Bank of Pontiac

Business Digital Banking
User Guide

November 2024

Learn how to use Digital Banking with this handy guide.

For questions, contact us at 855-844-6151.

bankofpontiac.com

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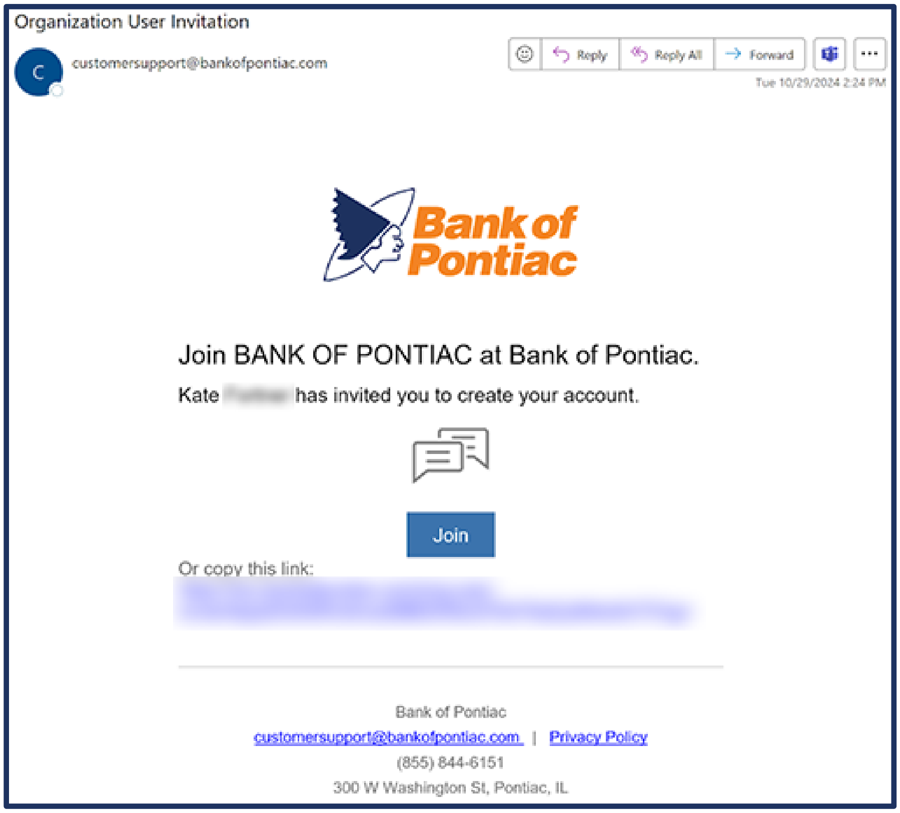
First Time Login

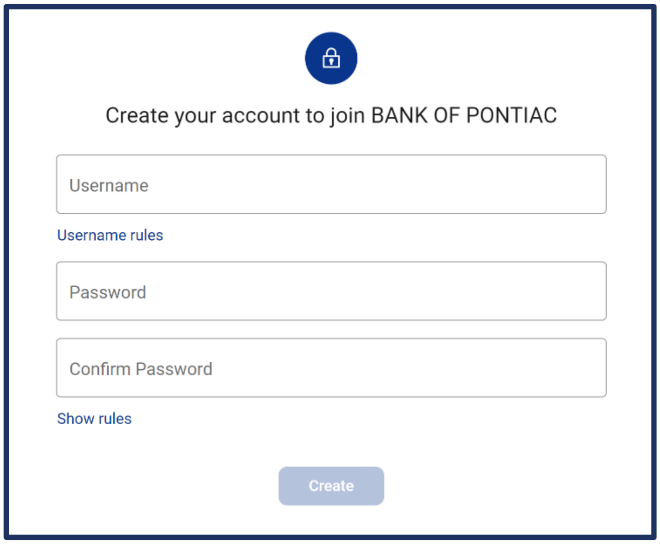
Step 1

Open your enrollment email and click Join



Step 2

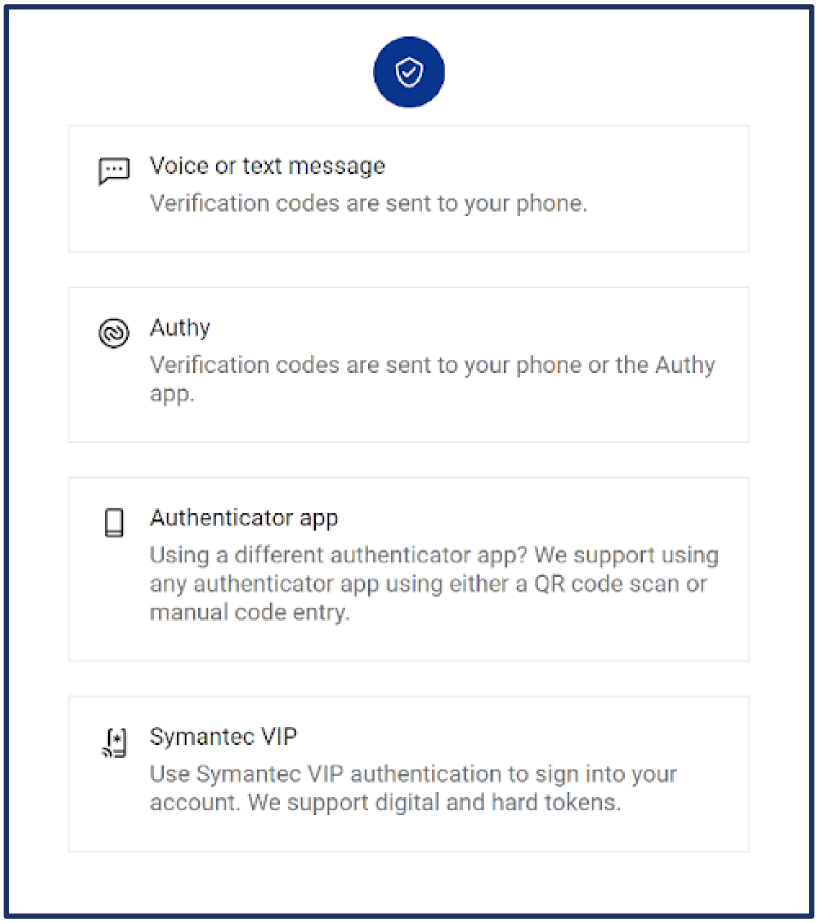
Create your username and password. Click Create and sign In.



Step 3

Review the information regarding registering for two-factor authentication and click Get started. Choose how to receive your two factor authentication codes:

- Voice or text message: Enter your phone number and choose to receive your code via text or phone call. Enter the code you receive.
- Authy: Enter your email address and phone number and then choose how to receive your codes. You can choose text, phone call, or you may download the Authy app. 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.
- Symantec VIP token: Download the VIP Access app from Apple or Google Play or grab your physical token. Enter the serial number or credential ID from your token. Then enter the code that generates.



Step 4

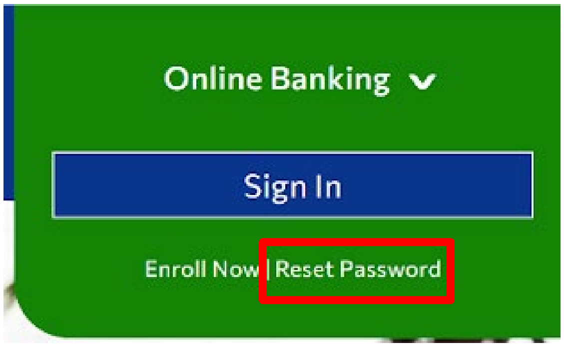
Click Done and accept the Terms and Conditions.

Account Recovery

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

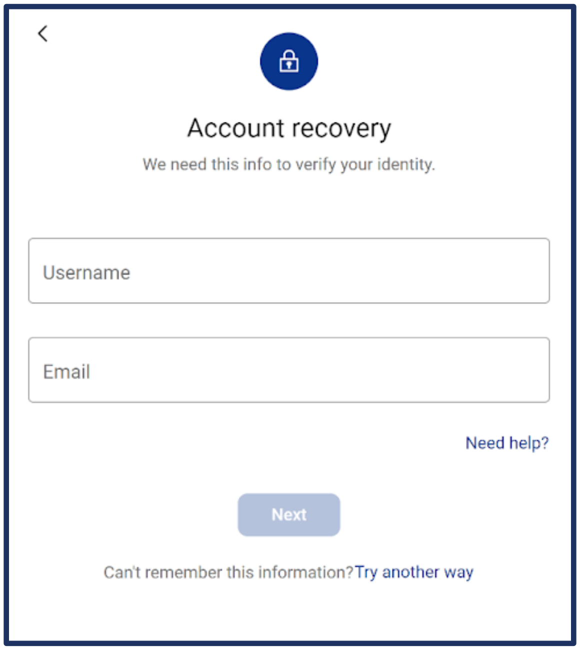
Step 1

Navigate to our website and click Login. Select Reset Password



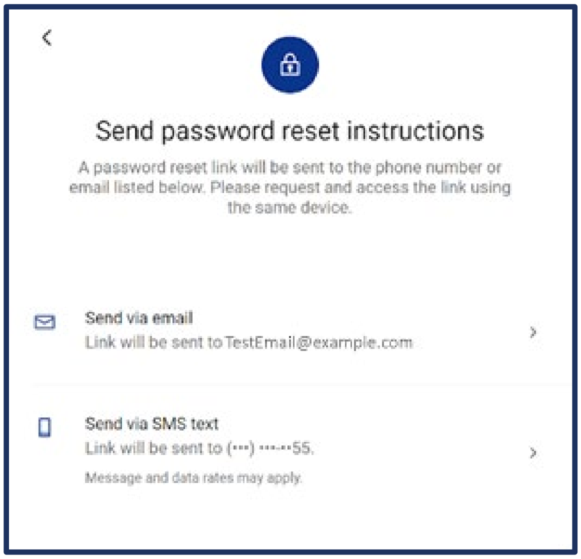
Step 2

Enter your username and email address.
IMPORTANT: Email must match what is on file.



Step 3

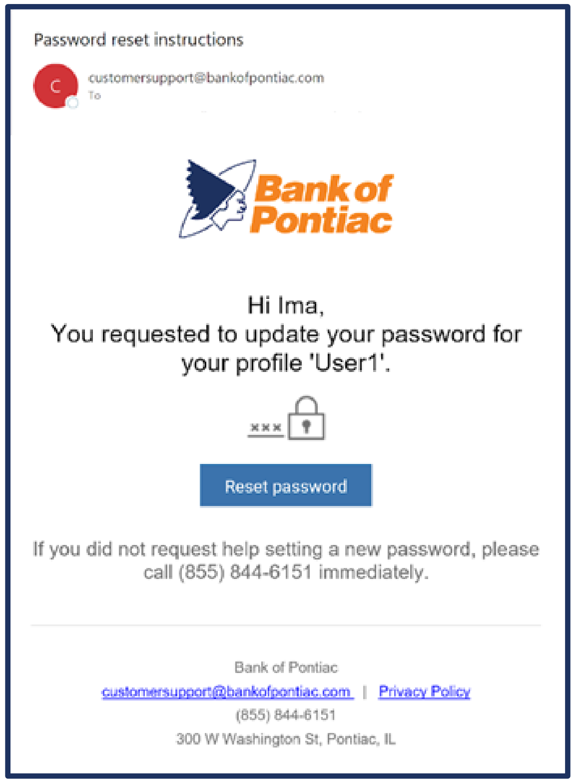
Choose to receive your instructions via email or text.



Step 4

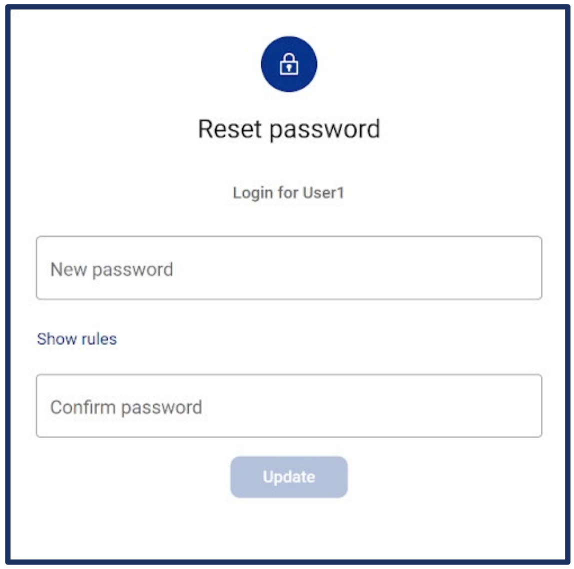
- Email: Open your email. Your username will appear in the email body.
  Click Reset Password if applicable.

- Text: Open your text and click the link.



Step 5

Enter the code you receive and create a new password.

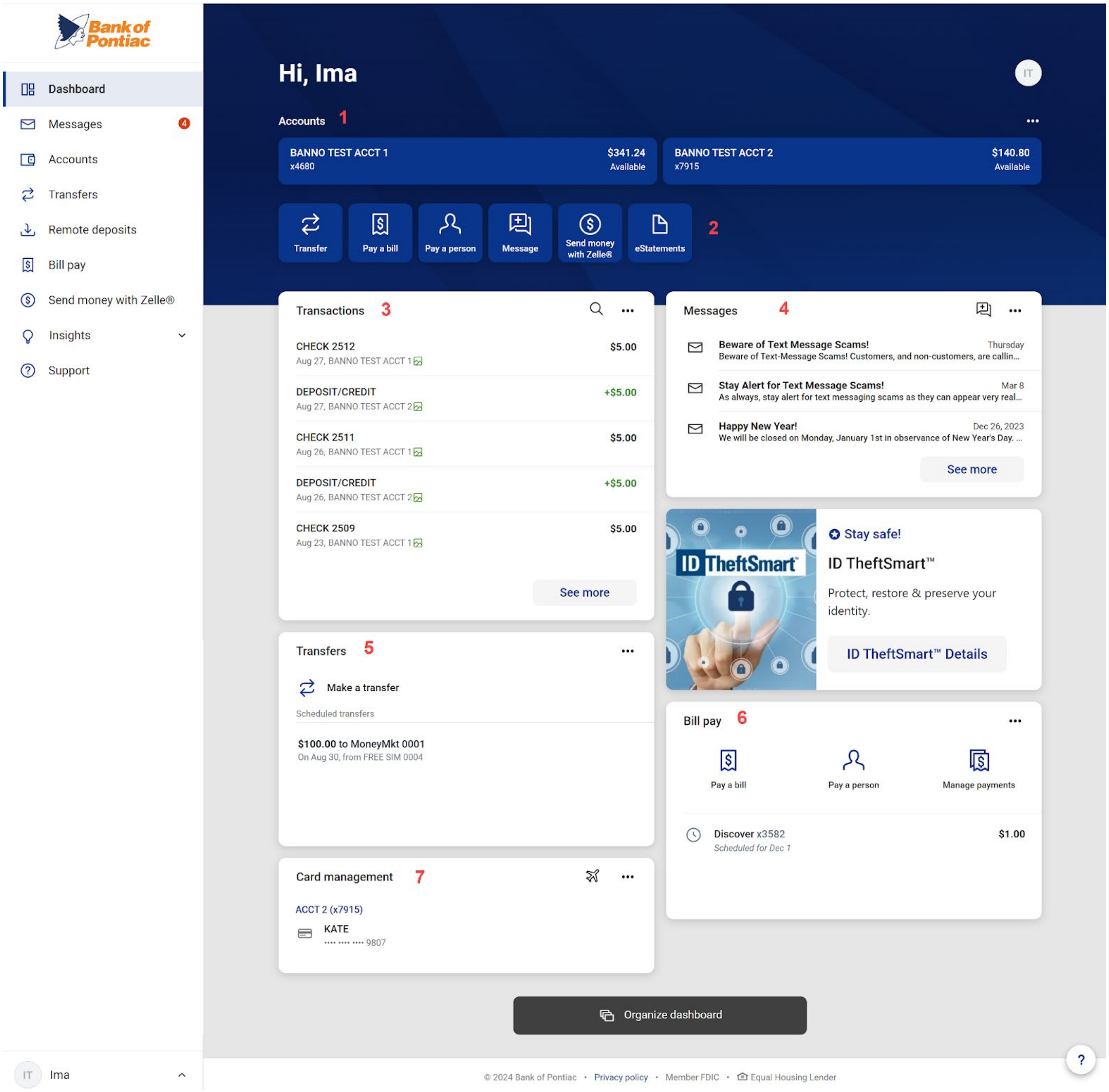


Dashboard

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

Default Layout

1. Accounts - Displays accounts including balance, status, and last four digits of account number.
2. Quick Action Buttons - Click a button to jump to that feature of online banking
3. Transactions - Displays recent activity on all accounts
4. Messages - Displays conversations between you and support representatives as well as alerts and bank messages.
5. Transfers - Displays scheduled transfers and a quick link to Make a Transfer.
6. Bill Pay - Displays recent activity and quick links to Pay a bill, Pay a person, or Manage payments.
7. Card Management - Displays debit cards that are linked to your accounts. Select a card to toggle it on or off, report it lost or stolen, or reorder.

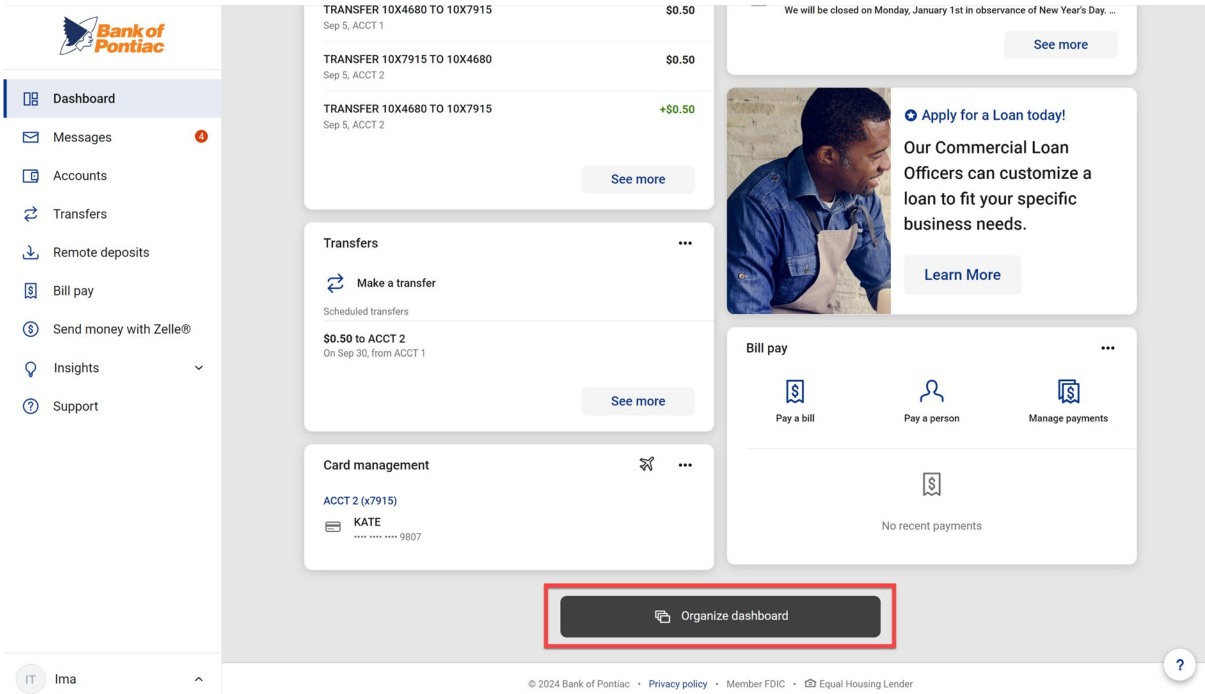


Organize Dashboard

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

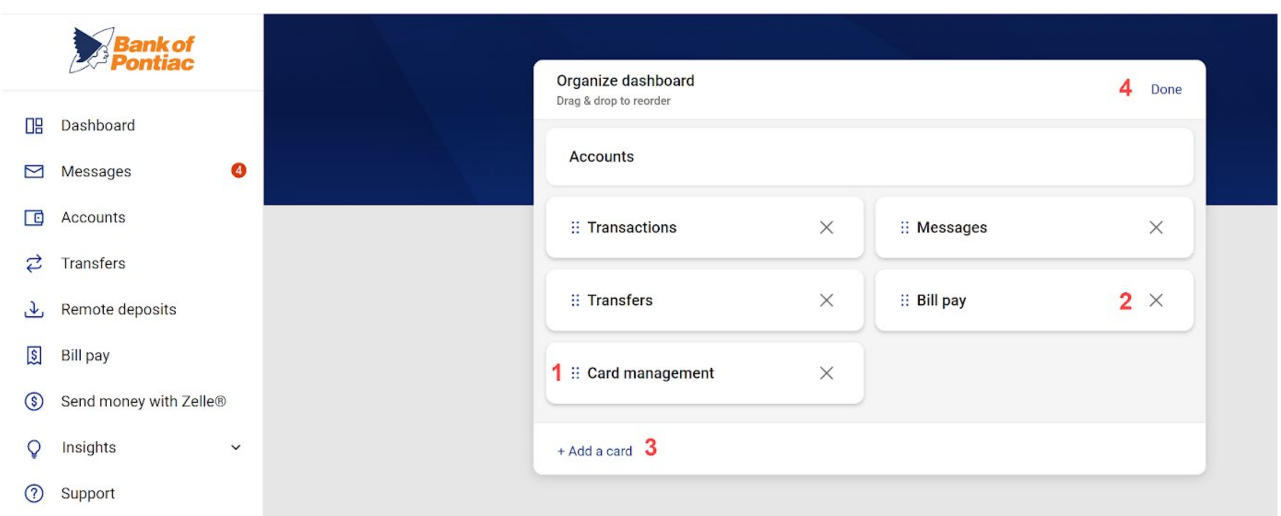
Step 1

Click Organize Dashboard.



Step 2

1. Click and hold the 6 dot icon to drag and drop the cards to the order you prefer.
2. Click the X to remove a card from the dashboard.
3. 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.
4. Click Done once the layout suits your needs.

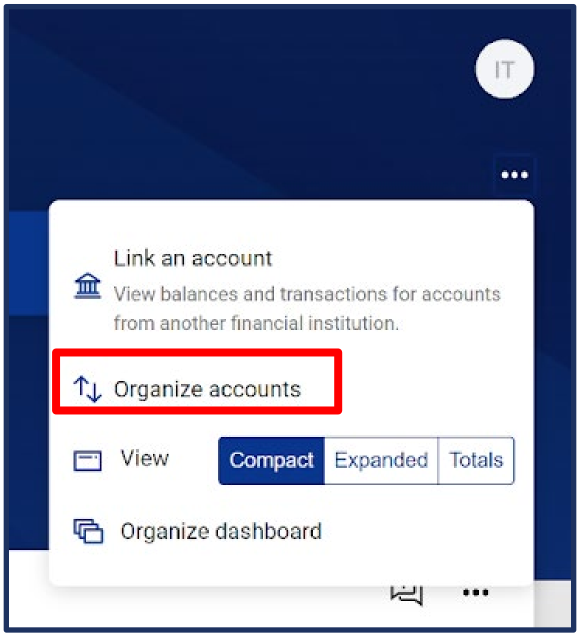


Organize Accounts

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

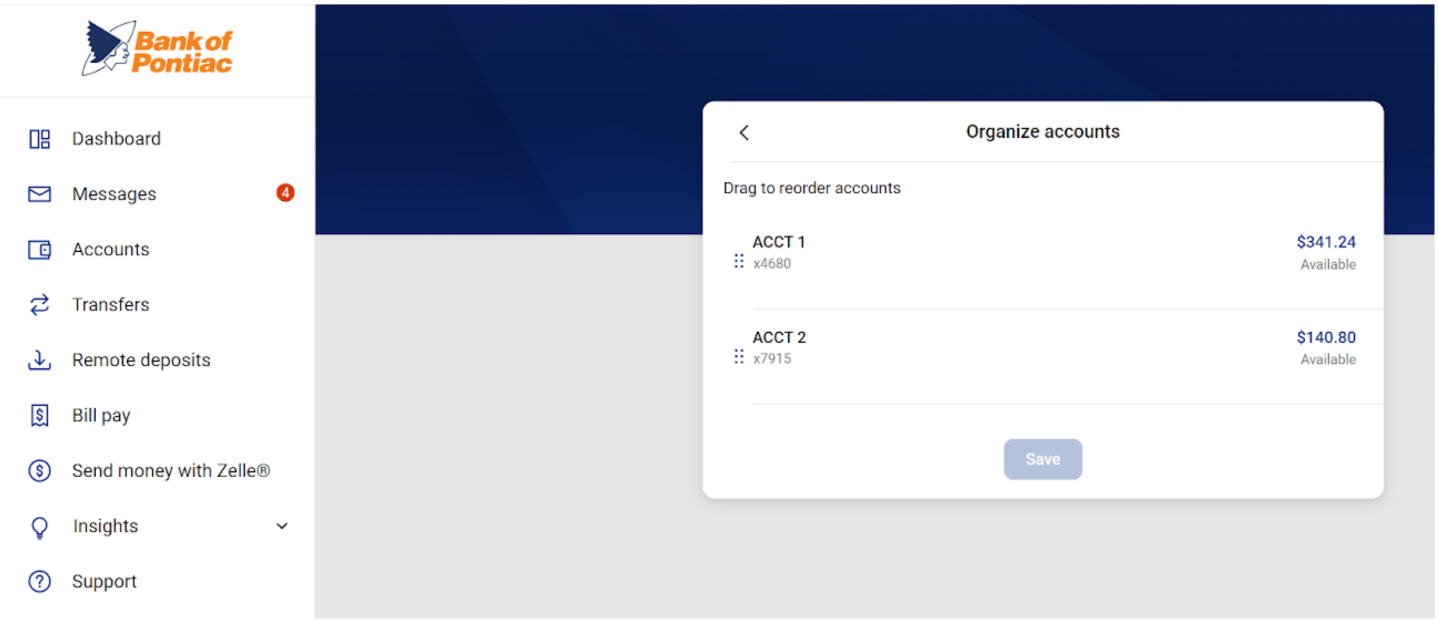
Step 1

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



Step 2

Click and hold the 6 dot icon to drag and drop an account to the order you prefer, then click Save.

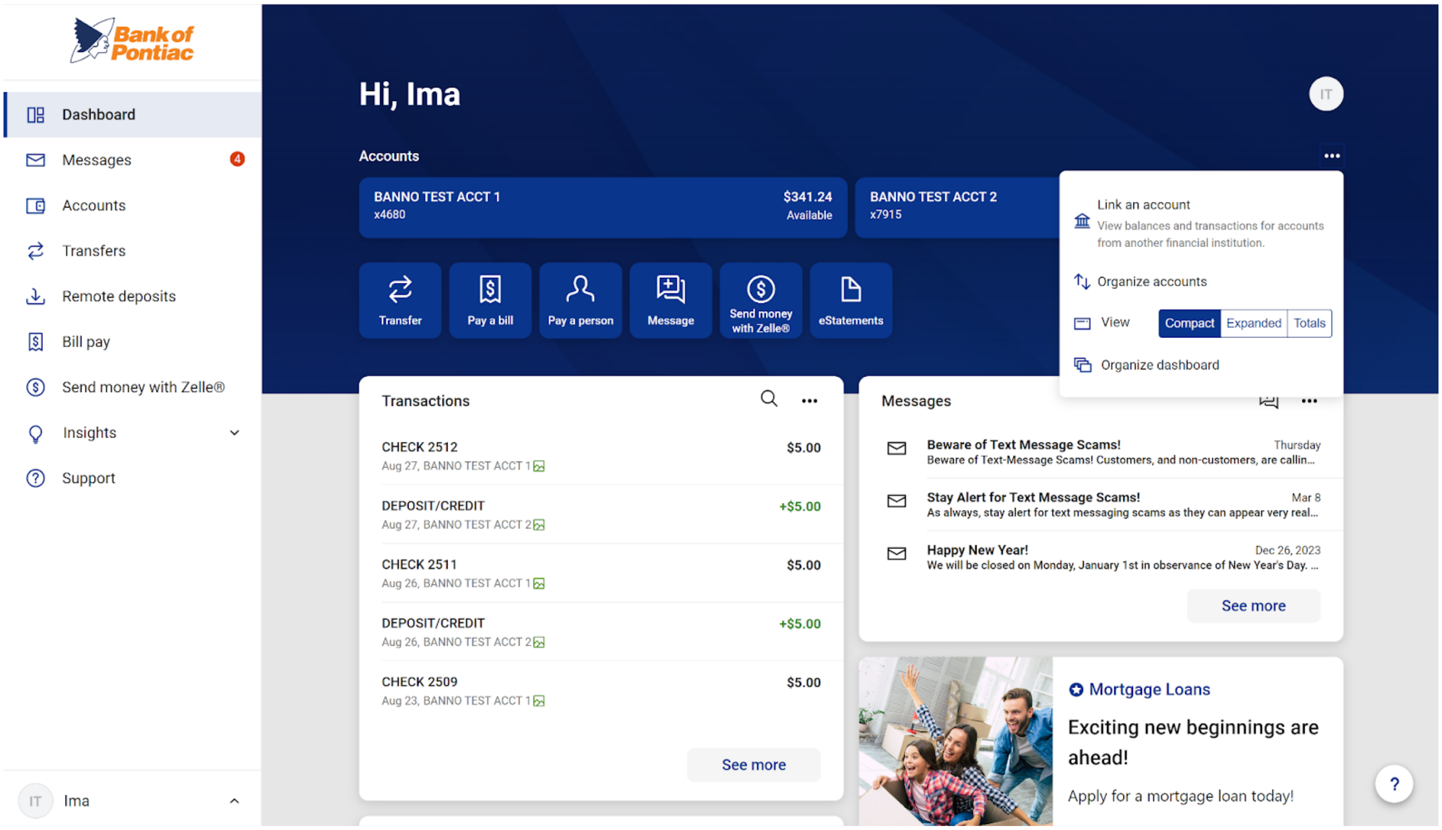


Account View

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.



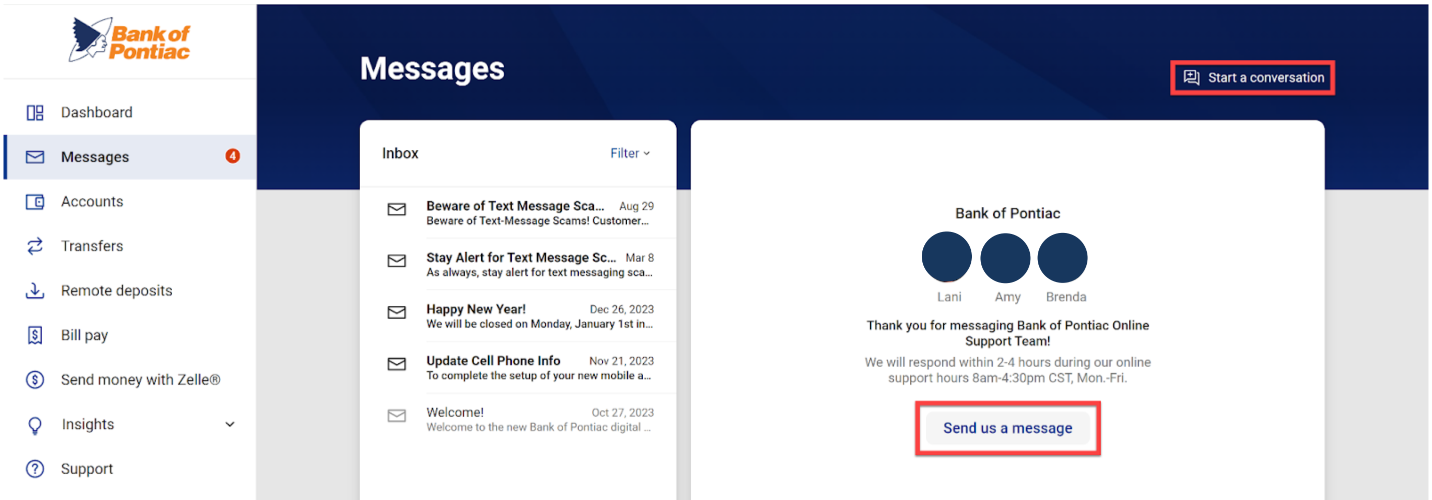
Messages

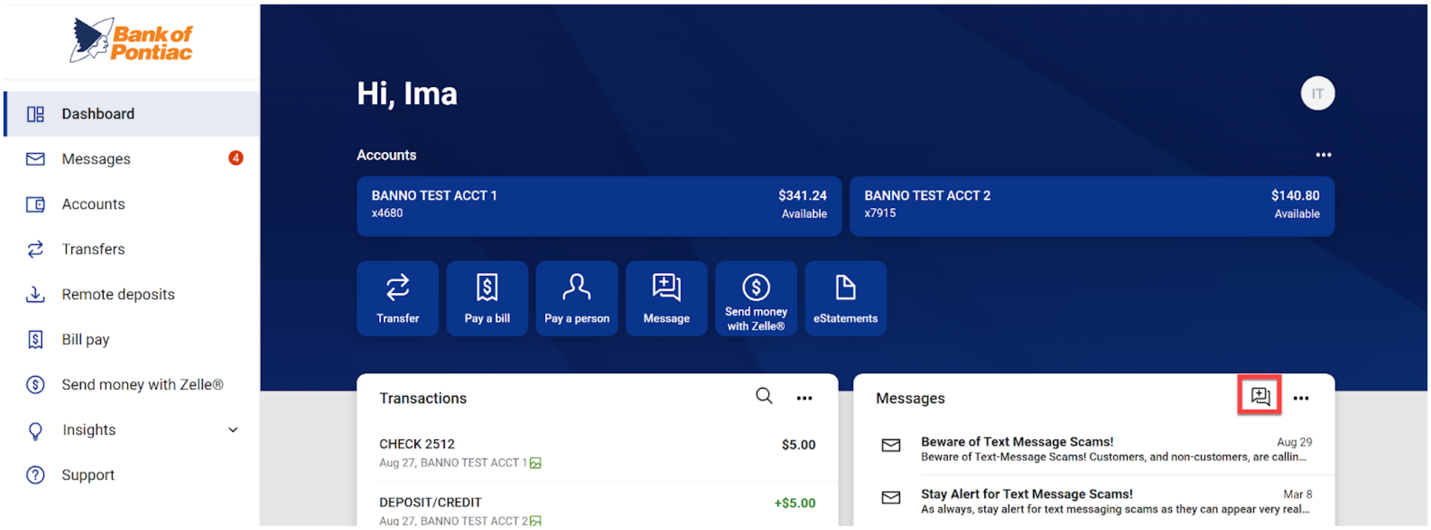
Use this module to start a conversation with the institution, review alerts, and access informational messages from the institution.

Start a Conversation

Step 1

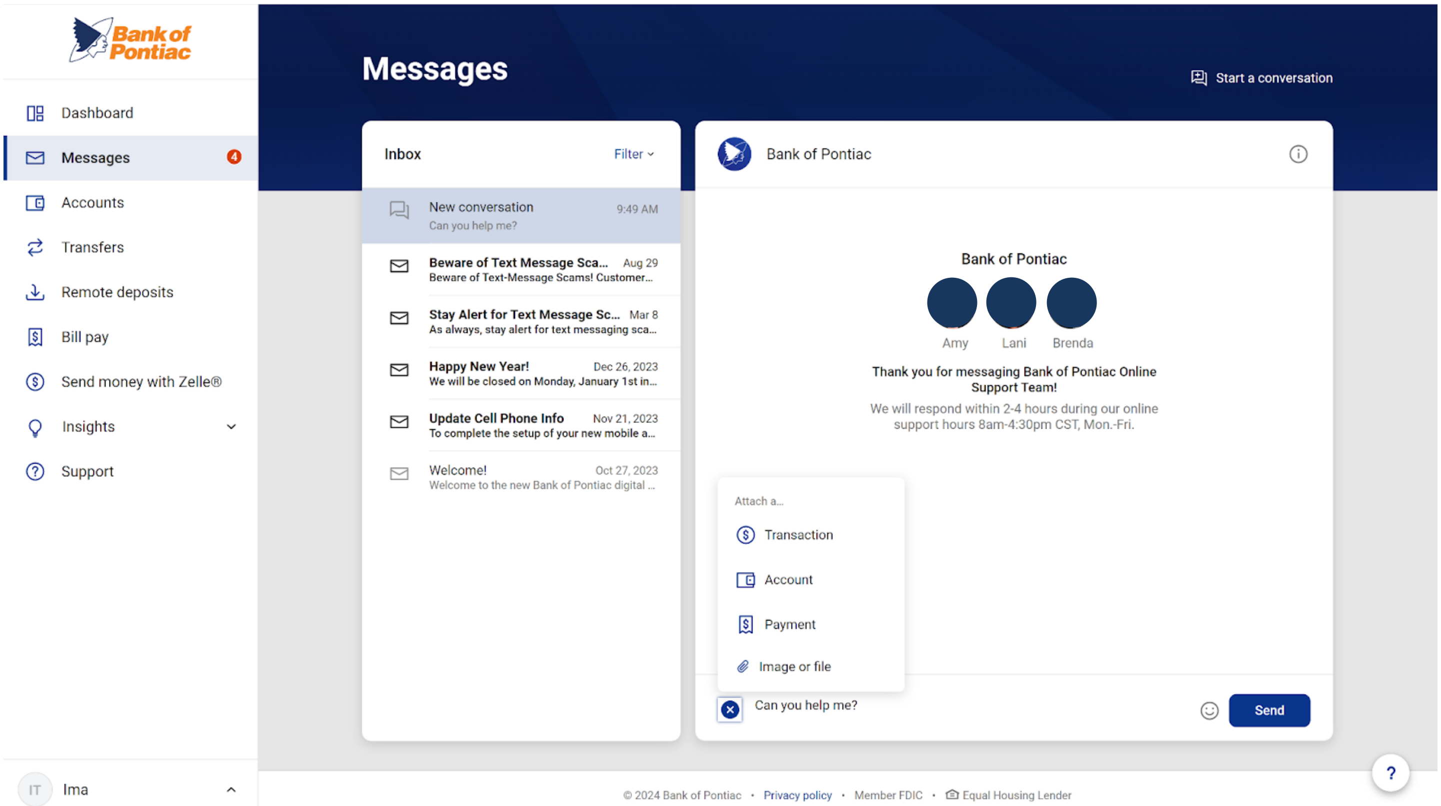
Select Messages from the navigation pane or navigate to the Messages card on the Dashboard. Click Start a conversation, Send us a message, or select the New conversation icon.





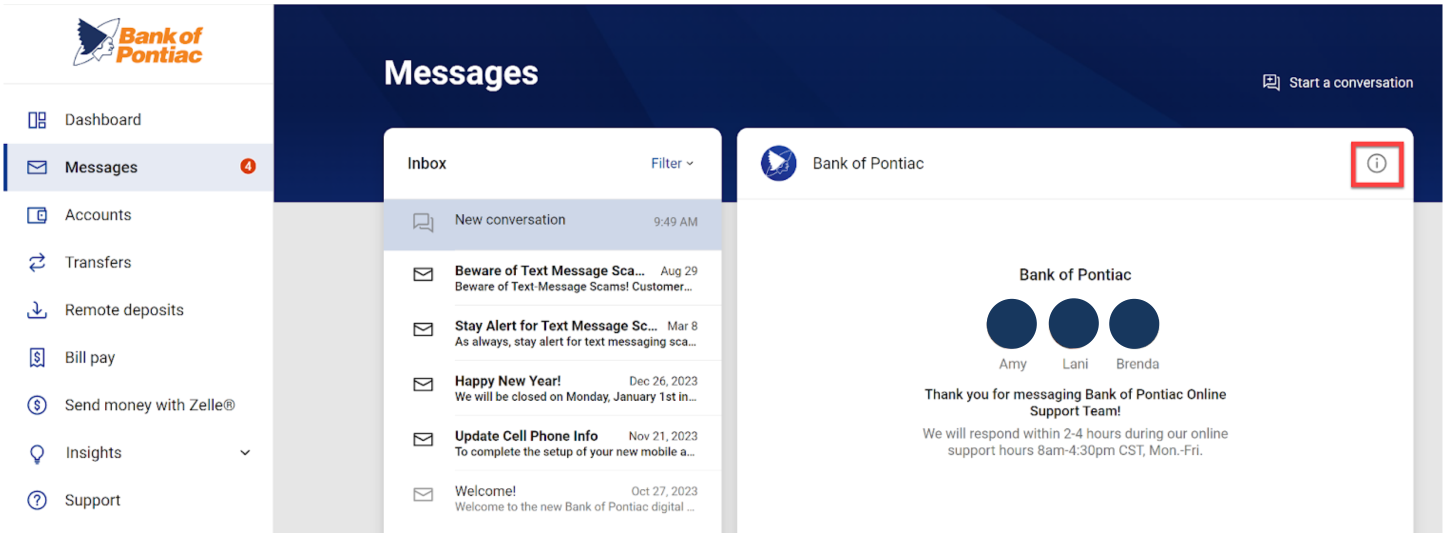
Step 2

Type your message in the field. Click the + to add transaction, account, or payment details to your message. You can also attach images or other files. Click Send when done.



Close/Delete a Message

Select the icon and click Close conversation. Closing a conversation deletes it.



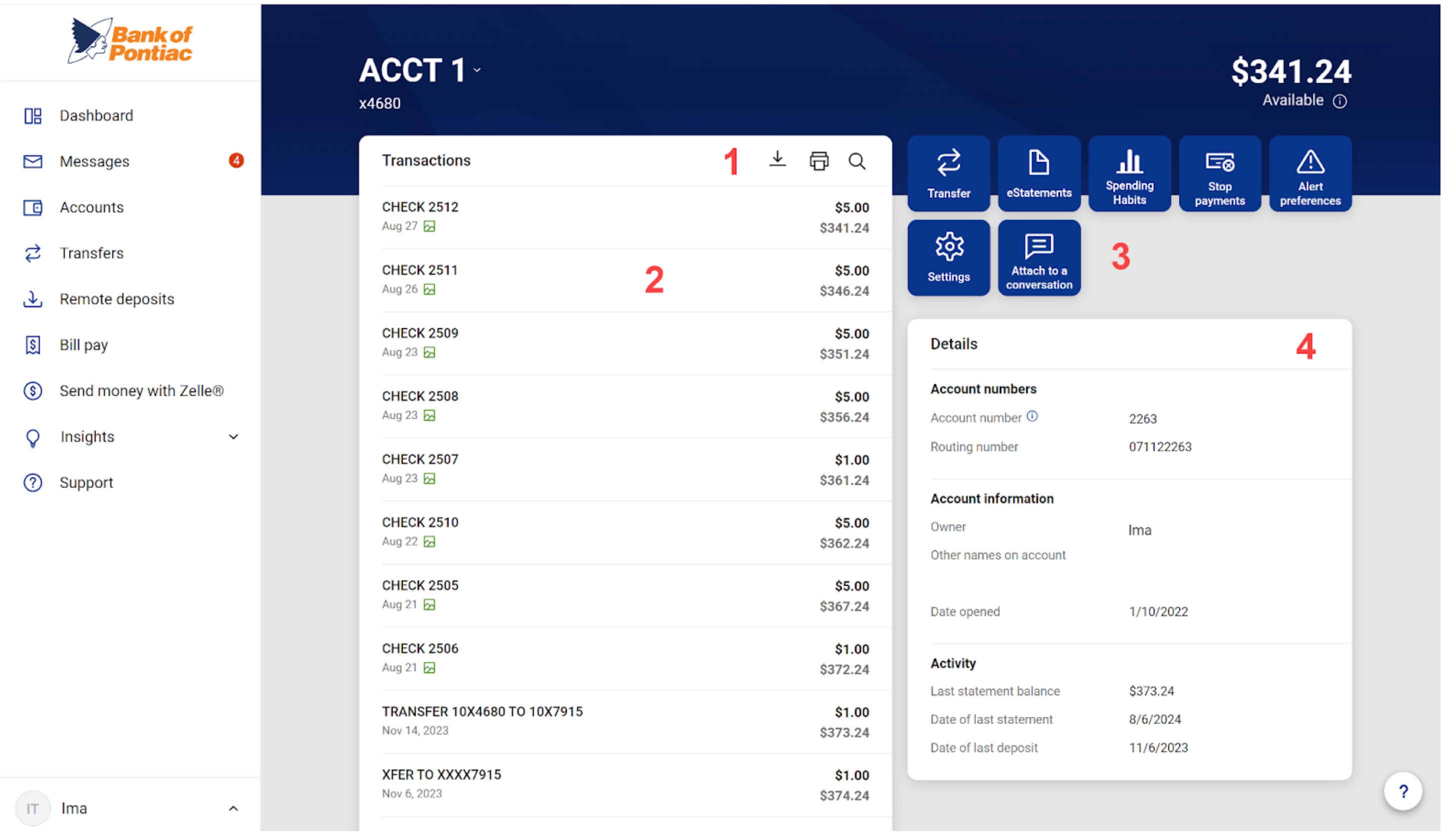
Accounts

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

Account Information

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

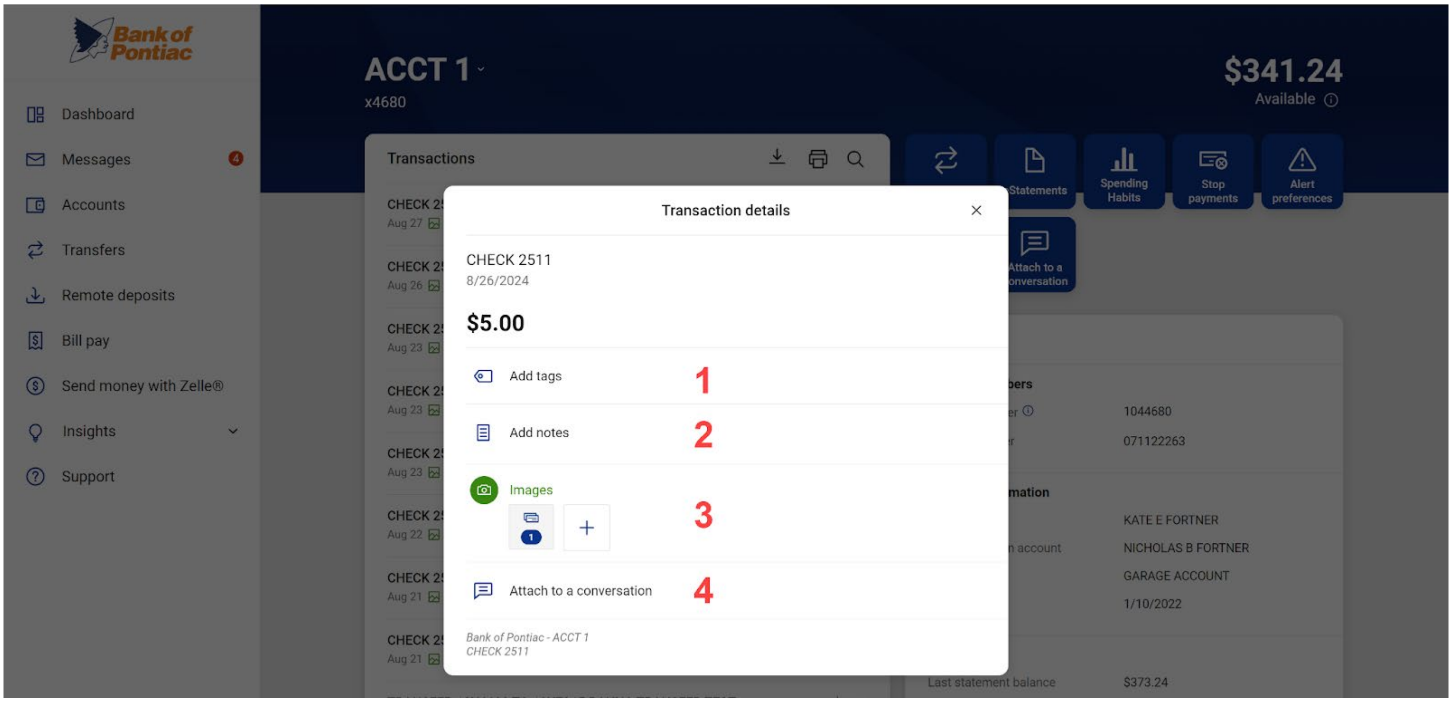
1. Download into CSV, TXT, OFX, QBO or QFX format, print, or search transaction activity.
2. Review recent account activity.
3. Quickly access other features for this account.
4. Review account details such as account and routing numbers, account owners, and important dates.



Transaction Details

Select a transaction to view additional information.

1. Add a tag to categorize the transaction.
2. Add notes to accompany the transaction description.
3. Review check images or add an image such as an invoice or receipt.
4. Attach the transaction details to a conversation with the institution.



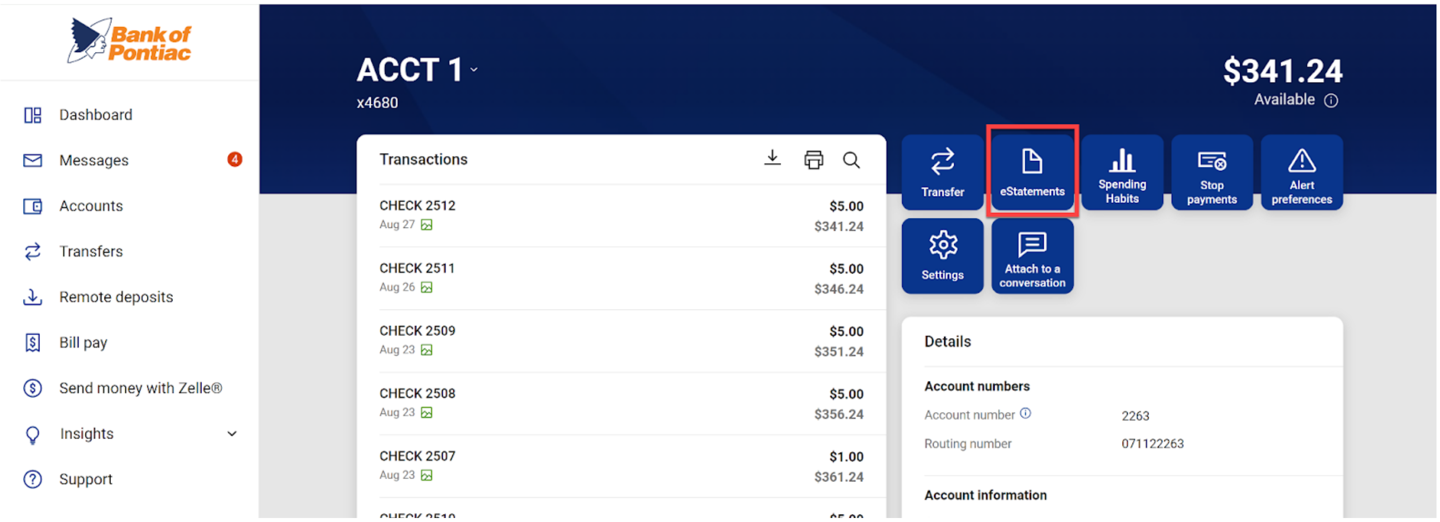
eStatements

Enroll for 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

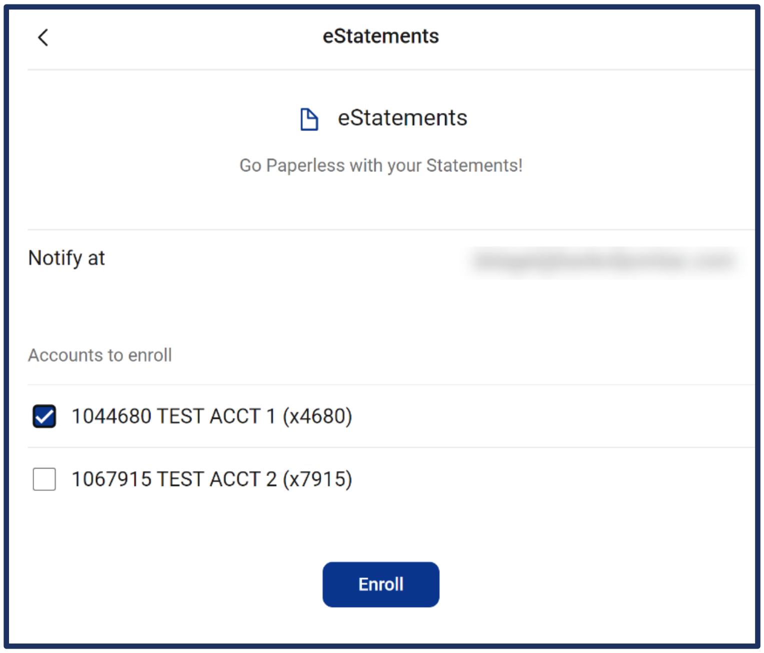
Step 1

Click eStatements from the Accounts page or the Dashboard and accept the Terms and Conditions.



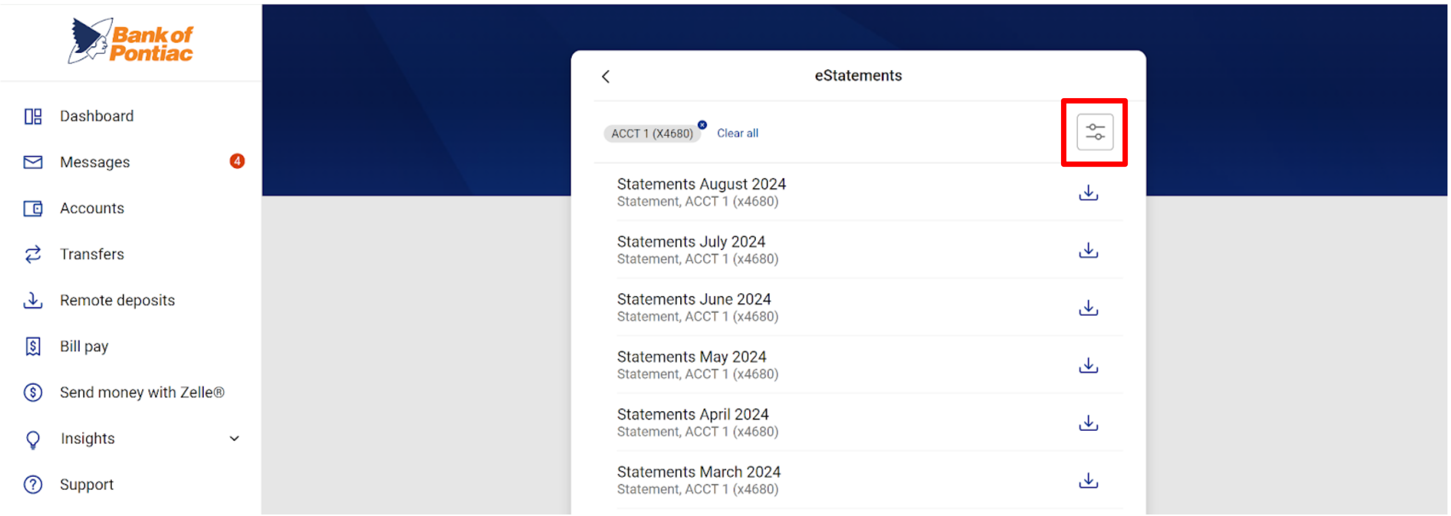
Step 2

Choose the account(s) and click Enroll.



Step 3

Select a document to download and view. You can click the filter icon to change the type of document, year, and account.

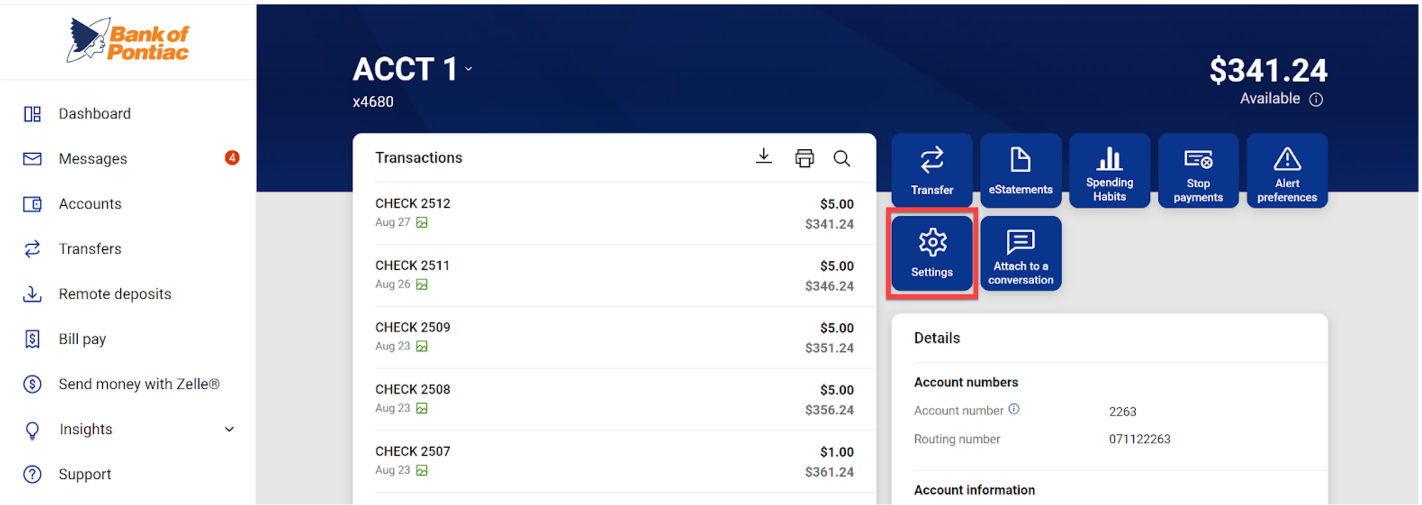


eStatement Enrollment Changes

Need to make changes to your eStatement enrollment?

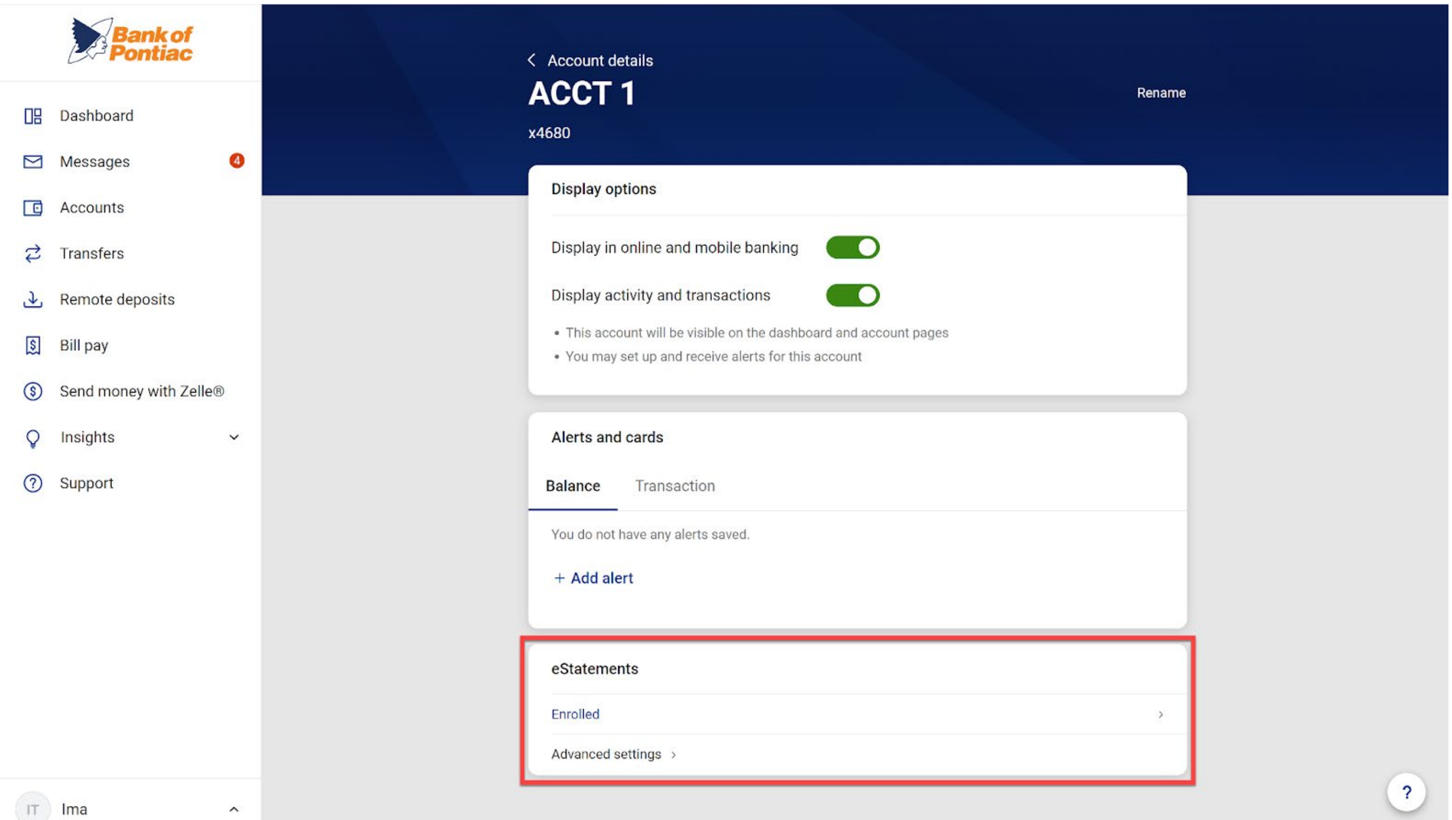
Step 1

Click Settings.



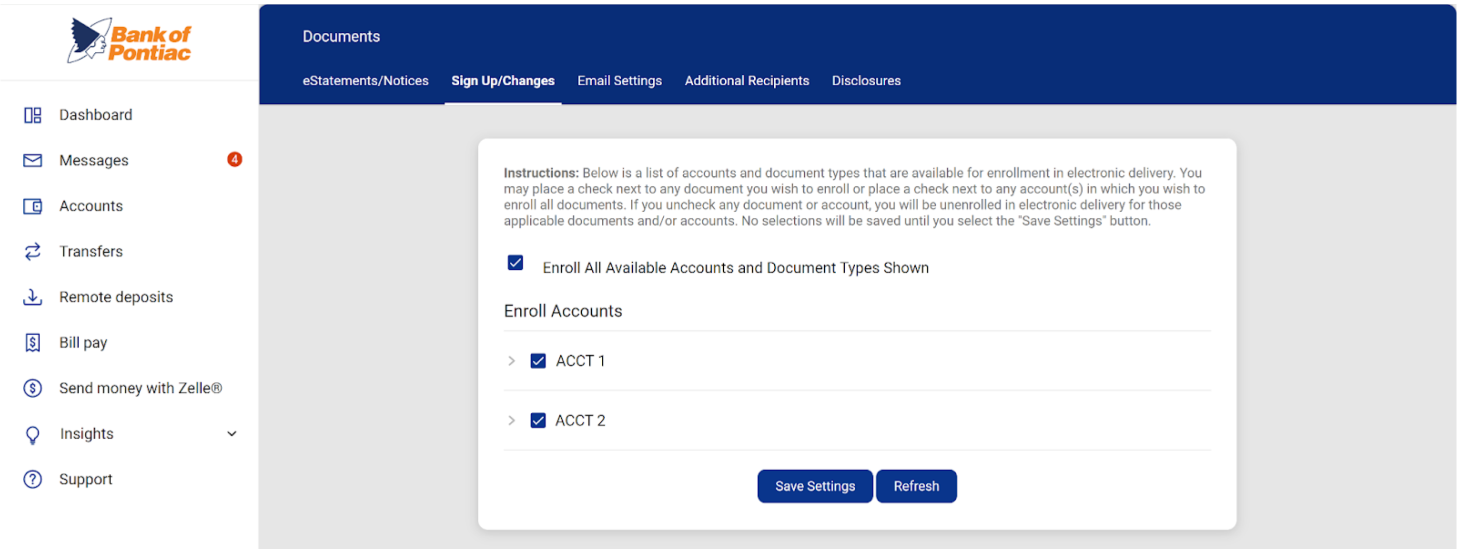
Step 2

In the eStatements section, select Advanced settings.



Step 3

Update your account enrollment or set up an additional person to receive eStatements on your accounts.



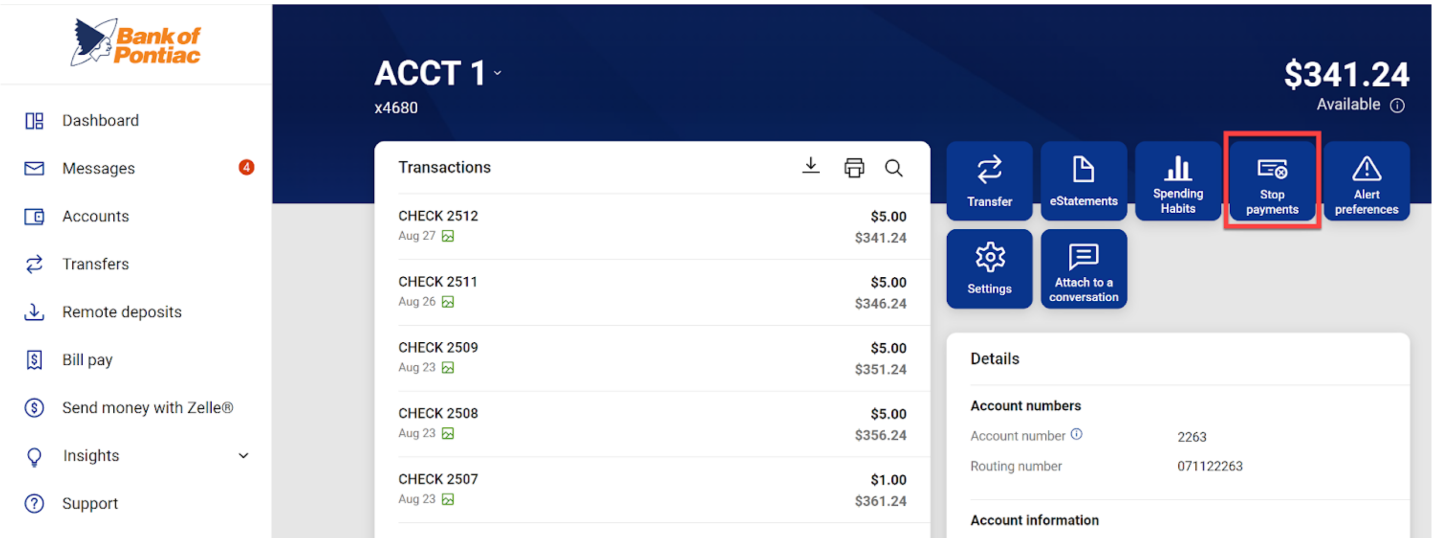
Stop Payments

You have the option to place a Stop Payment on either a single check or a range of checks via Online Banking. 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.

Place Stop Payment on a Single Check

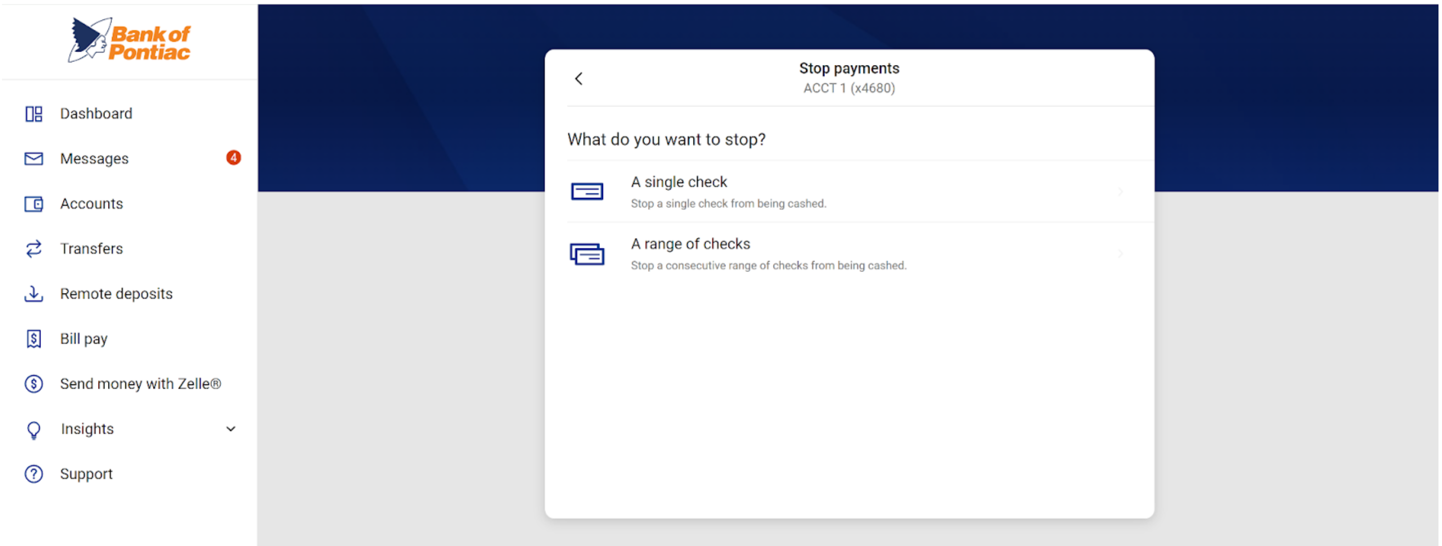
Step 1

Select Stop payments and select + Stop a payment.



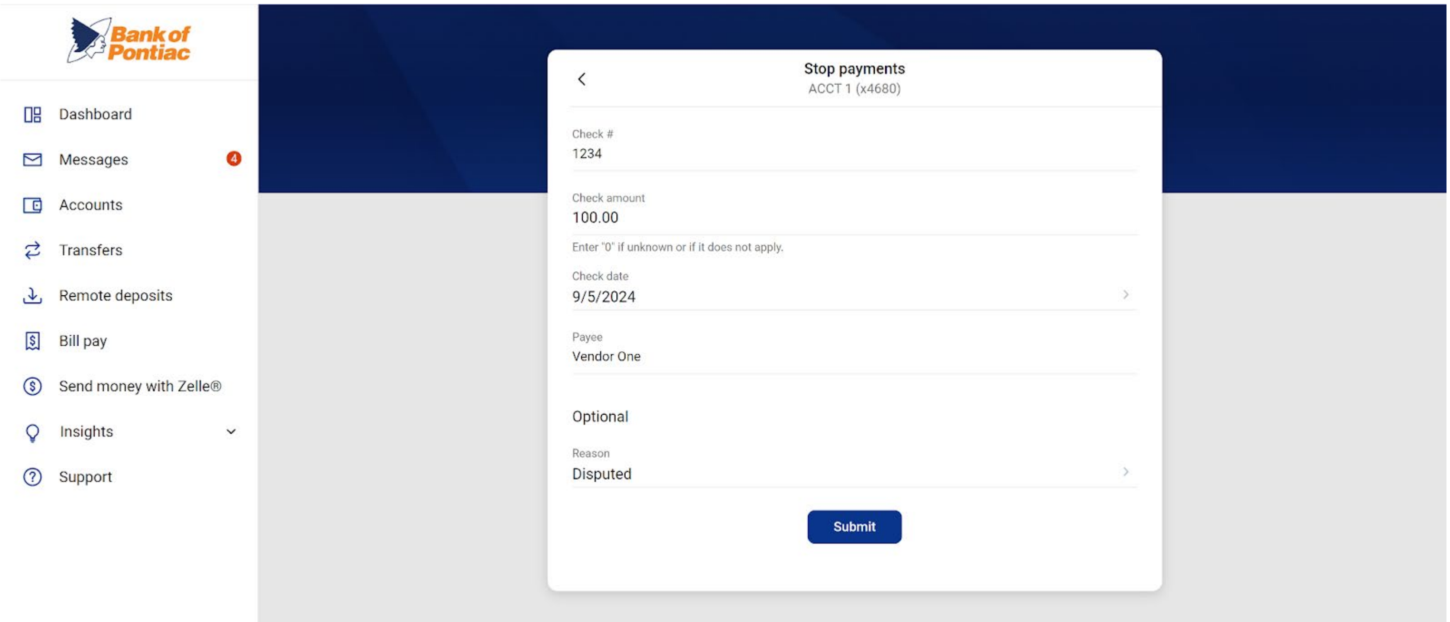
Step 2

Choose A single check.



Step 3

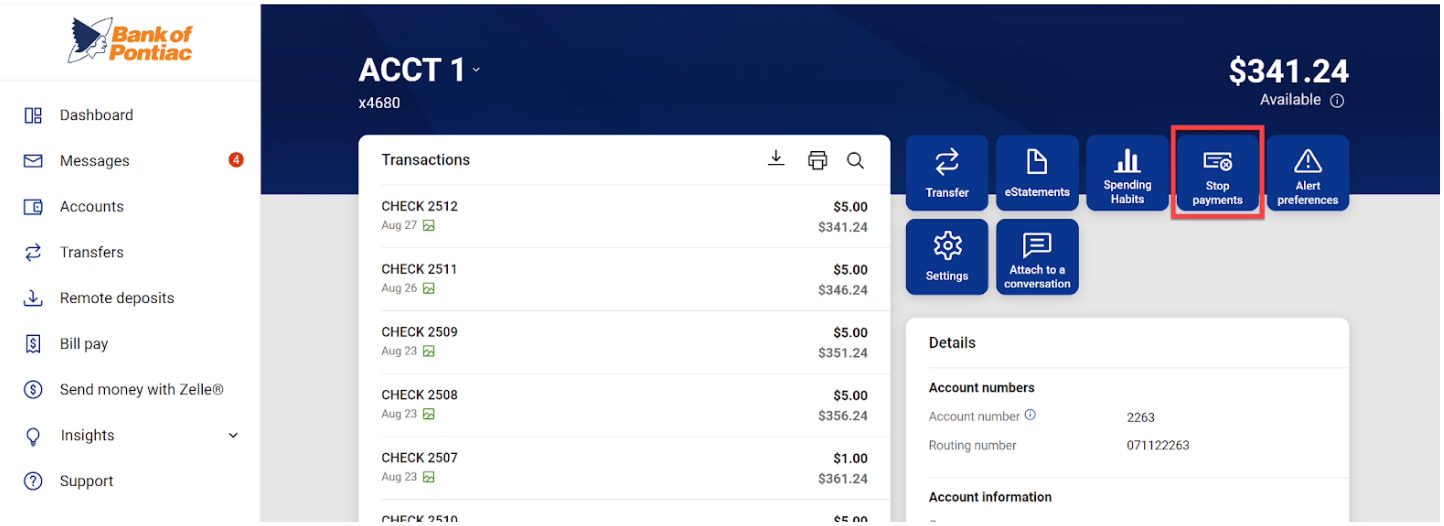
Complete the details.



Place a Stop Payment on a Range of Checks

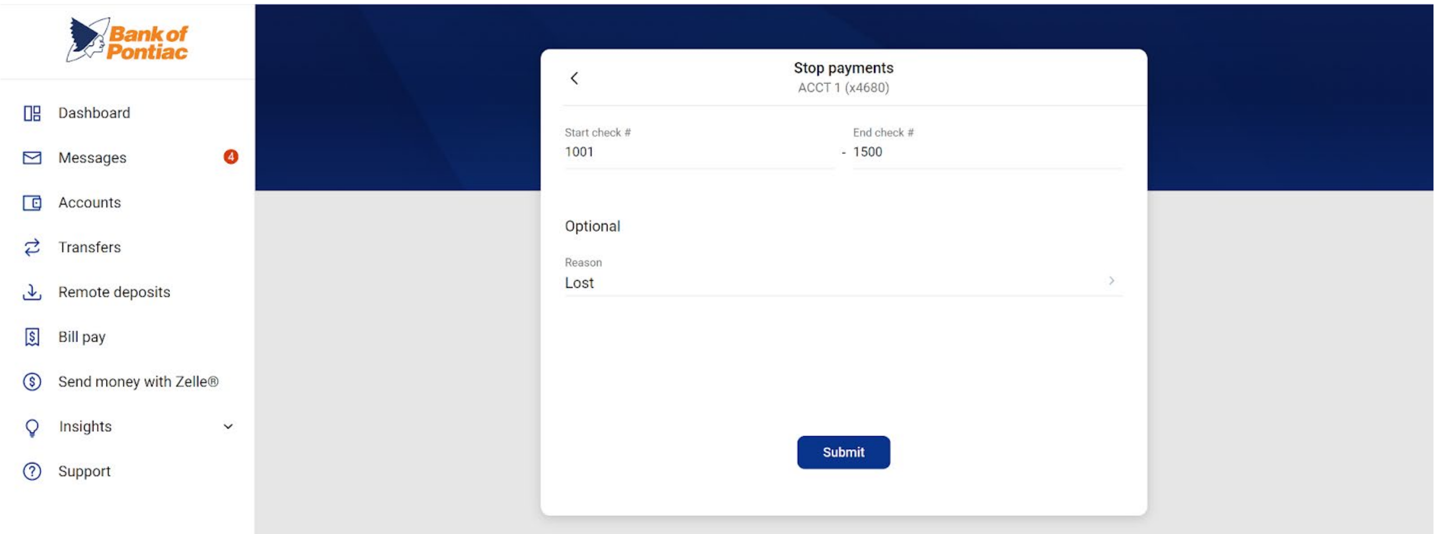
Step 1

Select Stop payments and select + Stop a payment.



Step 2

Choose a range of checks and complete the details.



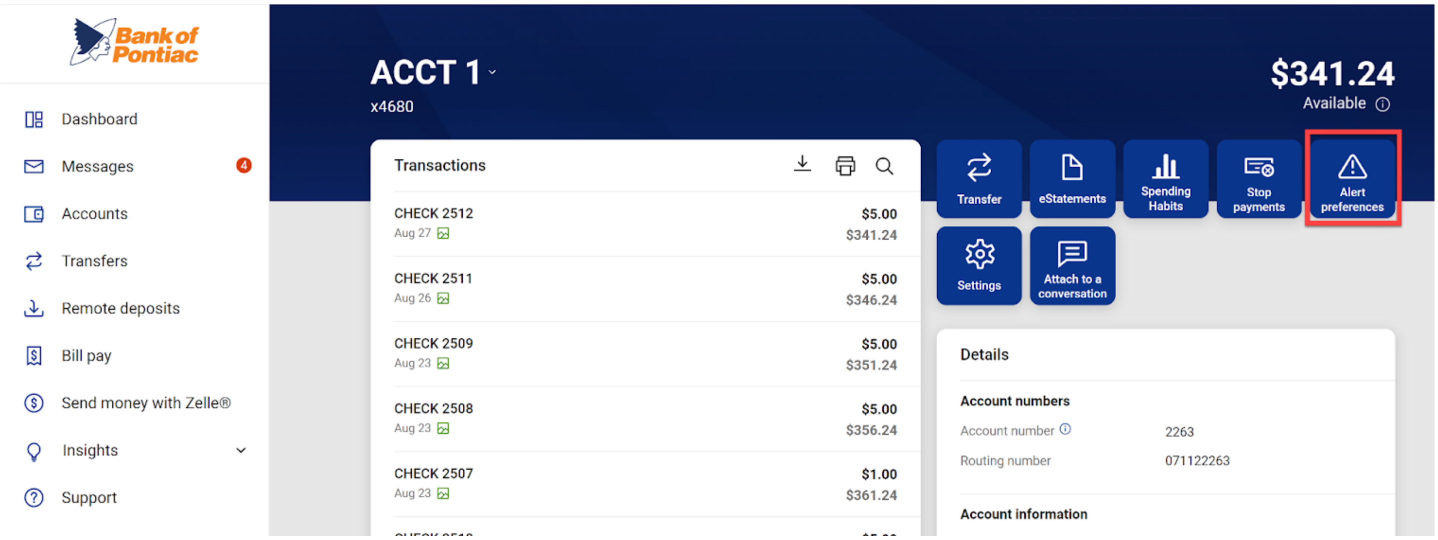
Alerts

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

Set up Balance and Transaction Alerts

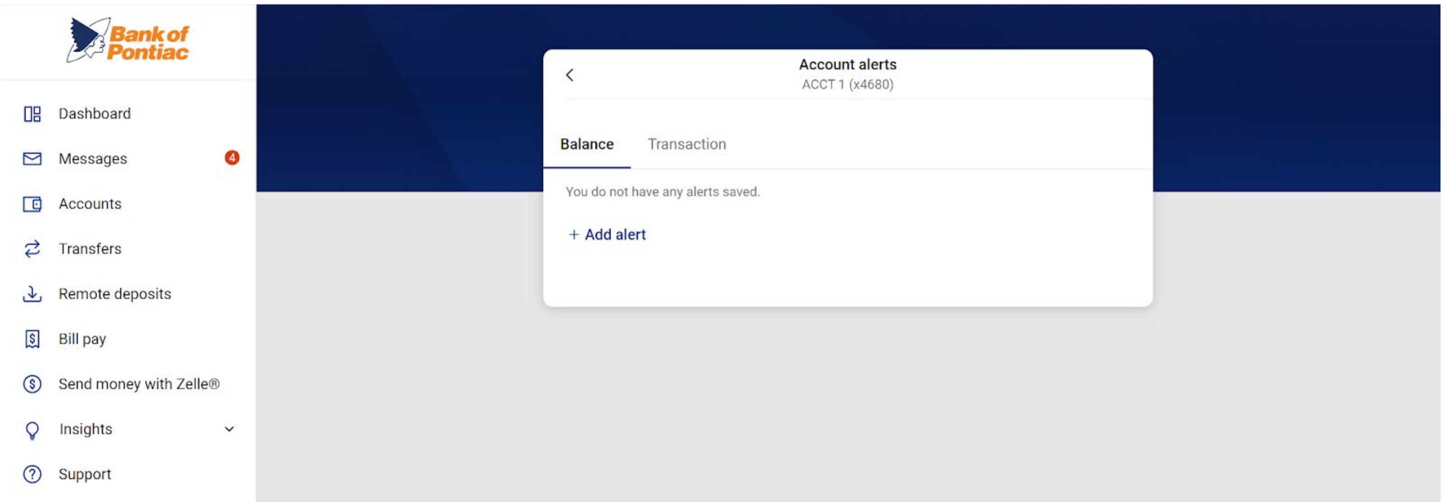
Step 1

Click Alert Preferences and select Balances, transactions, and deposits.



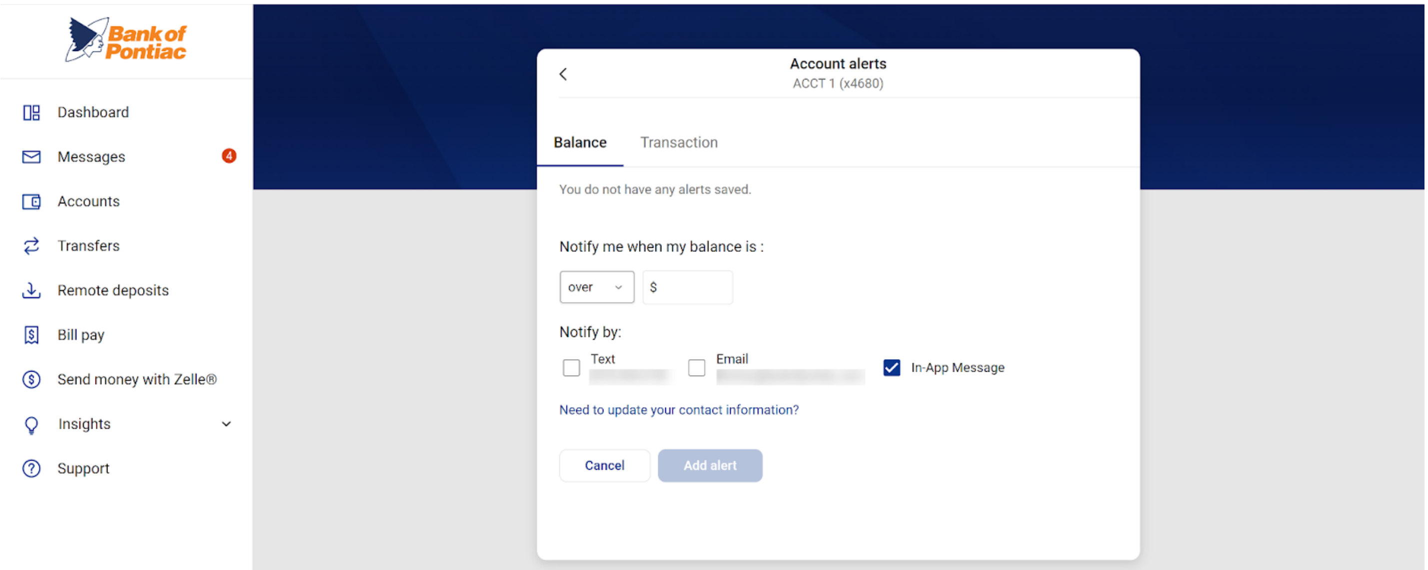
Step 2

Choose Balance or Transaction and click + Add alert.



Step 3

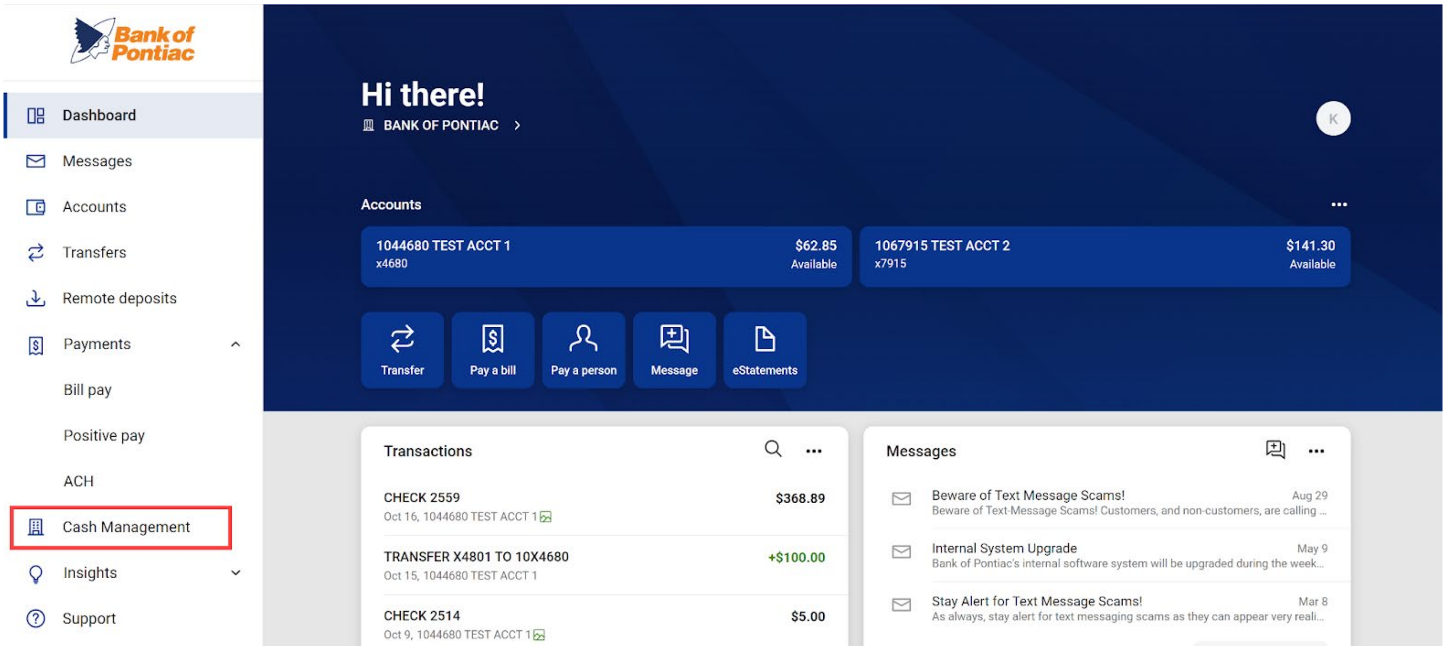
Complete the details and select how you'd like to receive the alert. Click Add alert.



Set Up Business Activity Alerts

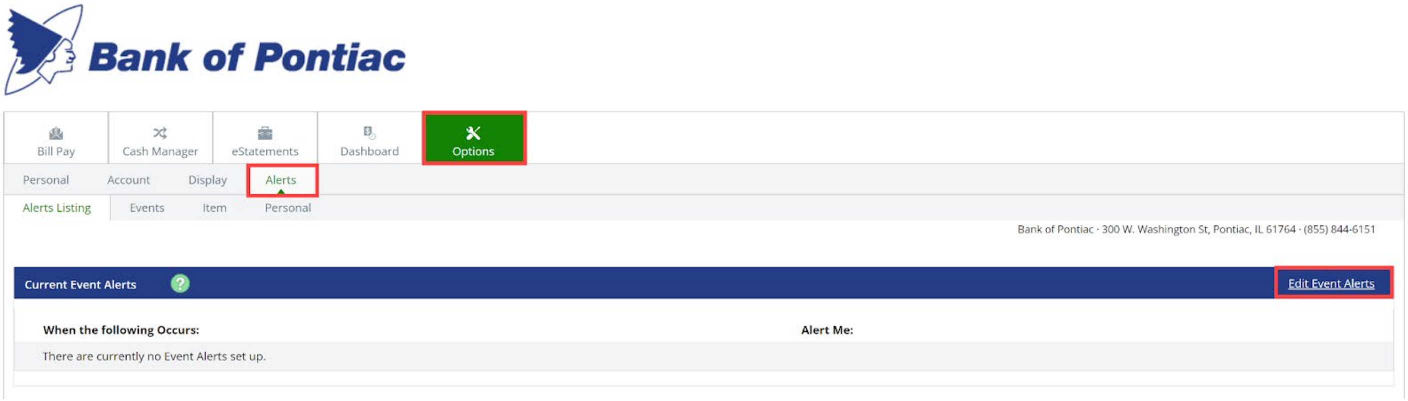
Step 1

Select Cash Management from the navigation pane.



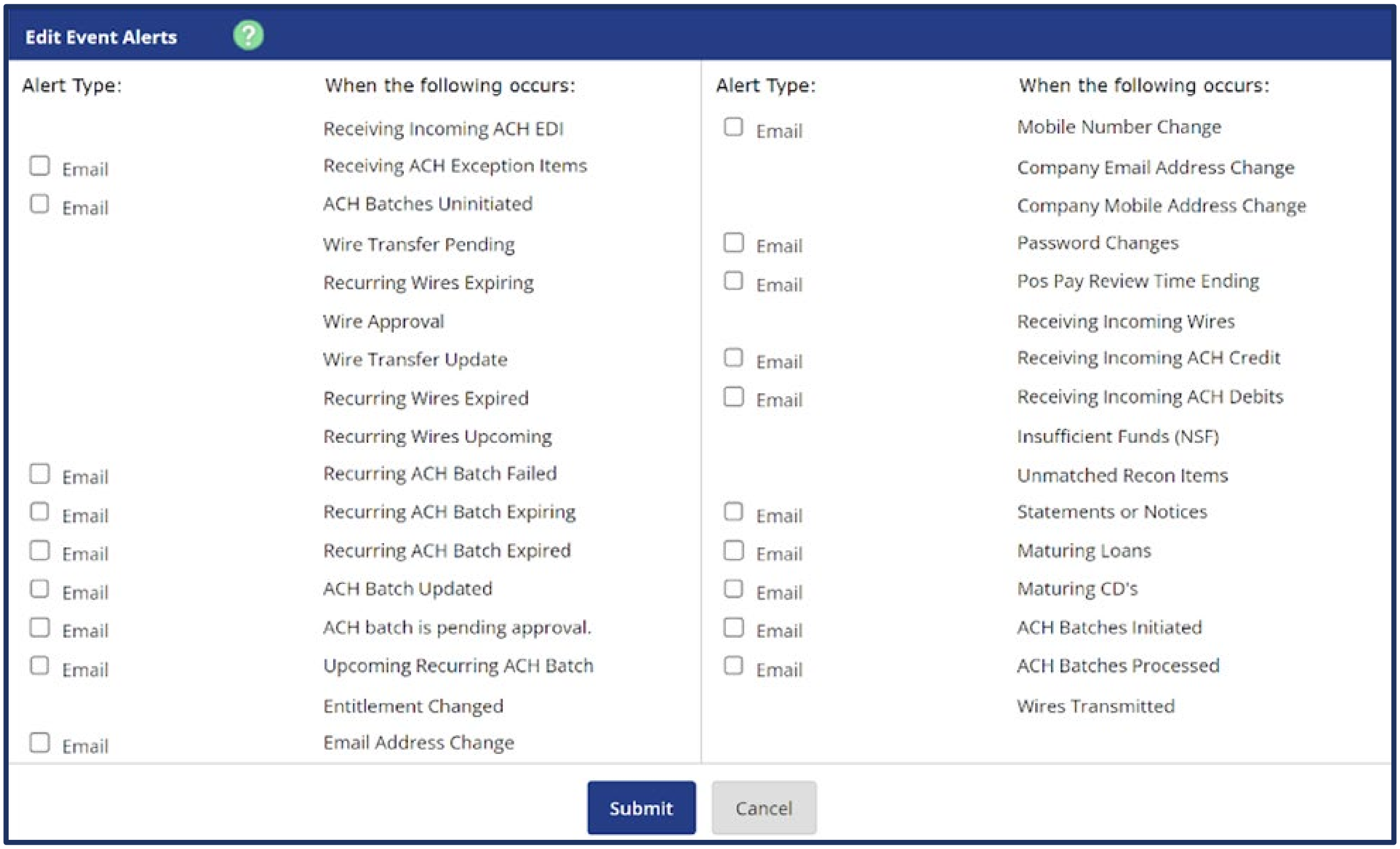
Step 2

Select Options and then Alerts. Click Edit Event Alerts, Add Item Alert, or Add Personal Alert.



Step 3

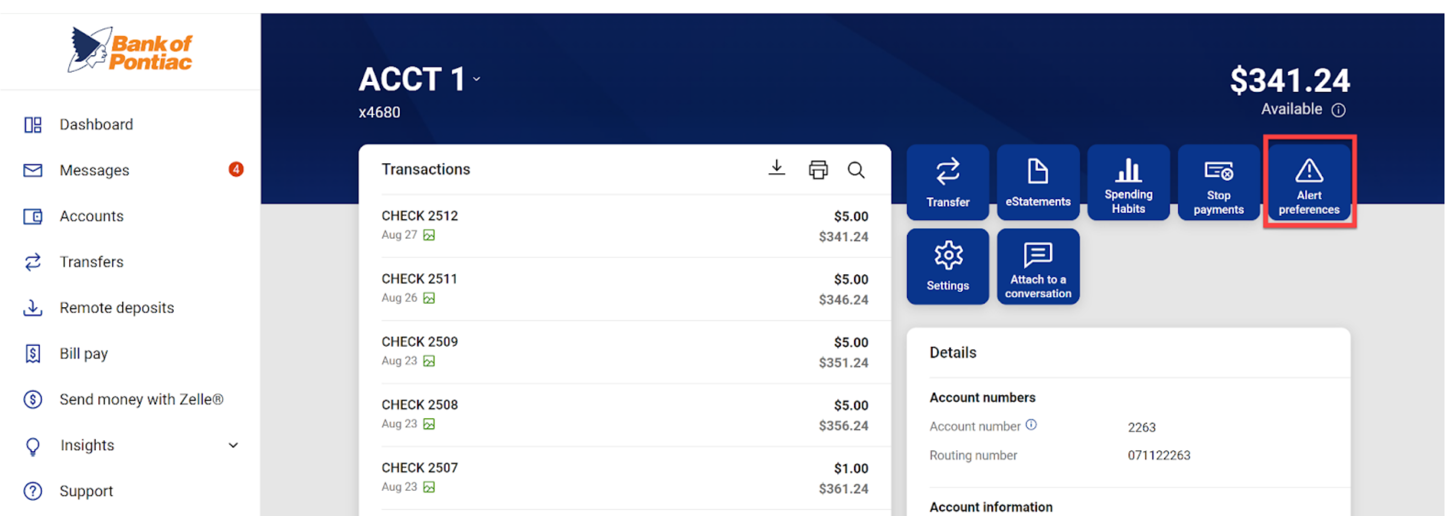
Check the box next to the desired alert. Click Submit and then Accept once you confirm your email address.



Edit or Delete a Balance and Transaction Alert

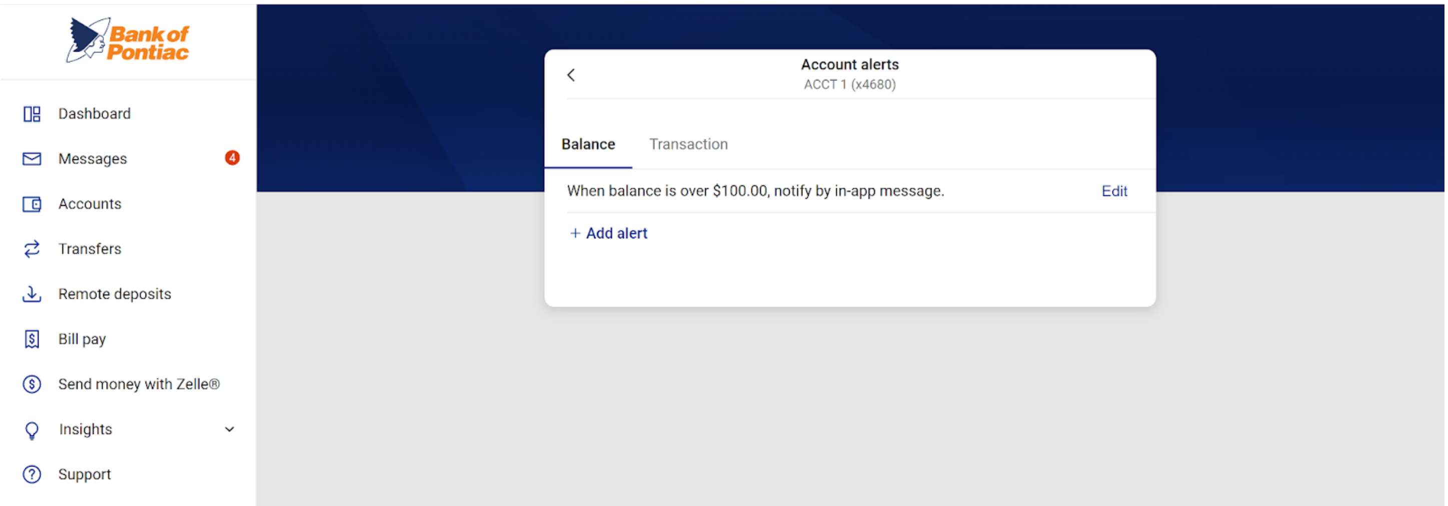
Step 1

From within the account, click Alert Preferences and select Balances, transactions, and deposits.



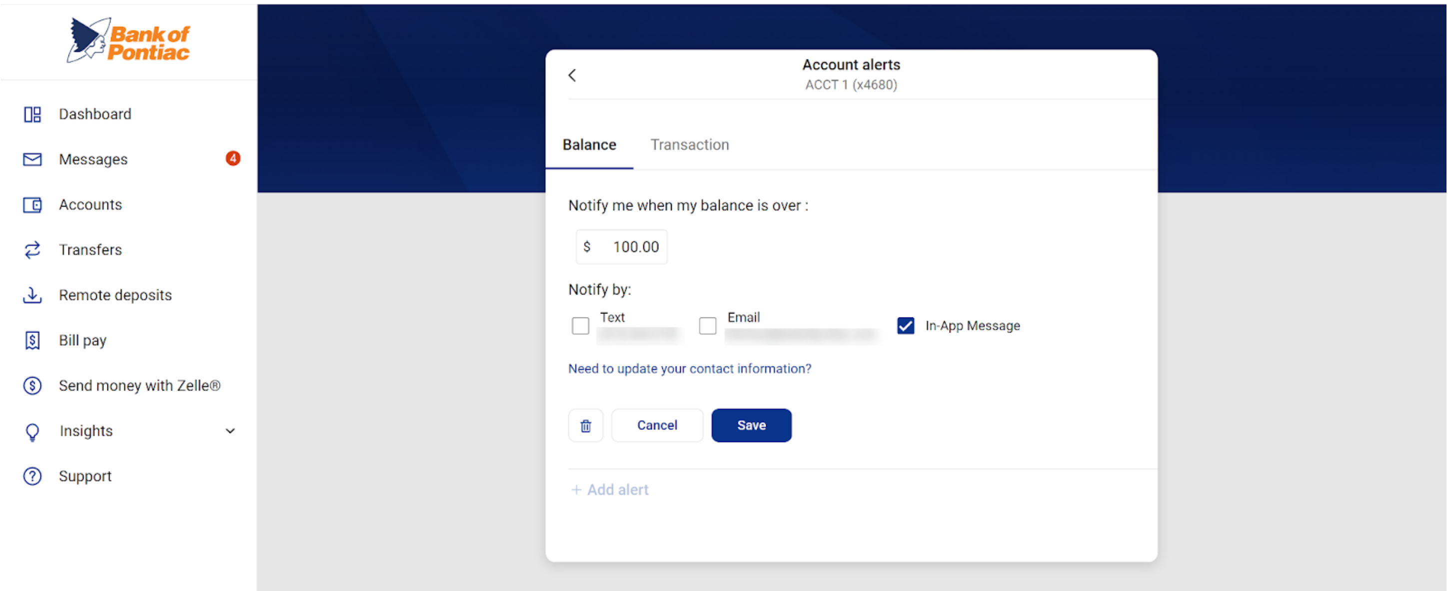
Step 2

Toggle between Balance and Transaction to find the alert to modify or delete. Select Edit.



Step 3

Modify the details or click the trash can icon to delete.

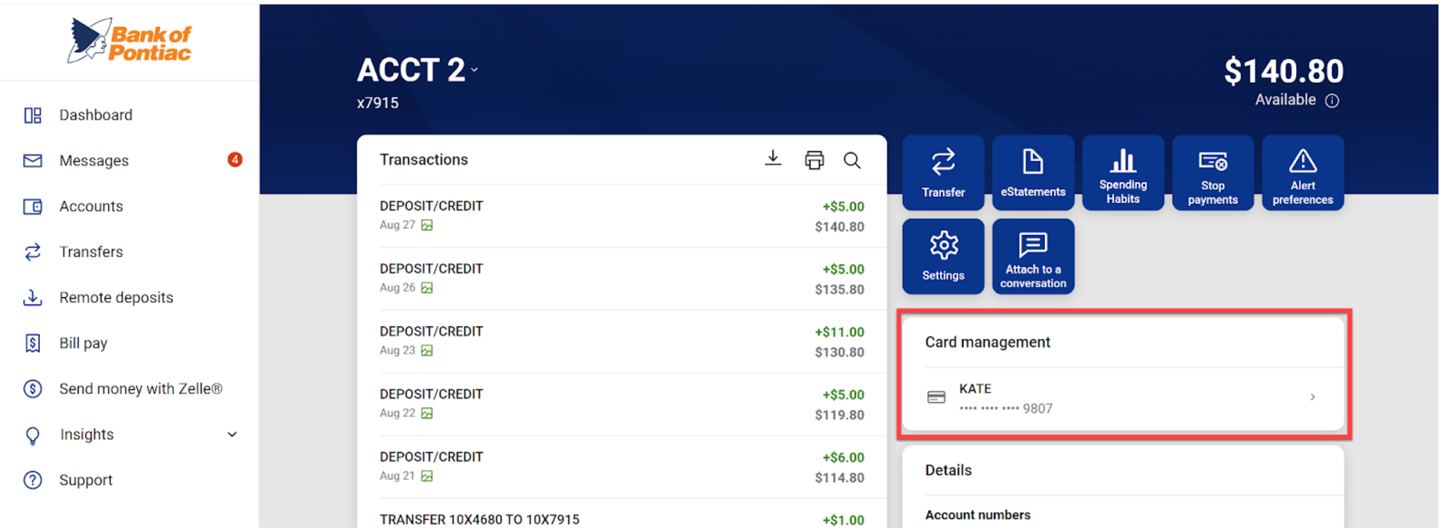


Card Management

Update the status of your debit card or set up card alerts.

Step 1

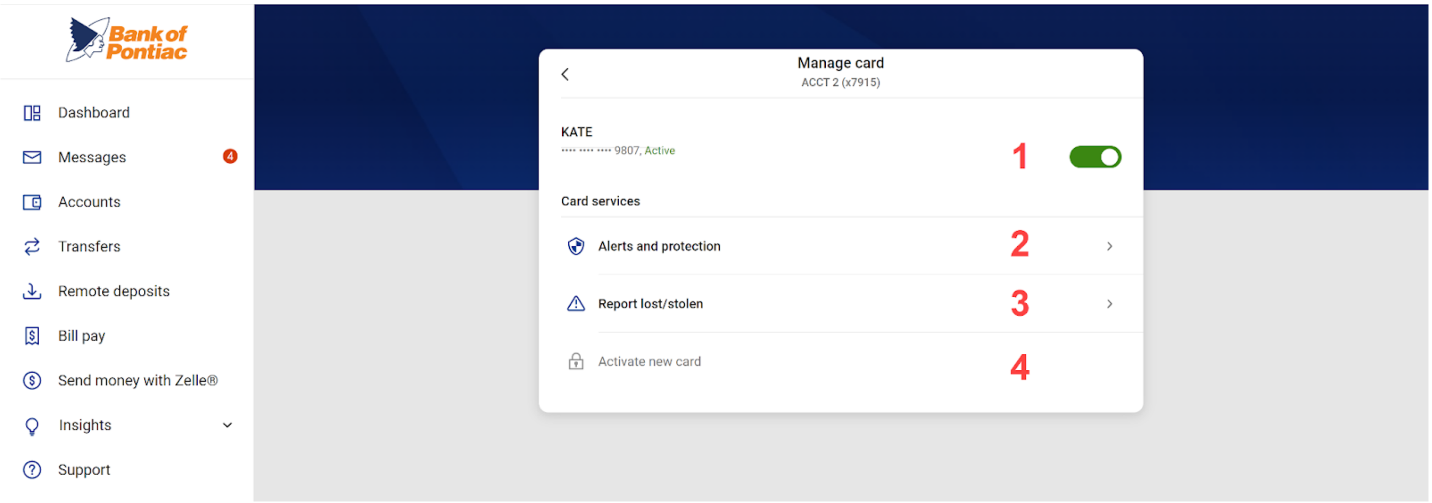
Select your debit card under Card management.



Step 2

Update the status or set up alerts.

1. Toggle the switch off to temporarily block debit card transactions.
2. Set up alerts for certain types of transactions, block specific transactions, and set spending limits.
3. Report your card lost or stolen to permanently shut off your card.
4. Activate a new card once you receive it.



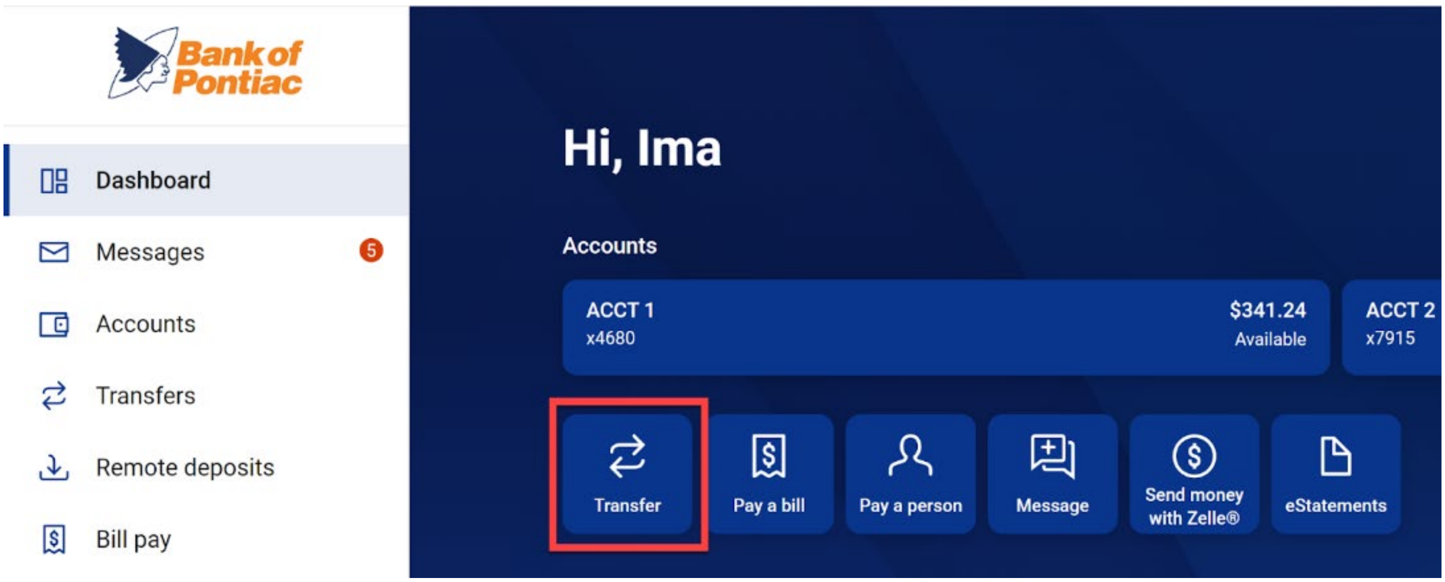
Transfers

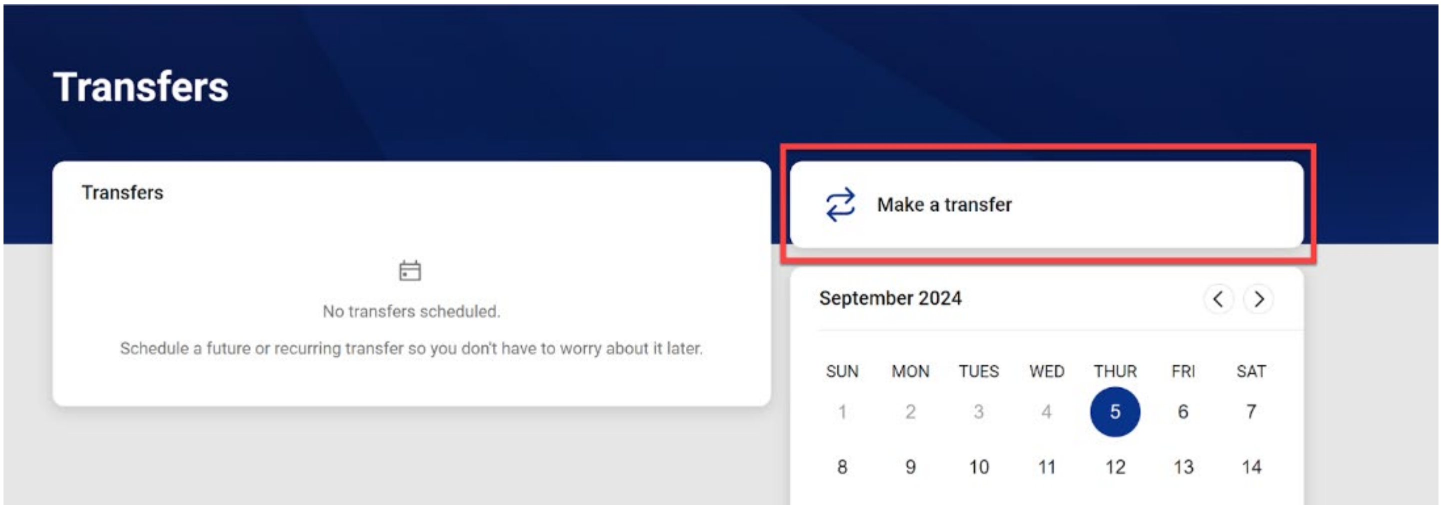
Move money between internal accounts.

Submit a Transfer

Step 1

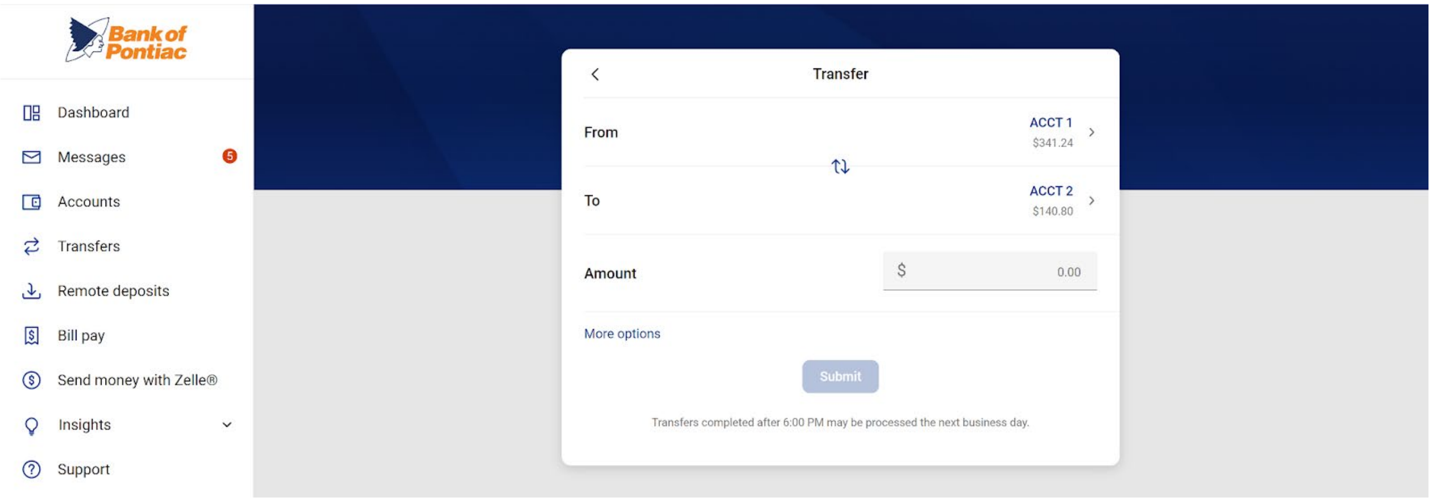
Click Transfer or Make a Transfer from the Dashboard or the Transfers page.





Step 2

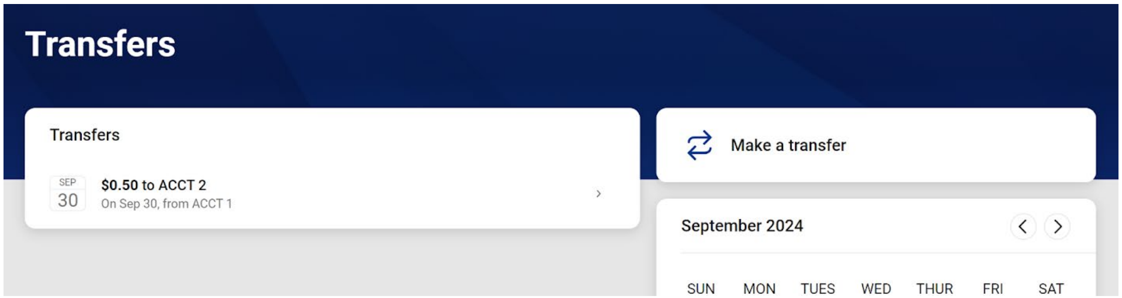
Select your From and To accounts and enter the amount to transfer.
Click More options to set up a recurring frequency, select a future date, or add a memo if applicable. Click Submit.

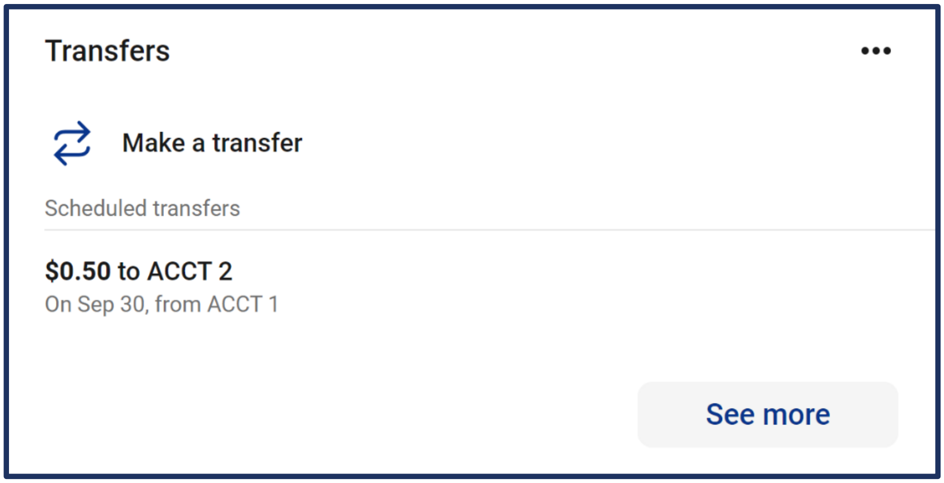


Edit or Delete a Transfer

Step 1

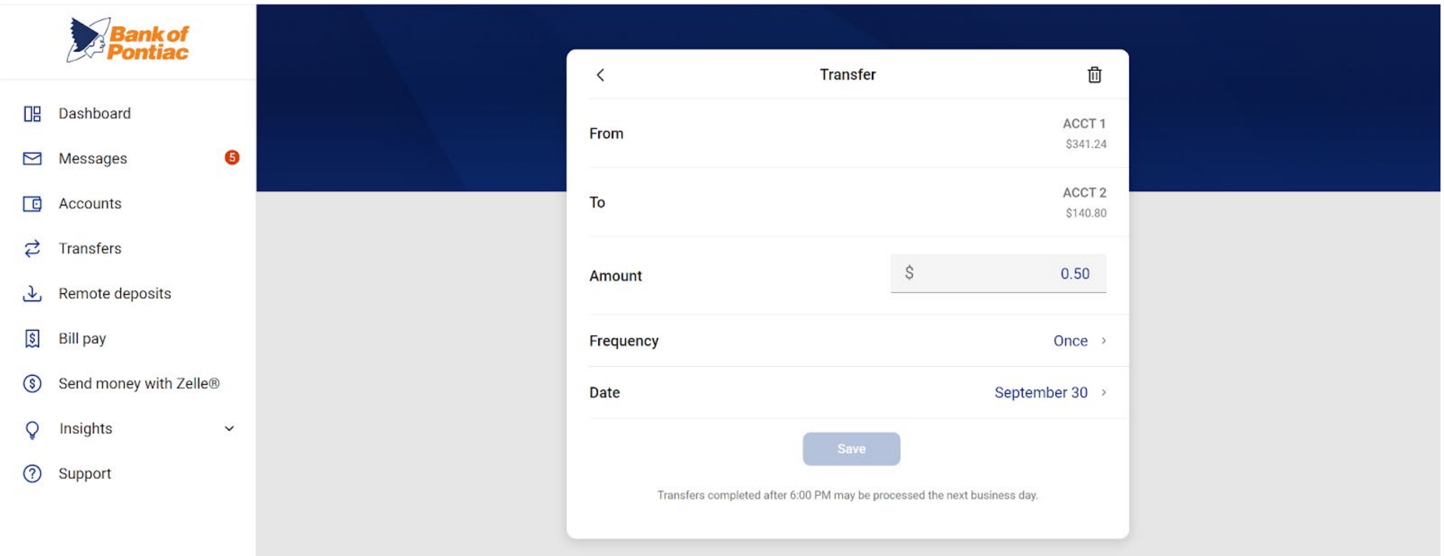
Navigate to the Transfers card on the Dashboard or the Transfers page to find the transfer to edit or delete.





Step 2

Select the transfer and modify details or select the trash can icon to delete.

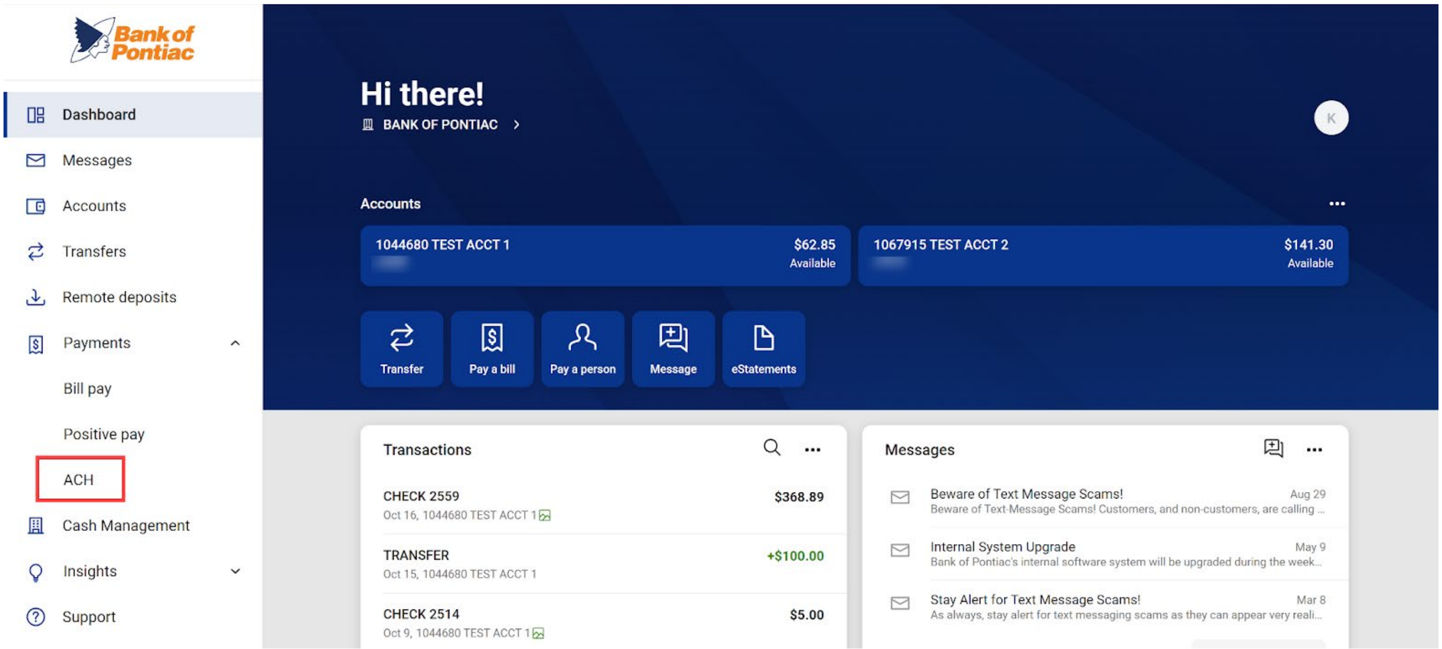


ACH

Create a Batch Manually

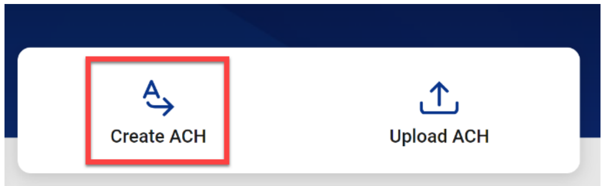
Step 1

Select ACH from the navigation pane.
Please note: If you have multiple payment features activated, select the Payments menu first.



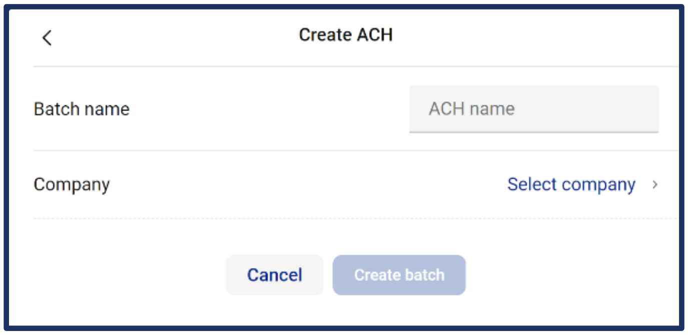
Step 2

Click Create ACH.



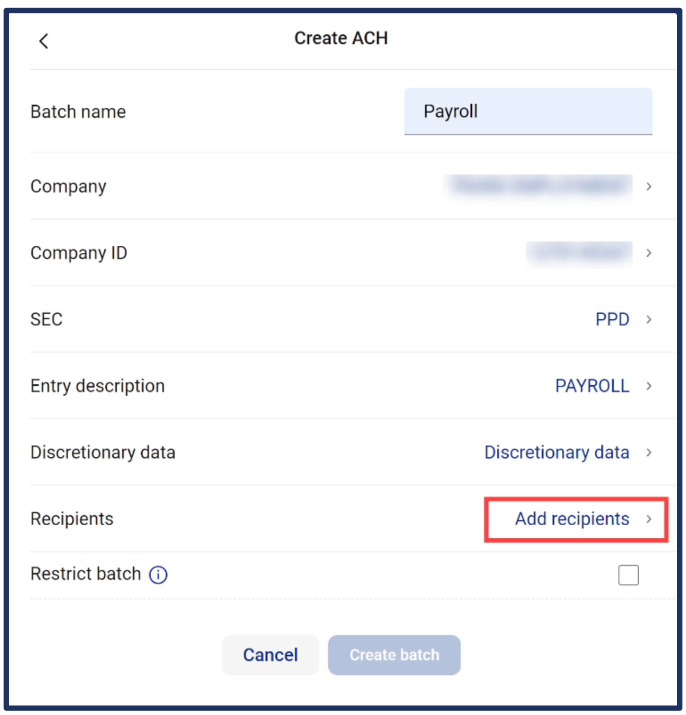
Step 3

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



Step 4

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



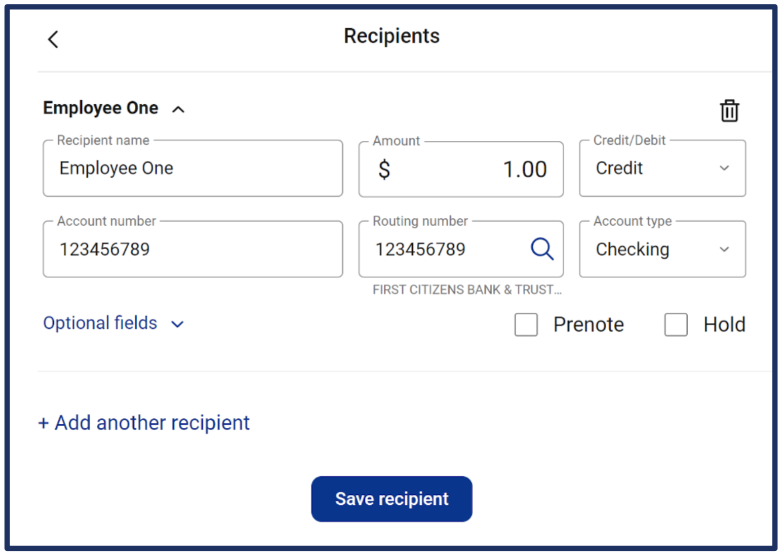
Step 5

Enter the Recipient name, the amount to pay them, transaction type (Credit or Debit), and account information.

Click Optional fields to enter a recipient ID number or addenda information.

Check Prenote to create a zero dollar batch for this transaction. This prenote batch may then be initiated to confirm account details prior to sending the live batch. (optional)

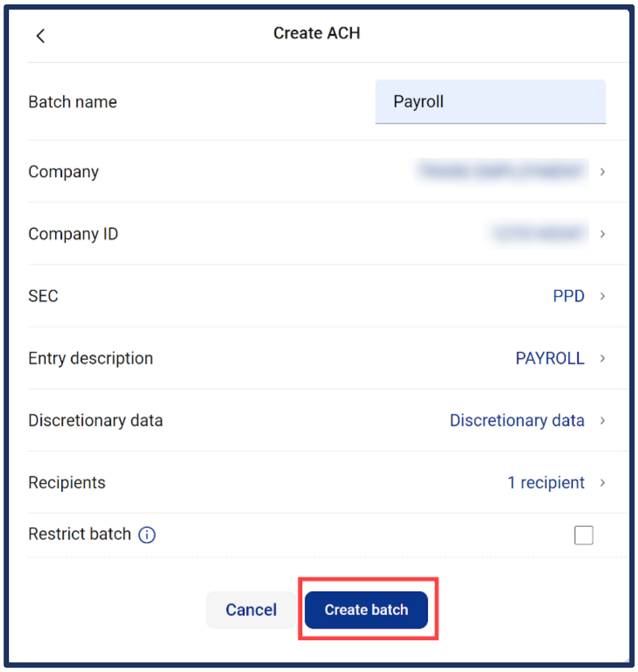
Check Hold to prevent this transaction from processing with the other transactions in the batch. (optional)

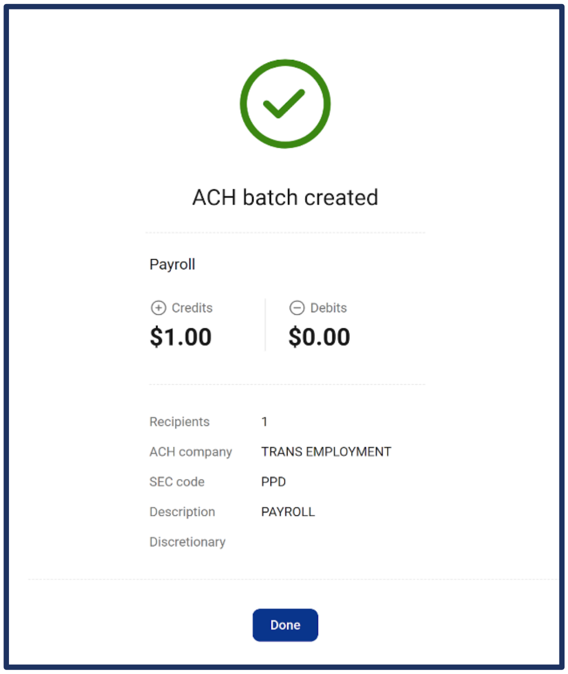


Click + Add another recipient to enter another recipient. Click Save recipient when done adding recipients to the batch

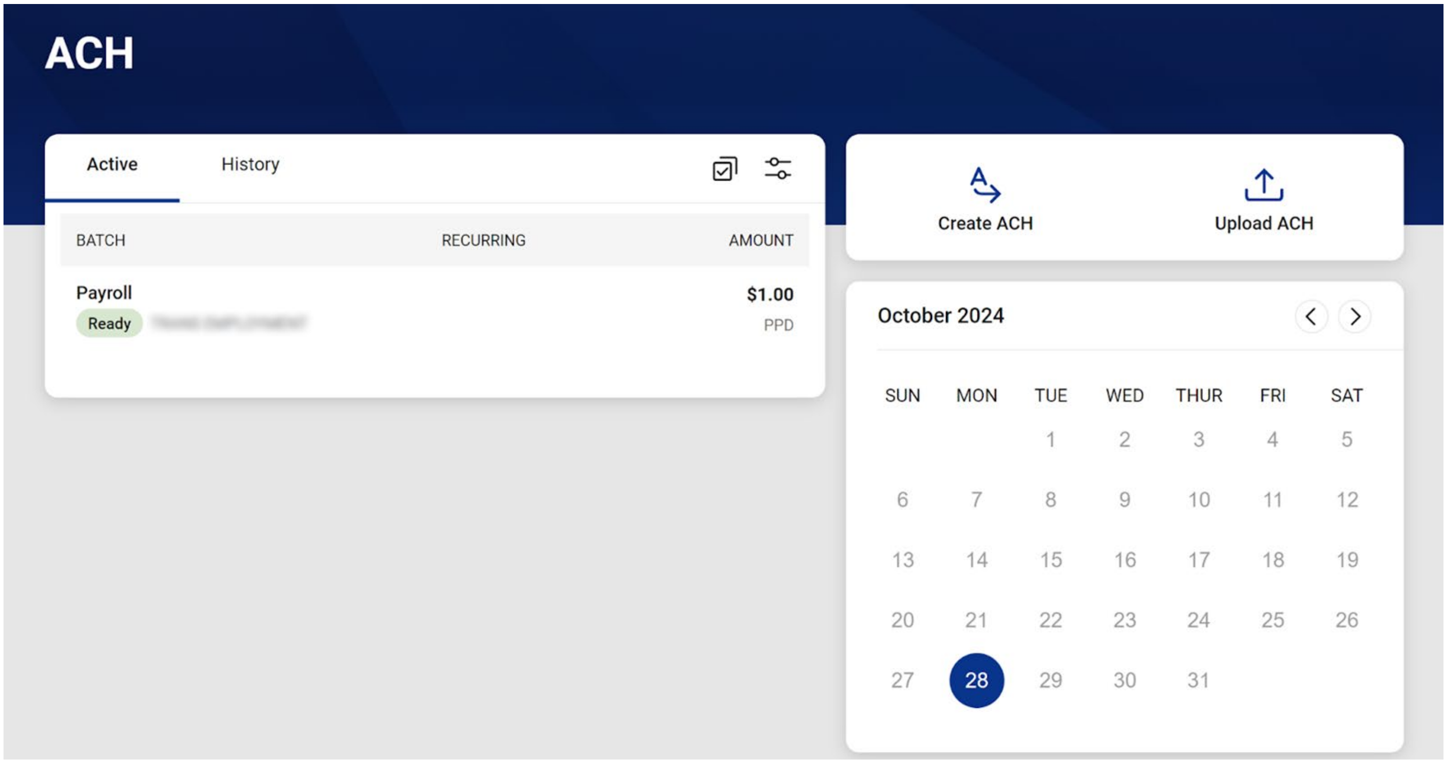
Step 6

Click Create batch, review the confirmation, then click Done.





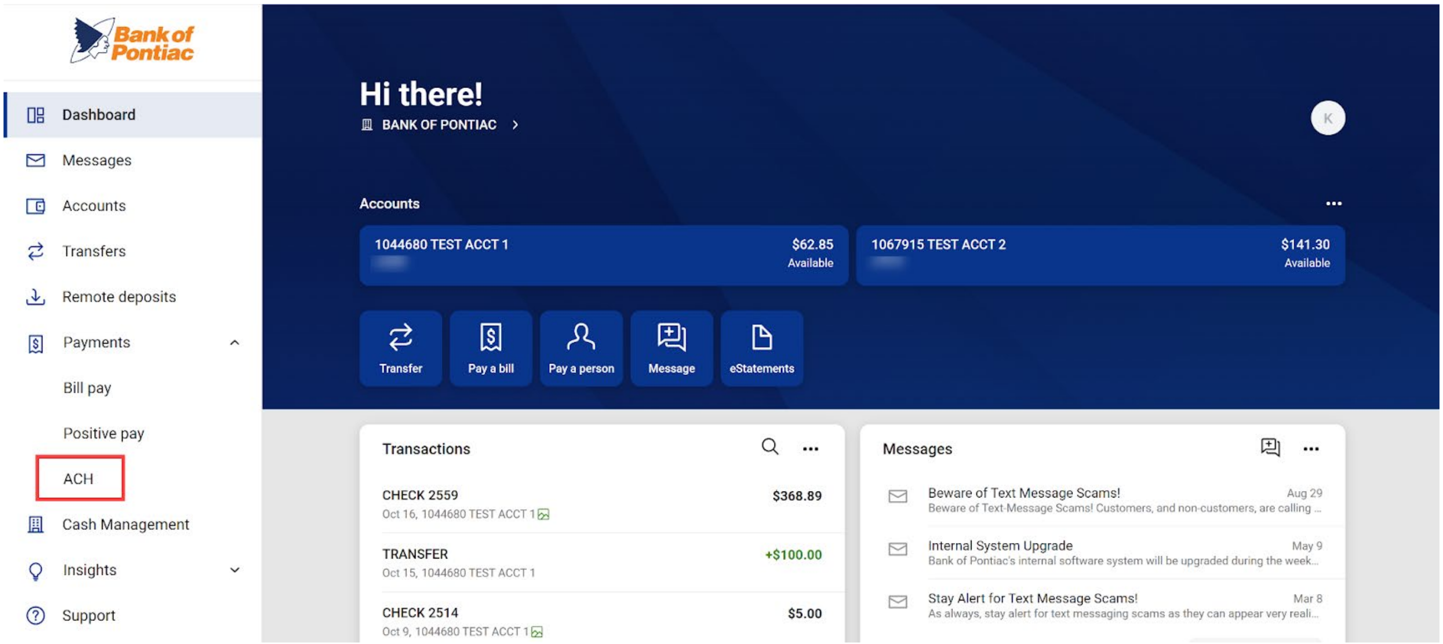
The batch will appear under the Active tab in a Ready status.
Please see the Initiate a Batch section for steps on how to send the payment.



Upload a NACHA File

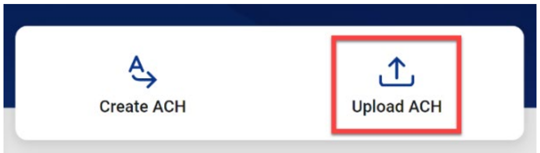
Step 1

Select ACH from the navigation pane.
Please note: If you have multiple payment features activated, select the Payments menu first.



Step 2

Click Upload ACH.

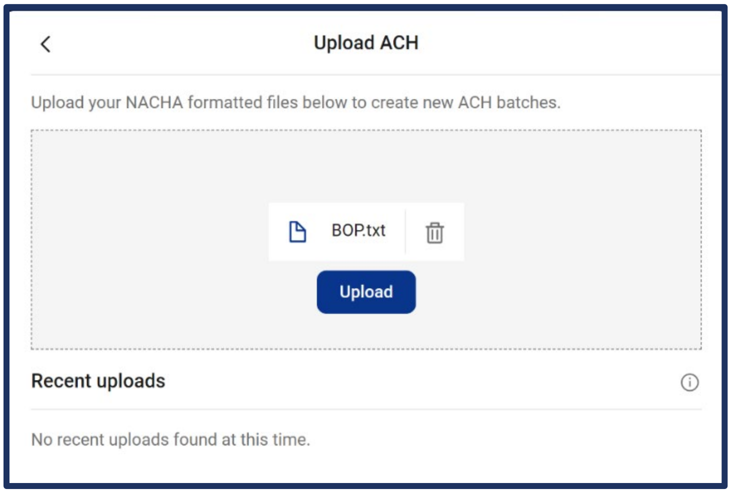


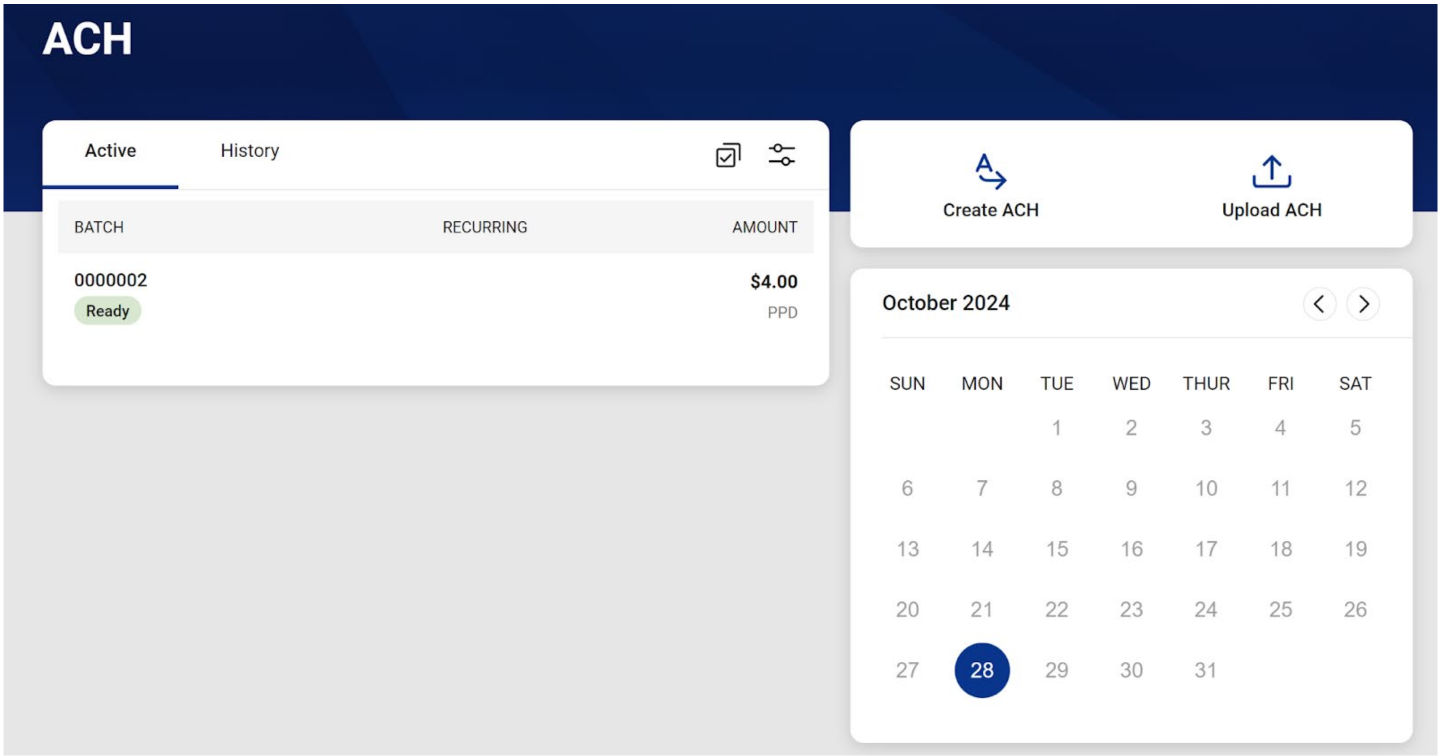
Step 3

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

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



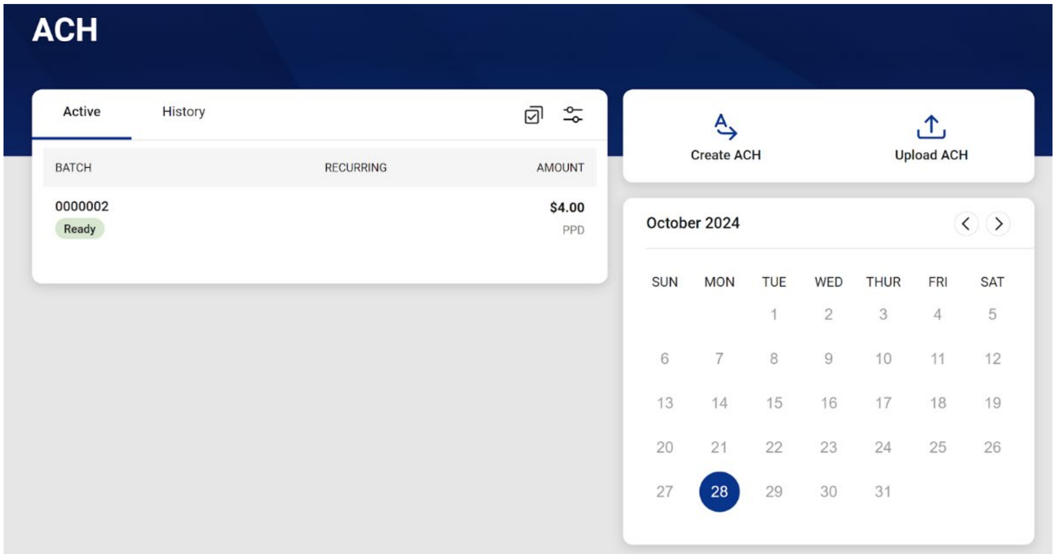


Edit or Delete a Batch

Please note: Batches in an initiated or processed status cannot be edited or deleted. Please uninitiate the batch first or contact the bank for assistance.

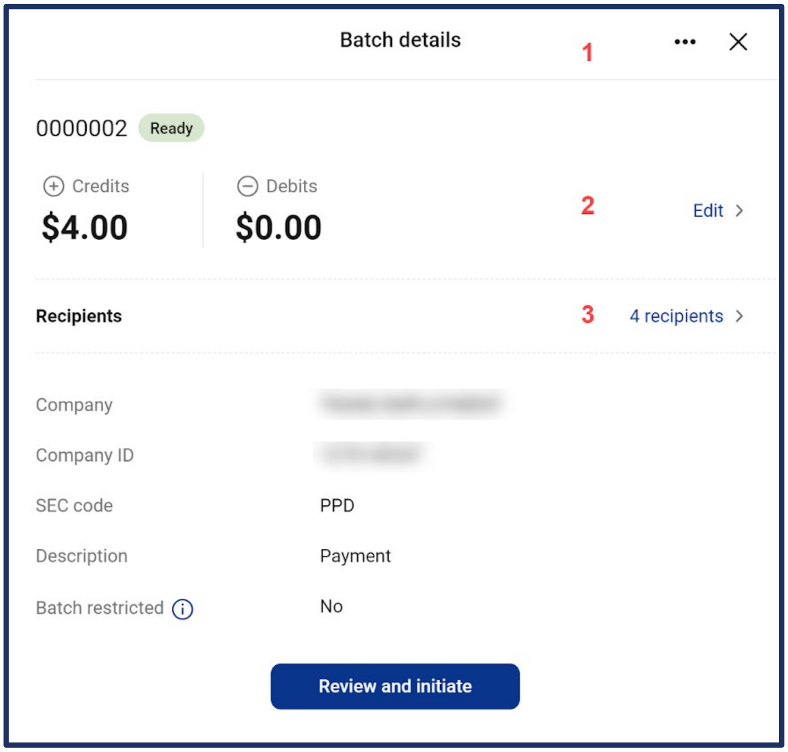
Step 1

Select the batch.



Step 2

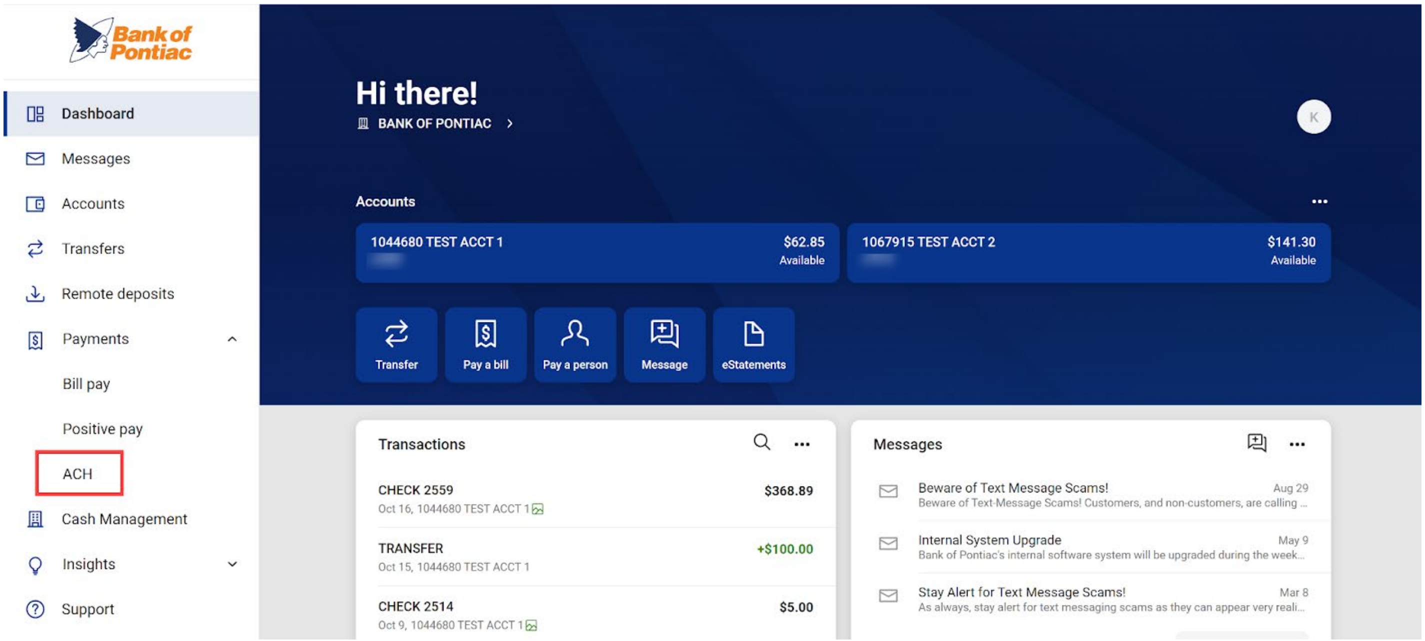
1. Select the ellipsis icon to delete the batch.
2. Click Edit to modify the batch header information.
3. Click Recipients to add, delete, or modify the recipient(s) account information or payment amount(s).



Initiate a Batch

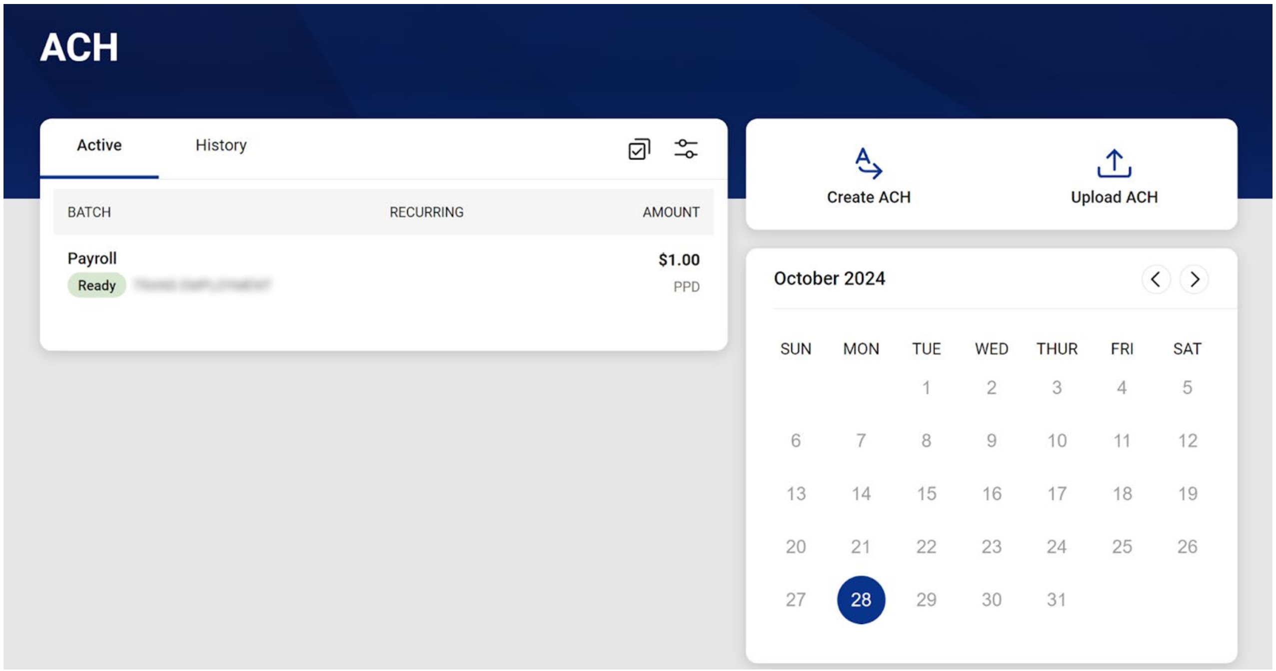
Step 1

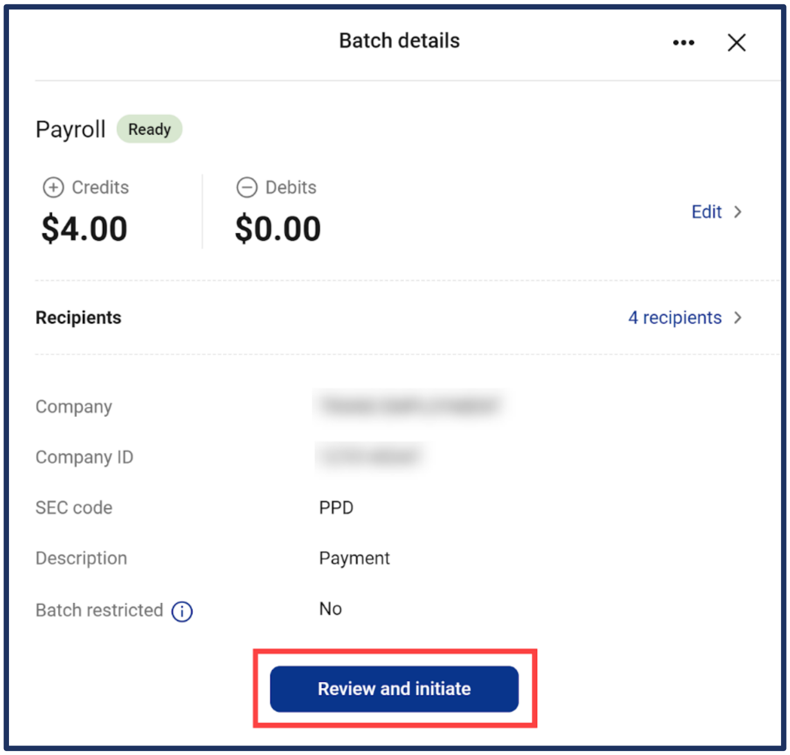
Select ACH from the navigation pane.
Please note: If you have multiple payment features activated, select the Payments menu first.



Step 2

Select the batch in a Ready status and click Review and initiate.
Please note: If dual control is activated, you cannot initiate a batch that you created or edited. A second user will need to complete this step.





Step 3

Select the Offset account if applicable, recurring Frequency if applicable, and the Effective date.

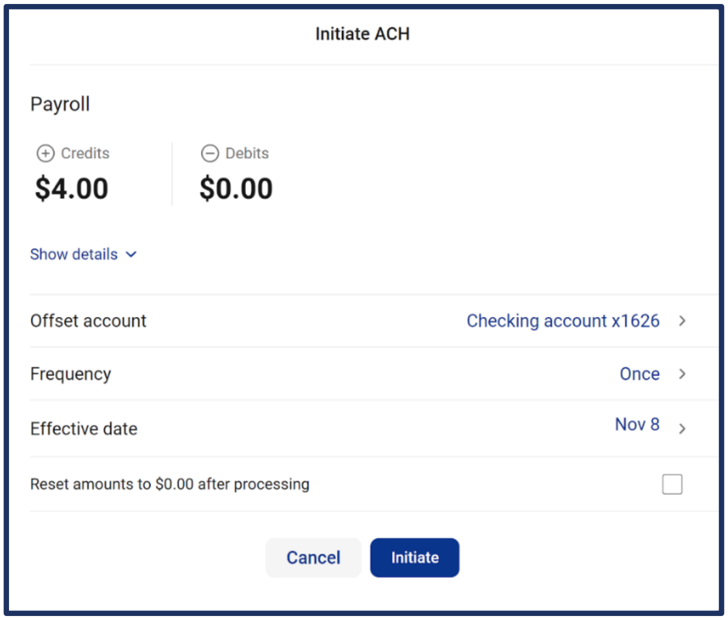
Check the Reset amounts to $0.00 after processing if you'd like to clear out the dollar amounts in the template after processing. (optional)

Click Initiate.

You may be asked to enter your password to authenticate.

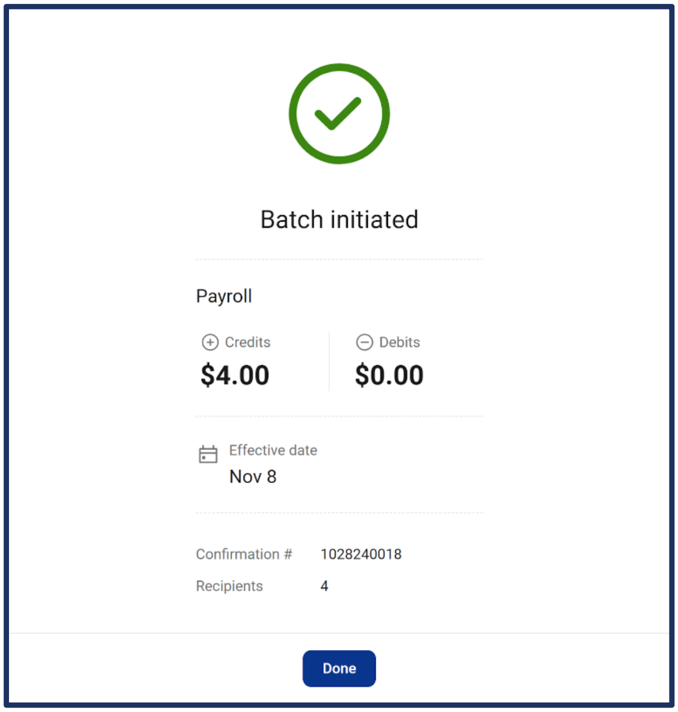
Review your confirmation and click Done.

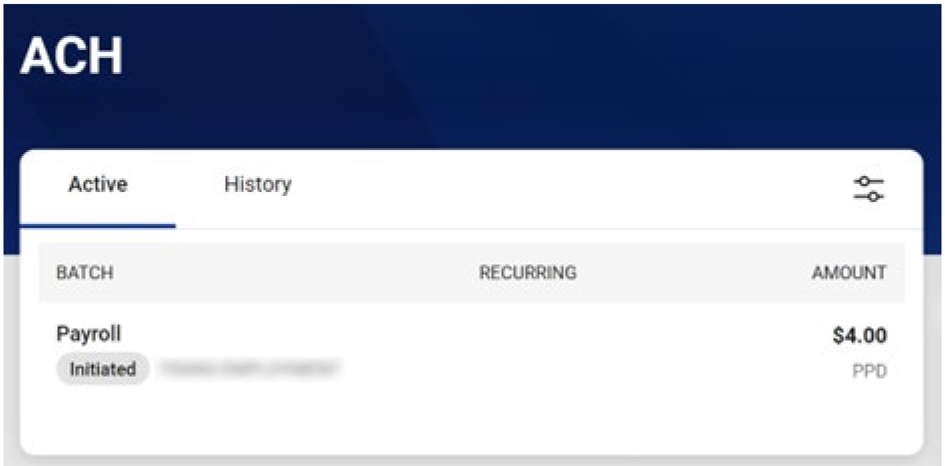
The batch will appear in an Initiated status under the Active tab.



Please note: Batches in an Initiated status may be uninitiated up until our cut off. Please see the Uninitiate 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.

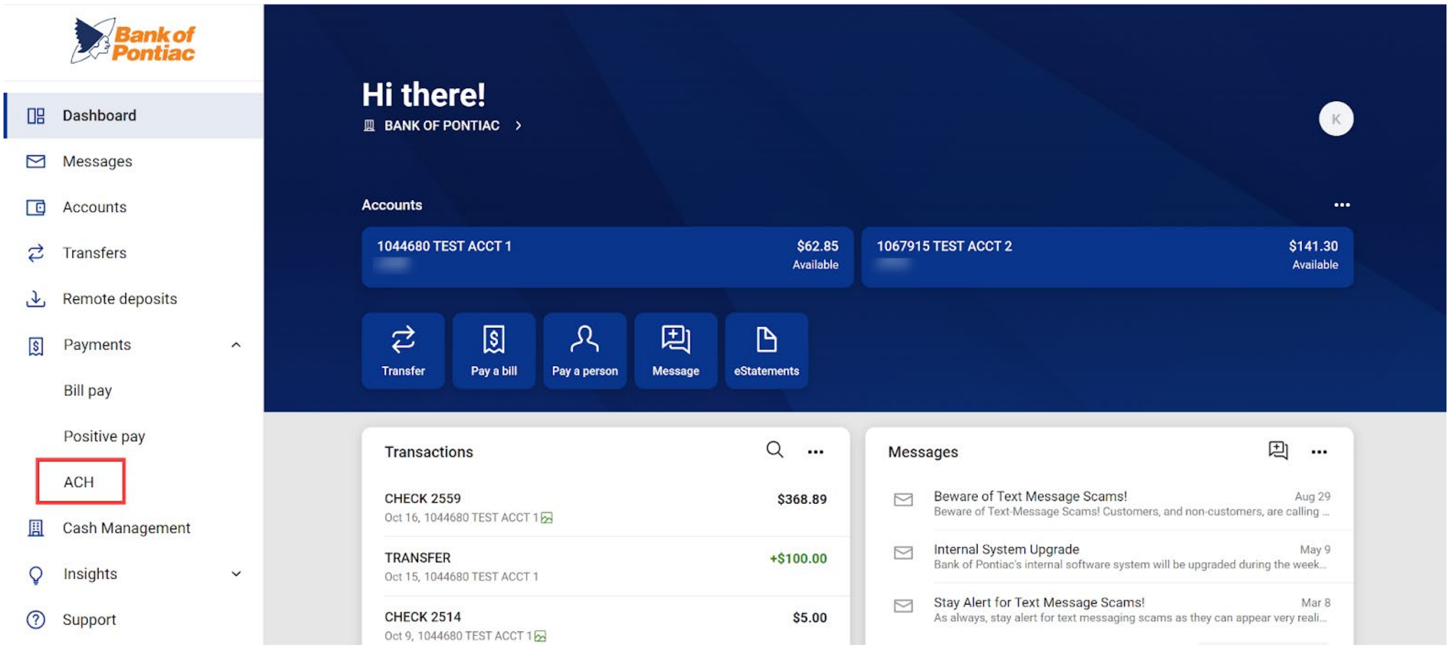

Batch initiated
Payroll
Credits
$4.00
Debits
$0.00
Effective date
Nov 8
Confirmation # 1028240018
Recipients 4
Done


ACH
Active
History
BATCH
RECURRING
AMOUNT
Payroll
Initiated
$4.00
PPD

Initiate Multiple Batches

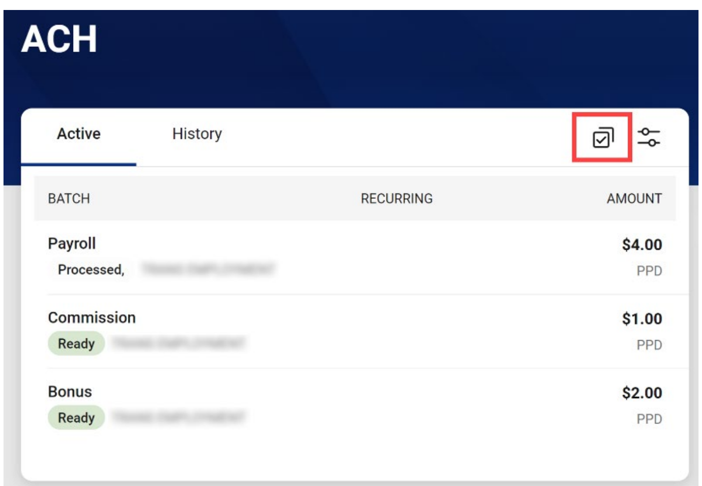
Step 1

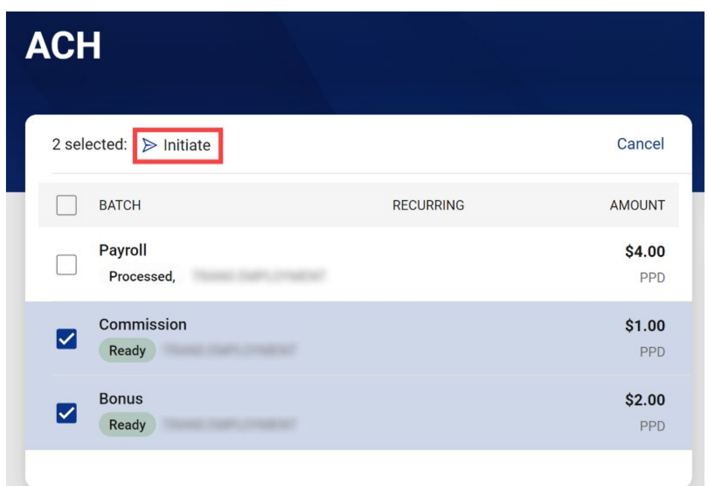
Select ACH from the navigation pane.
Please note: If you have multiple payment features activated, select the Payments menu first.



Step 2

Click the Bulk Action icon and select the batches you want to initiate. Click Initiate.



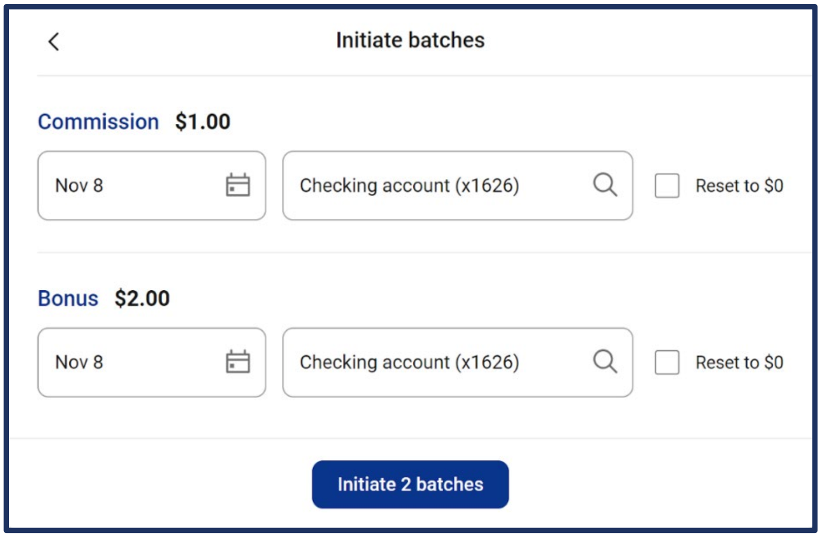


Step 3

Enter the Effective date, select the Offset account if applicable, and check the Reset to $0 box if desired for each batch. Click Initiate.

You may be asked to enter your password to authenticate.

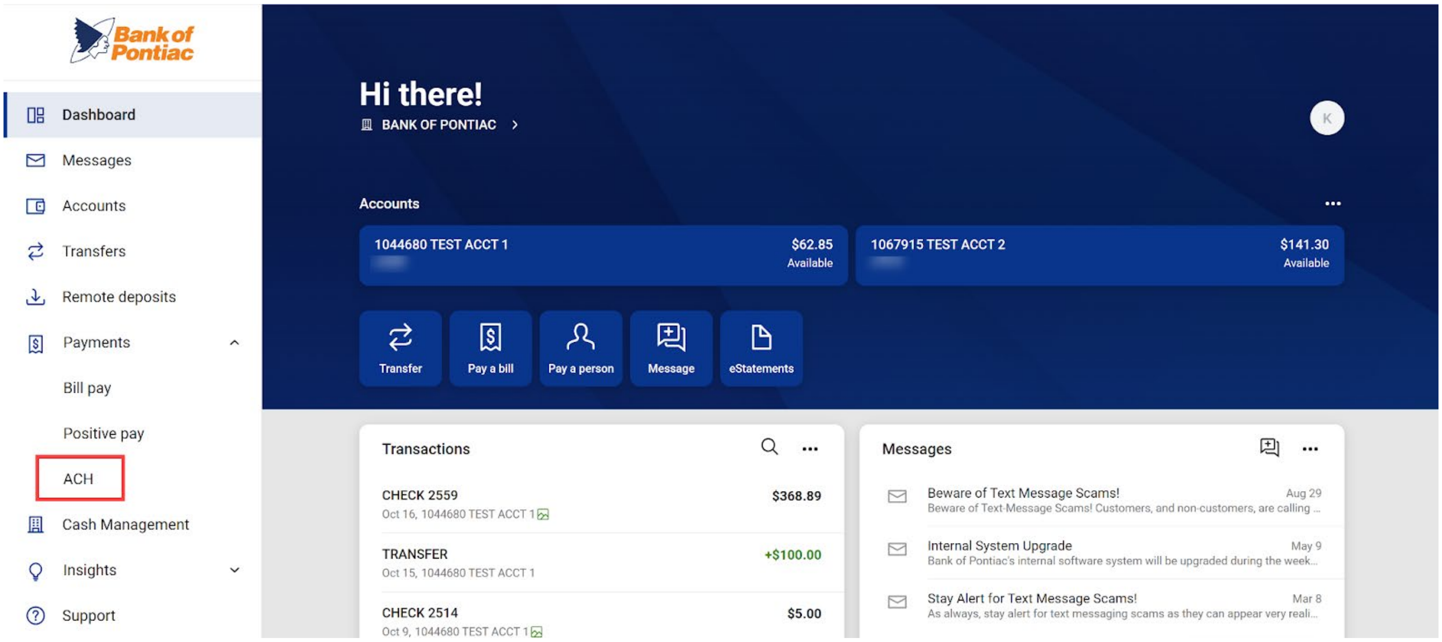
Review your confirmation and click Done. The batches will appear in an Initiated status under the Active tab.



Uninitiate a Batch

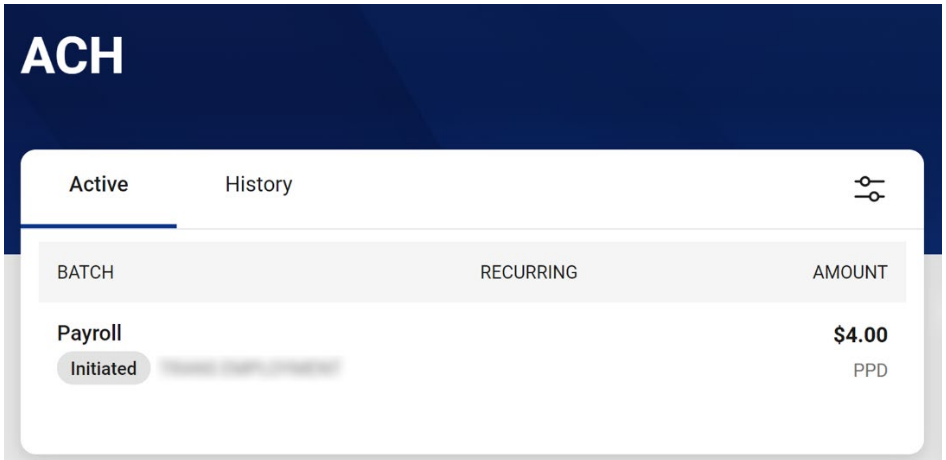
Step 1

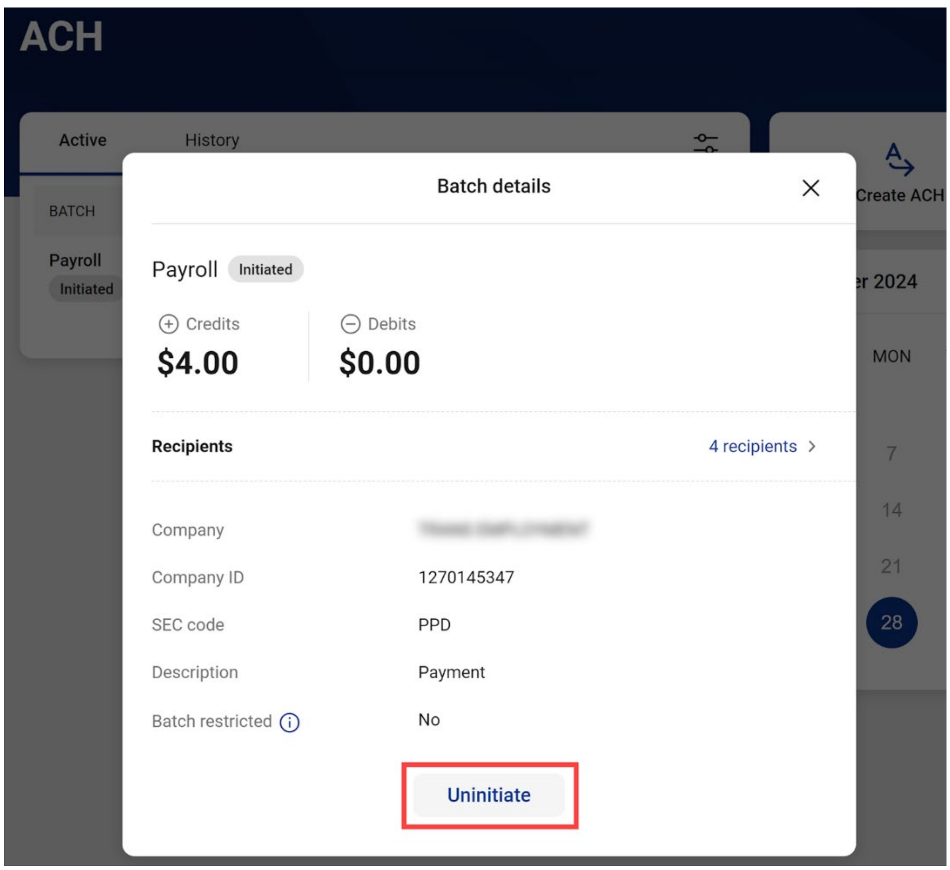
Select ACH from the navigation pane.
Please note: If you have multiple payment features activated, select the Payments menu first.



Step 2

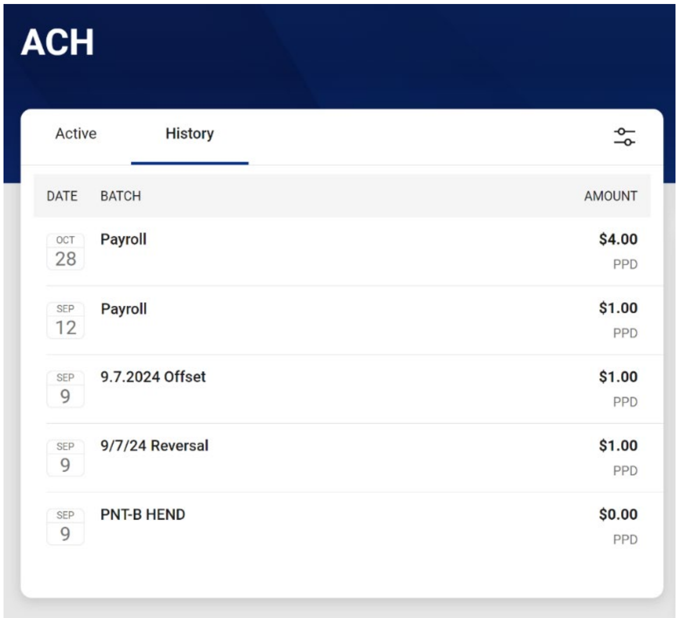
Select the batch in an Initiated status, click Uninitiate, and confirm.
The payment will return to a Ready status and will not process.





History

Select this tab to review batches that have been processed.

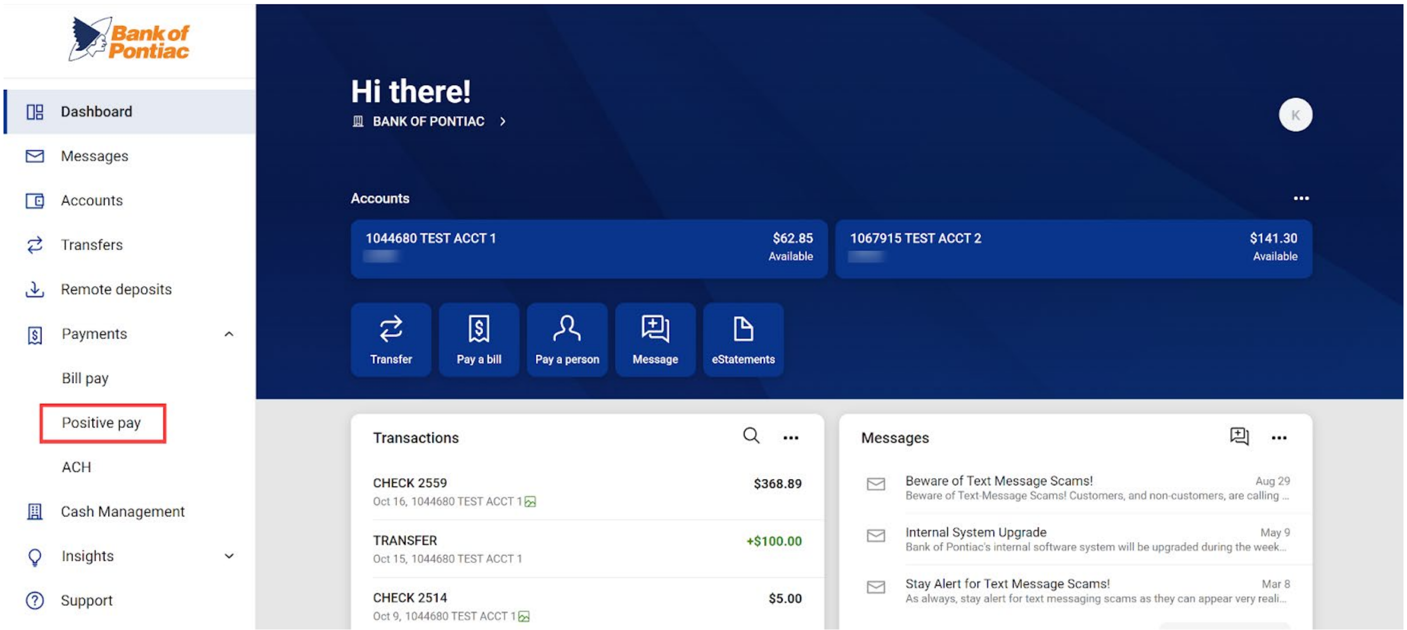


Positive Pay

Enter Issued Items Manually

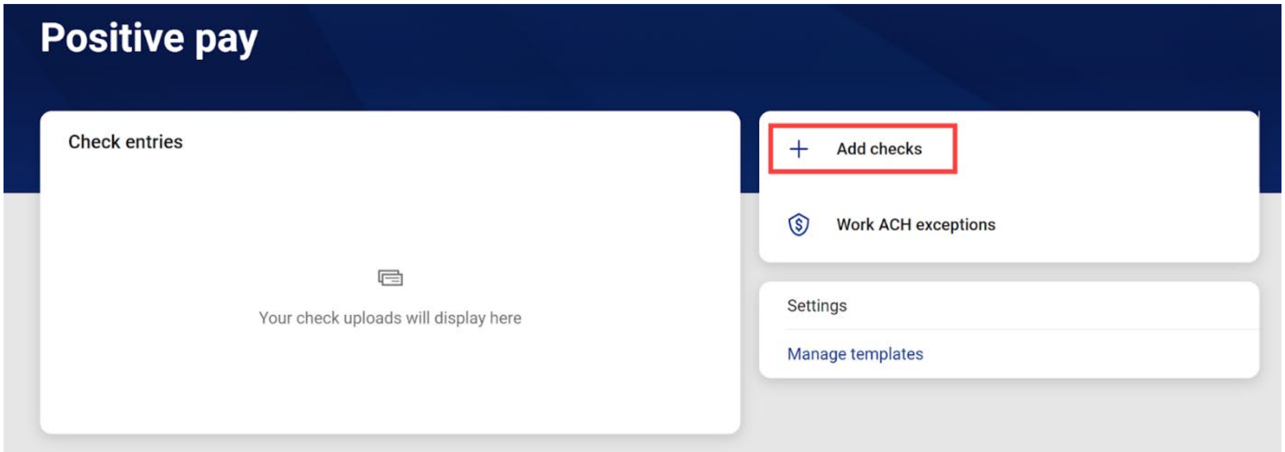
Step 1

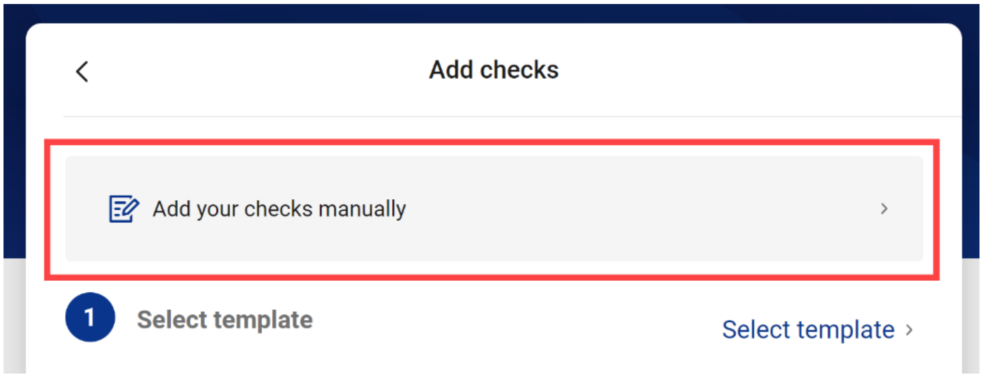
Select Positive Pay from the navigation pane.
Please note: If you have multiple payment features activated, select the Payments menu first.



Step 2

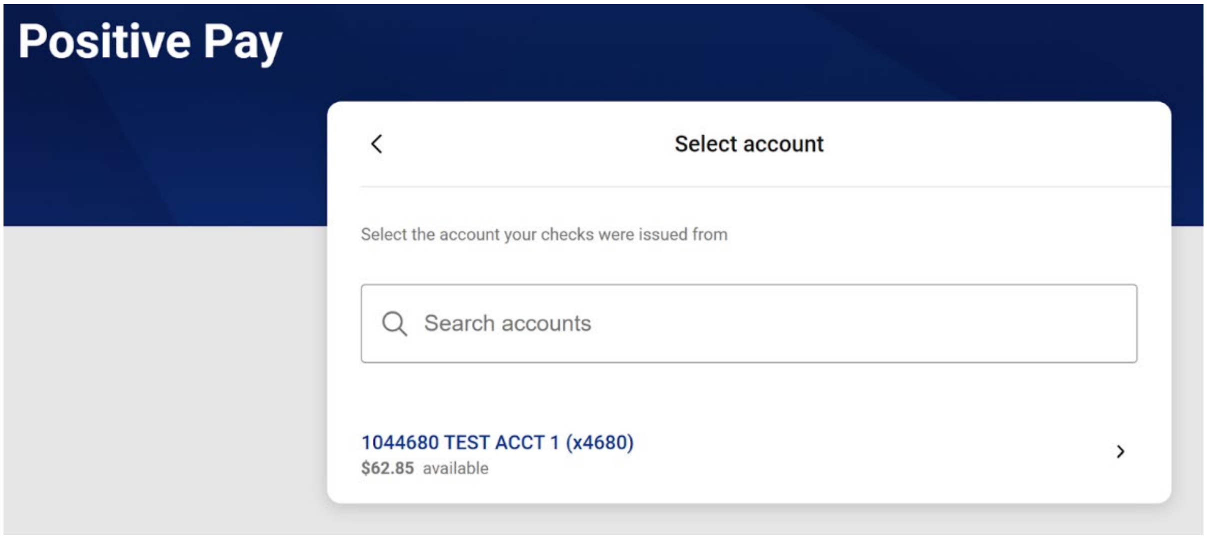
Click + Add checks and select Add your checks manually.





Step 3

Select the account the checks were written against.

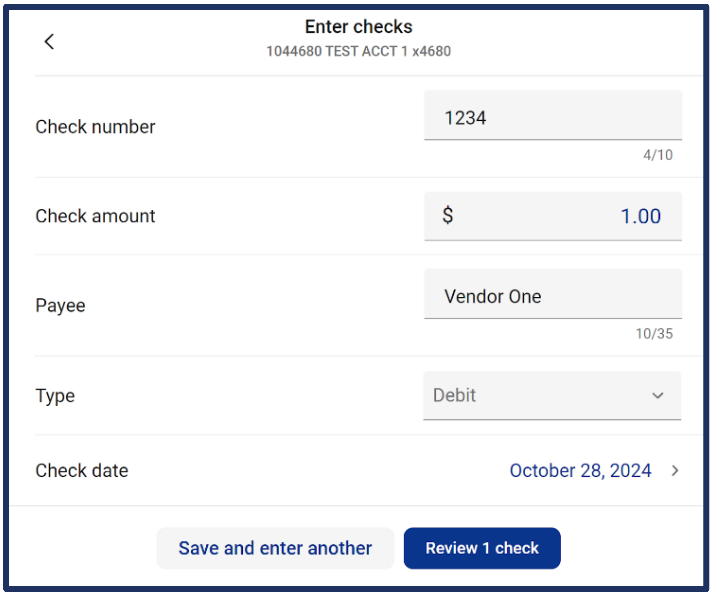


Step 4

Enter the Check number, Check amount, Payee, Type, and Check date.

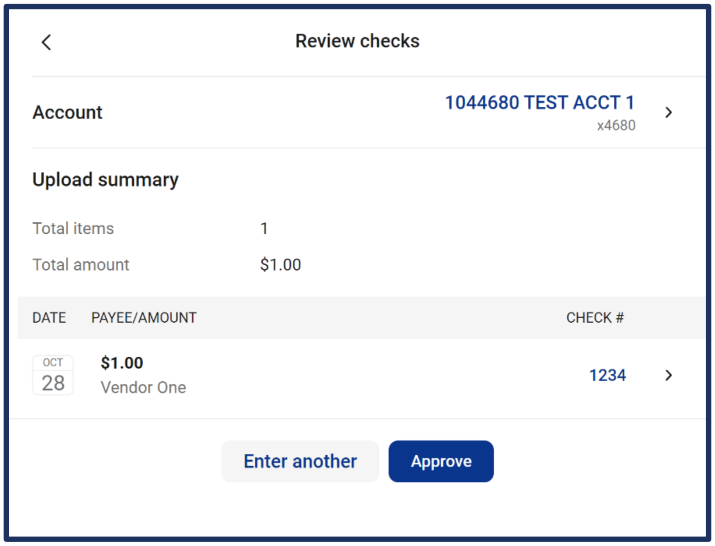
For check Type, select void to invalidate a previously entered issued item.

Click Save and enter another if you have more checks or click Review if done.



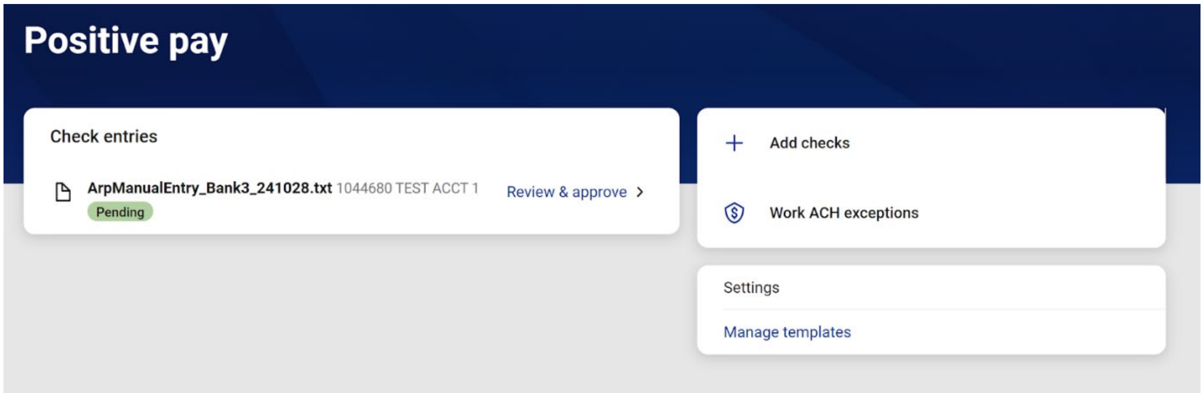
Step 5

Review the details you entered and click Approve to continue. Click Approve to confirm. Review the confirmation and click Done.



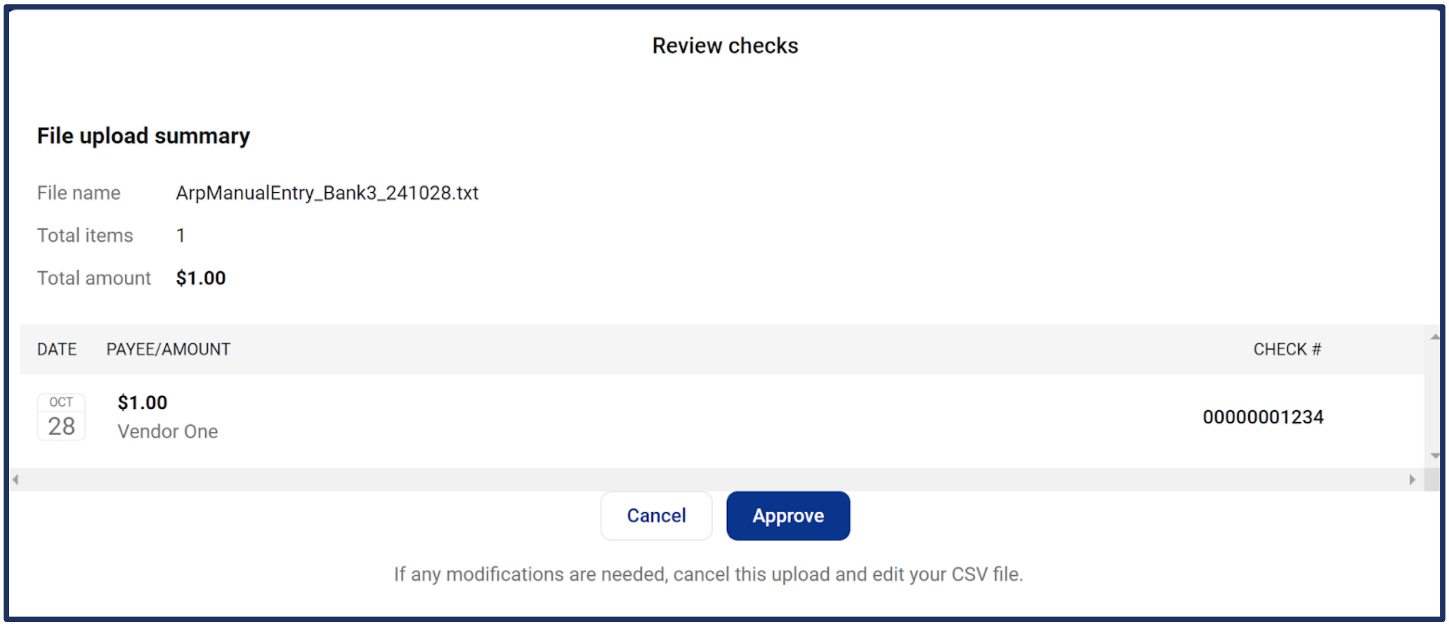
Step 6

Your check file will appear on the Positive Pay dashboard in a Pending Status. Click Review & approve.



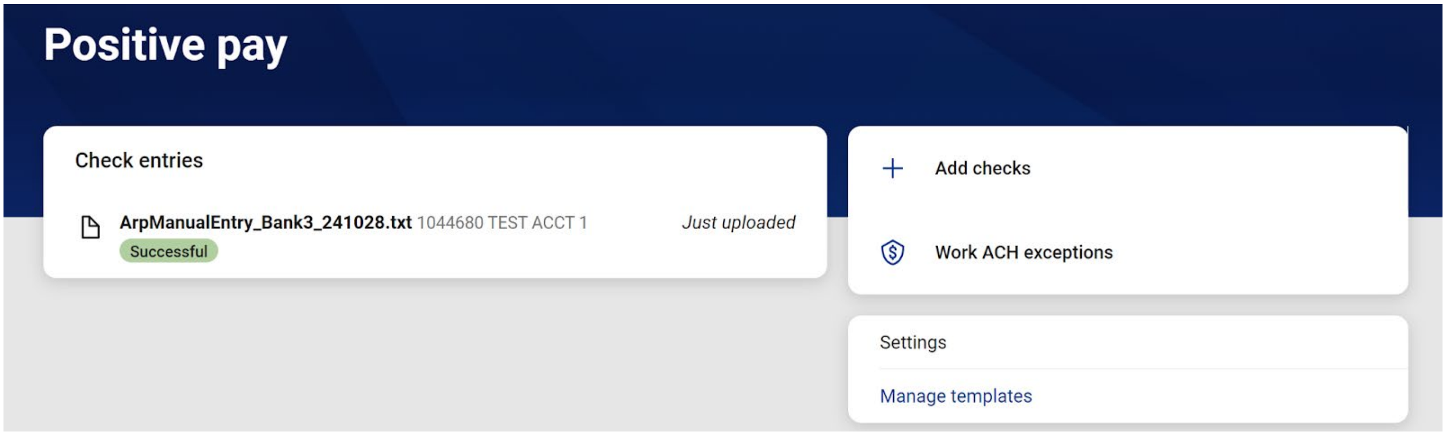
Step 7

Review the details and click Approve.
Review the confirmation and click Done.



Step 8

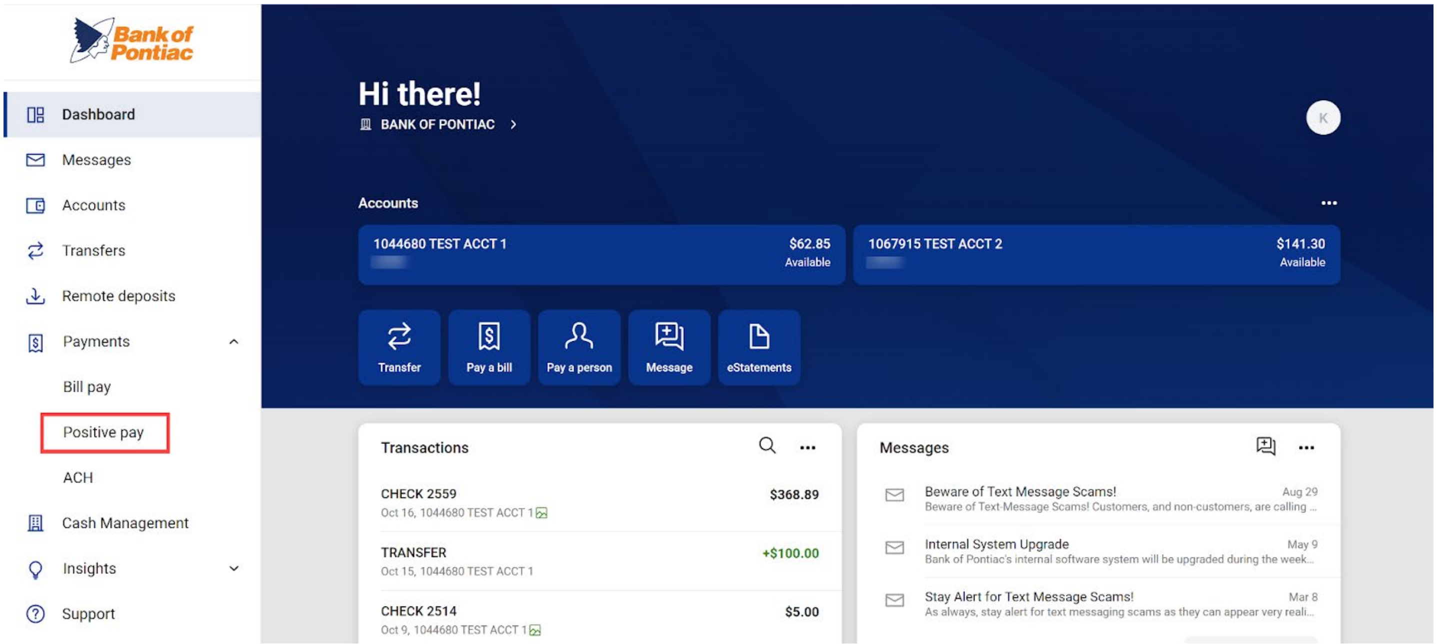
The issued items file status will now show as Successful.



Create an Issued Items Upload Format

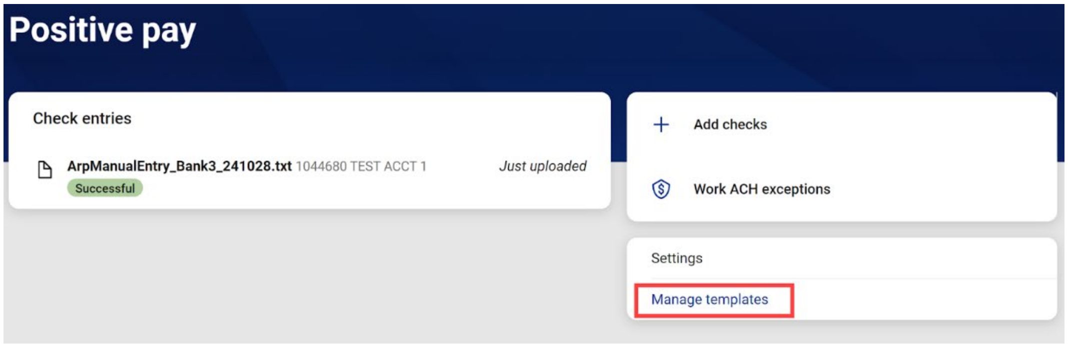
Step 1

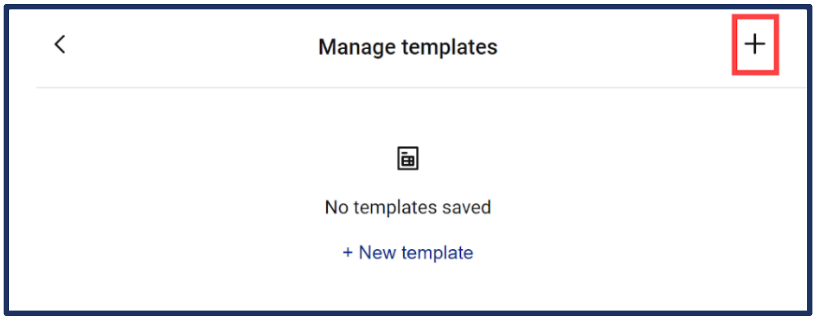
Select Positive Pay from the navigation pane.
Please note: If you have multiple payment features activated, select the Payments menu first.



Step 2

Click Manage templates and click the + sign.





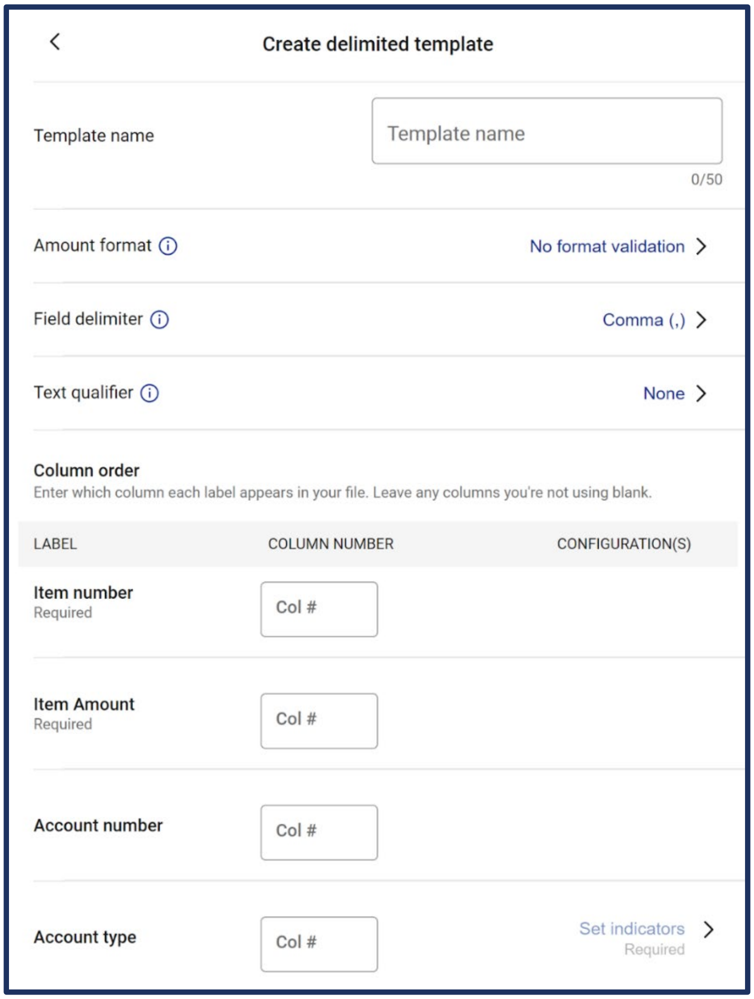
Step 3

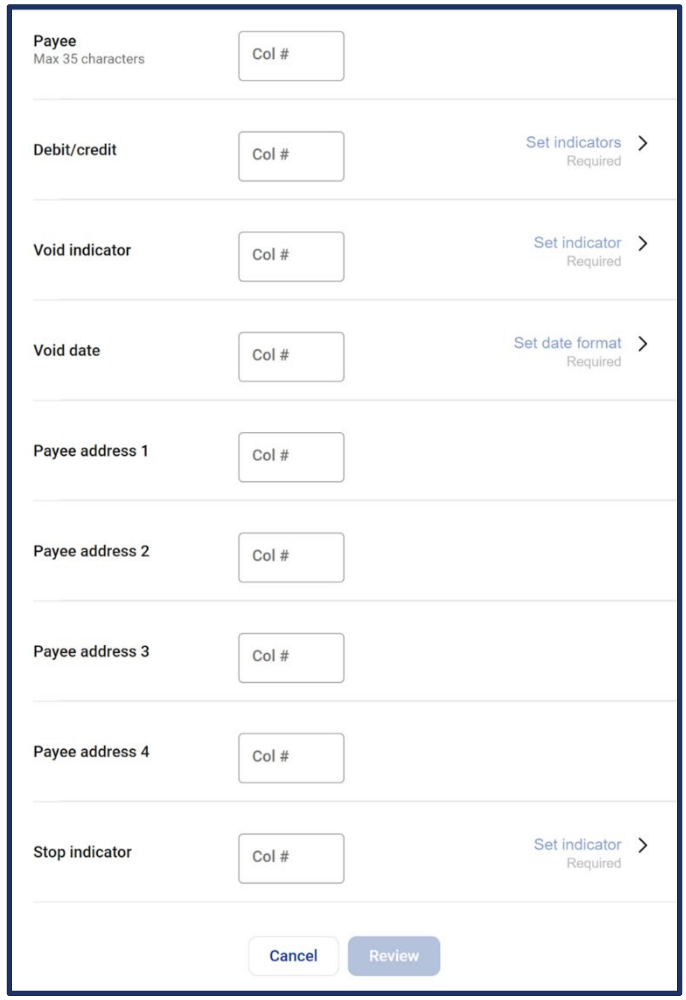
Select the format of your file.

Delimited:

1. Enter a name for this upload format.
2. Choose your amount format, field delimiter and text qualifier.
3. Enter the column number from your file into the corresponding field. Leave any columns you're not using blank.
   Please note: Some fields may require additional configuration. Click the arrow to adjust those fields.

Click Review and then Save. Click Done.

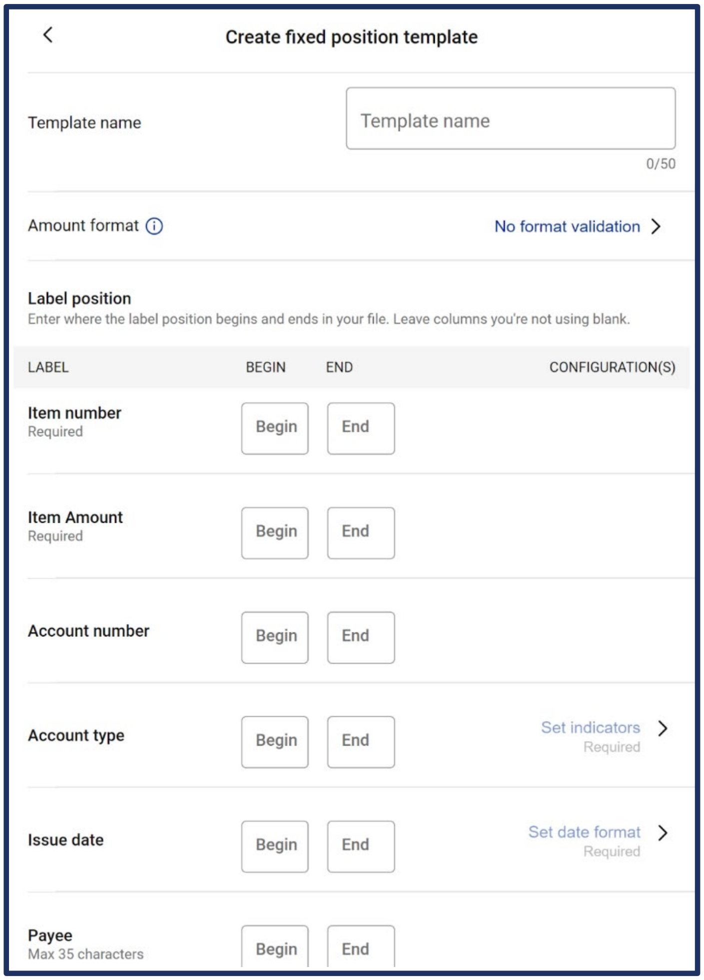


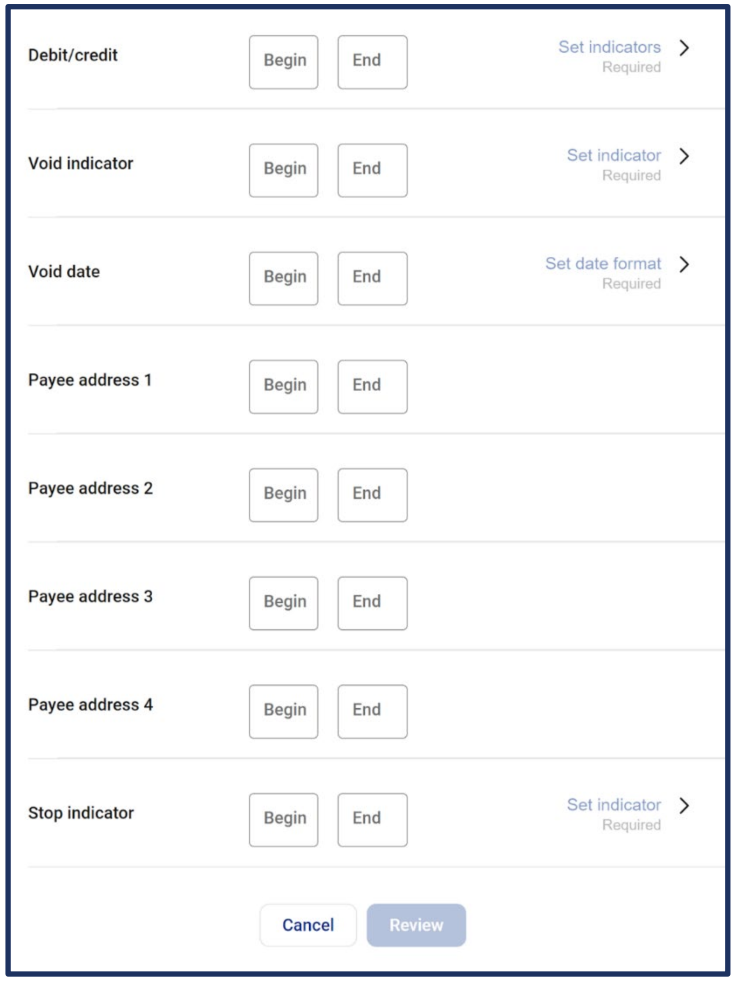


Fixed Position:

1. Enter a name for this upload format.
2. Choose your amount format.
3. Enter where each label starts and ends in your file. For example, if the item number is the first six characters in your file, the beginning number would be 1 and the end would be 6.

Click Review and then Save. Click Done.





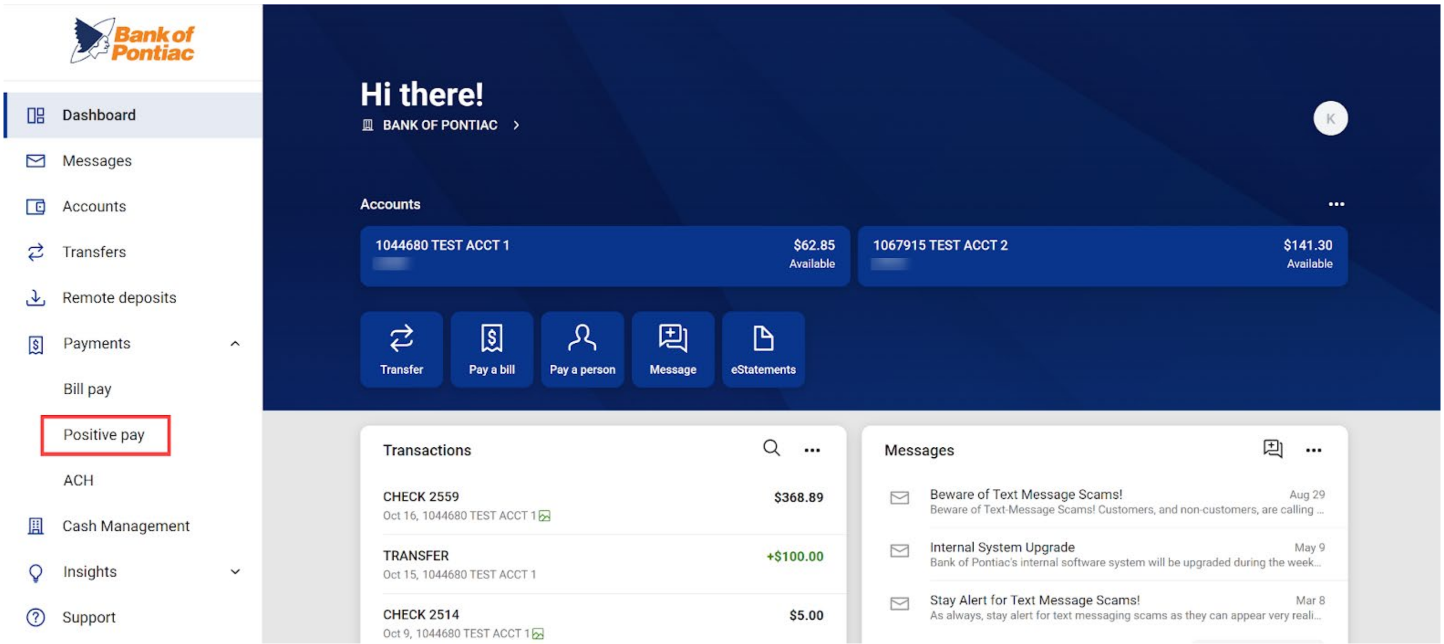
Your upload template will be listed under the Manage Templates page and can be edited or deleted at any time.

Click the + to add more template if necessary.

Upload an Issued Items File

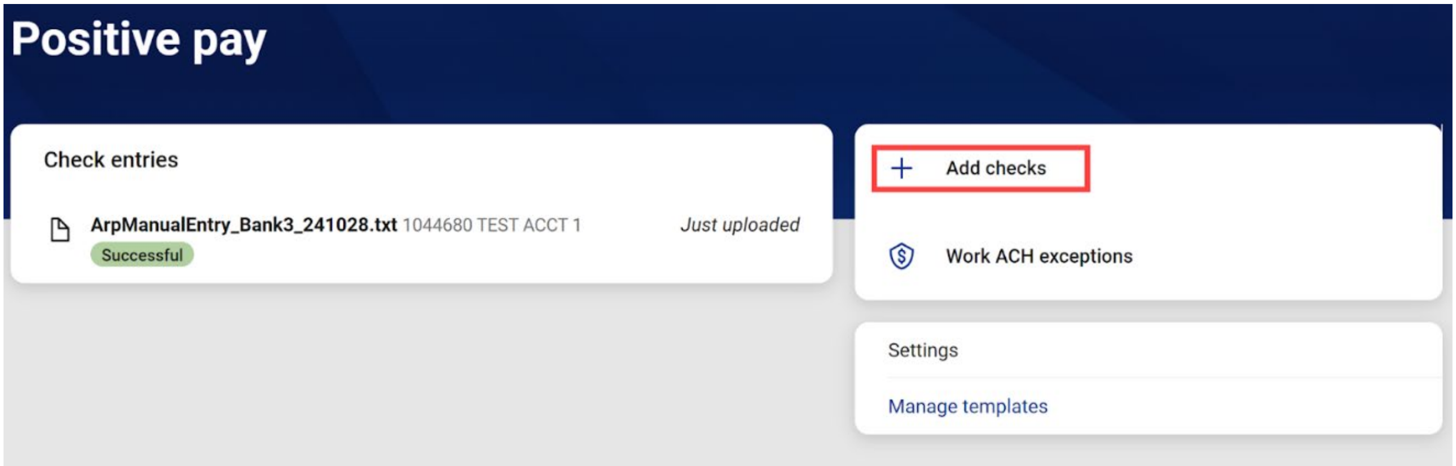
Step 1

Select Positive Pay from the navigation pane.
Please note: If you have multiple payment features activated, select the Payments menu first.



Step 2

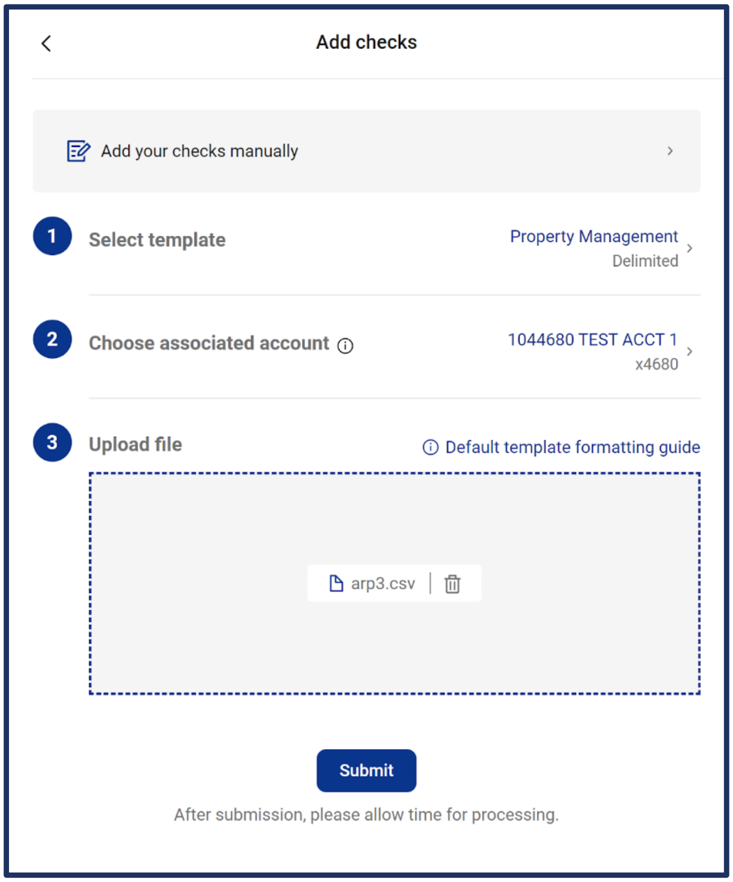
Click + Add checks.



Step 3

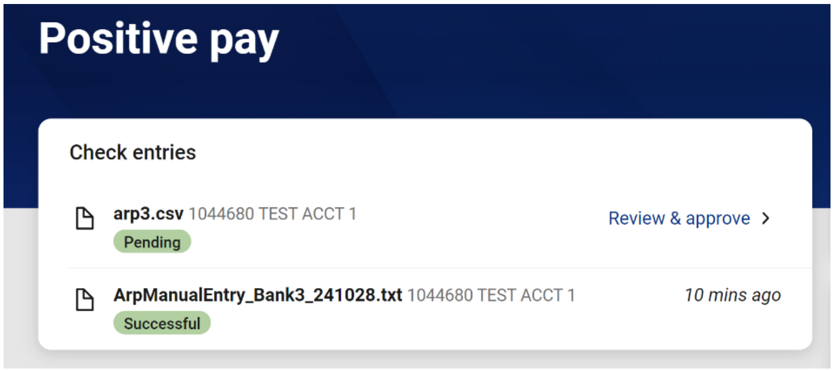
Choose your upload format template.

1. Select the account the checks were written against.
2. Browse for your issued items file.
3. Click Submit.



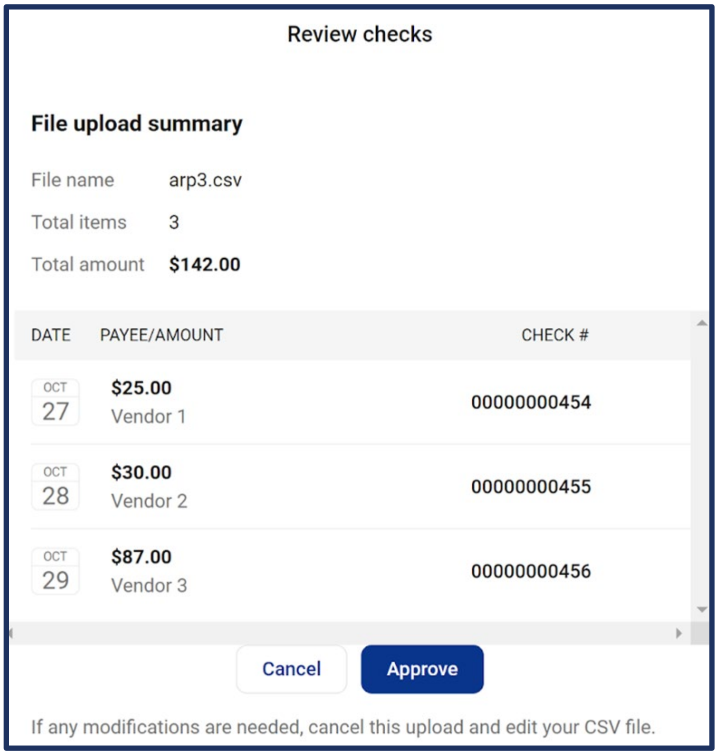
Step 4

Your uploaded file will appear on the Positive Pay dashboard in a Pending status. Click Review & approve.



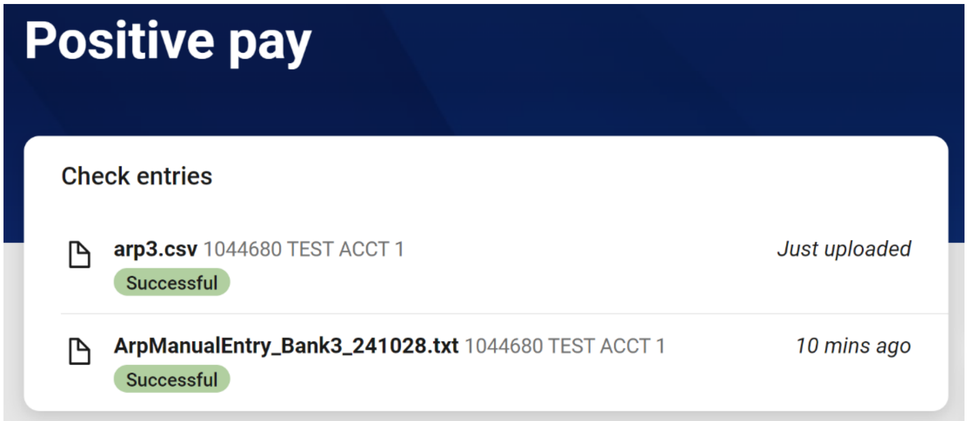
Step 5

Review the details and click Approve.
Review the confirmation and click Done.



Step 6

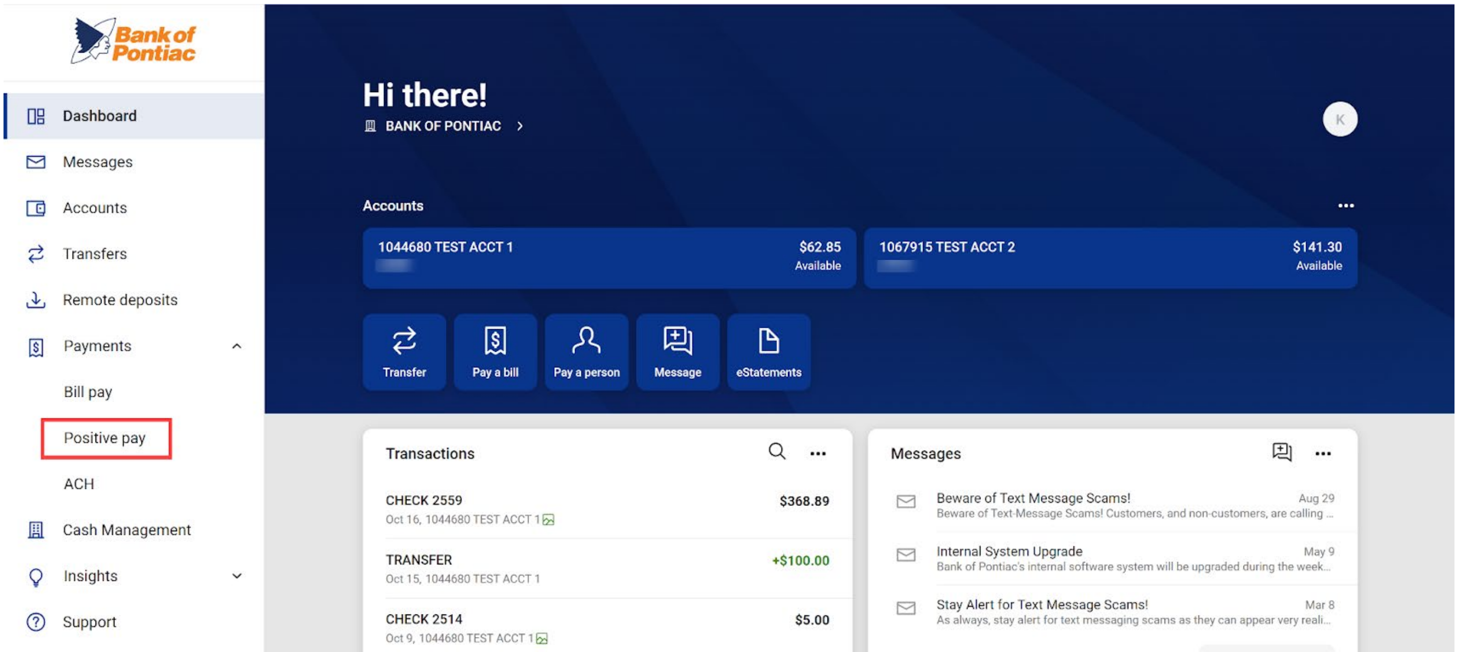
The issued items file status will now show Successful.



Work Exception Items

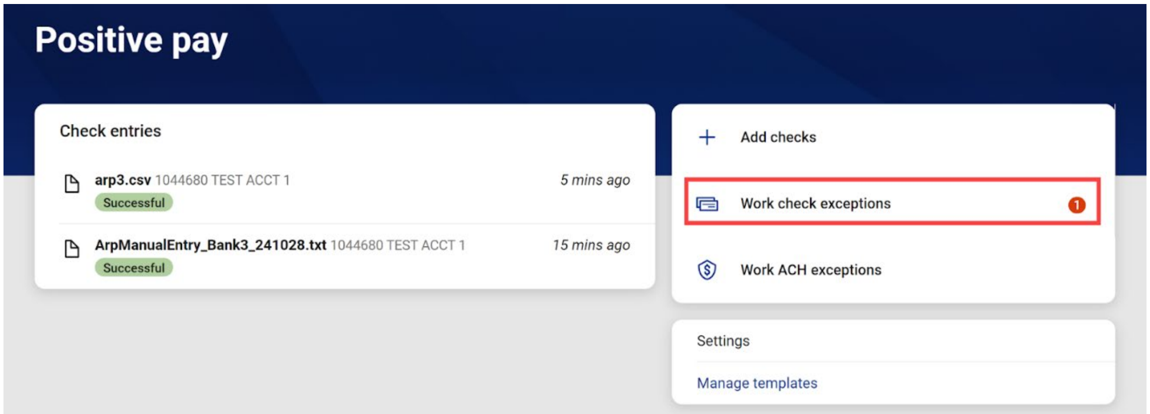
Step 1

Select Positive Pay from the navigation pane.
Please note: If you have multiple payment features activated, select the Payments menu first.



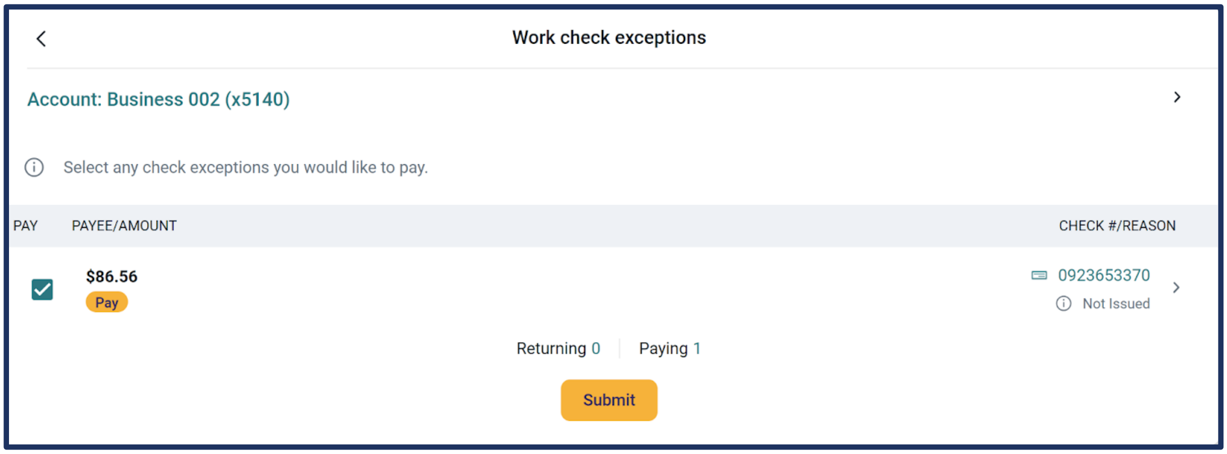
Step 2

Click Work check exceptions.



Step 3

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

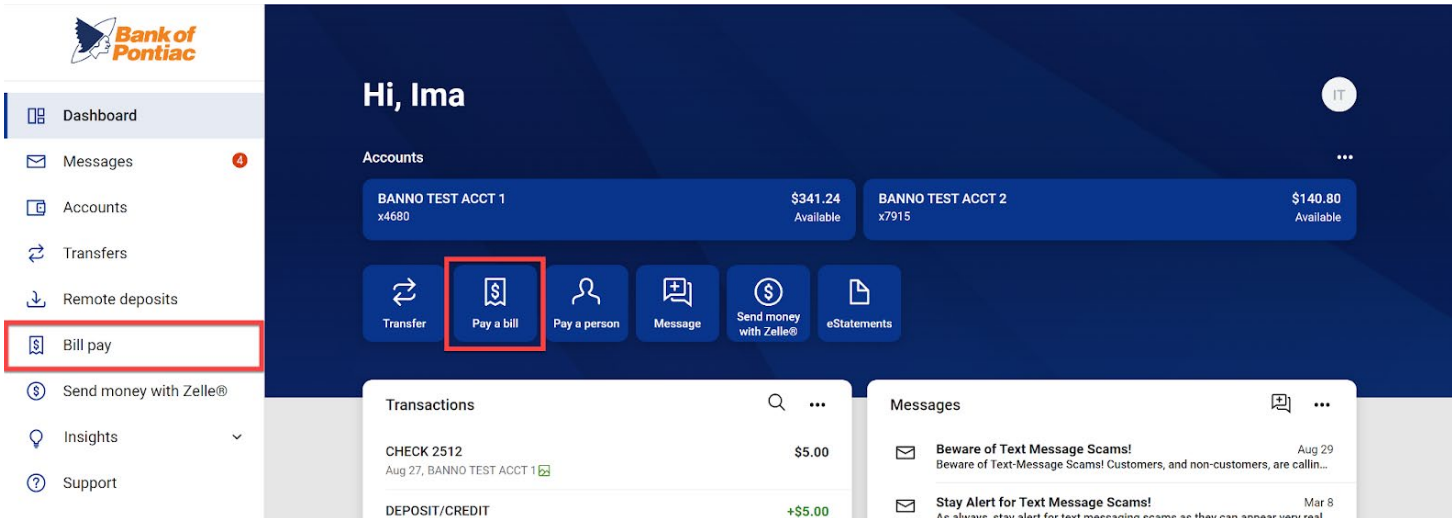


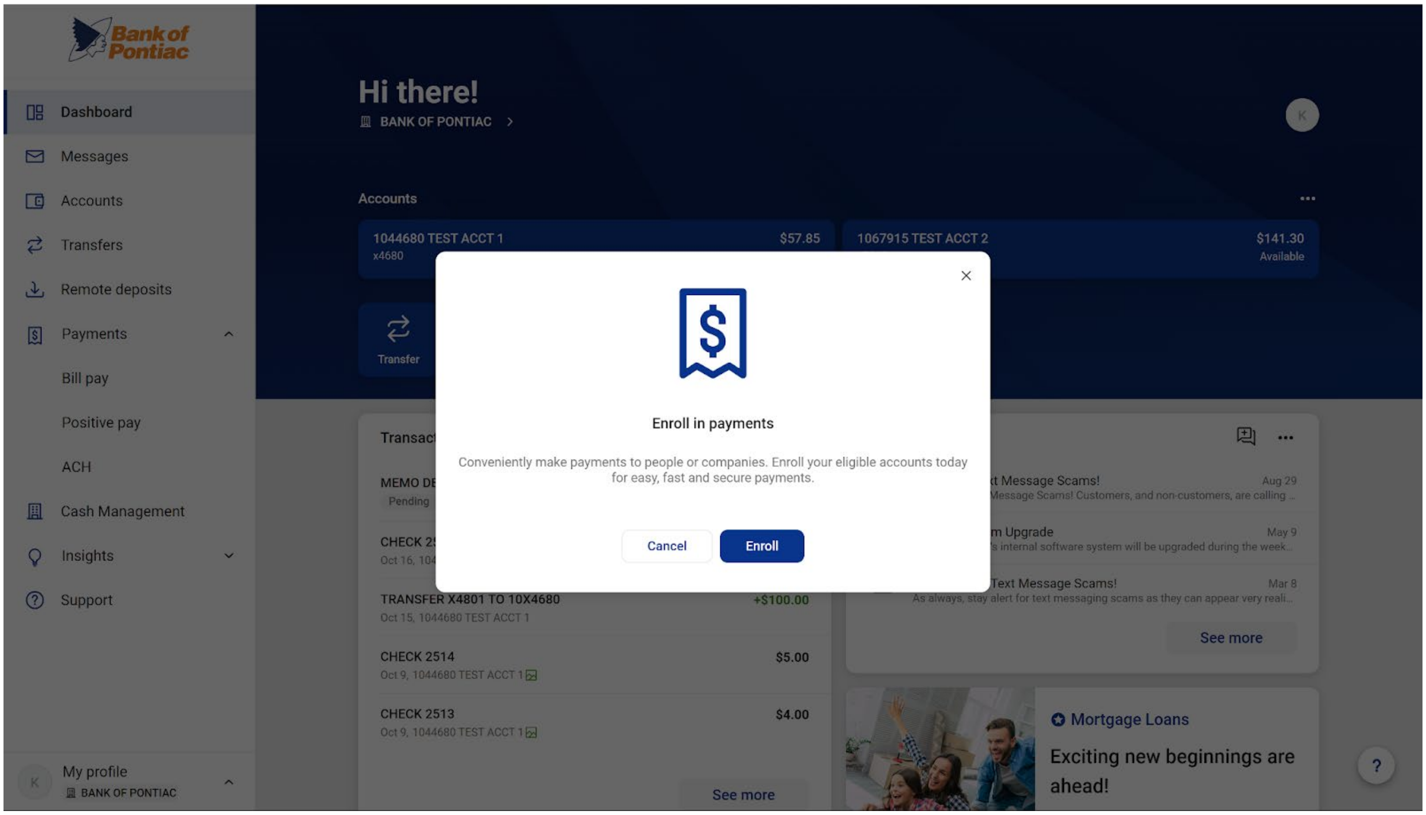
Bill Pay

Use this feature to pay a business or a person from one of your accounts.

Enroll in Bill Pay

You must first enroll in Bill Pay before you can send Payments. Select Bill Pay from the navigation pane.
Please note: If you have multiple payment features activated, select the Payments menu first. Click Enroll.

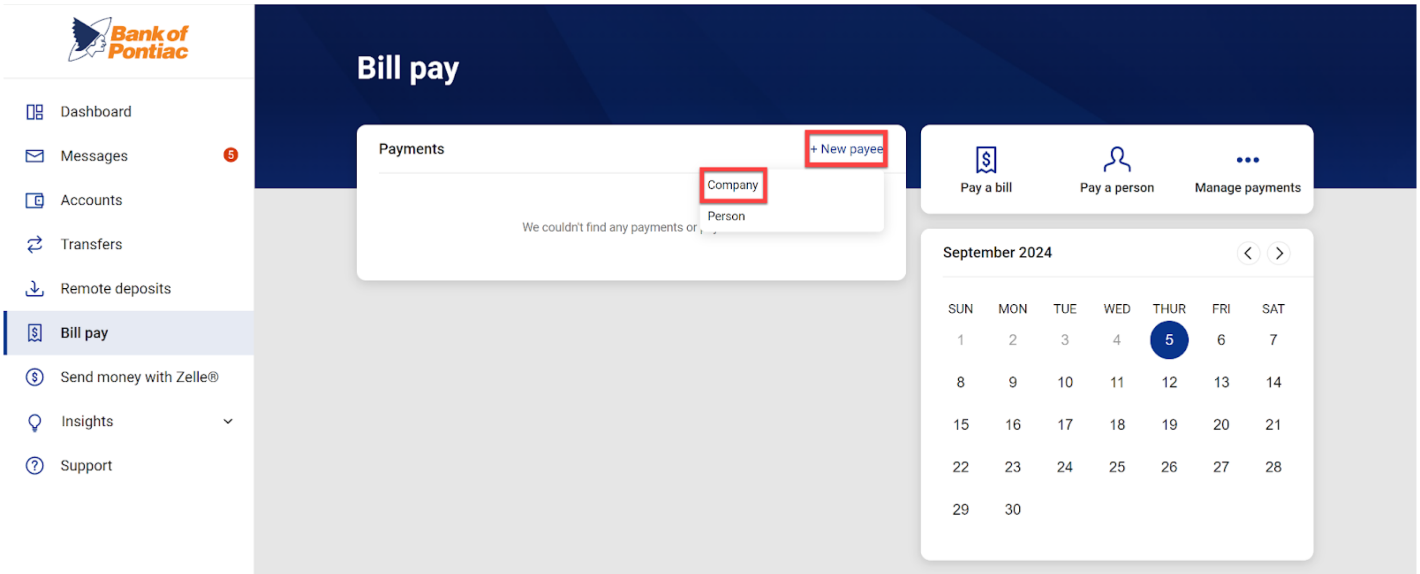




Add a Payee

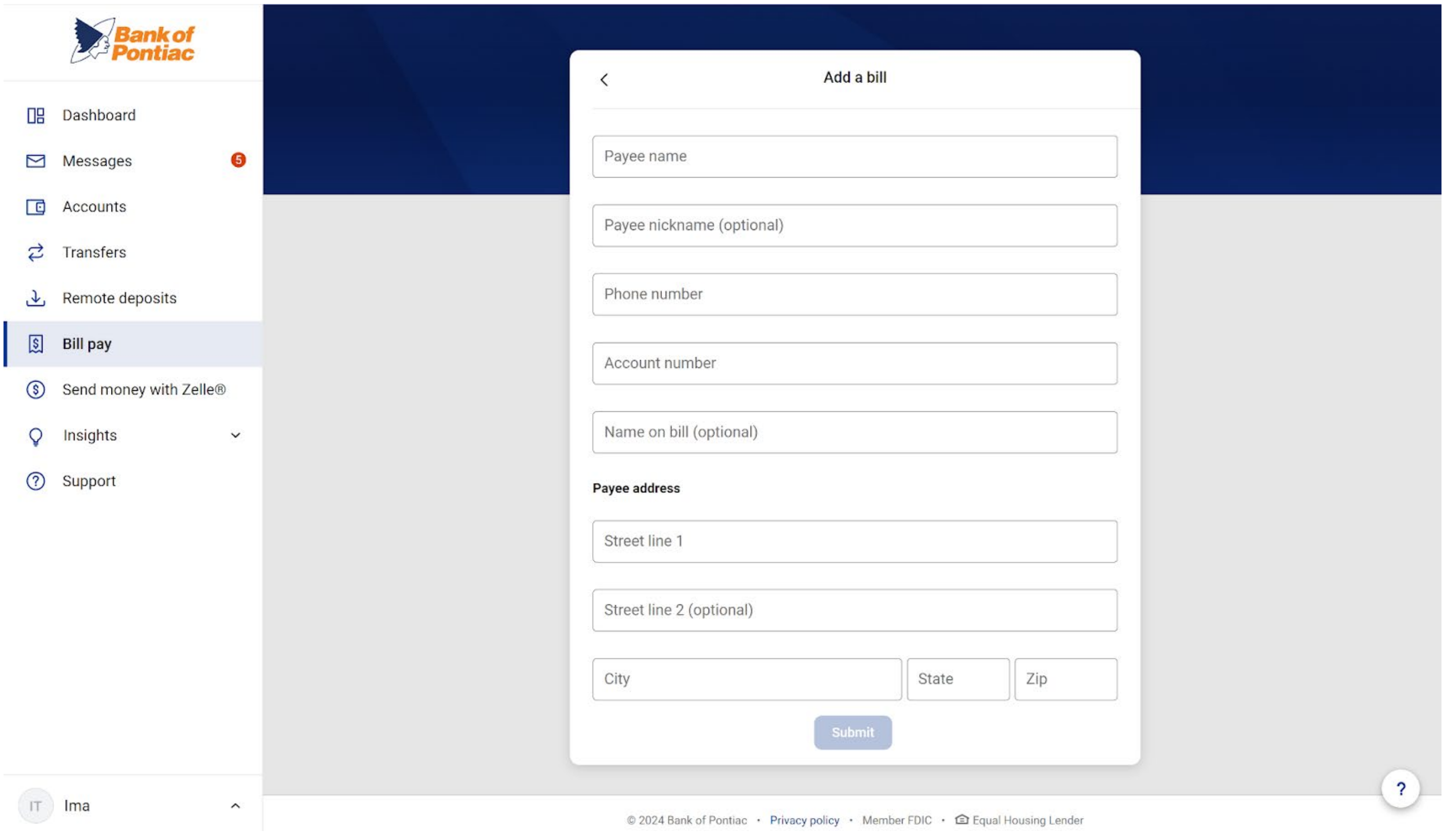
Step 1

Select Bill Pay from the navigation pane.
Please note: If you have multiple payment features activated, select the Payments menu first.
Click + New payee and select Company.



Step 2

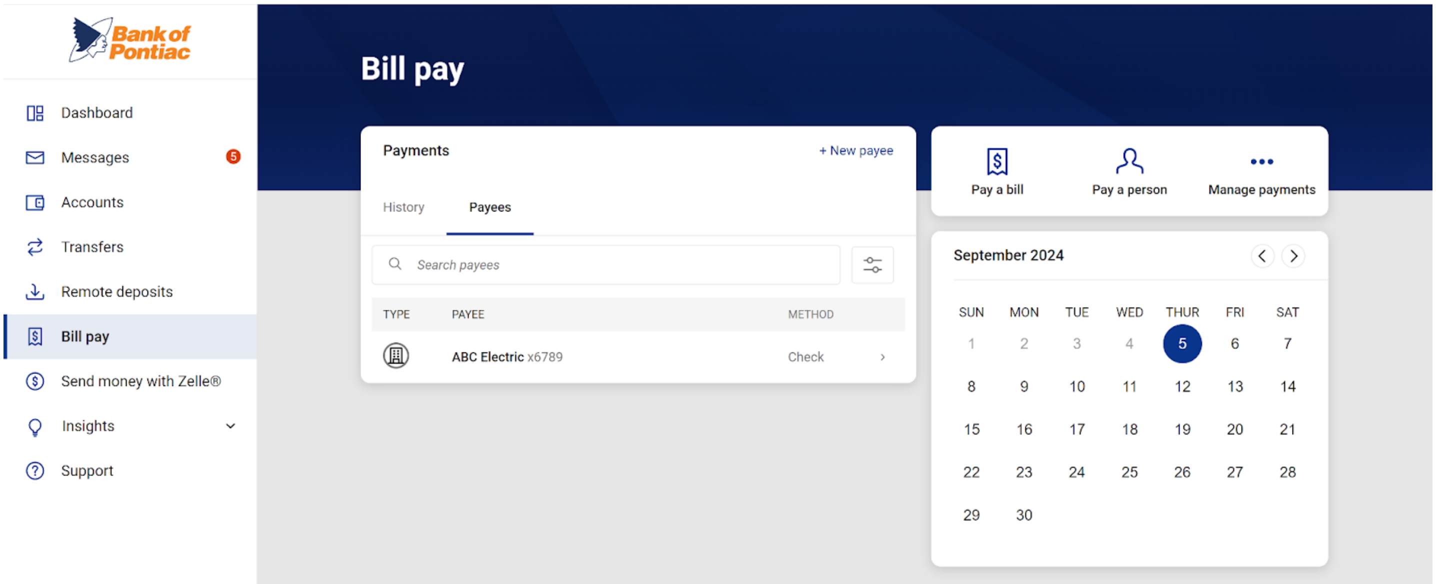
Complete the required fields and click Submit.
You may be prompted to enter your password in order to authenticate.



Edit or Delete a Payee

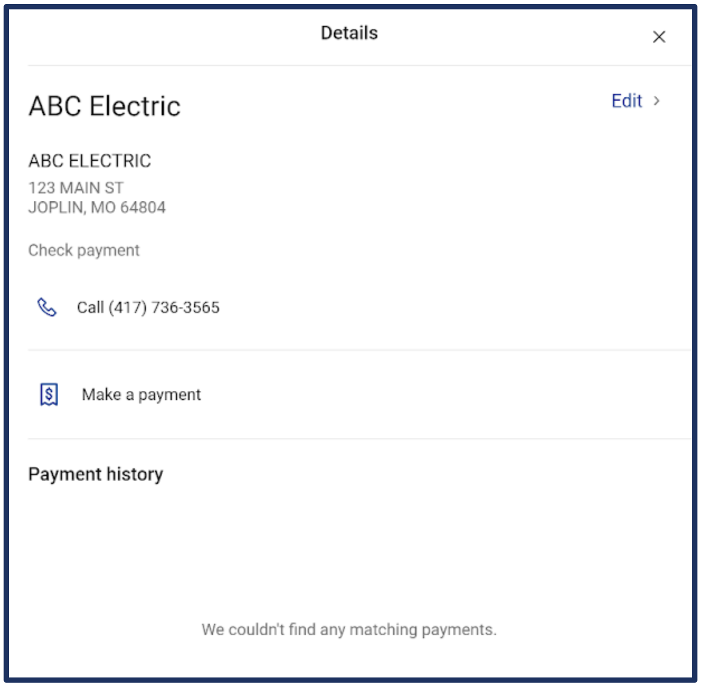
Step 1

Navigate to the Bill Pay page and select the Payees tab.



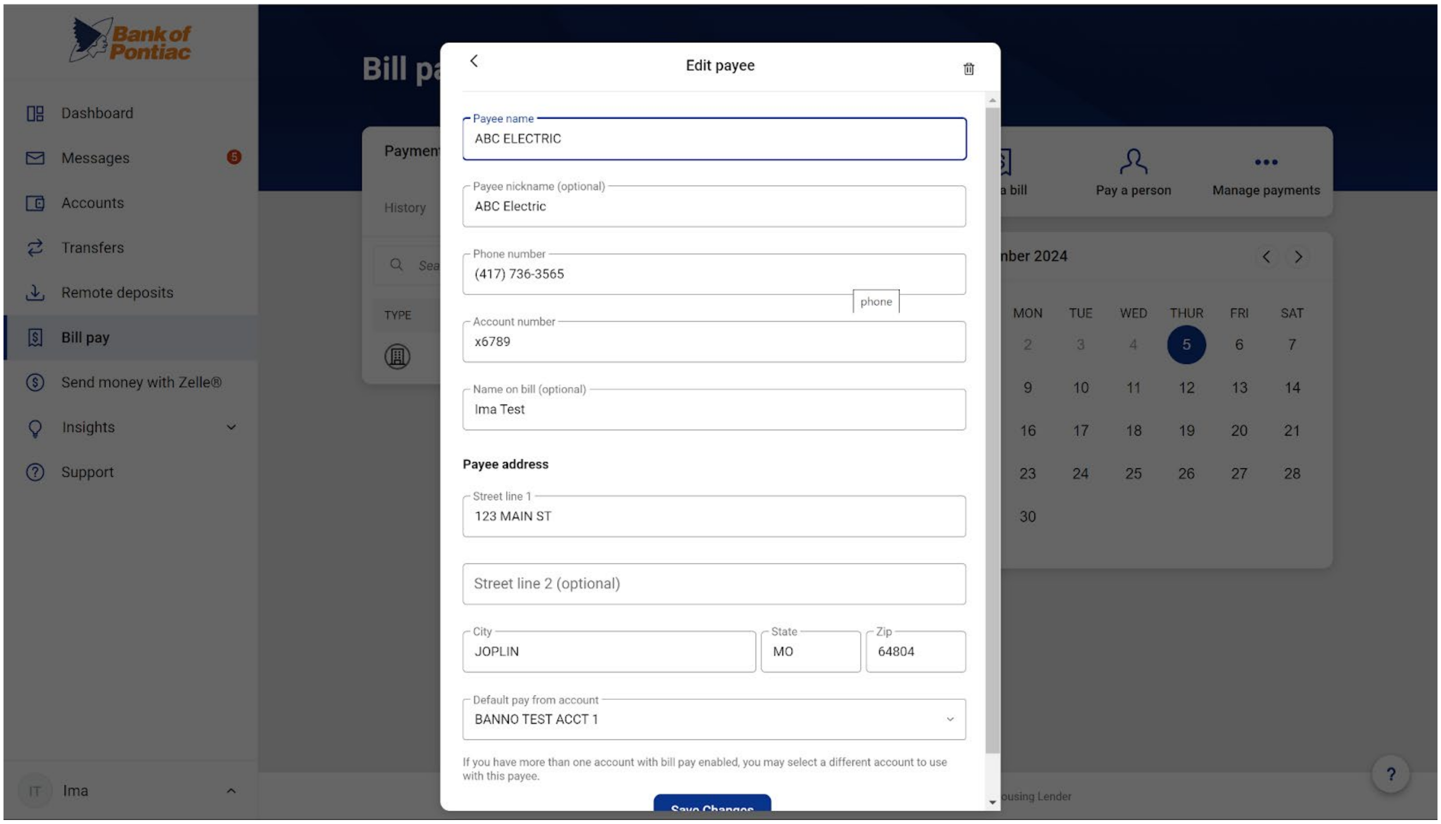
Step 2

Select the payee and click Edit. You may be prompted to enter your password to authenticate.



Step 3

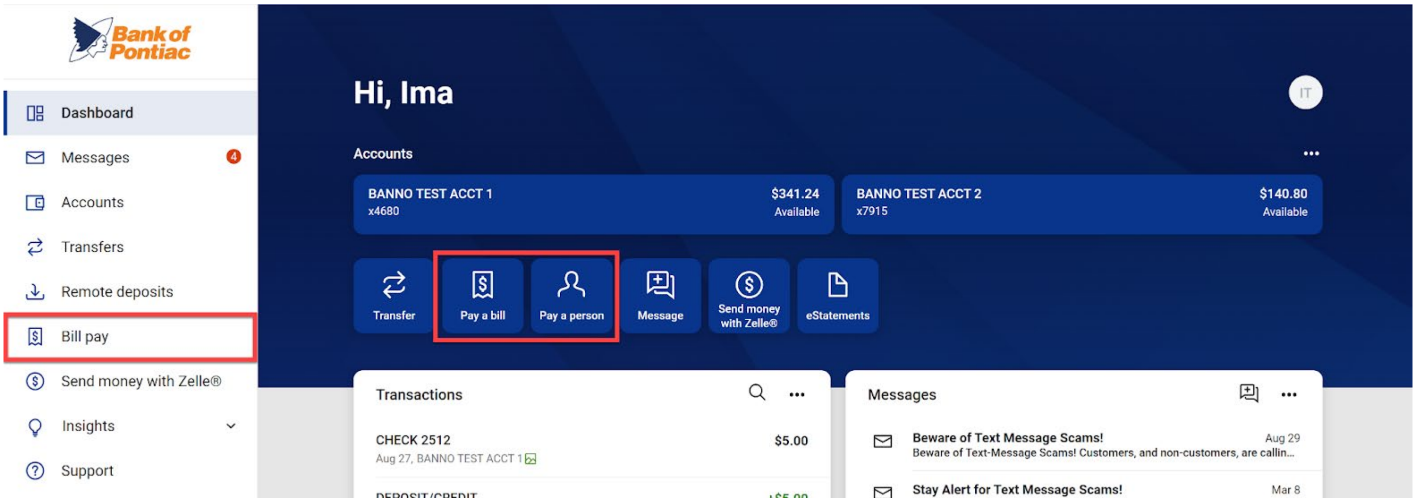
Modify the payee's information or click the trash can icon to delete.



Pay a Single Bill or Person

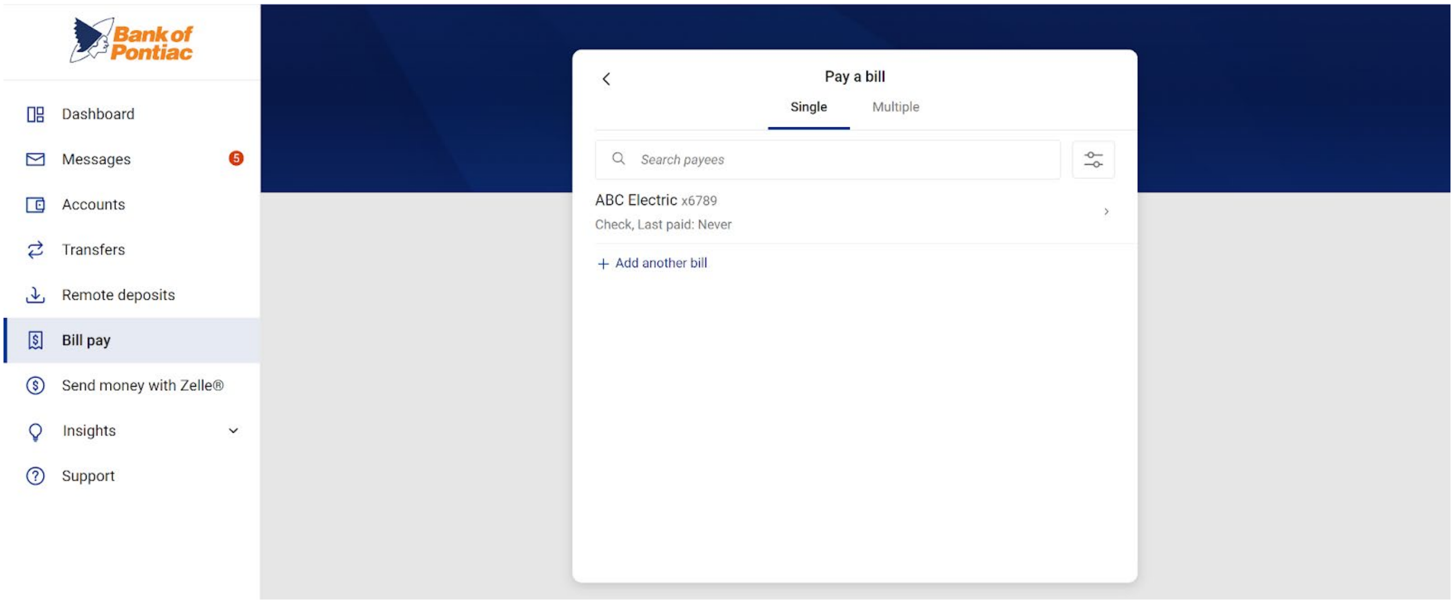
Step 1

Select Pay a Bill or Pay a Person from the Dashboard or the Bill pay page.



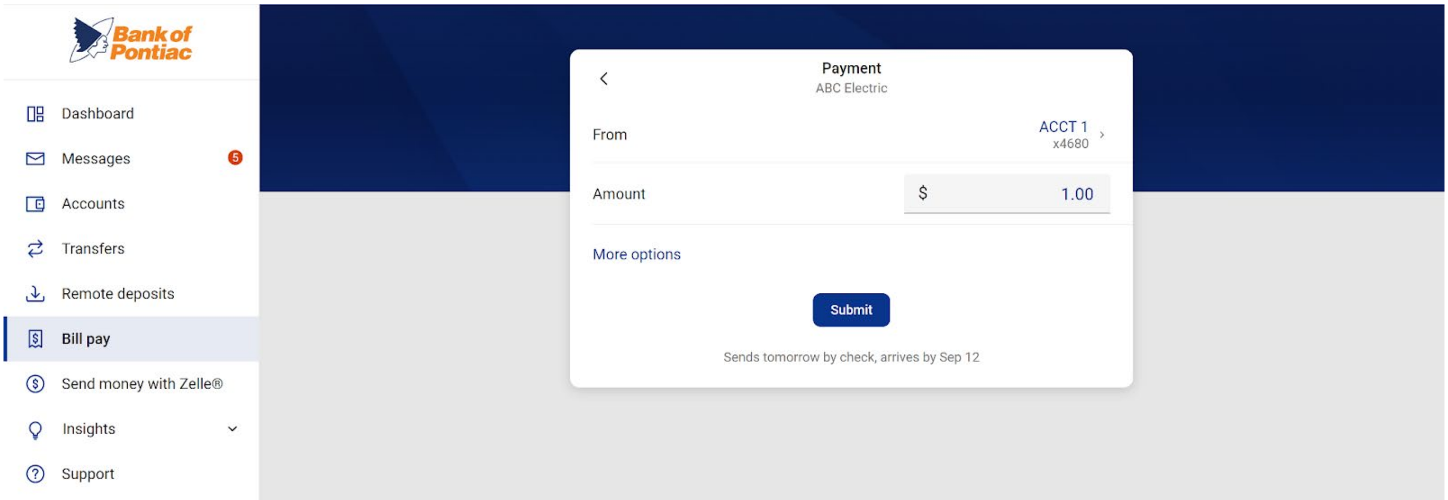
Step 2

Select the payee to send a payment to.



Step 3

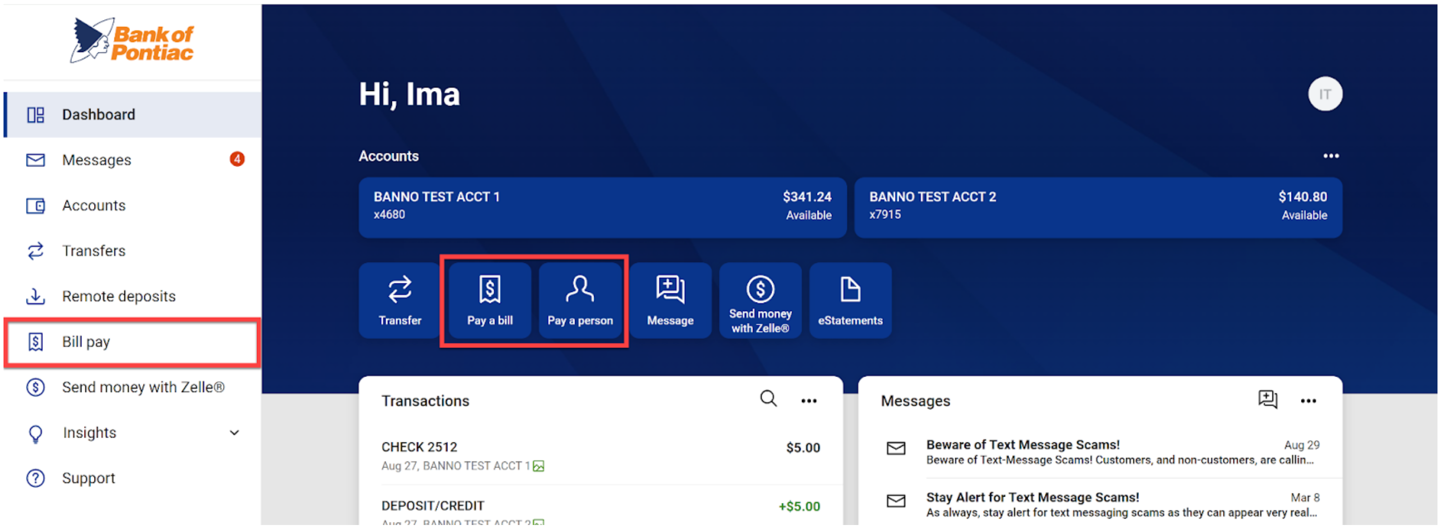
Select the account to pay from and enter the amount. Click More options to set a recurring frequency or schedule for a later date. Click Submit.



Pay Multiple Bills

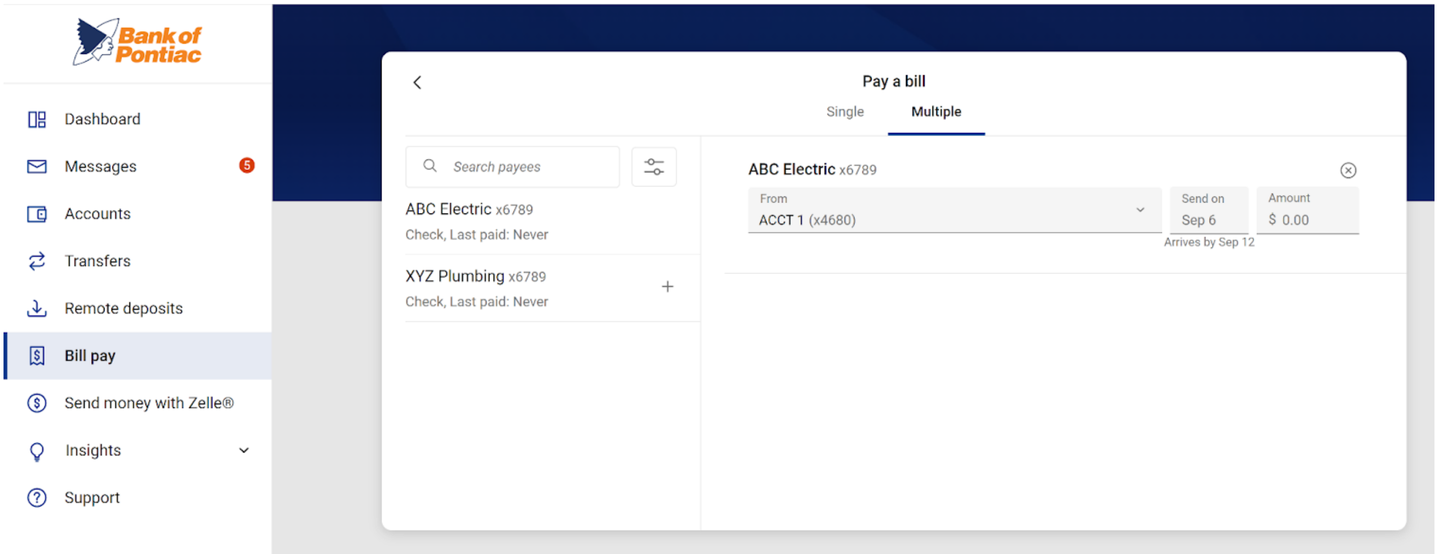
Step 1

Select Pay a Bill or Pay a Person from the Dashboard or the Bill pay page.



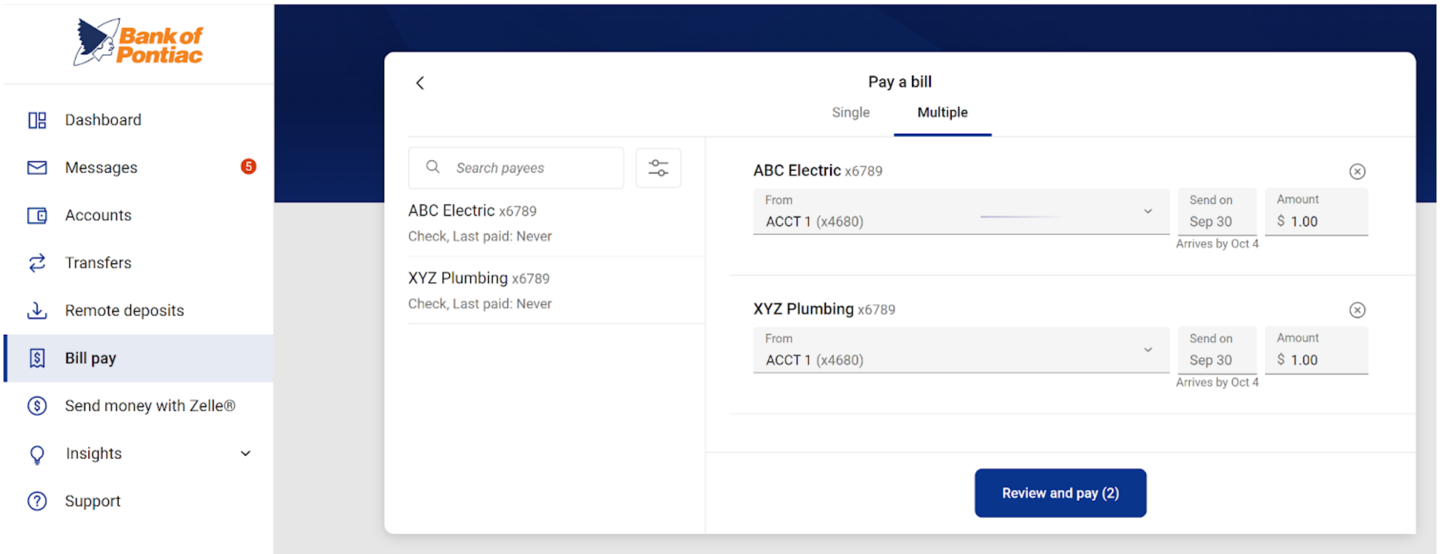
Step 2

Select the Multiple tab and click the + next to the payees to send payments to.

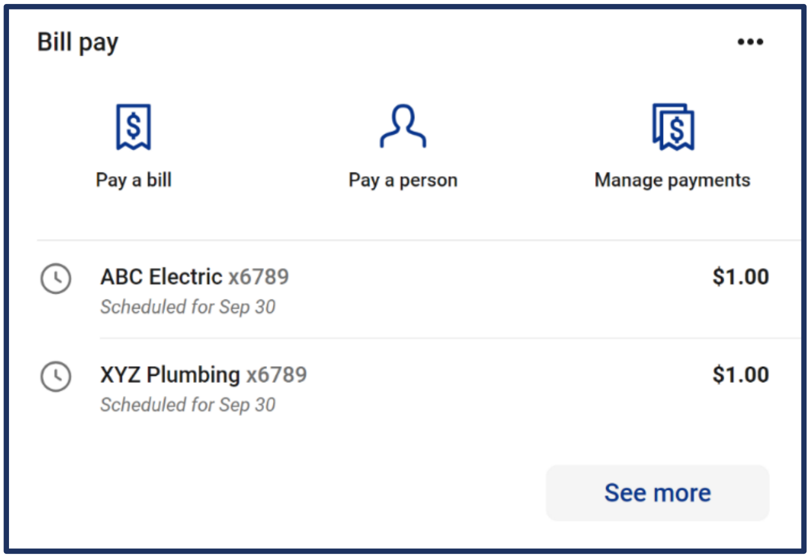


Step 3

Select the account to pay from, choose the date to send, and enter the amount. Click Review and pay then Submit payments.



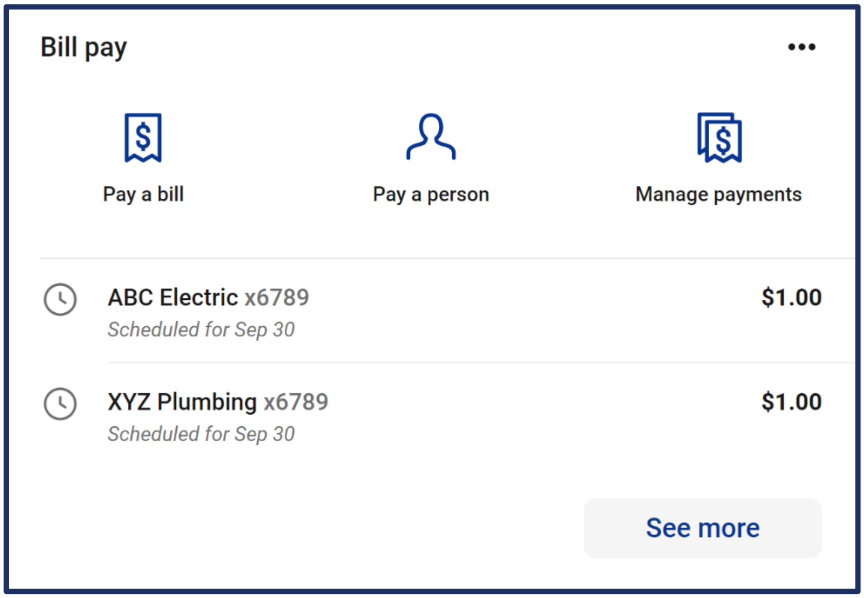
Scheduled payments can be reviewed on the Dashboard or on the Bill pay page.



Edit or Delete a Payment

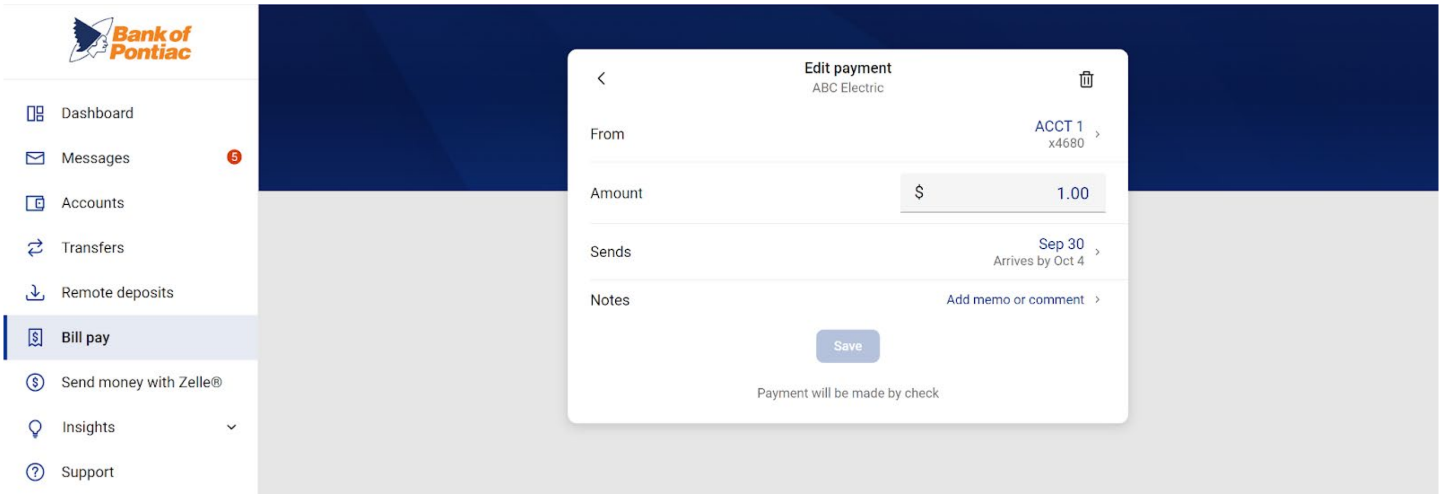
Step 1

Navigate to the Bill pay card on the Dashboard or to the Bill pay page and select the payment to edit or delete. Click Edit.



Step 2

Modify the details or click the trash can icon to delete.

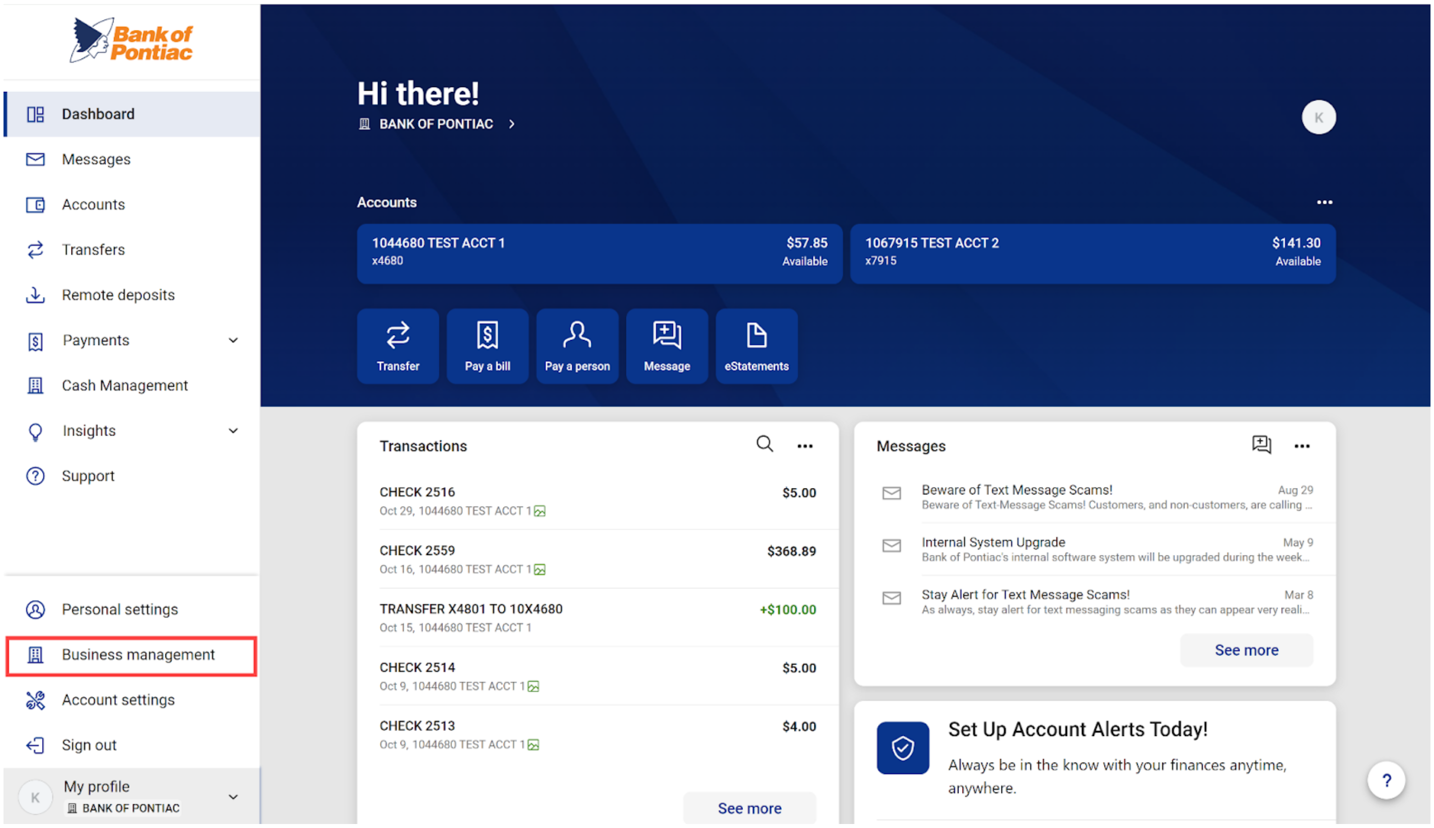


Administration

Create a New User

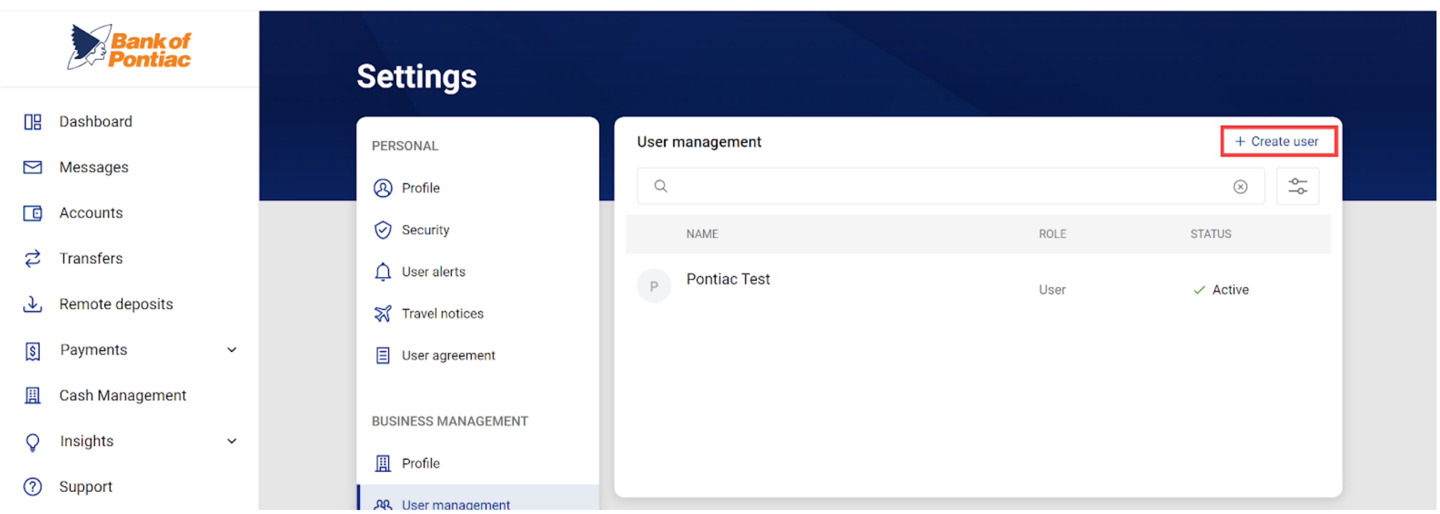
Step 1

Click your profile and select Business management.



Step 2

Click + Create user.

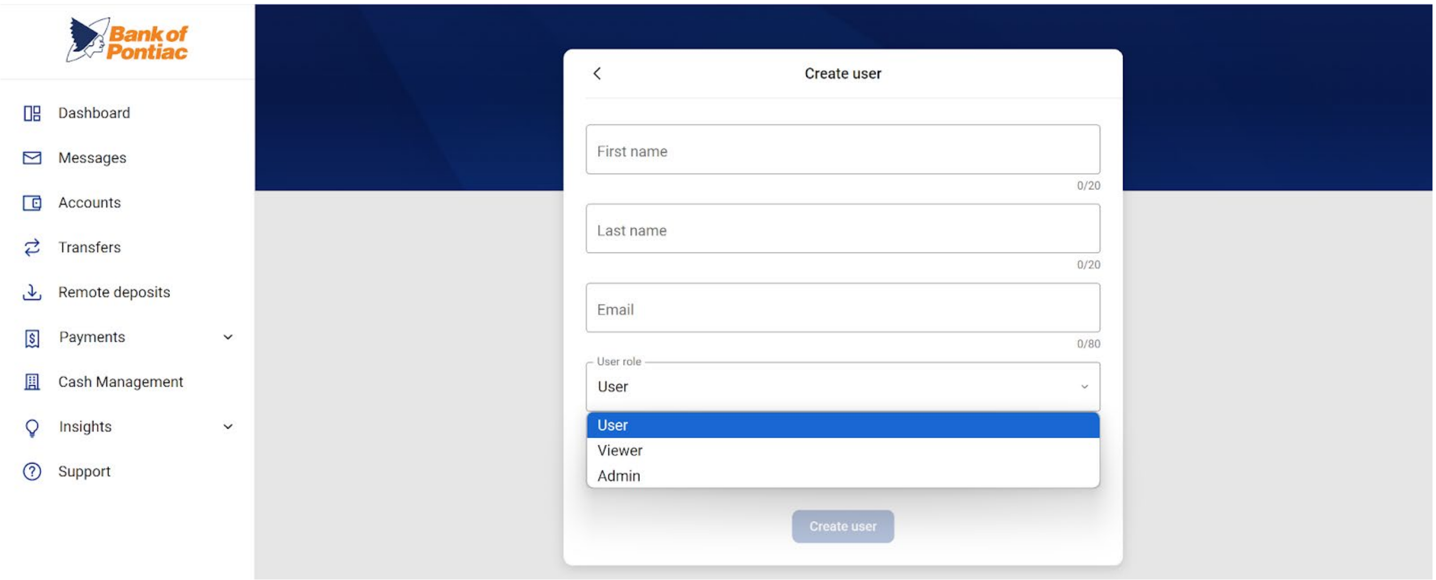


Step 3

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

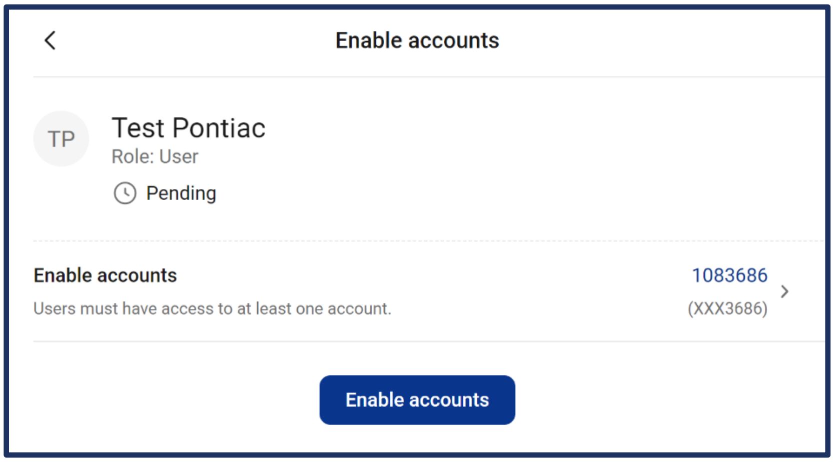
- User: can have customized permissions and account access but cannot manage other users.
- Viewer: View only access on specified accounts.
- Admin: can have customized permissions and account access as well as user management.

Click Create user.
Please note: You may be asked to authenticate with your password



Step 4

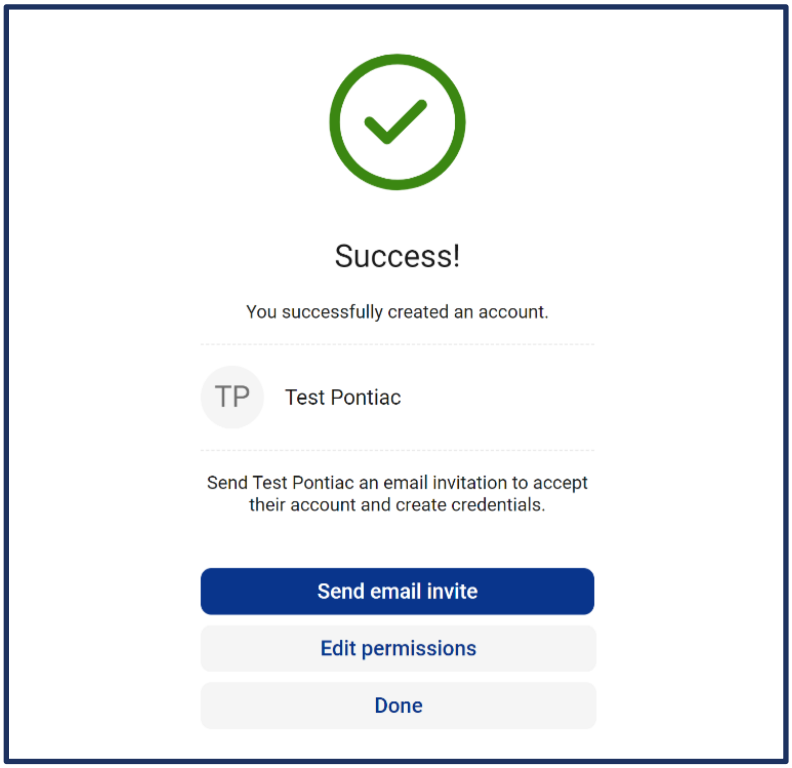
Click the Enable accounts arrow and choose the account(s) the user should have access to. Click Enable accounts to continue.



Step 5

Review your confirmation and choose from the following options:

1. Click Send email invite to send the user a link to set up their login credentials without modifying permissions further.
   Please note: Permissions and account access can be modified in the user's profile at a later time if necessary.
2. Select Edit permissions to modify entitlements and account access prior to sending the email invite.
3. Click Done to send the invite and edit permissions at a later time.

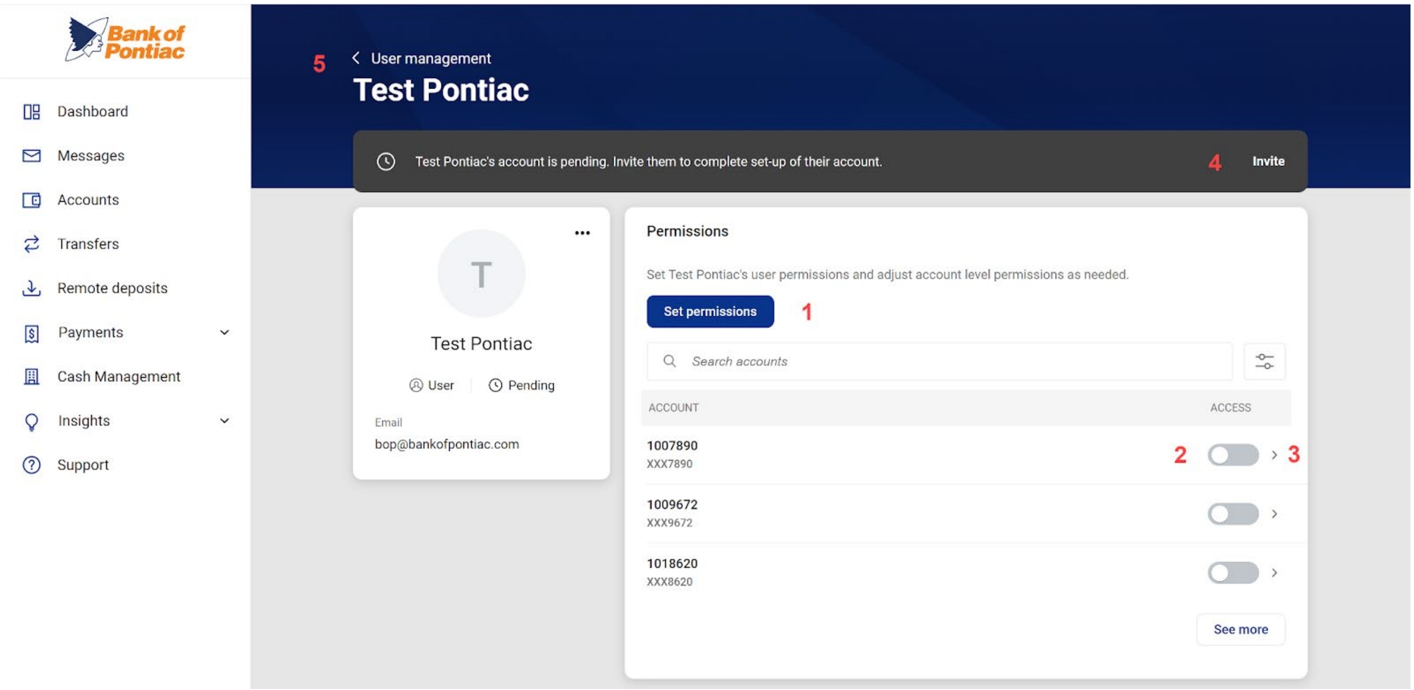


Step 6

If Edit permissions was selected:

1. Click set permissions to modify global entitlements for the user.
2. Toggle on an account to give the user access.
3. Select an account to adjust the global permissions at the account level is necessary.
4. Select Invite to send the user an email to set up their login credentials.
5. Click the arrow to return to the Business Management page.

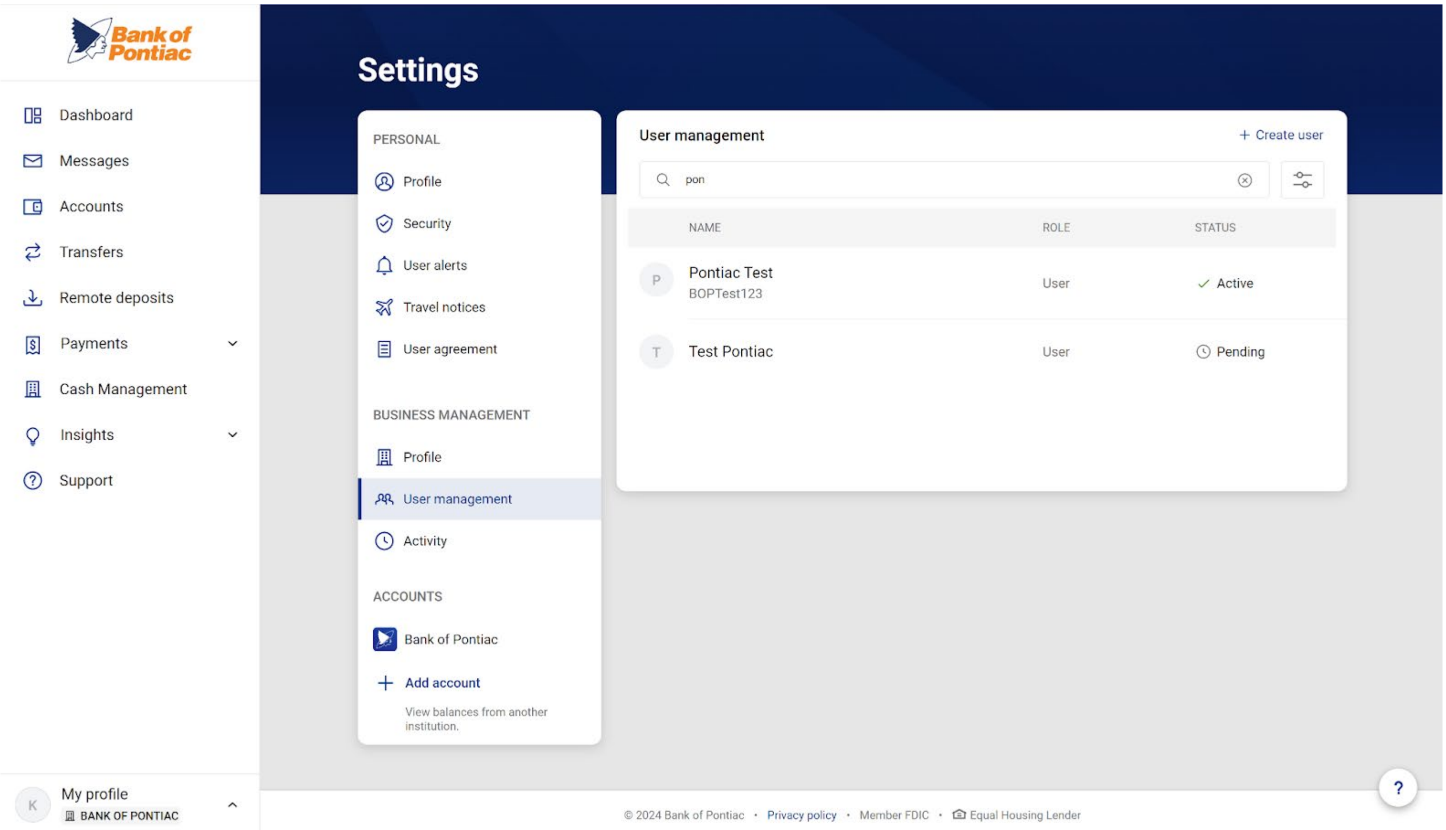
Please see the Editing or Deleting a User section in this document for more information on permissions



Step 7

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

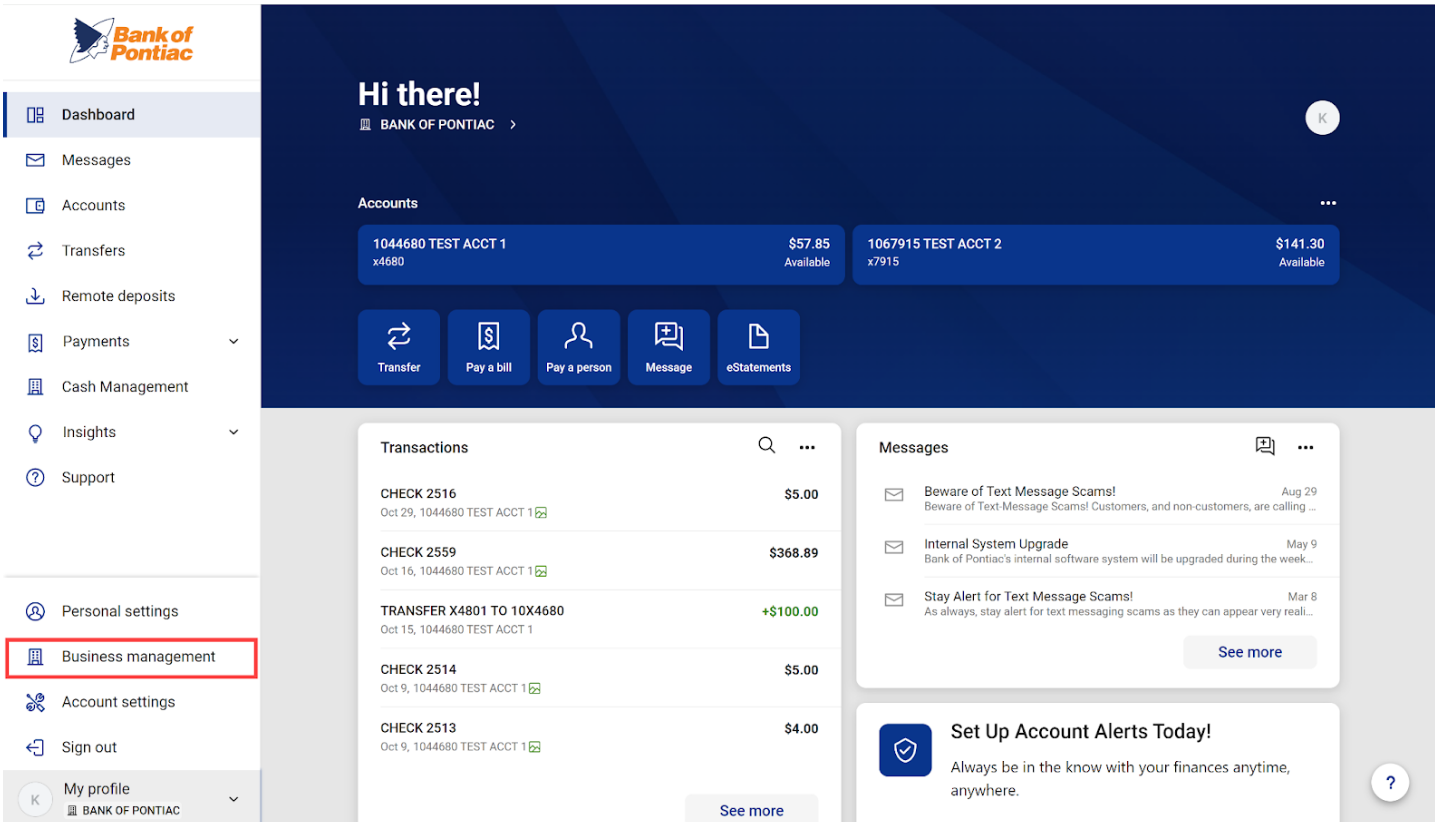
Please note: You can modify permissions, account access, or manage the invite at any time by clicking the user's name.



Editing or Deleting a User

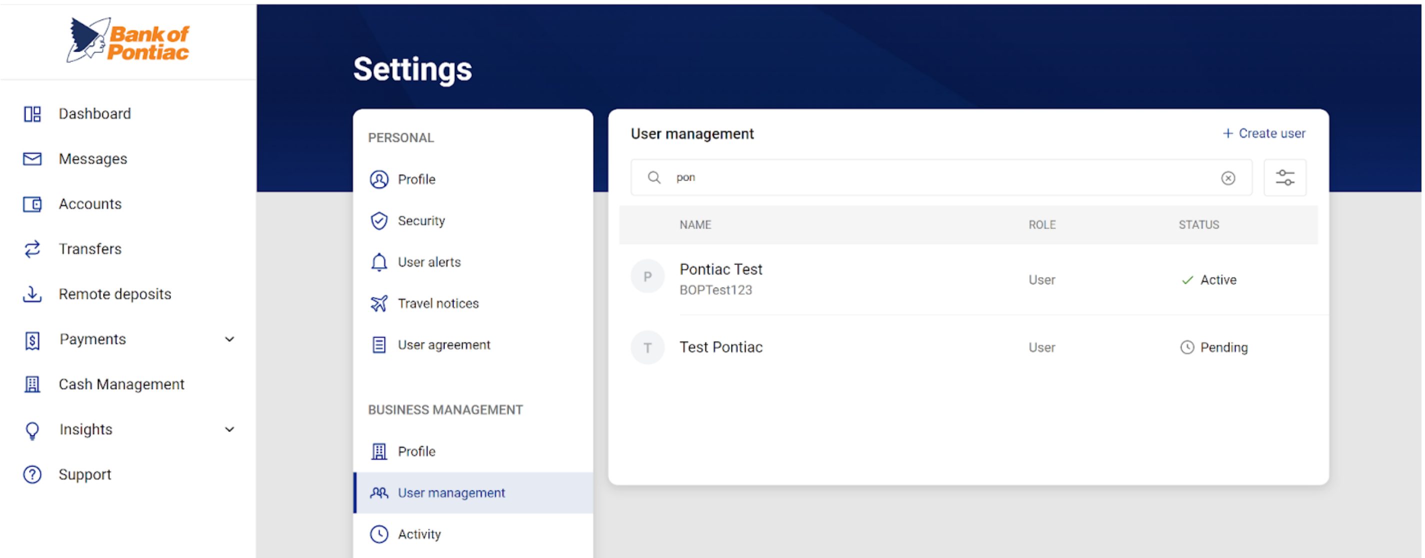
Step 1

Click your profile and select Business management.



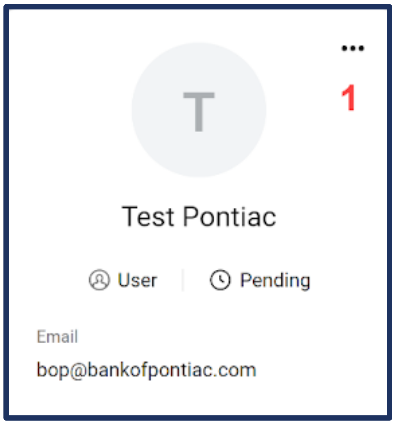
Step 2

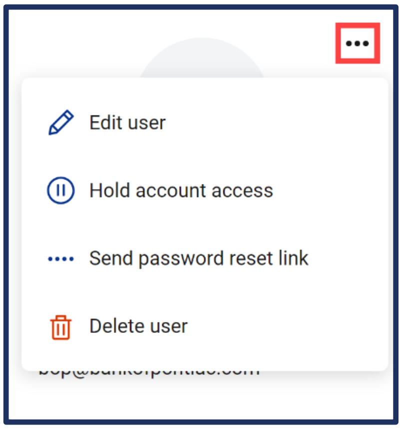
Select the user you'd like to edit.



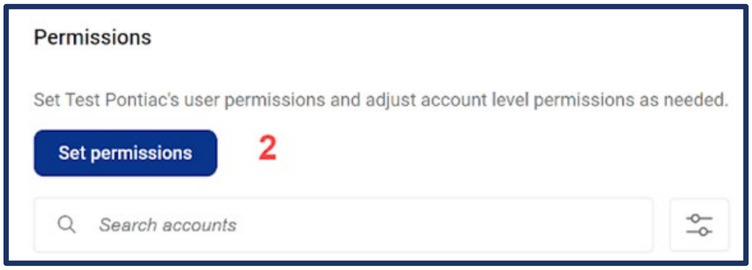
Step 3

1. 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.

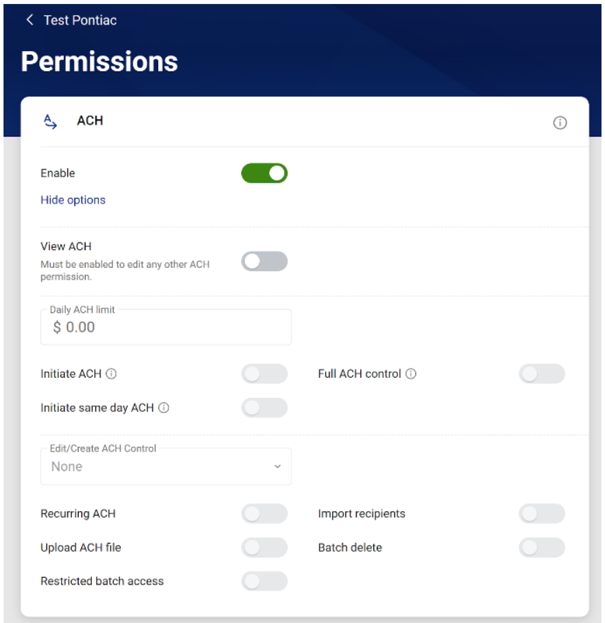




2. Click Set permissions to modify global entitlements.
   Please note: Options may vary depending on your company's setup.



    a. ACH
        i. Enable: Activates this feature for the user.
        ii. View ACH: Must be enabled to edit any other ACH permission.
        iii. Daily ACH limit: Maximum amount the user can initiate per day.
        iv. Initiate ACH: Allows user to transmit ACH payments to the bank.
        v. Initiate same day ACH: Allows user to transmit same day ACH payments to the bank.
        vi. Full ACH Control: Allows a user to initiate an ACH payment that they have created. If this is not activated, the user cannot initiate a



payment they created. A second user must initiate it.

vii. Edit/Delete ACH Control:
   1. Full edit/create: Allows the user to edit everything within a payment.
   2. Partial Edit: User can only change the dollar amount of a transaction, debit or credit indicator, add a prenote, or hold the transaction.
   3. None: User cannot Edit an ACH payment.

viii. Recurring ACH: Allows the user to set a recurring frequency for a payment.

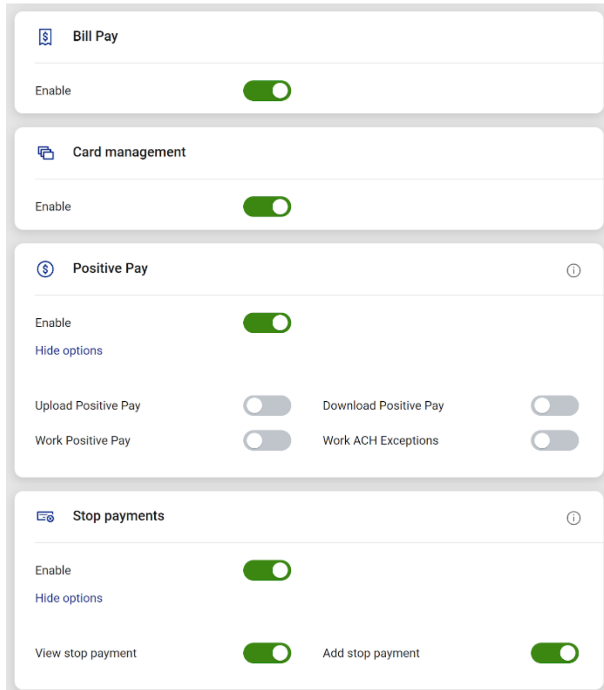
ix. Upload ACH file: Allows the user to upload a NACHA formatted file.

x. Restricted batch access: User can view payments that have been flagged as restricted.

xi. Import recipients: User can import a file containing recipient data to create a payment.

xii. Batch delete: User can delete an ACH payment.

b. Bill Pay
   i. Enable: Activates this feature for the user.

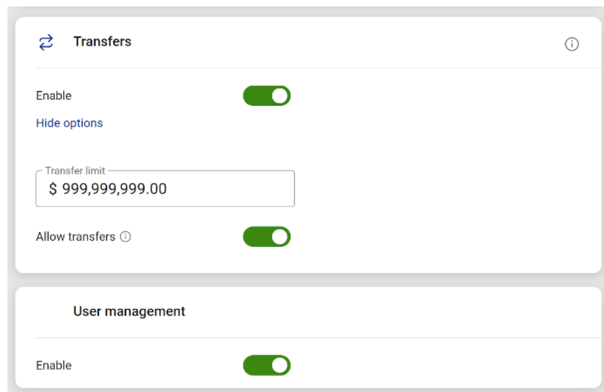


c. Card Management
   i. Enable: Activates this feature for the user.

d. Positive Pay
   i. Enable: Activates this feature for the user.
   ii. Upload Positive Pay: Allows user to upload an issued items check file to the bank.
   iii. Work Positive Pay: Allows user to pay or return issued item check exceptions.
   iv. Download Positive Pay: Not applicable.
   v. Work ACH Exceptions: User can pay or return ACH exceptions items.

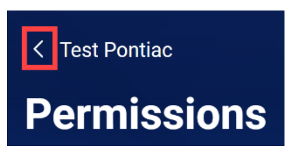
e. Stop Payments
   i. Enable: Activates this feature for the user.
   ii. View Stop Payment: User can only see existing stop payments.
   iii. Add stop payment: User can create a stop payment.

f. Transfers
   i. Enable: Activates this feature for a user.
   ii. Transfer limit: Maximum amount a user can transfer per day.

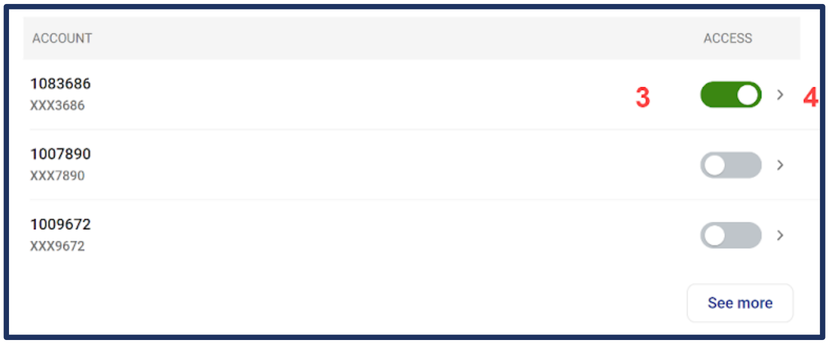


g. User Management: Allows user to create, modify, and delete other users.

Click the back arrow once done.



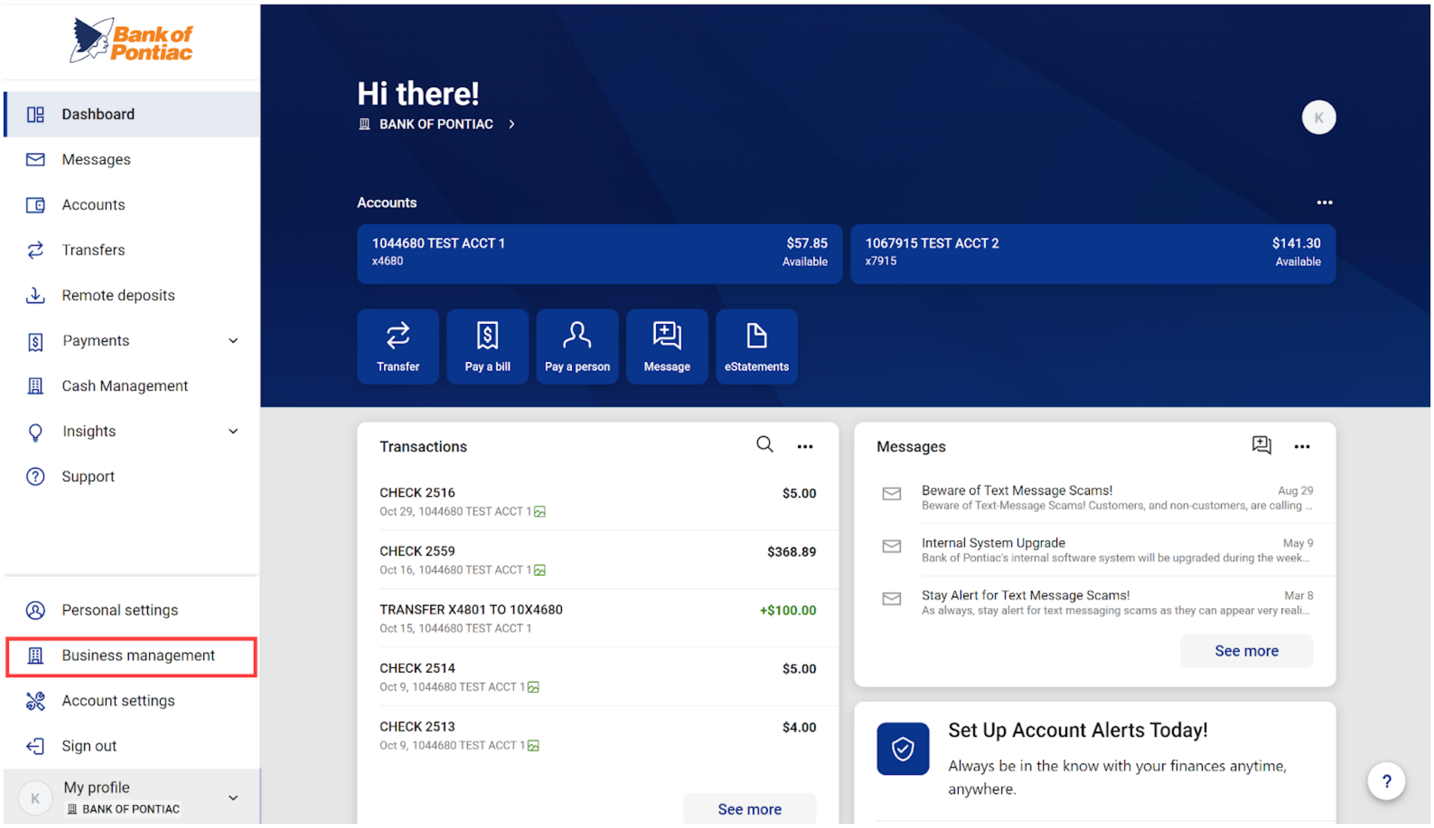
3. Toggle on the switch to activate an account for a user.
4. Select an account to modify the global permissions on a per account basis.
5. For users who have not yet logged in, click Invite to send them the enrollment email. They will receive an email with a link to establish their credentials.
6. Click the back arrow to return to the Business Management page.



Unlock a Locked User

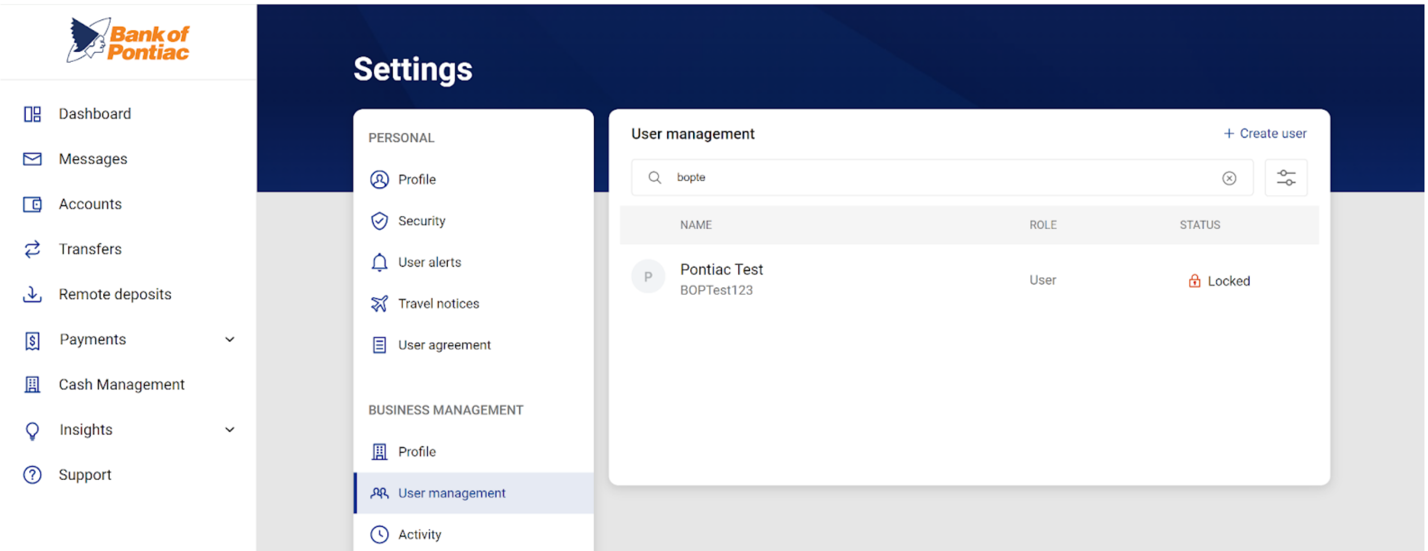
Step 1

Click your profile and select Business management.



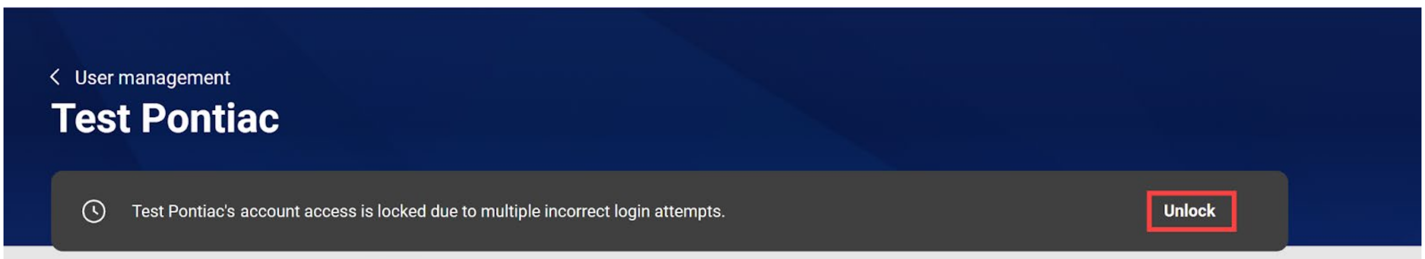
Step 2

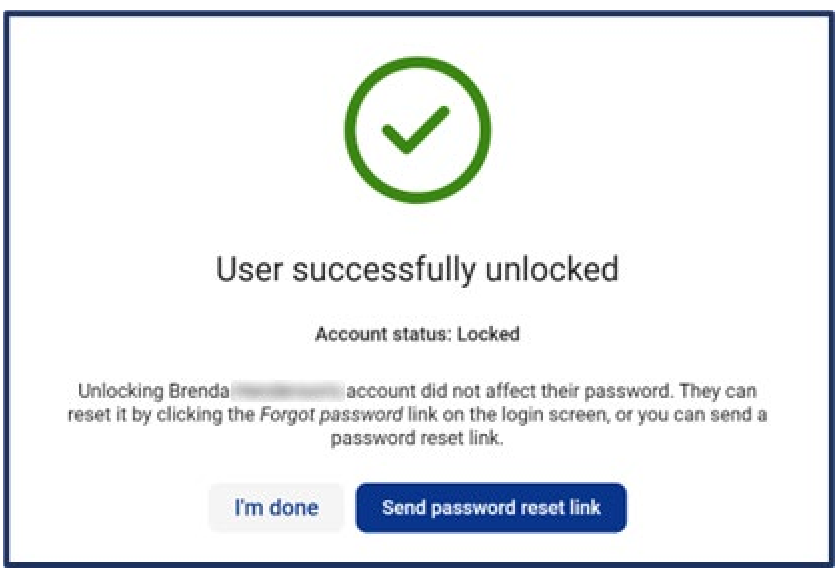
Select the locked user.



Step 3

Click Unlock and review the confirmation.
Please note: You can email the user a link to reset their password if they continue to have trouble. Otherwise, click I'm Done.

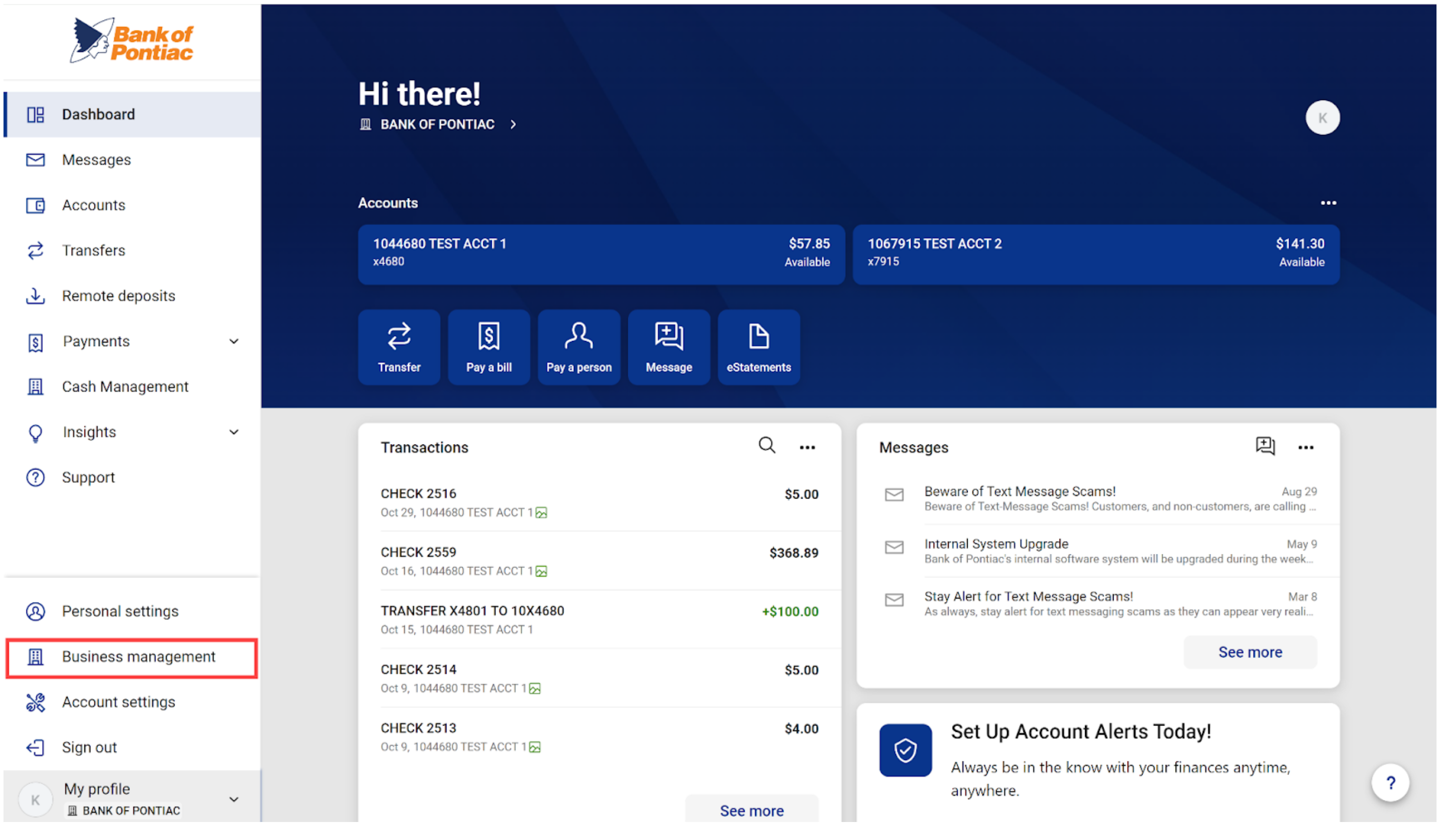




Reset a User's Password

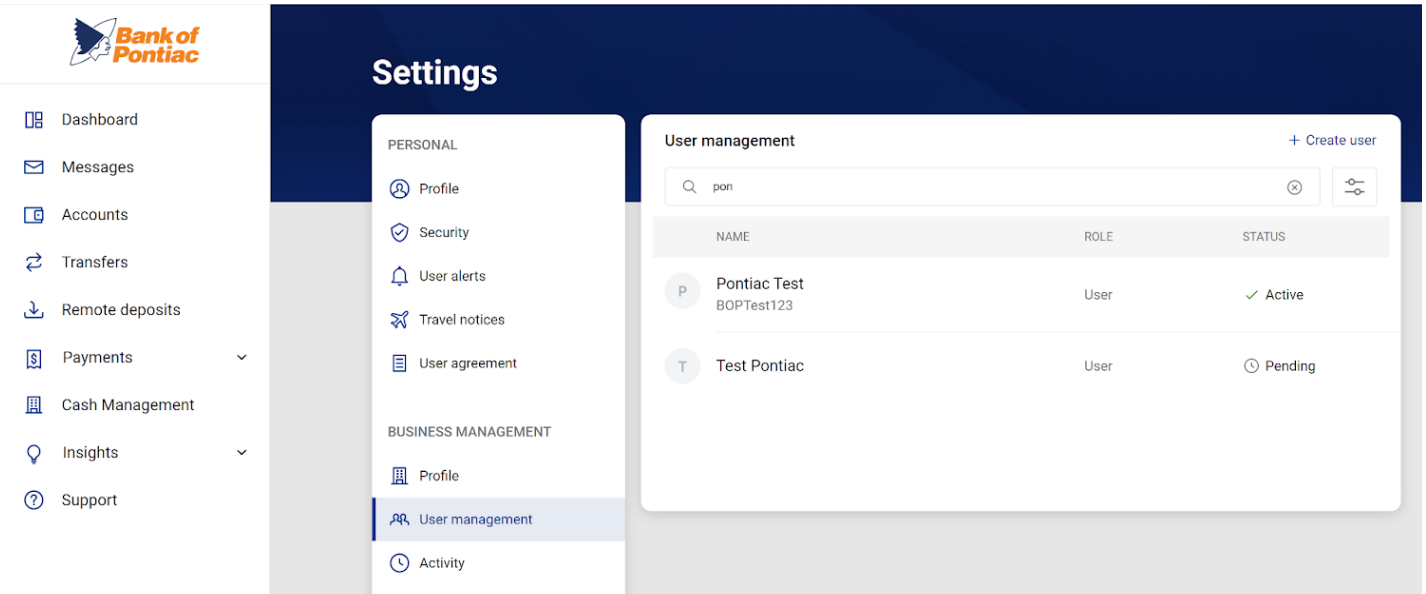
Step 1

Click your profile and select Business management.



Step 2

Select the user to reset.



Step 3

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