

User Guide

Banking Basics Business Edge Online

Version 4.0

Member
FDIC



BankMutual

The bank you can really use.

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General Information - Security

By following our tips, Business Edge Online can be a safe, secure and efficient method for handling your banking needs.

User Identification and Password

Security starts at your computer. Never share your Login ID or password with anyone. Make sure your password is hard to guess by combining random numbers and letters instead of using your birth date, pet's name or other obvious choices.

Secure Sockets Layer Encryption

We use Secure Sockets Layer (SSL) encryption, a trusted method of securing internet transactions. This technology scrambles data as it travels between your computer and your financial institution, making it difficult for anyone to access your account information.

Browser Registration

In addition to your personal password security, we have added another layer of security called browser registration that runs in the background and helps verify your identity at login.

Business Edge Online Safety Tips

- > Ensure your web browser, operating system, anti-virus software and other applications are current and support 128-bit encryption.
 - > Memorize your passwords.
 - > Exit your Business Edge Online session when finished.
 - > Do not leave your computer unattended when logged into Business Edge Online.
 - > Do not use public computers or unsecured WiFi when accessing Business Edge Online.
 - > If you receive an error when logged into your Business Edge Online account, report the error to a customer service representative.
-

General Information - Security

Your financial institution will never send unsolicited emails asking you to provide, update, or verify personal or confidential information via return email. If you receive an email inquiry allegedly from your financial institution, please report the incident to a customer service representative as quickly as possible. To mitigate the risk of online fraud and identity theft, your first and best protection is awareness.

Phishing

Phishing is an online scam tactic that is used to lure users into unknowingly providing personal data, such as credit card information or Login IDs and passwords. Using realistic-looking emails and websites, this tactic attempts to gain the trust of unsuspecting targets and convince them that vital information is being requested by a vendor they may already have a relationship with, such as their financial institution.

Identity Theft

It is important that you are aware of the dangers of identity theft. Identity theft can occur when criminals find a way to steal your personal or other identifying information and assume the use of that data to access your personal accounts, open new accounts, apply for credit, purchase merchandise, and commit other crimes using your identity.

Fraud Prevention Tips

- > Do not open email attachments or click on a link from unsolicited sources.
 - > Avoid completing email forms or messages that ask for personal or financial information.
 - > Do not trust an email asking you to use a link for verification of login or account details.
 - > Monitor your account transactions for unauthorized use.
 - > Shred old financial information, invoices, charge receipts, checks, unwanted pre-approved credit offers and expired charge cards before disposing of them.
 - > Contact the sender by phone if you are suspicious of an email attachment.
-

General Information - For Current Business Edge Online Users

1. Go to the home page and click "I am a First Time User" and click **Login**.
2. Enter your Login ID.

3. Indicate how you want your Secure Access Code to be delivered, then click **Submit**.

4. When you receive your Secure Access Code, enter it in the access code screen and click **Submit** again. The one-time access code is only valid for 15 minutes. If it expires, you must request a new one. If you close the login screen and then receive the code, follow the above steps again and select "**I already have a Secure Access Code**".

5. You will then be asked to read our Online Access Agreement. Please read carefully. Click **I Accept** if you agree to our terms.

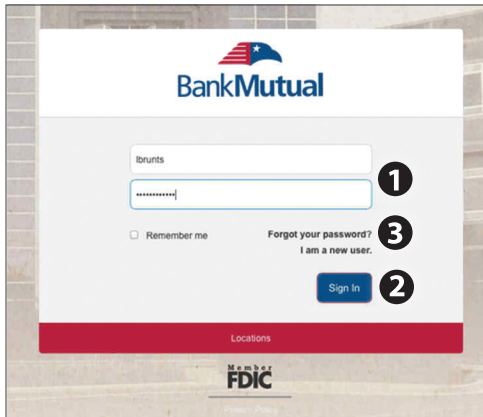
6. To complete your enrollment you will need to create an online profile. Some fields may already be filled in for you. Verify the information is correct and fill in all required fields (fields marked with an asterisk are required fields).

7. You Create a password. Use the guidelines on the right side of the screen. Confirm your password by typing it again, the click **Submit**.

8. Next, you will be asked if you would like to register your device. If you register your device, you will not have to generate new secure access code when you use that device in the future. You will then be logged in to Business Edge Online.

General Information - Logging In

Once you have enrolled as a New User, and logged into Business Edge Online at least once, follow these steps for subsequent logins.



1. From the website's Business Edge Online login box, enter your login ID and password.
2. Click **Sign In**.
3. Forgot your password? Simply enter your **Login ID**, leave the Password field blank, and click on the **Forgot your password** option. Click **Login**.

What is a secure access code?

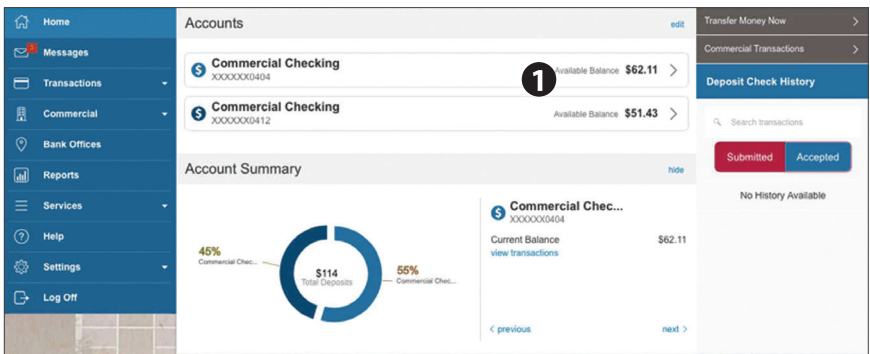
We use a second out-of-band authentication step to protect your login. We do this by delivering a secure access code via SMS text or phone call to a number you have registered with us. If you select to register the device you are logging in from, your future logins from this device will not require you to receive another Secure Access Code, because you have already proved you are the account holder using this device. If you delete the security certificate or "cookie" that registers your computer for later use, or if you log in from a new computer, you will need another secure access code.

Should I register my device?

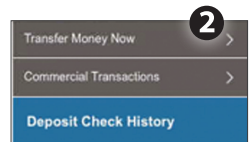
If this device is "private", you may want to register to have it recognized for future logins to save time. We do not recommend registering a public device.

General Information - Home

The Home screen will give you an overview of all of your Business Edge Online accounts displayed in a comprehensive list with available balances. View account detail by clicking an account name. Below the account details you will see the account summary pie chart. This chart displays the total of all deposit accounts, and allows you to view both current balance and available balance.



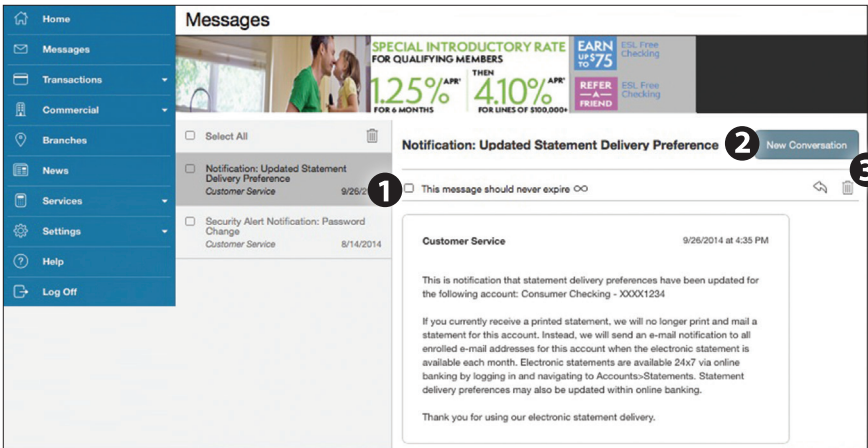
1. For account transaction history, click the account name to view the Account Details screen. View details or a check image by clicking “+” next to the transaction. Pending transactions are in red. Select **Show Filters** for search options.
2. Need an action done in a hurry? On the home page you will notice options on the upper-right corner of the page. These Quick Action options allow you to swiftly: transfer money, view recent transactions and enroll in bill pay.



Additional Features - Messages

Our message center allows you to communicate securely with your financial institution. Messages can be saved by conversation for easy reference. Check here for your enrolled security and account alerts. We will reply to your inquiries and to other bank communications.

To View Your Messages:



Click on the **Messages** tab.

1. Messages are displayed on the left side of the screen.
2. You can delete or reply to a message in the upper right corner of the original message, or send a new message by selecting **New Conversation**.
3. You can also delete multiple messages by placing a check mark in the box for each message you wish to get rid of, and selecting **Delete**.

Managing Users - Adding Users

Do you need to set up users?

Our Business Edge Online system allows business owners and managers to set up multiple Business Edge Online accounts or “Users,” each with a unique user ID and password. This allows you to provide users with access to the tools they need.

As a security feature when you create a new user, the users account is disabled until we verify the addition with you. Once activated, the pages in this section will help you establish and configure your Business Edge Online users and their respective rights.

If you manage a small company with only one person needing an Business Edge Online ID and password, you can skip this section.

NOTE

For your convenience several features within Business Edge Online have a Grid/List option in the upper-right corner. Click on both, to discover which view option you prefer.

To Add a New User:

The top screenshot shows the 'Commercial' user management interface. It features a sidebar with navigation options like Home, Messages, Transactions, Commercial, Payments, Recipients, Subscribers, ACH Pass Thru, Positive Pay, Tax Payment, and Branches. The main content area is titled 'User Management' and includes a search bar, a 'Sort by' dropdown, and view options for 'Grid' and 'List'. An 'Add User' button is located in the top right corner, marked with a circled '1'. Below these options is a grid of four user cards, each showing the user's name, email address, and last login time.

The bottom screenshot shows the 'New User' form. It has the same sidebar as the top screenshot. The form fields include: 'FIRST NAME *' (Jane), 'LAST NAME *' (Doe), 'E-MAIL ADDRESS *' (JaneDoe@abcocompany.com), 'PHONE COUNTRY *' (United States), 'PHONE *' (770)849-6642, 'LOGIN ID *' (JaneD03), 'PASSWORD *', and 'CONFIRM PASSWORD *'. Each field has a small asterisk indicating it is required. There are also several lines of help text providing character limits and password requirements. A 'Cancel' button and a 'Save' button (marked with a circled '2') are at the bottom right.

Click on the **User Management** tab.

1. Click the **Add User** button on the right-hand side of the screen.
2. Enter the new user's personal information. Fields marked with an asterisk are required fields. When finished click **Save**.

Managing Users - Assigning User Rights

Once you have established a user, you can assign rights. The Overview tab tells you the rights and approval limits the user has for each type of transaction. The Features tab lists the features assigned to the user. The Accounts tab lists the accounts the user currently has access to.

NOTE

Because a user who has the User Management feature assigned can change his or her own rights and limits, you should limit the number of users who have the User Management feature assigned.

To Assign User Rights:

The top screenshot shows the 'View User' page for 'Libby Bruntz'. The user details include: FIRST NAME * Libby, LAST NAME * Bruntz, E-MAIL ADDRESS * Libby@IMCompany.com, PHONE COUNTRY * United States, and PHONE * (836)394-2116. A table shows the user's login history: Login Name (bruntz), Channel (Internet), Status (Normal), and Last Logon (10/14/2014). A red circle with the number '2' is placed over the 'Assign Rights' button.

The bottom screenshot shows the 'Overview' tab for 'Libby Bruntz'. A red circle with the number '3' is placed over the 'Overview' tab. Below the tabs are three sub-tabs: Overview, Features, and Accounts. A table lists transaction types with their limits and permissions:

Transaction Type	Limit	Per Day	Per Month	Per Account	Draft	Approve	Cancel	View
ACH Collection	\$100,000	100 / \$100,000	100 / \$1,000,000	100 / \$100,000	✓	✓	✓	👤
ACH Passthru	\$1,000,000	100 / \$1,000,000	100 / \$10,000,000	0 / \$0	✓	✓	✓	🚫👤
ACH Payment - Single	\$100,000	100 / \$1,000,000	100 / \$1,000,000	100 / \$100,000	✓	✓	✓	👤

Click on the **User Management** tab.

1. Click on the user you want to assign rights to.
2. Details of the user will appear. Click the **Assign Rights** button.
3. Under the **Overview** tab, you can view transaction types and indicate whether you want this user to have the ability to: Draft, Approve, Cancel or View the transaction. Simply click on the (insert check mark) to disable the rights. To change the dollar amounts for each transaction type, select the transaction type name, and select the **Limits** tab. Make the changes necessary for the user, and then select the **Overview** tab again.

Managing Users - Assigning User Rights

Commercial
Libby Bruntz
User Policy

Overview Features Accounts

FEATURES

LINK OUT

Positive Pay

SYSTEM VALUES

features.item.SingleSignOnBusinessBillPay features.item.SingleSignOnBillPaymentAlerts
features.item.SingleSignOnApplyforLoan features.item.SingleSignOnOpenSub-Account
features.item.SingleSignOnOpenNewAccount

CUSTOM FEATURES

Mobile Capture

RIGHTS

Manage Templates Manage Users
Manage Recipients Statement Image
Manage Subsidiaries

Commercial
Libby Bruntz
User Policy

Overview Features Accounts

ACCOUNTS


Internal Number	Name	View	Deposit	Withdraw
XXXX5678	Commercial Checking	✓	✓	✓
XXXX1234	Consumer Checking	⊗	✓	✓
XXXX2345	Savings	✓	✓	✓
XXXX3456	Certificate of Deposit	✓	⊗	✓
XXXX8901	Credit Card	✓	⊗	✓
XXXX6789	Commercial Loan	✓	✓	✓
XXXX7890	Commercial Loan	✓	✓	✓

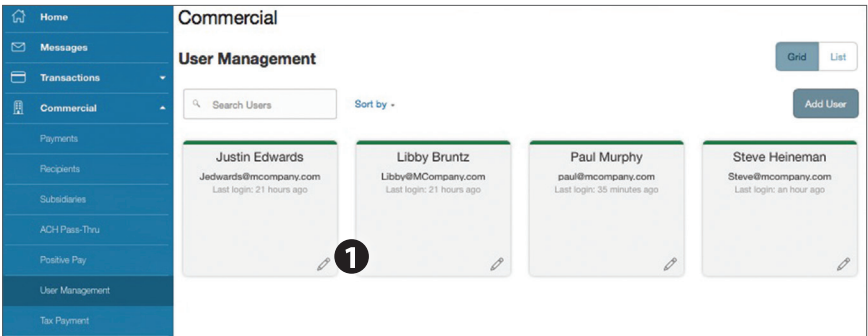
- Under the **Features** tab you can choose which features you want this user to have access to. Dark colored features indicate they are active. To deactivate a feature, simply click on it and the box surrounding it will turn white, signifying that it is turned off.
- Under the **Accounts** tab, you can choose which accounts this user is able to View, as well as Deposit funds or Withdraw funds.
- Once you have assigned the user appropriate rights, you must select **save** at top right.

Managing Users - Edit or Delete a User

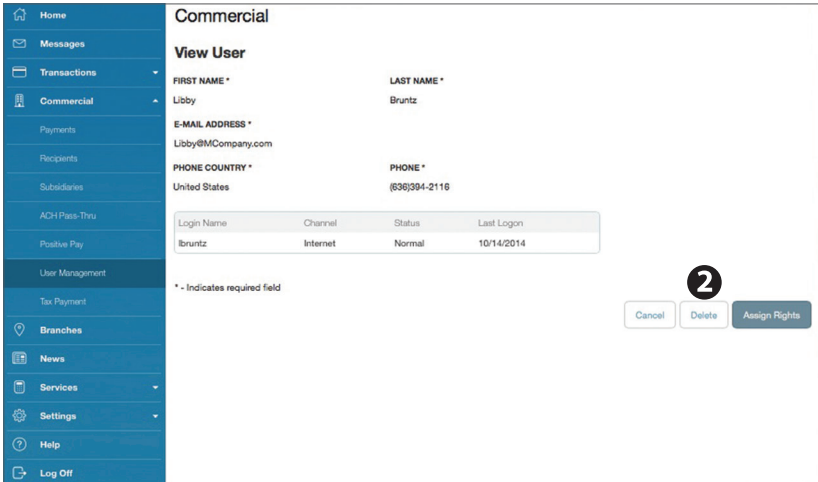
To Edit or Delete a User:

Click on the **User Management** tab.

1. Find the user whose rights you would like to change and click the Edit User icon: 
2. Click **Delete**, then **Yes** to verify the delete. Click **Close** when you are finished.



The screenshot shows the 'Commercial' section of the application. The 'User Management' tab is active. A search bar and 'Sort by' dropdown are visible. Below are four user cards: Justin Edwards, Libby Bruntz, Paul Murphy, and Steve Heineman. A red circle with the number 1 is placed over the pencil icon on the Libby Bruntz card.



The screenshot shows the 'View User' interface for Libby Bruntz. The user's details are displayed, including first name, last name, email address, and phone number. A table shows the user's login history. At the bottom right, there are buttons for 'Cancel', 'Delete', and 'Assign Rights'. A red circle with the number 2 is placed over the 'Delete' button.

Login Name	Channel	Status	Last Login
lbruntz	Internet	Normal	10/14/2014

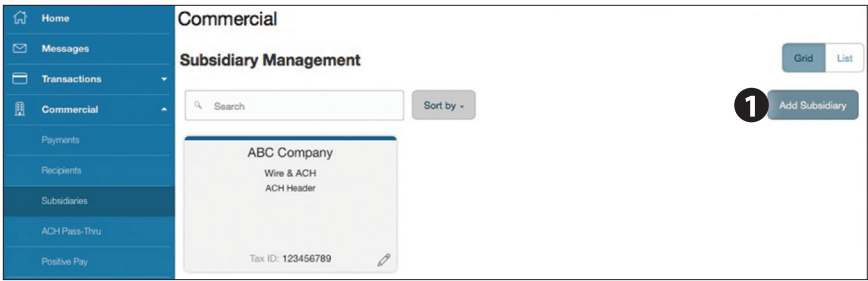
Managing Subsidiaries - Adding Subsidiaries

Do you need to set up a subsidiary?

Subsidiaries are essentially multiple bank accounts which your company has the authority to access. Many parent or holding companies, with subsidiary operations, manage the finance at the holding company level.

This section may not be available to you.

To Add a Subsidiary:



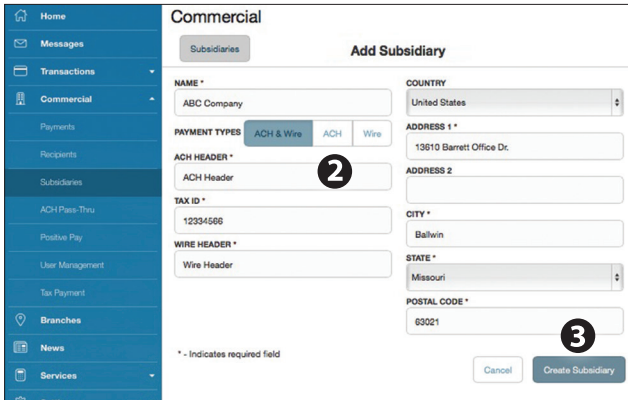
Commercial

Subsidiary Management

Grid List

1 Add Subsidiary

ABC Company
Wire & ACH
ACH Header
Tax ID: 123456789



Commercial

Subsidiaries

Add Subsidiary

NAME *
ABC Company

COUNTRY
United States

PAYMENT TYPES
ACH & Wire ACH Wire

ACH HEADER *
ACH Header

TAX ID *
123456789

WIRE HEADER *
Wire Header

ADDRESS 1 *
13610 Barrett Office Dr.

ADDRESS 2

CITY *
Ballwin

STATE *
Missouri

POSTAL CODE *
63021

* - Indicates required field

Cancel Create Subsidiary

2

3

Click on the **Subsidiaries** tab.

1. On the Subsidiary Management page, click **Add Subsidiary**.
2. Fill out the required information regarding the subsidiary.
3. When finished, click **Create Subsidiary**.


NOTE

The required fields in the Add Subsidiary page vary, depending on the payment types that you select.

Managing Subsidiaries - Edit or Delete a Subsidiary


To edit a subsidiary:

Click on the **Subsidiaries** tab.

1. Find the Subsidiary you wish to edit and click on the edit icon: 
2. Make the needed changes.
3. When finished, click **Save Subsidiary**.

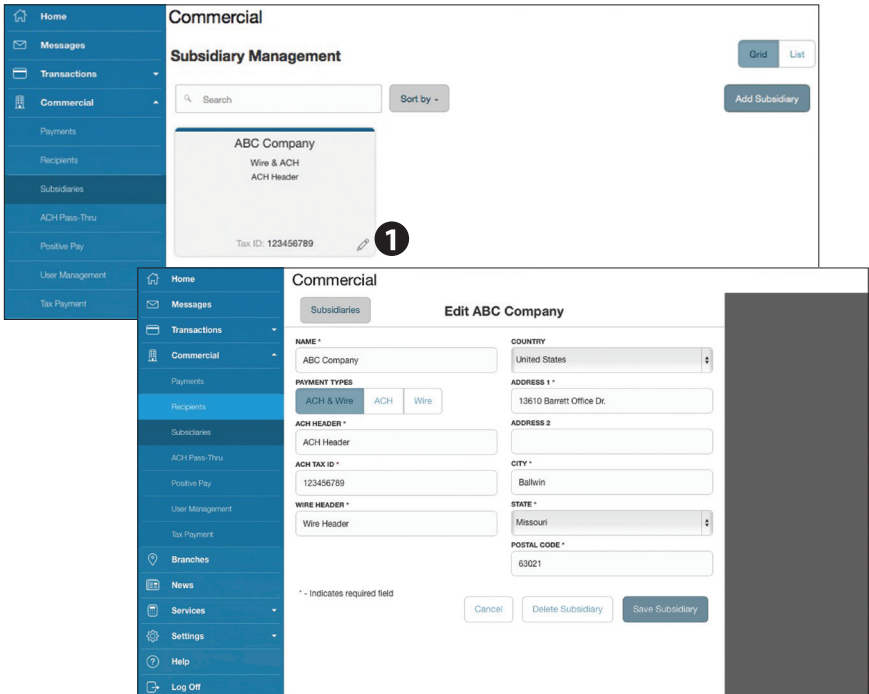
To delete a subsidiary:

Click on the **Subsidiaries** tab.

1. Find the subsidiary you want to delete and click the edit icon: 
2. Click the **Delete Subsidiary** button.
3. When finished, click **Close**.

NOTE

Deleting a subsidiary does not delete the subsidiary data from existing payments that use the subsidiary.



The screenshot displays the 'Commercial' Subsidiary Management interface. On the left is a navigation menu with options: Home, Messages, Transactions, Commercial (selected), Payments, Recipients, Subsidiaries, ACH Pass-Thru, Positive Pay, User Management, and Tax Payment. The main content area is titled 'Commercial Subsidiary Management' and includes a search bar, a 'Sort by' dropdown, and an 'Add Subsidiary' button. A card for 'ABC Company' is shown with details: 'Wire & ACH ACH Header' and 'Tax ID: 123456789'. A red circle with the number '1' highlights the edit icon on the card. Below this, the 'Edit ABC Company' form is visible, featuring fields for NAME, COUNTRY, ADDRESS 1, ADDRESS 2, CITY, STATE, and POSTAL CODE. The 'PAYMENT TYPES' section has radio buttons for 'ACH & Wire' (selected), 'ACH', and 'Wire'. The 'ACH HEADER' section includes fields for 'ACH TAX ID' and 'WIRE HEADER'. A note at the bottom states '* - Indicates required field'. At the bottom of the form are buttons for 'Cancel', 'Delete Subsidiary', and 'Save Subsidiary'.

Managing Recipients - Adding Recipients

Recipients are persons or businesses to which your ACH Originations or Wire Transfers are sent. In order to use the ACH/Wire feature, you must first create recipients. Each recipient entry contains the recipient's financial institution information, their account and whether it will be a debit or credit.

To Add a Recipient:

The screenshot displays the 'Commercial' Recipient Management interface. On the left is a navigation menu with options: Home, Messages, Transactions, Commercial, Payments, Recipients, Subscribers, ACH/Paper Pkts, and Postal Pay. The main area shows a list of recipients with one entry for 'Company Corp.' with details: 1 account(s), ACH Name Example, and Corpcorp@email.com. A search bar and 'Sort by -' dropdown are present. A circled '1' points to the 'Add Recipient' button. A second window shows the 'Add ABC Company' form with a circled '3' on the 'Add Account' button. The form fields include: DISPLAY NAME * (ABC Company, circled '2'), ACH NAME * (ACH Name Example), E-MAIL ADDRESS (jdoe@abocompany.com), Send e-mail notifications checkbox, COUNTRY (United States), ADDRESS 1, ADDRESS 2, CITY, STATE (Select State), and ZIP. A circled '7' points to the 'Create Recipient' button. A note at the bottom left states '* - Indicates required field'.


Click on the **Recipients** tab.

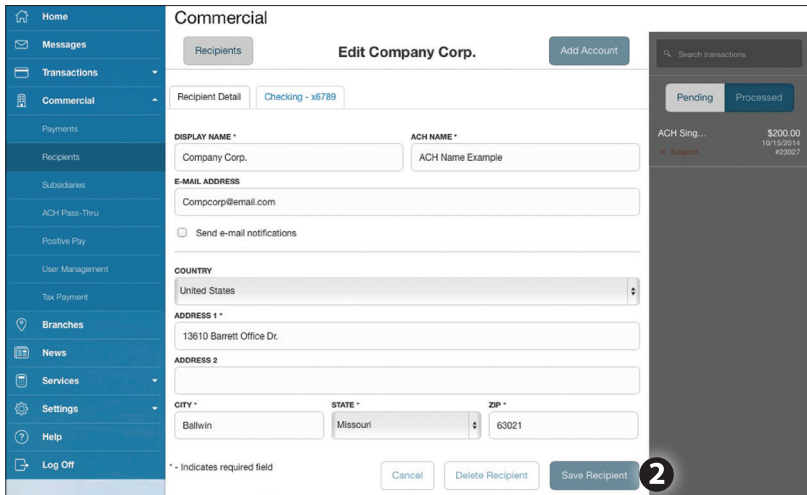
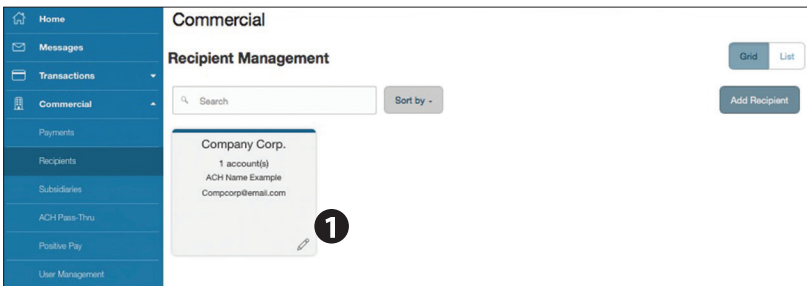
1. Click the **Add Recipient** button on the right.
2. Fill out the required information regarding the recipient. Fields marked with an asterisk are required fields.
3. Click the **Add Account** button on the right. A new tab will appear called "Account New".
4. Select the **Account Type** and enter the account and routing number.
5. (Optional) If you plan to use the account with wire transfers you will need to enter the Name, Country and postal address information.
6. (Optional) If you plan to use the account with wire transfers and beneficiary information you will need to enter the Name and Country. If the country is United States, enter the ABA number. If it is not, enter the IBAN or SWIFT/IBC number.
7. When finished, click **Create Recipient**.

Managing Recipients - Edit or Delete a Recipient

To Edit or Delete a Recipient:

Click on the **Recipients** tab.

1. Find the recipient you want to edit and click the edit icon: 
2. Here you can choose to edit contact or account information regarding this recipient and save, or click the **Delete Recipient** button.
3. You can view past or pending transaction history with an existing recipient on the right.



Templates and Payments

The Payments tab is your place to establish recurring payments to recipients. Here you can create templates for your payments, whether it be for a single recipient or multiple recipients. The payments tab is only available to customers with access to ACH, Wire, or International Wires through Business Edge Online.

The following template and payment types include a single-recipient:

- Domestic Wire
- International Wire

The following transaction types include multiple-recipients:

- ACH Batch
- ACH Collection

You can include one or more accounts for each recipient in the payment or template. If you add more than one account, the payment includes a separate transaction for each account.

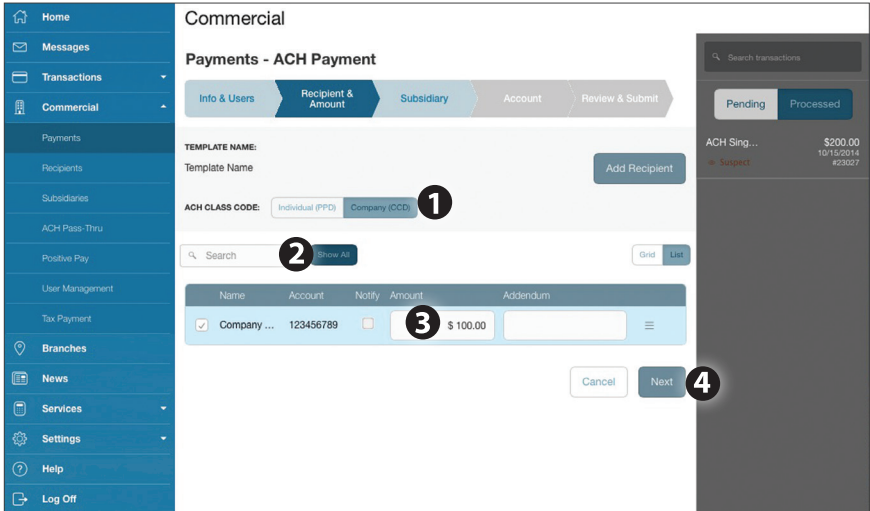
Step One: Info and Users

Click on the **Payments** tab.

1. Type in the **Template Name**.
2. Indicate which users should have access to this template. You can find users by typing their name in the **Search** bar, or checking their name below.
3. When you have established a template name and user access, click **Next**.

Templates and Payments

Step Two: Recipient and Amount



1. Choose whether the ACH class code is for an Individual (PPD) or a Company (CCD).
2. Select which recipient you wish to pay. You can find recipients by typing in their name in the **Search** bar, or checking their name below.
3. Once you have chosen your recipient, enter the **Amount** you wish to pay them. You can also include an **Addendum**.
4. Once you have indicated the ACH class code, recipient, and amount to be paid, then click **Next**.

NOTE

If you need to add your recipient to the system, click **Add Recipient** in the top right corner. You will be able to fill out the necessary information regarding the recipient. When you have established your recipient's information, you will be taken back to this page. Additionally, if you need to edit the account details for a selected recipient, select the menu icon to the right of the recipient and then select **edit recipient**."

Templates and Payments

Step Three: Subsidiary

The screenshot shows the 'Payments - ACH Payment' interface. The left sidebar contains navigation options: Home, Messages, Transactions, Commercial, Payments, Recipients, Subsidiaries, ACH Pass-Thru, Positive Pay, User Management, Tax Payment, Branches, News, Services, Settings, Help, and Log Off. The main content area is titled 'Commercial' and 'Payments - ACH Payment'. It features a progress bar with steps: Info & Users, Recipient & Amount, Subsidiary (current), Account, and Review & Submit. Below the progress bar, there are fields for 'TEMPLATE NAME' (Template Name) and 'ACH CLASS CODE' (Company (CCD) - Change). A search bar (labeled 1) is present, and a list of subsidiaries is shown, with 'ABC Company Wire & ACH' selected. An 'Add Subsidiary' button is in the top right. At the bottom, there are 'Cancel' and 'Next' (labeled 2) buttons. A right sidebar shows transaction details: 'ACH Sing...' for \$200.00 on 10/15/2014.

1. Select the subsidiary. You can find recipients by typing in their name in the **Search** bar, or checking their name below.
2. When finished, click **Next**.

NOTE

If you need to add your subsidiary to the system, click **Add Subsidiary** in the top right corner. You will be able to fill out the necessary information regarding the subsidiary. When you have established your subsidiary's information, you will be taken back to this page.

Templates and Payments

NOTE

The process date is the date that you would like Bank Mutual to process your file through to the Federal Reserve. If the effective date of your file is on Tuesday, the process date would be Monday.

IMPORTANT: The Process Day can, and most times should be the Current Business Day.

Step Four: Account

Commercial

Payments - ACH Payment

Info & Users Recipient & Amount Subiciary Account Review & Submit

TEMPLATE NAME: Template Name

ACH CLASS CODE: Company (CC) - Change

Choose "From" Account

Account Name	Account Type	Account Number	Balance
<input checked="" type="checkbox"/> Consumer Checking	Checking	XXXX1234	\$50,000.00
<input type="checkbox"/> Commercial Checking	Checking	XXXX5678	\$100,000.00
<input type="checkbox"/> Commercial Loan	Checking	XXXX9789	\$100,000.00
<input type="checkbox"/> Savings	Savings	XXXX2345	\$100,000.00

- Indicates required field

Cancel Next

1. Choose the Account you wish to withdraw from.
2. When finished, click **Next**.

Step Five: Review & Submit

Commercial

Payments - ACH Payment

Info & Users Recipient & Amount Subiciary Account Review & Submit

TEMPLATE NAME: Template Name

ACH CLASS CODE: Company (CC)

SEND PAYMENT AS: Murphy & Company

TOTAL AMOUNT: \$100.00

RECIPIENTS: 1

FROM ACCOUNT: Consumer Checking - XXXX1234

EFFECTIVE DATE: 1/7/2016

RECURRING: Set Schedule

Selected Recipients

Company Corp.
123456789
\$100.00

- Indicates required field

Cancel Save Approve

1. Review the information and if it is correct, click **Save** then **Approve**.

ACH Passthru

If you use a software package to generate a file of ACH transactions, you can upload it to our website using this page.

To Import ACH Transactions:

The screenshot shows the 'Commercial' section of a web application. The left sidebar contains a navigation menu with items: Home, Messages, Transactions, Commercial, Payments, Recipients, Subscribers, ACH Passthru (highlighted), Postive Pay, User Management, Tax Payment, Branches, News, Services, Settings, Help, and Log Off. The main content area is titled 'Commercial ACH Passthru' and contains an 'IMPORT FILE' section with a 'Select a file to upload' button (callout 1) and a 'MEMO' text area. To the right is a 'PROCESS DATE' calendar for October 2014, with the 15th selected (callout 2). Below the calendar is a 'Submit' button (callout 3). On the far right, there is a search bar for transactions and a status filter showing 'Pending' and 'Processed' buttons, with a message 'No history available' below.

Click on the **ACH Passthru** tab.

1. Indicate which file you want to import.
2. Choose the **Process Date**. The process date is the date that you would like Bank Mutual to process your file through to the Federal Reserve. If the effective date of your file is on Tuesday, the process date would be Monday. **IMPORTANT:** The Process Day can, and most times should be the Current Business Day.
3. When finished, click **Submit**.

Transactions - Tax Payment

Never run to the local branch with a tax payment check again. Initiate a Federal or State tax payment through EFTPS up to 30 days in advance from your home or office.

To Initiate a Tax Payment:

The image displays two screenshots of a banking application's 'Tax Payments' interface. The top screenshot shows the 'TAX AUTHORITY' dropdown menu open, listing various state and federal taxes. The bottom screenshot shows the 'Alaska Tax' form filled out with payment details like 'MURPHY & COMPANY', '10/31/2014', and a payment amount of '232.00'. A 'Submit' button is visible at the bottom right of the form.

Click on the **Tax Payment** tab.

1. Using the drop-down menu, select the **Tax Authority**.
2. A list of tax payment forms will appear. Choose your tax payment simply by clicking on it.
3. Enter the required information for the payment, then click **Submit**.

Bill Payment Overview

With Online Bill Pay, it's safe, fast and easy to manage your finances on your own terms. Now you can do everything you need to from home, work or anywhere you have internet access. Plus, you're not limited to business hours—Online Bill Pay is open 24 hours a day, 7 days a week! Click Make Payments to get started making payments online.

PAYMENTS
TRANSFERS
PAYEES
OPTIONS
BILLPAYPERLESS

Thursday, December 6th, 2012

new messages

0 New Messages

0 Read Messages

0 Total Messages

attention required

- ▶ Payees Require Activation
- ▶ Transfers Need Authentication
- ▶ Payments Awaiting Approval
- ▶ Transfers Awaiting Approval
- ▶ Payroll Awaiting Approval

Transactions Scheduled to Process

AT&T	\$65.00	12/10/2012	Edit Stop
Chase	\$150.00	12/10/2012	Edit Stop
Moe's Mowers	\$200.00	12/11/2012	Edit Stop
Bank of Athens	\$1,200.00	12/12/2012	Edit Stop
Waverly Water Co.	\$50.00	12/17/2012	Edit Stop
American Express	\$999.00	12/17/2012	Edit Stop
Community Bank	\$500.00	12/18/2012	Edit Stop
Total	\$5,663.00		

Since you last logged in...

We processed these transactions

Cellular One	\$65.00	View
Kim Stone	\$65.00	View
Lease	\$1,200.00	View
Payroll 11/27/2012	\$1,200.00	View
Community Bank	\$1,200.00	View
Payroll (Bonus)	\$999.00	View
Total	\$4,729.00	

Awaiting Your Activation

Jenny Jones	Activate
Bob Smith	Activate
Retirement Account	Activate

Payments Awaiting Approval

American Express	\$999.00	Approve
MasterCard	\$999.00	Approve

Transfers Awaiting Approval

Bank of Athens	\$1,200.00	Approve
Community Bank	\$500.00	Approve

Payroll Awaiting Approval

Payroll 12/28/2012	\$1,200.00	Approve
--------------------	------------	-------------------------

We sent you the following reminders

No reminders were sent.

23

Payees

The person or company to whom you are sending funds is known as the payee. A payee can be almost any company or person you would send a check, like an auto finance company, a cable TV provider or even a lawn care service. With a variety of payees that one may need to keep track of, we pride ourselves in keeping them organized for you to ensure an effortless experience!

Welcome Web Demo [add_secondary_account_holder](#)
Last Login: 12:02 PM on 10/10/2012 EST
Your Email: damaaccount@paym@bills.com

[messages](#) | [live chat](#)

[home](#) | [logout](#)

Payee Menu

- [Add a Bill](#)
- All Payees
- Bills
- People
- Charities
- Gift Recipients

Bills

[Printer Friendly Version](#)

Pay To	Account #	Category	Last Paid	Pay	Edit	Delete
American Express Electronic	****3456	Credit Cards	\$150.00 on 10/10/2012	Pay	Edit	Delete
Car Loan Electronic	****8467	Auto Expenses	\$1,350.00 on 9/17/2012	Pay	Edit	Delete
Cellular One Electronic	****5555	Utilities	\$75.00 on 10/10/2012	Pay	Edit	Delete
Day Care Check	****6789	Day Care	\$1,375.00 on 10/17/2012	Pay	Edit	Delete
Lawn Service Check	****4321	Lawn Service	\$50.00 on 9/20/2012	Pay	Edit	Delete
Office Depot Electronic	****7156	No Category	\$200.00 on 9/17/2012	Pay	Edit	Delete
Phone Check	****6666	Utilities	\$50.00 on 9/19/2012	Pay	Edit	Delete

[Add a Bill](#)

Begin by choosing **View Payees** from the Payees menu.

1. Payees are listed by name and account number.
2. Click **Edit** to update payee information. Click **Pay** to make a payment to this payee or **Delete** to remove this payee from your account.

Note: This system should not be used to pay alimony or court ordered payments.

Payee Setup

The first step in the bill pay process is to add one or more payee(s) by entering information in the provided fields. A recent bill or statement should have all the necessary details. Many major payees are set up in a predetermined list of payees within the system, so that you may use the search option. When a search is initiated, just a few pieces of info will be needed to finish. Once a payee is set up, you can begin processing payments, and ultimately access billing and history details for the specified payee.

The image shows two screenshots of a web application interface for adding a payee. The top screenshot shows the initial selection screen, and the bottom screenshot shows the data entry screen.

Step 1: The user is on the "Payees" tab. The "Add a Payee" section is active, with "Add a Bill" selected. The "Add a Bill" section contains instructions: "Add your cable, phone, and electric company bills. Add any of those companies that you pay monthly or even those that you don't pay that often. You may not pay all of them but having them listed may help you remember in case that bill gets lost."

Step 2: The user is on the "Add a Bill" screen. The "What type of payee do you want to add?" section has three radio buttons: "Company" (selected), "Individual", and "Bank or Credit Union". A "Show me how" link is visible. A "Show me Popular Payees" button is also present.

Step 3: The user is on the "Add a Bill" screen with the following information entered:

Payee Name *	Joe's Lawn Care
Account Number *	61973
Confirm Account Number *	61973
Phone Number *	752 - 555 - 1762
Payee Zip Code *	57124
Account Holder Name	Web Demo

The "Next" button is visible at the bottom.

Begin by choosing **Add a Payee** from the Payees menu.

1. Determine the type of payee to be added.
2. Select whether the payee is a Company, Individual, Bank or Credit Union.
3. Enter the required information in the provided fields. Click **Next** to proceed.

View Bill History

View and print bill history and details by entering the appropriate search criteria.

Welcome Web Demo **add_secondary_account_holder**
Last Login: 12:02 PM on 10/10/2012 EST
Your Email: demoaccount@payroll.com

Payees **Payments** **Transfers** **Options** **Calendar**

Payment Search

Category:

Pay To:

Process Date Range:
 Current Month
 Previous Month
 Last Thirty Days
 Custom Date

Display Options

Payment Status:

Order By:

Arrange:

of Records to Return:

View in Microsoft Excel

New Search

Payment History

[Print Friendly Version](#)

< 1 of 1 >

Pay To	Amount	Frequency	Process Date	Additional Items	Confirmation #
Paid From Primary Checking *****5676					
Cellular One <small>Electronic</small>	\$75.00	One Time	10/3/2012		16 Details View
Sub Total \$75.00					
Paid From Secondary Checking *****7601					
Cellular One <small>Electronic</small>	\$75.00	One Time	10/10/2012		17 Details View
Sub Total \$75.00					
Total \$150.00					

Begin by choosing **Payment History** from the Payments menu.

1. Narrow down your search using the provided drop-down menus and options.
2. To print the search results for your records, click here.
3. Click **New Search** to view additional payment history.

Make a Payment

It may be convenient to set up a payee to receive payments on a regular basis, such as a loan. Why must you pay by repeating the same scheduling process each month? With our quick payment option, you can remain confident that your bills can be paid in no time!

The screenshot shows the 'Pay a Bill' interface. On the left, a sidebar contains a 'Single Payment' section with radio buttons for 'Pay a Bill', 'Pay a Person', 'Send a Donation', and 'Send a Gift Check'. Below this is a 'Select a Category' dropdown menu and a 'Select Payee(s)' section with an 'Add a Payee' button and checkboxes for 'American Express', 'Car Loan', 'Cellular One', 'Day Care', 'Lawn Service', 'Office Depot', and 'Phone'. The main content area is titled 'Pay a Bill' and has tabs for 'Schedule', 'Review', and 'Finished'. It includes a 'shortcuts' section with a play button and a 'Take the shortcut' link. Below this is a form with the following fields: 'Pay To' (Cellular One), 'Pay From' (Primary Checking), 'Amount' (\$75.00), and 'Process Date' (10/17/2012). A 'Next' button is located at the bottom of the form.

Begin by choosing **Single Payment** from the Payments menu. If you desire to set up automatic payments, choose **Recurring Payment**. You will then be directed to enter the payment information, along with the payment frequency.

1. Select the type of payment to be made.
2. Choose the payee.
3. From the drop-down menu, choose the account from which the payment will be made. Next, enter the **Amount** and **Process Date**. You may use the calendar feature for added ease.
4. Click **Next** to proceed.

Schedule Payments

Our scheduled payment feature keeps you ahead of your tasks and organized with only a few quick and easy steps!

1

2

3

Scheduled Payments				
Pay To	Amount	Process Date	Additional Items	
Pay From Primary Checking *****676				
American Express Electronic	\$1,000.00	10/22/2012	Confirmation #: Frequency: Est Arrval:	22 One Time 10/24/2012
			Edit	Stop
Cellular One Electronic	\$75.00	10/17/2012	Confirmation #: Frequency: Est Arrval:	26 One Time 10/19/2012
			Edit	Stop
Sub Total		\$1,075.00		
Pay From Secondary Checking *****7601				
Pay To	Amount	Process Date	Additional Items	
Red Cross Check GIFPay+ Fee	\$500.00 \$0.00	10/19/2012	Confirmation #: Frequency: Est Arrval:	3 One Time 10/24/2012
			Edit	Stop
Sub Total		\$550.00		
Total		\$1,625.00	Skipped payments not included in the total.	

Begin by choosing **Scheduled Payments** from the Payments menu.

1. Payees are listed by name and account number according to the details chosen using the drop-down menus.
2. To print the search results for your records, click here.
3. Click **Edit** to revise the payment information. Click **Stop** to cancel.

Change & Cancel Payments

Even after you have scheduled a payment, you have the ability to change or cancel your payment up to the time it begins processing. This convenient feature gives you the freedom to change the way you make your payments.

Pay To	Pay From	Amount	Process Date	Additional Items	Edit	Finished
Cellular One Electronic	Primary Checking	\$ 75.00	10/17/2012	Confirmation #: 26 Est. Arrval: 10/19/2012 Delivery: Standard Comment: Add		

Back Submit Changes

Pay To	Pay From	Amount	Process Date	Additional Items	Stop	Finished
Cellular One Electronic	Primary Checking	\$75.00	10/17/2012	Confirmation #: 26 Est. Arrval: 10/19/2012 Delivery: Standard Comment: None		

Back Stop Payment

1. Once you have selected to edit a payment, you will be directed to a window from which you can revise the information. Click **Submit Changes** to proceed.
2. If you choose to cancel a payment, you will be directed to review the payment information. Click **Stop Payment** to complete the process.

Transactions - Funds Transfer

Business Edge Online enables you to transfer funds between your accounts quickly and easily. You can create on-time or recurring funds transfers.

To Transfer Funds:

The screenshot shows the 'Funds Transfer' form in Business Edge Online. The form is divided into several sections: 'FROM *', 'TO *', 'AMOUNT *', 'DATE *', and 'MEMO'. The 'FROM *' field is set to 'Consumer Checking XXXX1234 \$50,000.00' and is marked with a circled '1'. The 'TO *' field is set to 'Savings XXXX2345 \$100,000.00'. The 'AMOUNT *' field is set to '0.00' and has a checkbox for 'Make this a recurring transaction' which is currently unchecked. The 'DATE *' field is set to '10/22/2014' and is marked with a circled '3'. The 'MEMO' field is empty and marked with a circled '4'. A 'Clear' button and a 'Transfer Funds' button are at the bottom right. A sidebar on the right contains a search bar and filter buttons for 'All', 'Pending', and 'Processed'. Below the sidebar, it says 'No history available'.

Click on the **Funds Transfer** tab.

1. Select the accounts you wish to transfer funds **From** and **To** using the drop-down menus.
2. Enter the dollar amount to be transferred.
3. Enter a **Date** for the funds transfer to occur.
4. Click **Submit Transfer**.

NOTE

You have the option to create a recurring transfer by checking the box to make it a recurring transaction, and completing the recurring transaction fields. Additionally you can elect to make a split payment to a loan if your To account is a loan account.

Transactions - Activity Center

The Activity Center shows only your Business Edge Online transaction activity. Depending on the type of account and access, you can review and cancel unprocessed transactions, inquire about a transaction or copy a transaction. Whether individual or recurring transactions, view debits/credits and the status, type, amount, account and date of your online activity.

Status	Type/D	Amount	Account	Date
Suspect	ACH Single Payment - Tracking ID: 23027	\$200.00	Consumer Checking : XXXX1234	10/15/2014

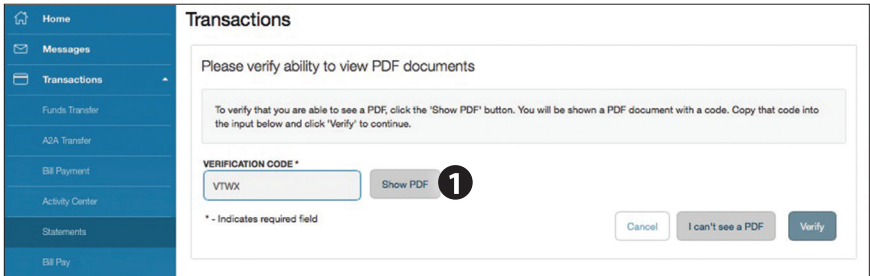
Click on the **Activity Center** tab.

1. You can choose to view Individual Transactions or Recurring Transactions by clicking on the corresponding tab. Click the + next to the transaction to view details.
2. Click **Show Filters** for additional search options, click the triangle icon to expand search options.

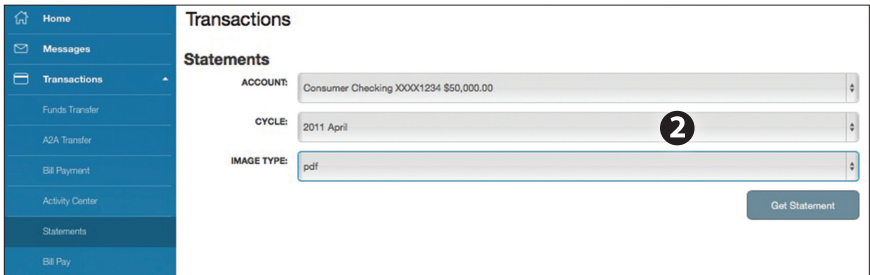
Transactions - Statements

The Statement feature is a great virtual filing system, saving paper and space in your home or office by allowing you to view and save your statements electronically. You can view an electronic statement in two easy steps.

To View Your Statements:



The screenshot shows the 'Transactions' page with a blue sidebar on the left containing 'Home', 'Messages', 'Transactions', 'Funds Transfer', 'A2A Transfer', 'Bill Payment', 'Activity Center', 'Statements', and 'Bill Pay'. The main content area is titled 'Transactions' and contains a message: 'Please verify ability to view PDF documents'. Below the message is a text box with the instruction: 'To verify that you are able to see a PDF, click the 'Show PDF' button. You will be shown a PDF document with a code. Copy that code into the input below and click 'Verify' to continue.' There is a 'VERIFICATION CODE *' field containing 'VTWX' and a 'Show PDF' button with a circled '1' next to it. At the bottom right are 'Cancel', 'I can't see a PDF', and 'Verify' buttons. A note below the field says '* - Indicates required field'.



The screenshot shows the 'Statements' page with the same blue sidebar. The main content area is titled 'Statements' and features three drop-down menus: 'ACCOUNT:' with the value 'Consumer Checking XXXX1234 \$50,000.00', 'CYCLE:' with the value '2011 April' (marked with a circled '2'), and 'IMAGE TYPE:' with the value 'pdf'. A 'Get Statement' button is located at the bottom right.

Click on the **Statements** tab.

1. To verify that you are able to view a PDF on your computer or tablet, you will need to select the **Show PDF** button. A PDF will appear with a short code. Type that code into the Verification Code field, then click **Verify**.
2. Using the drop-down menus, select the **Account**, **Cycle** and **Image Type** for your eStatement, then click **Get Statement**.

Bank Offices

Mapping from your current location, you can click on the Branches or ATMs button to locate your credit union branches and ATMs.

The screenshot displays a mobile banking application interface. On the left is a dark blue navigation sidebar with icons and text for: Home, Messages, Transactions, Commercial, Payments, Recipients, Subsidiaries, ACH Passthru, Tax Payment, Bank Offices (highlighted), Reports, Services, Help, Settings, and Log Off. The main area shows a map of Milwaukee, Wisconsin, with numerous blue location pins scattered across the city. On the right side, there is a 'LOCATIONS' panel. It includes a search bar labeled 'Search Bank Offices', two buttons for 'Bank Offices' (red) and 'ATMs' (blue), and a list of seven locations, each with a building icon, name, address, and zip code.

Location Name	Address	Zip Code
Milwaukee Downtown	510 East Wisconsin Avenue	Milwaukee, WI 53202
Southgate	3340 South 27th Street	Milwaukee, WI 53219
Mayfair Mall	2600 North Mayfair Road	Wauwatosa, WI 53226
Bayshore Town Center	5784 North Port Washington Road	Greenfield, WI 53217
Oak Creek	8780 South Howell Avenue	Oak Creek, WI 53154
Brookfield Square	400 North Moorland Road	Brookfield, WI 53005
Thiensville	208 North Main Street	Thiensville, WI 53092
Mequon	11280 North Port Washington Road	Mequon, WI 53092

Services - Stop Payment

With Business Edge Online, you can initiate a stop check payment request from any device. Visit Activity Center to review the status of your request. The stop payment will remain in effect for six months on checks and one year for ACH items. See our Fee Schedule for applicable fees.

To Initiate a Stop Payment Request :

Services
Stop Payment
 Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE: Are you requesting to stop payment on one or multiple checks?
 ACCOUNT: **1** Single Check
 Multiple Checks

* - Indicates required field
 Send Request Back

REQUEST TYPE: Single Check
 ACCOUNT: Consumer Checking XXXX1234
 CHECK NUMBER: #147822689
 PAYEE: Jane Doe
 AMOUNT: \$ 500.00
 DATE: Delete 0 Save
 NOTE: *

* - Indicates required field
 Send Request Back

Click on the **Stop Payment** tab.

1. Select request type; single or multiple checks.
2. Select an account, check number, as well as other requested information.
3. Click **Send Request**.

REQUEST TYPE: Single Check
 ACCOUNT: Consumer Checking XXXX1234
 CHECK NUMBER: #147822689
 PAYEE: Jane Doe
 AMOUNT: \$500.00
 DATE: 15
 NOTE: *

* - Indicates required field
 Send Request Back

REQUEST TYPE: Single Check
 ACCOUNT: Consumer Checking XXXX1234
 CHECK NUMBER: #147822689
 PAYEE: Jane Doe
 AMOUNT: \$500.00
 DATE: 10/23/2014
 NOTE: For services rendered

* - Indicates required field
3 Send Request Back

Settings - Profile

If you have a new address, phone number, email or even a new surname, updating your profile is an essential step in order for us to keep up with the changes in your life!

Profile
Please review and update your profile

PREFIX: [dropdown] FIRST NAME: Libby MIDDLE NAME: Middle Name

LAST NAME: Bruns SUFFIX: [dropdown]

E-MAIL ADDRESS: libby@mccompany.com

ADDRESS 1: [text]
ADDRESS 2: [text]

CITY: City STATE: State ZIP: Zip

COUNTRY: Select Country

PHONE COUNTRY: United States PRIMARY PHONE: Primary Phone SECONDARY PHONE: Secondary Phone

* - Indicates required field

1 Submit Profile

Click on the **Profile** tab.

1. To update your profile, enter the correct information in the spaces provided. Click **Submit Profile**.

Settings - Account Preferences

In Account Preferences, you can select name and viewing preferences for your Online and Text Banking accounts. When selecting Online, customize your account display name in Business Edge Online and choose the order preference for viewing. Toggle to the Text button for Text Banking account preferences. To view an account in Text Banking, check "enabled". Customize a five character account nickname to display and choose the order preference for viewing.

Click on the **Account Preferences** tab.

Settings

Account Preferences

Online Text

Enter a display name to be shown for each account.

Account Type	Account ID	Display Name	Order
Regular Checking	XXXX1234	Company Corp. Main Checking	1
Regular Checking	XXXX5678	Company Corp. Expense	3
Regular Checking	XXXX6789	Company Corp. Secondary Checking	2
Regular Savings	XXXX2345	Display Name	0
IRA	XXXX3456	Display Name	0

Settings - Security Preferences

In Security Preferences, you can change your password, Login ID and update contact options for delivery of your secure access code.

To Set Up or Change Your Security Preferences:

Click on the **Security Preferences** tab.

Change Password:

When changing your password, make sure you follow the guidelines for creating a strong valid password.

The screenshot shows the 'Security Preferences' interface with the 'Change Password' tab selected. It features three input fields: 'OLD PASSWORD *', 'NEW PASSWORD *', and 'CONFIRM NEW PASSWORD *'. The 'NEW PASSWORD *' field has a note: 'The New Password and Confirm New Password fields must match. Password must be at least 5 characters long. Password can be no more than 20 characters long.' A 'Change Password' button is located at the bottom right. A legend at the bottom left states '* - Indicates required field'.

The screenshot shows the 'Security Preferences' interface with the 'Secure Delivery' tab selected. It displays 'Secure Delivery Contact Information' with a sub-note: 'Enter your preferred e-mail and/or phone contact information below. This contact information will be used for Secure Access Code delivery.' There are two rows of contact information, each with an 'E-MAIL' label and an 'Edit' button. The first row shows 'bdemo@email.com' and the second row shows 'paul@mcompany.com'. At the bottom, there are three buttons: 'New E-mail Address', 'New Phone Number', and 'New SMS Text Number'. A legend at the bottom left states '* - Indicates required field'.

Secure Delivery:

Make sure we have your correct SMS and phone number on file so you can receive secure access codes when logging in from an unregistered device, authorizing transactions or completing address changes.

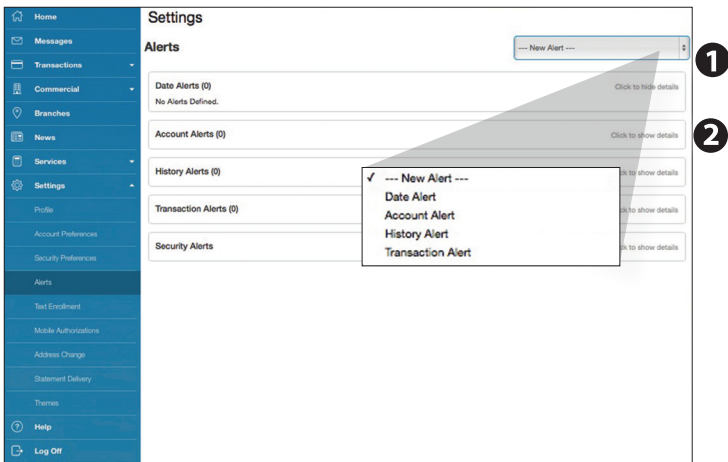
Settings - Alerts

You can create and manage alerts to remind you of important dates, warn you about the status of your accounts, and when certain transactions occur. When you create an alert, you specify the conditions that trigger the alert and delivery options to receive that alert. All alerts will automatically be sent to your Business Edge Online account via Secure Messages, regardless of the additional delivery preferences you have established. You can edit specific Account, History, and Transaction alert preferences found in **Alerts** under the **Settings** menu. Delivery preferences include:

- Secure Message within Business Edge Online
- Phone Number
- SMS text message number
- Email to an address you specify

Create and manage alerts for your accounts. Enable/disable security alerts for account activity and edit delivery preferences for receiving alerts.

To Set Up Alerts:



Click on the **Alerts** tab.

1. To create an alert, click the **Create New Alert** button.
2. To view details of an already existing alert, choose the **Click to view details** link on the left of the alert.

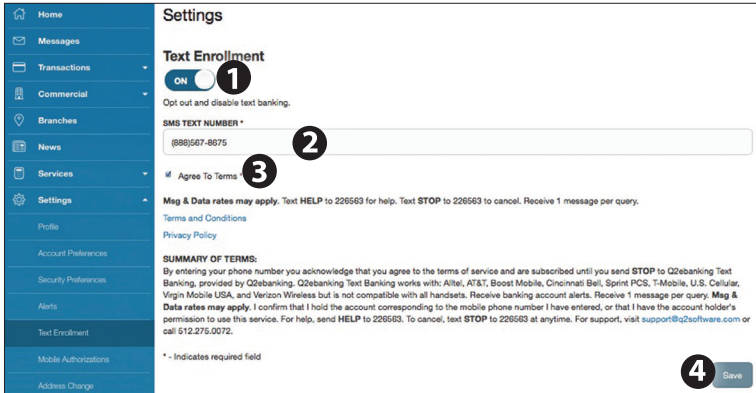
NOTE

Setting up Security Alerts is a great way to monitor the security of your Business Edge Online account.

Settings - Text Enrollment

Once enrolled in Text Banking, you can check balances, review account history and transfer funds from your Business Edge Online account using any text enabled device. To enroll, click **Text Enrollment** under the Settings menu.

To Enroll in Text Banking :



Click on the **Text Enrollment** tab.

1. Turn the Text Enrollment button from **OFF** to **ON**.
2. Enter your **phone/SMS text number**.
3. Read the terms and conditions and check the **Agree to Terms** box.
4. Click **Save** to complete enrollment.
5. To enable your account to be viewed in Text Banking, visit Account Preferences under the settings menu. Check **enabled**, customize a five character account nickname to display and choose the order preference for viewing.

Text Command Options To 226563 For The Following Information:	
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on text banking
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)

Settings - Mobile Authorizations

Mobile Authorizations is an extra security measure to ensure nobody but you is accessing your account.

NOTE

Mobile Authorizations are only available for customers with ACH and/or Wire access.

To Set Up Mobile Authorizations :

The screenshot shows the 'Settings' page for Mobile Authorizations. The left sidebar contains navigation options: HOME, SECURE MESSAGES, TRANSACTIONS, CREDIT CARDS, COMMERCIAL, SERVICES, BRANCHES, HELP, SETTINGS, Profile, Account Preferences, Security Preferences, Alerts, Test Enrollment, Mobile Authorizations (highlighted), Address Change, Themes, and LOG OFF. The main content area is titled 'Settings' and 'Mobile Authorizations'. It includes a note: 'Enter your desired Mobile Authorization Code and choose the transaction types for which you agree to be an eligible approver. NOTE: You must enter a Mobile Authorization Code to use for verification.' There is a text input field for 'MOBILE AUTHORIZATION CODE *' with a '1' callout. Below it are 'Add E-mail' and 'Add Phone' buttons. To the right, under 'ENROLLMENT *', there is a section 'Choose eligible transaction types:' with 'Select All' and 'Clear All' buttons, and a '2' callout. Below that is an 'ACH PASSTHRU' input field. At the bottom right, there is a 'Submit' button with a '3' callout. A legend at the bottom left states '* - Indicates required field'.

Click on the **Mobile Authorizations** tab.

1. Enter any 4 digit code in the Mobile Authorization Code field. You will need this code to make transfers and approve transactions using your mobile device.
2. Choose the transaction types for which you agree to be an eligible approver.
3. Click **Submit** when finished.

Settings - Statement Delivery


You can choose how you would like your statements delivered for each of your accounts with a few, quick selections.

Statement Delivery

Account	Delivery Type	Address
Checking XXX23456	E-Statement	judy.grindle@hilltopnationalbank.com
Checking XXX321	Paper Statement	

[View E-Statement Delivery Agreement](#) **3** Save

Click on the **Statement Delivery** tab.

1. Enter For each account listed, select the **Delivery Type** using the drop-down menu.
2. Verify that the email address associated with this account is the one you want to use before proceeding. If it is not, click on the  to add a new email address.
3. Click **Save** when finished.



BankMutual