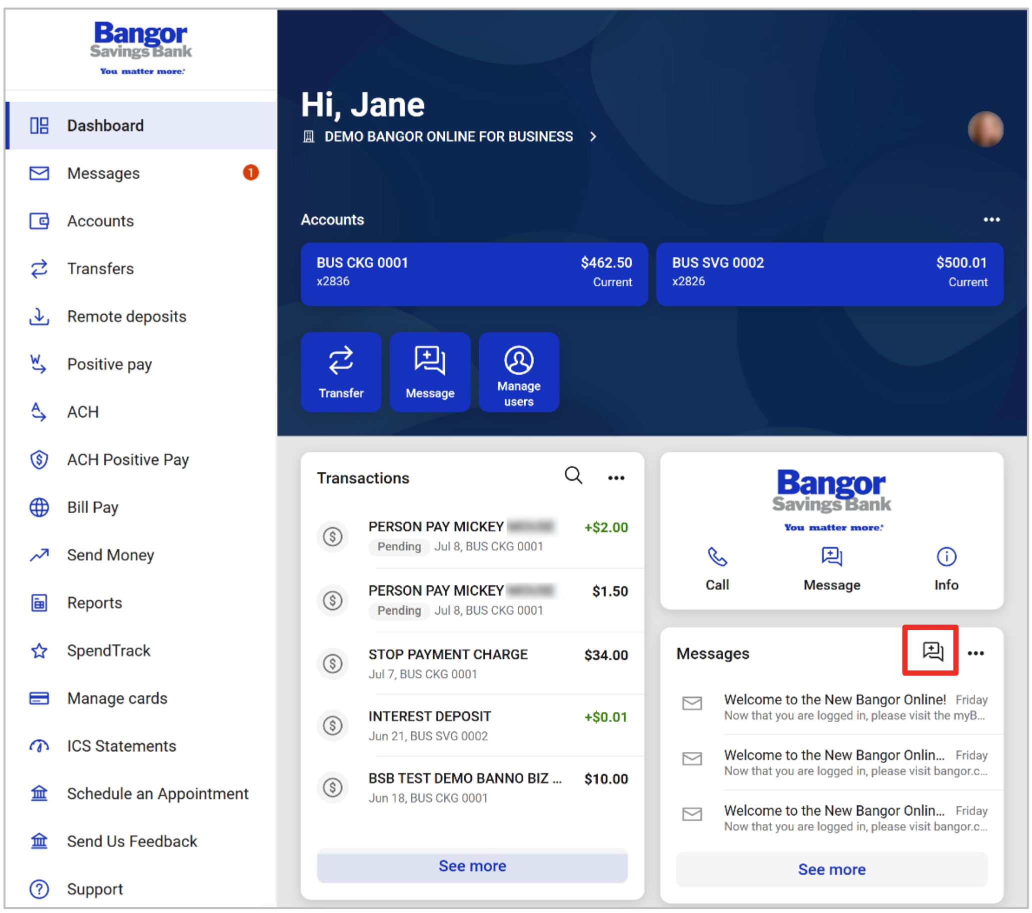
# Messages

Use this module to start a conversation with the institution, review alerts, and access informational messages from the institution.

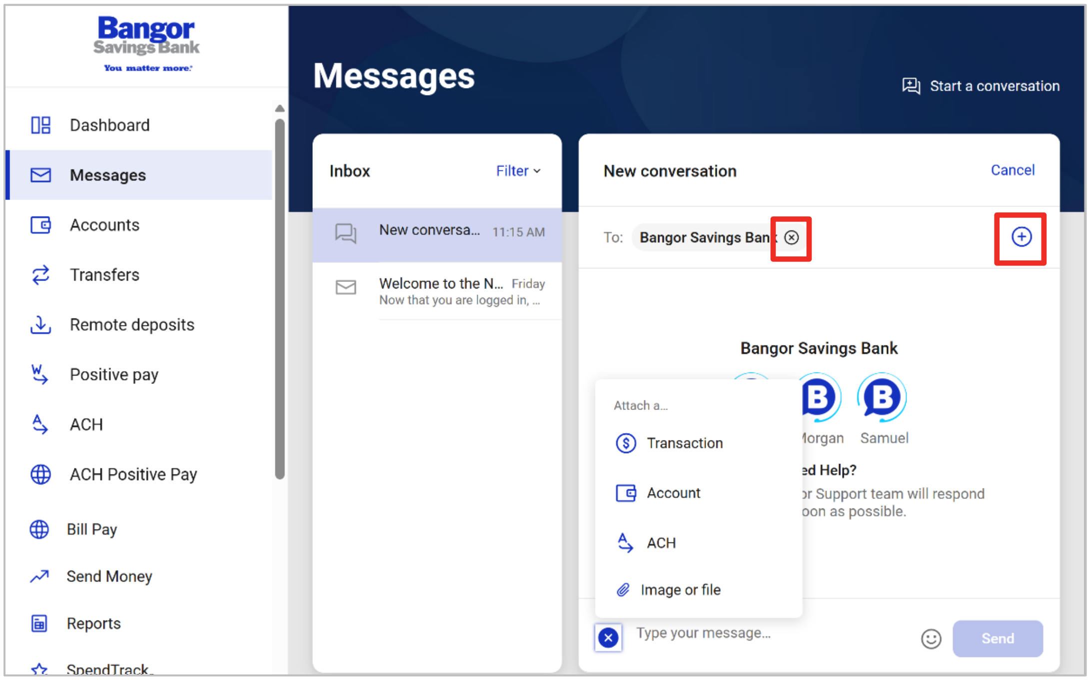
## Starting a Conversation

1. Select **Messages** from the navigation pane or navigate to the **Messages** card on the Dashboard. Click **Start a conversation**, **Send us a message**, or select the **Start a conversation** icon from the Messages page or the Dashboard.



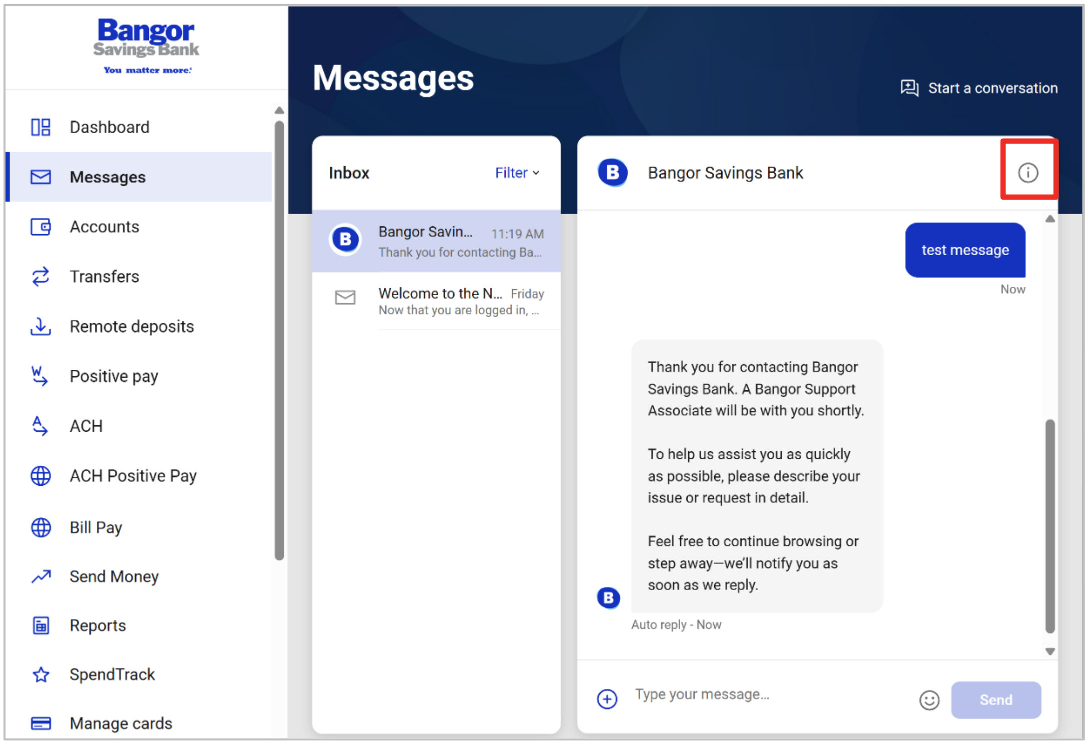



2. The support team will default as the message recipient. You can change or add recipients by clicking the **X** to remove or clicking the **+** to add others from your company.
3. You may add transaction, account, or payment details to your message. You can also attach images or other files. Click **Send** when done.



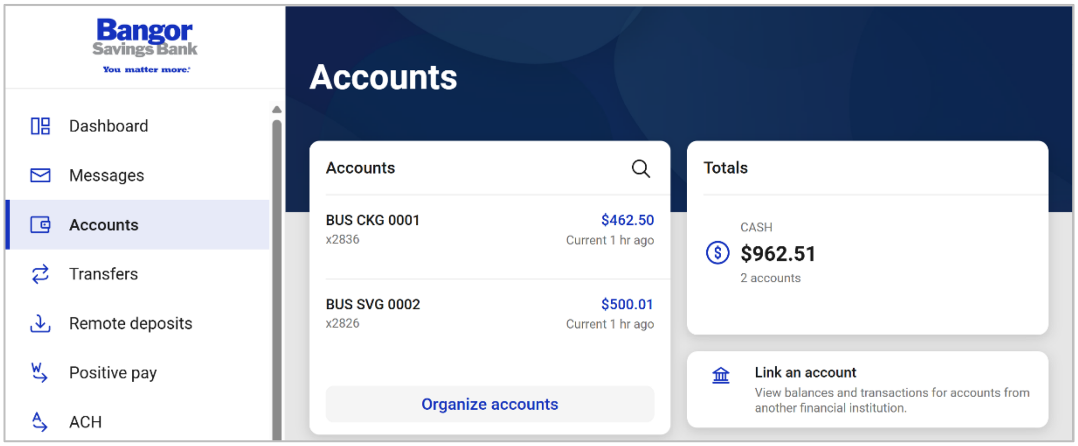

## Closing/Deleting a Message

Click the **i** to close a conversation. Closing a conversation deletes it.



# Accounts

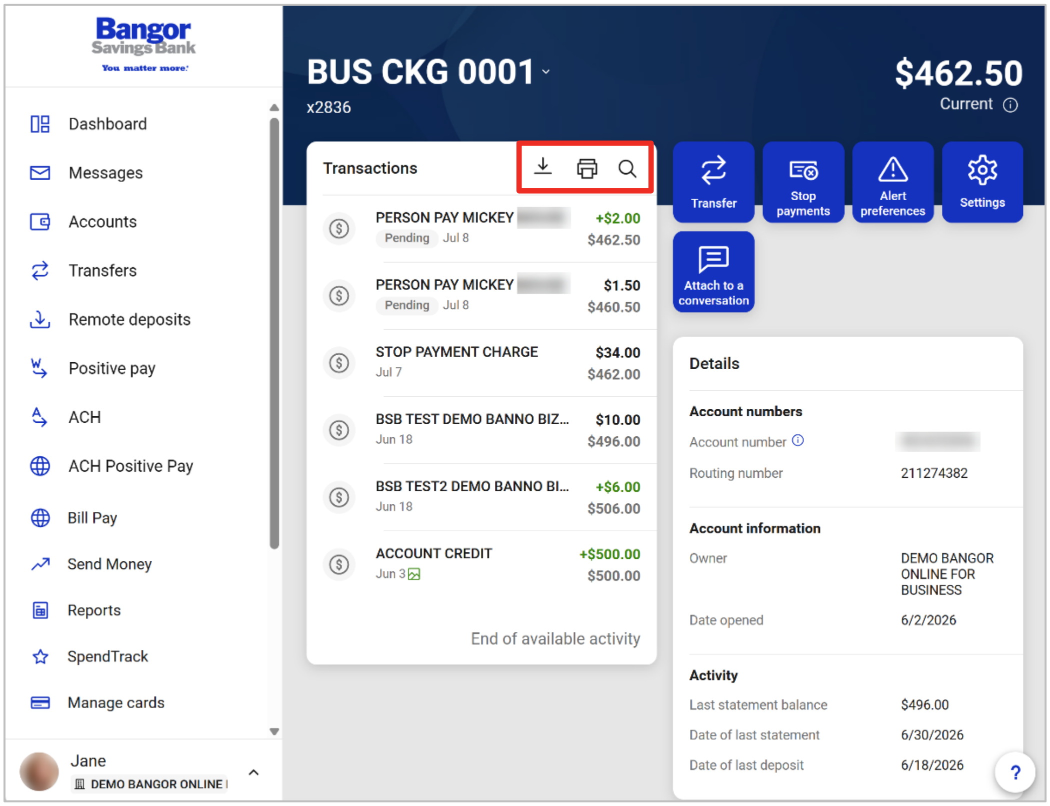
Select **Accounts** to see a listing of all the accounts tied to your online banking profile.




# Account Information

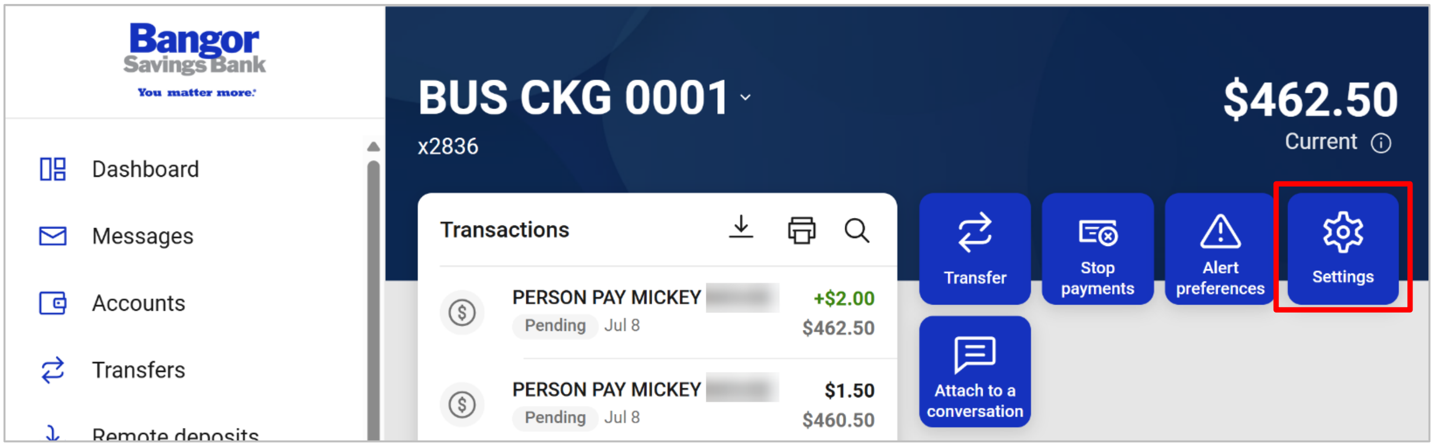
Select an account from the **Accounts** page or from the Dashboard**.**

- **Transactions** card - View recent account activity.
    - Click the **Download** icon to download into CSV, TXT, OFX, QBO or QFX format.
    - Use the **Printer** icon to print.
    - Use the **Search** icon to filter transaction activity.
- Use the rectangular **Quick Action Buttons** to quickly access other features for this account.
- Use the **Details** card to review account details such as account and routing numbers, account owners, and important dates.

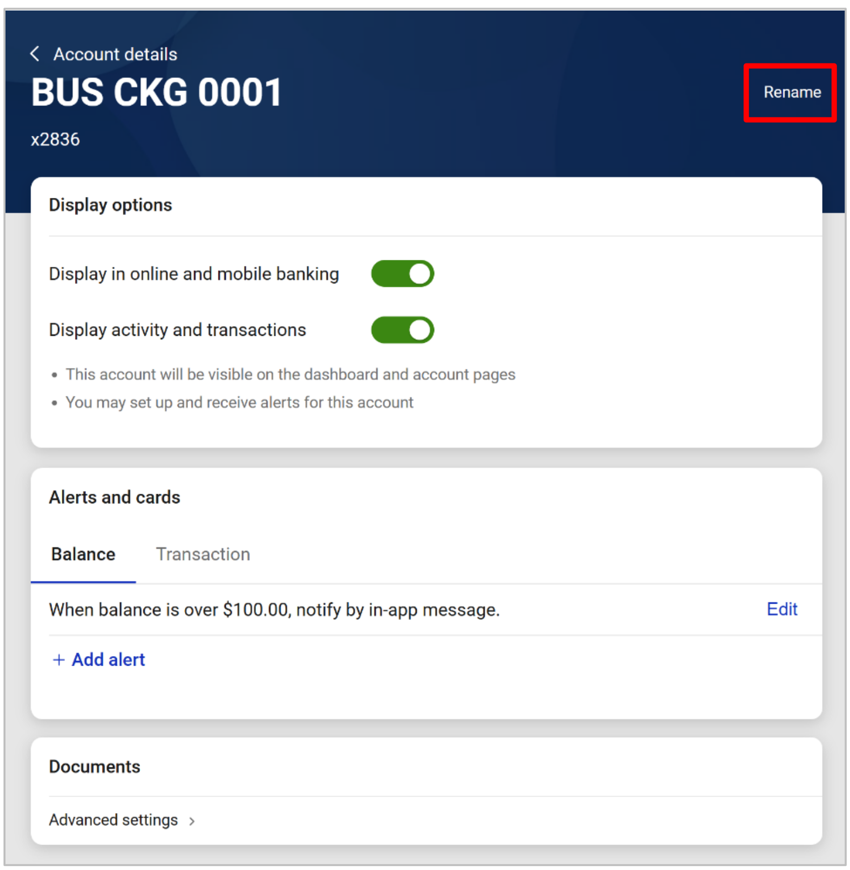


## Account Settings

Change how the account appears within online banking, update preferences, and manage alerts. From within the account, select an account to manage, then select **Settings**.



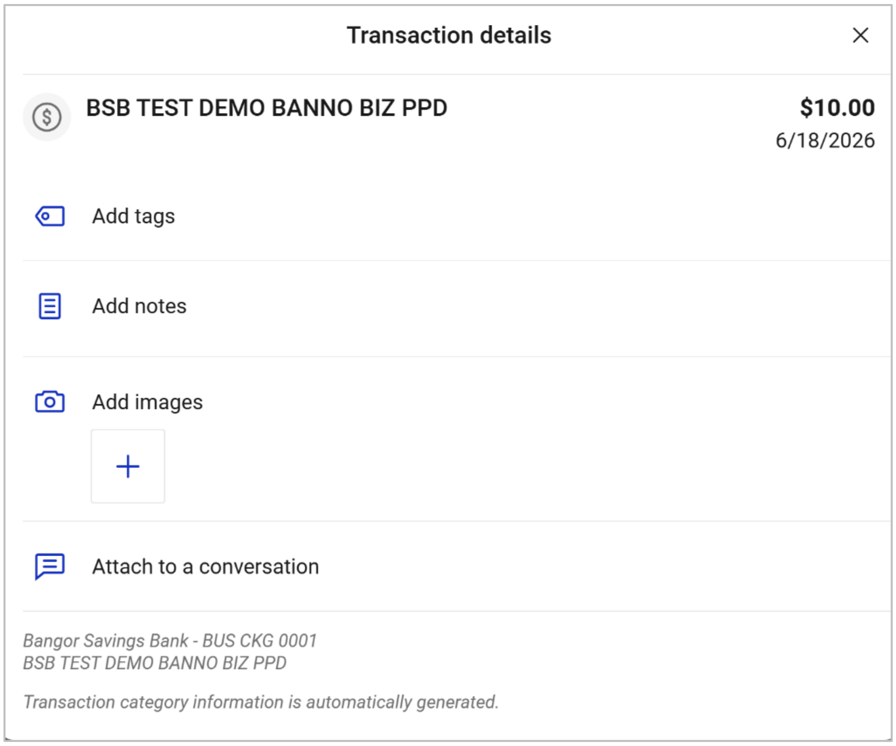

- **Rename** - Change the nickname of the account.
- **Display options** - Choose to display the account and/or activity in online banking.
- **Alerts and cards** - Add or modify alerts.
- **Documents** - Access or modify eStatements.



## Transaction Details

On the Account home screen, select a transaction to view additional information.

- Click **Add tags** to categorize the transaction.
- Click **Add notes** to include details to accompany the transaction description.
- Click the **+** under *Add images* to add an image such as an invoice or receipt, or click the icon (if available) to review check images.
- Click **Attach to a conversation** to attach transaction details to a conversation that can be sent to support or another user at your company.

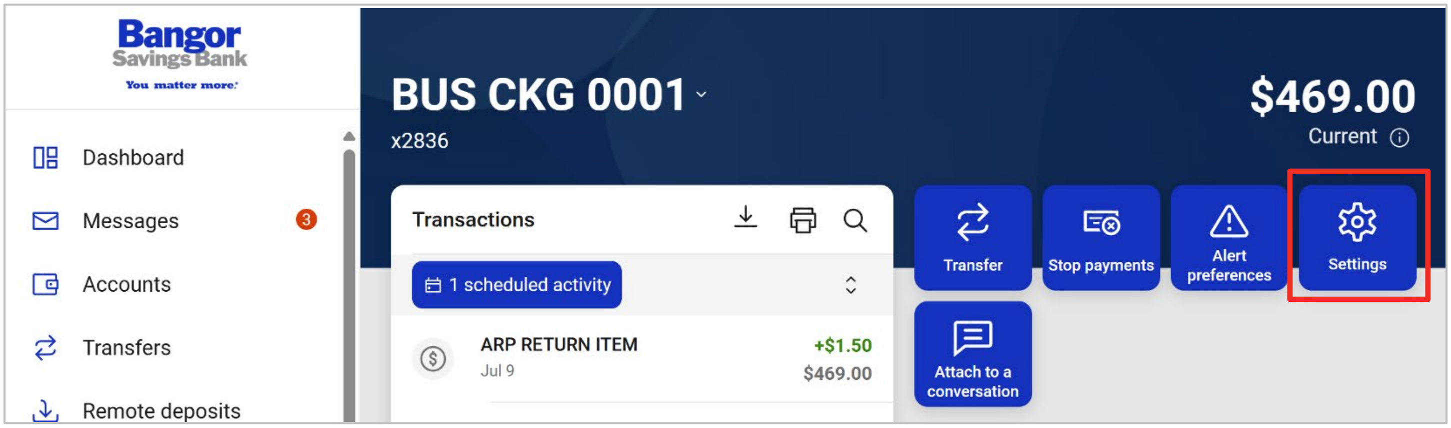


## eStatements

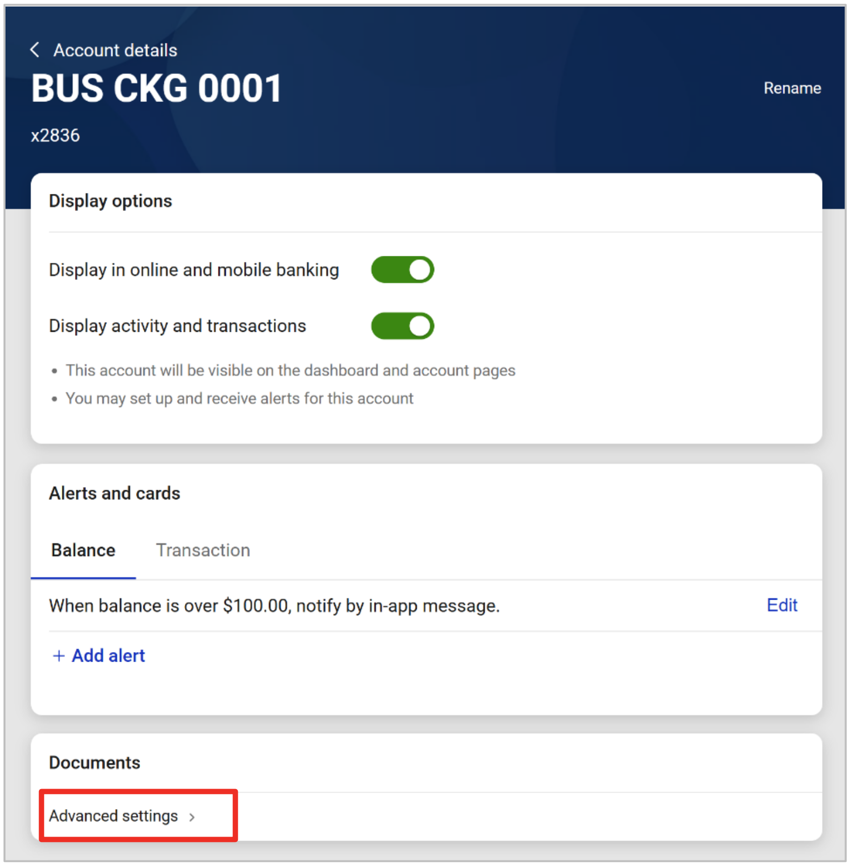
Enroll in eStatements to stop paper documents from being mailed. You will receive an email when your electronic document is available to view. eStatements are available online for 18 months.

### eStatement Enrollment

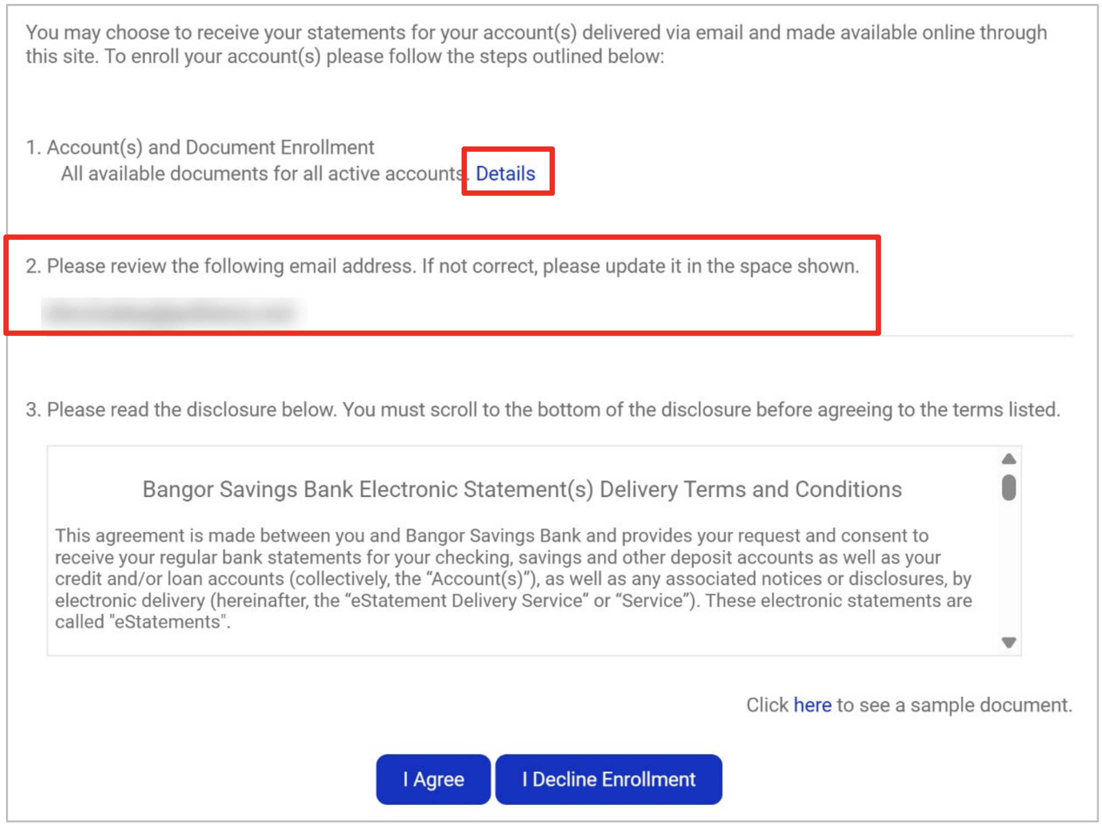
From your Account page, click **Settings**.

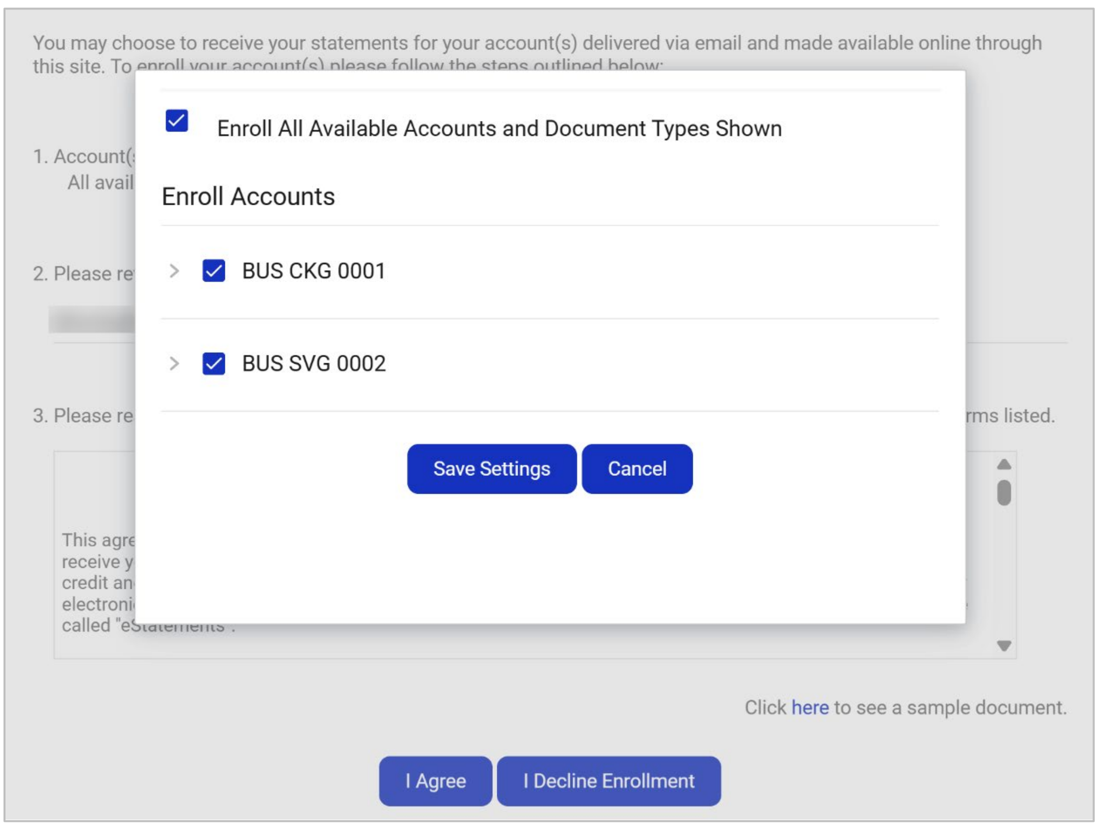



Under documents, click Advanced settings.



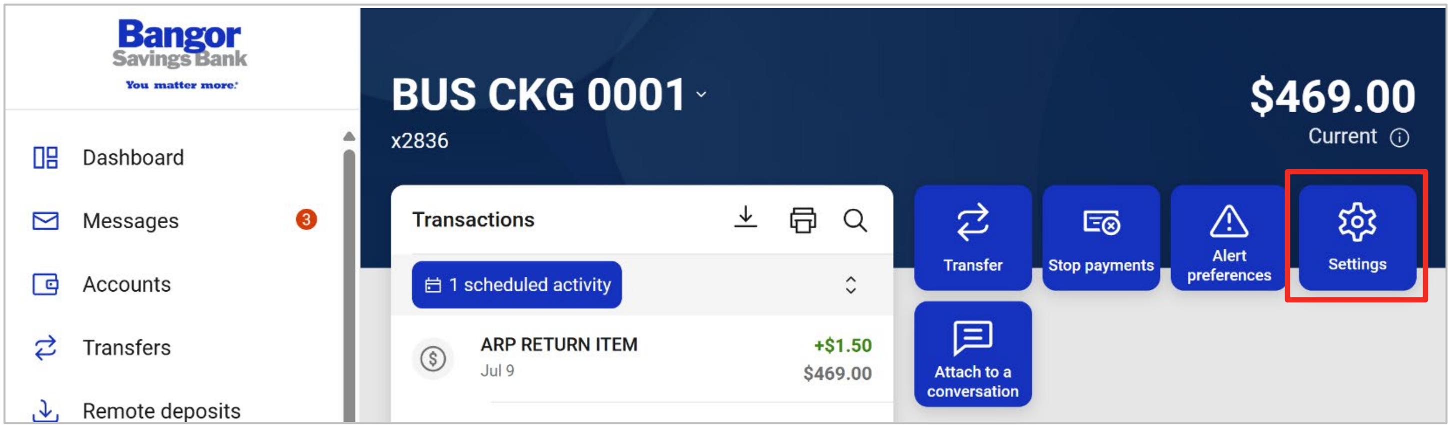
Click **Details** to specify which accounts should be enrolled on a pop up window. Click **Save Settings**, then review the email address, and agree to the Terms and Conditions.



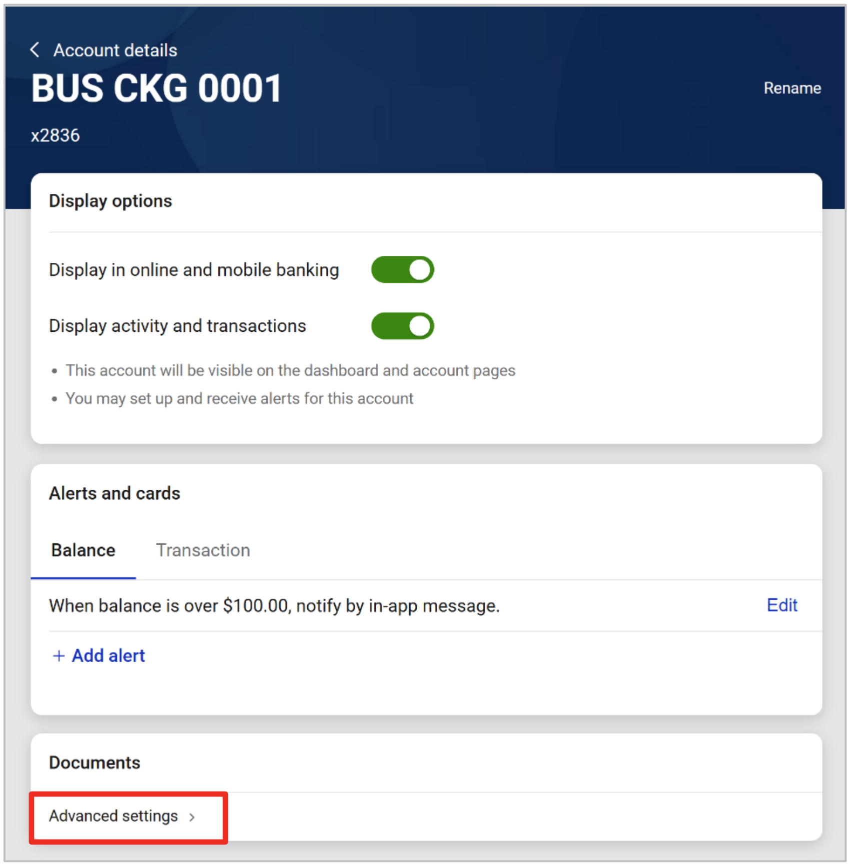



## Download eStatements and Notices

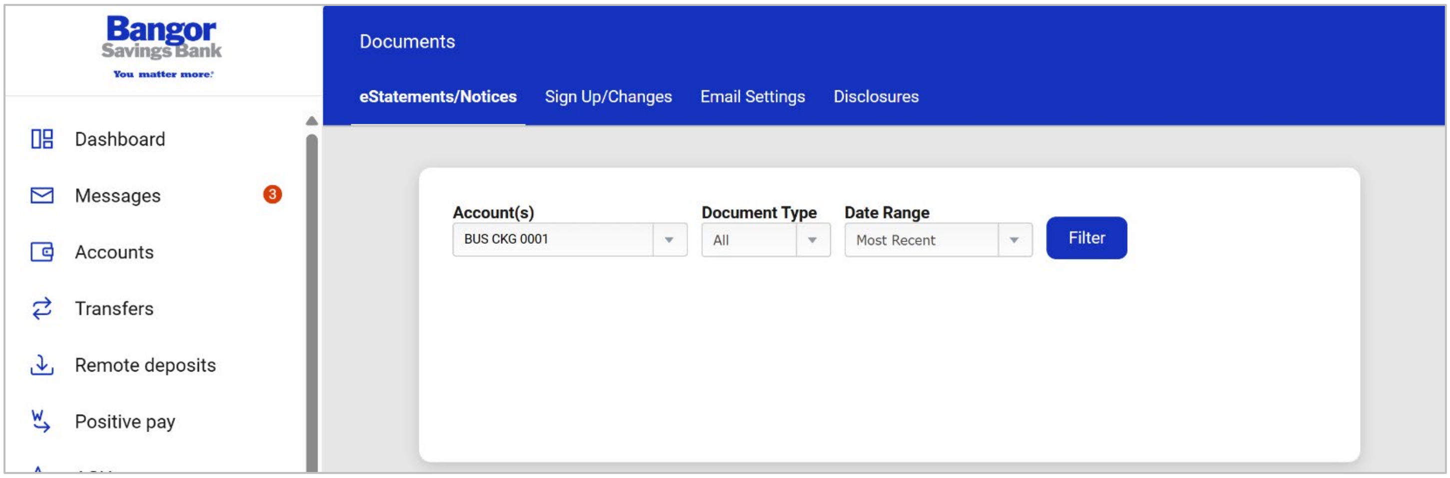
To access eStatements and Notices, go to your account home, then click **Settings.**



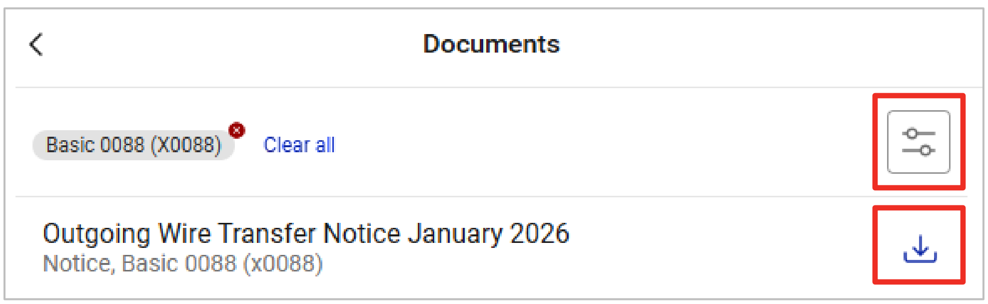

Then under *Documents*, click **Advanced Settings**.

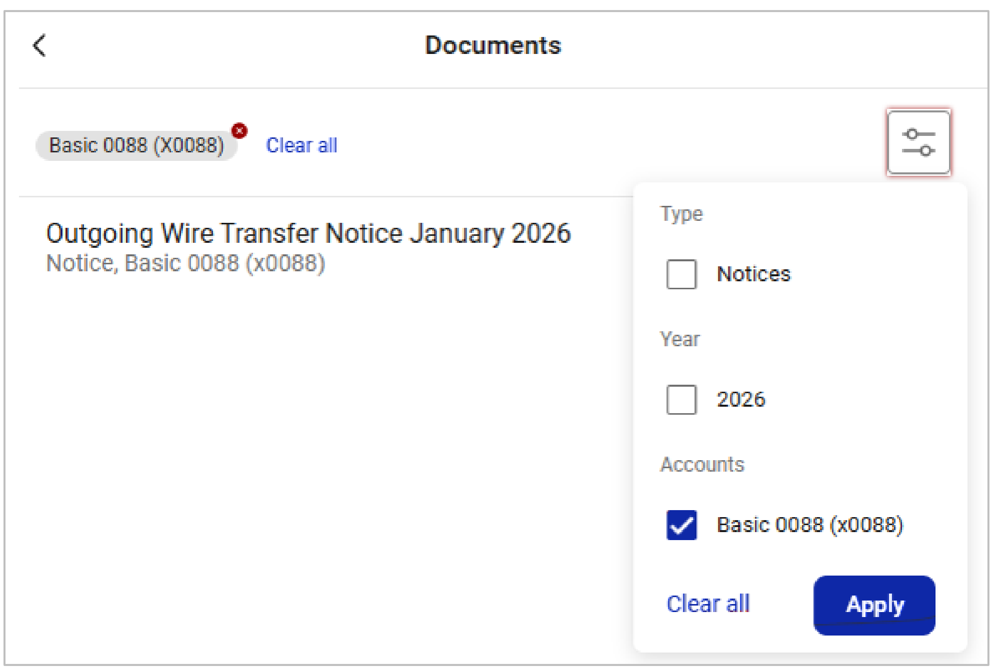


You can use the filter to change the type of document, date range, and account. Then select a document to download and view.



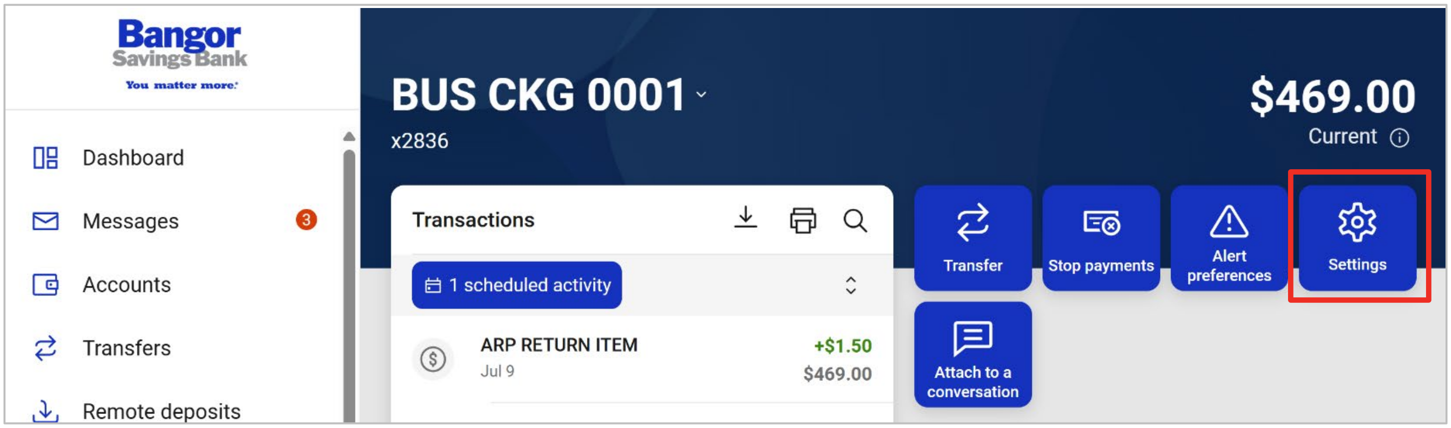

Click the **Filter** icon to define your parameters and click **Apply**. Click the **Download** icon to download your desired documents.



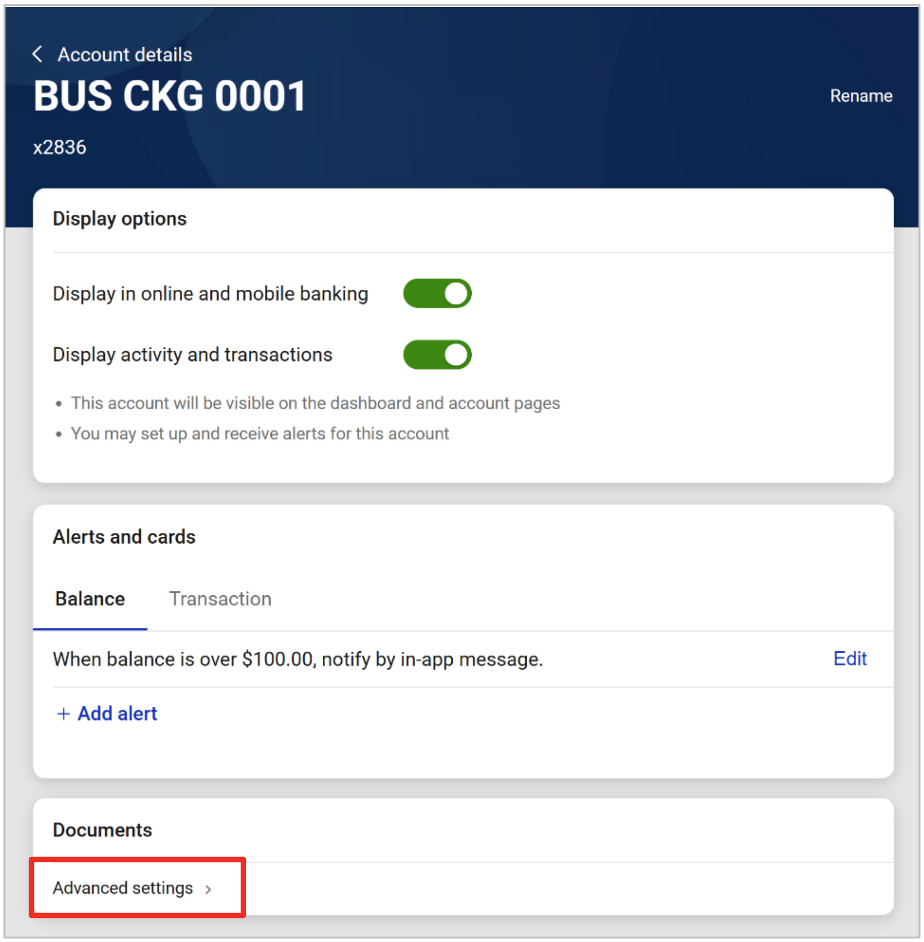



## eStatement Enrollment Changes

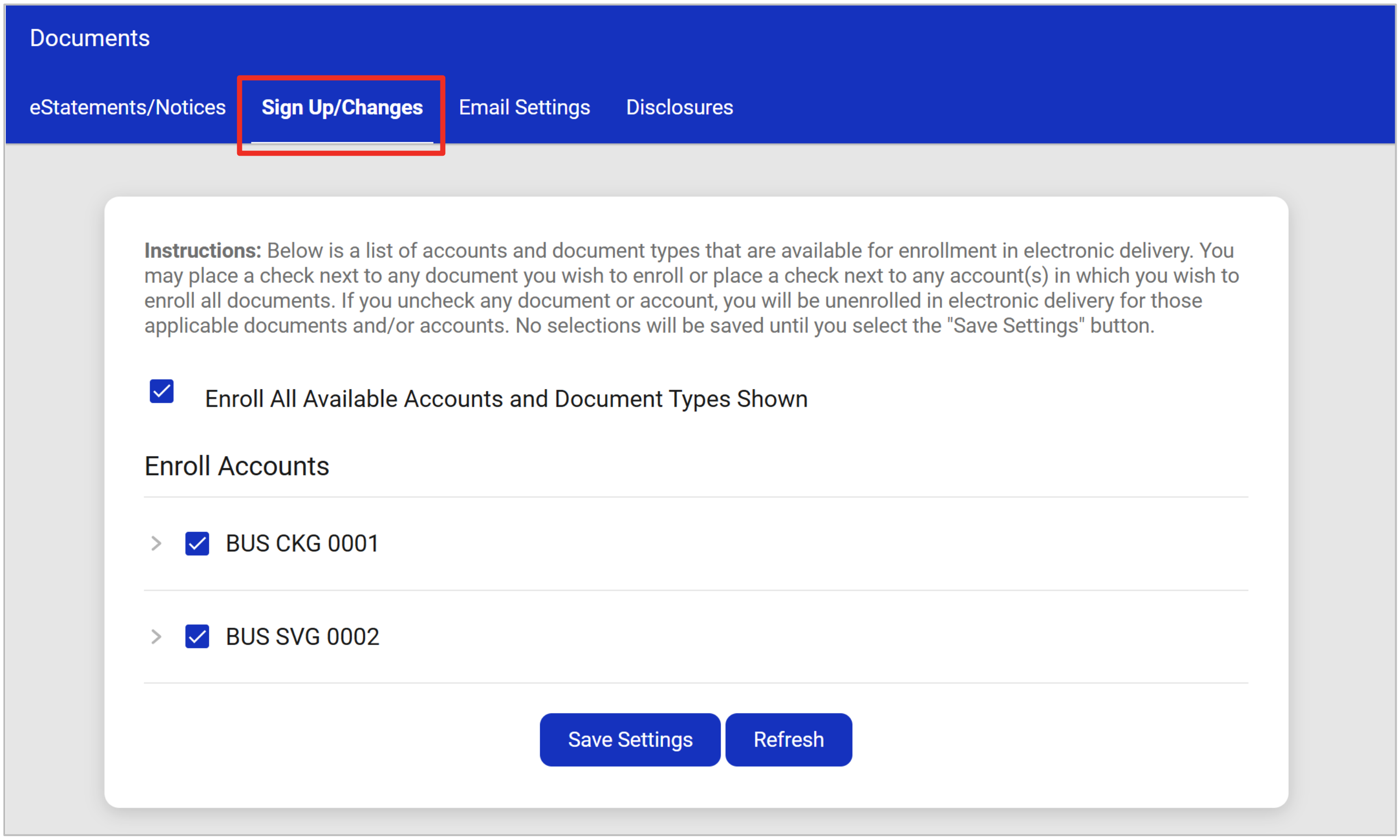
Need to make changes to your eStatement enrollment?
Go to your account home, then click **Settings.**



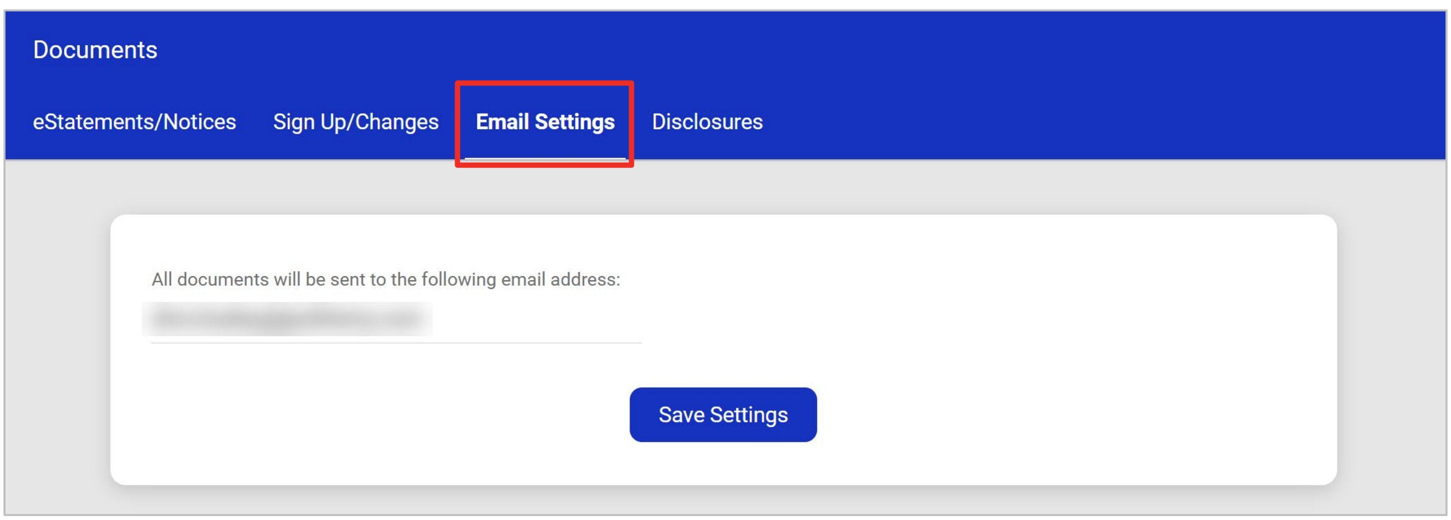

Then under *Documents*, click **Advanced Settings**.



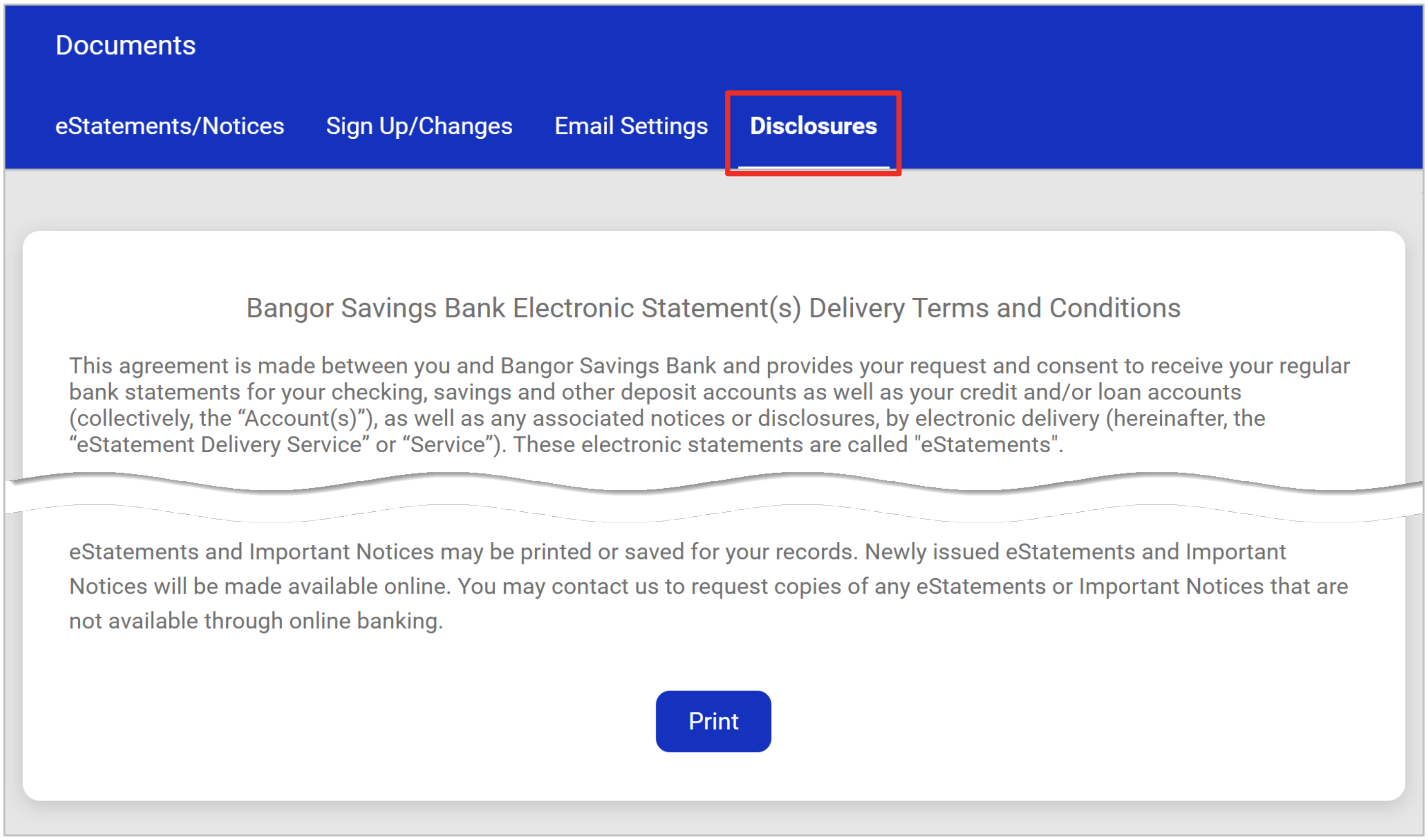
Then click **Sign Up/Changes** to update your account enrollment, then click **Save Settings**.




Select **Email Settings** to change the email the documents will be sent to.



Select **Disclosures** to view/print the eStatements legal information.

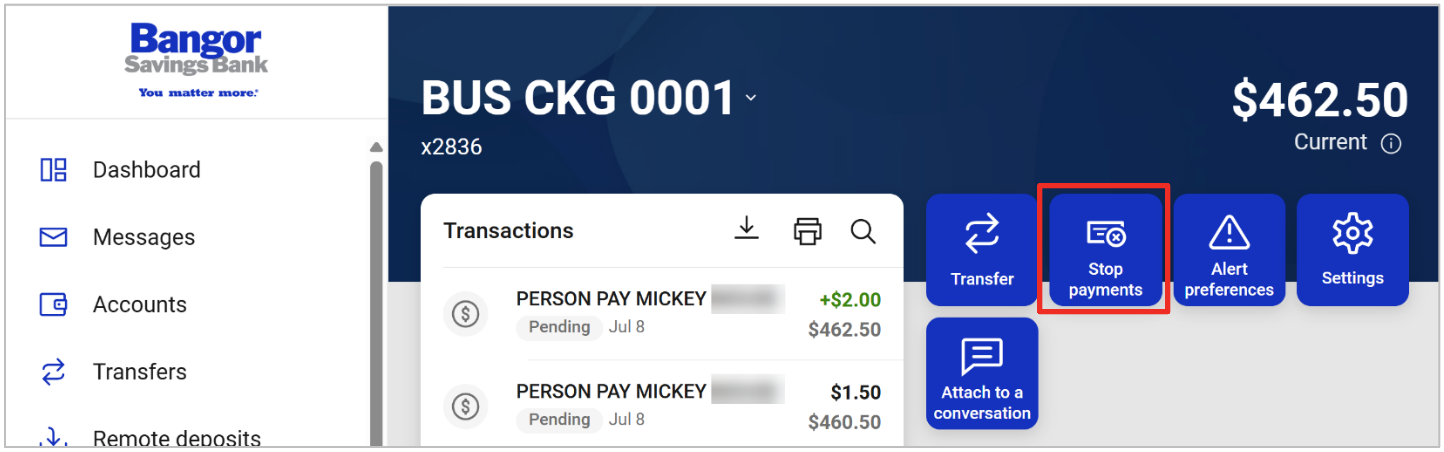


# Stop Payments

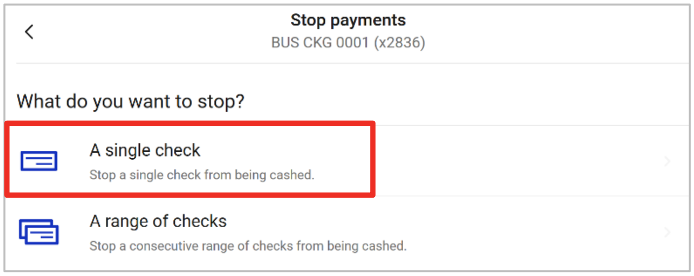
You have the option to place a Stop Payment on either a single check or a range of checks. The Stop Payment Service Fee is displayed before finalizing the request. The stop remains active for six months, after which the payment(s) may proceed as normal. If you need assistance, wish to cancel a Stop Payment before the six-month period ends, or need to stop an ACH or recurring debit card transaction, please reach out to the bank by phone or through a Secure Message.

## Placing Stop Payment on a Single Check

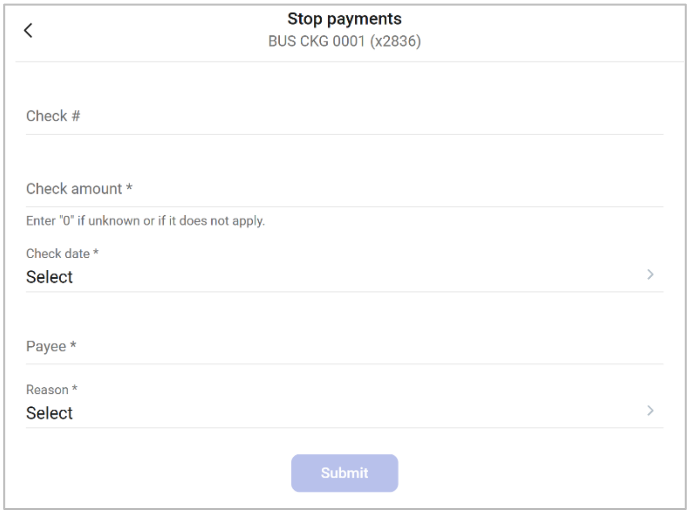
1. Select an account and click **Stop payments**.




2. Choose **A single check**.

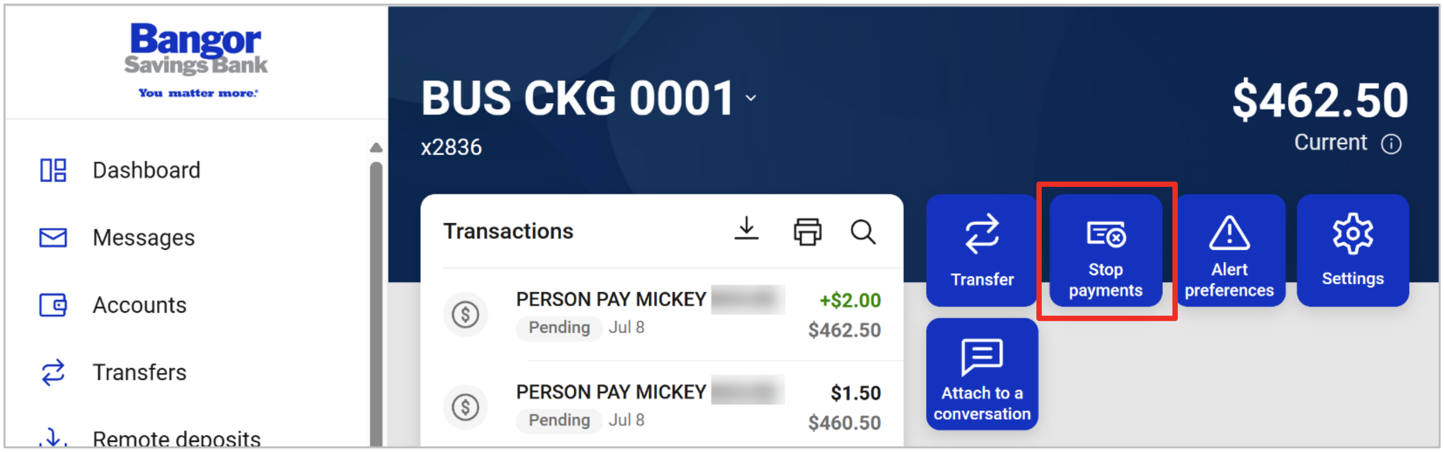



3. Complete the details and click **Submit**.

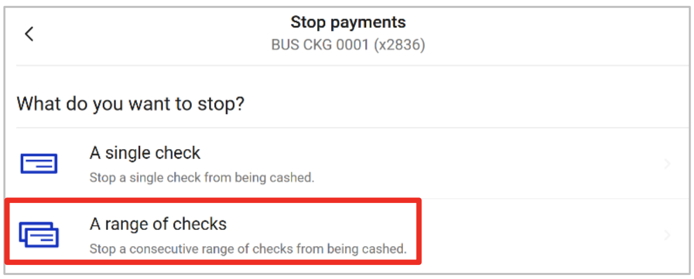


## Placing a Stop Payment on a Range of Checks

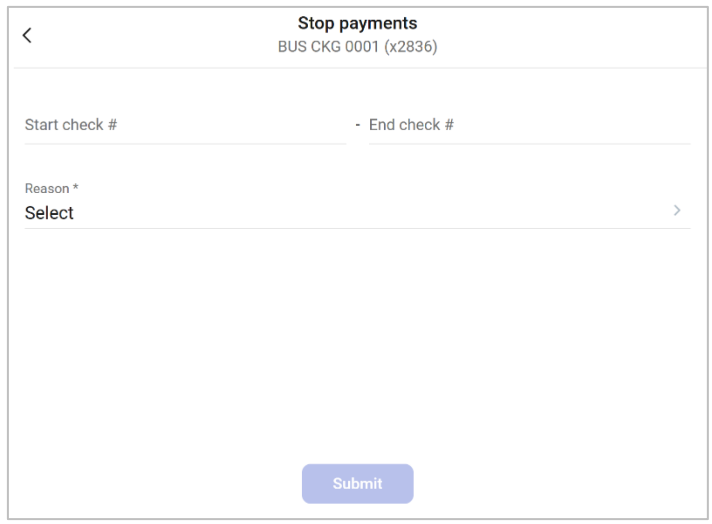
1. Select an account and click **Stop payments**.




2. Choose **A range of checks**




3. Complete the details and click **Submit**.

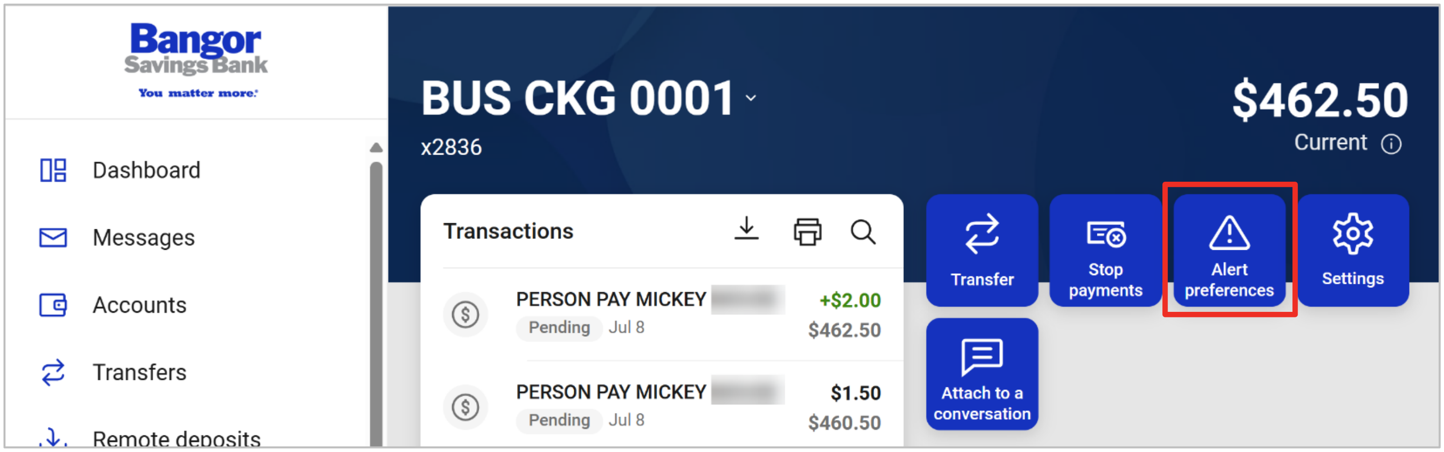


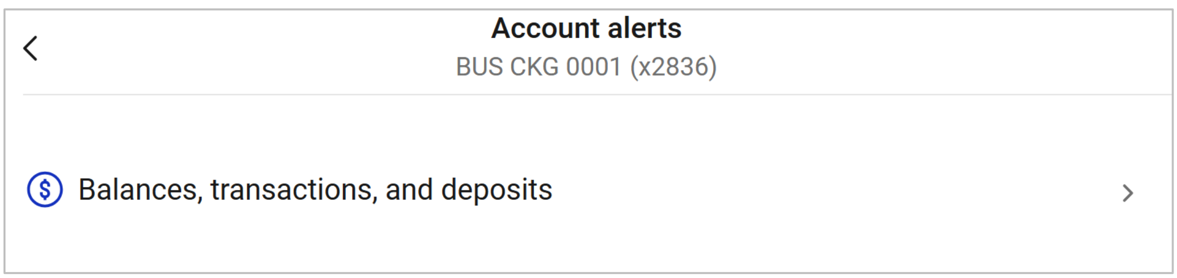
# Alerts

Set up alerts to be notified about your balance or certain transactions.

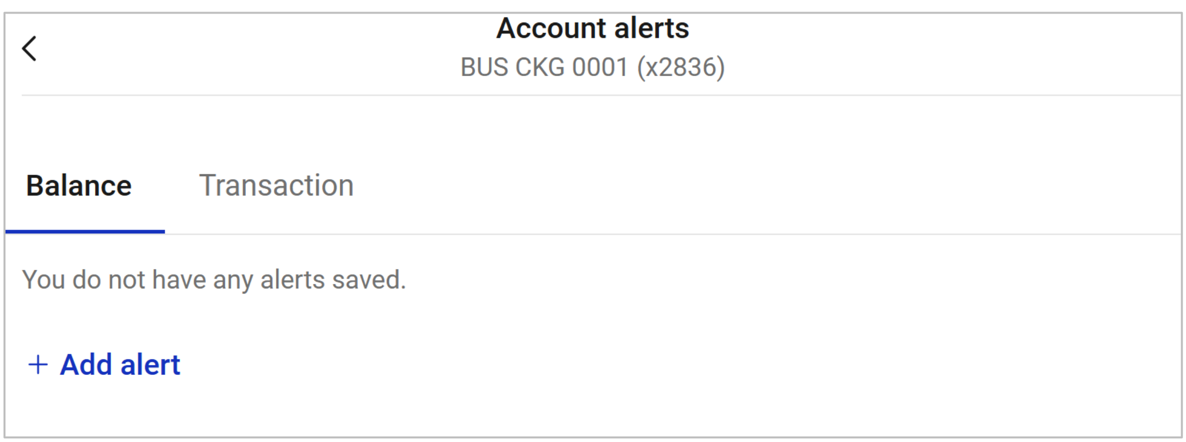
## Setting up Balance and Transaction Alerts

1. Select an account and click **Alert Preferences.**
2. Select **Balances, transactions, and deposits.**



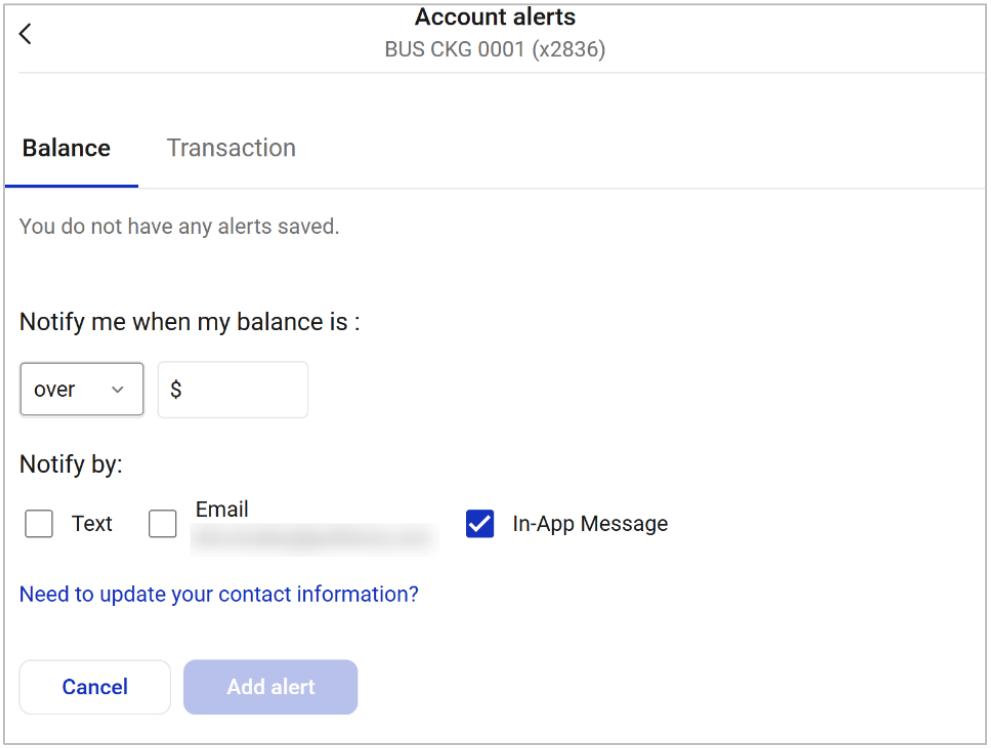




3. Choose the appropriate **Balance** or **Transaction** tab to add your new alert to.
4. Click **+ Add alert**.



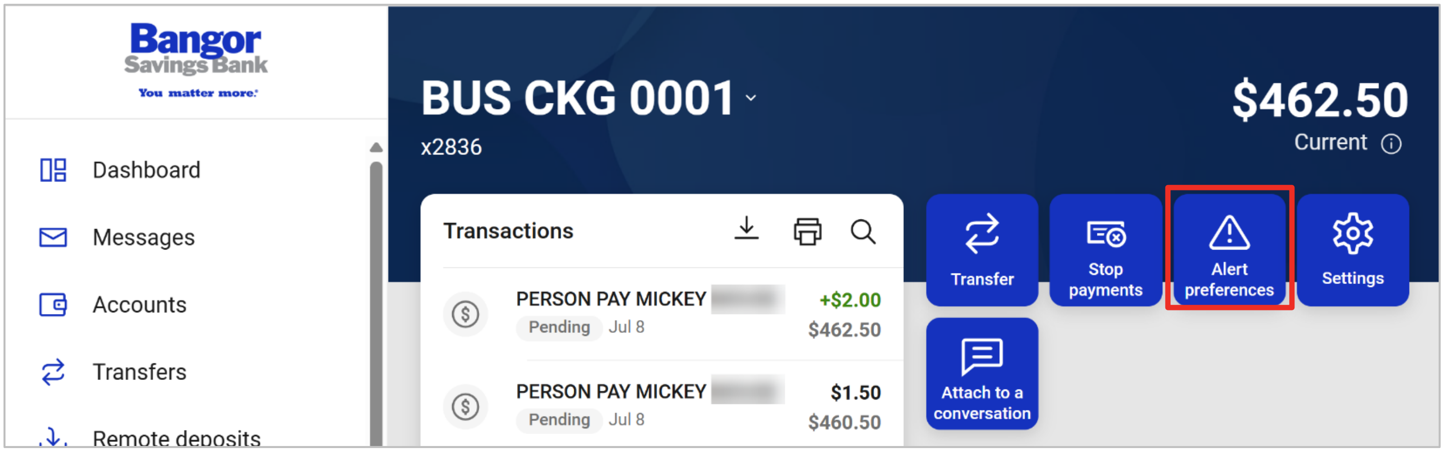

5. Complete the details and select how you'd like to receive the alert.

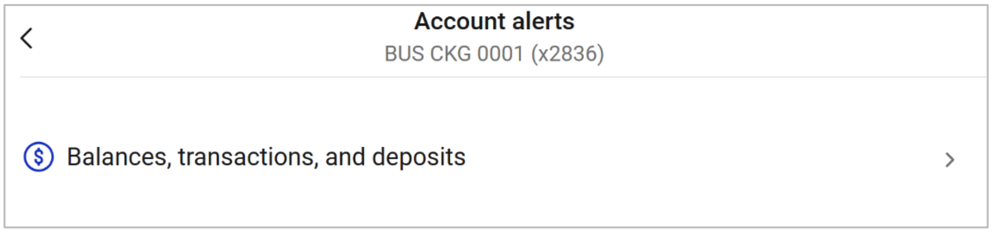
6. Click **Add alert**.



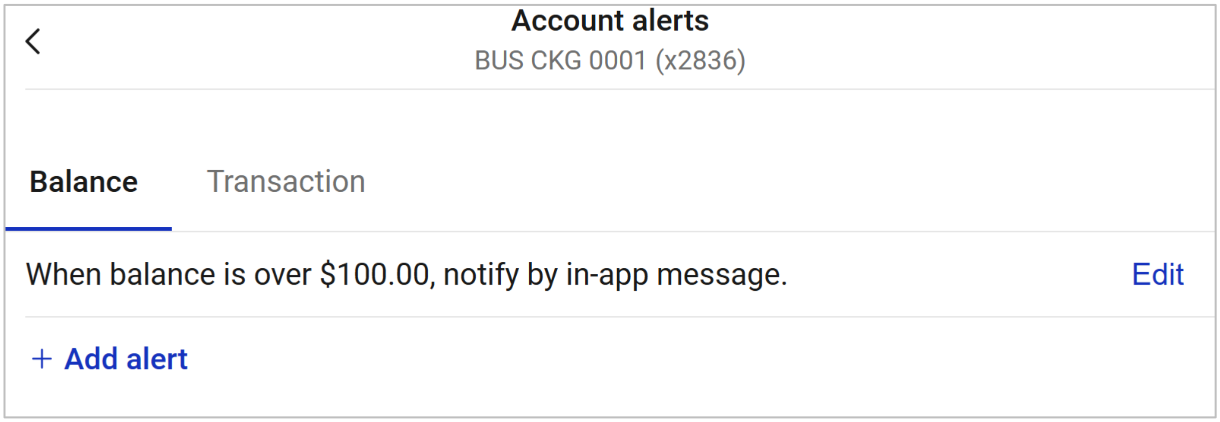

## Editing or Deleting a Balance and Transaction Alert

1. From within the account, click **Alert Preferences**.
2. Select **Balances, transactions, and deposits**.

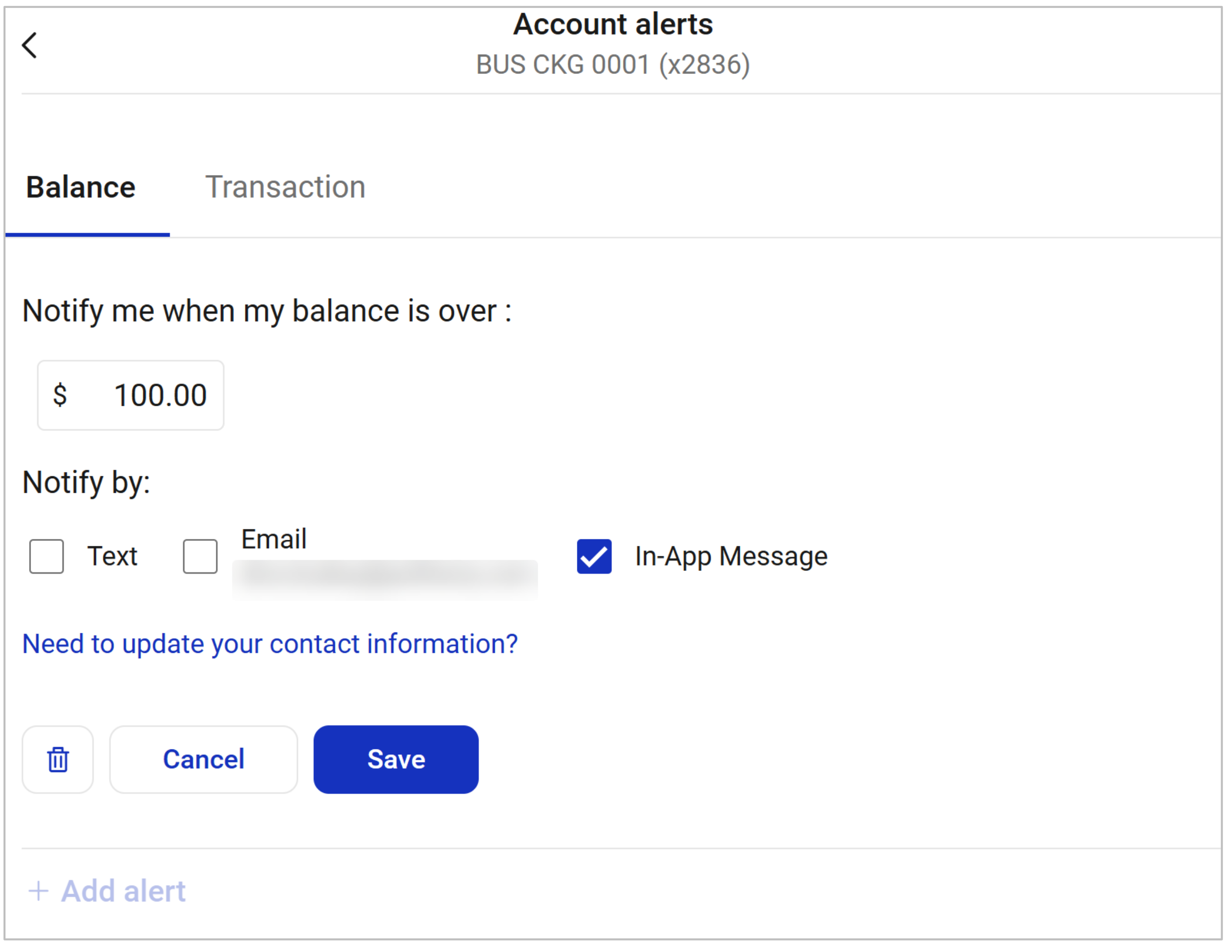


3. Toggle between **Balance** and **Transaction** tabs to find the alert to modify or delete.
4. Select **Edit**.

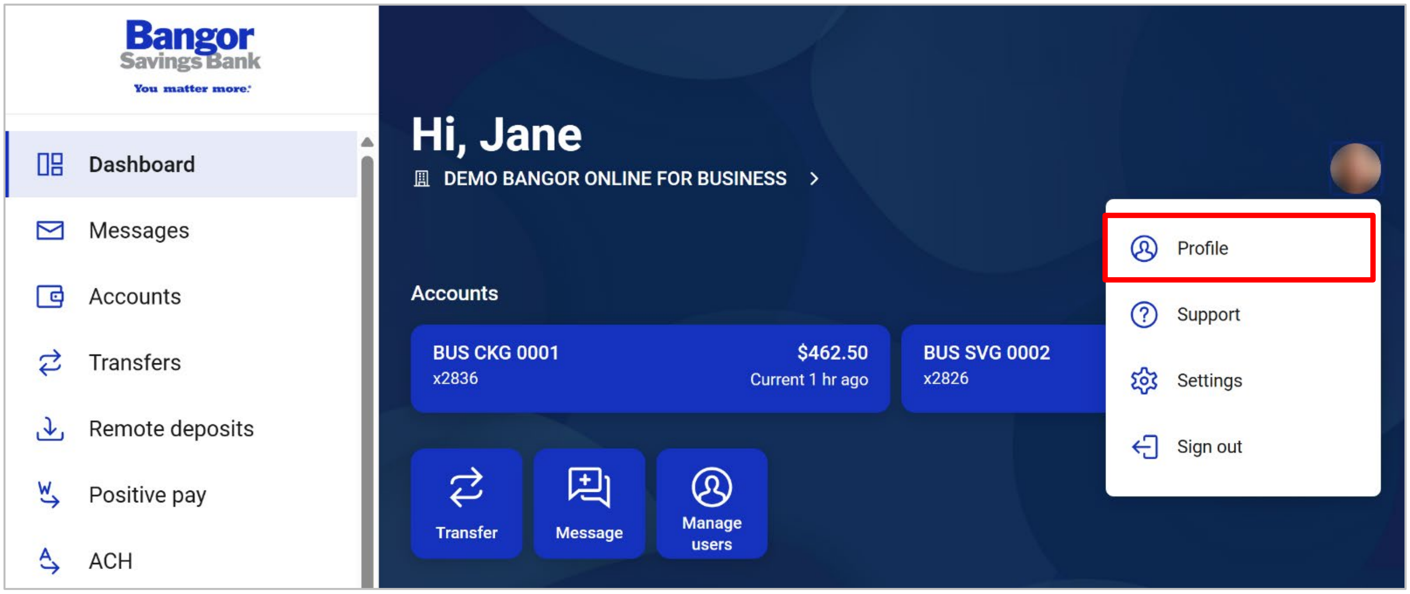



5. Modify the details.
6. Click **Save** or click the **trash can** icon to delete.



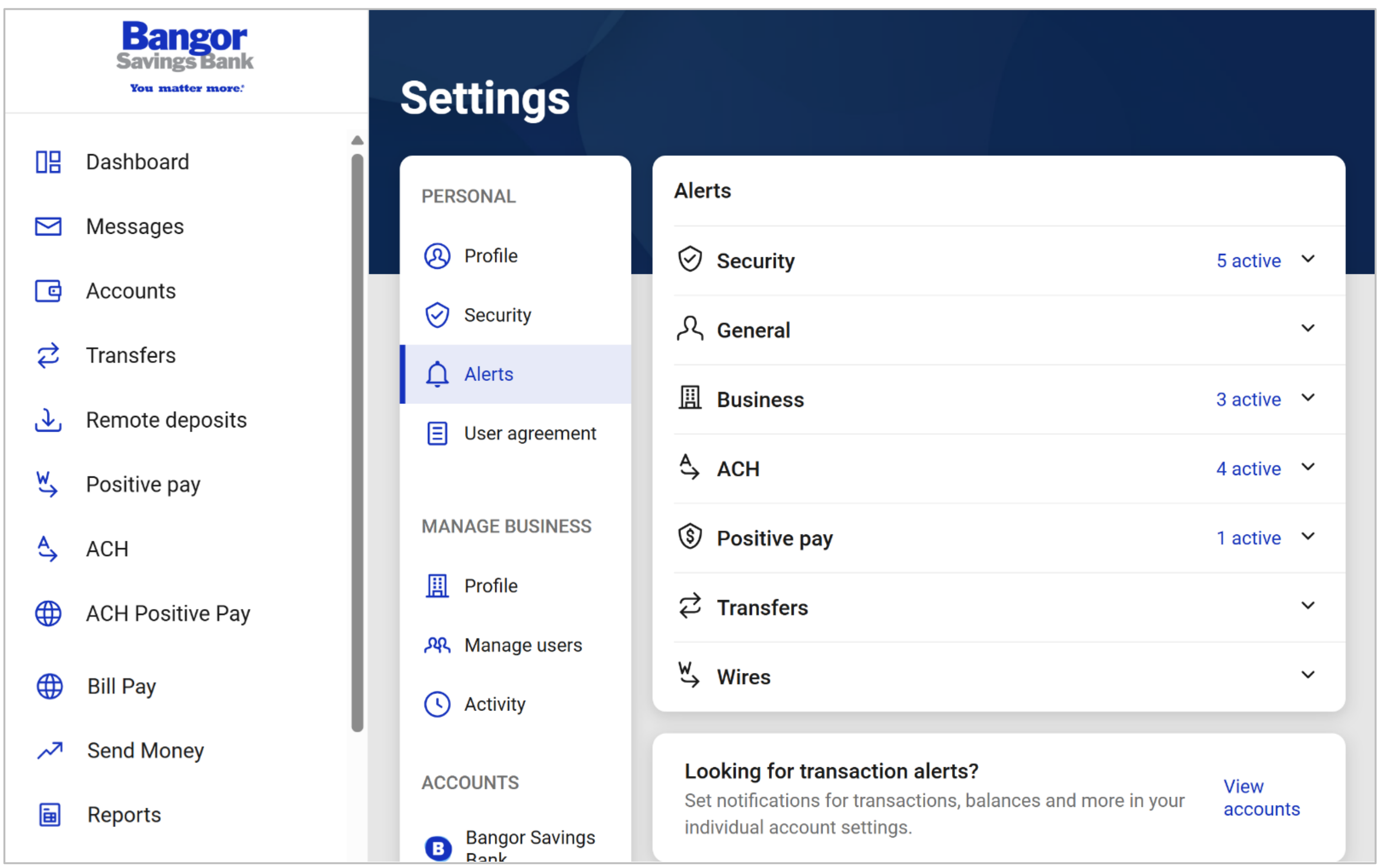
## Setting up Business Alerts

1. Select your profile icon on the Dashboard and click **Profile**.

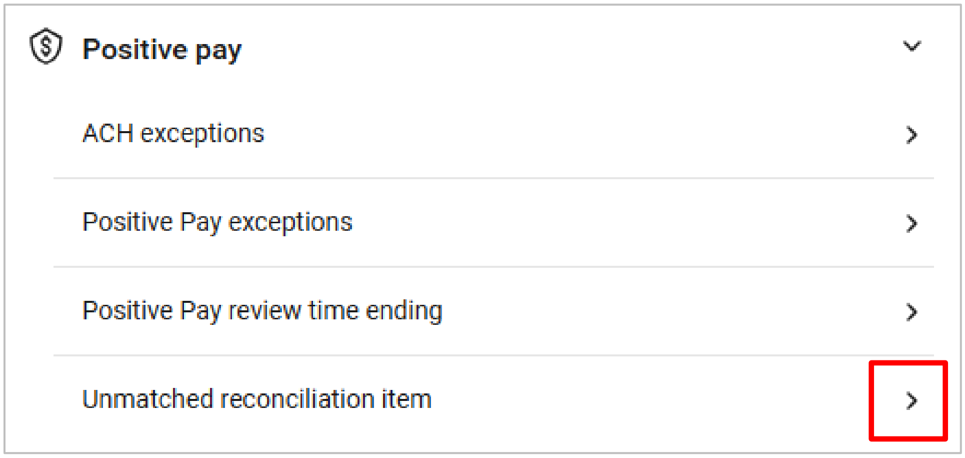


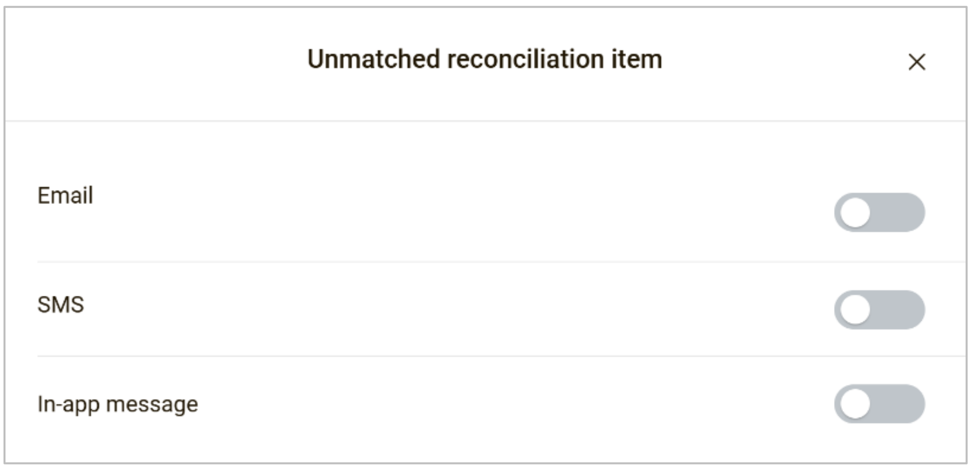

2. Click **Alerts.**
3. Select the down arrow next to an alert category to see available notifications.

**Please Note:** *Active* means that an alert is being sent via at least one delivery method.



4. Click the arrow next to an alert to activate email, SMS text, and or in-app notifications.
5. Toggle on your desired delivery method(s).
6. Slick **Save**. The status will change to *Active*.



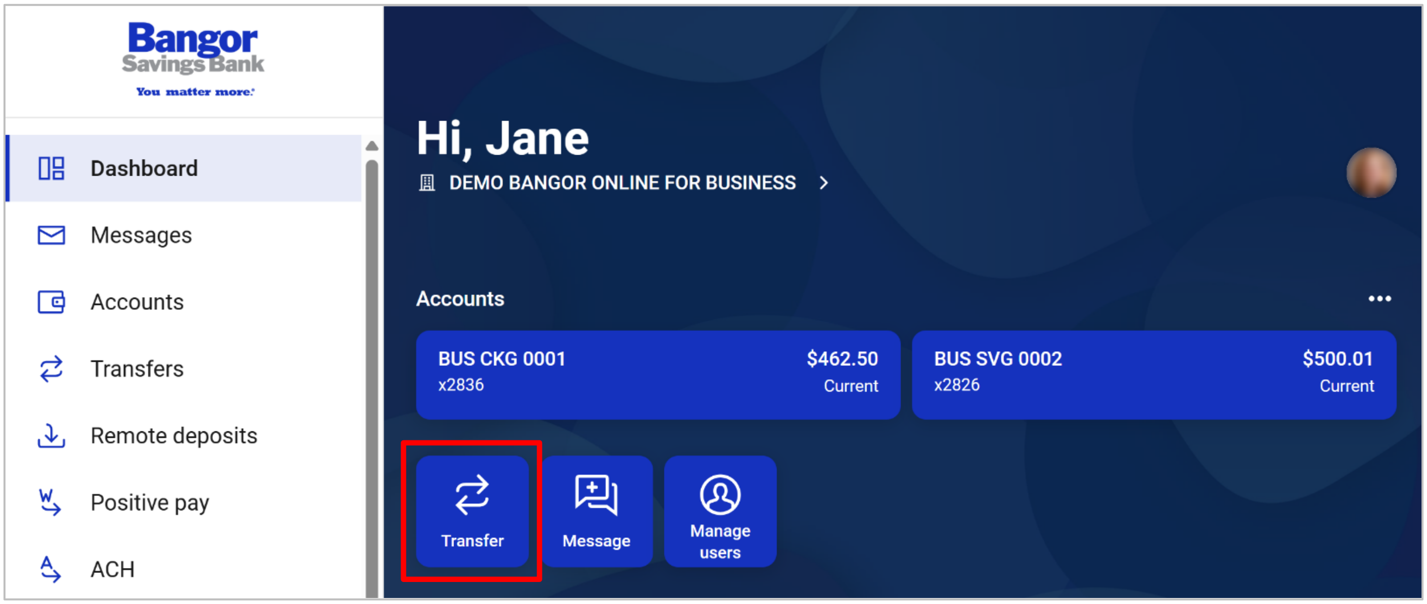

See the User Alerts section for more information on the Security and General alerts.

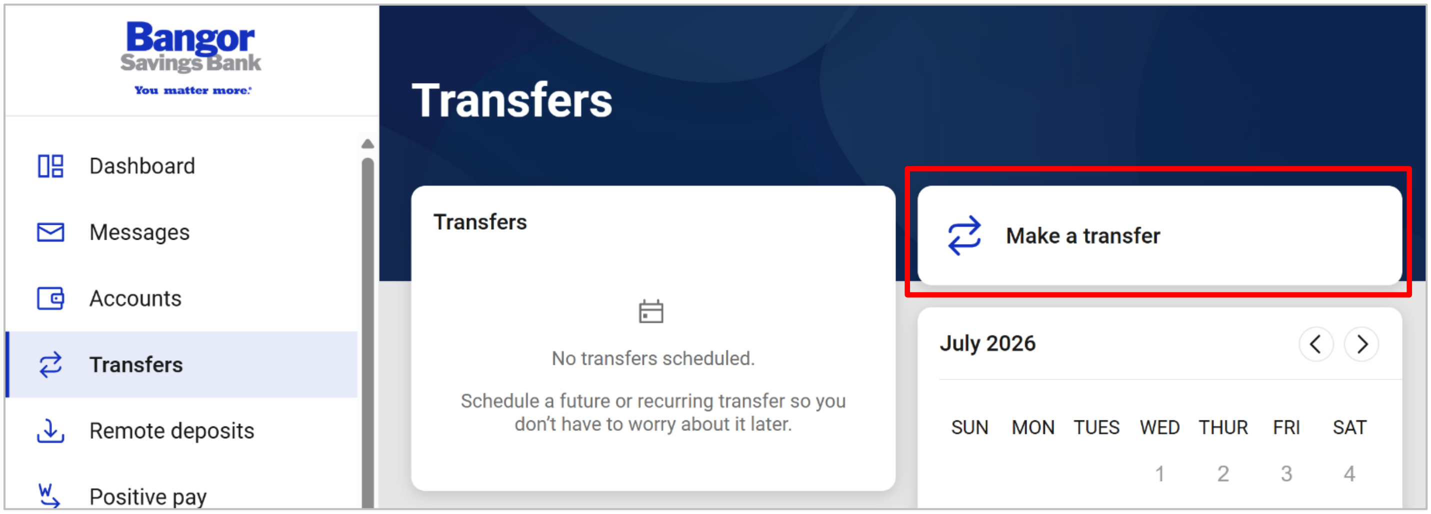
# Transfers

Move money between your accounts at Bangor Savings Bank or add an External Account using a debit card to move funds between your Bangor Savings Bank account and your accounts at other financial institutions.

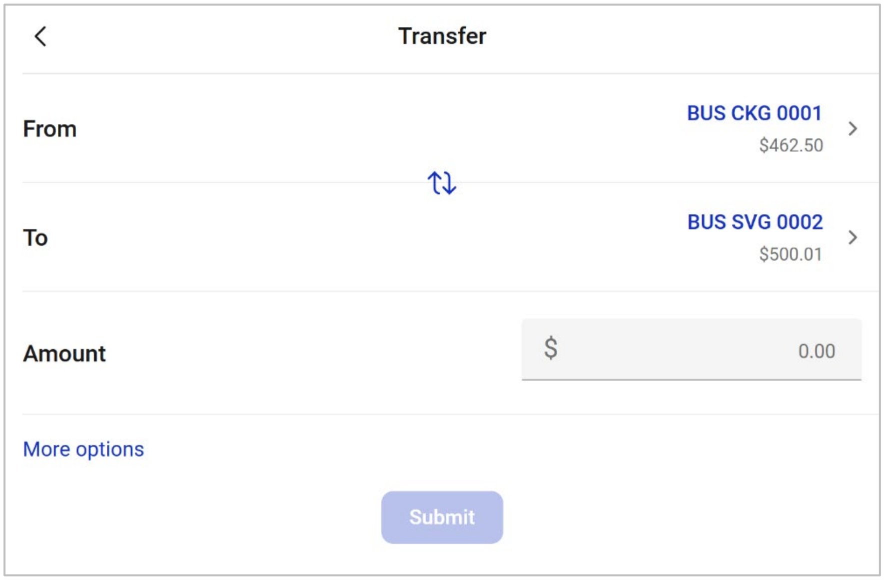
## Submitting a Transfer

1. From the Dashboard, click **Transfer** or click **Make a Transfer** from the **Transfers** page.



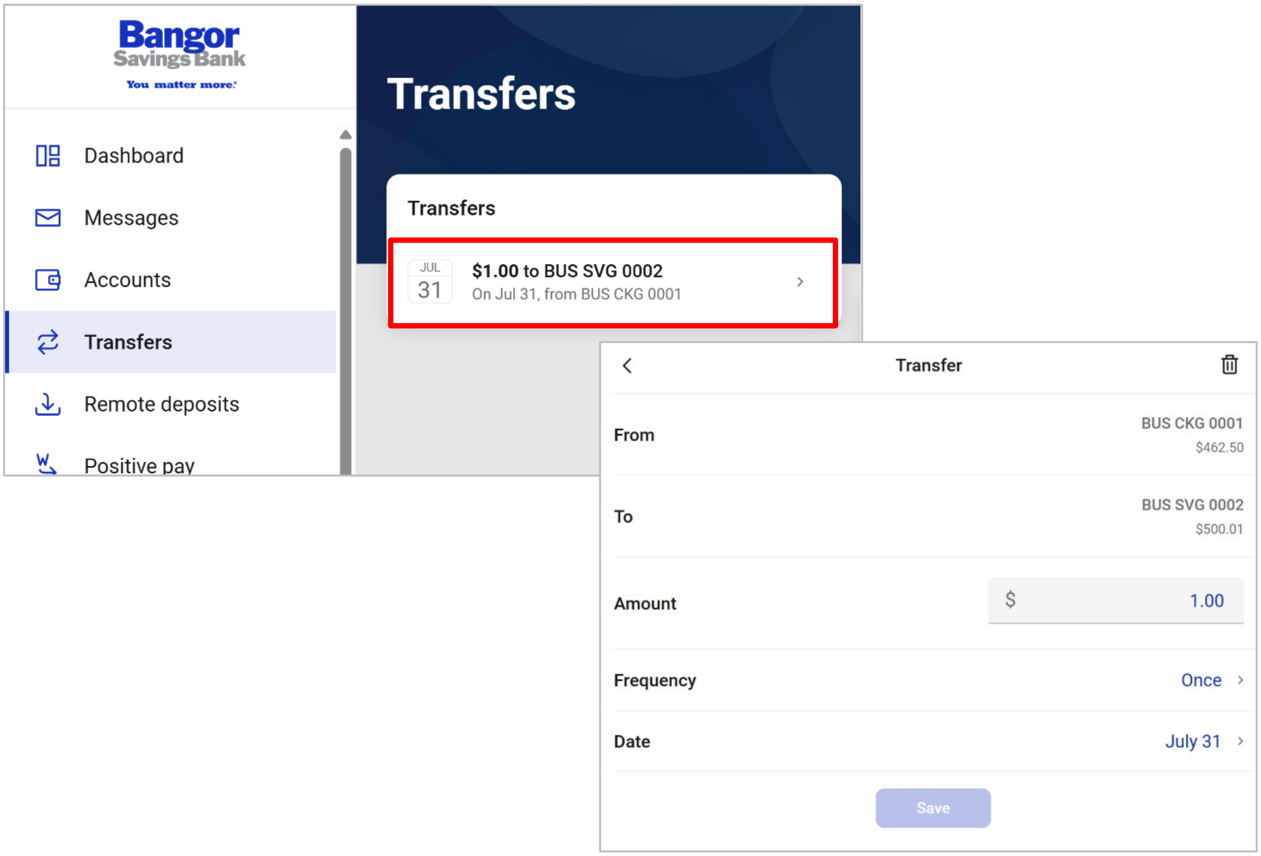



2. Select your **From** and **To** accounts and enter the amount to transfer.
3. Click **More options** to set up a recurring frequency, select a future date, or add a memo if applicable.
4. Click **Submit**.




## Editing or Deleting a Transfer

1. Navigate to the **Transfers** card on the Dashboard or the **Transfers** page and select the transfer to edit or delete.
2. Modify details and click **Save** or select the **trash can** icon to delete.



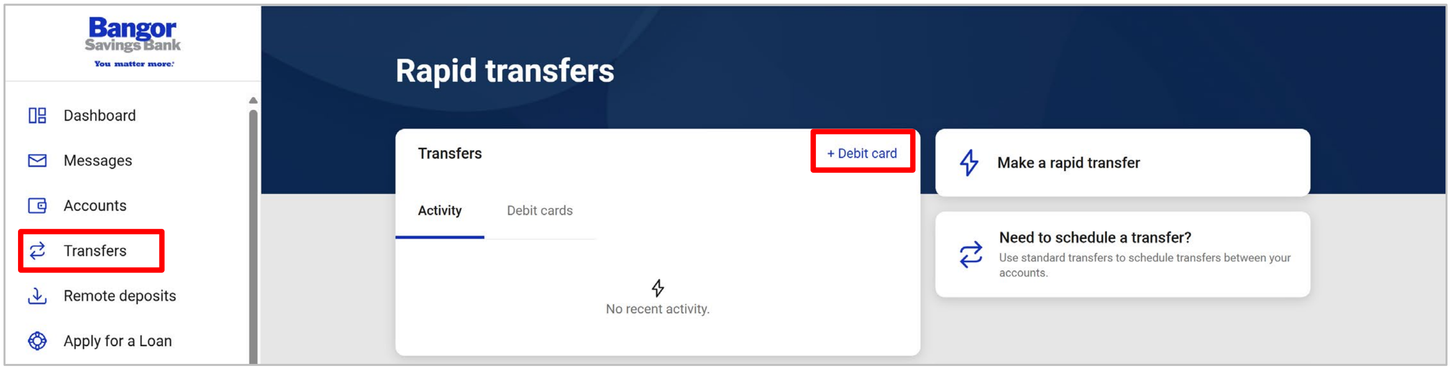
# Rapid Transfers

Link your debit card from another institution to move funds between your Bangor Savings Bank account and your accounts at other Financial Institutions near-instantly*.

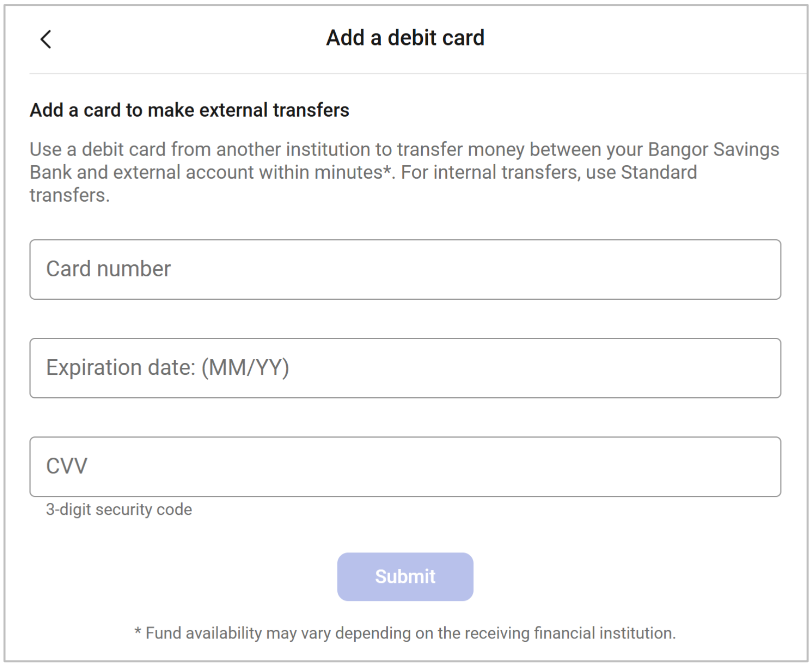
*Funds availability may vary depending on receiving financial institution.

## Enroll a Debit Card for Rapid Transfer

1. From the Dashboard, click **Transfers** on the left-hand menu. Select **Rapid Transfer** on the pop-up box. You may also click **Transfer** from the Dashboard **Quick Action** buttons.



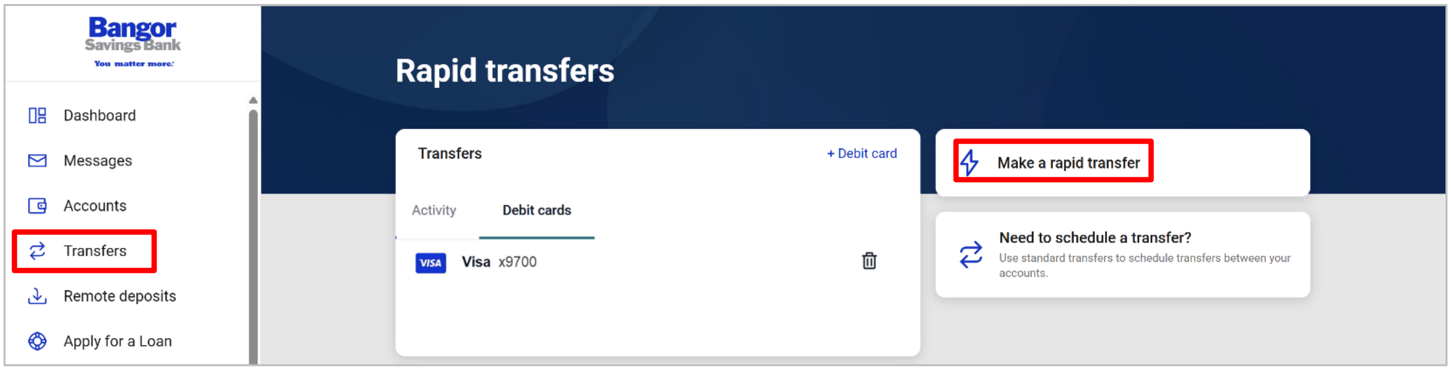

2. Click **+ Debit card.**
3. Enter your debit Card number, Expiration date (MM/YY), and the 3-digit CVV security code. Click **Submit.** You will be prompted to complete muti-factor authentication. The MFA options will vary depending on which verification method(s) you have established.
   **PLEASE NOTE:** Visa and Mastercard are currently supported. The name on the debit card must match the name on your Bangor Savings Bank account.



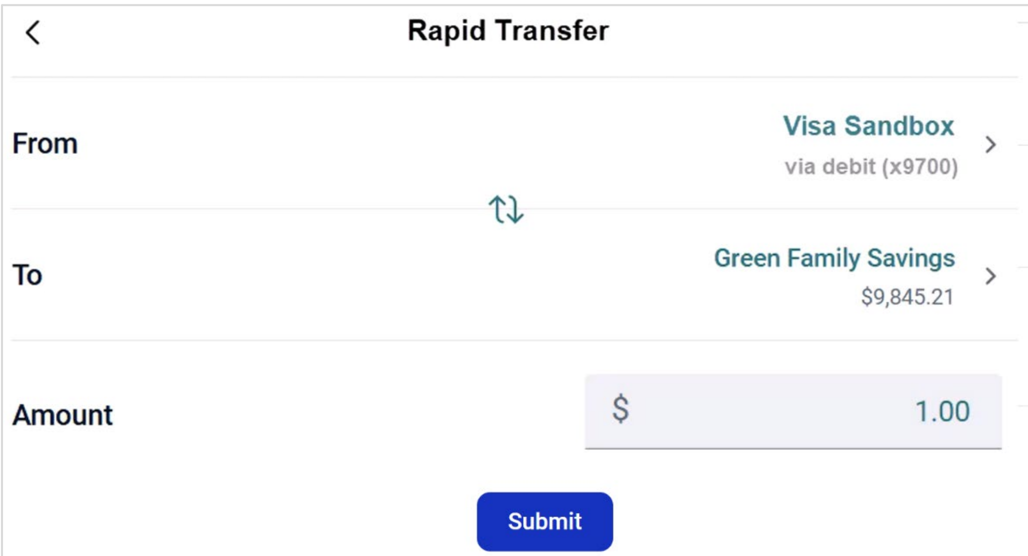

4. Click **Ok** to return to the Rapid transfers page or click **Add another debit card.**

## Submitting a Rapid Transfer

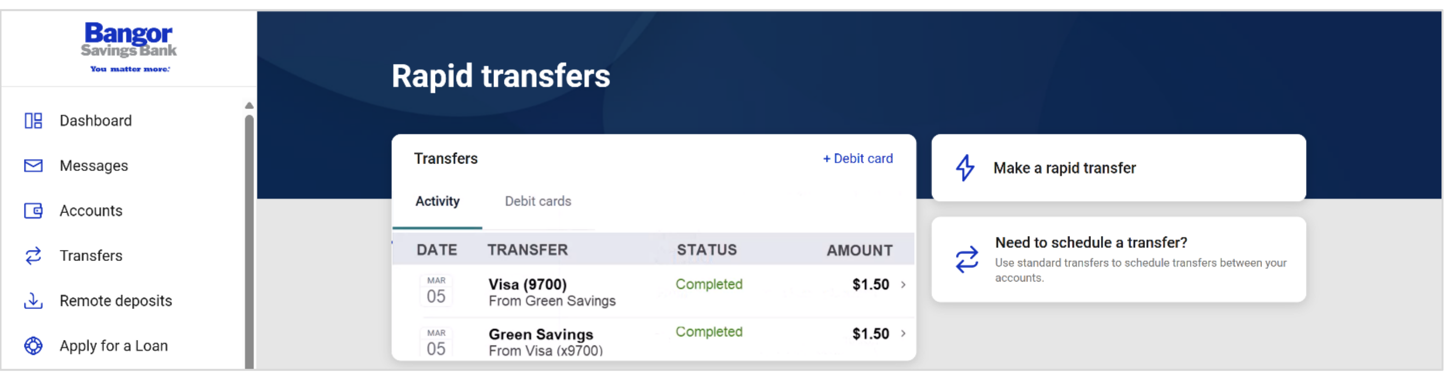
1. From the Dashboard, click **Transfers** on the left-hand menu. Select **Rapid Transfer** on the pop-up box. You may also click **Transfer** from the Dashboard **Quick Action** buttons.




2. Select **Make a rapid transfer.**
3. Select your From and To accounts, enter the Amount, and click **Submit.**




The rapid transfer is available to view under the Activity tab

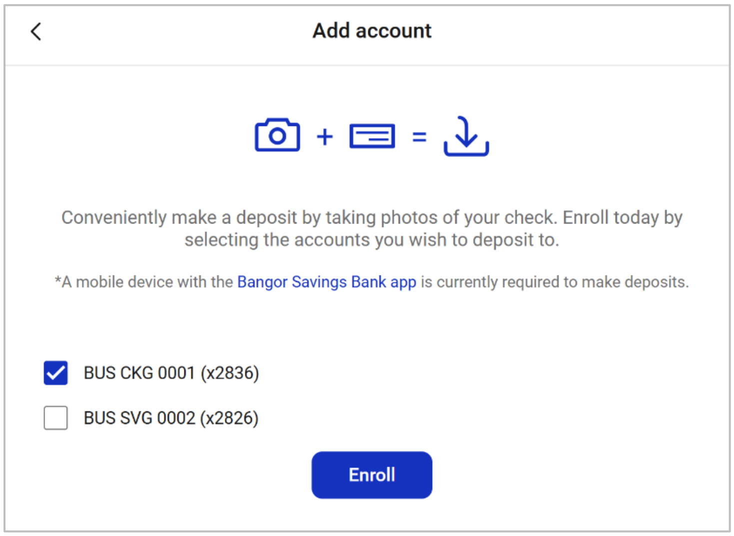


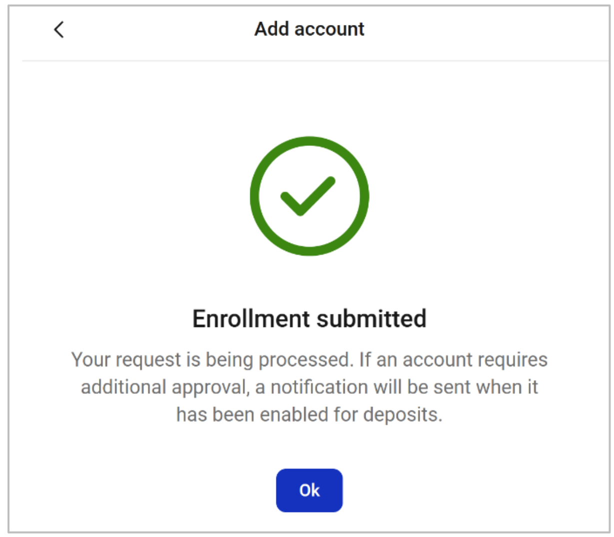
# Remote Deposits

Deposit checks from anywhere using your mobile device.

## Enrolling in Remote Deposits

1. Navigate to the **Remote deposits** page and select the accounts to enroll.
2. Click **Enroll**.
3. Click **Ok** on the confirmation screen.




You will receive a notification once your request has been approved. The account status will change from **Account pending approval** to **Enrolled**.

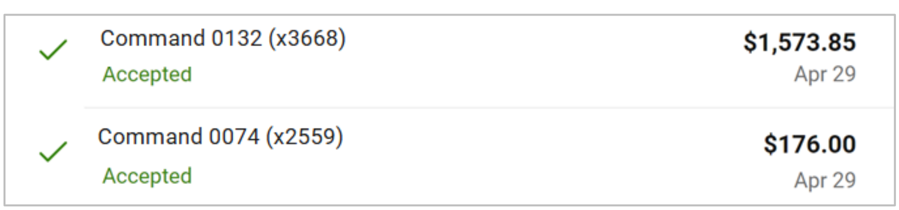
## Submitting a Remote Deposit

Use this to deposit a check via a mobile device.

1. Open the Bangor Online Mobile app.
2. From the **Dashboard,** navigate to **Deposit checks.** Select **Deposit a check.**
3. Enter the check amount, select the account to which you want to make the deposit. Click **Continue**.
4. Tap the screen to take pictures of the front and back of the endorsed check and click **Continue**.
5. Click **Submit**.

## Viewing Remote Deposits

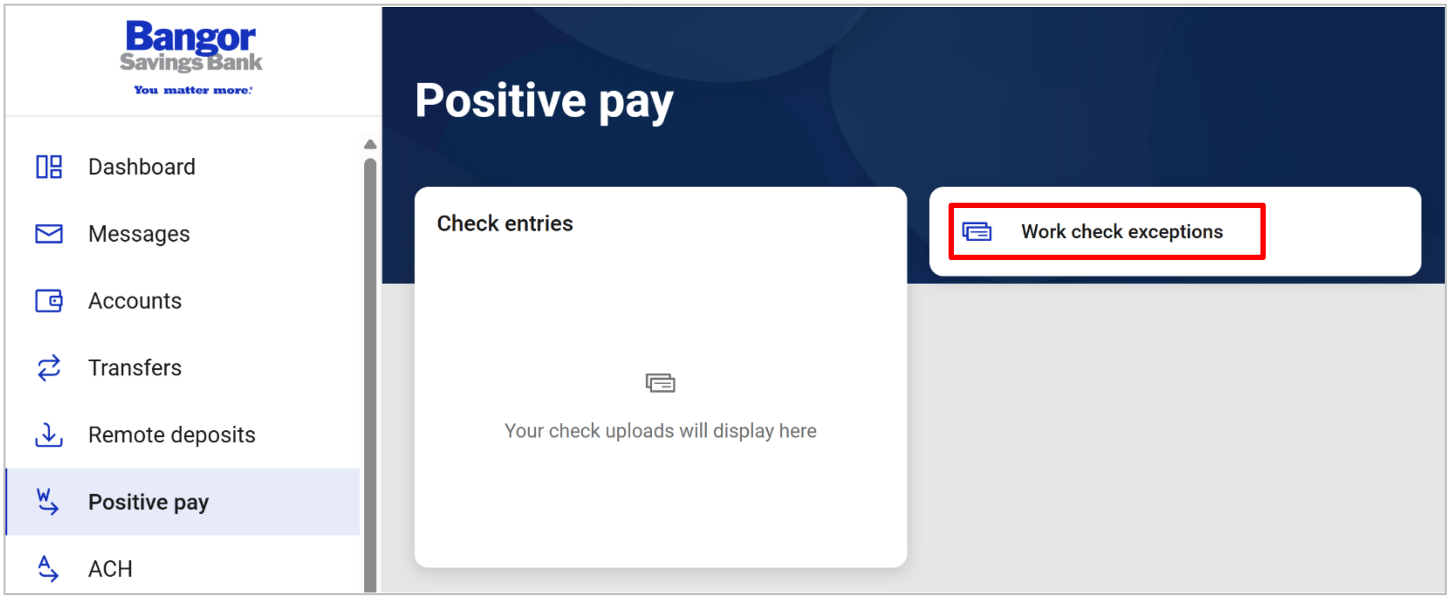
Recent mobile deposits will appear on the Remote deposits card on the Dashboard or on the Remote deposits page.



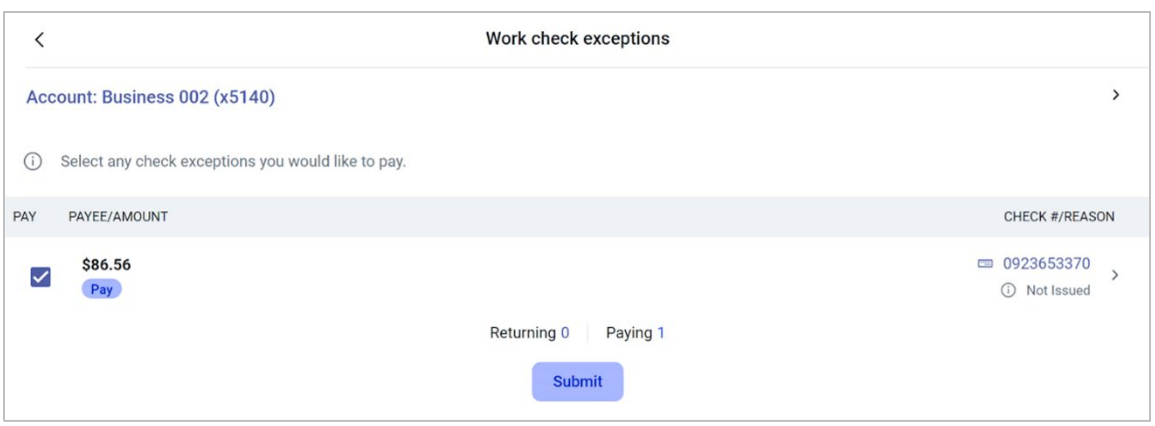
# Positive Pay

## Working Check Exceptions

1. Select **Positive Pay** from the navigation pane.
2. Click **Work check exceptions**.




3. Review your exception(s). Click the check number to see additional details.
4. Check the box to Pay the item or leave the box unchecked to Return.
5. Click **Submit** when done.



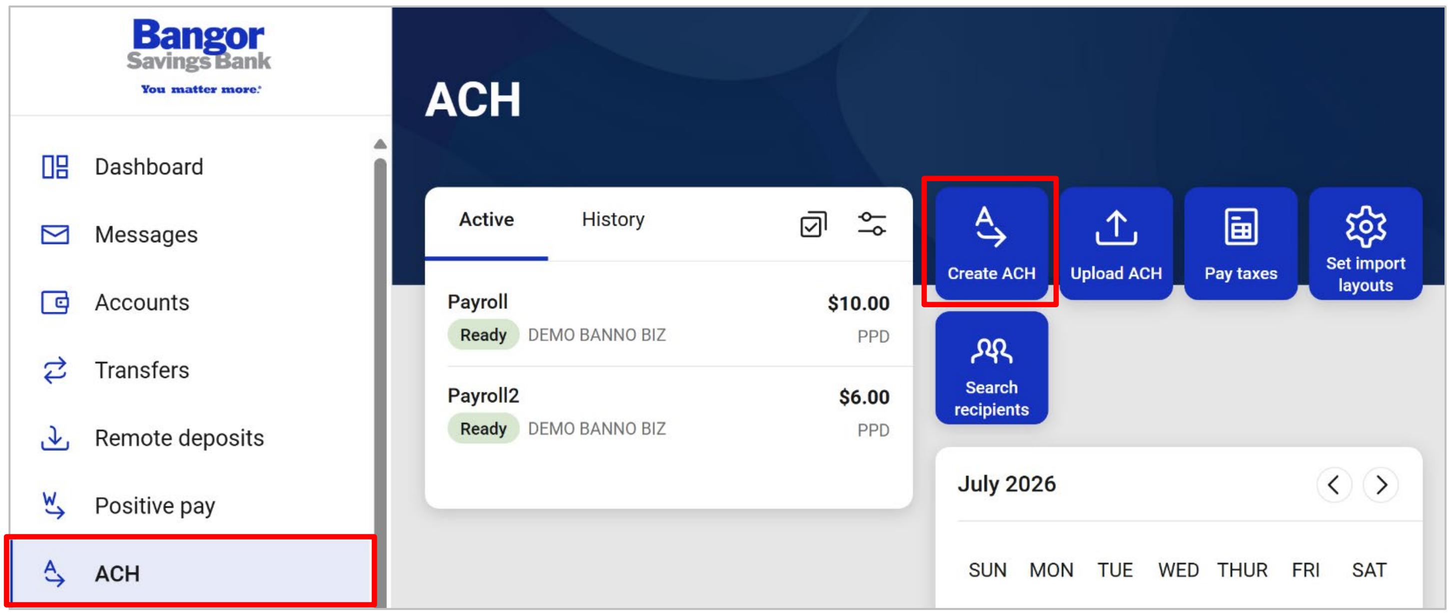
# ACH

ACH origination allows your business to electronically send payments through the Automated Clearing House (ACH) network. Common uses include payroll, vendor payments, reimbursements, and other electronic funds transfers.

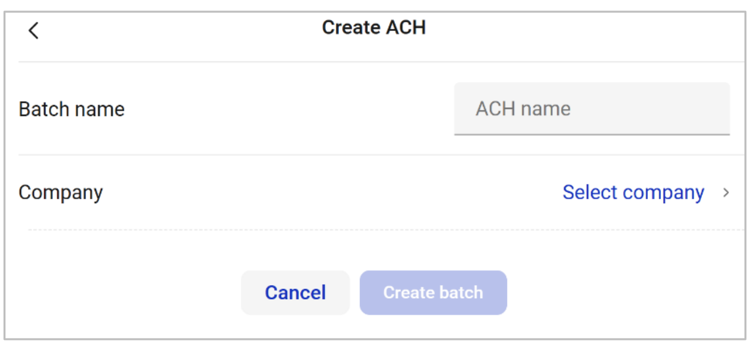
For security and fraud prevention, ACH Origination uses dual control, a two-step approval process. One authorized user creates and submits the ACH batch, and a second authorized user must review and approve (initiate) the batch before it is transmitted for processing. This separation of duties helps protect your business by reducing the risk of unauthorized or erroneous transactions.

## Creating a Batch Manually

1. Select **ACH** from the navigation pane.
2. Then click **Create ACH**.




3. Enter the **Batch name** and select the **ACH company** to originate the payment from.

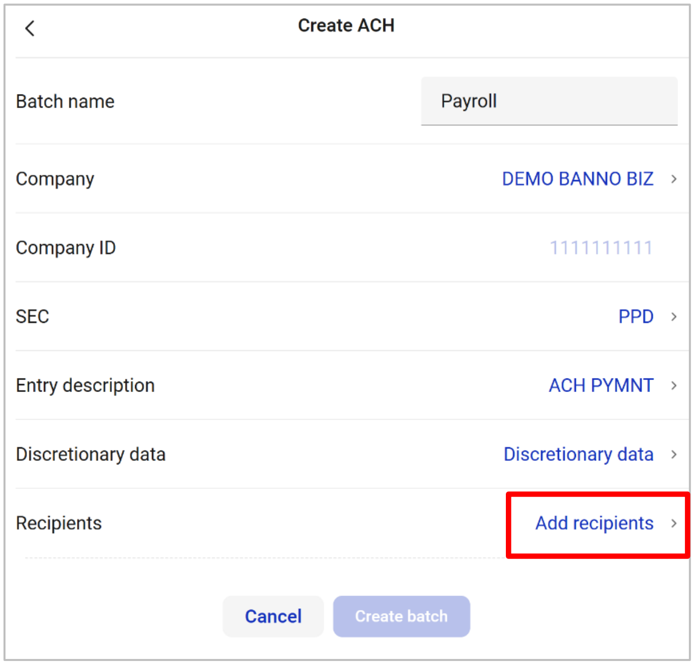


4. Confirm that the correct **SEC** code, **Entry description**, and **Discretionary data** display. Modify if necessary.

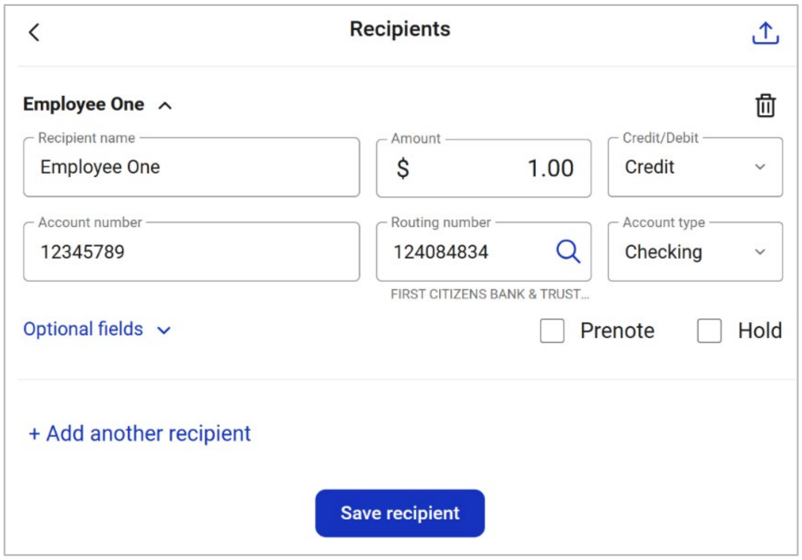
- **PPD (Prearranged Payment and Deposit) SEC Code** Use the PPD SEC code to send ACH credit transactions to an individual's personal bank account. Common uses include payroll direct deposits, expense reimbursements, and other payments made to consumers.

- **CCD (Corporate Credit or Debit) SEC Code** Use the CCD SEC code to send ACH credit transactions to a business bank account. Common uses include vendor payments, supplier payments, and other business-to-business (B2B) transactions.

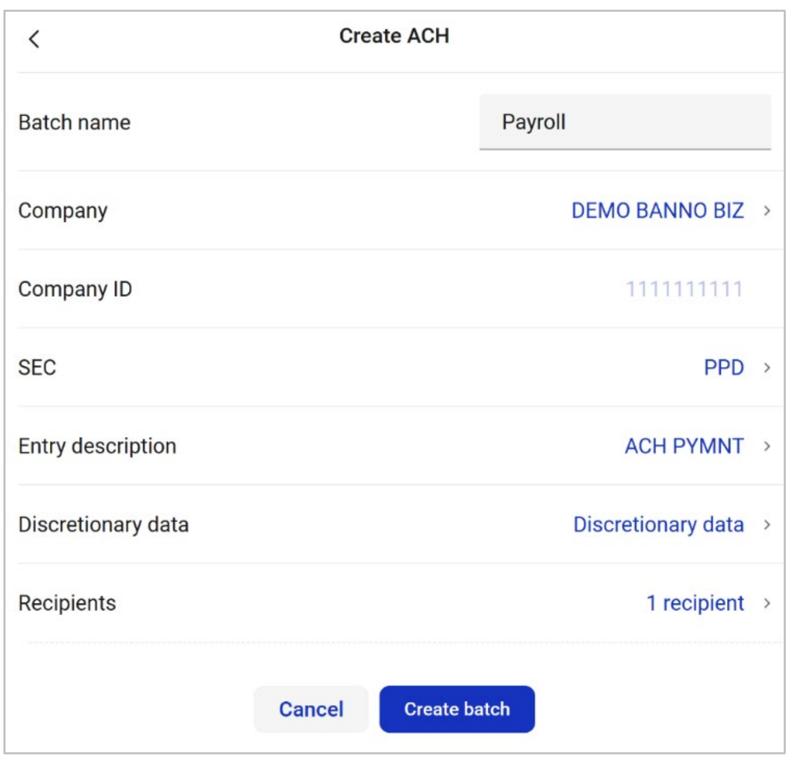
5. Click **Add recipients**. Choose **Add manually**.
PLEASE NOTE: To import recipients from a file, you must first set an import layout. Please see the *Set Import Layout* and *Importing an ACH Recipient File* sections of this guide for more information.



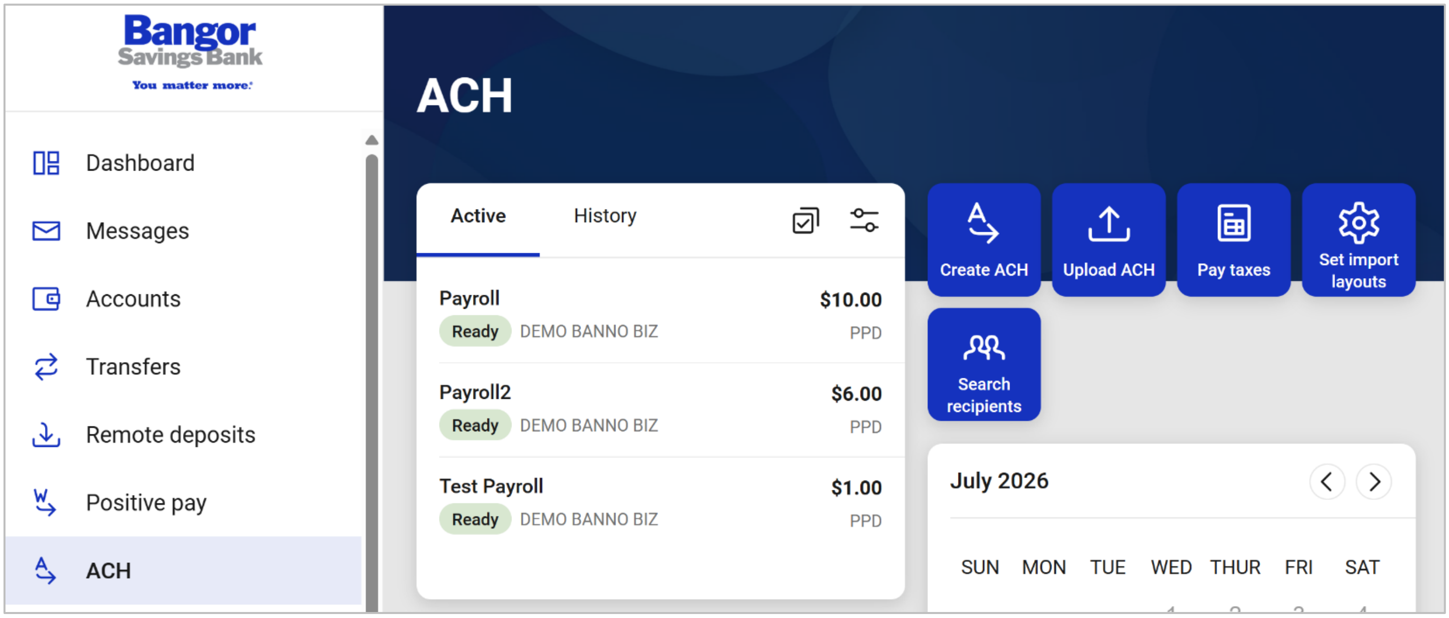
6. Enter the **Recipient name**, the **amount** to pay them, transaction type (**Credit**), and account information. A Credit will send money to the recipient.
7. Click **Optional fields** to enter a recipient ID number or addenda information.
8. Check the **Prenote** box to create a zero dollar batch for this transaction. A Prenote is used to validate the recipient's account information prior to sending the associated batch (optional).
9. Check the **Hold** box to prevent this transaction from processing with the other transactions in the batch (optional).
10. Click **+ Add another recipient** to enter another recipient.
11. Click **Save recipient** when done adding recipients to the batch.




12. Click **Create batch**, review the confirmation.
13. Click **Done**.



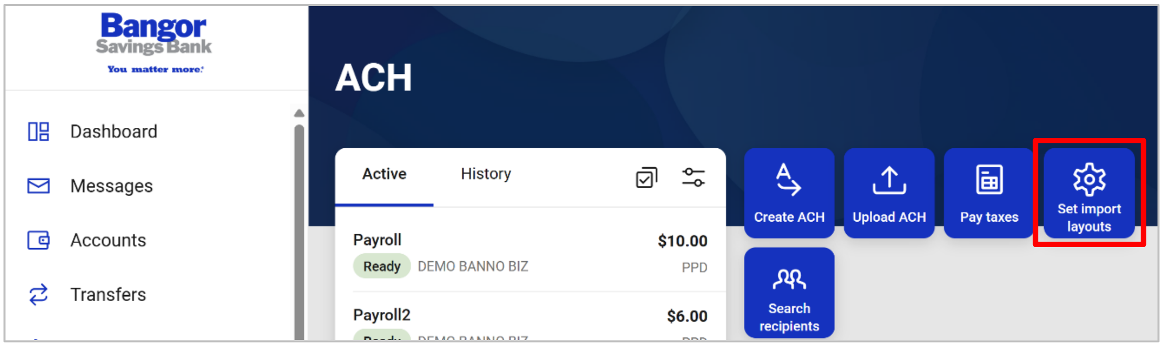
The batch will appear under the **Active** tab in a **Ready** status. If you created a prenote, you will see an identical batch that starts with PNT.
Please see the *Initiating a Batch* section for steps on how to send the payment.




## Set Import Layouts

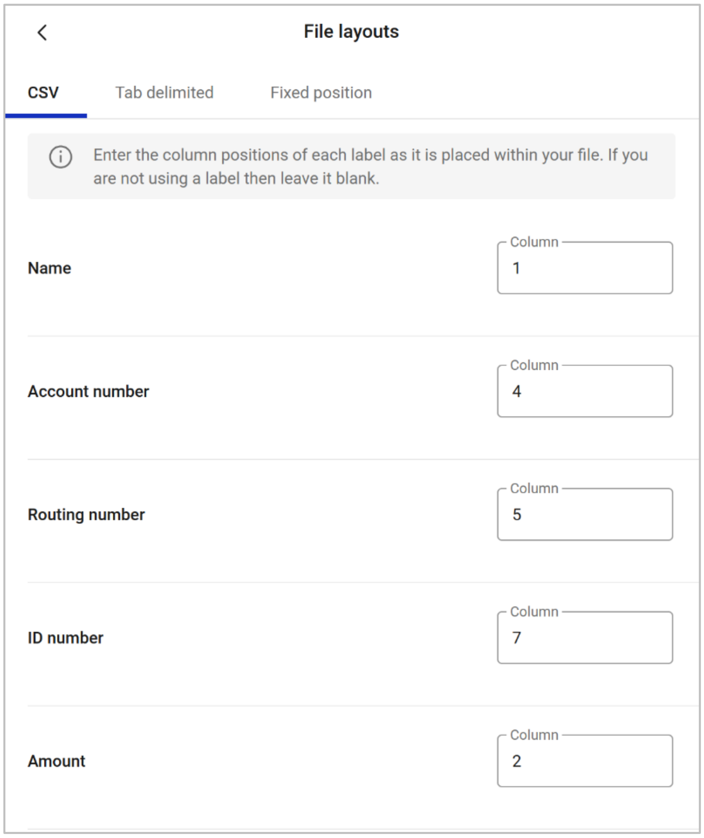
You can import data from a file, such as Microsoft® Excel® or Notepad. Before importing your file, define the Import Layout so the system can read the file data.

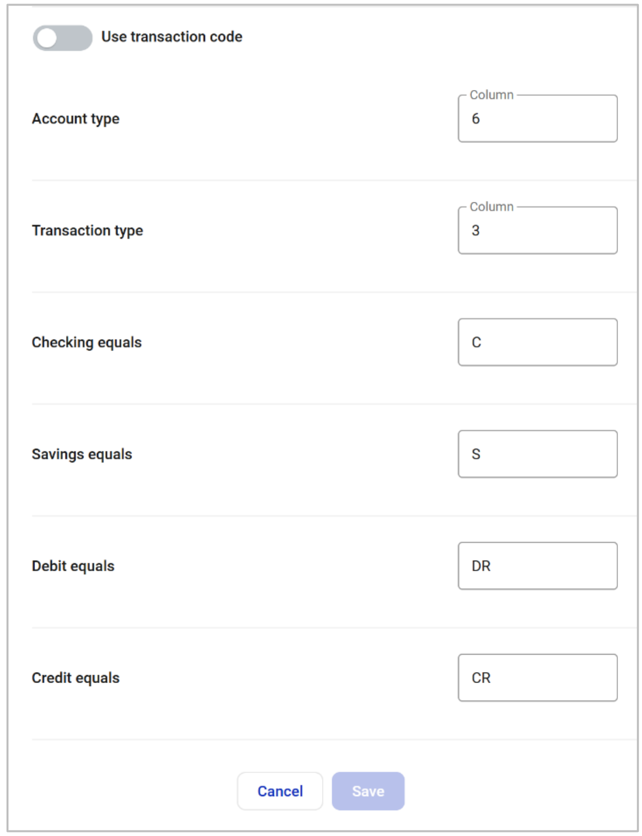
1. Click **Set Import layouts**.



2. Choose your file type.

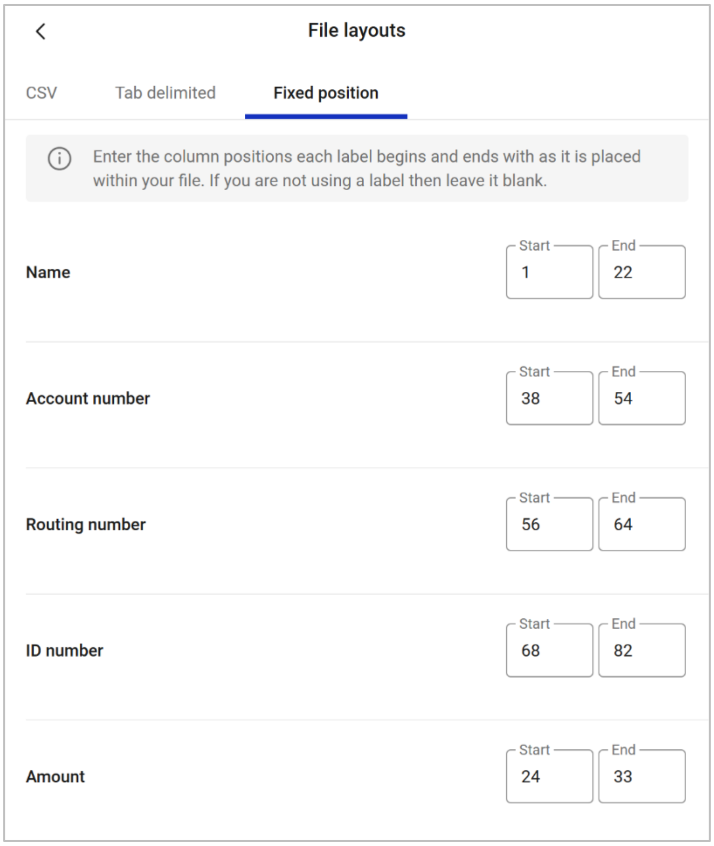
**CSV or Tab delimited**
Enter the column numbers from your file that correspond with the field names. Leave fields blank if they do not appear on your file. Enter the characters from your file to indicate what a Checking, Savings, Debit, and Credit equal if applicable. These fields are case sensitive. Click **Save**.

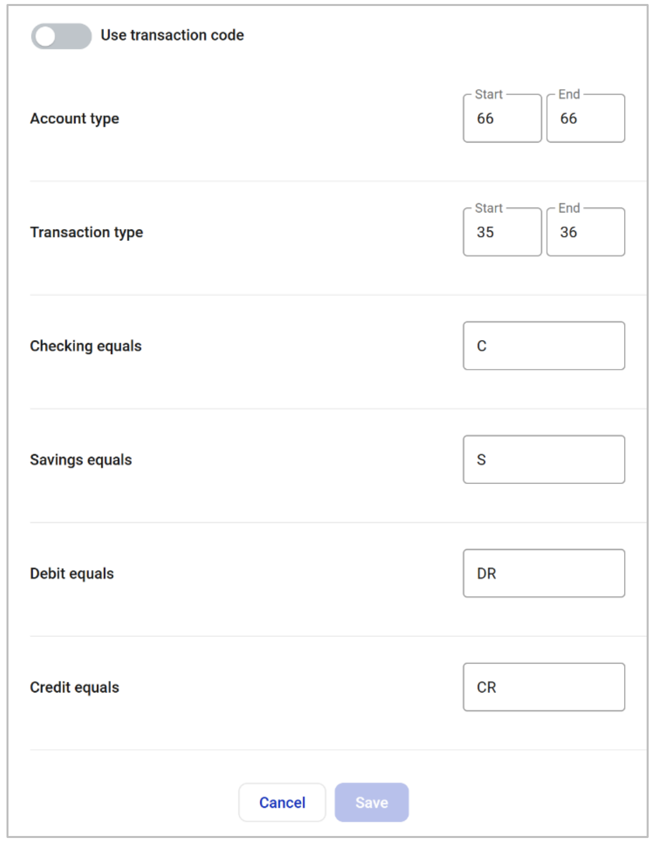


### Fixed Position

Enter the beginning and ending character positions from your file into the corresponding fields. Leave fields blank if they do not appear on your file. Enter the characters from your file to indicate what a Checking, Savings, Debit, and Credit equal if applicable. These fields are case sensitive. Click **Save**.

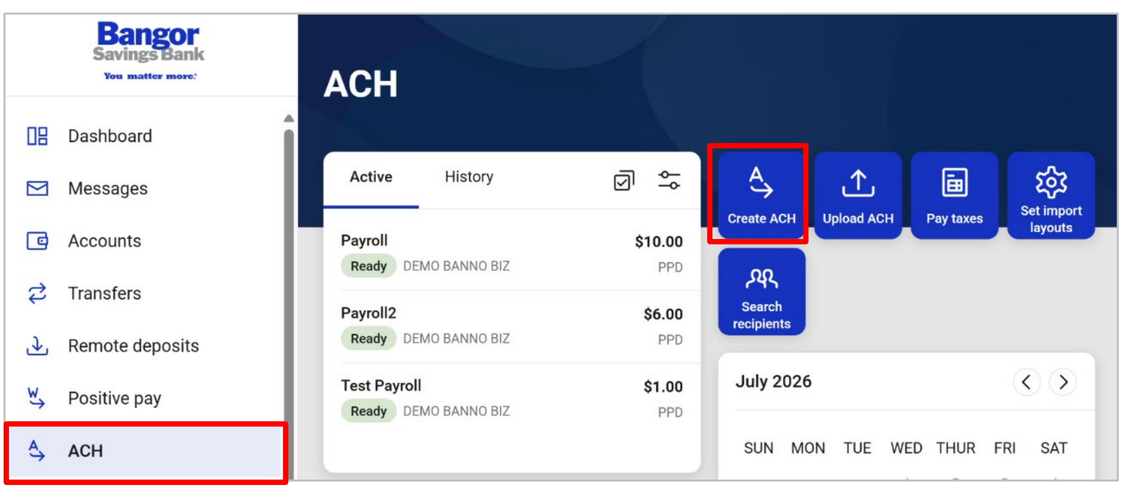


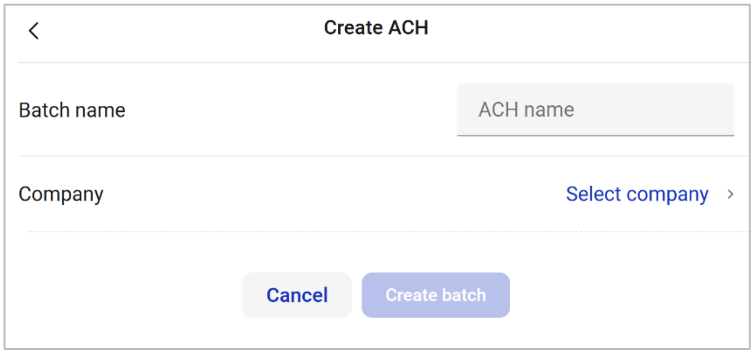

Once the format is saved, you can import your file. Please see the *Importing an ACH Recipient File* section of this guide.

## Importing an ACH Recipient File

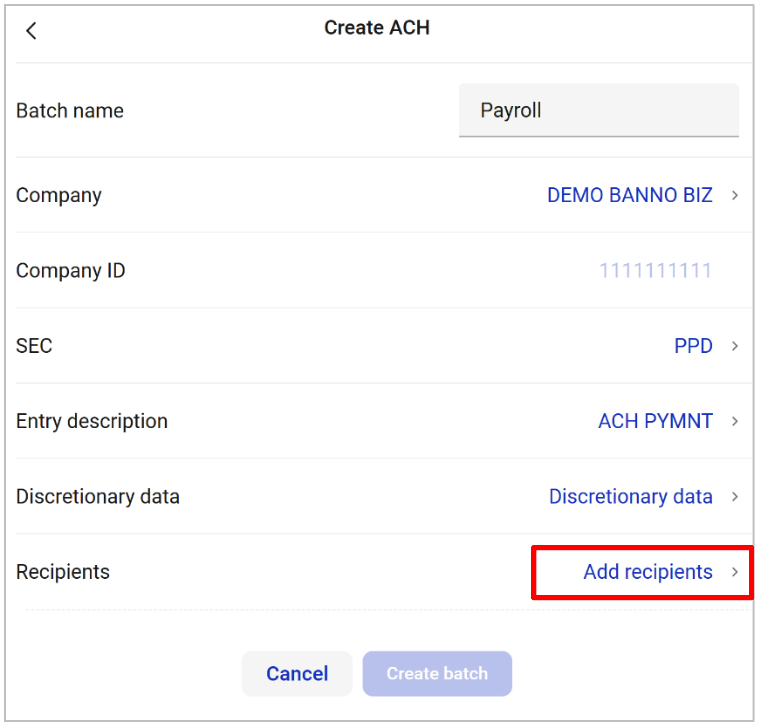
1. Select **ACH** from the navigation pane.
2. Click **Create ACH.**



3. Enter the **Batch name** and select the **ACH company** to originate the payment from.



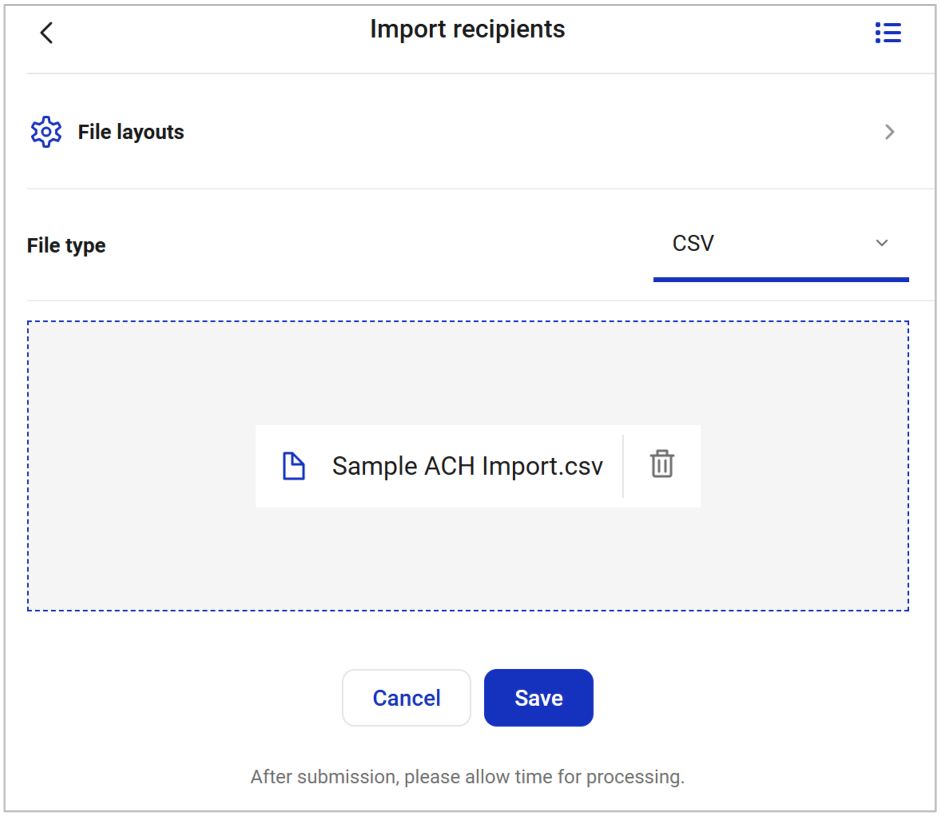

4. Confirm that the correct **SEC** code, **Entry description**, and **Discretionary data** display. Modify if necessary.
5. Click **Add recipients**.




6. Choose **Import from file**.

**Please Note:** An import layout must be set prior to importing a file. Please see the *Set Import Layout* section of this guide for more information.

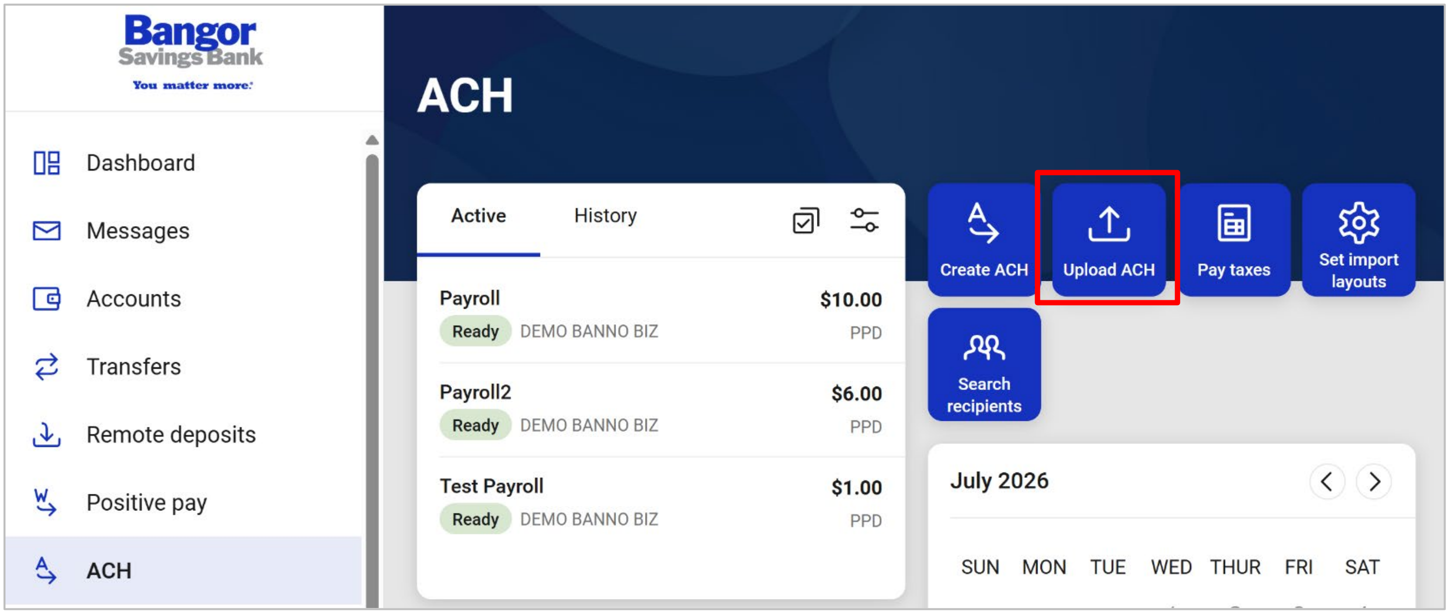
7. Select your file type and browse for your file. Click **Save**.
8. Click **Create batch**.



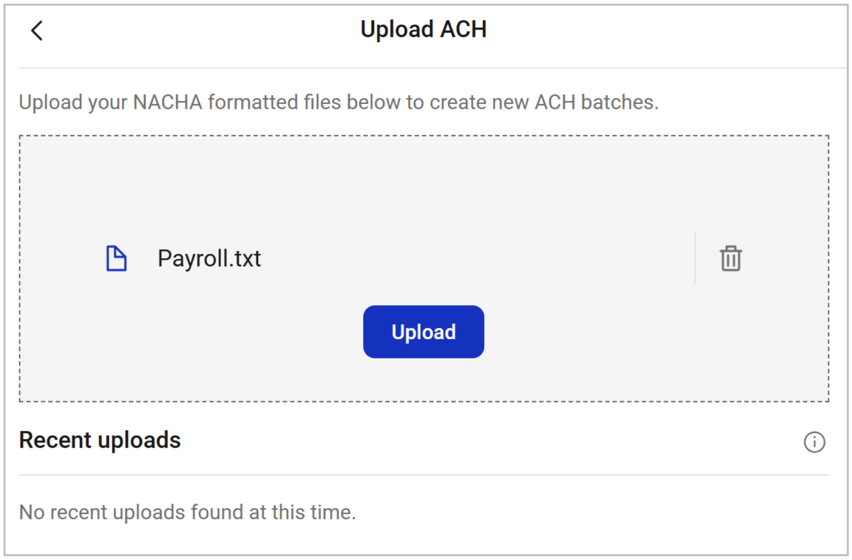

The batch will appear on the ACH page under the Active tab in a Ready status.

## Uploading a NACHA File

1. Select **ACH** from the navigation pane.
2. Click **Upload ACH**.

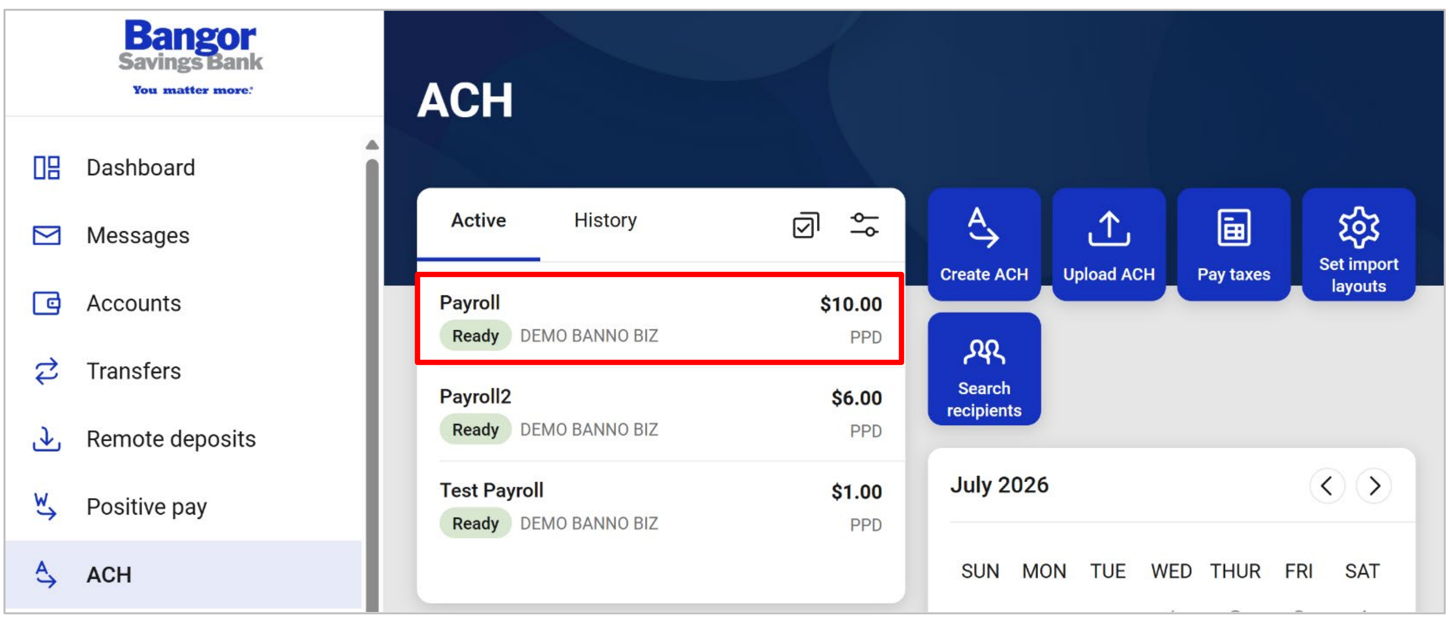


3. Browse for your file and click **Upload.** Review your file for proper formatting if you receive an error.



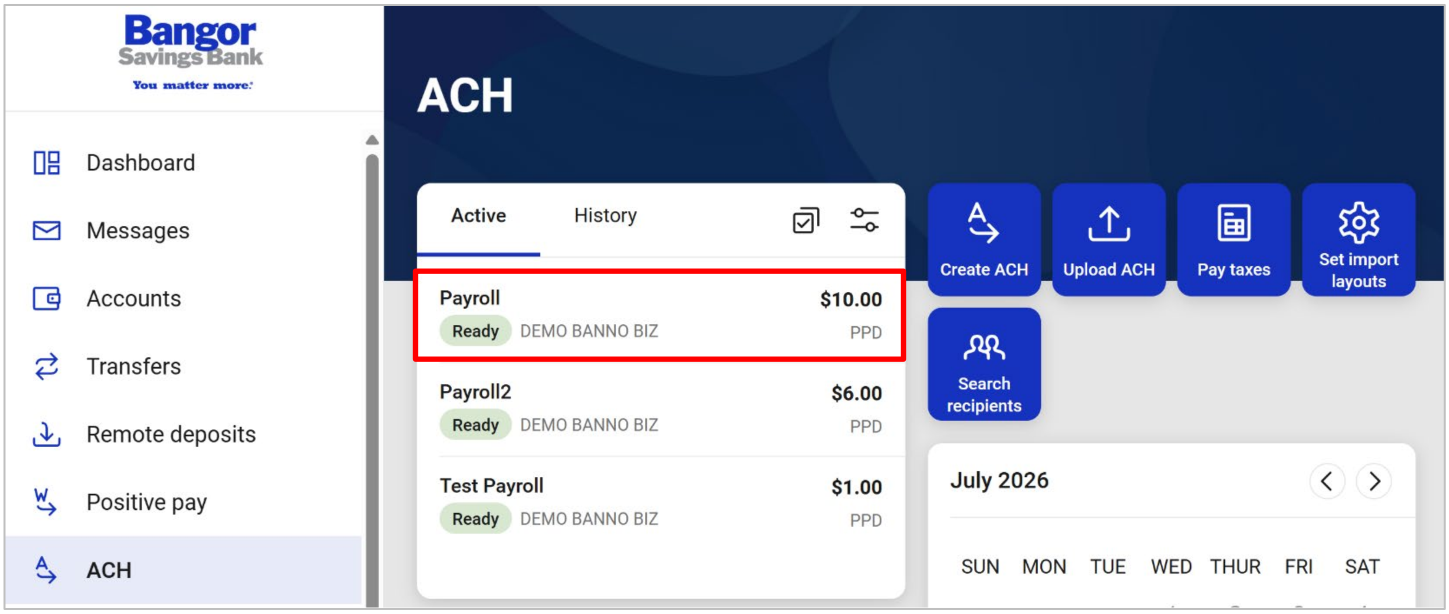

4. The batch will appear under the **Active** tab in a **Ready** status.
**Please Note:** A generic name will be given to an uploaded batch. Select the batch and click **Edit** if you wish to change the name.

Please see the *Initiating a Batch* section in this document for steps on how to send the payment.

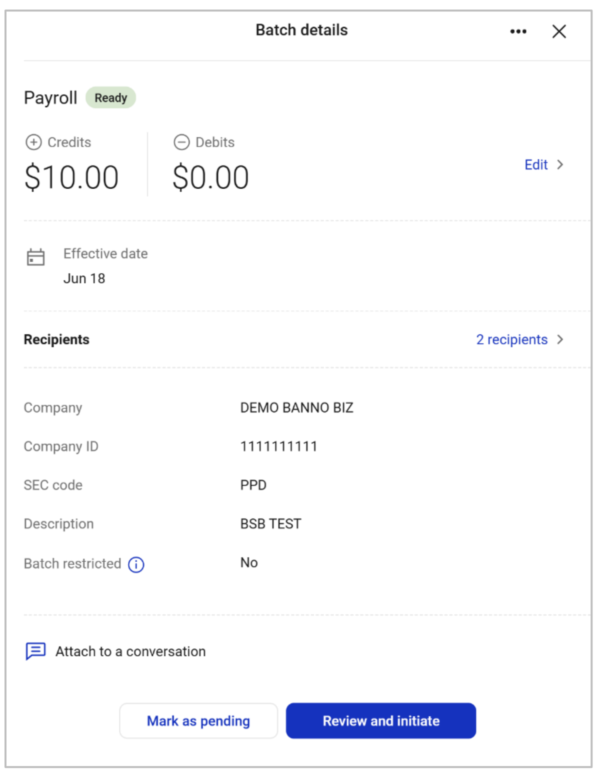


# Initiating a Batch

1. Select **ACH** from the navigation pane.
2. Select the batch in a **Ready** status and click **Review and initiate**.



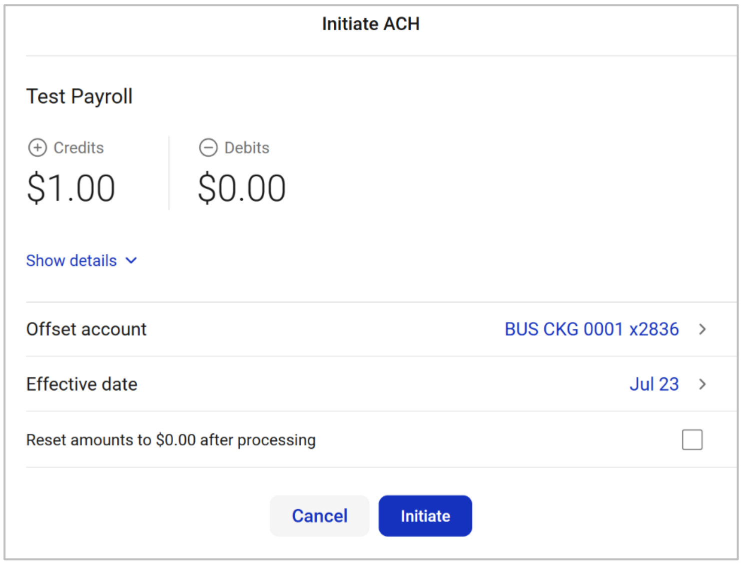

**IMPORTANT:** Dual control is **required**. Customer shall maintain **a minimum of two (2) active Authorized ACH Users** with appropriately assigned and segregated roles sufficient to satisfy applicable dual control requirements. Customer is solely responsible for ensuring that its user configurations, internal controls, and staffing adequately support these requirements.

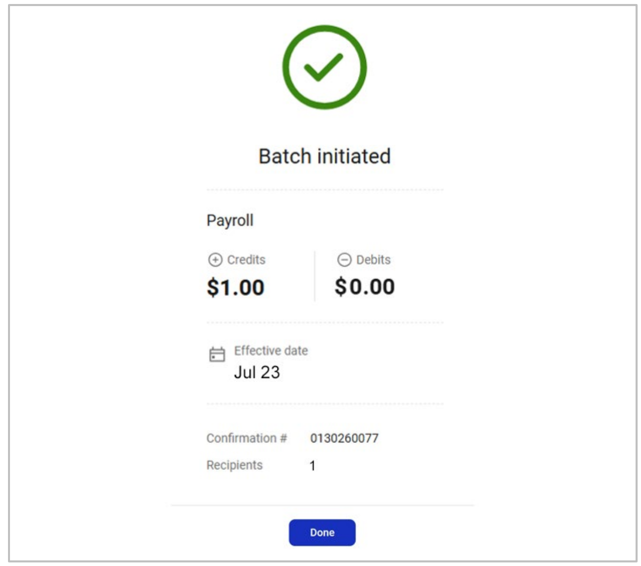


3. Select the **Offset account**, recurring **Frequency** if applicable, and the **Effective date**.
4. Check the **Reset amounts to $0.00 after processing** if you'd like to clear out the dollar amounts in the template after processing (optional).
5. Click **Initiate**. You will be prompted to complete muti-factor authentication. The MFA options will vary depending on which verification method(s) you have established
6. Review your confirmation and click **Done**.

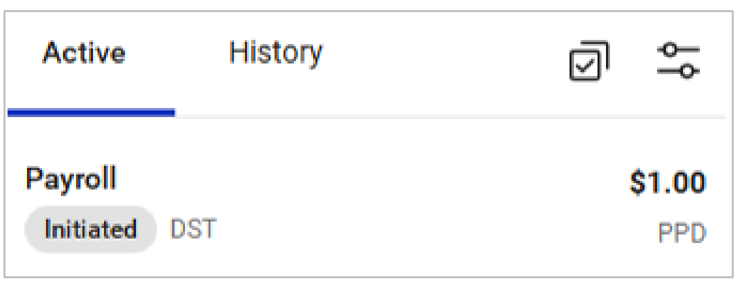
The batch will appear in an **Initiated** status under the **Active** tab.

**Please Note:** Batches in an Initiated status may be uninitiated up until our cut off. Please see the *Uninitiating a Batch* section in this document for more information.



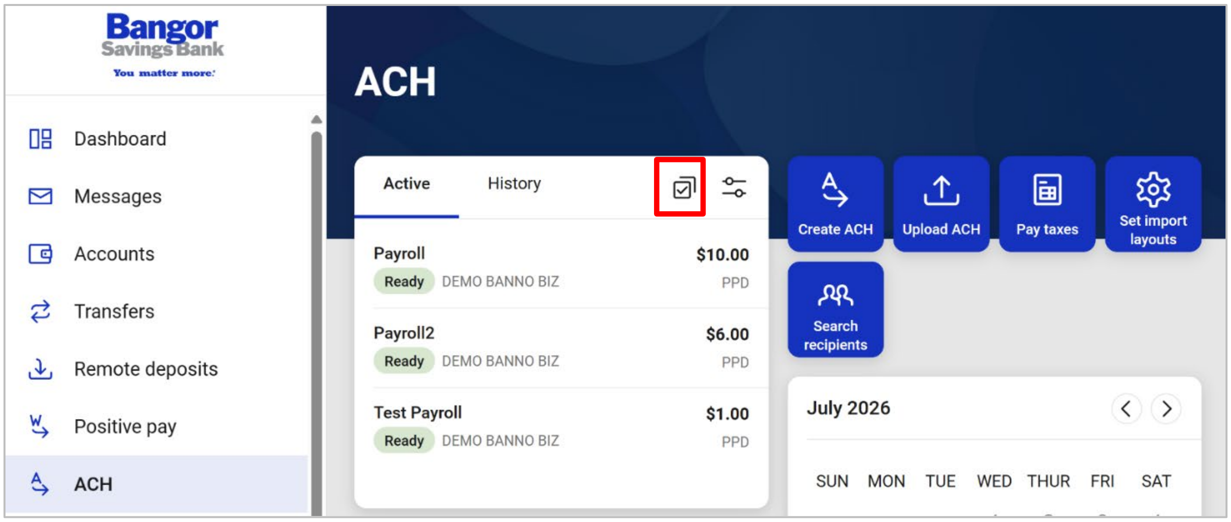



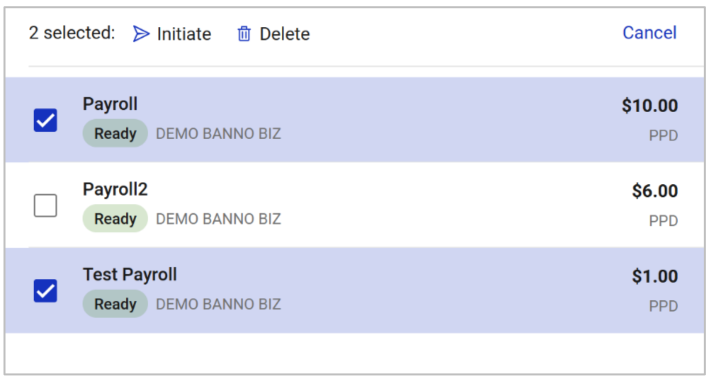

The batch will return to a **Ready** status after processing and may be reused, edited, or deleted.



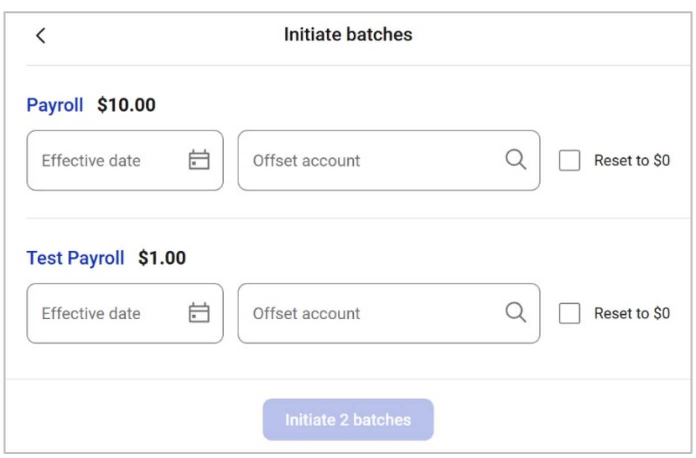
# Initiating Multiple Batches

1. Select **ACH** from the navigation pane.
2. Click the **Bulk Action** icon and select the batches you want to initiate. Click **Initiate**.



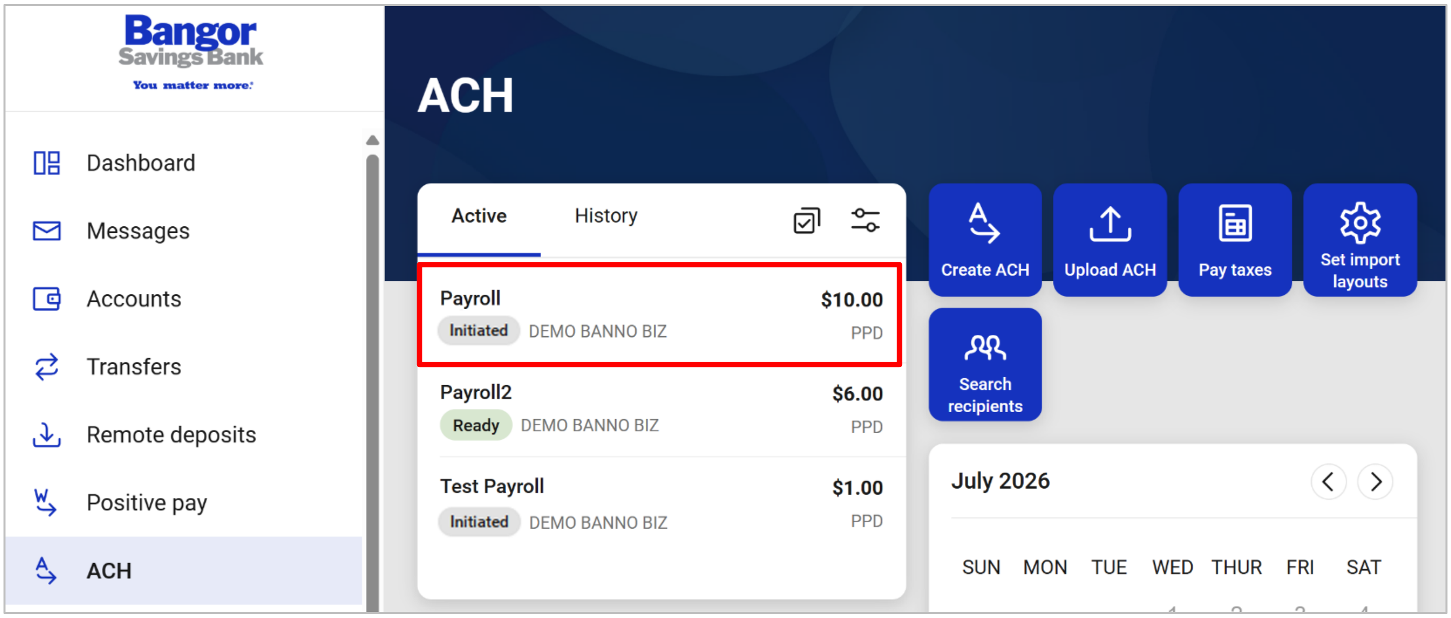




3. Enter the **Effective date**, select the **Offset account** if applicable, and check the **Reset to $0** box if desired for each batch.
4. Click **Initiate**. You will be prompted to complete multi-factor authentication. The MFA options will vary depending on which verification method(s) you have established.
5. Review your confirmation and click **Done**. The batches will appear in an Initiated status under the **Active** tab.

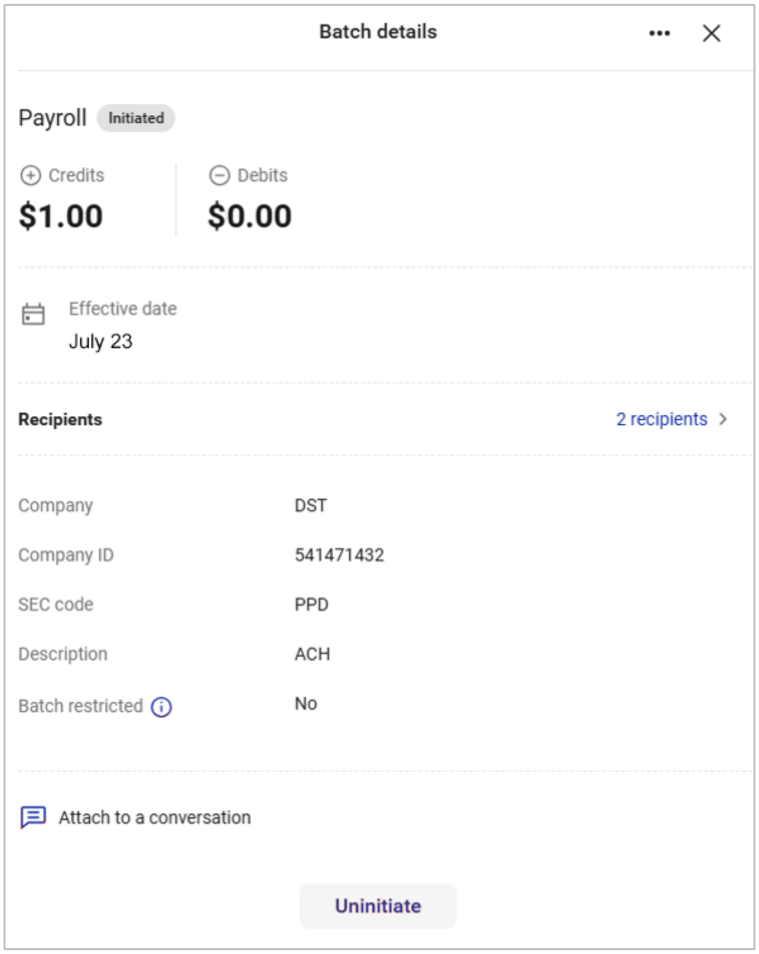


## Uninitiating a Batch

1. Select **ACH** from the navigation pane.
2. Select the batch in an Initiated status.




3. Click **Uninitiate** and confirm.

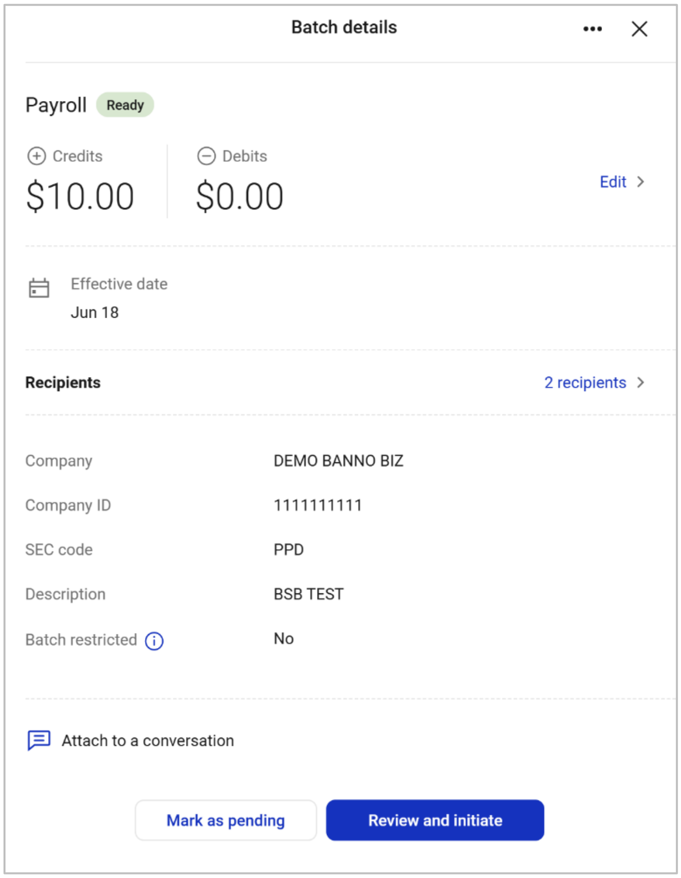



The payment will return to a **Ready** status and will not process.

## Editing or Deleting a Batch

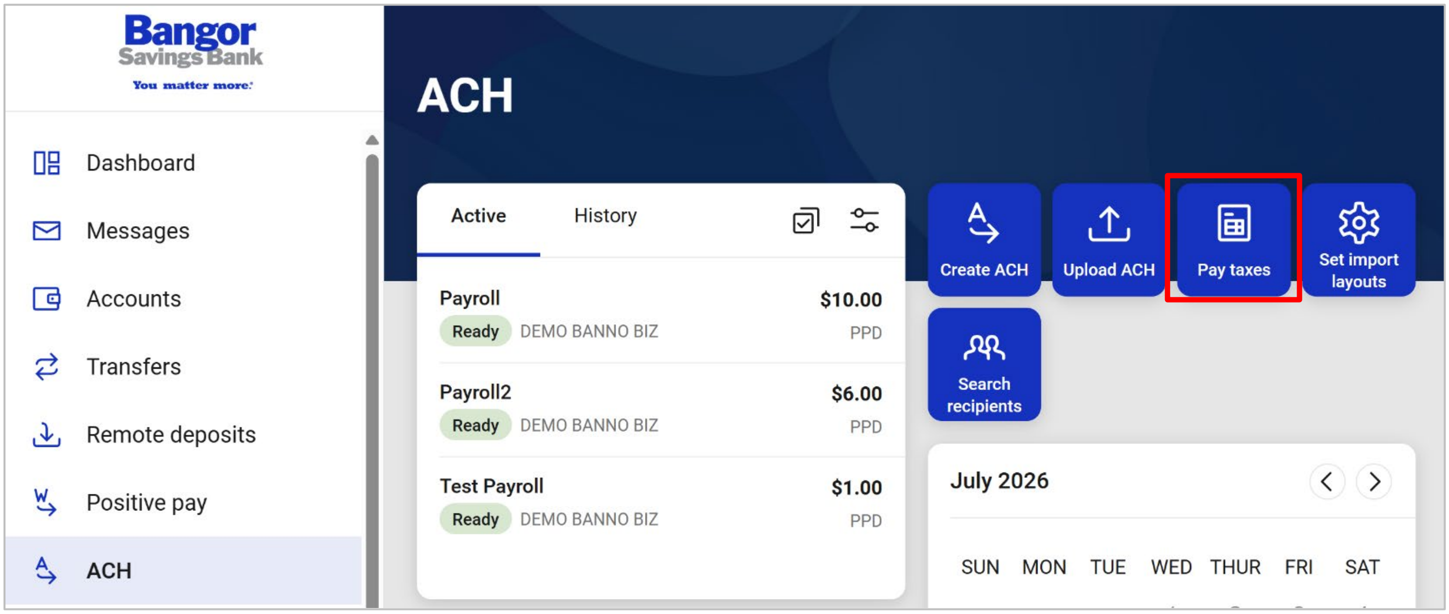
**Please Note:** Batches in an initiated or processed status cannot be edited or deleted. Please uninitiate the batch first. Please see the *Uninitiating a Batch* section of this guide for more information.

1. Select the batch.
2. Select the **ellipsis** icon to delete the batch.
3. Click **Edit** to modify the batch header information.
4. Click **Recipients** to add, delete, or modify the recipient(s) account information or payment amount(s).
5. Click **Mark as pending** to flag the batch ready for initiation by another user at your company.

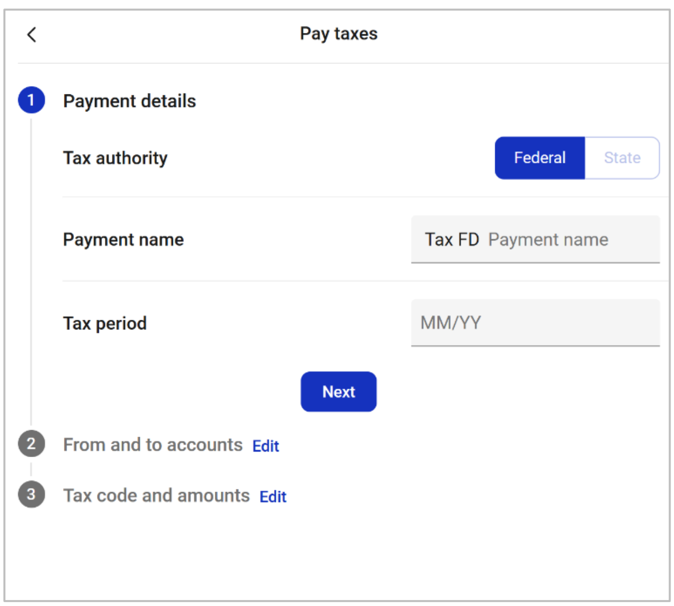


# Pay Taxes

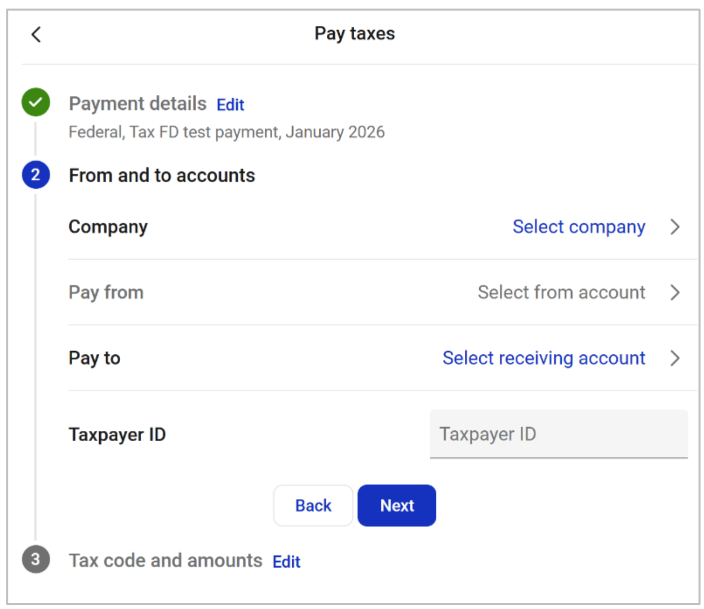
1. Select **ACH** from the navigation pane, then click **Pay taxes**.




2. Choose **Federal** taxes, enter a **Payment name**, and enter the **Tax period** in MM/YY format.
3. Click **Next**.

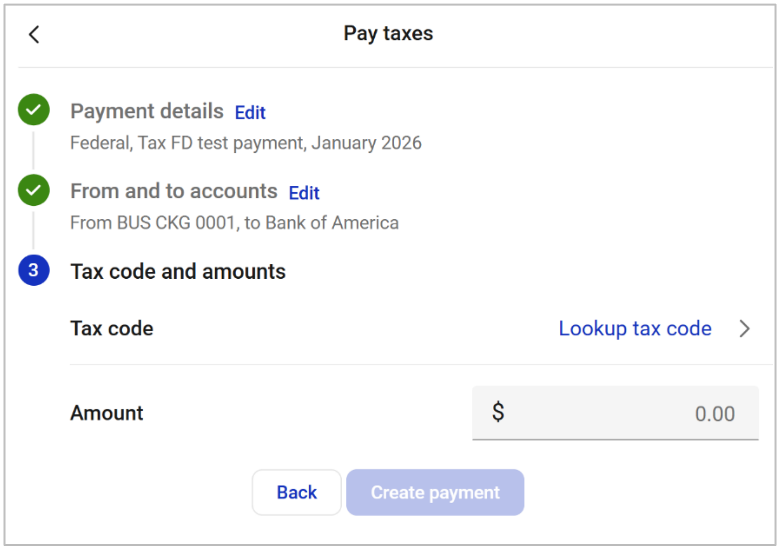



4. Select the ACH **Company** to originate the payment from, the **Pay from** account, the **Pay to** account, and enter your **Taxpayer ID**.
5. Click **Next**.



6. Look up the Tax code, enter the Amount, and click **Create payment**.
7. Review your confirmation and click **Done**.

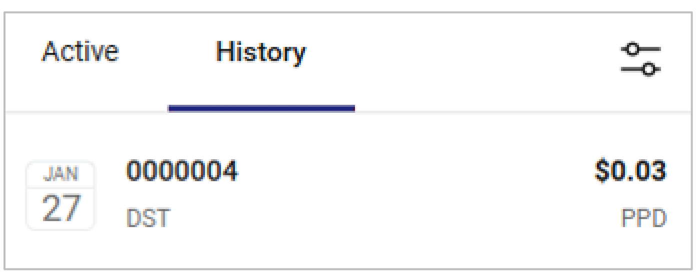
The tax payment batch will appear under the **Active** tab in a **Ready** status. Please see the *Initiating a Batch* section in this document for steps on how to send the payment.





## History

Select this tab to review batches that have been processed.




# ACH Positive Pay

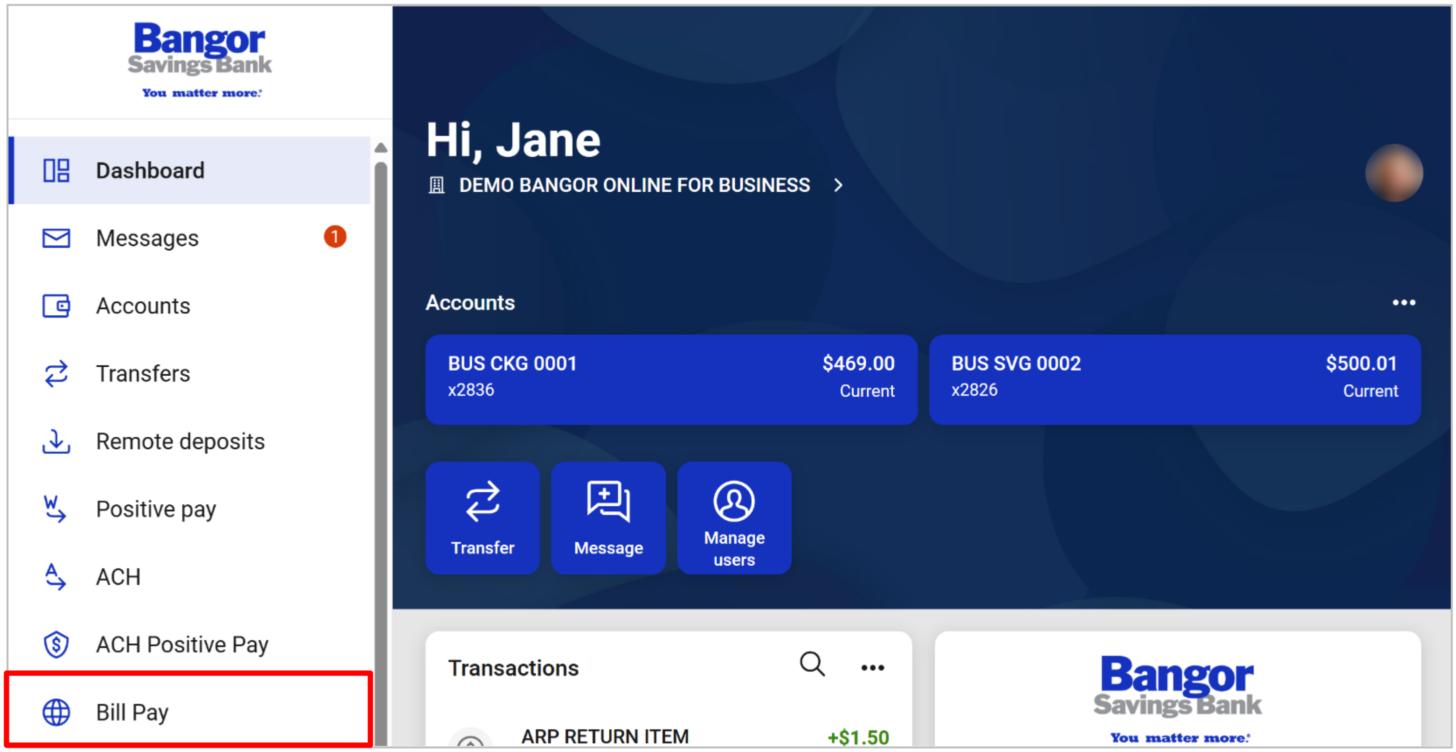
Use this link to access ACH Positive Pay.

# Bill Pay

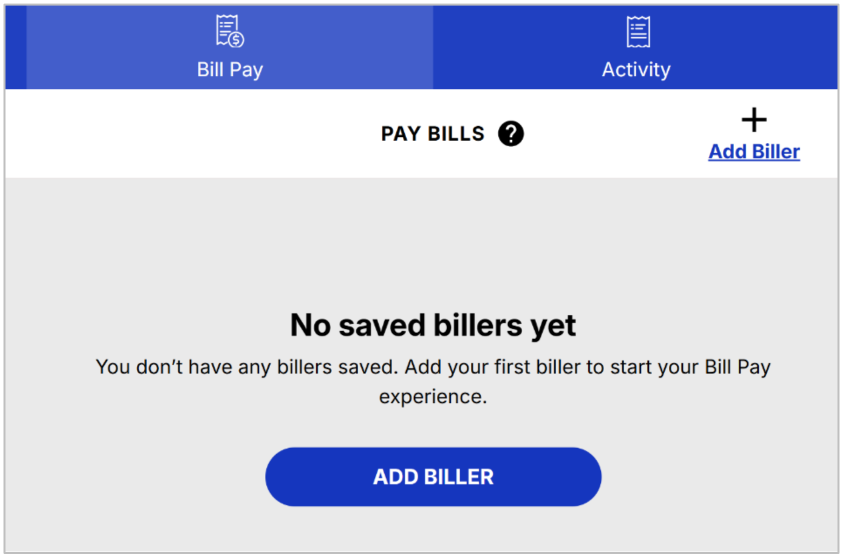
Easily schedule, manage, and track payments to businesses and service providers—all from one convenient place

## Adding a Biller

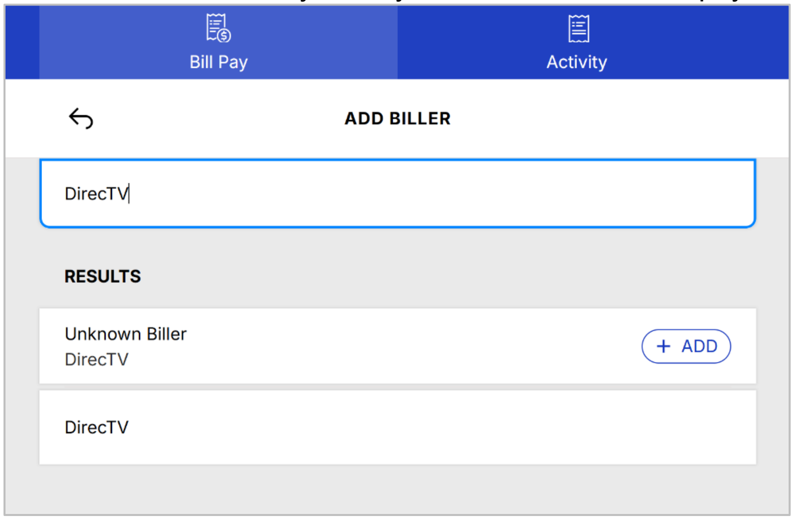
1. Click **Pay a Bill** from the left hand navigation on the Dashboard.



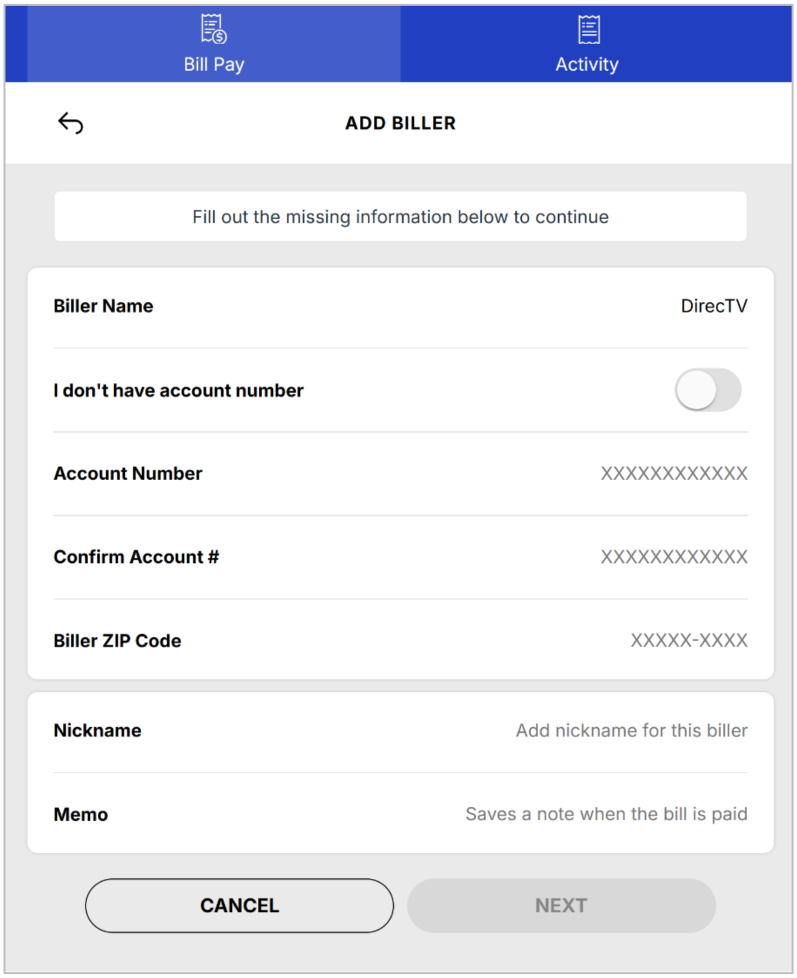

2. Click the **Bill Pay** tab and select **Add Biller**.



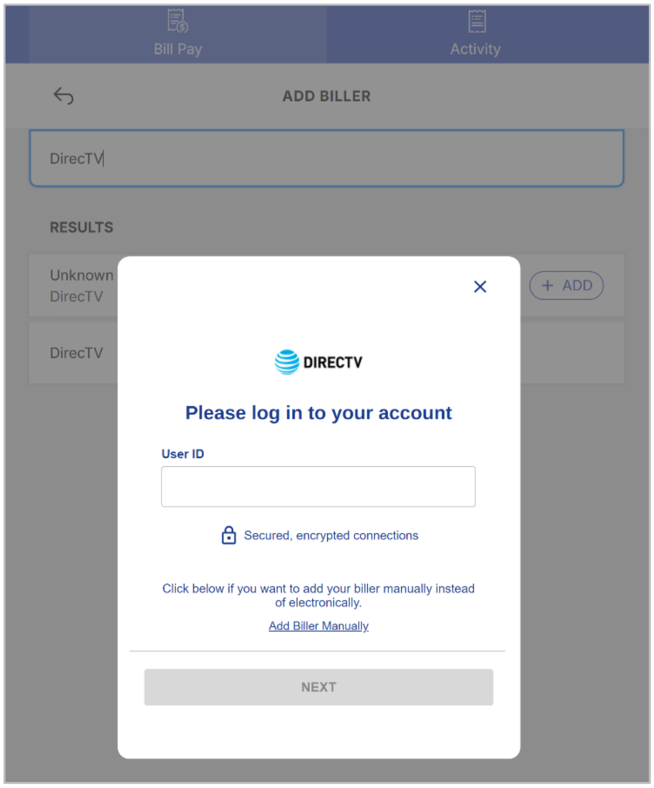
3. Enter your biller's name. A list of possible matches will appear below. You may choose to add them manually or if their information is on file, you may choose to send them payments electronically.



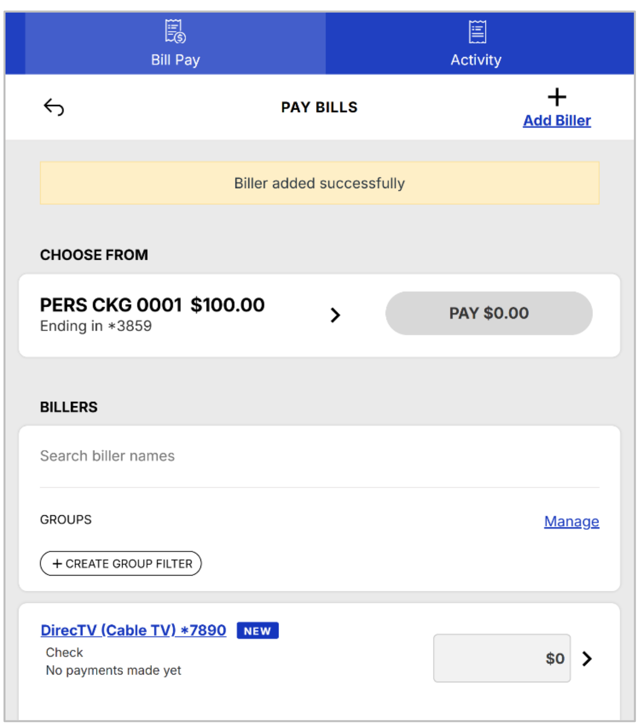

- If adding manually, enter your account information and the biller's address.



- If adding electronically, log into your account.

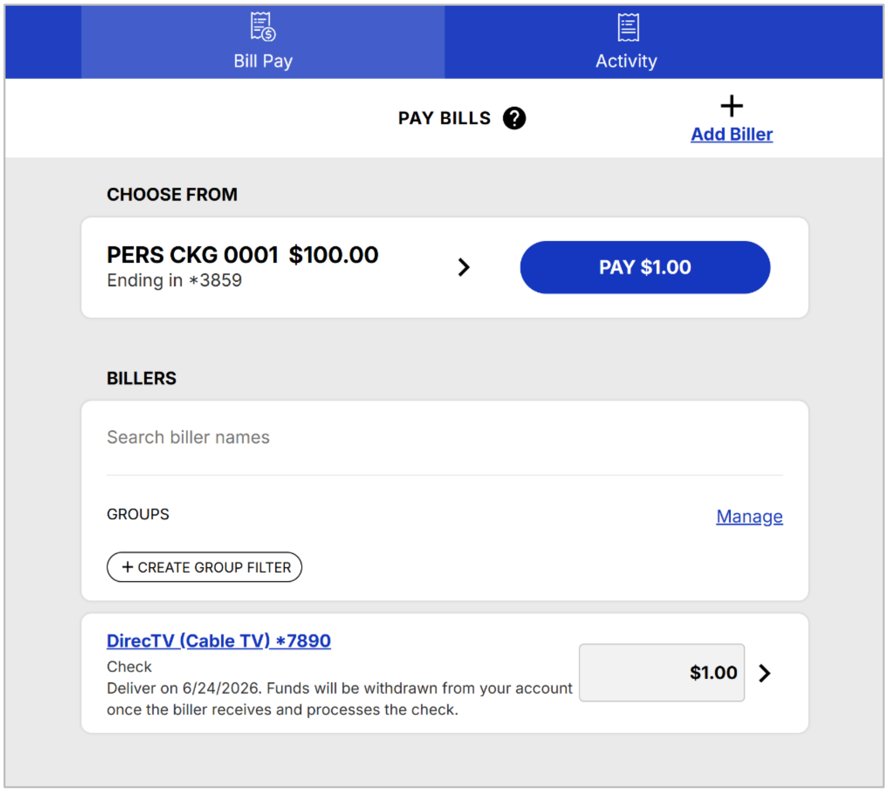


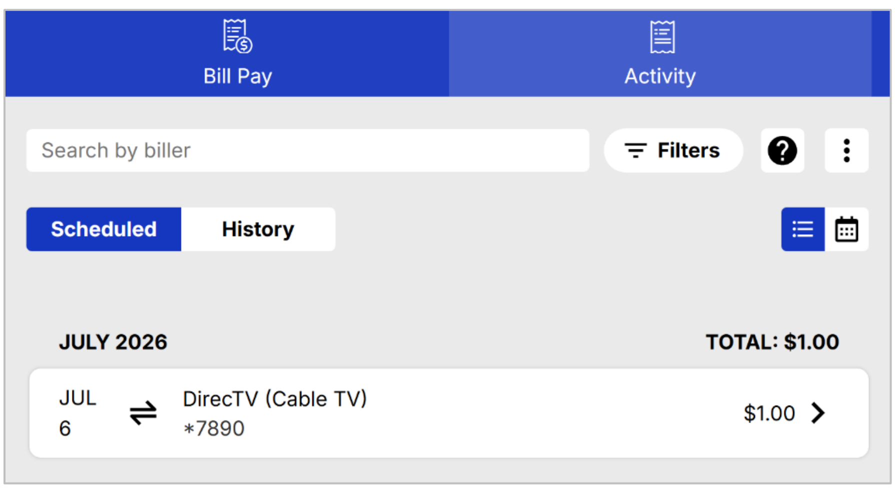

4. Click **Next.** You will prompted to complete muti-factor authentication via a one-time passcode. Choose the delivery method for the passcode and click **Send Code**. Enter the code received and click **Verify Code.**
5. Your payee will appear under the **Billers** section once saved.



## Paying a Bill

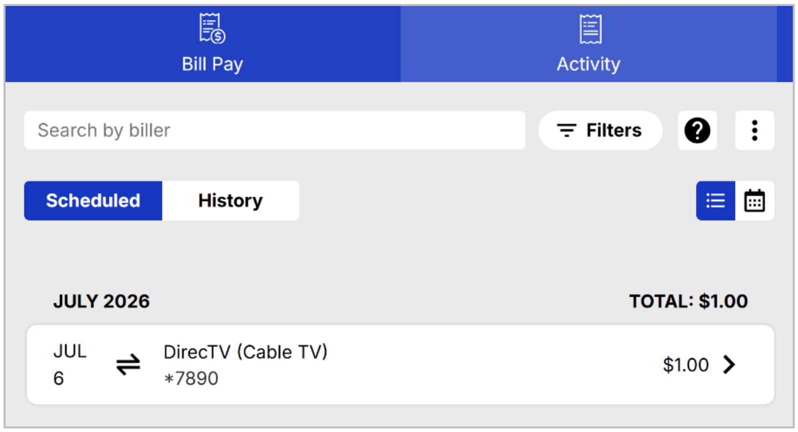
1. Click **Bill Pay** from the left hand navigation on the Dashboard.
2. Under the **Bill Pay** tab, locate your biller(s) and enter the amount to pay them. Click the **>** arrow to see other options such as the ability to future date the payment, make it recurring, or add a memo.
3. Click **Pay** at the top of the screen and confirm.
4. Your payment will appear under the **Activity** tab.



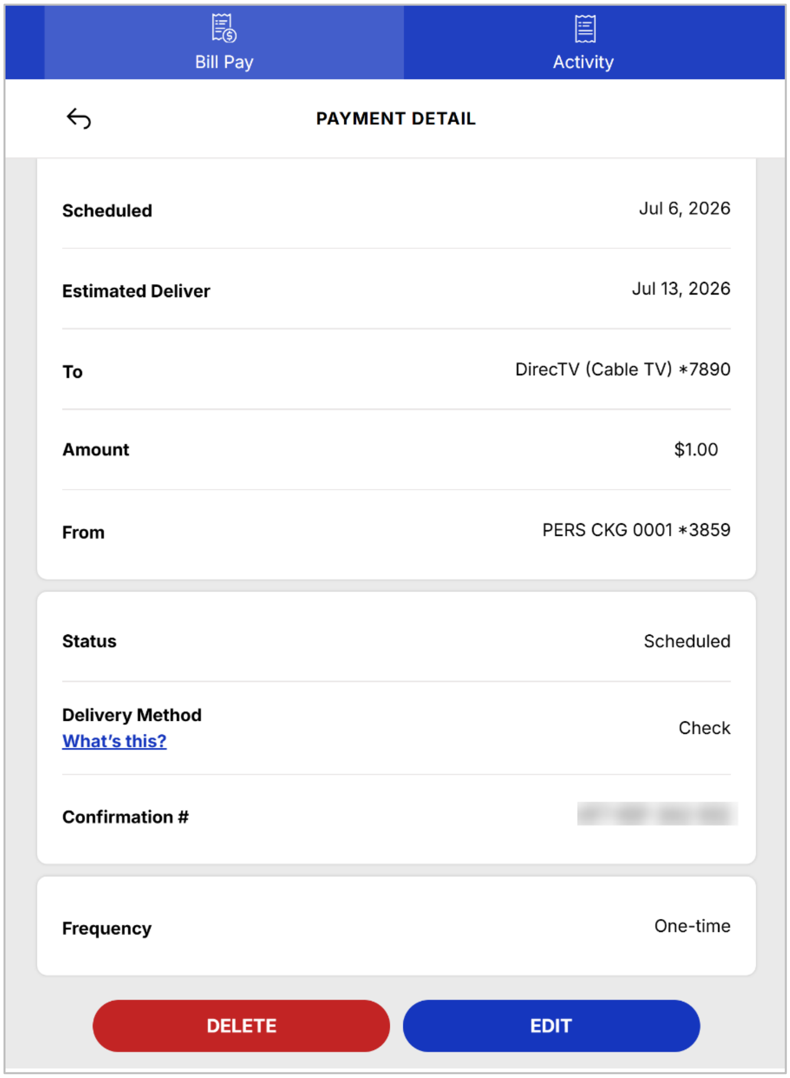



# Editing or Deleting a Payment

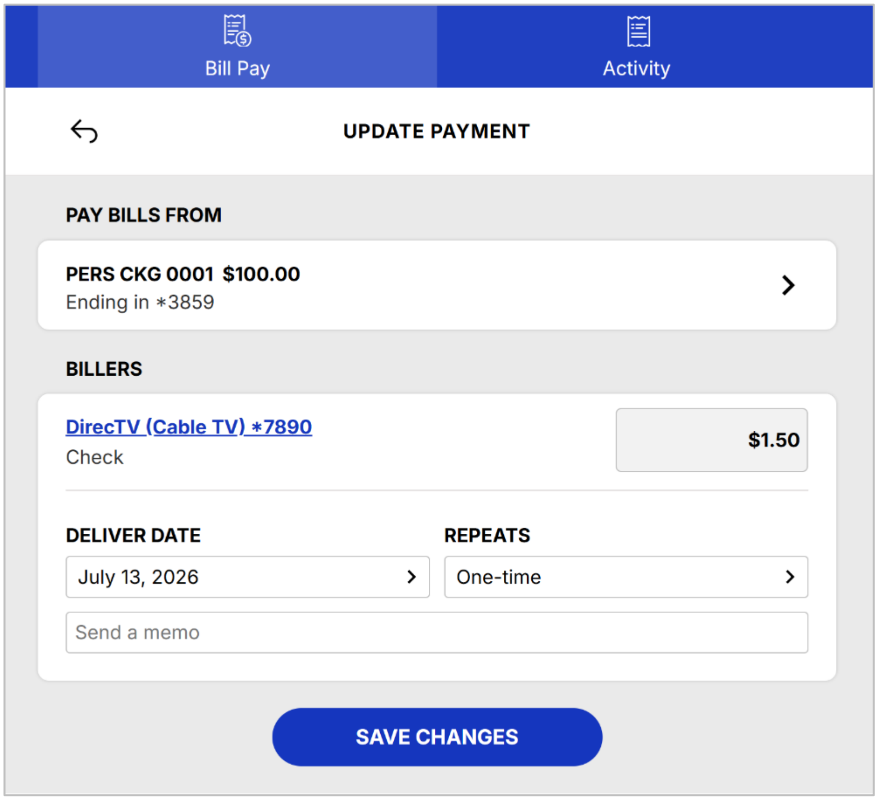
1. Click **Pay a Bill** from the left hand navigation on the Dashboard.
2. Under the **Activity** tab, select your payment.




3. Click **Delete** or **Edit**.



4. If changes were made, click **Save Changes** and **Confirm.**.

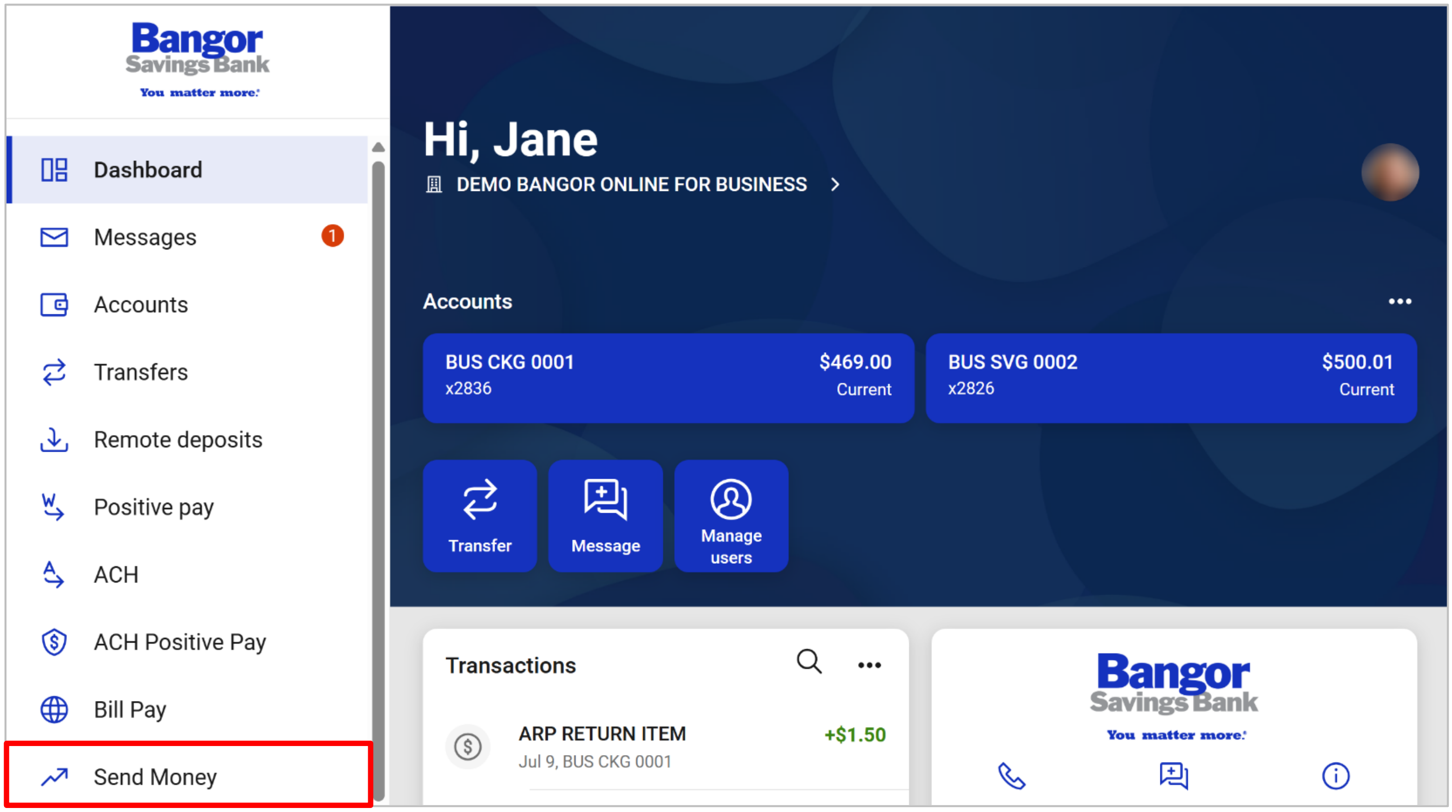


# Send Money

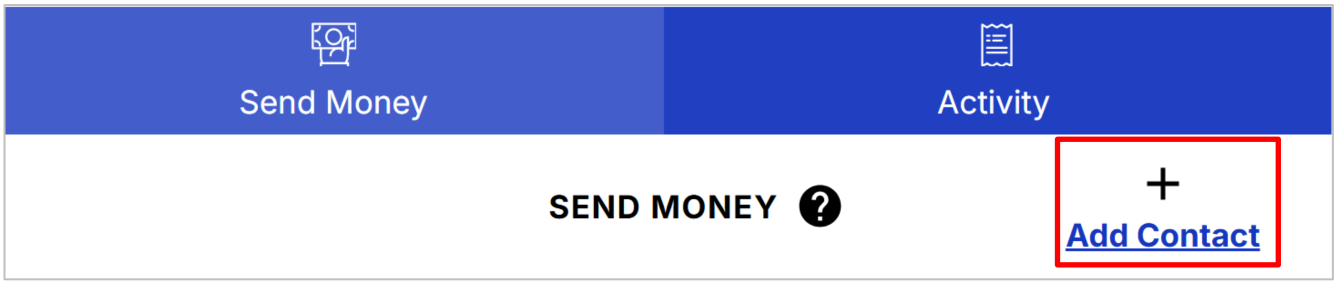
Easily send money to another person or to a business using a phone number or email address.

## Adding a Contact

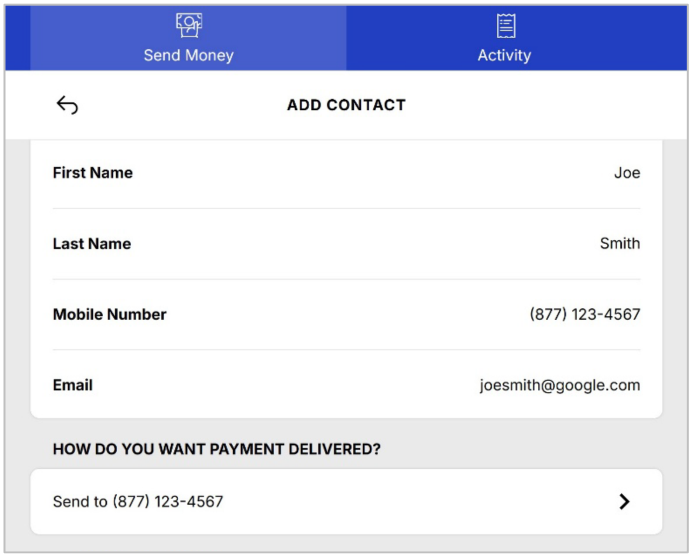
1. Select **Send Money** from the Dashboard.




2. Under the **Send Money** tab, select **Add Contact**.
   **Please Note:** You will prompted to complete muti-factor authentication via a one-time passcode. Choose the delivery method for the passcode and click **Send Code**. Enter the code received and click **Verify Code.**

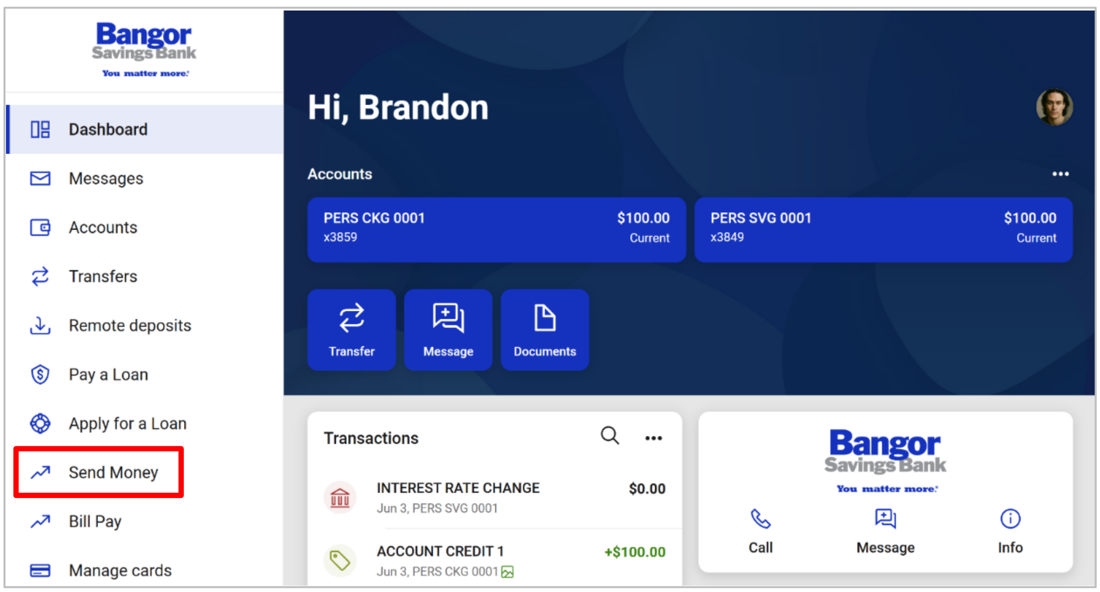


3. Enter the recipient's contact information and click **Save**.

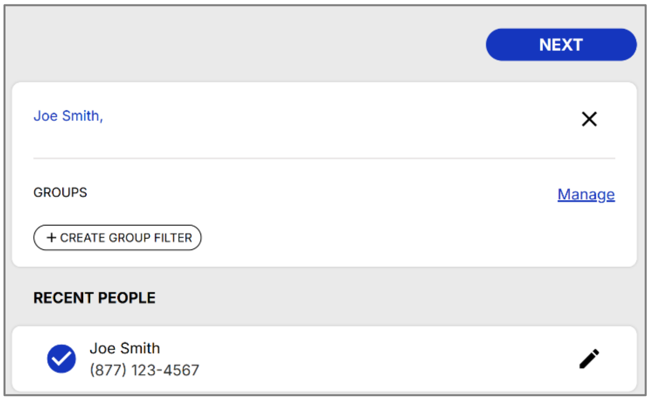



## Send Money

1. Click **Send Money** from the Dashboard.

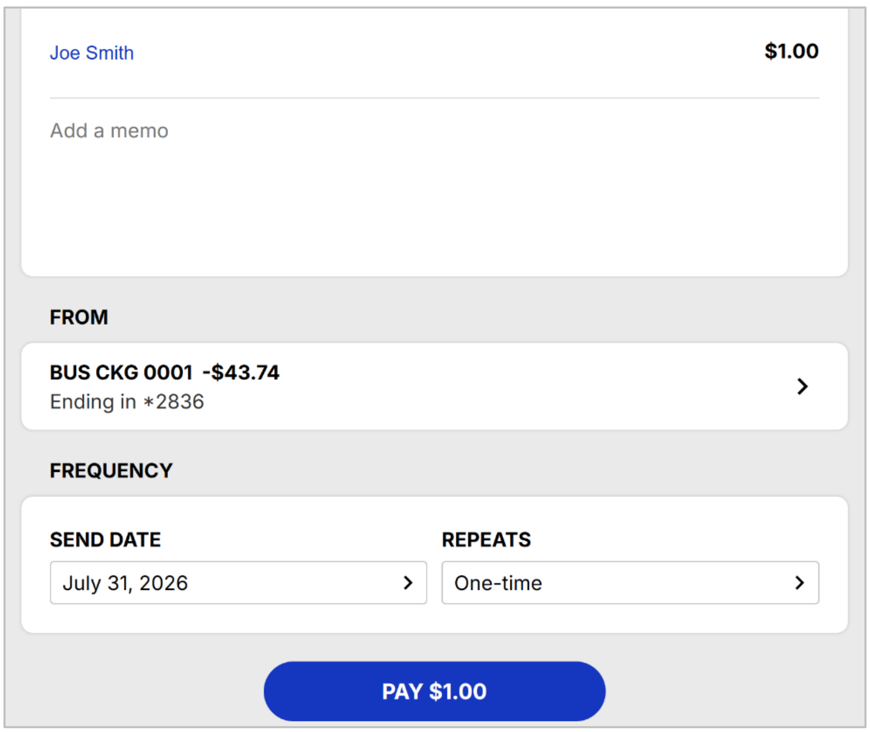


2. Under the **Send Money** tab, select the contact to send money to and click **Next**.

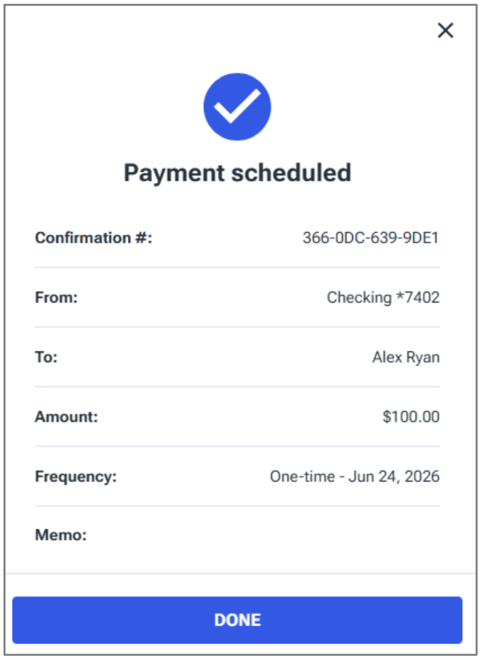



3. Enter the amount to pay and complete the following fields where applicable:
   - **Add a Memo** - include any details to communicate to the recipient.
   - **From** - select the appropriate account to use for funding the payment
   - **Frequency** - to select delivery date and if the payment is a one-time payment or scheduled to repeat.

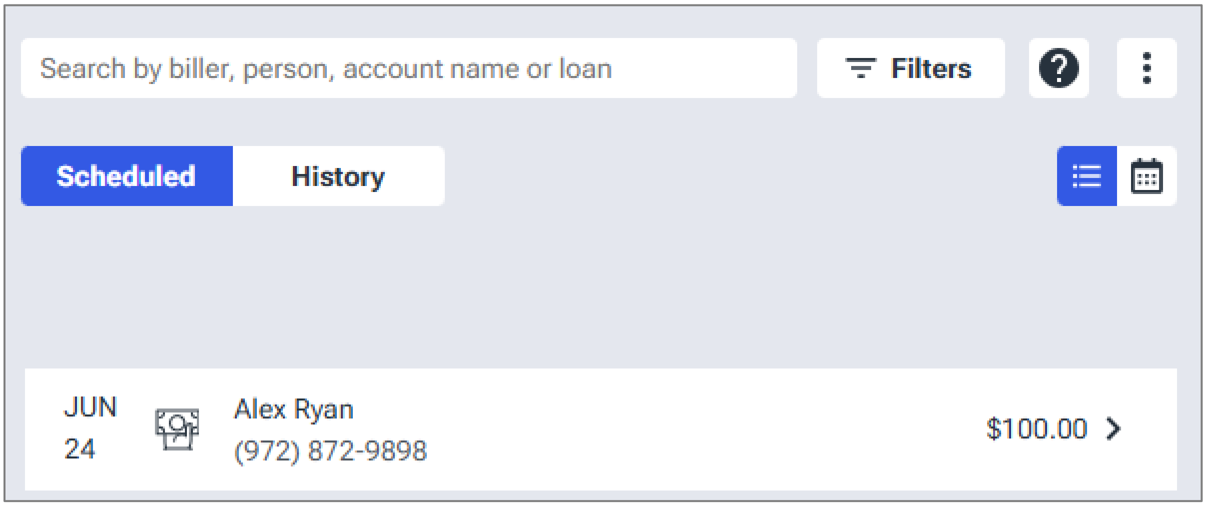
   Click **Pay** once all fields are completed and **Confirm**.



4. The payment will show scheduled. Click **Done**.



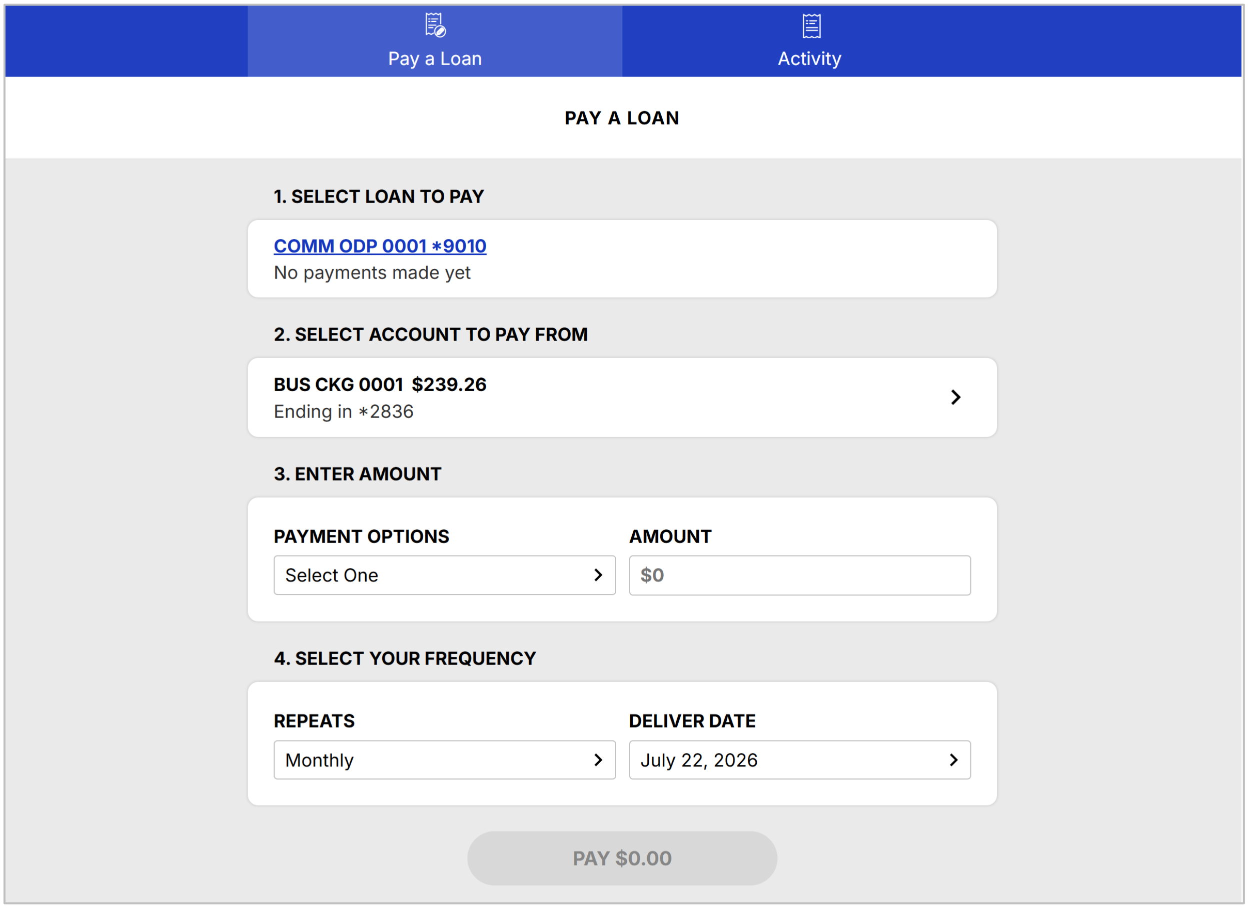

5. You will be redirected to the **Activity** tab and your payment will display. Select the payment to edit or delete if necessary.



# Pay a Loan

## Paying a Loan

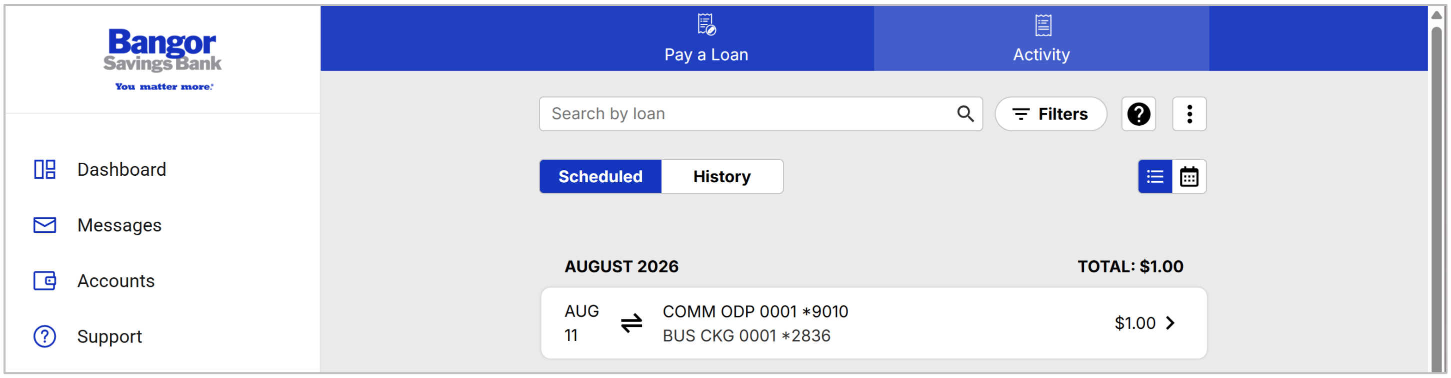
1. Select **Pay a Loan** from the Dashboard.
2. Select the **Loan to Pay**.
3. Select the **Account to Pay From**.
4. Choose a **Payment Option**:
    1. Current Balance
    2. Regular Payment
5. Enter the **Amount** to pay.
6. Click **Repeats** to select a recurring frequency if applicable. Additional fields will be required and may vary depending on which recurring frequency you choose.
7. Select the **Deliver Date**.
8. Click **Pay ($0.00).**



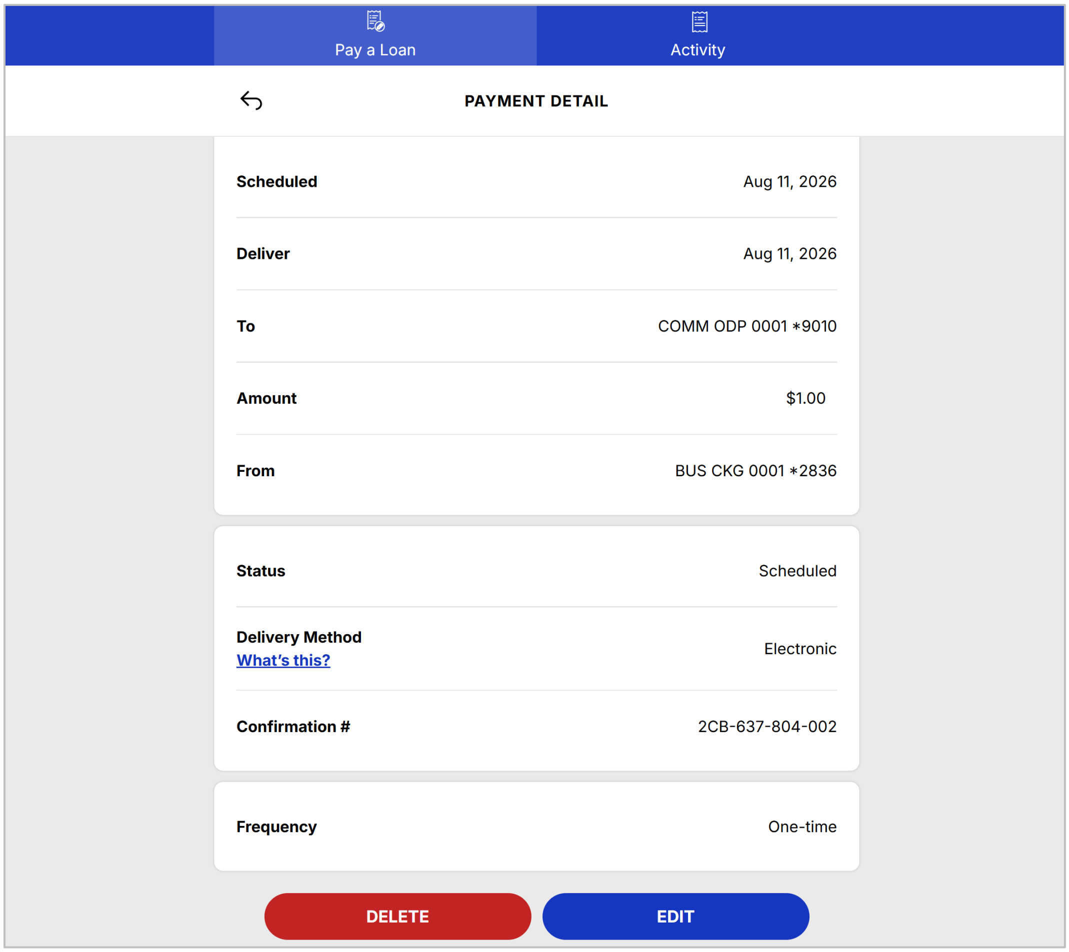

9. Check the box to agree to the Terms of Service and click **Confirm**.
10. Click **Done**. You will be redirected to the **Activity** tab.

## Modifying a Loan Payment

1. Select **Pay a Loan** from the Dashboard.
2. Select the **Activity** tab. Your recent loan payments will display.




3. Select the loan payment.
4. Click Delete to cancel the payment or Edit to modify the details.



# Reports

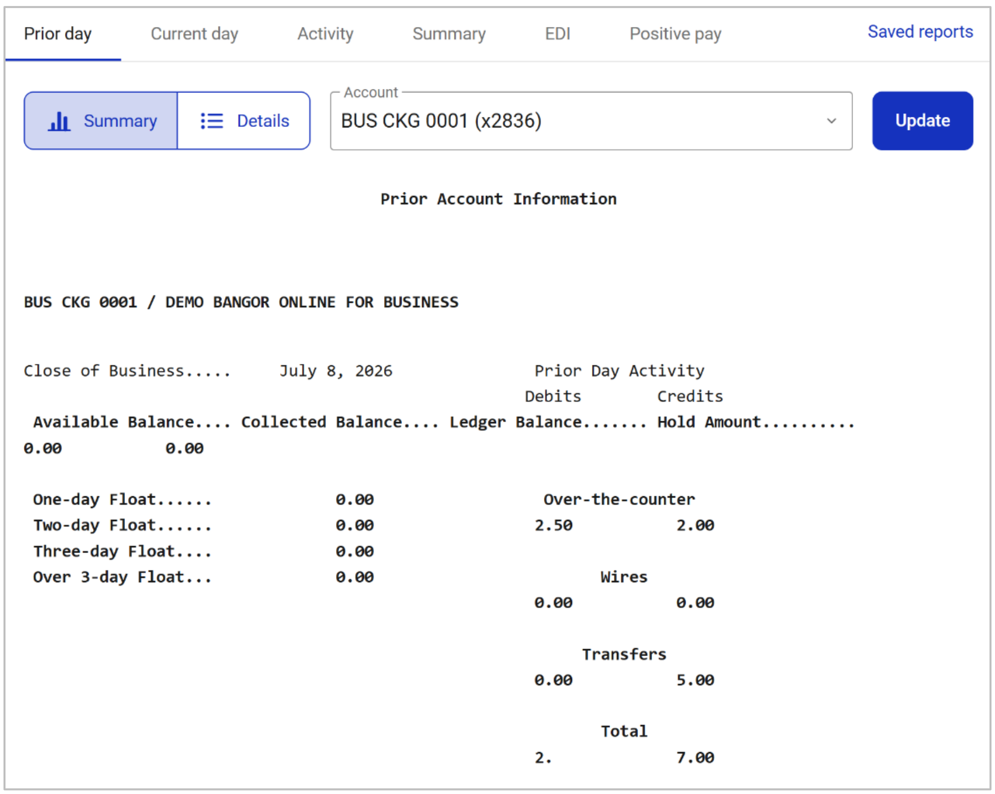
Click **Reports** on the Dashboard navigation pane to access a variety of reports for managing accounts.

Available Reports are:

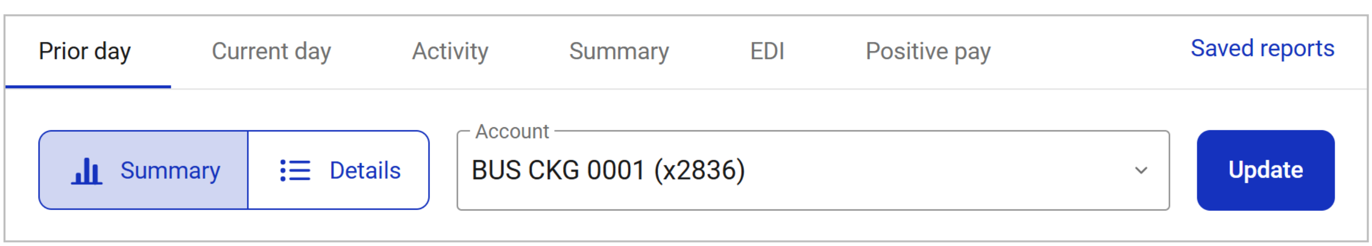
- Prior day – Reports for the day prior to today.
- Current day – Reports for today.
- Activity – Account Activity reports.
- Summary – Account Summary reports.
- EDI – Electronic Data Interchange reports.
- Positive pay – Positive pay reports.
- Saved reports – Access your saved reports.

# Prior day

Select **Summary** for a summary of the chosen account's activity for the prior day or the **Details** button to show a detailed account of the prior day's account activity. Select the *Account* field to switch accounts, and click **Update** to refresh the data.

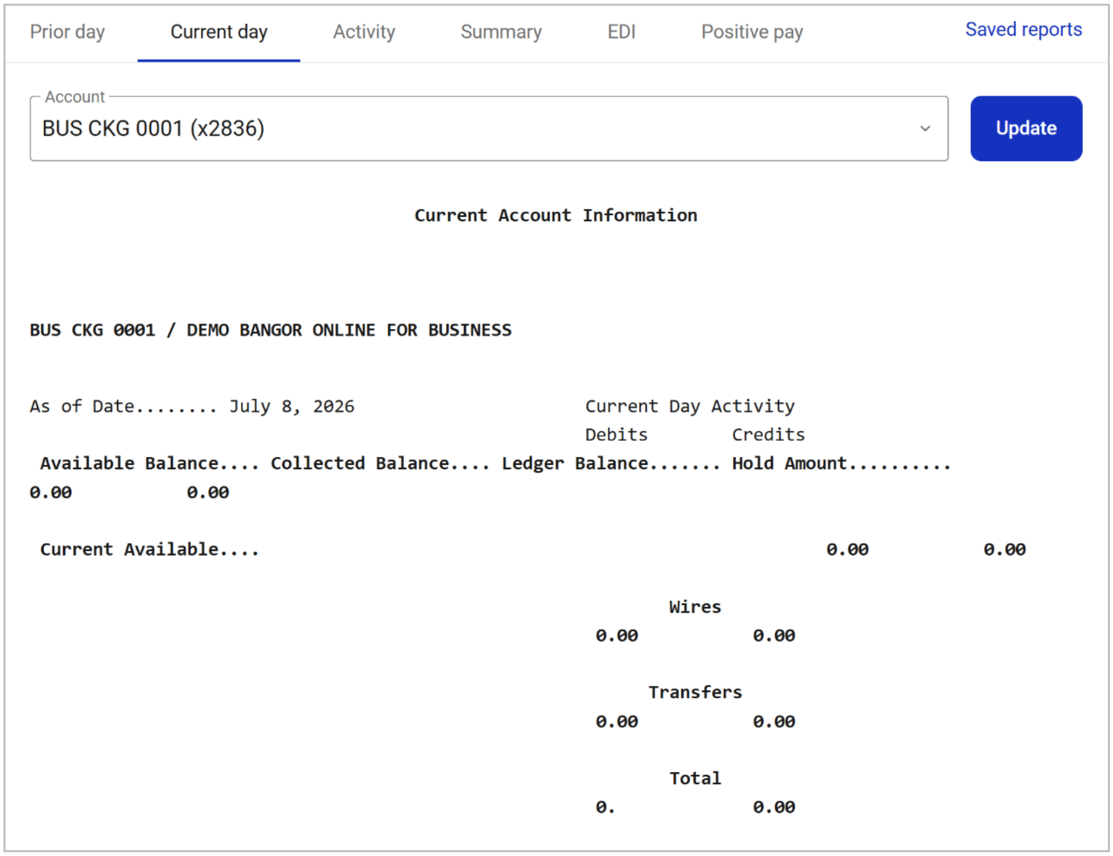



On the *Details screen*, select **Update** to display the data, and click the **Ellipses icon** (…) to download a copy of the report in .txt format.



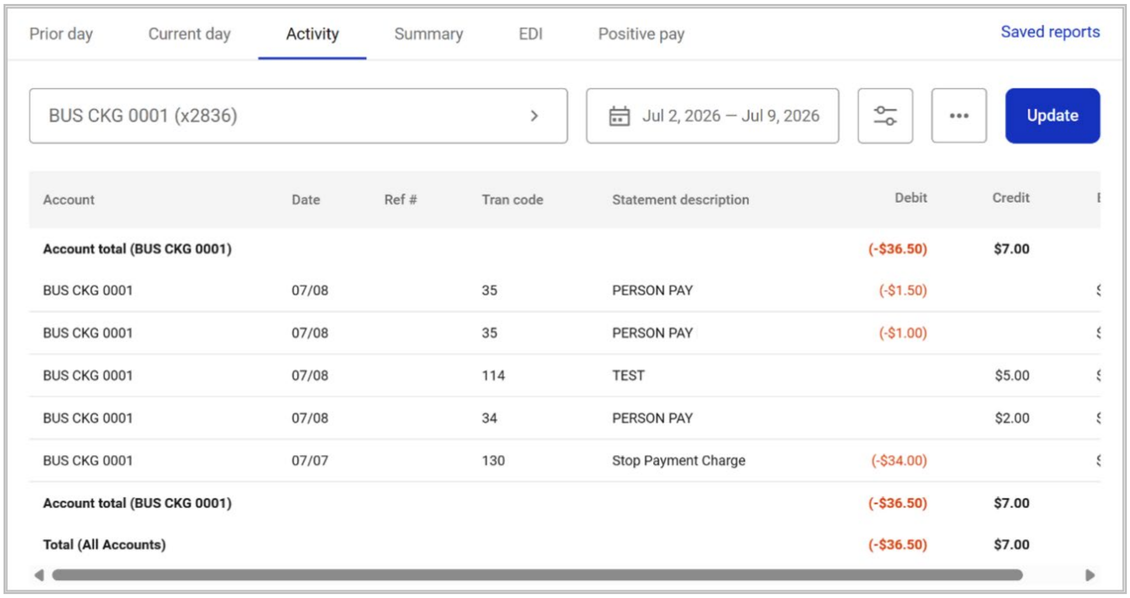
## Current day

Select an *account* then select **Update** to view a report for the current day's activity.

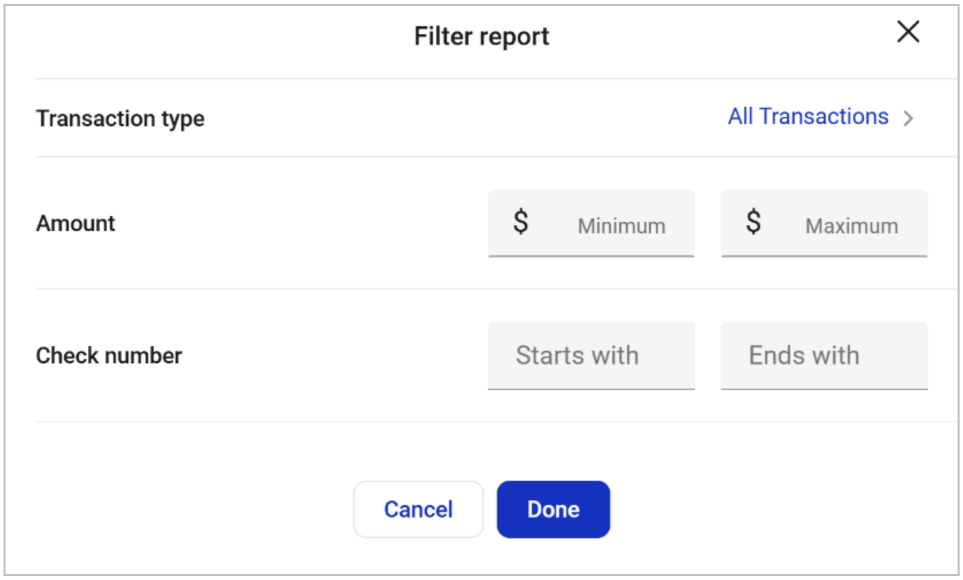



## Activity

For a more detailed account activity report, on the Activity tab you may choose the **Account**, d*ate range* and *additional filters*. Click the **Ellipses icon** to download a copy of the report in .txt format.

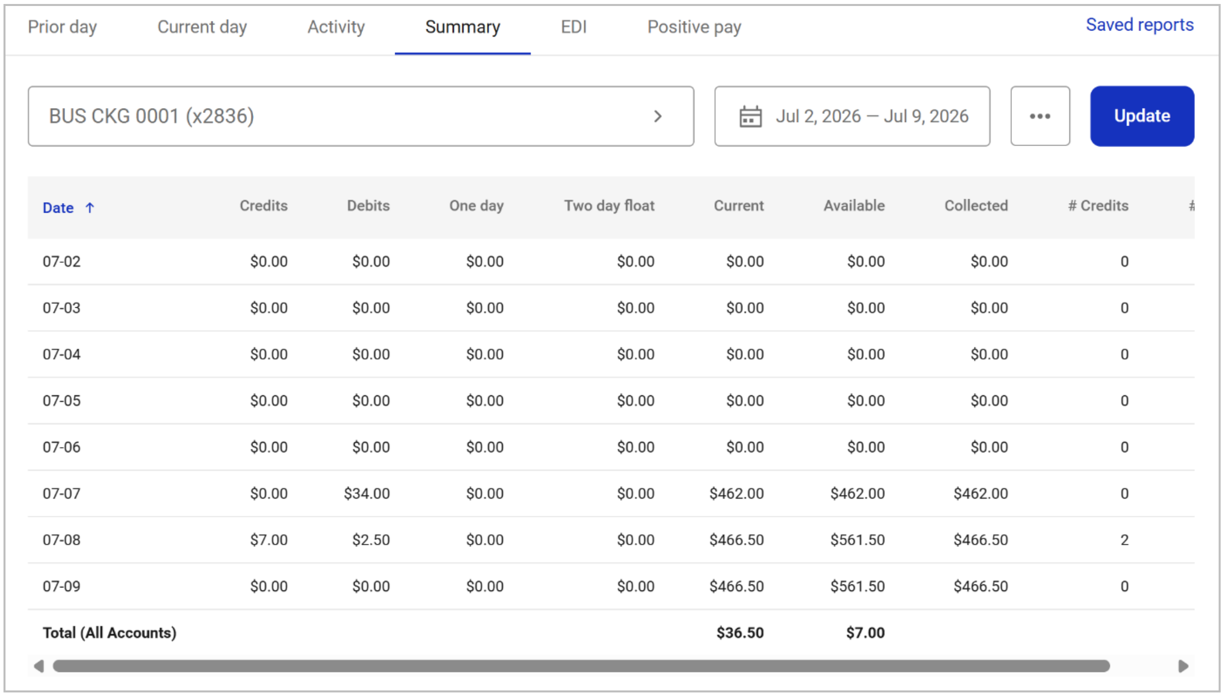



| Account | Date | Ref # | Tran code | Statement description | Debit | Credit |
|---|---|---|---|---|---|---|
| **Account total (BUS CKG 0001)** | | | | | **(-$36.50)** | **$7.00** |
| BUS CKG 0001 | 07/08 | | 35 | PERSON PAY | (-$1.50) | |
| BUS CKG 0001 | 07/08 | | 35 | PERSON PAY | (-$1.00) | |
| BUS CKG 0001 | 07/08 | | 114 | TEST | | $5.00 |
| BUS CKG 0001 | 07/08 | | 34 | PERSON PAY | | $2.00 |
| BUS CKG 0001 | 07/07 | | 130 | Stop Payment Charge | (-$34.00) | |
| **Account total (BUS CKG 0001)** | | | | | **(-$36.50)** | **$7.00** |
| **Total (All Accounts)** | | | | | **(-$36.50)** | **$7.00** |




## Summary

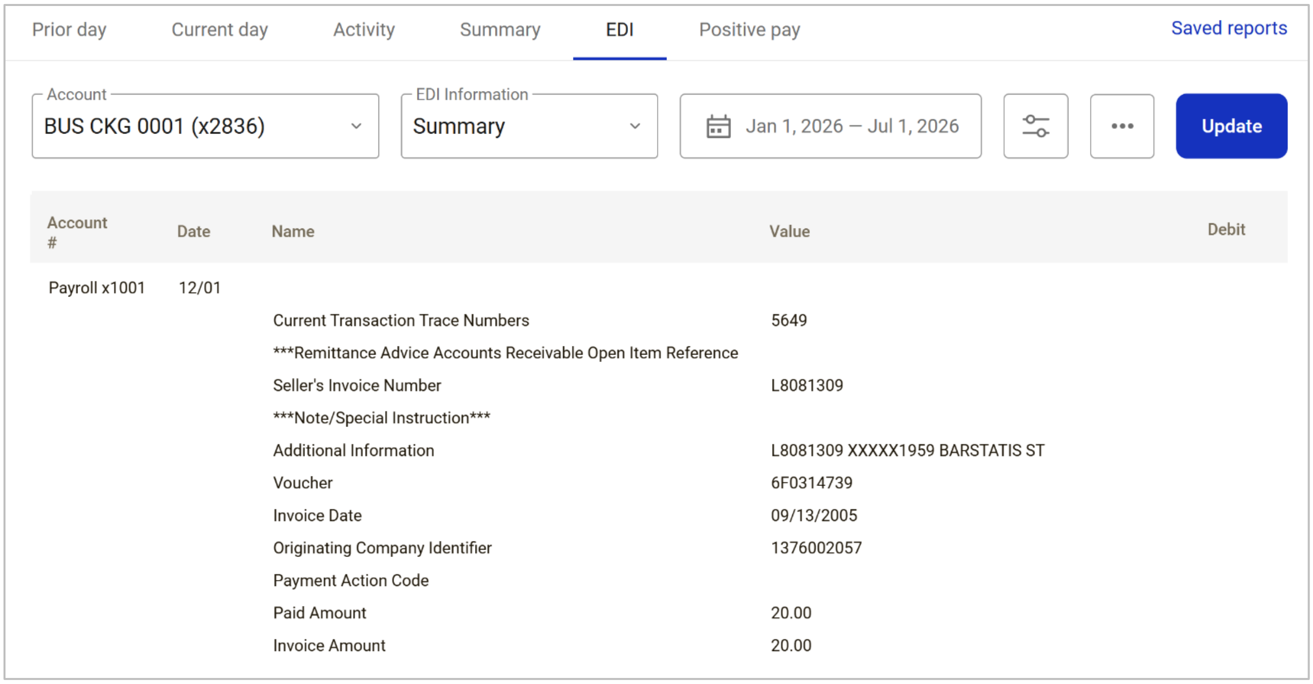
To narrow down your report summary by date range, choose the **Summary** tab.




| Date | Credits | Debits | One day | Two day float | Current | Available | Collected | # Credits |
|---|---|---|---|---|---|---|---|---|
| 07-02 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | 0 |
| 07-03 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | 0 |
| 07-04 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | 0 |
| 07-05 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | 0 |
| 07-06 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | 0 |
| 07-07 | $0.00 | $34.00 | $0.00 | $0.00 | $462.00 | $462.00 | $462.00 | 0 |
| 07-08 | $7.00 | $2.50 | $0.00 | $0.00 | $466.50 | $561.50 | $466.50 | 2 |
| 07-09 | $0.00 | $0.00 | $0.00 | $0.00 | $466.50 | $561.50 | $466.50 | 0 |
| Total (All Accounts) | | | | | $36.50 | $7.00 | | |

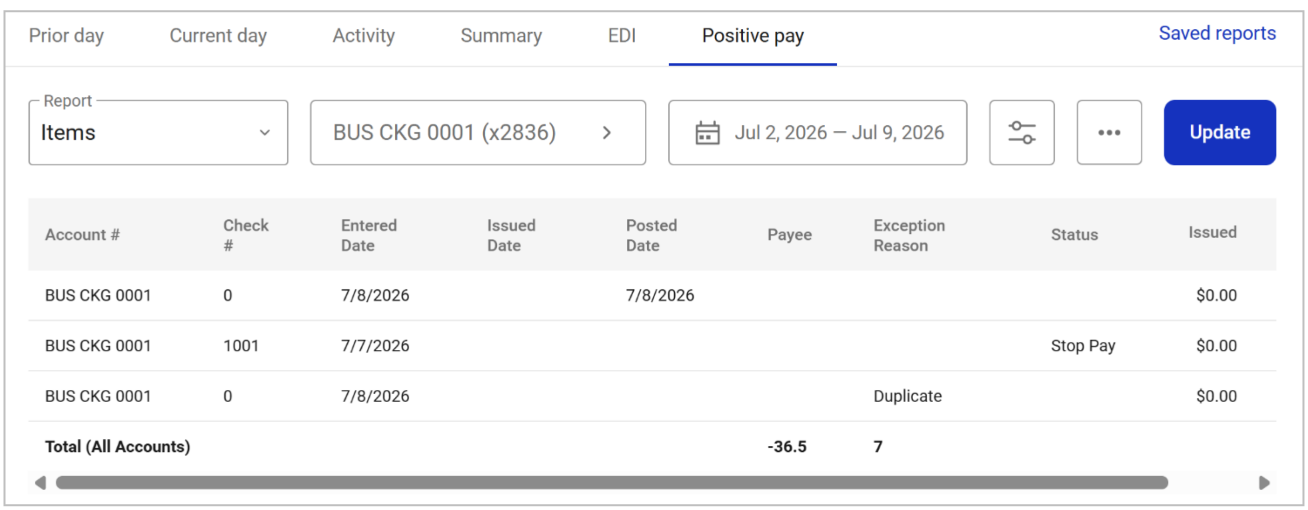
# EDI

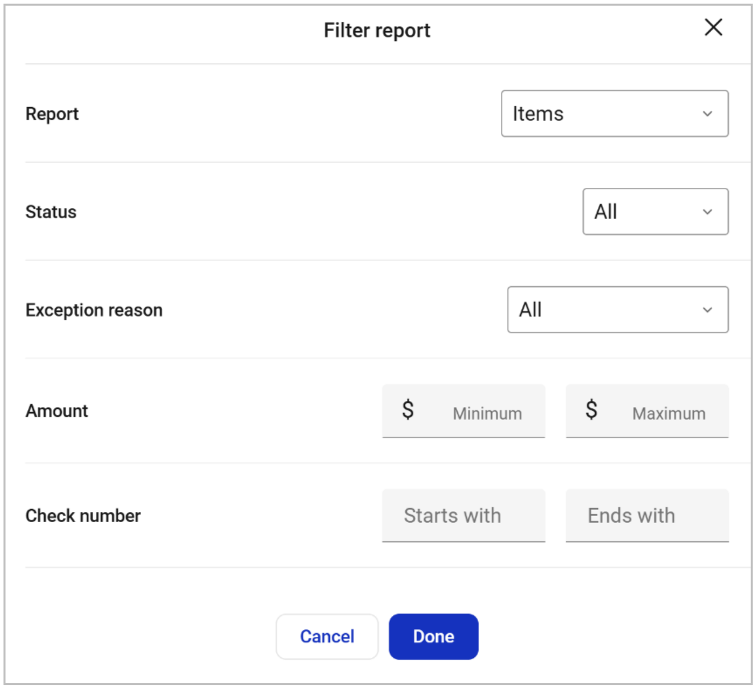
Choose the EDI tab to obtain an Electronic Data Interchange report. Select the **Account**, the **EDI Information**, the *date range,* and click the *Filter* button to choose additional parameters.




# Positive pay

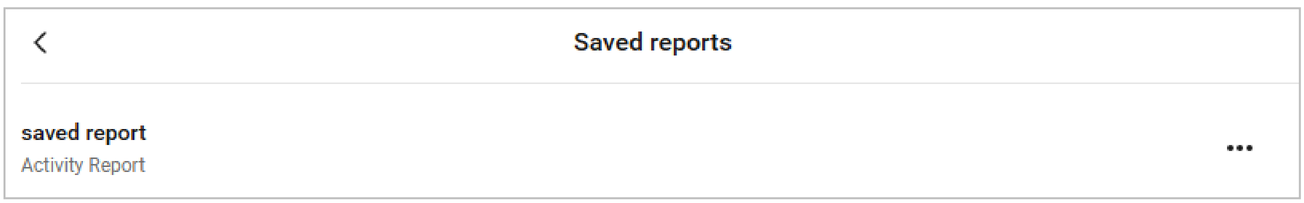
To obtain a Positive pay report, first select the desired Report: Items, Items Maintenance or Items Exceptions. Then select the *Account*, the *date range*, and *additional filters* if desired.






## Saved reports

Obtain your saved reports here.



## SpendTrack

Use this link to access SpendTrack. SpendTrack provides everblue Business Rewards Plus Mastercard Credit Card holders with an all-in-one card management solution.

## Manage cards

Use this link to manage your Bangor Savings Bank Debit MasterCard and Bangor Savings Bank everblue Credit Cards with features such as toggle cards on or off, report them lost or stolen, and add travel notices.

## Forms

Use this link to access digital forms to update your contact information or delete your online banking profile.

## ICS Statements

Users with an ICS account can use this link to view their account statements.

## Schedule an Appointment

Use this link to schedule an appointment at your nearest Bangor Savings Bank location.

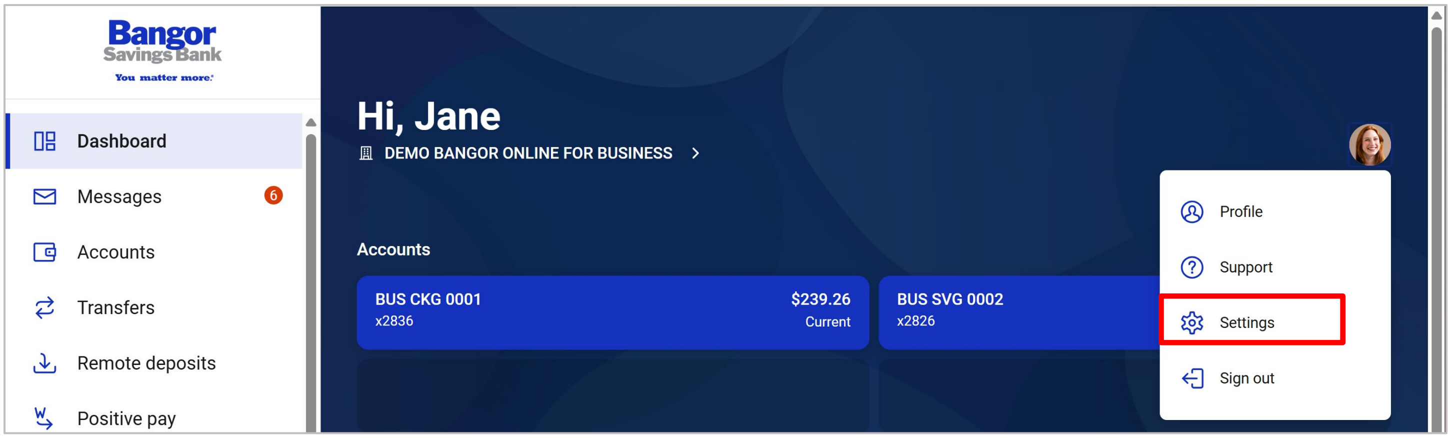
## Send Us Feedback

Bangor Savings Bank is committed to delivering on our You Matter More promise. We encourage you to share any feedback, whether it be a positive experience or letting us know how we can serve you better.

## Settings

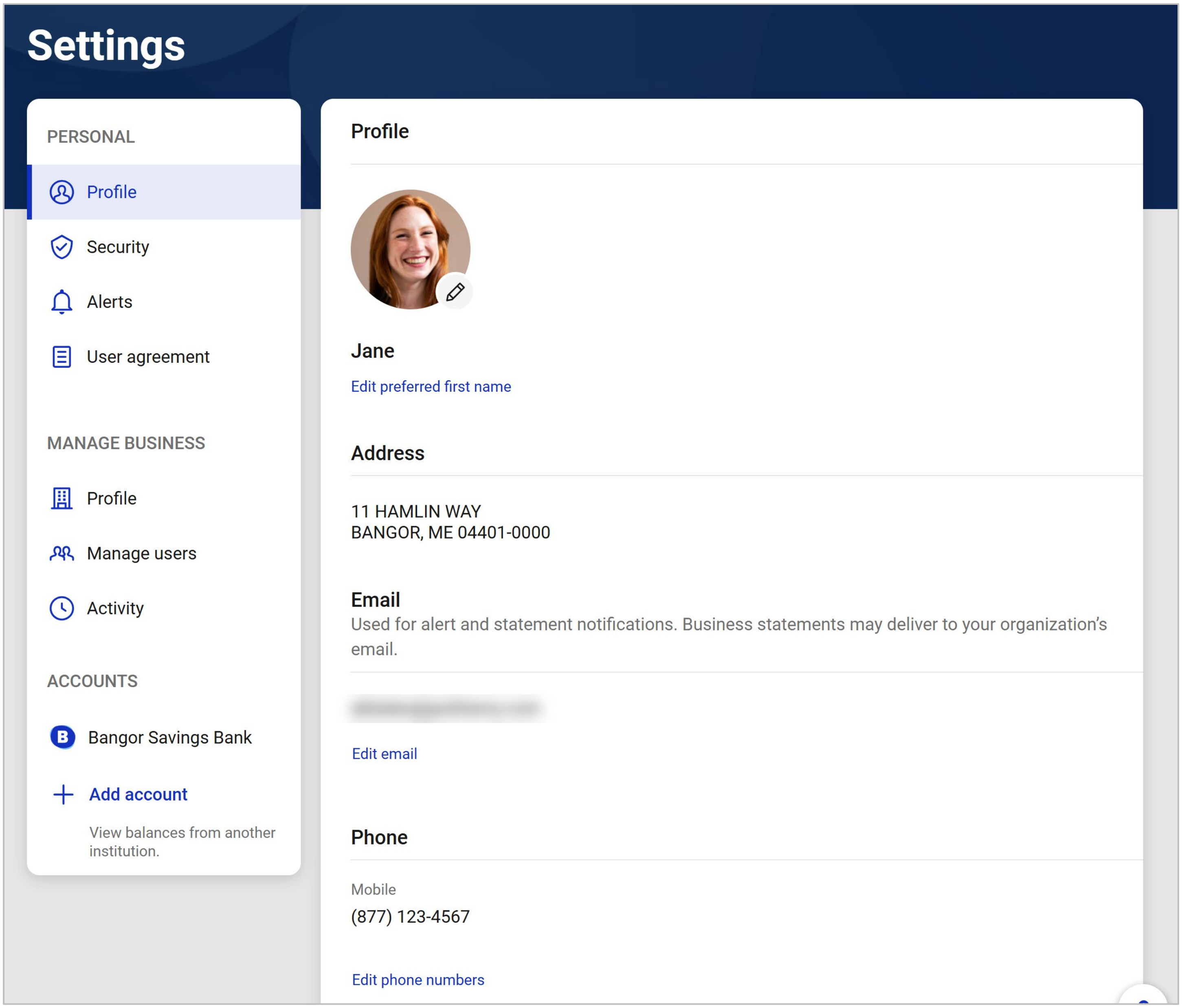
Manage your profile, security, and other features.

Select your profile at the top right and click **Settings**.



# Profile

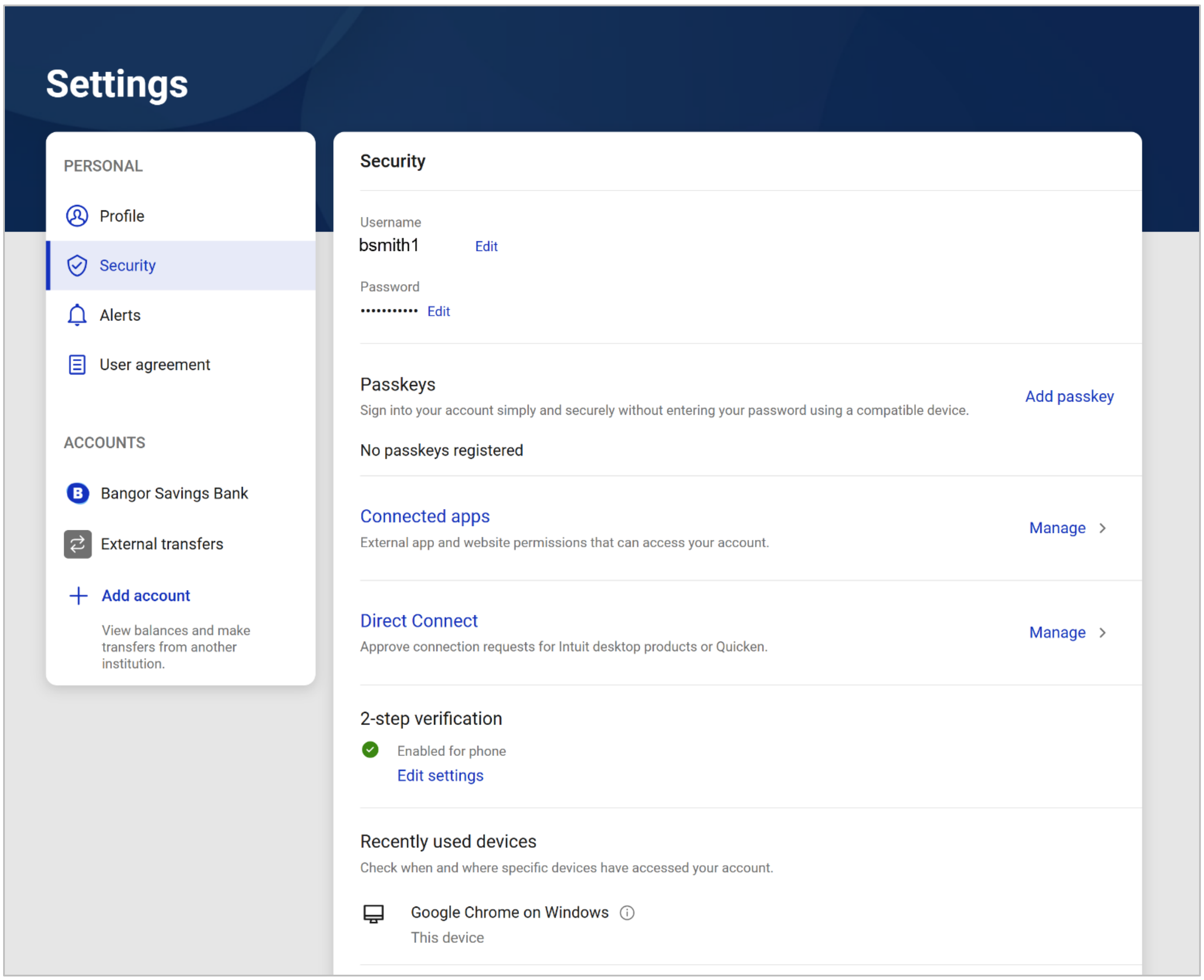
1. **Photo -** Click the **pencil icon** to upload a profile picture, if desired.
2. **First Name -** Click **Edit preferred first name** to change how your name is displayed in online banking.
3. **Email -** Click **Edit email** to change your email address.
4. **Phone -** Click **Edit phone numbers** to modify your phone number.
5. You will be prompted to complete muti-factor authentication. The MFA options will vary depending on which verification method(s) you have established.



# Security

- **Username and Password** - Click **Edit** to update your username and or change your password.
- **Passkey sign in** – Click **Add passkey** if your device has biometrics to use this feature in place of entering a password.
- **Connected apps** - Click **Manage** to manage external apps and websites that can access your account.
- **Direct Connect** - Click **Manage** to approve or change connection requests for Intuit desktop products or Quicken.
- **2-step verification** - Click **Edit Settings** to remove or add additional authentication methods.
- **Recently used devices** - Review devices that have accessed your account. Click Remove to require that device to authenticate with two-factor authentication upon their next login.

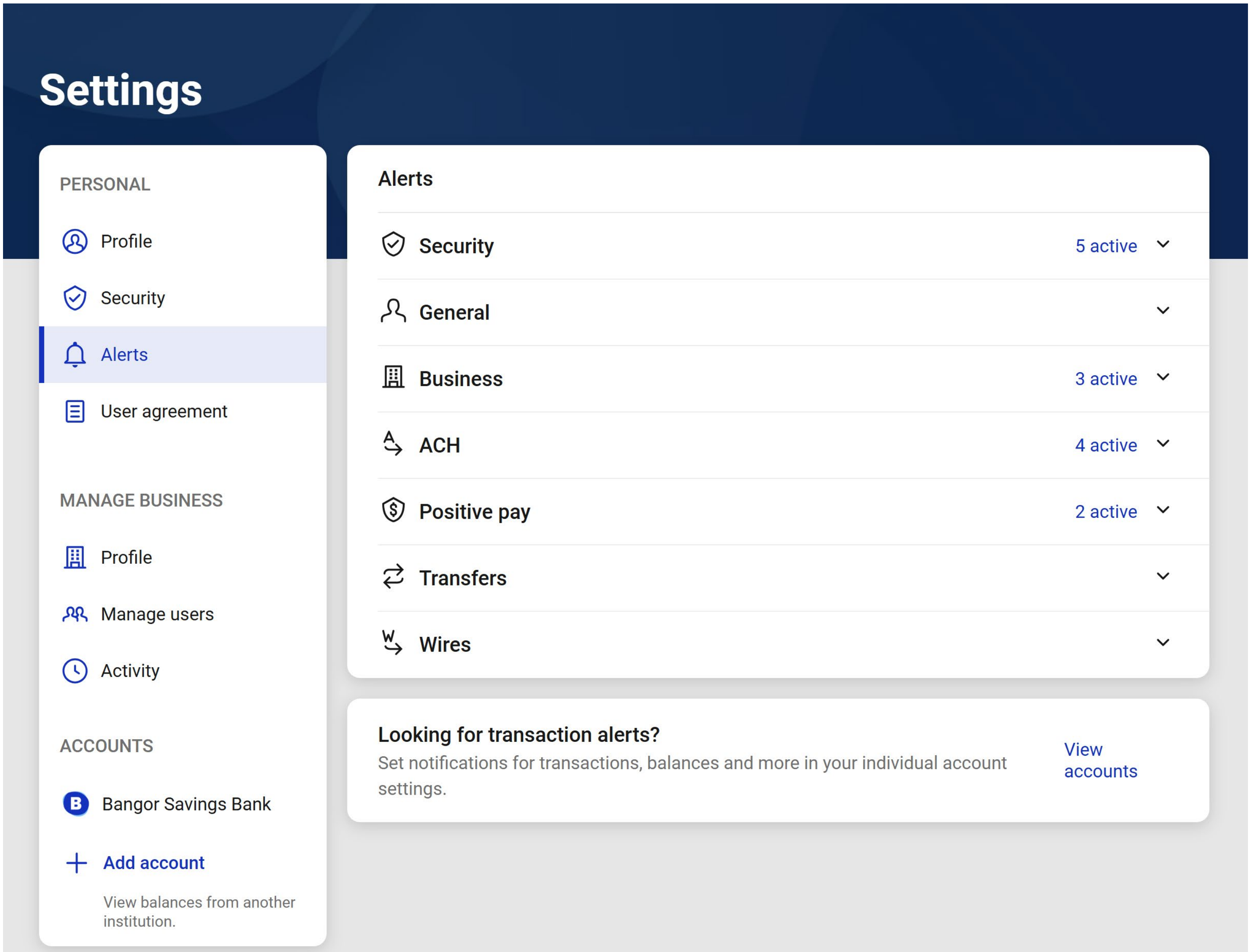
You will be prompted to complete muti-factor authentication. The MFA options will vary depending on which verification method(s) you have established.



## User Alerts

**Security** alerts are required and will automatically be sent via email if triggered. Opt in to also receive the alert via SMS text message or via an in-app message.

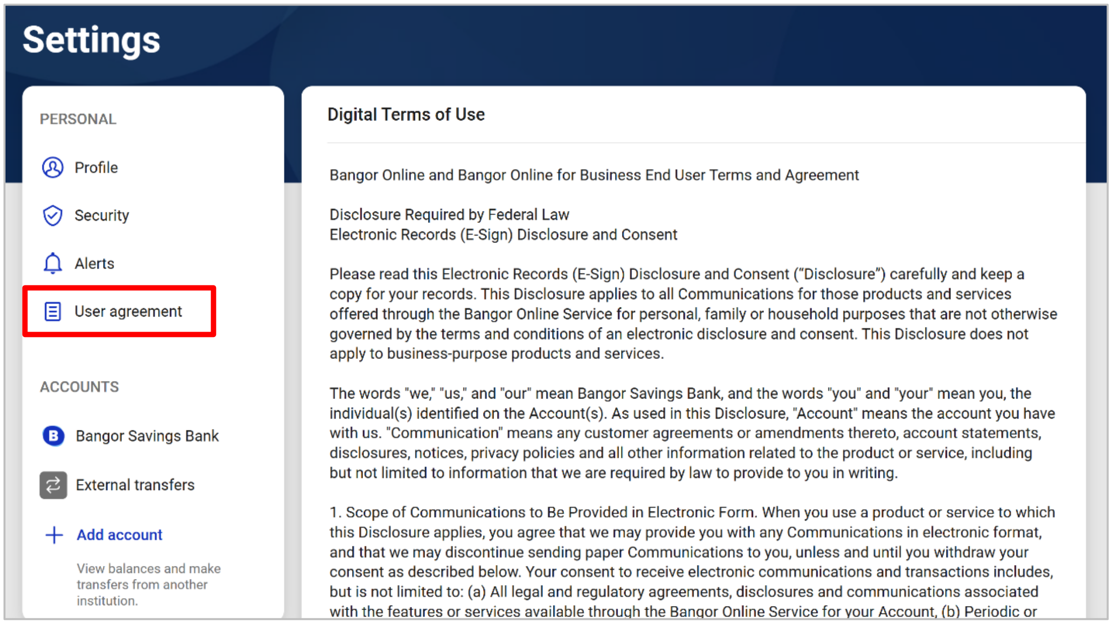
Click an alert to toggle on email, text and/or in-app alerts.




See the Setting up Business Alerts section for more information on the Business alerts.

## User Agreement

Click **User agreement** to review various documents you have accepted.




## Support

Click **Support** to find a variety of ways to get help. You may call us or send us a message. We are here to serve you.