



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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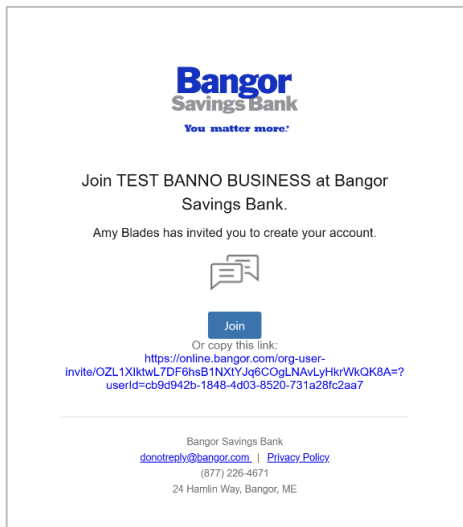
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New User Enrollment

1. Open your enrollment email and click **Join**.
2. Create your **username** and **password** and click **Create**.



Bangor
Savings Bank
You matter more.

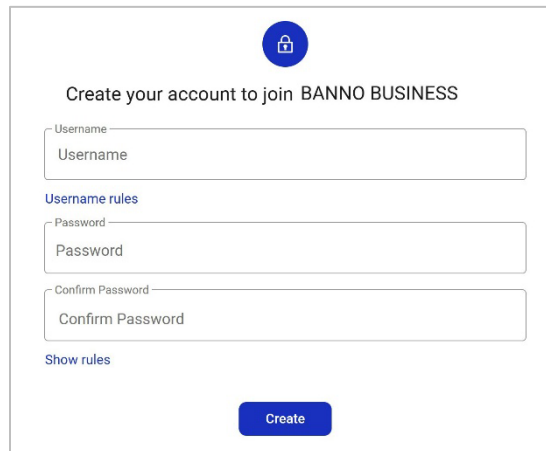
Join TEST BANNO BUSINESS at Bangor Savings Bank.

Amy Blades has invited you to create your account.



Or copy this link:
<https://online.bangor.com/org-user-invite/OZL1XlktwL7DF6hsB1NXtYJq6COgLNvLyHkrWkQK8A?userId=cb9d942b-1848-4d03-8520-731a28fc2aa7>

Bangor Savings Bank
donotreply@bangor.com | [Privacy Policy](#)
(877) 226-4671
24 Hamlin Way, Bangor, ME





Create your account to join BANNO BUSINESS

Username

Username rules

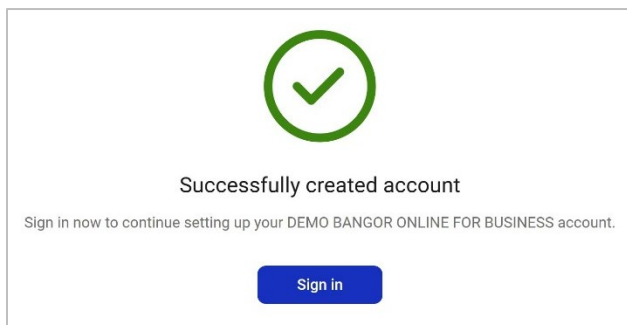
Password

Confirm Password

Show rules

Create

3. Click **Sign In**.



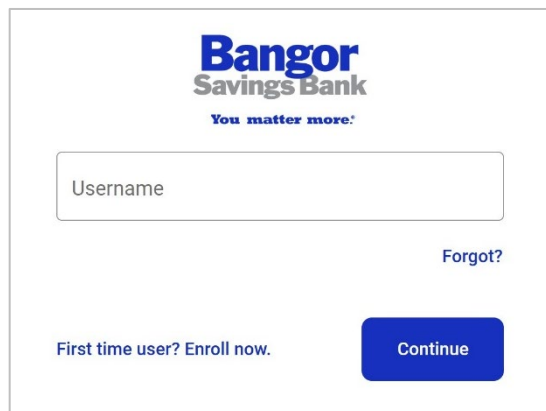


Successfully created account

Sign in now to continue setting up your DEMO BANGOR ONLINE FOR BUSINESS account.

Sign in

4. Enter your new username and click **Continue**.
5. Enter your Password and click **Sign In**.



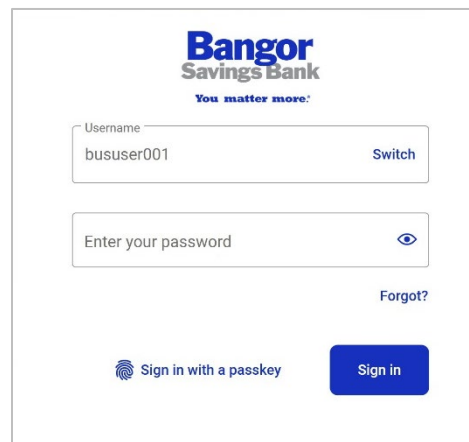
Bangor
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Username

[Forgot?](#)

First time user? Enroll now.

Continue



Bangor
Savings Bank
You matter more.

Username
bususer001 [Switch](#)

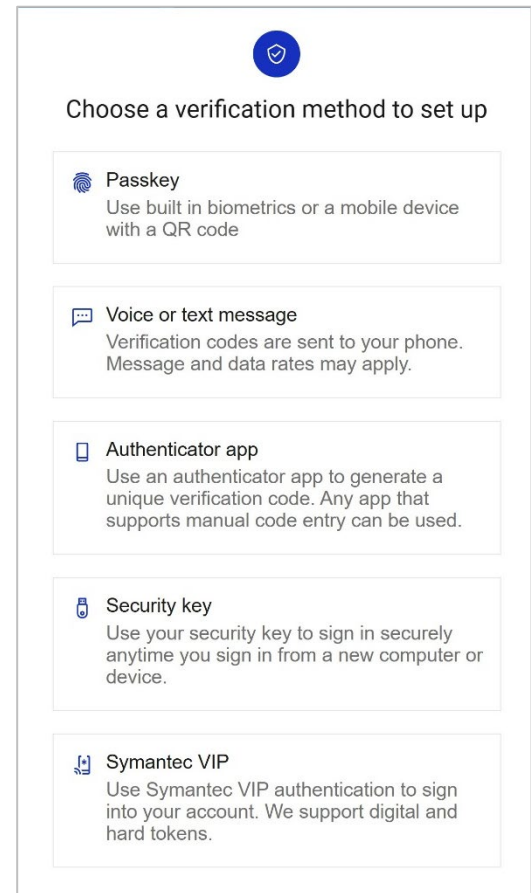
Enter your password

[Forgot?](#)

 Sign in with a passkey

Sign in

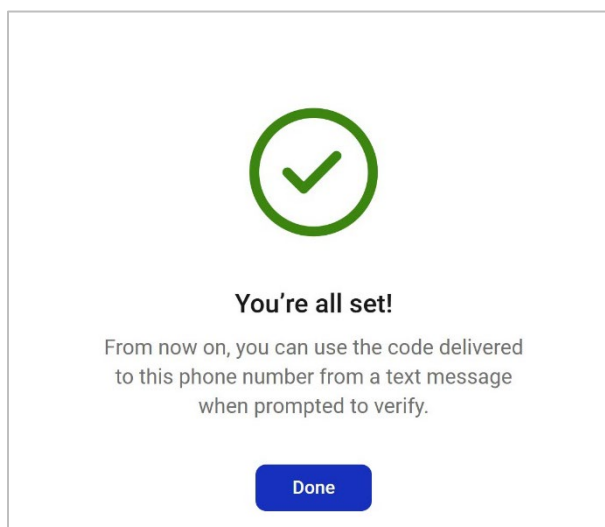
6. Click **Get Started** to set-up your multi-factor authentication (MFA) method. Select which MFA method you would like to use and then follow the prompts to set up and verify the method selected.
- **Passkey:** Use biometrics or a mobile device with a QR code.
 - **Voice or text message:** Enter your 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.



Choose a verification method to set up

- Passkey**
Use built in biometrics or a mobile device with a QR code
- Voice or text message**
Verification codes are sent to your phone. Message and data rates may apply.
- Authenticator app**
Use an authenticator app to generate a unique verification code. Any app that supports manual code entry can be used.
- Security key**
Use your security key to sign in securely anytime you sign in from a new computer or device.
- Symantec VIP**
Use Symantec VIP authentication to sign into your account. We support digital and hard tokens.

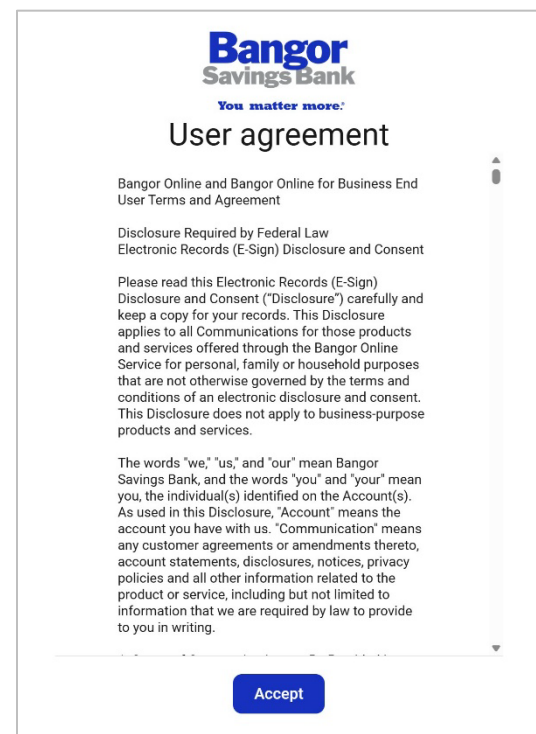
7. Click **Done**.
8. Click **Accept** on the User Agreement.



You're all set!

From now on, you can use the code delivered to this phone number from a text message when prompted to verify.

Done



Bangor Savings Bank
You matter more.[®]

User agreement

Bangor Online and Bangor Online for Business End User Terms and Agreement

Disclosure Required by Federal Law
Electronic Records (E-Sign) Disclosure and Consent

Please read this Electronic Records (E-Sign) Disclosure and Consent ("Disclosure") carefully and keep a copy for your records. This Disclosure applies to all Communications for those products and services offered through the Bangor Online Service for personal, family or household purposes that are not otherwise governed by the terms and conditions of an electronic disclosure and consent. This Disclosure does not apply to business-purpose products and services.

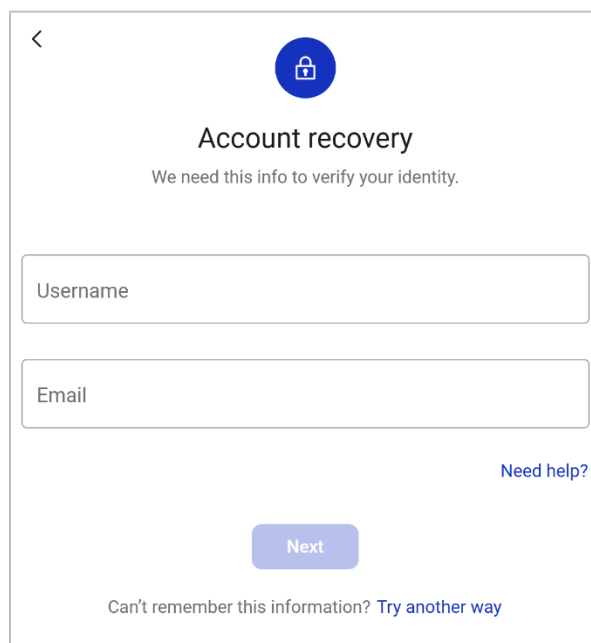
The words "we," "us," and "our" mean Bangor Savings Bank, and the words "you" and "your" mean you, the individual(s) identified on the Account(s). As used in this Disclosure, "Account" means the account you have with us. "Communication" means any customer agreements or amendments thereto, account statements, disclosures, notices, privacy policies and all other information related to the product or service, including but not limited to information that we are required by law to provide to you in writing.

Accept

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.



<



Account recovery
We need this info to verify your identity.

Username

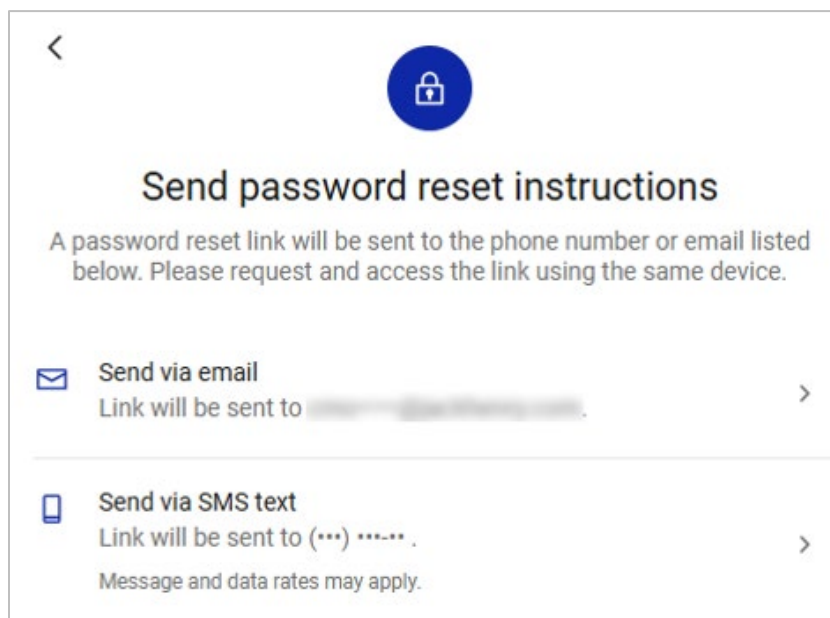
Email

[Need help?](#)

Next

Can't remember this information? [Try another way](#)

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



<

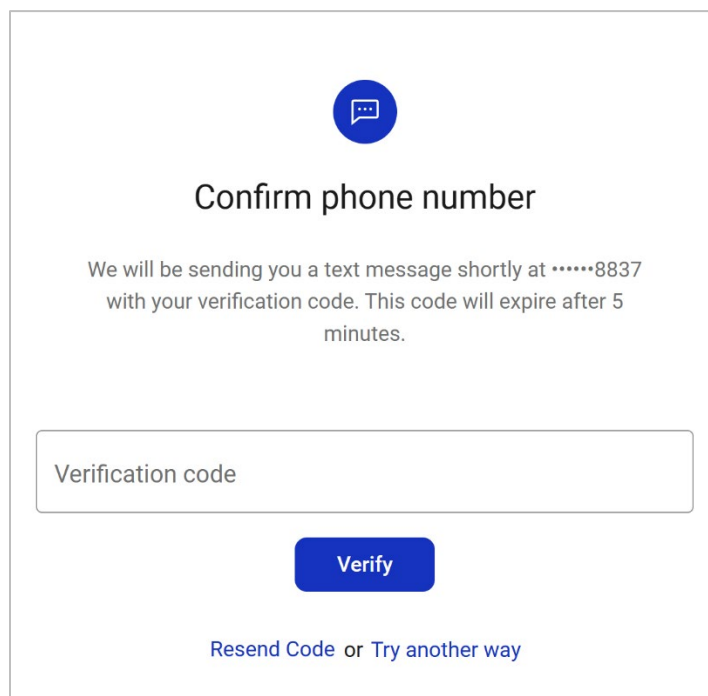


Send password reset instructions
A password reset link will be sent to the phone number or email listed below. Please request and access the link using the same device.

 **Send via email**
Link will be sent to [redacted] >

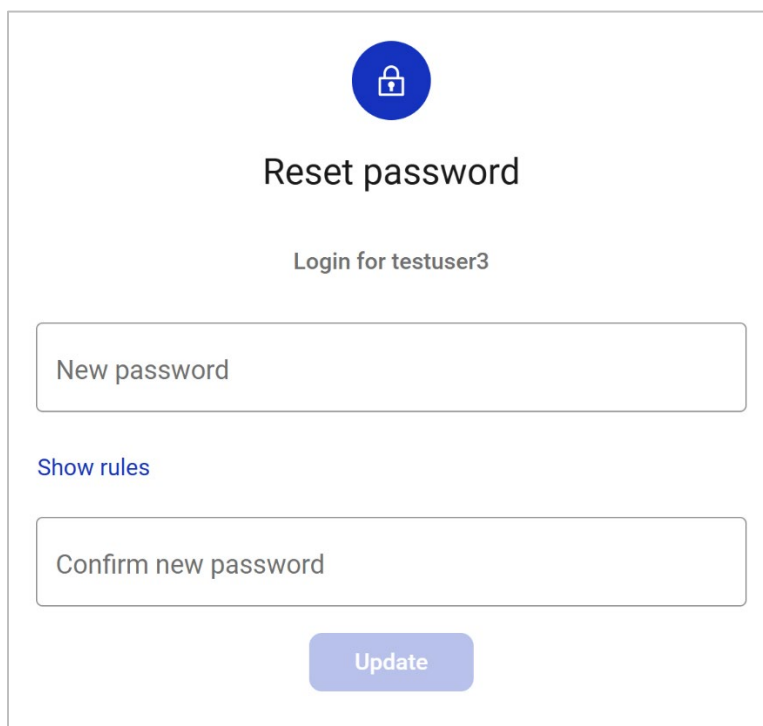
 **Send via SMS text**
Link will be sent to (xxx) xxx-xxxx >
Message and data rates may apply.

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 multi-factor authentication. The MFA options will vary depending on which verification method(s) you have established. Click **Verify**.



The screen displays a blue circular icon with a speech bubble and three dots. Below the icon, the title "Confirm phone number" is centered. A message states: "We will be sending you a text message shortly at *****8837 with your verification code. This code will expire after 5 minutes." Below this message is a text input field labeled "Verification code". At the bottom center is a blue "Verify" button. Below the button is a link: "Resend Code or Try another way".

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



The screen displays a blue circular icon with a padlock. Below the icon, the title "Reset password" is centered. Below the title, the text "Login for testuser3" is centered. Below this text is a text input field labeled "New password". Below the input field is a link: "Show rules". Below the link is another text input field labeled "Confirm new password". At the bottom center is a blue "Update" button.

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.

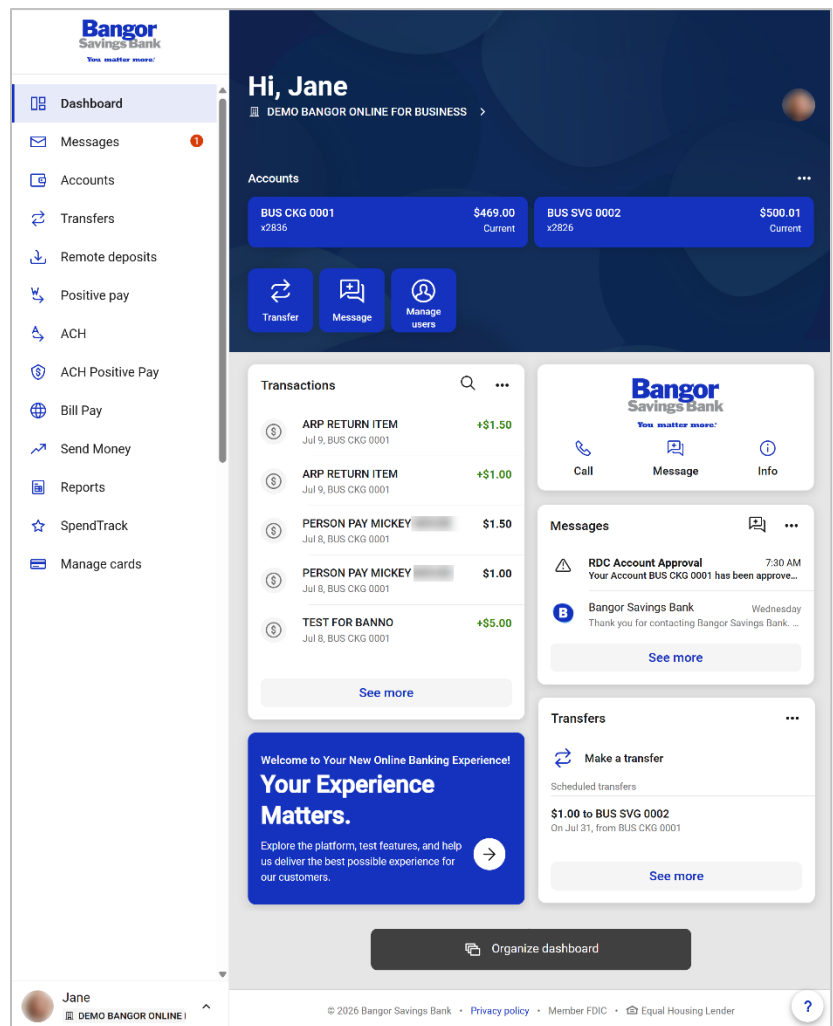
Organize dashboard – Rearrange or show/hide items appearing on your Dashboard.

Help (question mark icon) – Access the help menu.

Additional Available Cards:

Under *Organize Dashboard* click **+ Add a card**.

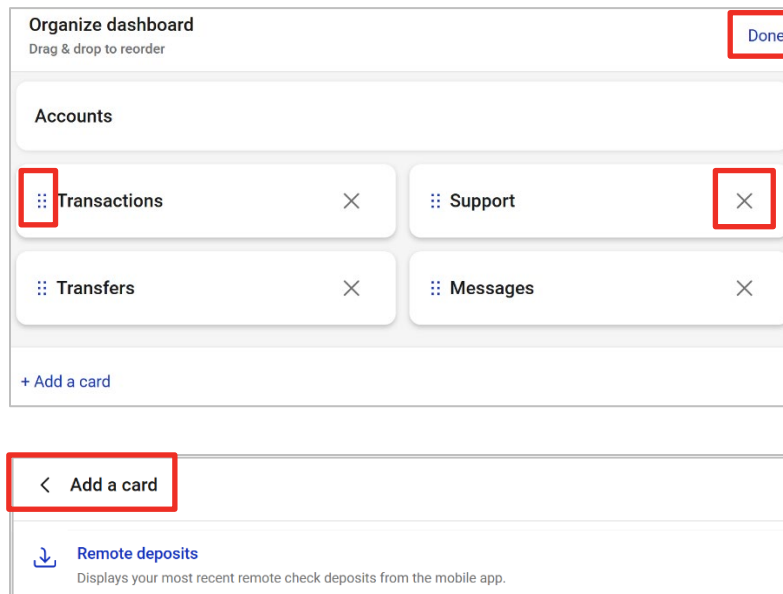
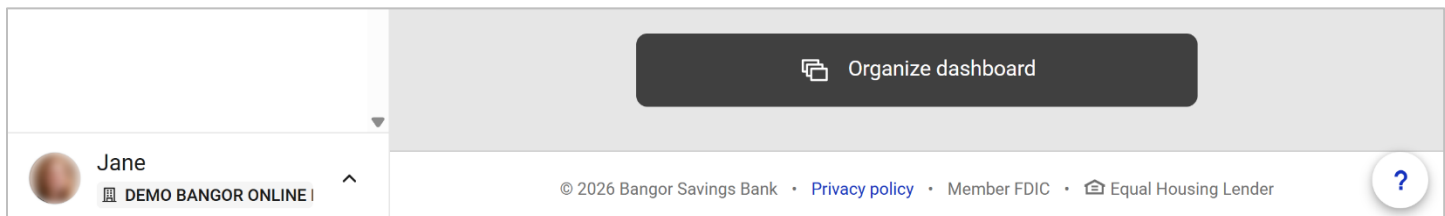
Remote Deposits – Conveniently add funds by taking photos of your check.



Organizing the Dashboard

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

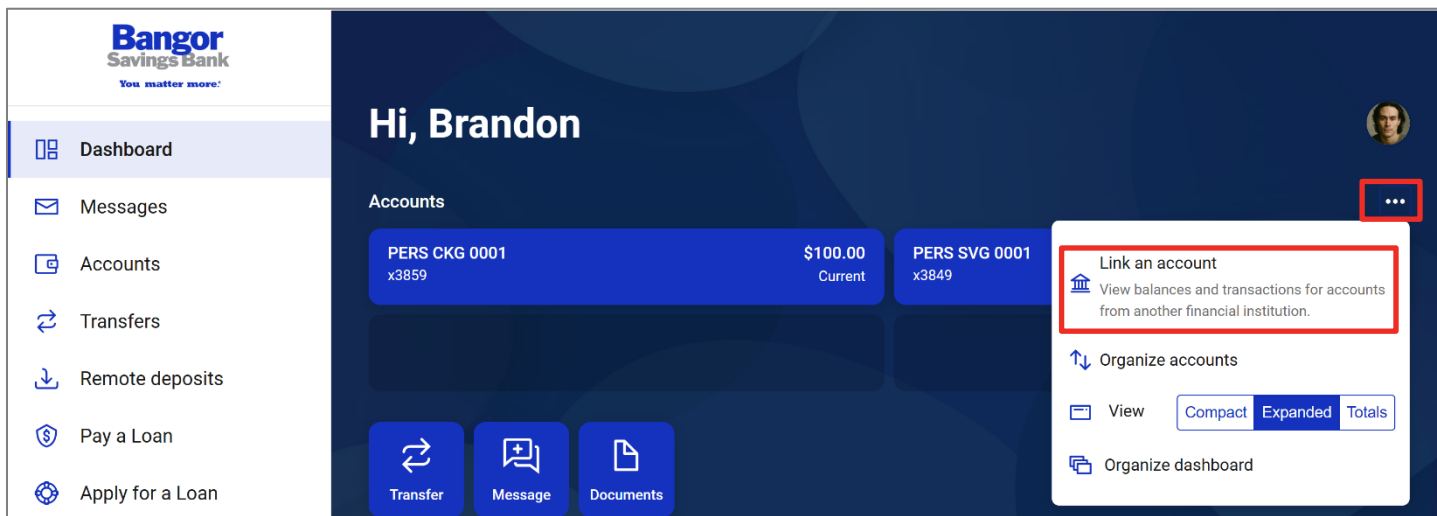
1. Click **Organize Dashboard**.
2. Click and hold the **6 dot icon** to drag and drop the cards to the order you prefer.
3. Click the **X** to remove a card from the Dashboard.
4. Click **+ Add a card** to browse available cards that may be added to the Dashboard. Select any you'd like to appear and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



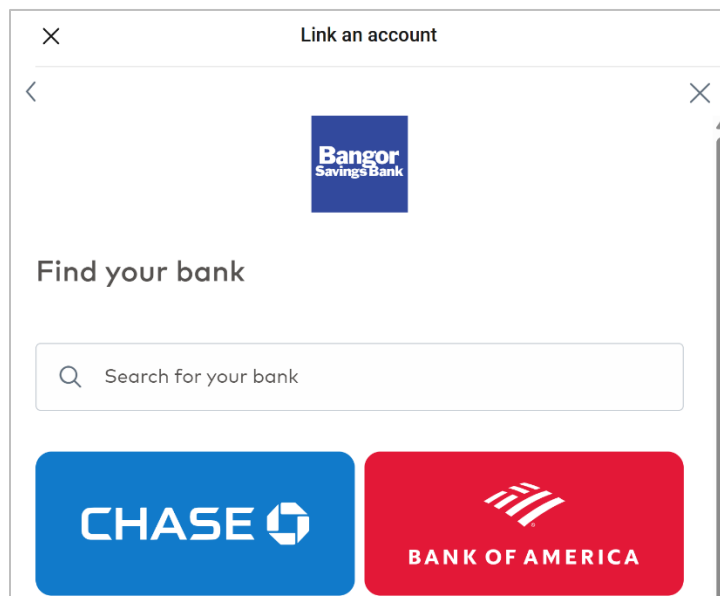
Link an Account

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**.

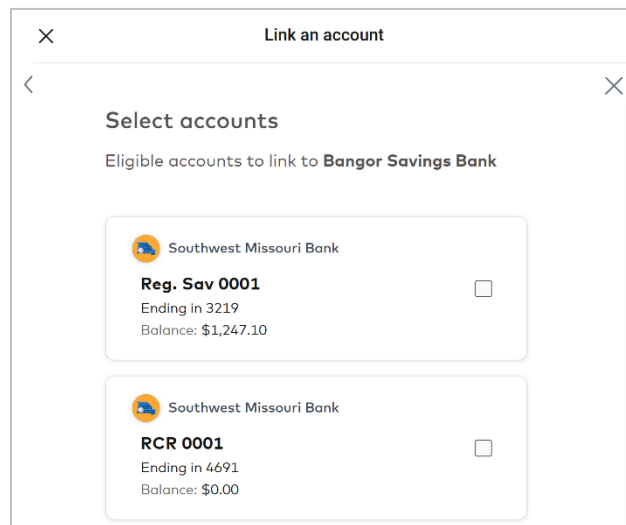


2. Click **Next**.
3. Search for and select your external financial institution from the list. Click **Next**.



4. Enter your login credentials for the external institution. You will be prompted to complete multi-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**.

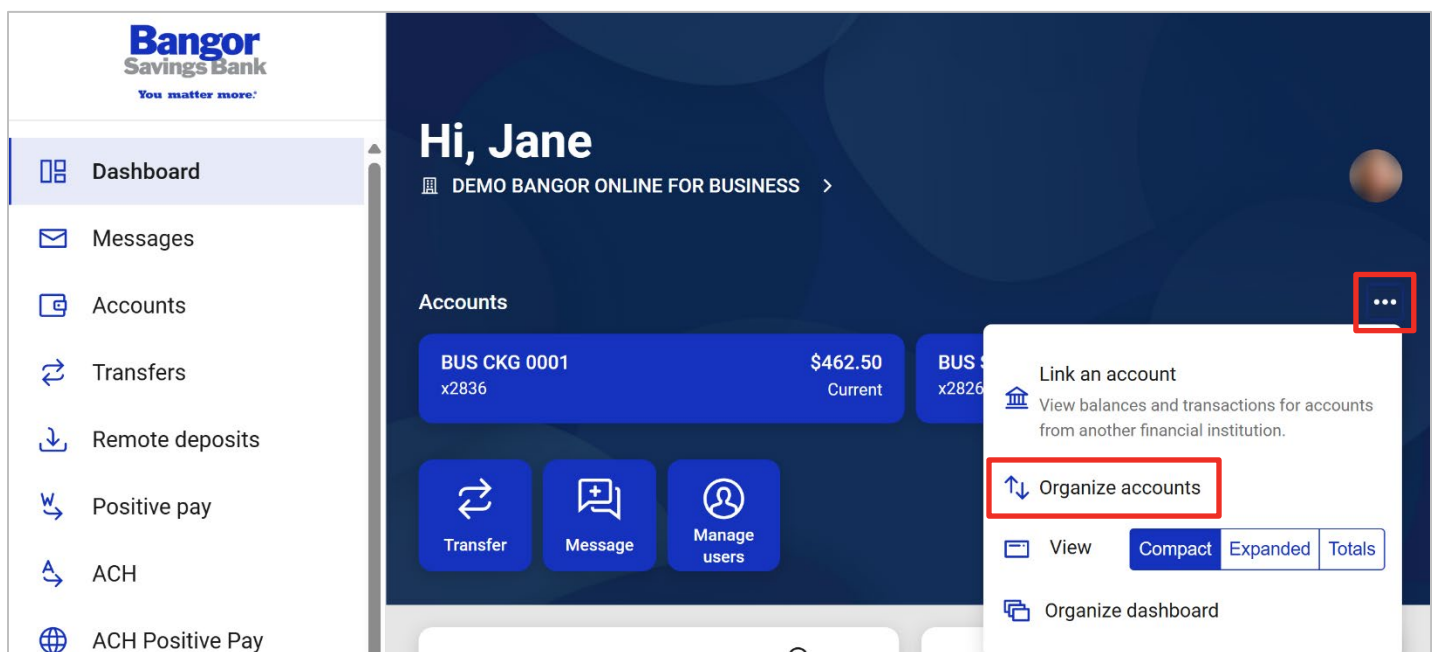


6. Click **Continue**. Your external accounts will now appear on the Dashboard.

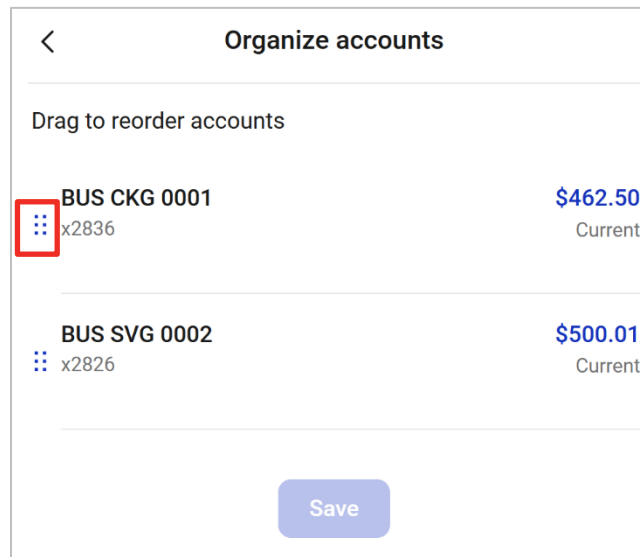
Organizing Accounts

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**.



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

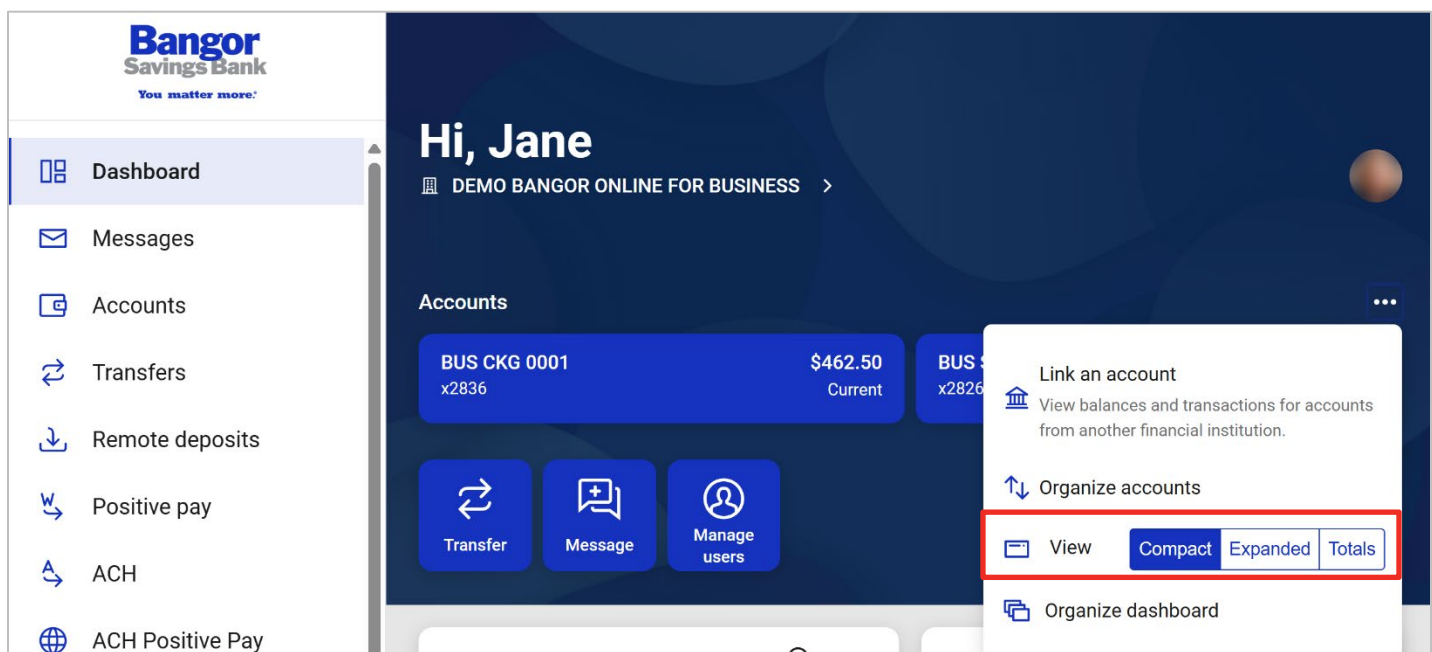


Account View

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:

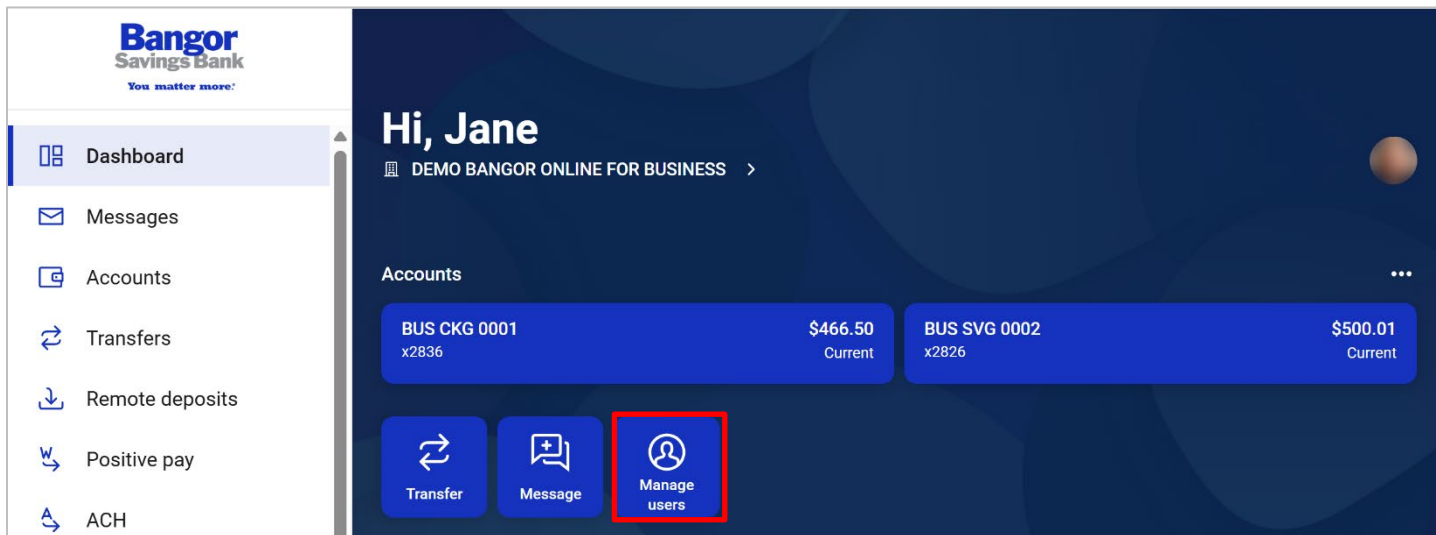
- **Compact:** Displays accounts in a single row. Only three accounts will appear at a time.
- **Expanded:** Displays accounts in two rows. Up to six accounts will appear at a time.
- **Totals:** Groups accounts together based on type such as Cash, Borrowed, Credit Balance, and Investments. Displays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



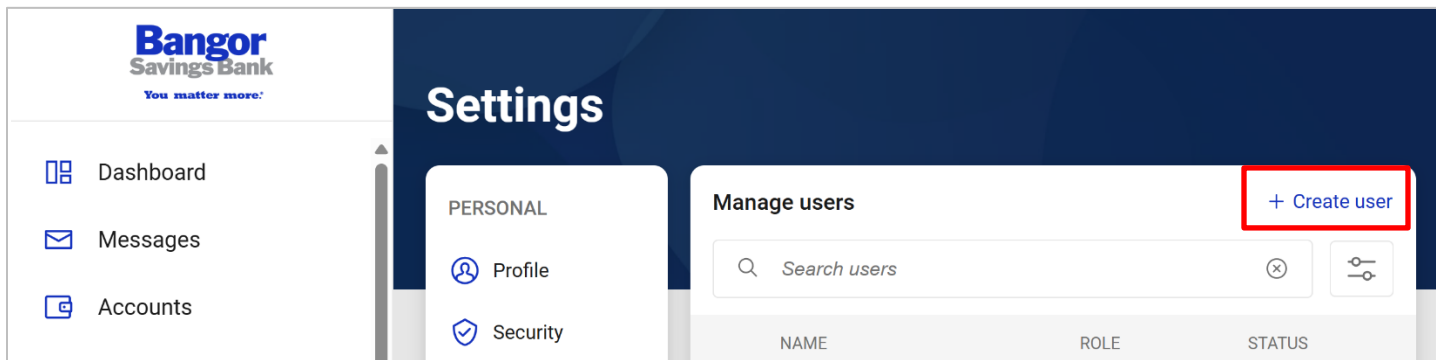
Administration

Creating a New User

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



2. Click **+ Create user**.

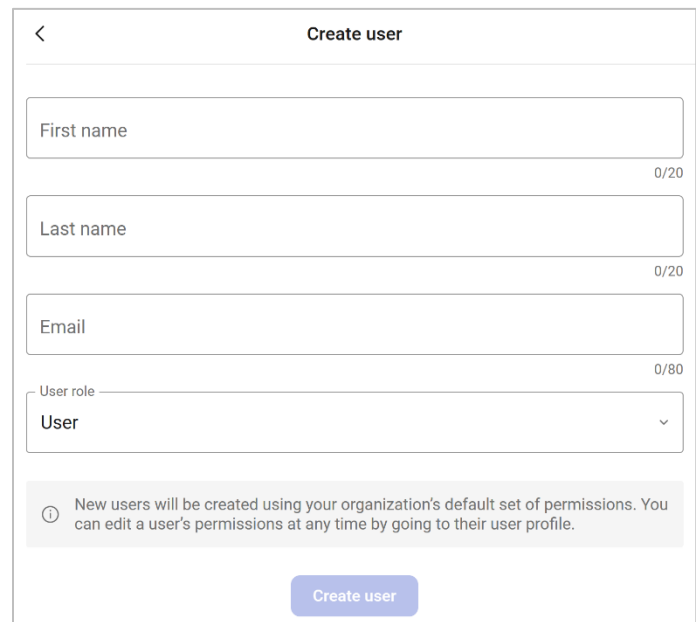


3. Enter the user's **First name**, **Last name**, **Email address**, and choose their **User role**.

- **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

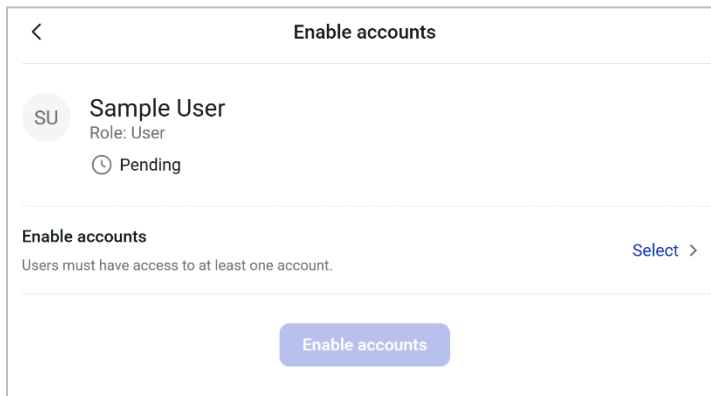


The 'Create user' form contains the following fields: First name (0/20), Last name (0/20), Email (0/80), and a User role dropdown menu currently set to 'User'. A note at the bottom states: 'New users will be created using your organization's default set of permissions. You can edit a user's permissions at any time by going to their user profile.' A 'Create user' button is at the bottom right.

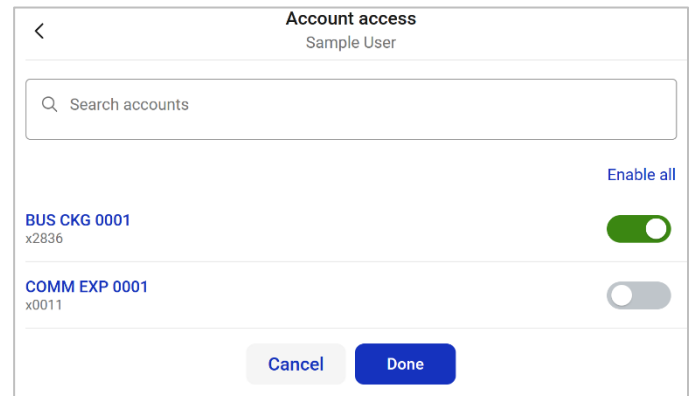
5. Click **Select** next to the *Enable accounts* arrow and choose the account(s) the user should have access to.

6. Click **Done**.

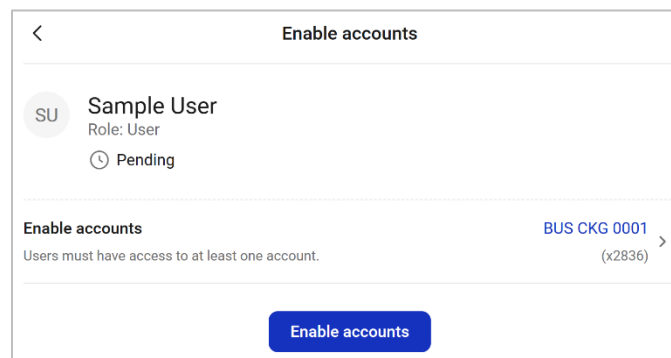
7. Click **Enable Accounts**.



The 'Enable accounts' screen shows a user profile for 'Sample User' (Role: User, Pending). Below the profile is a section titled 'Enable accounts' with the instruction 'Users must have access to at least one account.' and a 'Select >' link. At the bottom is an 'Enable accounts' button.



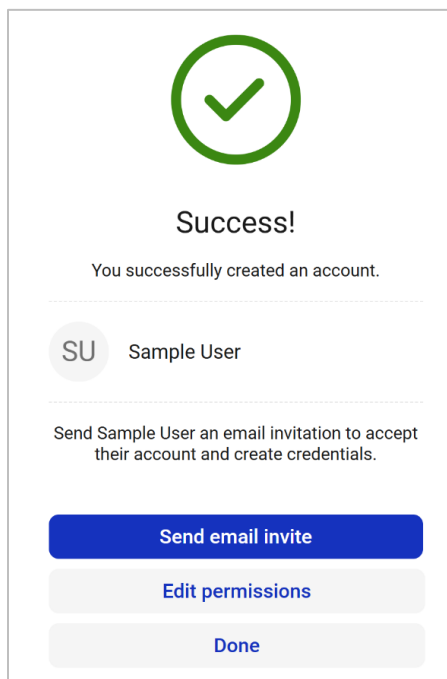
The 'Account access' screen for 'Sample User' features a search bar for accounts. Below the search bar is an 'Enable all' link. Two accounts are listed: 'BUS CKG 0001 x2836' with a green toggle switch, and 'COMM EXP 0001 x0011' with a grey toggle switch. At the bottom are 'Cancel' and 'Done' buttons.



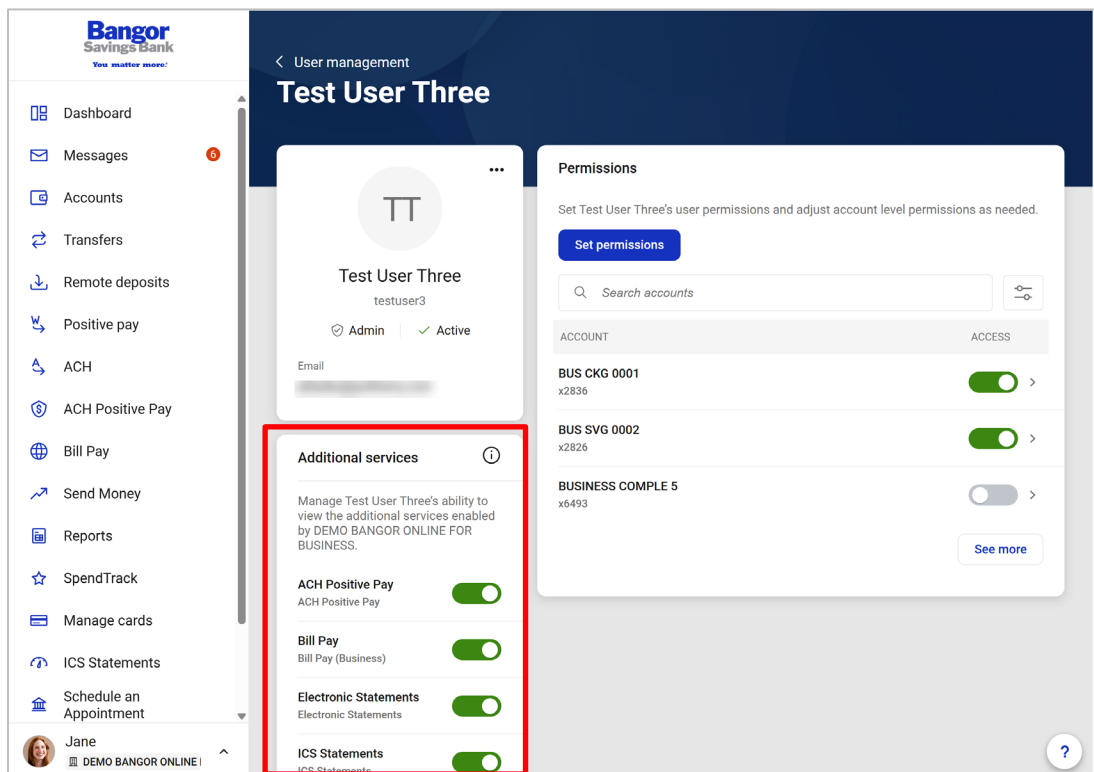
This 'Enable accounts' screen is identical to the previous one, but the 'Select >' link is now highlighted in blue, and the text 'BUS CKG 0001 (x2836)' is visible next to it, indicating that an account has been selected.

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.

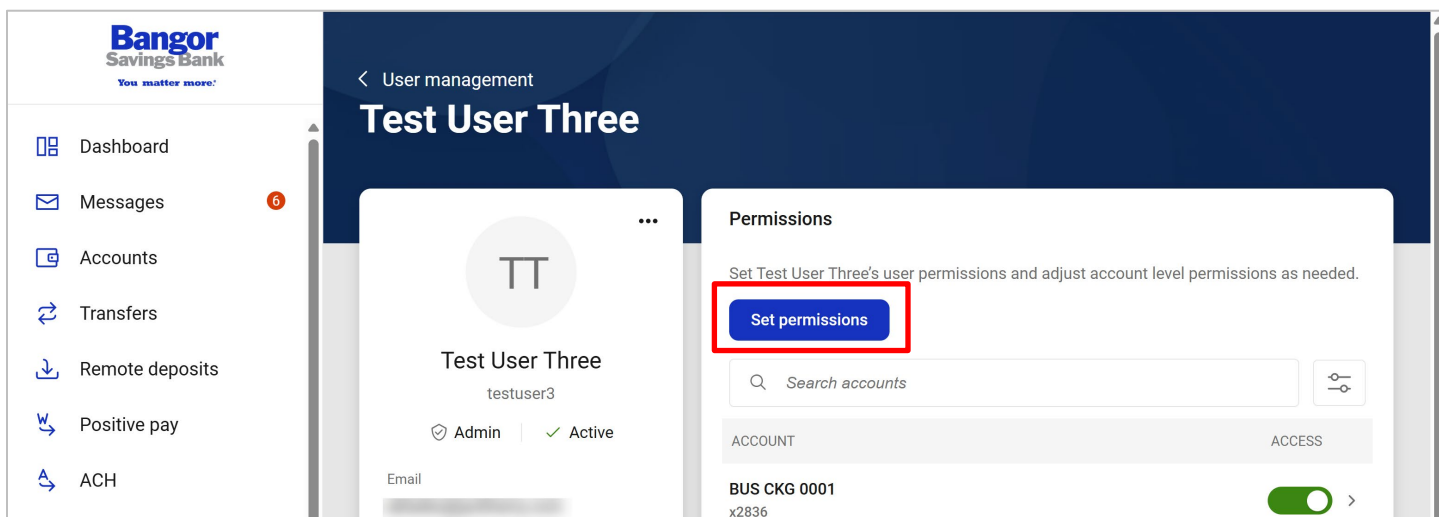


9. Under **Additional Services**, click **See more** and enable the applicable permissions you want the user to have access to. Bangor Savings Bank recommends the following:



- **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.

The screenshot shows a settings page with the following sections:

- Reporting:** Enable (toggle on)
- Self Service Forms:** Enable (toggle on)
- Stop payments:** Enable (toggle on), Hide options (link), View stop payment (toggle on), Add stop payment (toggle on)
- Tap2Local:** Enable (toggle on)
- Transfers:** Enable (toggle on), Hide options (link), Transfer limit (input field: \$ 999,999,999.00), Allow transfers (toggle on)
- User management:** Enable (toggle on)

- 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.

The screenshot shows the Transfers settings page with the following options:

- Enable:** (toggle on)
- Hide options:** (link)
- Transfer limit:** (input field: \$ 999,999,999.00)
- Allow transfers:** (toggle on)

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 screenshot shows the User management page with the following elements:

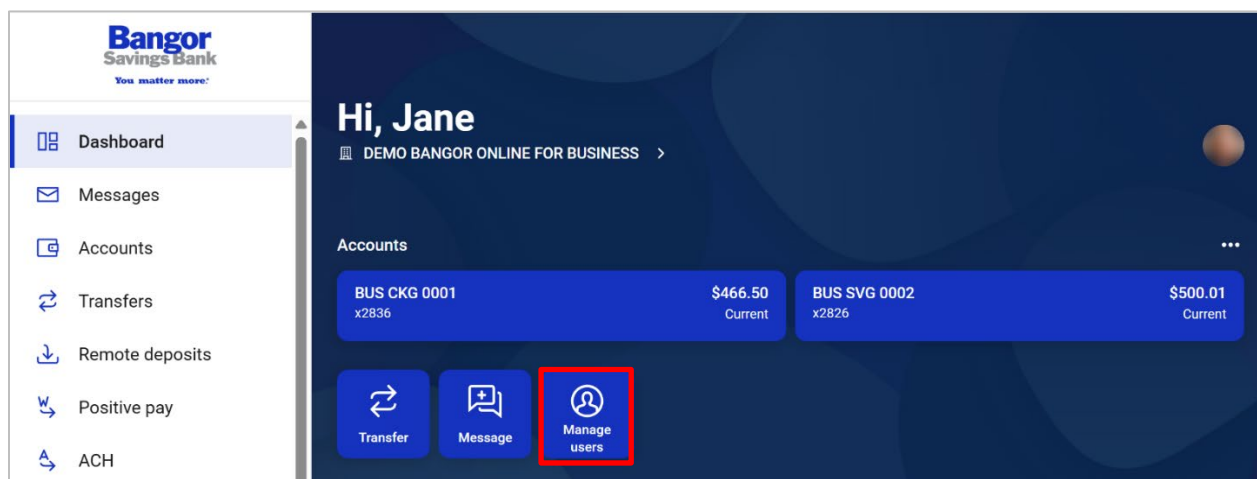
- Header:** Bangor Savings Bank logo, "You matter more." tagline, and "User management" breadcrumb.
- Section:** "Sample User"
- Status:** "Sample User's account is pending. Invite them to complete set-up of their account."
- Action:** "Invite" button.
- Left Sidebar:** Dashboard, Messages, Accounts.

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

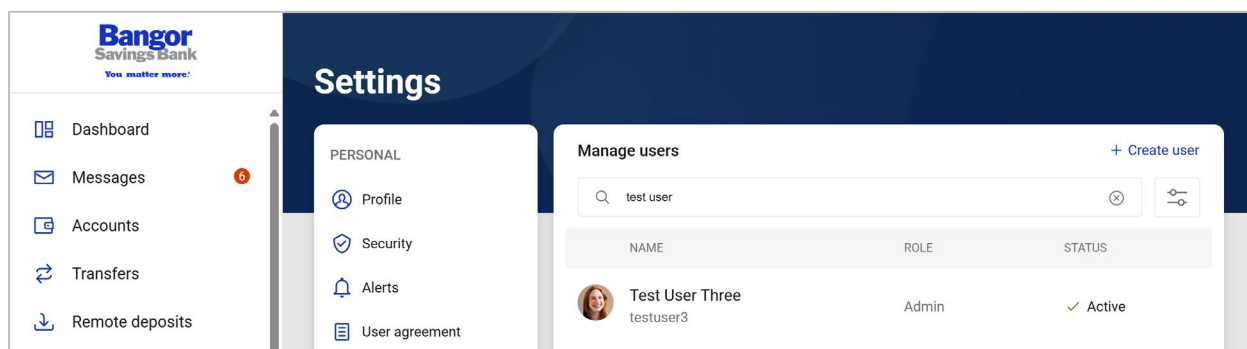
Manage users			+ Create user
Search users			
NAME	ROLE	STATUS	
 Banno Tester	Admin	 Pending	

Editing or Deleting a User

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

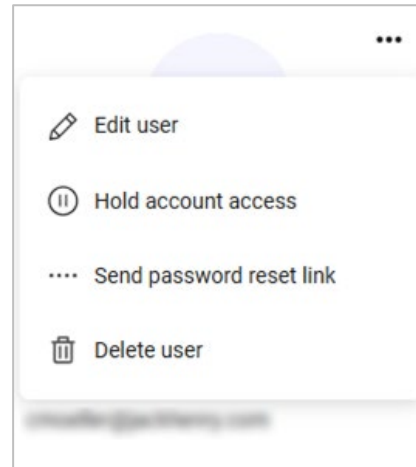
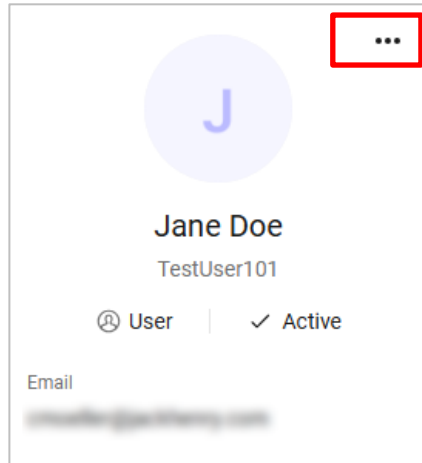


2. Under **User Management**, select the user you'd like to edit.

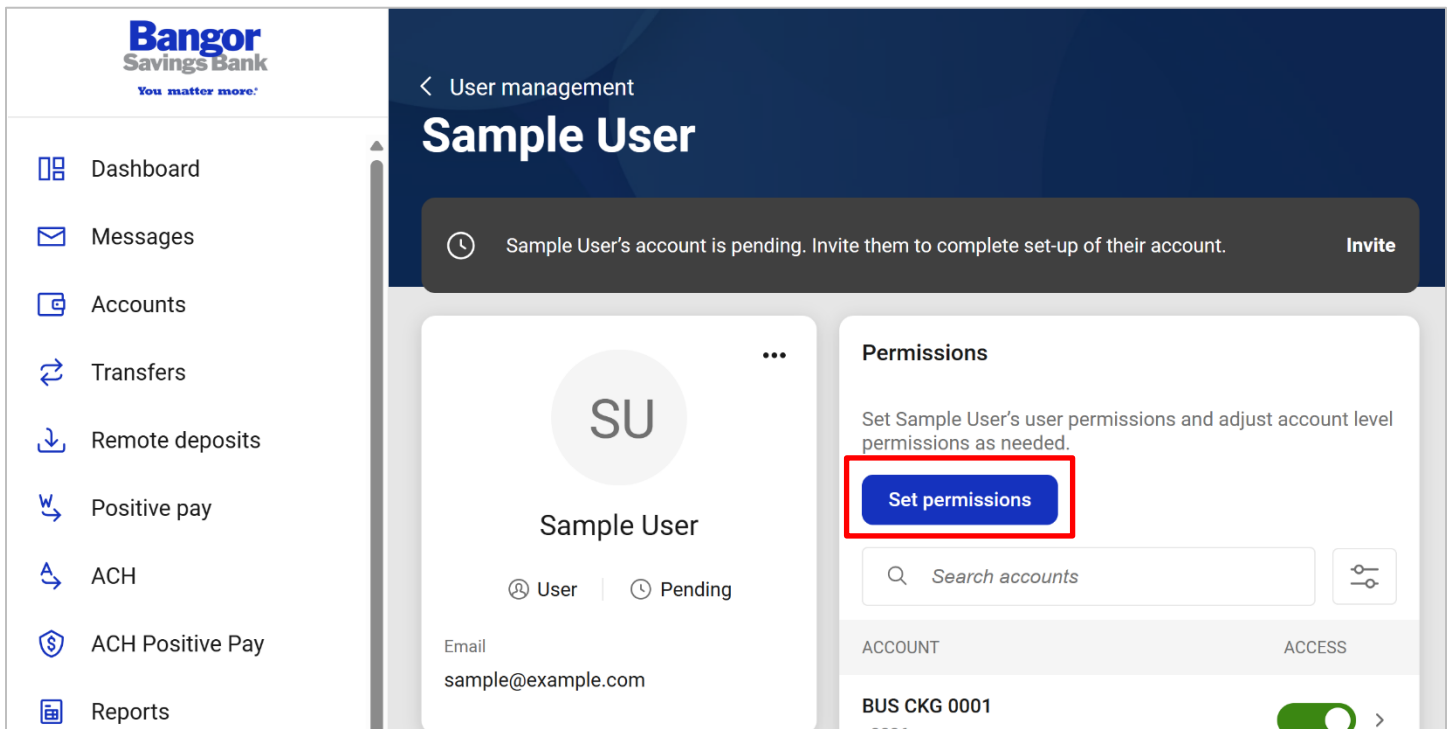


Manage users			+ Create user
test user			
NAME	ROLE	STATUS	
 Test User Three testuser3	Admin	✓ Active	

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.



- 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. Maximum for the Company per day is \$100,000 in 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 its 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.

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

The screenshot shows a settings page with the following sections:

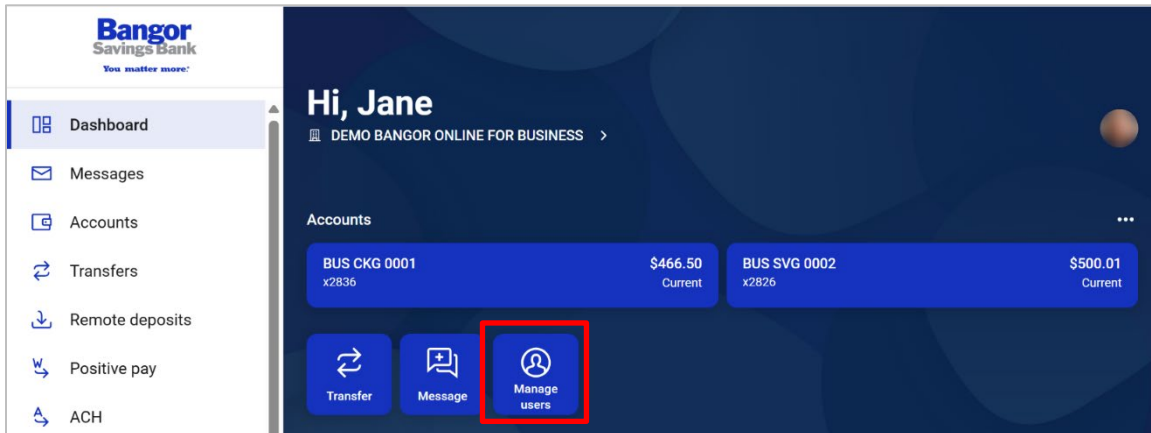
- Reporting**: Enable toggle is ON.
- Self Service Forms**: Enable toggle is ON.
- Stop payments**: Enable toggle is ON. There is a "Hide options" link. Below, "View stop payment" and "Add stop payment" toggles are both ON.
- Tap2Local**: Enable toggle is ON.

The screenshot shows the following sections:

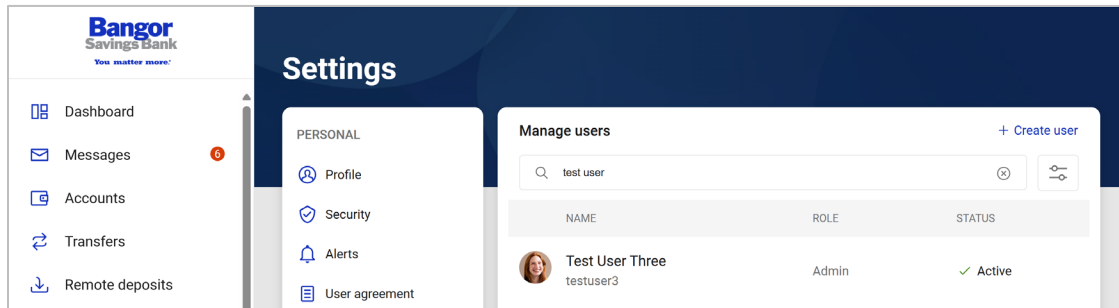
- Transfers**: Enable toggle is ON. There is a "Hide options" link. Below, the "Transfer limit" is set to "\$ 999,999,999.00". The "Allow transfers" toggle is ON.
- User management**: Enable toggle is ON.

Unlocking a Locked User

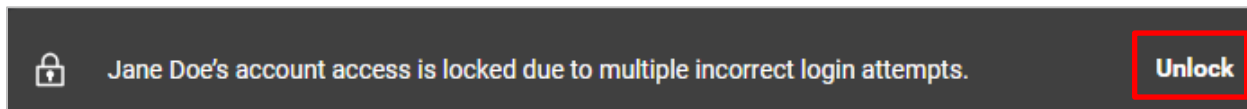
1. On the Dashboard, select **Manage users**.



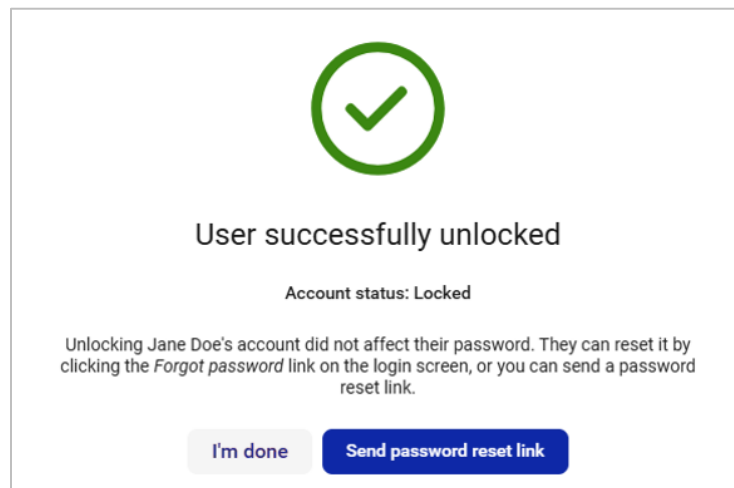
2. Select the locked user.



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

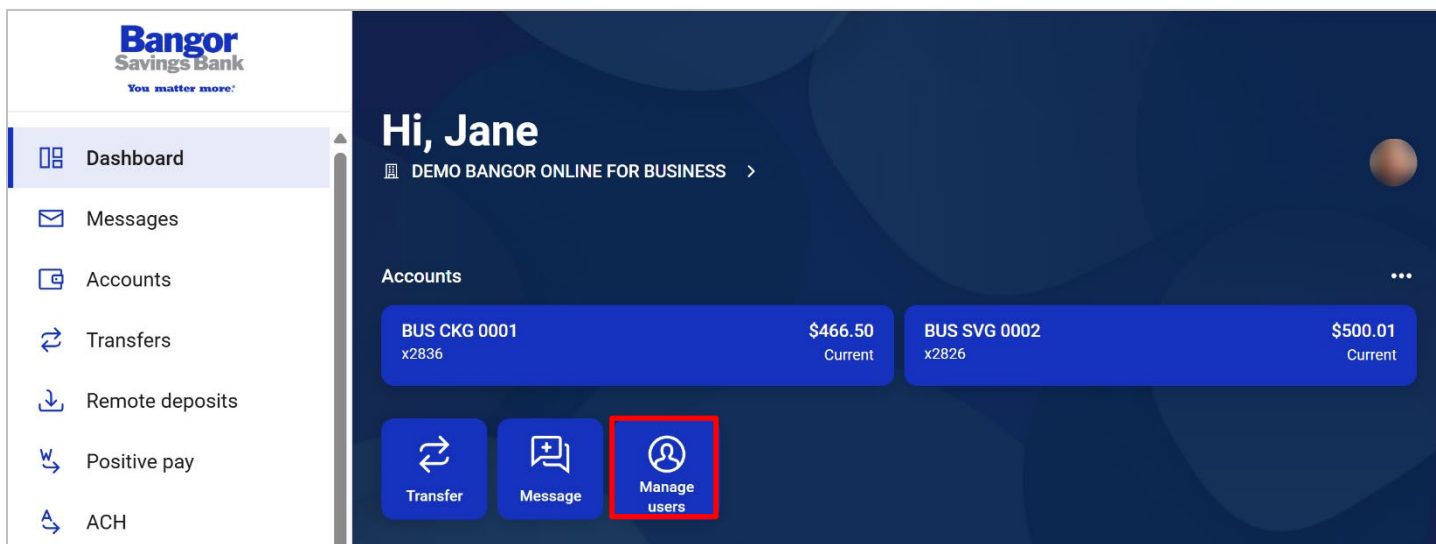


Please Note: You can email the user a link to reset their password if they continue to have trouble. Otherwise, click **I'm Done**.

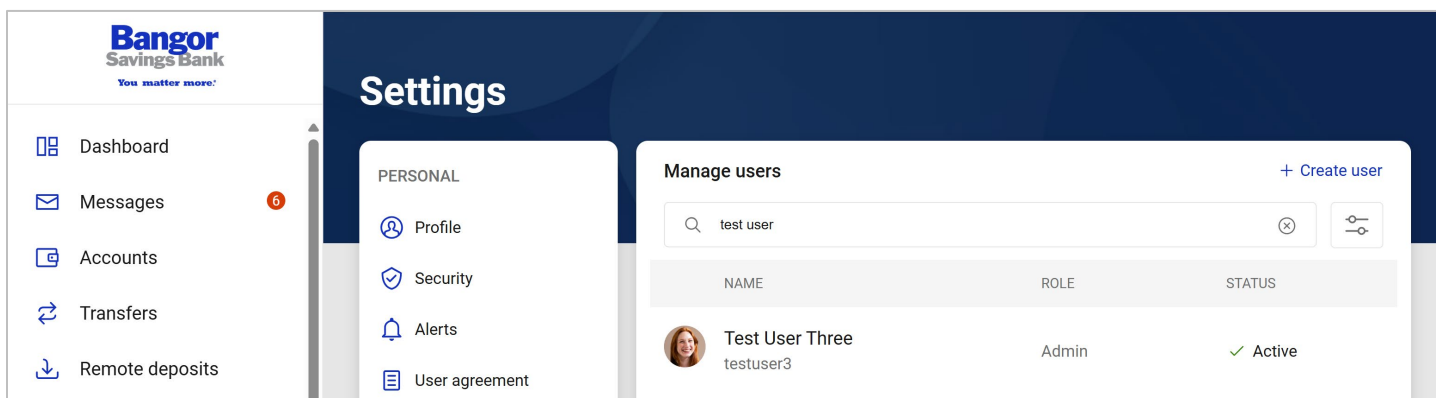


Resetting a User's Password

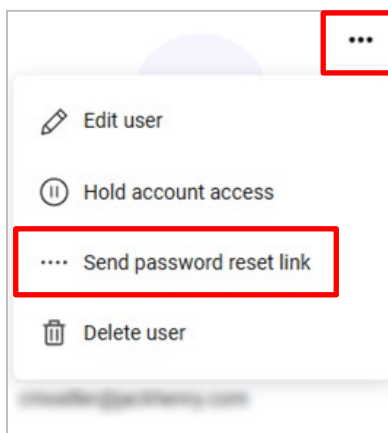
1. On the Dashboard, select **Manage users**.



2. Select the user to reset.



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

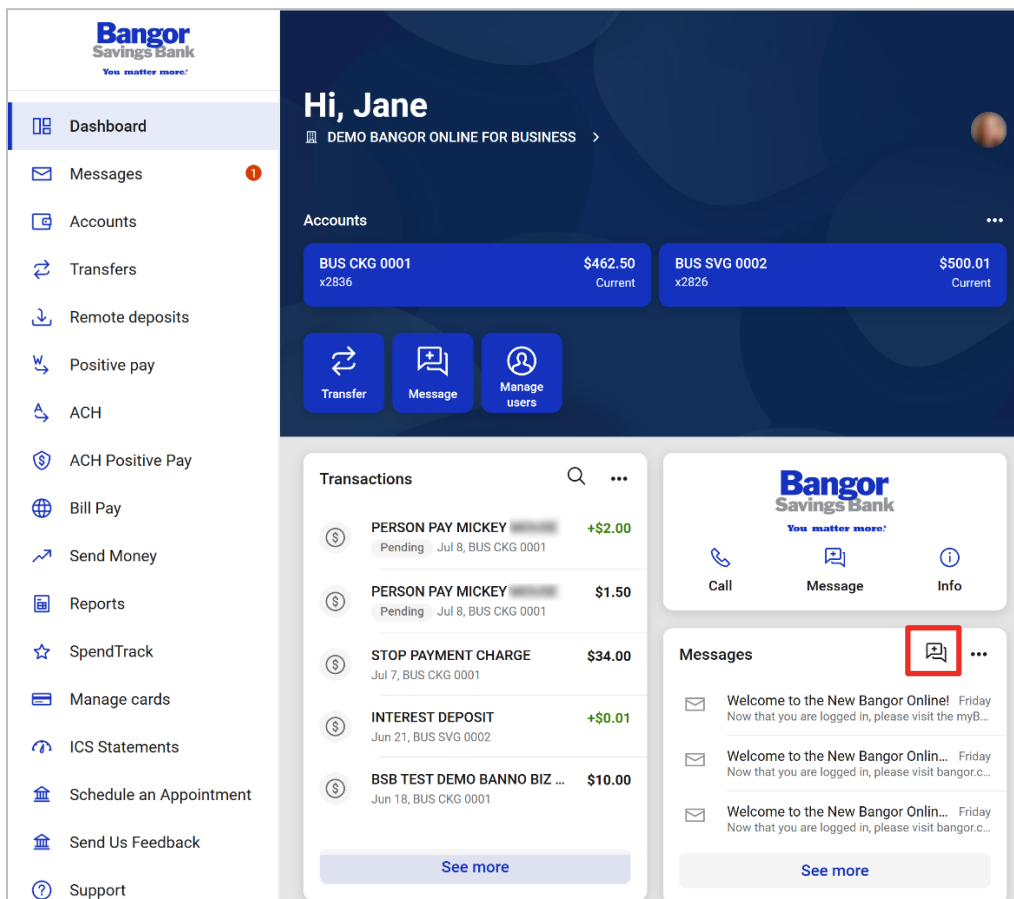
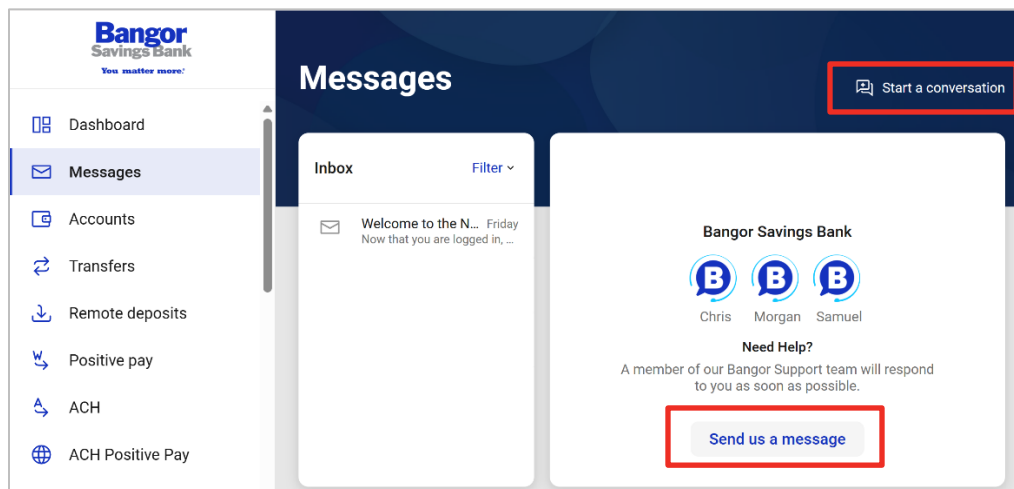


Messages

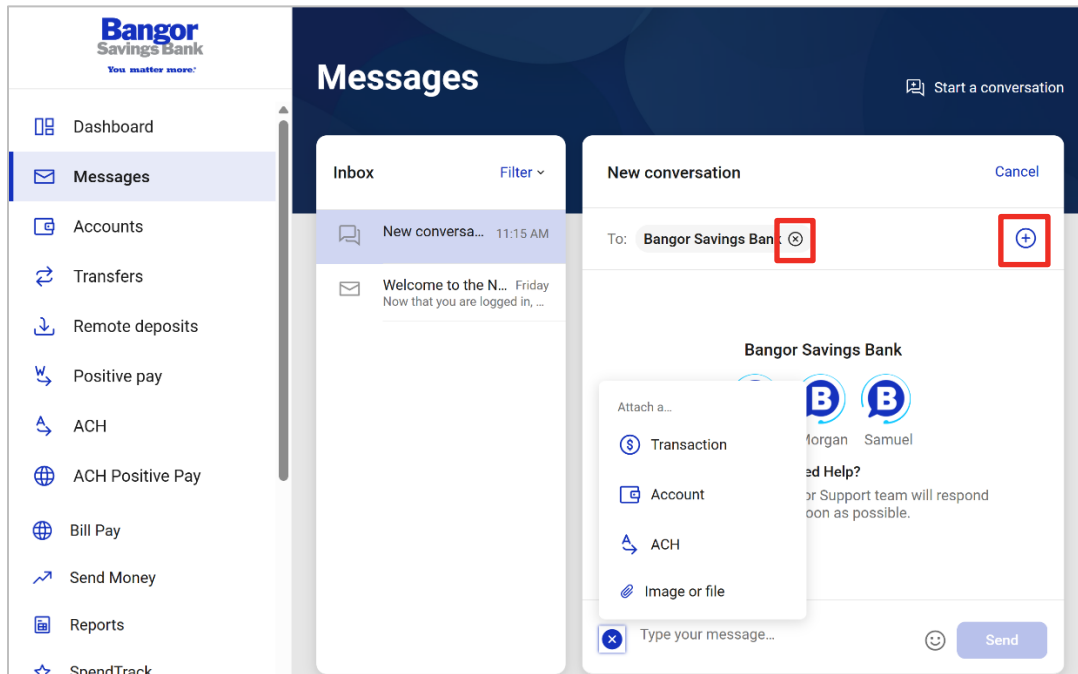
Use this module to start a conversation with the institution, review alerts, and access informational messages from the institution.

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.

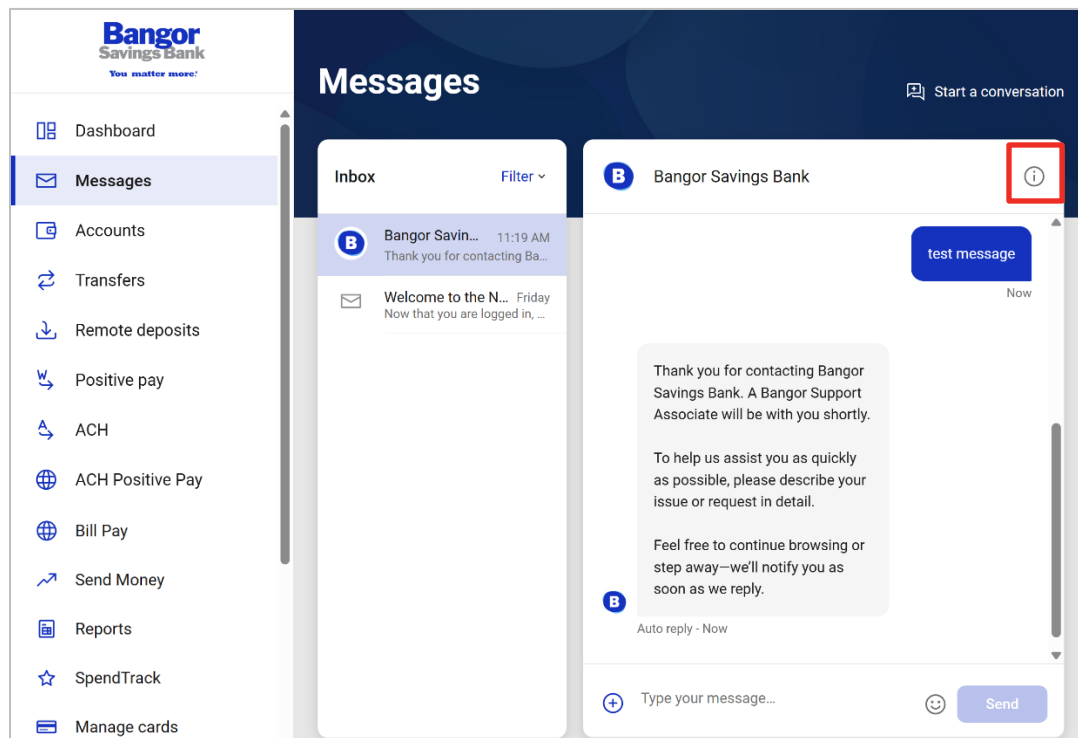


- The support team will default as the message recipient. You can change or add recipients by clicking the **X** to remove or clicking the **+** to add others from your company.
- You may add transaction, account, or payment details to your message. You can also attach images or other files. Click **Send**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



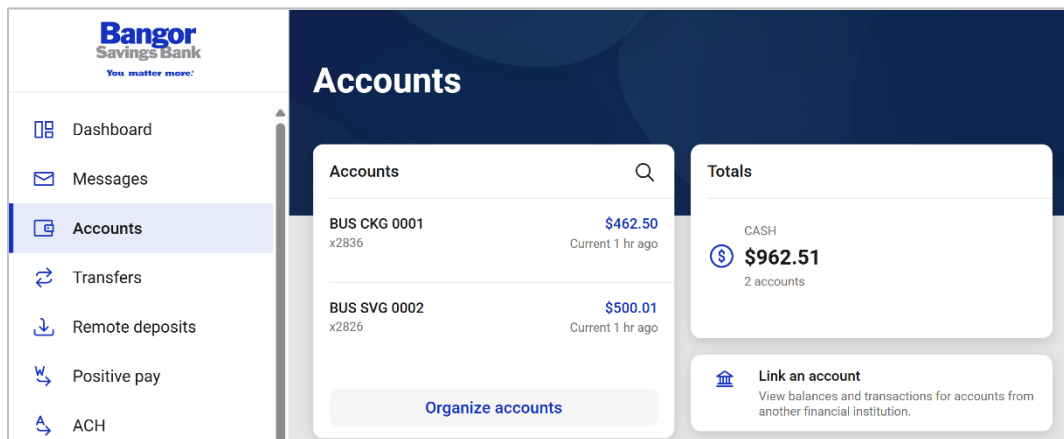
Closing/Deleting a Message

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



Accounts

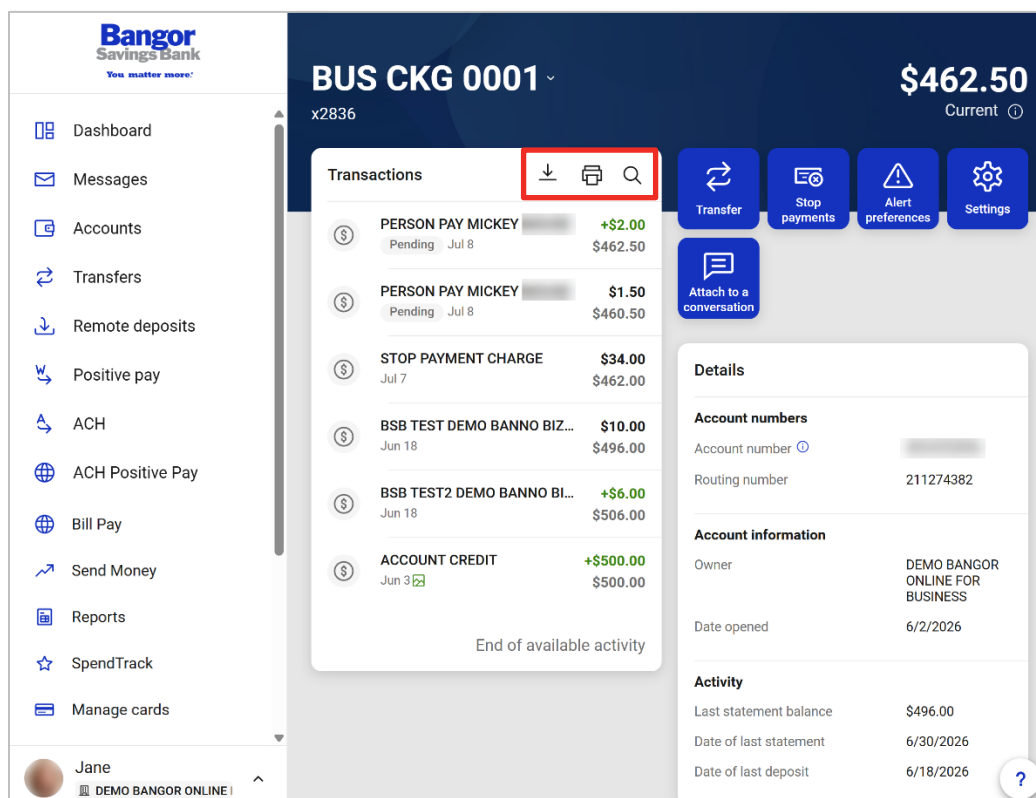
Select **Accounts** to see a listing of all the accounts tied to your online banking profile.



Account Information

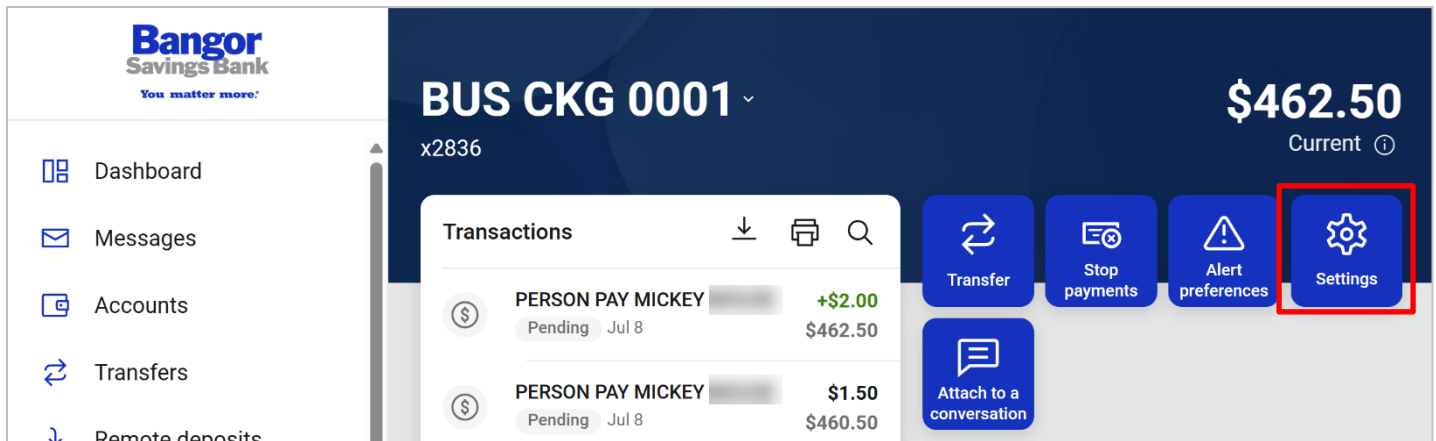
Select an account from the **Accounts** page or from the Dashboard.

- **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.

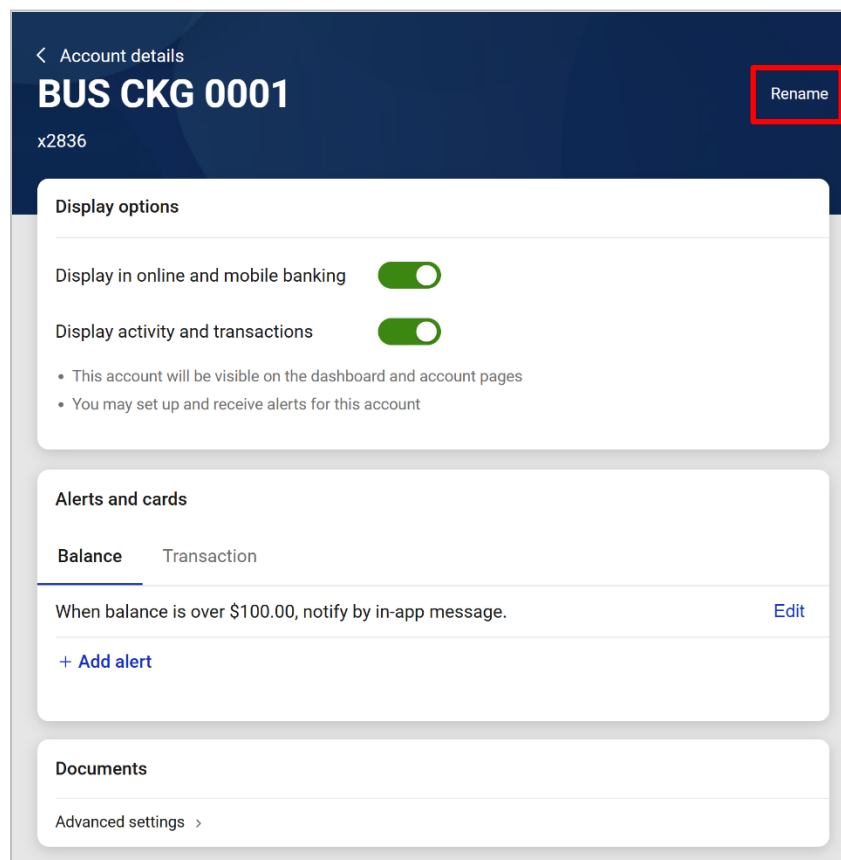


Account Settings

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.



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.

Transaction details

BSB TEST DEMO BANNO BIZ PPD

\$10.00

6/18/2026

Add tags

Add notes

Add images

+

Attach to a conversation

Bangor Savings Bank - BUS CKG 0001

BSB TEST DEMO BANNO BIZ PPD

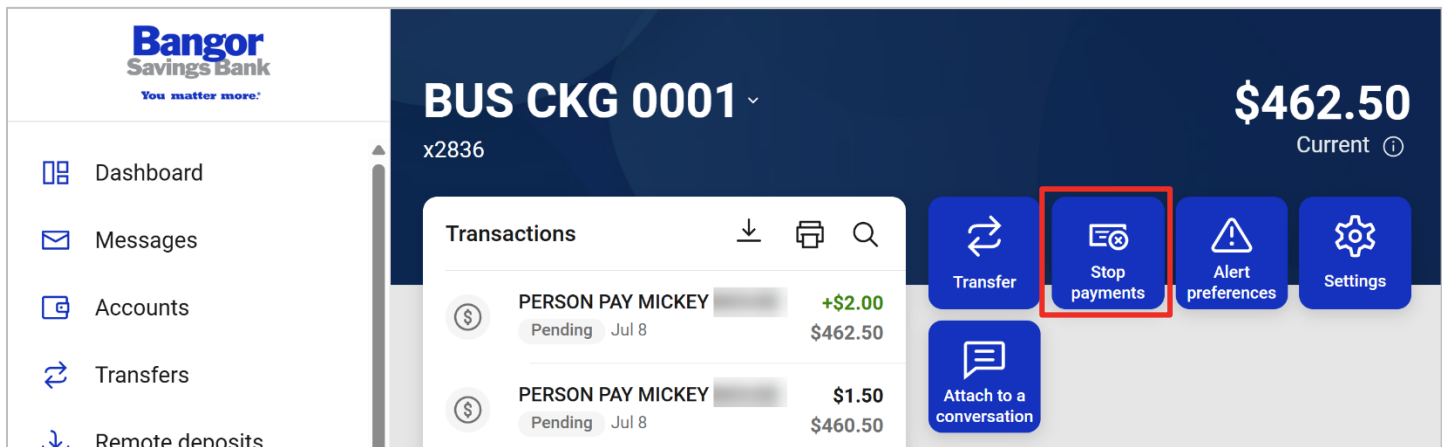
Transaction category information is automatically generated.

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**.

Stop payments
BUS CKG 0001 (x2836)

What do you want to stop?

☒ **A single check**
Stop a single check from being cashed.

☐ **A range of checks**
Stop a consecutive range of checks from being cashed.

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

Stop payments
BUS CKG 0001 (x2836)

Check #

Check amount *

Enter "0" if unknown or if it does not apply.

Check date *

Select

Payee *

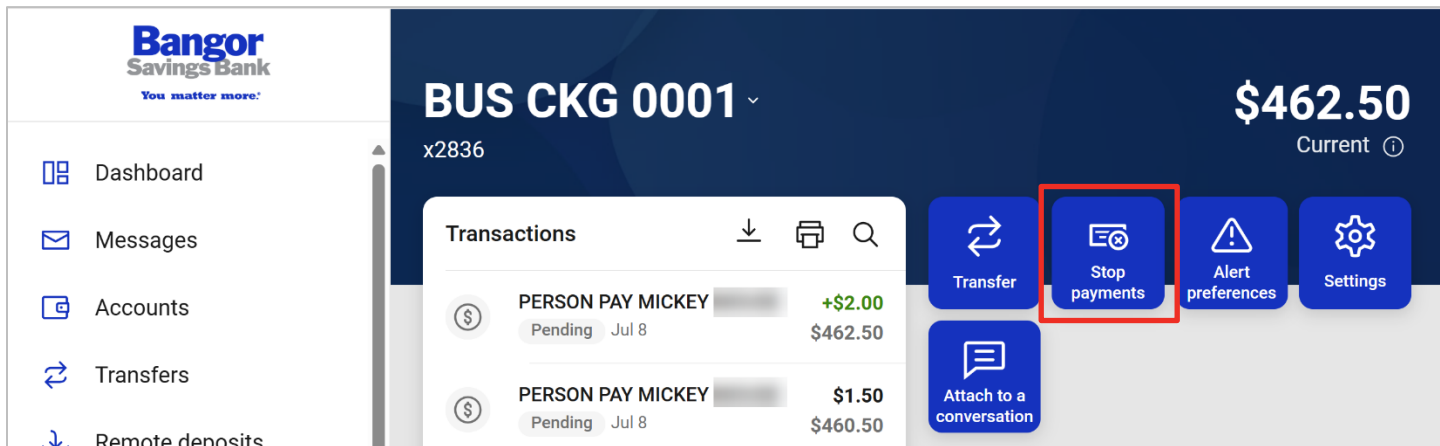
Reason *

Select

Submit

Placing a Stop Payment on a Range of Checks

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



2. Choose **A range of checks**

Stop payments
BUS CKG 0001 (x2836)

What do you want to stop?

☐ A single check
Stop a single check from being cashed.

☒ A range of checks
Stop a consecutive range of checks from being cashed.

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

Stop payments
BUS CKG 0001 (x2836)

Start check # _____ - End check # _____

Reason *
Select _____

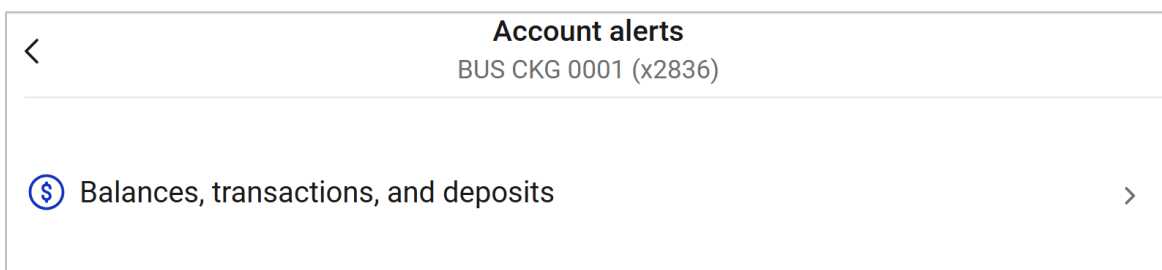
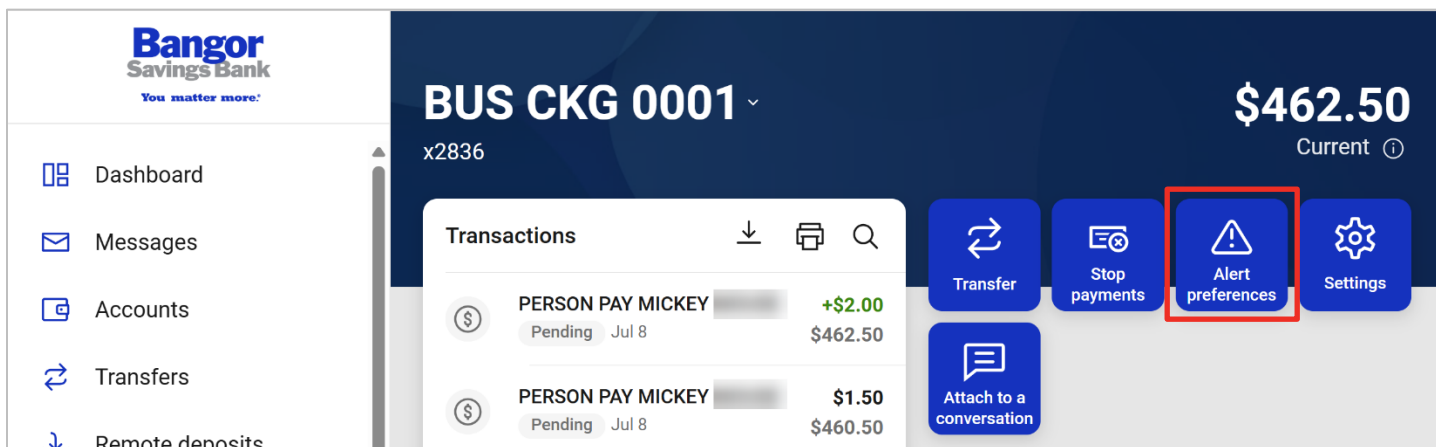
Submit

Alerts

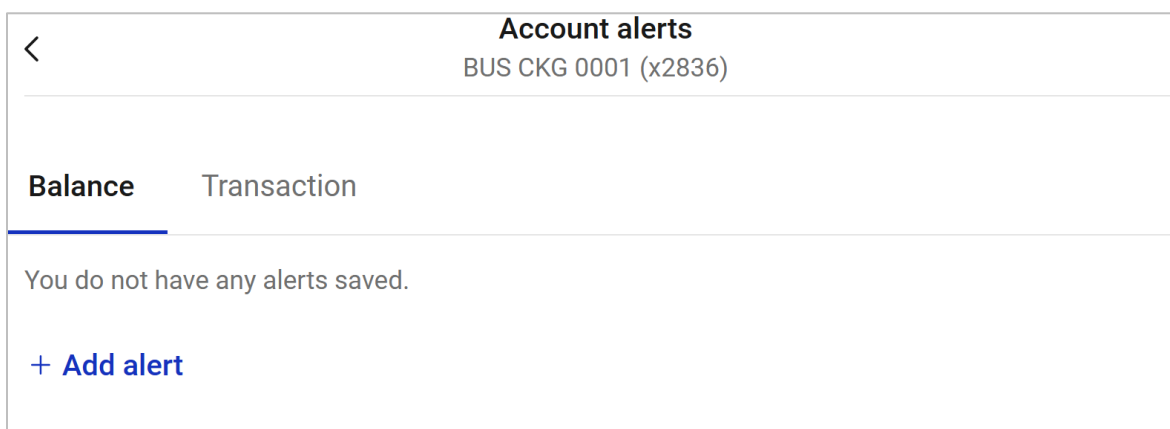
Set up alerts to be notified about your balance or certain transactions.

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**.

Account alerts
BUS CKG 0001 (x2836)

Balance Transaction

You do not have any alerts saved.

Notify me when my balance is :

over \$

Notify by:

☐ Text ☐ Email ☒ In-App Message

[Need to update your contact information?](#)

[Cancel](#) [Add alert](#)

Editing or Deleting a Balance and Transaction Alert

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

Bangor Savings Bank
You matter more.™

BUS CKG 0001 x2836 **\$462.50**
Current ⓘ

Transactions

PERSON PAY MICKEY	Pending Jul 8	+\$2.00	\$462.50
PERSON PAY MICKEY	Pending Jul 8	\$1.50	\$460.50

Alert preferences

Account alerts
BUS CKG 0001 (x2836)

☒ Balances, transactions, and deposits

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

<

Account alerts
BUS CKG 0001 (x2836)

Balance

Transaction

When balance is over \$100.00, notify by in-app message.

Edit

+ Add alert

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

<

Account alerts
BUS CKG 0001 (x2836)

Balance

Transaction

Notify me when my balance is over :

\$ 100.00

Notify by:

☐ Text

☐ Email

☒ In-App Message

Need to update your contact information?

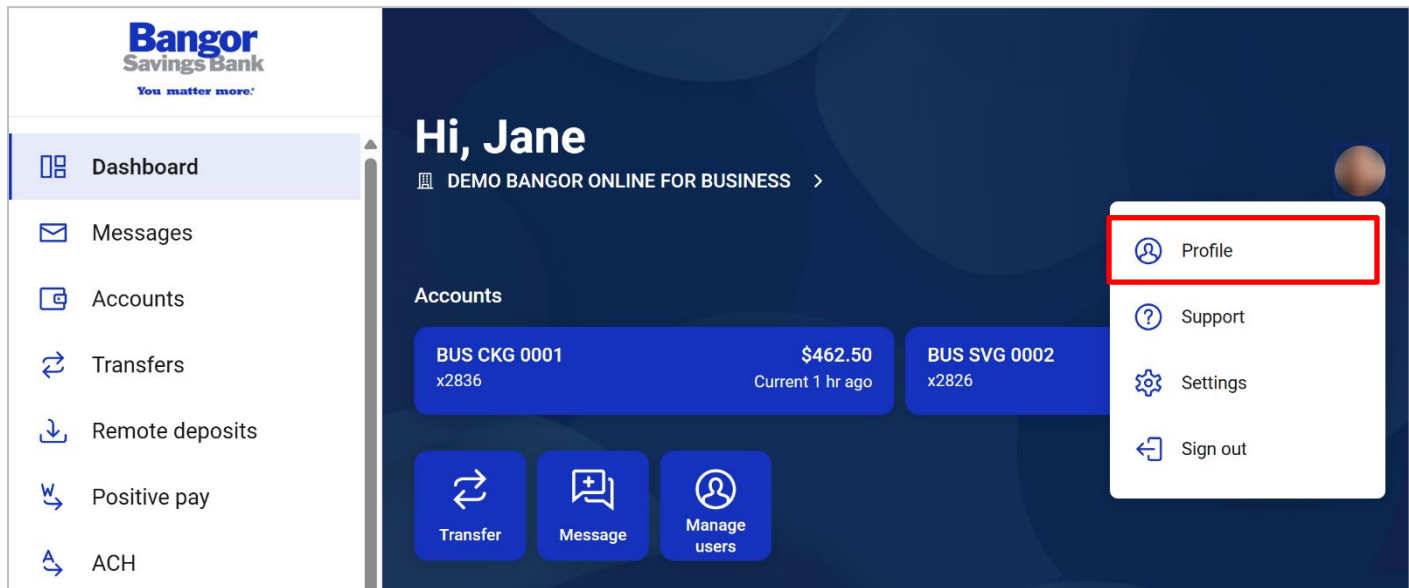
Cancel

Save

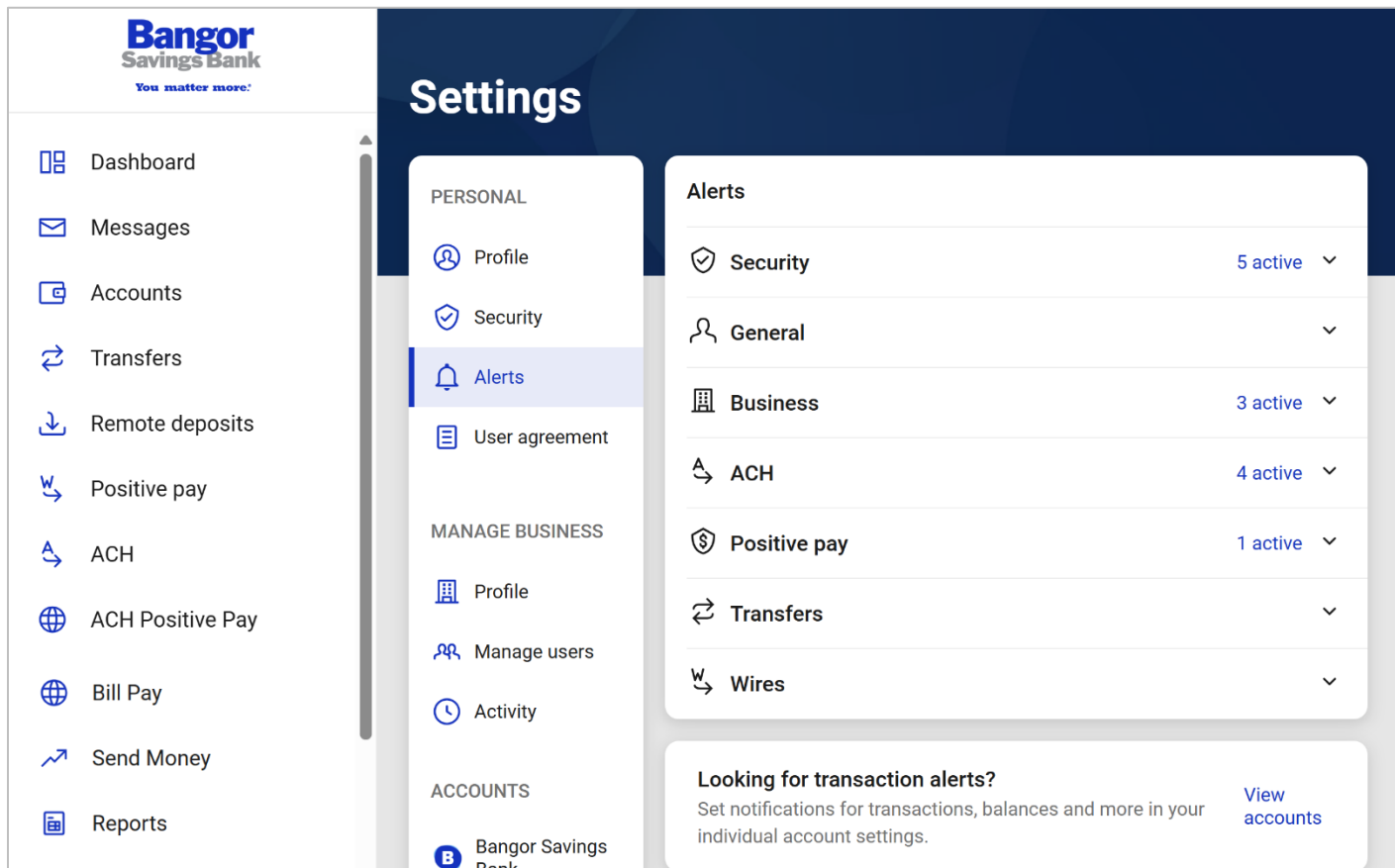
+ Add alert

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*.

 Positive pay	▼
ACH exceptions	>
Positive Pay exceptions	>
Positive Pay review time ending	>
Unmatched reconciliation item	>

Unmatched reconciliation item		×
Email	☐	
SMS	☐	
In-app message	☐	

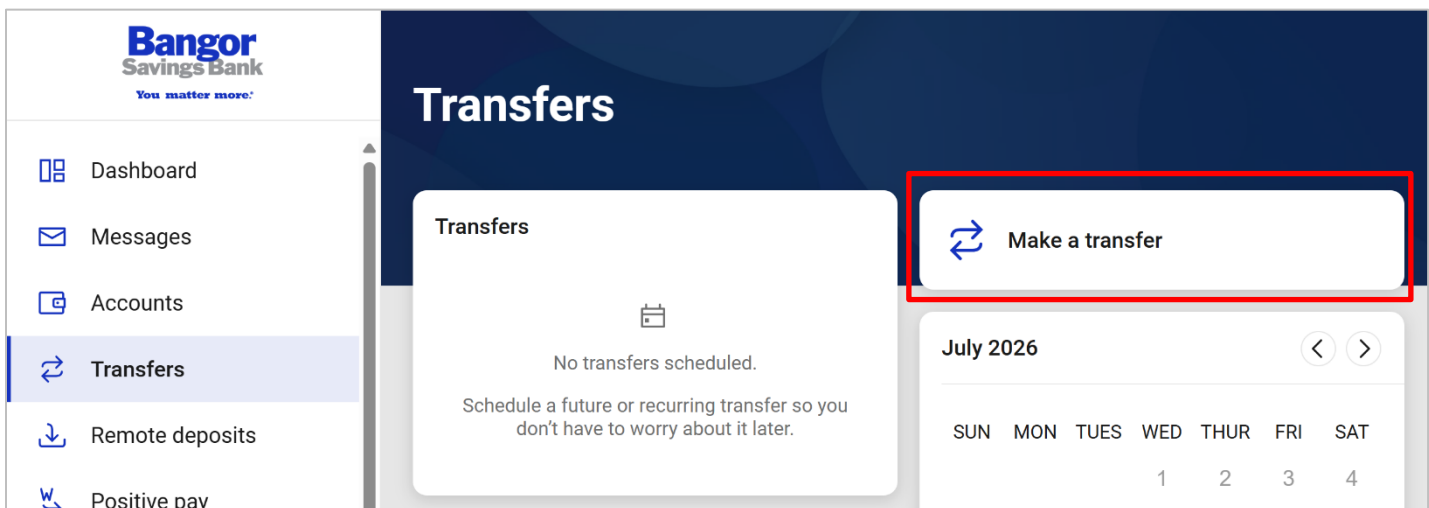
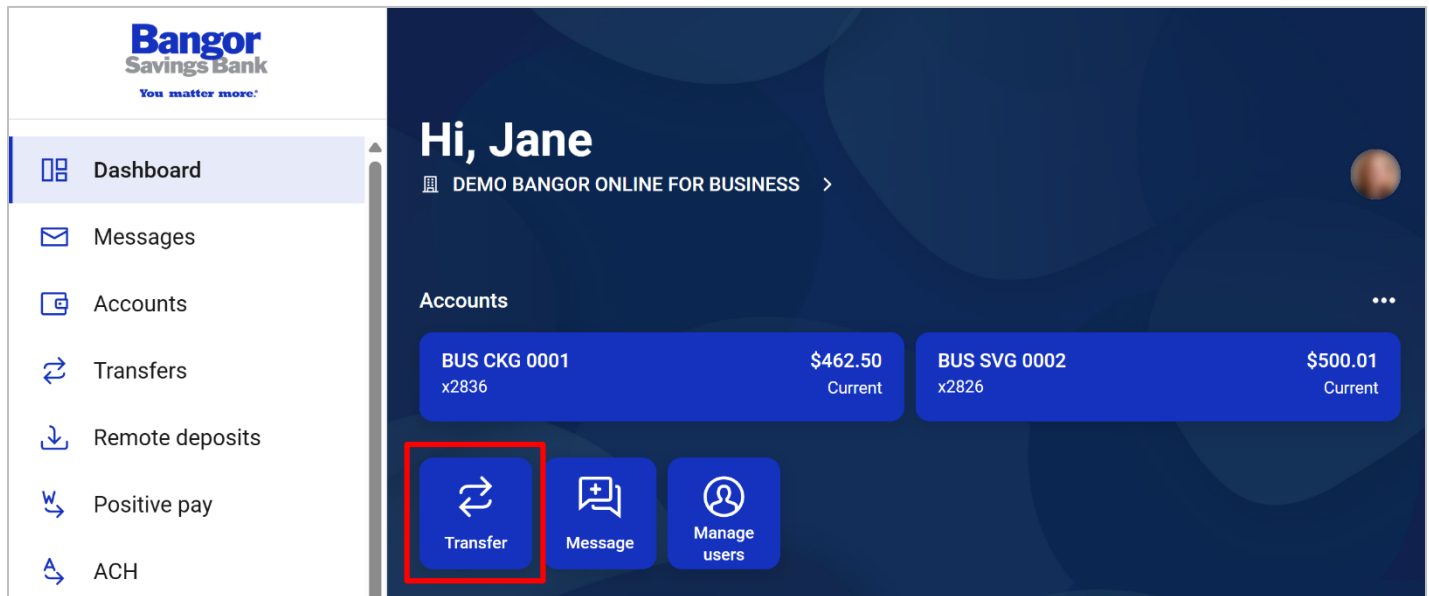
See the User Alerts section for more information on the Security and General alerts.

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**.

Transfer

From BUS CKG 0001 \$462.50

To BUS SVG 0002 \$500.01

Amount \$ 0.00

[More options](#)

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.

Bangor Savings Bank
You matter more.

Dashboard
Messages
Accounts
Transfers
Remote deposits
Positive pay

Transfers

JUL 31 **\$1.00 to BUS SVG 0002**
On Jul 31, from BUS CKG 0001

Transfer

From BUS CKG 0001 \$462.50

To BUS SVG 0002 \$500.01

Amount \$ 1.00

Frequency Once

Date July 31

Save

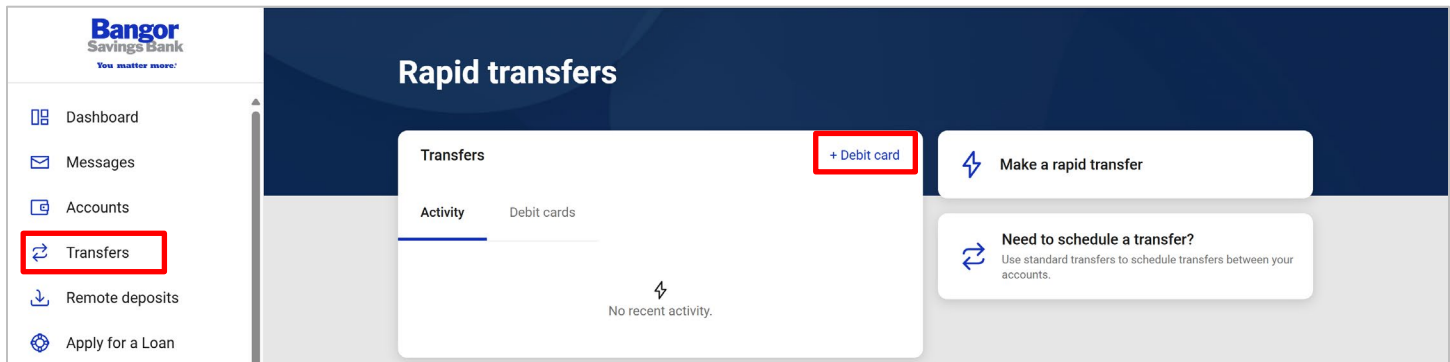
Rapid Transfers

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

- 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.



- Click **+ Debit card**.
- Enter your debit Card number, Expiration date (MM/YY), and the 3-digit CVV security code. Click **Submit**. You will be prompted to complete multi-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.

<

Add a debit card

Add a card to make external transfers

Use a debit card from another institution to transfer money between your Bangor Savings Bank and external account within minutes*. For internal transfers, use Standard transfers.

Card number

Expiration date: (MM/YY)

CVV

3-digit security code

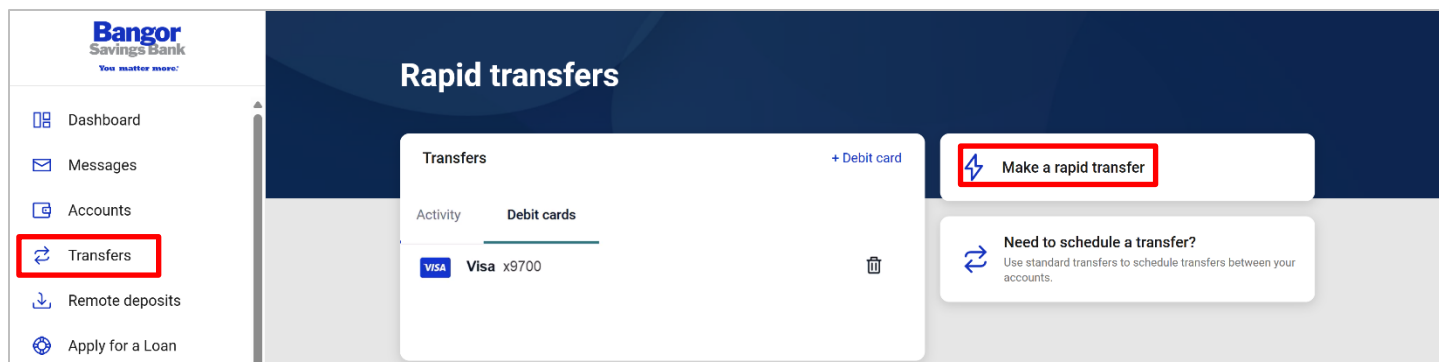
Submit

* Fund availability may vary depending on the receiving financial institution.

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

Submitting a Rapid Transfer

- 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.



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

<

Rapid Transfer

From

Visa Sandbox

via debit (x9700)

To

Green Family Savings

\$9,845.21

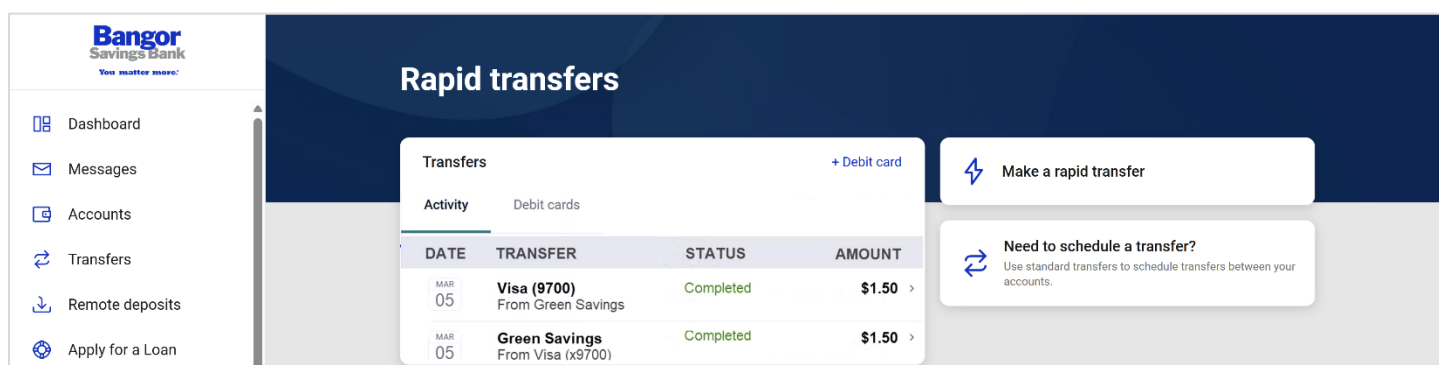
Amount

\$

1.00

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.

<

Add account



Conveniently make a deposit by taking photos of your check. Enroll today by selecting the accounts you wish to deposit to.

*A mobile device with the [Bangor Savings Bank app](#) is currently required to make deposits.

☒ BUS CKG 0001 (x2836)

☐ BUS SVG 0002 (x2826)

Enroll

<

Add account



Enrollment submitted

Your request is being processed. If an account requires additional approval, a notification will be sent when it has been enabled for deposits.

Ok

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

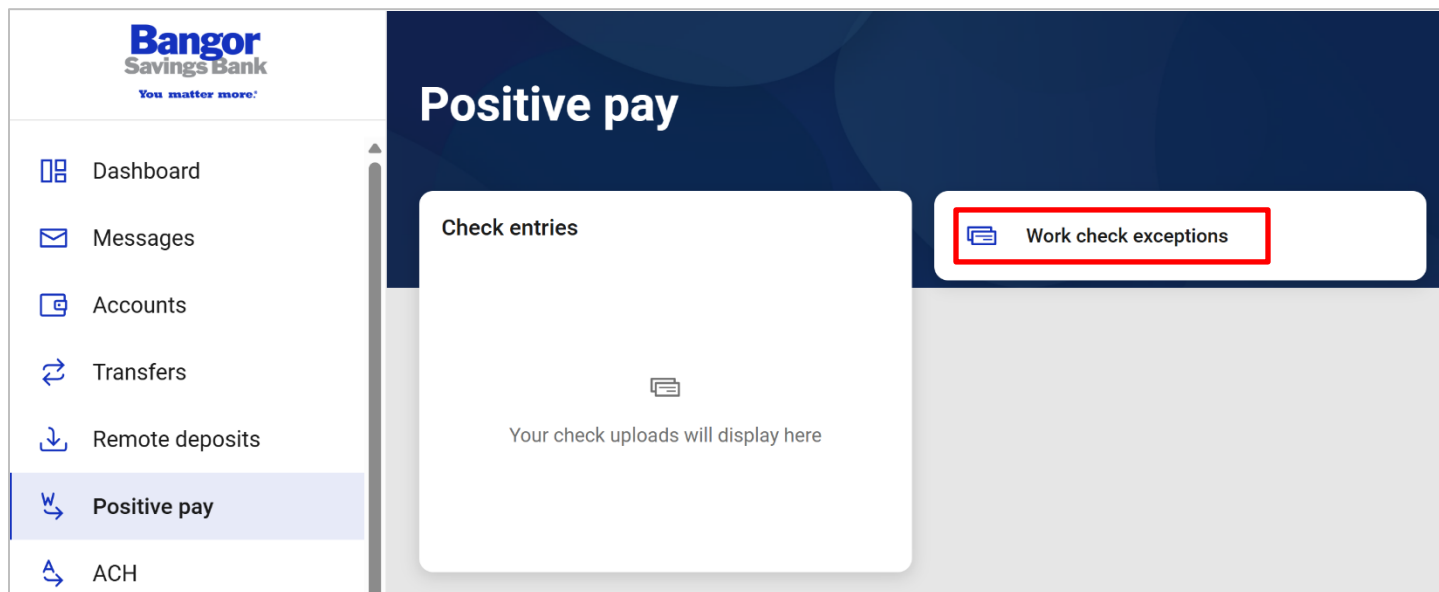
Recent mobile deposits will appear on the Remote deposits card on the Dashboard or on the Remote deposits page.

✓	Command 0132 (x3668) Accepted	\$1,573.85 Apr 29
✓	Command 0074 (x2559) Accepted	\$176.00 Apr 29

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.

< Work check exceptions

Account: Business 002 (x5140) >

① Select any check exceptions you would like to pay.

PAY	PAYEE/AMOUNT	CHECK #/REASON
☒	\$86.56 Pay	☐ 0923653370 ① Not Issued >

Returning 0 | Paying 1

[Submit](#)

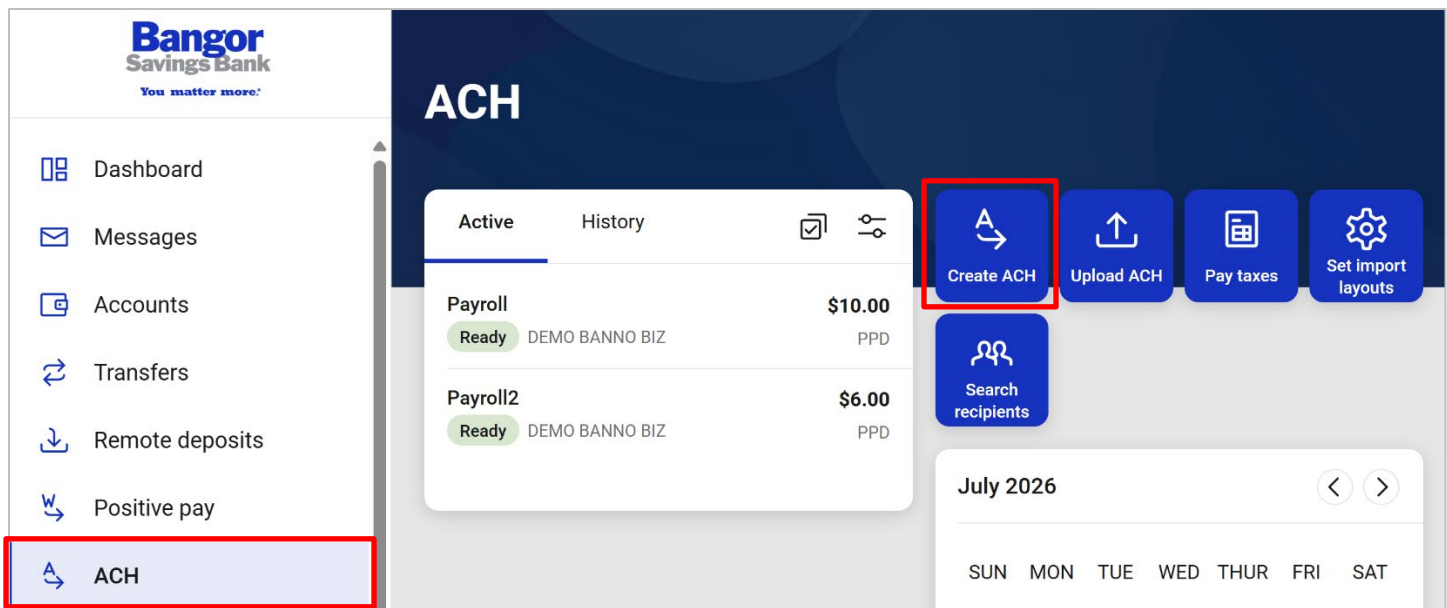
ACH

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.

<

Create ACH

Batch name

ACH name

Company

Select company >

Cancel

Create batch

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.

<

Create ACH

Batch name

Payroll

Company

DEMO BANNO BIZ >

Company ID

1111111111

SEC

PPD >

Entry description

ACH PYMNT >

Discretionary data

Discretionary data >

Recipients

Add recipients >

Cancel

Create batch

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.

Recipients

Employee One ^

Recipient name: Employee One

Amount: \$ 1.00

Credit/Debit: Credit

Account number: 12345789

Routing number: 124084834

Account type: Checking

FIRST CITIZENS BANK & TRUST...

Optional fields

☐ Prenote ☐ Hold

[+ Add another recipient](#)

Save recipient

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

Create ACH

Batch name: Payroll

Company: DEMO BANNO BIZ

Company ID: 111111111

SEC: PPD

Entry description: ACH PYMNT

Discretionary data: Discretionary data

Recipients: 1 recipient

Cancel **Create batch**

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.

Bangor Savings Bank
You matter more.

ACH

Active History

Payroll	\$10.00
Ready DEMO BANNO BIZ	PPD
Payroll2	\$6.00
Ready DEMO BANNO BIZ	PPD
Test Payroll	\$1.00
Ready DEMO BANNO BIZ	PPD

Create ACH Upload ACH Pay taxes Set import layouts

Search recipients

July 2026

SUN MON TUE WED THUR FRI SAT

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**.

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ACH

Active History

Payroll	\$10.00
Ready DEMO BANNO BIZ	PPD
Payroll2	\$6.00
Ready DEMO BANNO BIZ	PPD

Create ACH Upload ACH Pay taxes **Set import layouts**

Search recipients

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**.

<

File layouts

CSV

Tab delimited

Fixed position

i

Enter the column positions of each label as it is placed within your file. If you are not using a label then leave it blank.

Name

Column 1

Account number

Column 4

Routing number

Column 5

ID number

Column 7

Amount

Column 2

Use transaction code

Account type

Column 6

Transaction type

Column 3

Checking equals

C

Savings equals

S

Debit equals

DR

Credit equals

CR

Cancel

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**.

<

File layouts

CSV

Tab delimited

Fixed position

i

Enter the column positions each label begins and ends with as it is placed within your file. If you are not using a label then leave it blank.

Name

Start: 1 End: 22

Account number

Start: 38 End: 54

Routing number

Start: 56 End: 64

ID number

Start: 68 End: 82

Amount

Start: 24 End: 33

Use transaction code

Account type

Start: 66 End: 66

Transaction type

Start: 35 End: 36

Checking equals

C

Savings equals

S

Debit equals

DR

Credit equals

CR

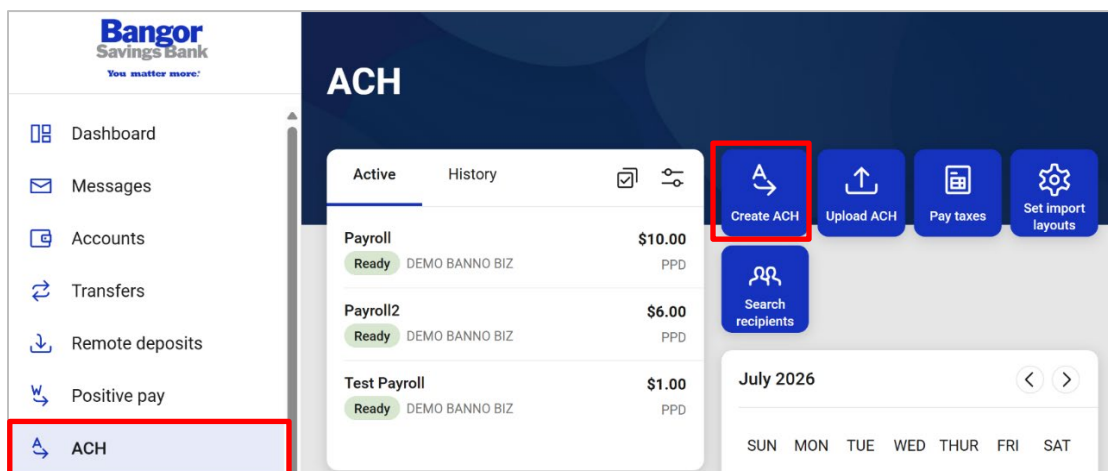
Cancel

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.

The screenshot shows a mobile app interface for creating an ACH batch. At the top is a back arrow and the title 'Create ACH'. Below this are two input fields: 'Batch name' and 'ACH name', both currently empty. Underneath is a 'Company' dropdown menu with the text 'Select company' and a right-pointing chevron. At the bottom are two buttons: 'Cancel' and 'Create batch'.

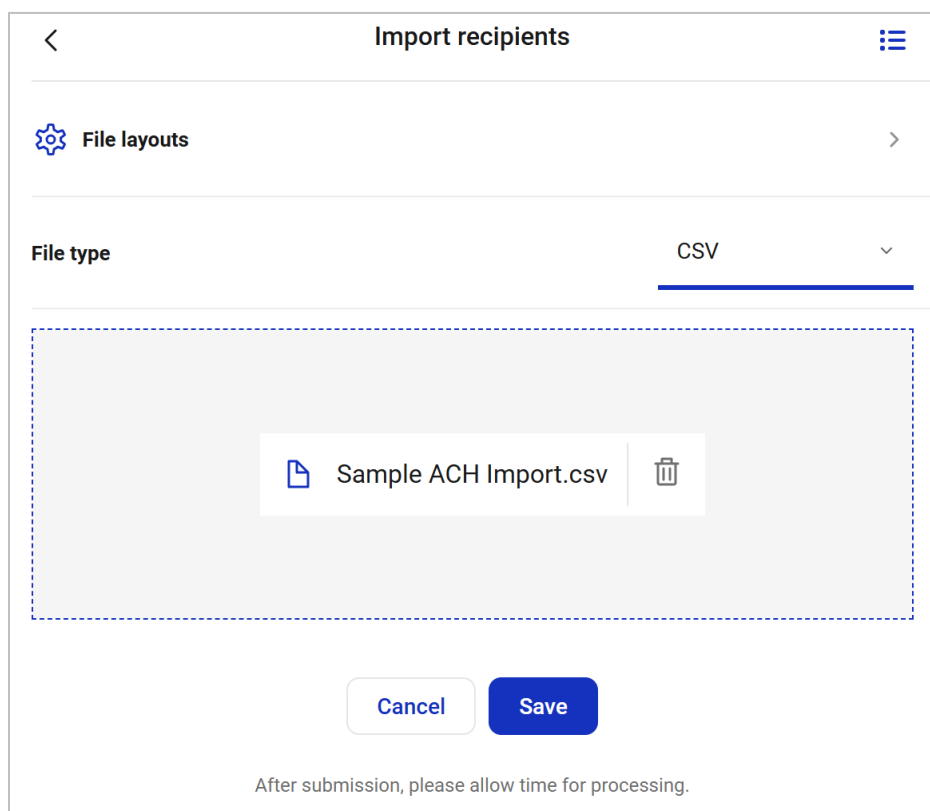
4. Confirm that the correct **SEC** code, **Entry description**, and **Discretionary data** display. Modify if necessary.
5. Click **Add recipients**.

This screenshot shows the same 'Create ACH' form but with data entered. The 'Batch name' field now contains 'Payroll'. The 'Company' dropdown is set to 'DEMO BANNO BIZ'. The 'Company ID' field displays '1111111111'. The 'SEC' dropdown is set to 'PPD'. The 'Entry description' dropdown is set to 'ACH PYMNT'. The 'Discretionary data' dropdown is set to 'Discretionary data'. The 'Recipients' section at the bottom has a button labeled 'Add recipients' which is highlighted with a red rectangular box. The 'Cancel' and 'Create batch' buttons remain at the bottom.

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**.



Import recipients

File layouts

File type CSV

Sample ACH Import.csv

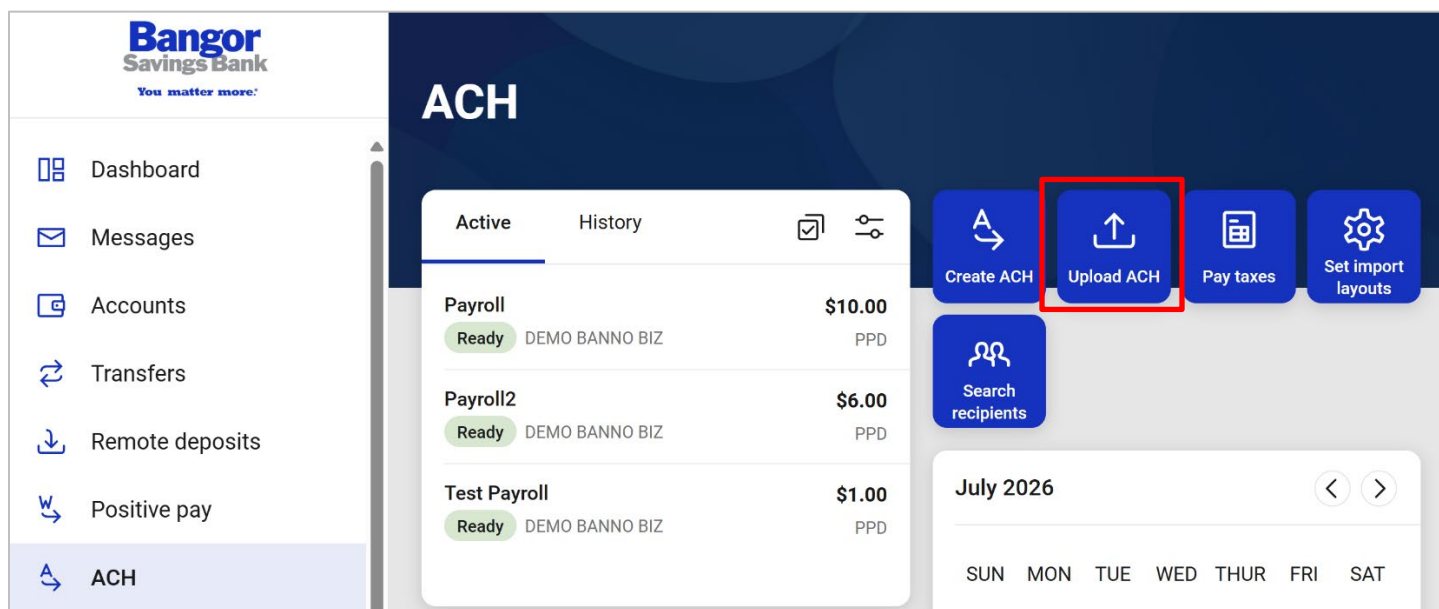
Cancel Save

After submission, please allow time for processing.

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**.



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You matter more.

Dashboard
Messages
Accounts
Transfers
Remote deposits
Positive pay
ACH

ACH

Active History

Batch	Status	Company	Amount	Payment Type
Payroll	Ready	DEMO BANNO BIZ	\$10.00	PPD
Payroll2	Ready	DEMO BANNO BIZ	\$6.00	PPD
Test Payroll	Ready	DEMO BANNO BIZ	\$1.00	PPD

Create ACH Upload ACH Pay taxes Set import layouts Search recipients

July 2026

SUN MON TUE WED THUR FRI SAT

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.

Batch Name	Status	Amount	Payee	Payment Type
Payroll	Ready	\$10.00	DEMO BANNO BIZ	PPD
Payroll2	Ready	\$6.00	DEMO BANNO BIZ	PPD
Test Payroll	Ready	\$1.00	DEMO BANNO BIZ	PPD

Initiating a Batch

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

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ACH

Active History

Batch Name	Status	Company	Amount	PPD
Payroll	Ready	DEMO BANNO BIZ	\$10.00	PPD
Payroll2	Ready	DEMO BANNO BIZ	\$6.00	PPD
Test Payroll	Ready	DEMO BANNO BIZ	\$1.00	PPD

Create ACH Upload ACH Pay taxes Set import layouts

Search recipients

July 2026

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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.

Batch details

Payroll Ready

Credits: \$10.00
 Debits: \$0.00

Effective date: Jun 18

Recipients: 2 recipients

Company: DEMO BANNO BIZ
 Company ID: 111111111
 SEC code: PPD
 Description: BSB TEST
 Batch restricted: No

Attach to a conversation

Mark as pending Review and initiate

- 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 multi-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.

Initiate ACH

Test Payroll

⊕ Credits

\$1.00

⊖ Debits

\$0.00

Show details ▾

Offset account

BUS CKG 0001 x2836 >

Effective date

Jul 23 >

Reset amounts to \$0.00 after processing

☐

Cancel

Initiate

Batch initiated

Payroll

⊕ Credits

\$1.00

⊖ Debits

\$0.00

Effective date

Jul 23

Confirmation #

0130260077

Recipients

1

Done

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

Active

History

Payroll

\$1.00

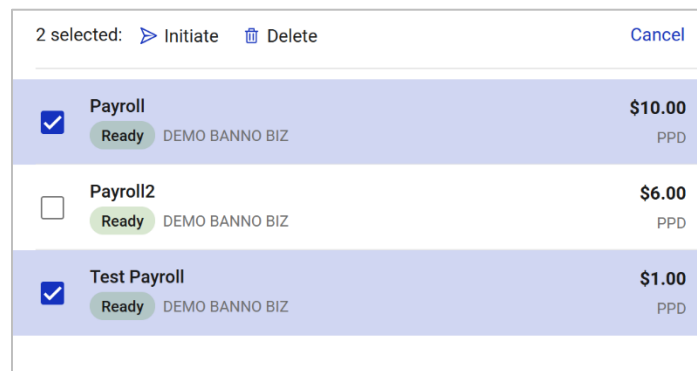
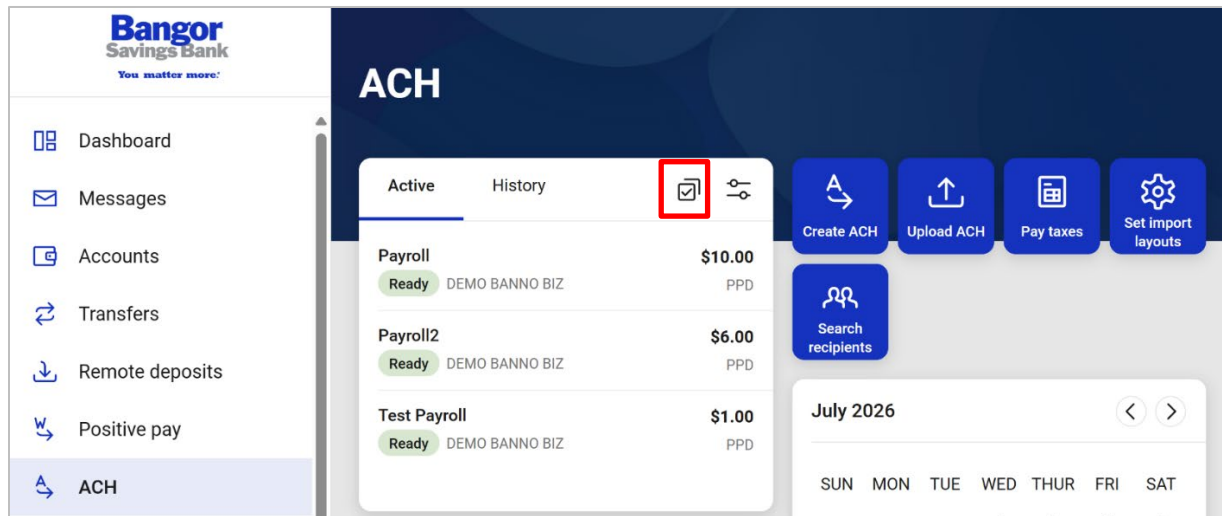
Initiated

DST

PPD

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.

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ACH

Active History

Batch Name	Status	Value	Type
Payroll	Initiated	\$10.00	PPD
Payroll2	Ready	\$6.00	PPD
Test Payroll	Initiated	\$1.00	PPD

Buttons: Create ACH, Upload ACH, Pay taxes, Set import layouts, Search recipients

Calendar: July 2026

3. Click **Uninitiate** and confirm.

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

Batch details

Payroll **Initiated**

+ Credits: **\$1.00**
 - Debits: **\$0.00**

Effective date: July 23

Recipients: 2 recipients >

Company: DST
 Company ID: 541471432
 SEC code: PPD
 Description: ACH
 Batch restricted: No

Attach to a conversation

Uninitiate

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.

Batch details

...

×

Payroll

Ready

⊕ Credits

\$10.00

⊖ Debits

\$0.00

Edit >

📅 Effective date

Jun 18

Recipients

2 recipients >

Company

DEMO BANNO BIZ

Company ID

1111111111

SEC code

PPD

Description

BSB TEST

Batch restricted ⓘ

No

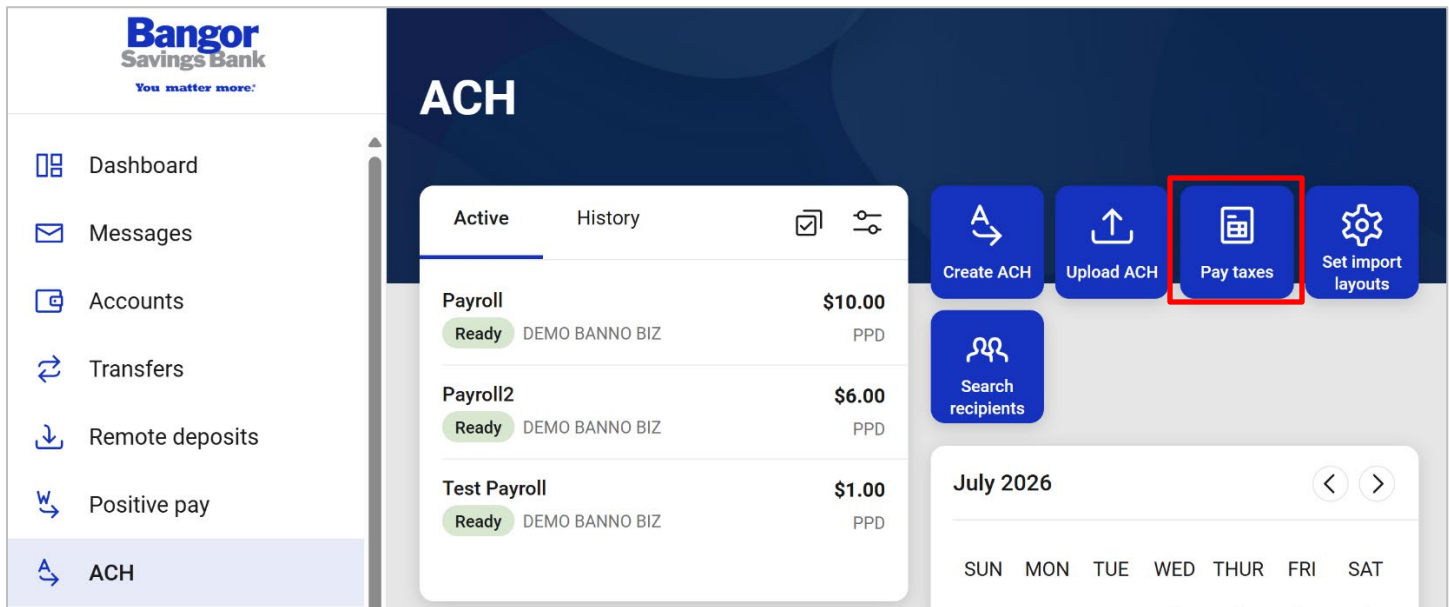
🗉 Attach to a conversation

Mark as pending

Review and initiate

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**.

Pay taxes

1 Payment details

Tax authority Federal State

Payment name Tax FD Payment name

Tax period MM/YY

Next

2 From and to accounts [Edit](#)

3 Tax code and amounts [Edit](#)

Pay taxes

✓ Payment details [Edit](#)
Federal, Tax FD test payment, January 2026

2 From and to accounts

Company [Select company](#) >

Pay from [Select from account](#) >

Pay to [Select receiving account](#) >

Taxpayer ID Taxpayer ID

[Back](#) **Next**

3 Tax code and amounts [Edit](#)

- 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.

<

Pay taxes

✓

Payment details

Edit

Federal, Tax FD test payment, January 2026

✓

From and to accounts

Edit

From BUS CKG 0001, to Bank of America

3

Tax code and amounts

Tax code

Lookup tax code >

Amount

\$0.00

Back

Create payment

Active		History		
BATCH		RECURRING	AMOUNT	
Tax FD Quarterly Tax			\$1.00	
Ready		OPERATION TEST	CCD	

History

Select this tab to review batches that have been processed.

Active		History		
JAN 27		0000004	\$0.03	
		DST	PPD	

ACH Positive Pay

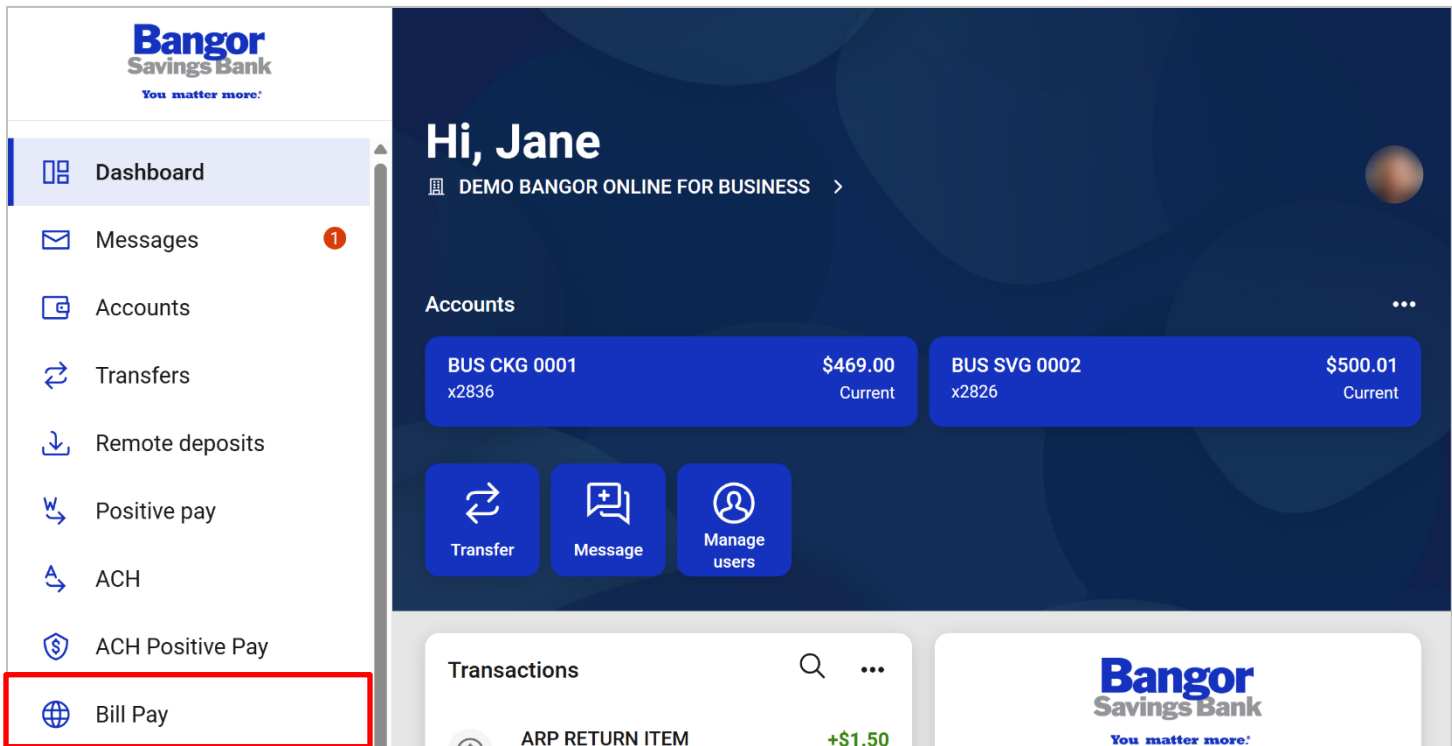
Use this link to access ACH Positive Pay.

Bill Pay

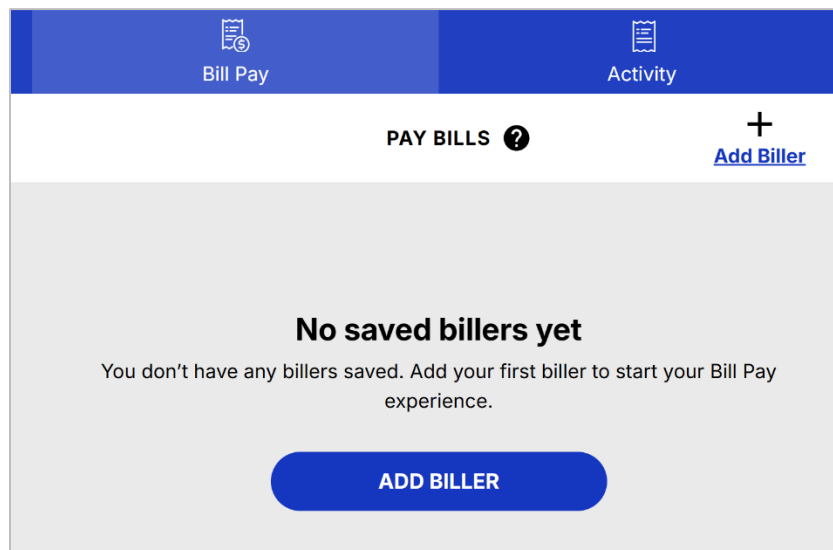
Easily schedule, manage, and track payments to businesses and service providers—all from one convenient place

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.

The screenshot shows the 'ADD BILLER' screen with a search bar containing 'DirecTV'. Below the search bar, under the heading 'RESULTS', there are two entries. The first entry is 'Unknown Biller DirecTV' with a '+ ADD' button to its right. The second entry is 'DirecTV'.

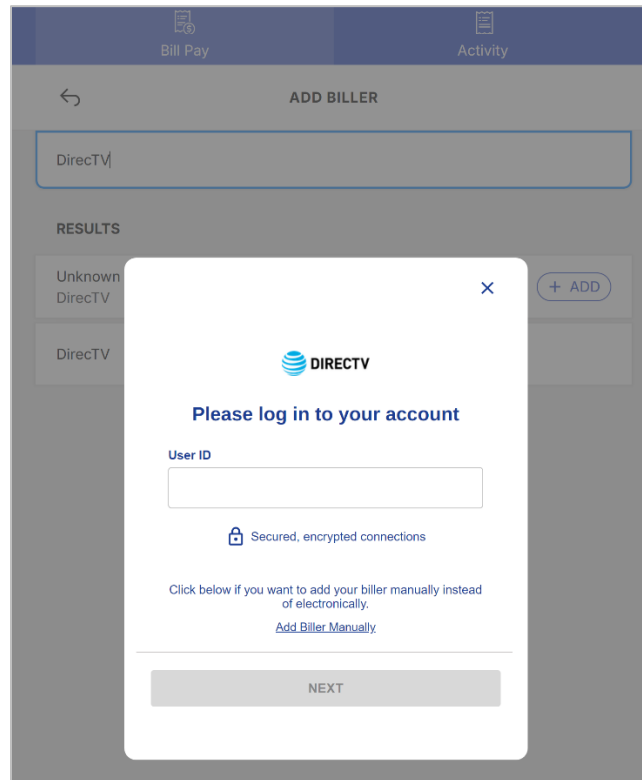
- If adding manually, enter your account information and the biller's address.

The screenshot shows the 'ADD BILLER' screen with a message: 'Fill out the missing information below to continue'. Below this message are several input fields:

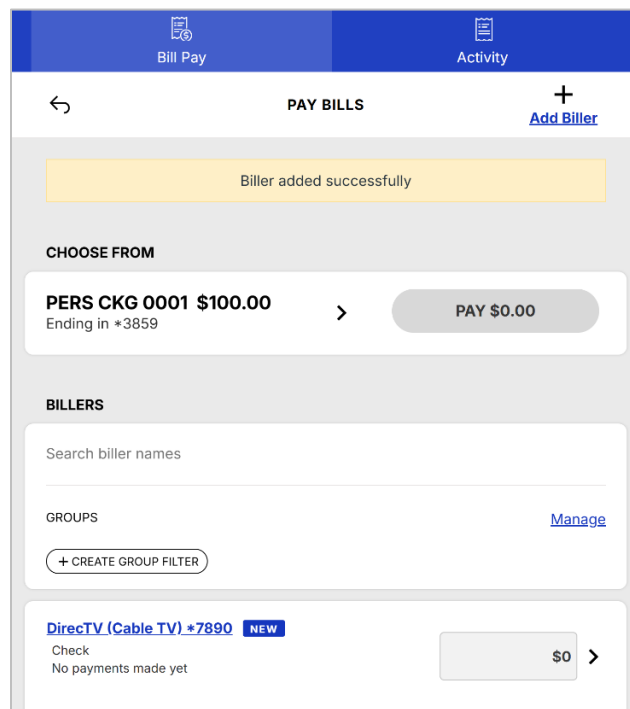
- Biller Name:** DirecTV
- I don't have account number:** A toggle switch is currently turned off.
- Account Number:** XXXXXXXXXXXX
- Confirm Account #:** XXXXXXXXXXXX
- Biller ZIP Code:** XXXXX-XXXX
- Nickname:** Add nickname for this biller
- Memo:** Saves a note when the bill is paid

At the bottom of the screen are two buttons: 'CANCEL' and 'NEXT'.

- If adding electronically, log into your account.



4. Click **Next**. You will be prompted to complete multi-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.

Bill Pay **Activity**

PAY BILLS ? [Add Biller](#)

CHOOSE FROM

PERS CKG 0001 \$100.00 > **PAY \$1.00**
Ending in *3859

BILLERS

Search biller names

GROUPS [Manage](#)

+ CREATE GROUP FILTER

[DirecTV \(Cable TV\) *7890](#)

Check
Deliver on 6/24/2026. Funds will be withdrawn from your account once the biller receives and processes the check.

\$1.00 >

Bill Pay **Activity**

Search by biller [Filters](#) ? ⋮

Scheduled **History** ⋮ 📅

JULY 2026 **TOTAL: \$1.00**

JUL 6 ➡ DirecTV (Cable TV) *7890 **\$1.00** >

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.

The screenshot shows the 'Activity' tab in the Bangor Online for Business interface. At the top, there are two tabs: 'Bill Pay' and 'Activity'. Below the tabs is a search bar labeled 'Search by biller' and a 'Filters' button. There are also icons for help and a menu. Below the search bar are two buttons: 'Scheduled' (highlighted in blue) and 'History'. To the right of these buttons are icons for a list and a calendar. The main content area shows a payment for 'JUL 6' to 'DirectTV (Cable TV) *7890' for an amount of '\$1.00'. A 'TOTAL: \$1.00' is displayed at the top right of the payment list.

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

The screenshot shows the 'PAYMENT DETAIL' screen. At the top, there are two tabs: 'Bill Pay' and 'Activity'. Below the tabs is a back arrow and the title 'PAYMENT DETAIL'. The main content area is divided into several sections. The first section shows 'Scheduled' on 'Jul 6, 2026'. The second section shows 'Estimated Deliver' on 'Jul 13, 2026'. The third section shows 'To' as 'DirectTV (Cable TV) *7890'. The fourth section shows 'Amount' as '\$1.00'. The fifth section shows 'From' as 'PERS CKG 0001 *3859'. The sixth section shows 'Status' as 'Scheduled'. The seventh section shows 'Delivery Method' as 'Check' with a link 'What's this?'. The eighth section shows 'Confirmation #' as a blurred box. The ninth section shows 'Frequency' as 'One-time'. At the bottom, there are two buttons: 'DELETE' (red) and 'EDIT' (blue).

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

Bill Pay

Activity

←

UPDATE PAYMENT

PAY BILLS FROM

PERS CKG 0001 \$100.00

Ending in *3859

>

BILLERS

[DirecTV \(Cable TV\) *7890](#)

Check

\$1.50

DELIVER DATE

REPEATS

July 13, 2026

>

One-time

>

Send a memo

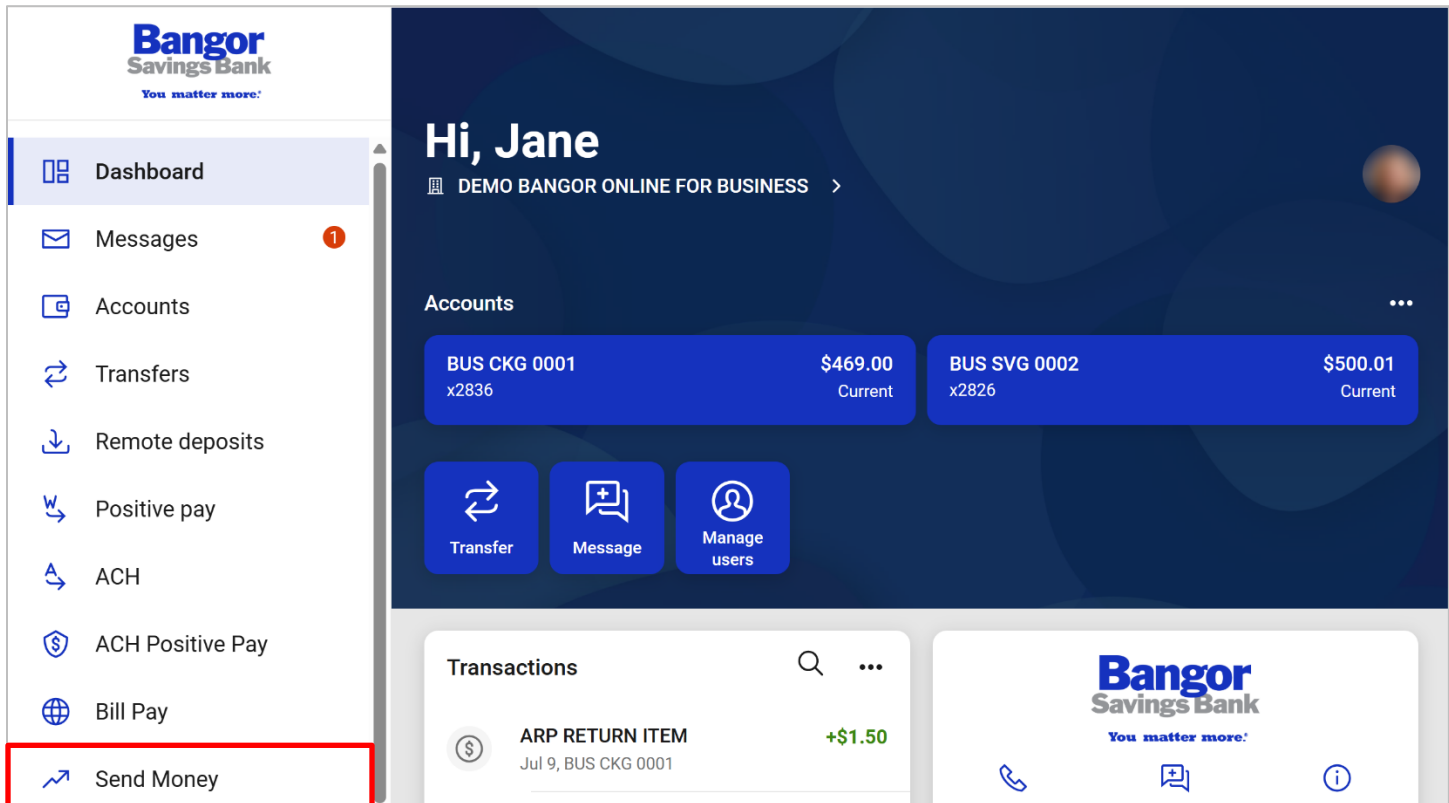
SAVE CHANGES

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 be prompted to complete multi-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**.

The screenshot shows the 'ADD CONTACT' form. At the top, there are two tabs: 'Send Money' (selected) and 'Activity'. Below the tabs is a back arrow and the title 'ADD CONTACT'. The form contains four input fields: 'First Name' with the value 'Joe', 'Last Name' with the value 'Smith', 'Mobile Number' with the value '(877) 123-4567', and 'Email' with the value 'joesmith@google.com'. Below these fields is a section titled 'HOW DO YOU WANT PAYMENT DELIVERED?' with a dropdown menu showing 'Send to (877) 123-4567' and a right arrow.

Send Money

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

The screenshot shows the Bangor Online for Business Dashboard. On the left is a sidebar with the Bangor Savings Bank logo and a list of navigation items: Dashboard, Messages, Accounts, Transfers, Remote deposits, Pay a Loan, Apply for a Loan, Send Money (highlighted with a red box), Bill Pay, and Manage cards. The main content area has a dark blue header with 'Hi, Brandon' and a user profile picture. Below the header is an 'Accounts' section showing two accounts: 'PERS CKG 0001 x3859' with a balance of '\$100.00 Current' and 'PERS SVG 0001 x3849' with a balance of '\$100.00 Current'. Below the accounts are three buttons: 'Transfer', 'Message', and 'Documents'. The bottom section is titled 'Transactions' and shows two transactions: 'INTEREST RATE CHANGE' for '\$0.00' and 'ACCOUNT CREDIT 1' for '+\$100.00'. On the right side of the dashboard, there is a section with the Bangor Savings Bank logo and three icons: 'Call', 'Message', and 'Info'.

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**.

×



Payment scheduled

Confirmation #: 366-ODC-639-9DE1

From: Checking *7402

To: Alex Ryan

Amount: \$100.00

Frequency: One-time - Jun 24, 2026

Memo:

DONE

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

Search by biller, person, account name or loan

Filters

?

⋮

ScheduledHistory

⋮

📅

JUN 24

 Alex Ryan
(972) 872-9898

\$100.00 >

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)**.

PAY A LOAN

1. SELECT LOAN TO PAY

[COMM ODP 0001 *9010](#)
No payments made yet

2. SELECT ACCOUNT TO PAY FROM

BUS CKG 0001 \$239.26
Ending in *2836

3. ENTER AMOUNT

PAYMENT OPTIONS	AMOUNT
Select One	\$0

4. SELECT YOUR FREQUENCY

REPEATS	DELIVER DATE
Monthly	July 22, 2026

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.

Prior day

Current day

Activity

Summary

EDI

Positive pay

Saved reports

Summary

Details

Account

BUS CKG 0001 (x2836)

Update

Prior Account Information

BUS CKG 0001 / DEMO BANGOR ONLINE FOR BUSINESS

Close of Business.....

July 8, 2026

Prior Day Activity

Available Balance....	Collected Balance....	Ledger Balance.....	Debits	Credits	Hold Amount.....
0.00	0.00				
One-day Float.....	0.00				
Two-day Float.....	0.00				
Three-day Float....	0.00				
Over 3-day Float...	0.00				
			Over-the-counter		
			2.50	2.00	
			Wires		
			0.00	0.00	
			Transfers		
			0.00	5.00	
			Total		
			2.	7.00	

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.

Prior day

Current day

Activity

Summary

EDI

Positive pay

Saved reports

Summary

Details

Account

BUS CKG 0001 (x2836)

Update

Current day

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

Prior day

Current day

Activity

Summary

EDI

Positive pay

Saved reports

Account

BUS CKG 0001 (x2836)

Update

Current Account Information

BUS CKG 0001 / DEMO BANGOR ONLINE FOR BUSINESS

As of Date..... July 8, 2026

Current Day Activity

DebitsCredits

Available Balance.... Collected Balance.... Ledger Balance..... Hold Amount.....

0.000.00

Current Available....0.000.00

Wires

0.000.00

Transfers

0.000.00

Total

0.0.00

Activity

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

Prior day

Current day

Activity

Summary

EDI

Positive pay

Saved reports

BUS CKG 0001 (x2836)

>

Jul 2, 2026 – Jul 9, 2026

...

Update

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	

Filter report

Transaction type

All Transactions >

Amount

\$ Minimum

\$ Maximum

Check number

Starts with

Ends with

Cancel

Done

Summary

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

Prior day

Current day

Activity

Summary

EDI

Positive pay

Saved reports

BUS CKG 0001 (x2836)

>

Jul 2, 2026 — Jul 9, 2026

...

Update

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.

Prior day

Current day

Activity

Summary

EDI

Positive pay

Saved reports

Account
BUS CKG 0001 (x2836) ▾

EDI Information
Summary ▾

Jan 1, 2026 – Jul 1, 2026

⚙️

⋮

Update

Account #	Date	Name	Value	Debit
Payroll x1001	12/01			
		Current Transaction Trace Numbers	5649	
		***Remittance Advice Accounts Receivable Open Item Reference		
		Seller's Invoice Number	L8081309	
		Note/Special Instruction		
		Additional Information	L8081309 XXXXX1959 BARSTATIS ST	
		Voucher	6F0314739	
		Invoice Date	09/13/2005	
		Originating Company Identifier	1376002057	
		Payment Action Code		
		Paid Amount	20.00	
		Invoice Amount	20.00	

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.

Prior day

Current day

Activity

Summary

EDI

Positive pay

Saved reports

Report
Items ▾

BUS CKG 0001 (x2836) >

Jul 2, 2026 – Jul 9, 2026

⚙️

⋮

Update

Account #	Check #	Entered Date	Issued Date	Posted Date	Payee	Exception Reason	Status	Issued
BUS CKG 0001	0	7/8/2026		7/8/2026				\$0.00
BUS CKG 0001	1001	7/7/2026					Stop Pay	\$0.00
BUS CKG 0001	0	7/8/2026				Duplicate		\$0.00
Total (All Accounts)					-36.5	7		

Filter report

Report

Items

Status

All

Exception reason

All

Amount

\$ Minimum

\$ Maximum

Check number

Starts with

Ends with

Cancel

Done

Saved reports

Obtain your saved reports here.

Saved reports	
saved report Activity Report	

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.

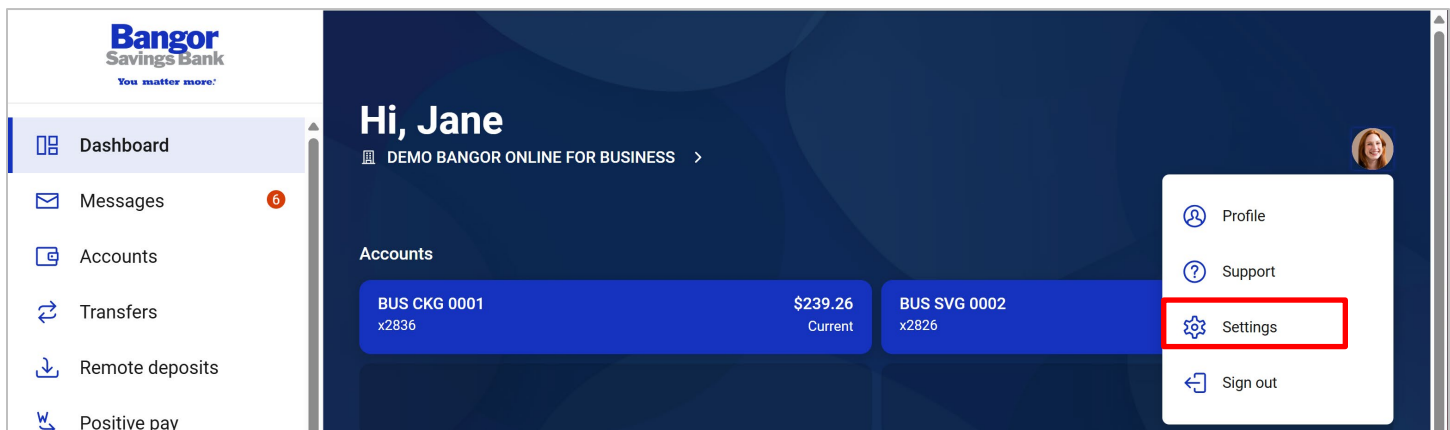
Send Us Feedback

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 multi-factor authentication. The MFA options will vary depending on which verification method(s) you have established.

Settings

PERSONAL

 Profile

 Security

 Alerts

 User agreement

MANAGE BUSINESS

 Profile

 Manage users

 Activity

ACCOUNTS

 Bangor Savings Bank

 Add account

View balances from another institution.

Profile



Jane
[Edit preferred first name](#)

Address
11 HAMLIN WAY
BANGOR, ME 04401-0000

Email
Used for alert and statement notifications. Business statements may deliver to your organization's email.

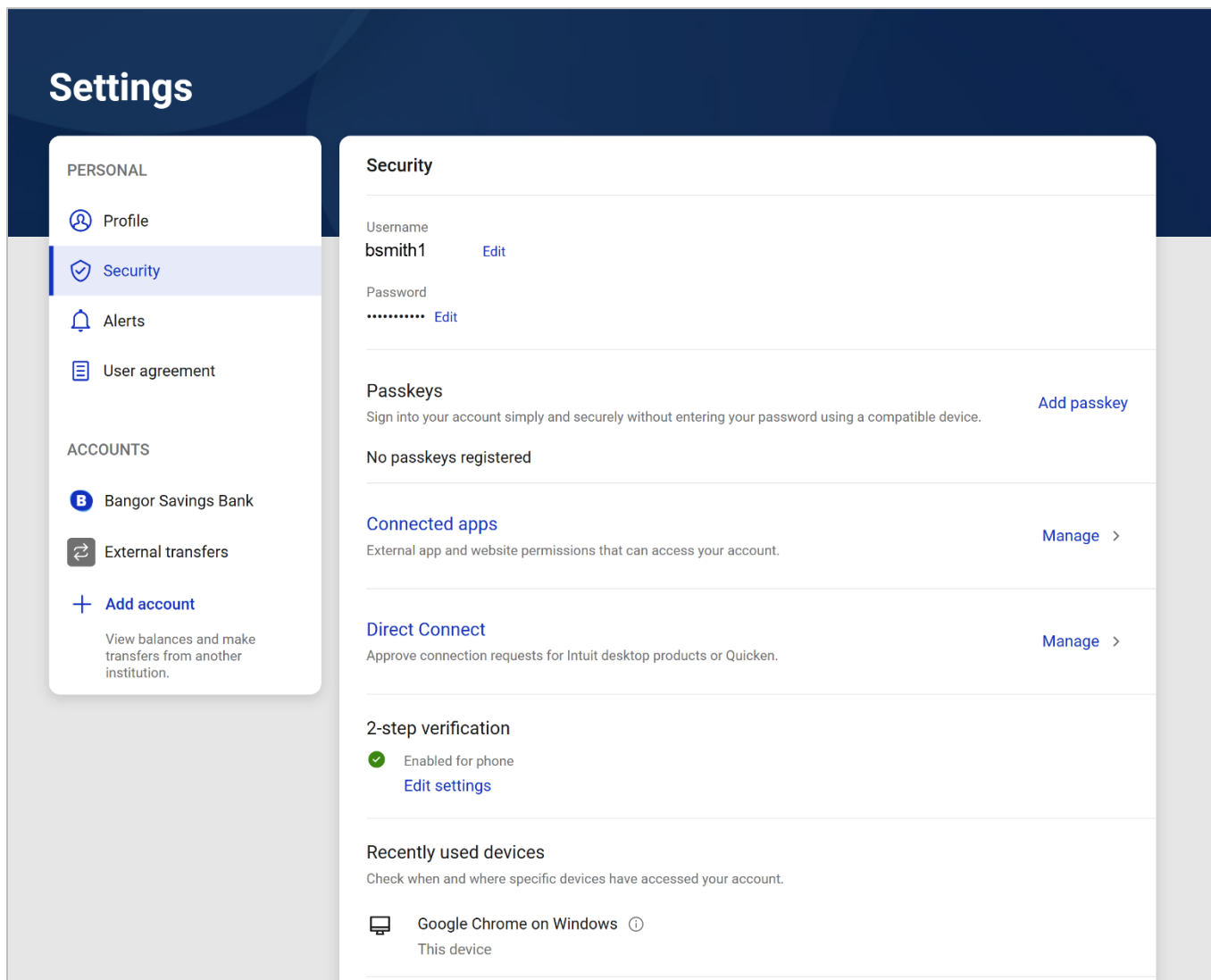
[Edit email](#)

Phone
Mobile
(877) 123-4567
[Edit phone numbers](#)

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 multi-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.

The screenshot shows the 'Settings' page with a left-hand navigation menu and a main content area. The navigation menu is divided into three sections: PERSONAL, MANAGE BUSINESS, and ACCOUNTS. The 'Alerts' option under PERSONAL is highlighted. The main content area is titled 'Alerts' and lists several alert categories with their active status and a dropdown arrow. Below the list is a section titled 'Looking for transaction alerts?' with a link to 'View accounts'.

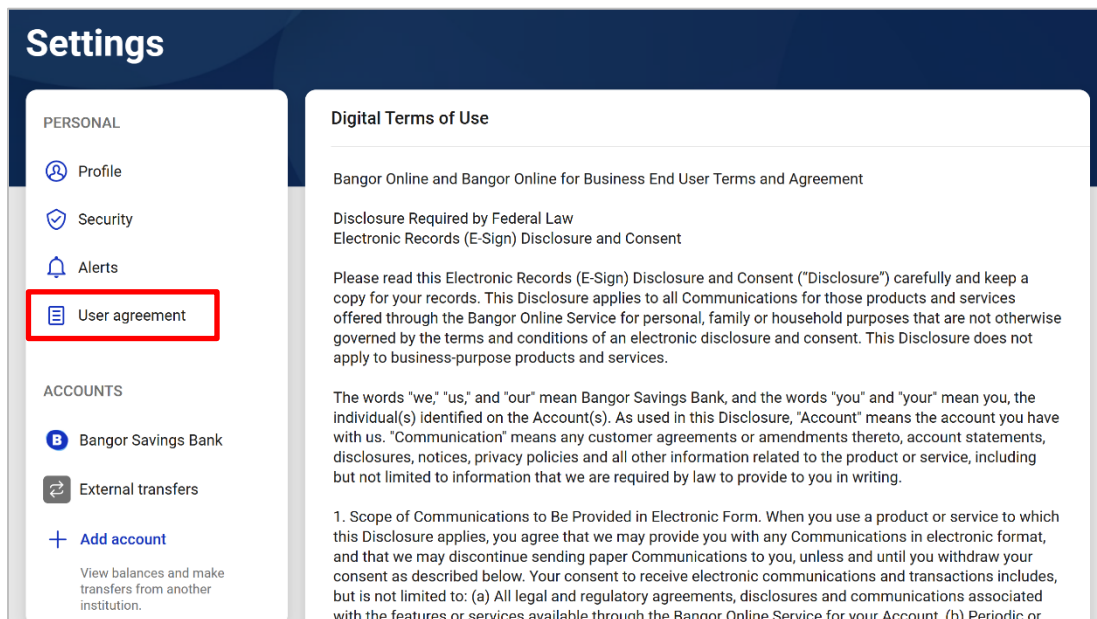
Alerts	
Security	5 active ▾
General	▾
Business	3 active ▾
ACH	4 active ▾
Positive pay	2 active ▾
Transfers	▾
Wires	▾

Looking for transaction alerts?
Set notifications for transactions, balances and more in your individual account settings. [View accounts](#)

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.

