



ONLINE BANKING GUIDE

Business Banking Resource



**Bank of
New Hampshire**

New Hampshire's local bank

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Welcome

We work hard to provide our customers with the financial tools they need to achieve the goals in life that matter. Online Banking is an important one of those tools.

Our Online Banking system is designed for ease of use. Whether you access it from your desktop, tablet, or smartphone, it looks and functions the same across all devices. And it's full of powerful features that make it easy to keep track of your finances.

We invite you to take a moment to learn more about the “anytime, anywhere” convenience of Online Banking at our financial institution.



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General Information - Security

By following our tips, Online Banking can be a safe 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.

Online Banking 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 Online Banking session when finished.
 - > Do not leave your computer unattended when logged into Online Banking.
 - > Do not use public computers or unsecured WiFi when accessing Online Banking.
 - > If you receive an error when logged into your Online Banking 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 New Online Banking Users

1. Go to the Online Banking Login box on the Home Page, click **Enroll**.
2. This opens the Online Banking new enrollment account verification screen. Enter all the required information. It will be verified by comparing it to the current contact information in our system. When finished, click **Submit Enrollment**. If you need to update your contact information, please call us during our business hours.
3. An email confirming that your request has been approved should arrive within one business day.
4. From our homepage, enter Access ID contained within the approval notification and click "Go."
5. Select "I am a first time user" and then click "Login"
6. You will be directed to a page where you are to select the delivery method of your Secure Access Code. This page will display the contact information on file for your account. Select either the phone, text message, or email option that will enable the financial institution to reach you immediately with your one-time Secure Access Code.
7. When you receive your six to seven digit Secure Access Code, enter it in the access code screen and click **Submit**. The secure access code is valid for only 15 minutes. If it expires, you must request a new one.
8. Once your access code has been accepted, 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.
9. You are now presented with a copy of the Online Banking Services Agreement. Read and acknowledge that you agree to the conditions by clicking, **I Accept**.
10. A view-only online profile screen will appear for your review. It will be grayed-out and you cannot make any changes at this point. Click **Submit** then **OK** to continue.
11. Now you can change your password. Use your temporary password as your old password. For your protection, you will need to create a password that meets the stated security requirements. Click **Submit**. When the pop-up window appears, click **OK** to confirm.
12. Congratulations! You are now logged in to Online Banking.

General Information - Logging In

Once you have enrolled as a New User, follow these steps for subsequent logins.

The image displays two screenshots of the Bank of New Hampshire website. The first screenshot shows the homepage with the 'ONLINE BANKING LOGIN' box in the top right corner, containing a text input field for the login ID, a 'Go' button, and a link to 'Click Here to Enroll Today'. A red circle with the number '1' is placed over the login ID field. The second screenshot shows the login page with a 'Password' input field, a 'Login' button, and links for 'Help', 'Forgot Password?', and 'I am a First Time User'. A red circle with the number '2' is placed over the password field, and a red circle with the number '3' is placed over the 'Login' button.

1. From the website's Online Banking login box, enter your login ID.
2. On the next page, enter your password and click **Login**.
3. Forgot your password? Simply click "**Forgot your password?**" and select where you would like to receive your secure access code, then follow the instructions to re-establish a password.

What is a secure access code?

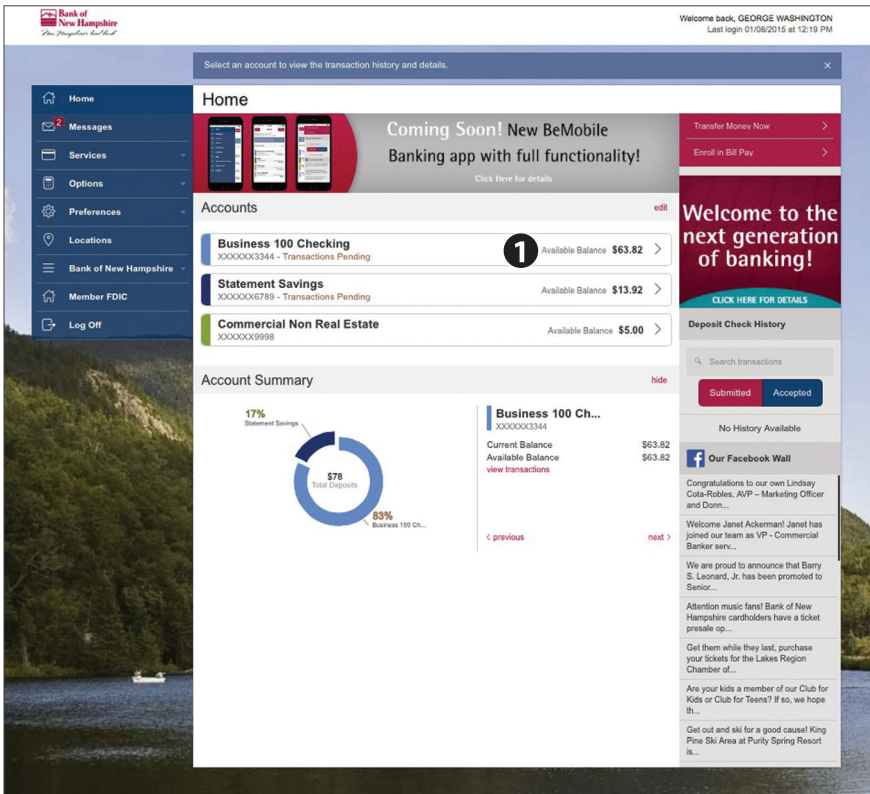
You need a secure access code each time you login to our Online Banking system. It is delivered to you via email, phone call, or SMS text. If you delete the security certificate or "cookie" that activates your computer for later use, or if you log in from a new computer, you will need another secure 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 Online Banking accounts displayed in a comprehensive list with available balances. View account detail by clicking an account name.

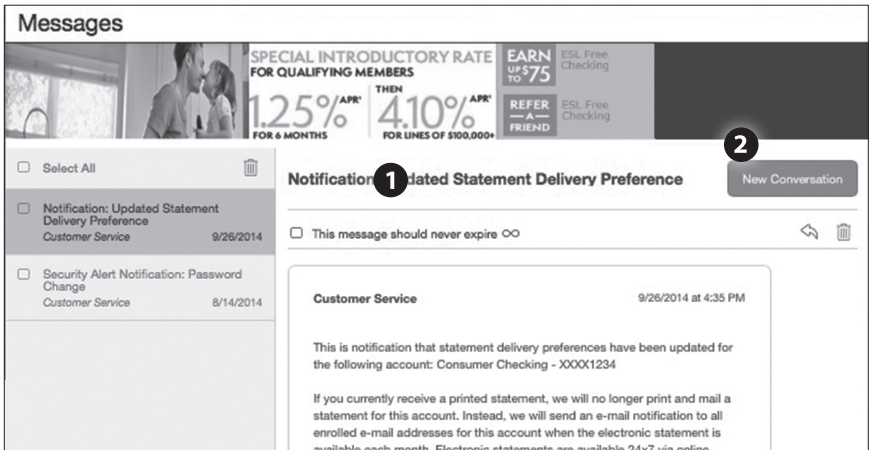


1. For account transaction history, click the account name to view the Account Details screen. View details or a check image by clicking “+” next to the transaction. Pending transactions are in red. Select **Show Filters** for search options.
2. Need an action done in a hurry? On the home page you will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

Additional Features - Messages

Our message center allows you to communicate securely with your financial institution. Check here for your alerts; bank replies to your inquiries and bank communications.

To View Your Messages:



Click on the **Messages** tab.

1. Messages are displayed at 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**.

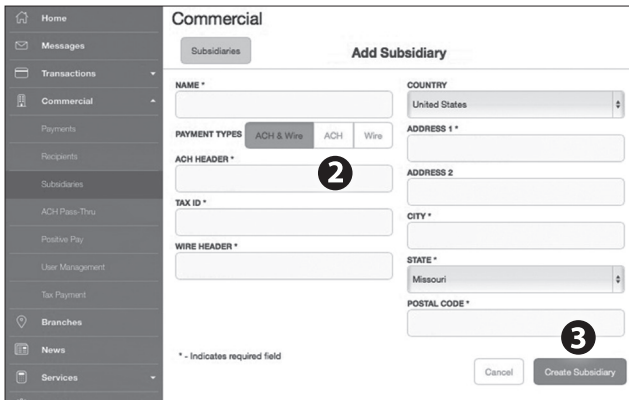
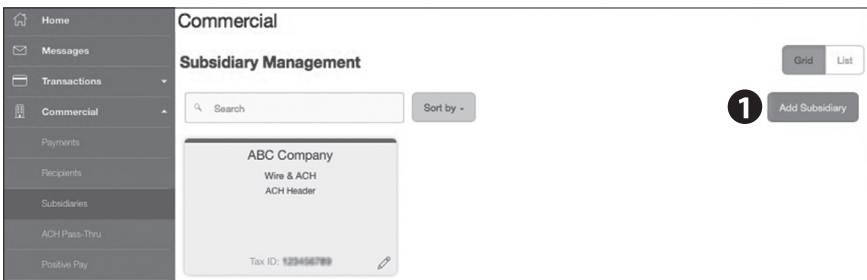
Managing Subsidiaries - Adding Subsidiaries

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.

If you operate a relatively small firm with just a few accounts, this section may not apply to you.

To Add a Subsidiary:



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**.

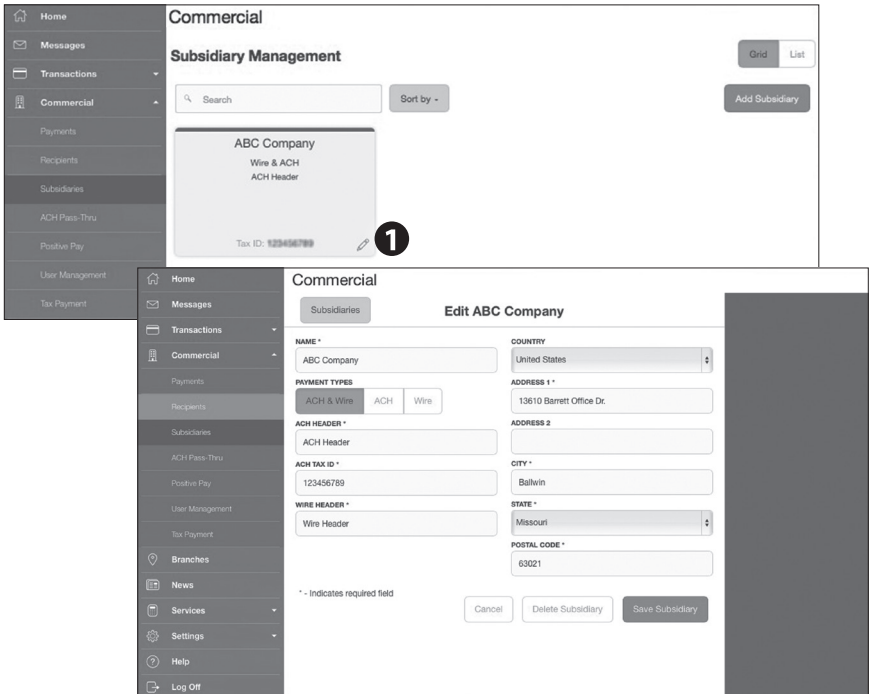
To delete a subsidiary:

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 sidebar with options: Home, Messages, Transactions, Commercial (selected), Payments, Receipts, 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 this card. Below this, the 'Edit ABC Company' form is visible, containing fields for NAME, COUNTRY, ADDRESS 1, ADDRESS 2, CITY, STATE, and POSTAL CODE. The 'PAYMENT TYPES' section has radio buttons for 'ACH & Wire', 'ACH', and 'Wire'. The 'ACH TAX ID' field contains '123456789' and the 'WIRE HEADER' field contains 'Wire Header'. A note at the bottom states '* - Indicates required field'. At the bottom of the form are three buttons: '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 Pass Thru, and Positive Pay. The main content area is titled 'Commercial Recipient Management' and includes a search bar, a 'Sort by -' dropdown, and a grid of recipient cards. Each card shows 'Company Class', '1 account(s)', 'ACH Name Example', and 'Compcorp@email.com'. A red circle with the number '1' highlights the 'Add Recipient' button in the top right corner. An inset window shows the 'Add ABC Company' form. The form has a 'Recipients' tab and an 'Add Account' button, with a red circle and the number '3' next to it. The form fields include: 'Recipient Detail', 'DISPLAY NAME *' (with a red circle and the number '2'), 'ACH NAME *', 'E-MAIL ADDRESS', a checkbox for 'Send e-mail notifications', 'COUNTRY' (set to 'United States'), 'ADDRESS 1', 'ADDRESS 2', 'CITY', 'STATE' (with a 'Select State' dropdown), and 'ZIP'. A red circle with the number '7' is next to the 'Create Recipient' button. A legend at the bottom left of the form states '* - Indicates required field'.


Click on the **Recipients** tab.

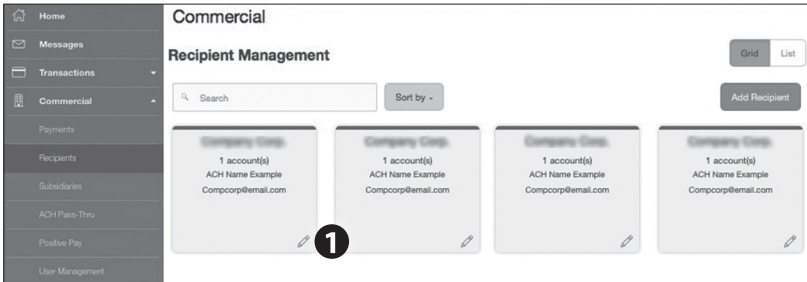
1. Click the **Add Recipient** button on the right.
2. Fill out the required information regarding the recipient. Fields marked with an asterisk are required fields.
3. Click the **Add Account** button on the right. A new tab will appear called "Account New".
4. Select the **Account Type** and enter 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

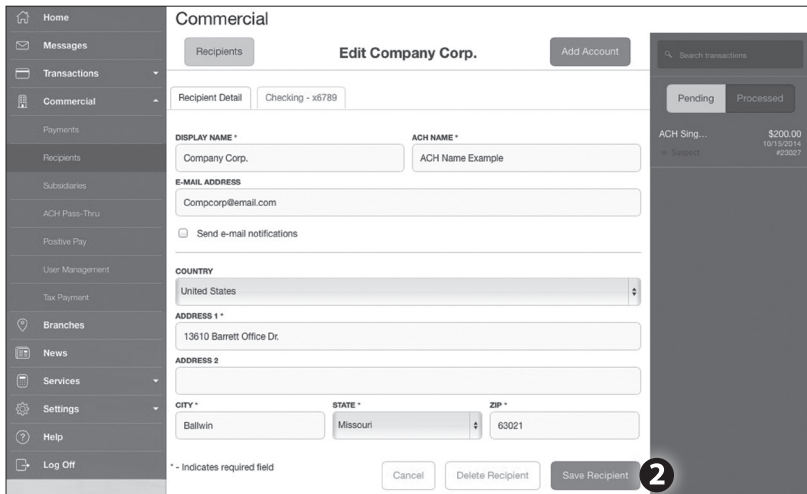
To Edit or Delete a Recipient:

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.



The screenshot shows the 'Commercial' Recipient Management interface. On the left is a navigation menu with options like Home, Messages, Transactions, Commercial, Payments, Recipients, Subsidaries, ACH Pass-Thru, Positive Pay, and User Management. The main area is titled 'Commercial Recipient Management' and includes a search bar, a 'Sort by' dropdown, and an 'Add Recipient' button. Below these are four recipient cards, each labeled 'Company Corp.' and showing '1 account(s)'. The first card has a red circle with the number '1' around its pencil edit icon.



The screenshot shows the 'Edit Company Corp.' form. The left navigation menu is visible, with 'Recipients' selected. The form has tabs for 'Recipients' and 'Checking - x6789'. Fields include: 'DISPLAY NAME *' (Company Corp.), 'ACH NAME *' (ACH Name Example), 'E-MAIL ADDRESS' (Compcorp@email.com), 'Send e-mail notifications' (checkbox), 'COUNTRY' (United States), 'ADDRESS 1 *' (13610 Barrett Office Dr.), 'ADDRESS 2', 'CITY *' (Ballwin), 'STATE *' (Missouri), and 'ZIP *' (63021). At the bottom, there are 'Cancel', 'Delete Recipient', and 'Save Recipient' buttons. A red circle with the number '2' highlights the 'Save Recipient' button.

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 following template and payment types include a single-recipient:

- ACH Payment
- ACH Receipt
- 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

The screenshot displays the 'Commercial Payments - ACH Payment' interface. The 'Info & Users' tab is active, showing a 'TEMPLATE NAME*' field (1) and a 'Grant User Access*' section (2) with a search bar and a list of users: Libby Bruntz, Justin Edwards, Steve Heineman, and John Doe. A 'Next' button (3) is visible at the bottom right. The sidebar on the left 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 right preview pane shows transaction details for 'ACH Sing...' with a value of '\$200.00' and a status of 'Pending'.

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

The screenshot shows the 'Payments - ACH Payment' interface. The main form area is titled 'Commercial' and 'Payments - ACH Payment'. It features a navigation bar with steps: 'Info & Users', 'Recipient & Amount', 'Subsidiary', 'Account', and 'Review & Submit'. The 'Recipient & Amount' step is active. The form includes a 'TEMPLATE NAME' section with an 'Add Recipient' button. Below that is the 'ACH CLASS CODE' section with two options: 'Individual (PPD)' and 'Company (CCD)'. A 'Search' bar is present with a 'Reset' button. A table lists recipients with columns for 'Name', 'Account', 'Notify', 'Amount', and 'Addendum'. The 'Next' button is highlighted with a callout.

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.

Templates and Payments

Step Three: Subsidiary

The screenshot shows the 'Payments - ACH Payment' form in the 'Subsidiary' step. The form is titled 'Commercial' and 'Payments - ACH Payment'. It has a navigation bar with 'Info & Users', 'Recipient & Amount', 'Subsidiary', 'Account', and 'Review & Submit'. The 'Subsidiary' step is active. The form contains the following fields and buttons:

- TEMPLATE NAME:** Template Name (with an 'Add Subsidiary' button)
- ACH CLASS CODE:** Company (CCD) - Change
- SEND PAYMENT AS:** Murphy & Company
- Search:** A search bar with a magnifying glass icon and a '1' next to it. Below it is a dropdown menu showing 'ABC Company Wire & ACH' with a 'Tax ID: ****6789' and an edit icon.
- Buttons:** 'Cancel' and 'Next' (with a '2' next to it).

On the right side, there is a 'Search transactions' bar and a table with columns 'Pending' and 'Processed'. The table shows a transaction for 'ACH Sing...' with a value of '\$200.00' and a date of '10/15/2014 #23207'.

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

Step Four: Account

The screenshot shows the 'Commercial Payments - ACH Payment' form. 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, and Help. The main content area has a progress bar with steps: Info & Users, Recipient & Amount, Subsidiary, Account (selected), and Review & Submit. Below the progress bar, the form fields are: TEMPLATE NAME (Template Name), ACH CLASS CODE (Company (CCD) - Change), and a 'Choose "From" Account' table. The table has columns for Account Name, Account Type, Account Number, and Balance. The first row is selected with a radio button. At the bottom right, there are 'Cancel' and 'Next' buttons. A search bar on the right shows 'ACH Sing...' with a balance of \$200.00.

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	XXXX6789	\$100,000.00
<input type="checkbox"/> Savings	Savings	XXXX2345	\$100,000.00

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

Step Five: Review & Submit

The screenshot shows the 'Commercial Payments - ACH Payment' form at the 'Review & Submit' step. The progress bar now highlights 'Review & Submit'. The form fields include: TEMPLATE NAME (Template Name), ACH CLASS CODE (Company (CCD)), SEND PAYMENT AS., TOTAL AMOUNT (\$100.00), RECIPIENTS (1), FROM ACCOUNT (Consumer Checking - XXXX1234), EFFECTIVE DATE (1/7/2016), and RECURRENCE (Set Schedule). Below these fields is a 'Selected Recipients' section showing a card for 'Company Corp.' with account number 123456789 and amount \$100.00. At the bottom, there are 'Cancel', 'Save', 'Draft', and 'Approve' buttons. A search bar on the right shows 'ACH Sing...' with a balance of \$200.00.

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

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 web application interface for initiating a tax payment. The top screenshot shows the 'Tax Payments' section with a dropdown menu for 'TAX AUTHORITY' open, displaying a list of state and federal taxes. The bottom screenshot shows the payment form with fields for 'PAYMENT FROM', 'TAX PERIOD END DATE', 'FROM ACCOUNT', 'TO ACCOUNT', 'TO ACCOUNT ROUTING NUMBER', and 'PAYMENT AMOUNT'. A 'Submit' button is visible at the bottom right.

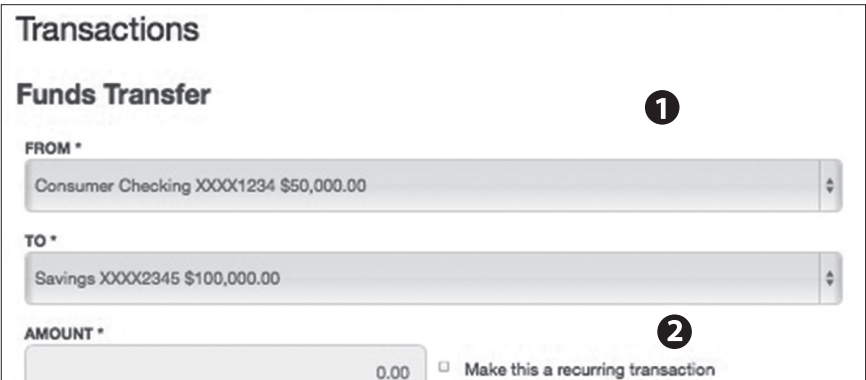
Click on the **Tax Payments** tab.

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**.

Services - Funds Transfer

Online Banking enables you to transfer funds between accounts quickly and easily. Access all linked accounts for single or recurring transfers.

To Transfer Funds:



The screenshot shows a 'Transactions' section with a 'Funds Transfer' tab. The form includes three main sections: 'FROM *', 'TO *', and 'AMOUNT *'. The 'FROM *' dropdown menu is set to 'Consumer Checking XXXX1234 \$50,000.00'. The 'TO *' dropdown menu 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. A circled '1' is placed above the 'FROM *' dropdown, and a circled '2' is placed above the 'AMOUNT *' field.

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. For a one-time transfer, click **Submit Transfer**.

NOTE

You have the option to create a recurring transfer.

Services - Activity Center

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

Transactions

Activity Center

Search transactions Search Favorites Show Basic

Individual Transactions Recurring Transactions

Totals: Credits: [0] \$0.00 | Debits: [1] \$200.00

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

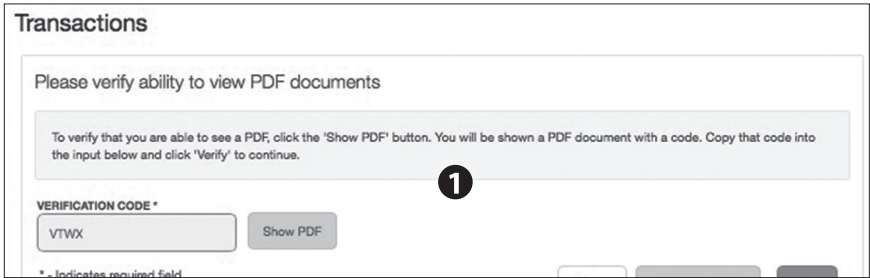
Click on the **Activity Center** tab.

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 Basic/Advanced** for additional search options, click the triangle icon to expand search options.

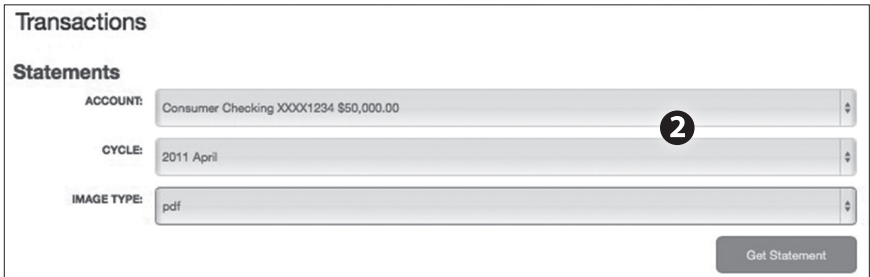
Services - Statements

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 a web interface titled "Transactions". Below the title is a box with the text "Please verify ability to view PDF documents". Inside this box is a grey instruction box: "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." A circled number "1" is placed over the instruction box. Below the instruction box is a "VERIFICATION CODE *" label, a text input field containing "VTWX", and a "Show PDF" button. At the bottom left, there is a small asterisk note: "* - Indicates required field".



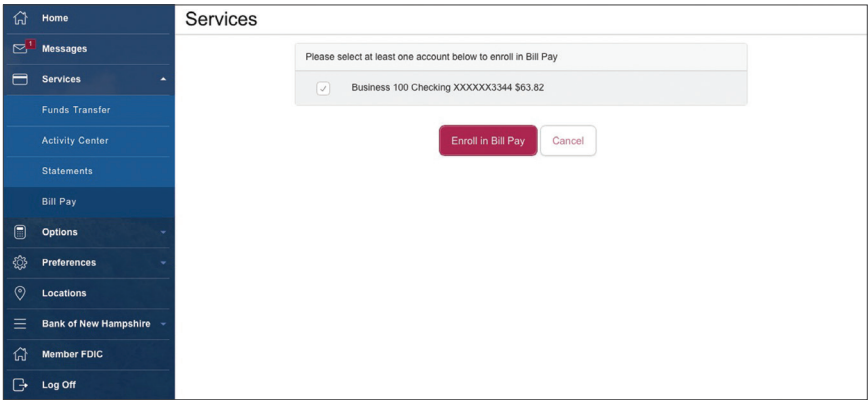
The screenshot shows the same "Transactions" page, but with the "Statements" tab selected. It features three drop-down menus: "ACCOUNT:" with the value "Consumer Checking XXXX1234 \$50,000.00", "CYCLE:" with the value "2011 April", and "IMAGE TYPE:" with the value "pdf". A circled number "2" is placed over the "ACCOUNT:" drop-down menu. At the bottom right, there is a "Get Statement" button.

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**.

Bill Pay

With the Bill Pay feature, you can receive and pay your bills 24 hours a day, 7 days a week wherever you have internet access. It's easy and you don't have to worry about your check getting lost in the mail and being late. To get started with Online Bill Pay, choose the account then click Enroll.

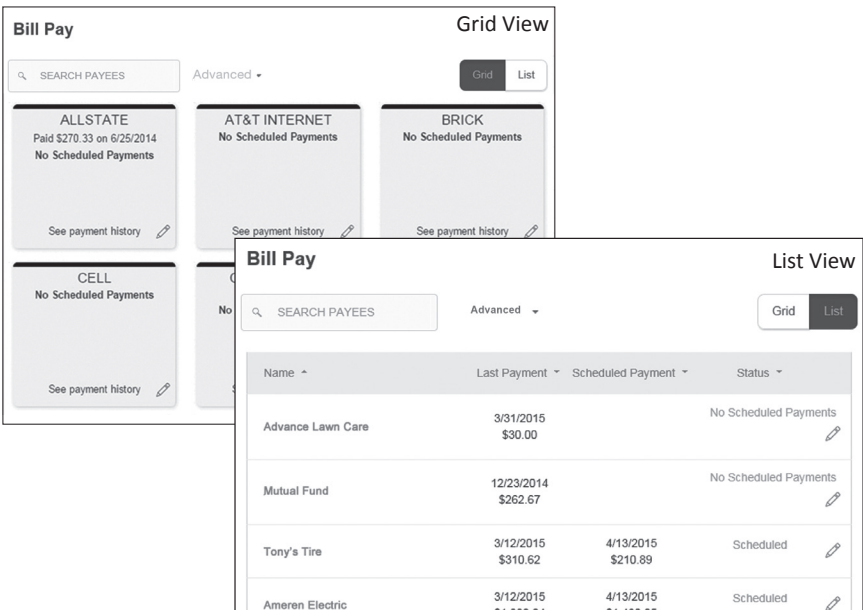


Bill Pay Express - Navigation

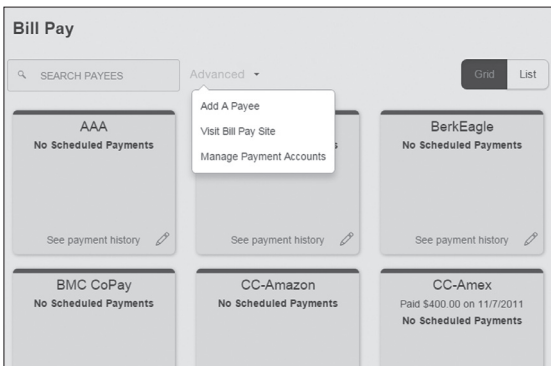
Bill Pay with Bank of New Hampshire is easy and convenient whether you are accessing your account from a computer or a smart device.

New Bill Pay Features

You can now choose how you view your Bill Pay screens - grid or list view....



...or use "Advanced" to view the full function Bill Pay site.



Bill Pay Express - Add a Payee

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 a utility company, a cable TV provider or even a lawn care service. It may be convenient to set up a payee to receive payments on a regular basis. With Automatic Payments there is no need to repeat the same transaction each month.

To Add a Payee

Bill Pay

SEARCH PAYEES Advanced Grid List

AAA
No Scheduled Payments
See payment history

1
Add A Payee
Visit Bill Pay Site
Manage Payment Accounts

BerkEagle
No Scheduled Payments
See payment history

CC-Amex
Paid \$400.00 on 11/7/2011
No Scheduled Payments

Transactions

Add Payee

NAME *
Megan Smith

PAYEE TYPE *
Individual

PAYEE NICKNAME
Megan **2**

PAYMENT TYPE
Check

ADDRESS 1 *
123 Main Street

ADDRESS 2

CITY *
Spring

STATE *
TX

ZIP *
77388

AREA CODE * PHONE * EXT.
(281) 844-4521

PAYEE ACCOUNT #
123456789

Cancel Save **2**

3
Bill Payee Created
Your new Bill Payee has been successfully created.
Close

From the **Bill Pay Express**, click the **Advanced** dropdown and choose **Add a Payee**.

1. Fill out the required information regarding the payee, then click Save.
2. You will get a confirmation screen that your payee has now been created and added to your payee list.

Bill Pay Express - Make a Payment

Once you set up your payees, it's easy to pay your bills quickly. Within Bill Pay Express you will see all of the existing payees you have established so far. To pay a bill, simply click the payee and fill out the payment information below the name.

To Make a Payment

Transactions

Bill Pay

SEARCH PAYEES Advanced - Grid List

ALLSTATE Paid \$270.33 on 6/25/2014 No Scheduled Payments See payment history	AT&T INTERNET No Scheduled Payments See payment history	BRICK No Scheduled Payments 1 See payment history
CELL No Scheduled Payments See payment history	CENTERPOINT ENERGY No Scheduled Payments See payment history	CHURCH Paid \$10.00 on 7/2/2014 No Scheduled Payments See payment history
Dr Walter Pollo Paid \$1.63 on 7/11/2014 No Scheduled Payments See payment history	DR. SIDDIQI No Scheduled Payments See payment history	GAS BILL No Scheduled Payments See payment history

From within **Bill Pay Express**,

1. Select the payee that you would like to pay.
2. Click the account from which you would like to send a payment.
3. Enter the amount of payment and the delivery method.
4. Choose the date to complete the transaction.
5. After you have verified the information, click Send Payment.

Transactions

Bill Pay

BRICK
No Scheduled Payments

Select an account **2**

CHK Acct: *****3402 0016303402

FROM: >

AMOUNT: \$0.00 **3**

DELIVERY METHOD: Select a method >

DATE: Select a date

Back Send Payment

Transactions

Bill Pay

Megan
No Scheduled Payments

Select a date: **4**

March 2015

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

FROM: >

AMOUNT: \$0.00 >

DELIVERY METHOD: Standard >

DATE: 03/26/2015

Back Send Payment **5**

Bill Pay Express - Cancel Pending Transactions


You can see all Pending and Processed transactions listed on the right hand panel.

To Cancel a Pending Transaction:

The screenshot displays the 'Bill Pay' interface. On the right, there are buttons for 'Pending' (1) and 'Processed'. A table lists transactions with columns for Name, Last Payment, Scheduled Payment, and Status (2). A pencil icon (3) is next to the 'Scheduled' status. A modal dialog titled 'Payment Scheduled' (4) is overlaid, showing a checkmark and the message: 'Your bill payment is scheduled. To Payee: [redacted] Amount: \$1985.23 Delivery Method: Electronic Withdrawal, Standard Electronic Payment to Payee Process Date: 06/26/2015 Status: Scheduled'. The dialog has 'Close' and 'Cancel Payment' buttons.

Name	Last Payment	Scheduled Payment	Status
[redacted]	5/11/2015 \$200.00	6/12/2015 \$200.00	Scheduled
[redacted]	5/19/2015 \$47.83	No Scheduled Payments	
[redacted]	6/10/2015 \$87.37		
[redacted]	5/19/2015 \$600.00		

Within **Bill Pay Express**,

1. You can toggle to view only Pending or only Processed transactions by clicking the appropriate button on the right hand panel.
2. You can see the Pending payments marked as Scheduled in green under the Status header.
3. To cancel the transaction, click the  icon.
4. A new screen will appear. Click Cancel Payment.

Bill Pay Express - Search Bill Pay

Here you can quickly pay bills by searching payees by name, last payment date, scheduled payment or status.

To Search Your Bill Pay History:

The image shows two overlapping screenshots of the Bill Pay Express interface. The top screenshot displays a search results page with a table of payees and a right-hand panel for transaction status. The bottom screenshot shows a detailed view of a payee's bill pay history.

Bill Pay

SEARCH PAYEES Advanced Grid List

Name	Last Payment	Scheduled Payment	Status
Alabama Farmers Federation		No Scheduled Payments	
Angie die		No Scheduled Payments	
Capital One Credit Cards		No Scheduled Payments	
Car Insurance	3/9/2015 \$356.86	No Scheduled Payments	
CC - Canceled			

SEARCH PAYMENTS Pending Processed

- My current acco... \$50.00
Regular Payment 4/1/2015
- Old Navy \$15.00
Regular Payment 3/10/2015
- Car Insurance \$356.86
Regular Payment 3/9/2015
- My current acco... \$50.00
Regular Payment 2/27/2015

Services

Bill Pay Express

SEARCH PAYEES Advanced Grid List

American Express
Paid \$110.00 on 7/25/2008
No Scheduled Payments
See payment history

Bank of America
Paid \$10.00 on 9/5/2012
No Scheduled Payments
See payment history

BANKNORTH MORTGAGE GROUP
Paid \$1,400.00 on 6/22/2009
No Scheduled Payments
See payment history

Citi
No Scheduled Payments
See payment history

Citi Cards
No Scheduled Payments
See payment history

Dead River Company **Discover Platinum Card** **Disney Card**

SEARCH PAYMENTS Pending Processed

- NHEC Electronic \$138.00 2/25/2015
- TIME WARNER ... Electronic \$216.33 2/25/2015
- TIME WARNER ... Electronic \$216.37 1/28/2015
- NHEC Electronic \$133.00 1/28/2015
- NHEC Electronic \$116.00 1/17/2014
- TIME WARNER ... Electronic \$216.36 1/22/2014
- NHEC Electronic \$118.00 1/22/2014
- TIME WARNER ... Electronic \$216.33 9/22/2014

Visit **Bill Pay Express**,

1. To sort by a header, click the arrow next to the desired category.
2. You can also search your previous Payees.
3. You can view Pending or Processed transactions on the right side panel.
4. To see payment history for a specific Payee, you can select See Payment History on the bottom of the Payee grid.
5. Click on **Advanced**, and then **Visit Bill Pay Site**, this will take you to the full-function, third party site where you can add, change, delete payees etc.

Advanced Bill Pay - Overview

What is more reassuring than being in control of your finances? Staying in control of your bills! With Bill Pay, you have the ability to stay on top of your monthly finances with utmost ease and turnkey efficiency. Free yourself from the hassle of writing checks and the clutter that comes with traditional ways of paying bills. Bill Pay makes a quick and easy alternative to paying your bills online.

The screenshot displays the Bill Pay Express interface. At the top, there are navigation tabs: Payments, Transfers, BillPay, Calendar, My Account, and Help. Below the tabs, a user is logged in as 'demoaccount@paymybills.com' with a last login time of 03:47 PM on 11/08/2013. A '+ Add a Payee' button is visible on the left.

The main section is titled 'Display: All | Shortcut | Last 30 days | Individuals only | Inactive | Hidden (0)'. It includes a search bar for payees and a table of payees. The table has columns for 'Pay To', 'Pay from', 'Amount', 'Payment date', and 'Actions'. The payees listed include American Express, Car Loan, Cellular One, Day Care, Lawn Service, Mortgage, Office Depot, Phone, and Surv at College. Each entry shows the payment method (e.g., Primary Check), the amount, and the due date.

On the right side, there are two summary sections: 'Pending' and 'History'. The 'Pending' section shows payments processing in the next 45 days, including a \$1,000.00 payment to American Express and a \$500.00 payment to Red C... The 'History' section shows payments processed in the last 45 days, including a \$500.00 payment to Day Care, a \$200.00 payment to Chris..., a \$1,200.00 mortgage payment, a \$75.00 cellular payment, a \$50.00 phone payment, and a \$100.00 payment to Sarah... The total history amount is \$2,125.00.

At the bottom of the interface, there are buttons for 'Review' and 'Submit payments', and a 'Totals' section showing the balance for the Hobby Account, Primary Checking, and Secondary Checking, all at \$0.00.

from **Bill Pay Express**, click the **Advanced** link, and then select, Visit **Bill Pay Site**

Click on the Payments tab to begin managing your bills online. Here you will be able to view your payees, pending payments and bill history among other information regarding your online account.

Advanced Bill Pay - Add a Payee

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. 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 top navigation bar with 'Payments', 'Transfers', 'GiftPay', 'Calendar', 'My Account', and 'Help'. Below the navigation is a 'Welcome Web Demo' message and a 'Log out' link. A red circle with the number '1' highlights the '+ Add a Payee' button. Below this is a search bar for payees and a table of existing payees. The table has columns for 'Pay To', 'Pay from', 'Amount', 'Payment date', and 'Actions'. Existing payees include American Express, Car Loan, and Cellular One. To the right, there are sections for 'Pending' and 'History' payments.

This screenshot shows the 'Add a payee' form at step 2. It has a title 'Add a payee' and a section 'I need to:' with three radio button options: 'Pay a company' (selected), 'Pay an individual', and 'Pay a bank or credit union'. There are 'Back' and 'Next' buttons at the bottom right. A red circle with the number '2' is next to the 'Pay a company' option.

This screenshot shows the 'Add a payee' form at step 3. The title is 'Add a payee' and the section is 'Who are you trying to pay?'. It includes a note: 'All fields are required unless designated with (Optional)'. There are input fields for 'Payee name', 'Account number', 'Verify account number', 'Phone number', and 'Zip code'. A red circle with the number '3' is next to the 'Account number' field. 'Back' and 'Next' buttons are at the bottom right.

This screenshot shows the 'Add a payee' form at step 4. The title is 'Add a payee' and the section is 'Need more information about ABC Company'. It includes a note: 'All fields are required unless designated with (Optional)'. There are input fields for 'Payee name', 'Account number', 'Phone number', 'Account holder name', 'Address', 'City', 'State', 'Zip code', and 'Nickname'. There are also dropdown menus for 'Default pay from' and 'Category (optional)'. A red circle with the number '4' is next to the 'Next' button. 'Back' and 'Next' buttons are at the bottom right.

- 1 | Under the Payments menu, click the **Add a Payee** button.
- 2 | A new window will pop up. Select whether the payee is a company, individual or a bank or credit union, then click **Next**.
- 3 | Fill out the required information regarding the payee, then click **Next**.
- 4 | Enter the location information regarding your payee and click **Next**. Your payee has now been created and added to your payee list.

Advanced Bill Pay - Make a Payment

Once you set up your payees, it's easy to pay your bills quickly. When you click on the Payments tab you will see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside the name.

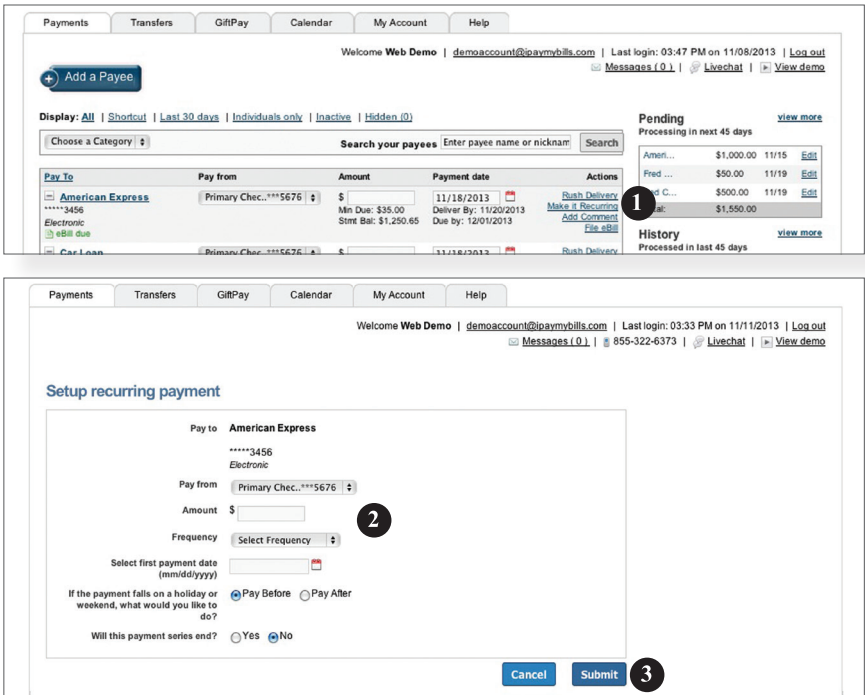
The screenshot shows the 'Payments' tab in a web application. At the top, there are navigation tabs: Payments, Transfers, GiftPay, Calendar, My Account, and Help. Below the navigation, there is a welcome message and user information. A search bar is present with the text 'Search your payees' and a search button. The main area contains a table of payees with columns for 'Pay To', 'Pay from', 'Amount', 'Payment date', and 'Actions'. The 'Pay To' column lists various payees like American Express, Car Loan, Cellular One, Day Care, Lawn Service, Mortgage, Office Depot, Phone, and Suzy at College. The 'Pay from' column shows 'Primary Chec...' for each. The 'Amount' column has a '\$' symbol and a blank input field. The 'Payment date' column shows '11/18/2013' and a calendar icon. The 'Actions' column has links like 'Rush Delivery', 'Make it Recurring', and 'Add Comment'. At the bottom of the table, there is a 'Totals' section with a 'Payment Total' of \$0.00. A 'Submit payments' button is located at the bottom right of the table area, with a circled '4' next to it.

Pay To	Pay from	Amount	Payment date	Actions
American Express ****3456 Electronic Last paid: \$18.00 on 11/18/2013	Primary Chec...5676	\$	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make it Recurring Add Comment
Car Loan ****8407 Electronic	Primary Chec...5676	\$	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make it Recurring Add Comment
Cellular One ****5555 Electronic Last paid: \$75.00 on 11/08/2013	Primary Chec...5676	\$	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make it Recurring Add Comment
Day Care ****0789 Check Last paid: \$500.00 on 11/15/2013	Primary Chec...5676	\$	11/18/2013 Deliver By: 11/21/2013	Rush Delivery Make it Recurring Add Comment
Lawn Service ****4321 Check	Primary Chec...5676	\$	11/18/2013 Deliver By: 11/21/2013	Rush Delivery Make it Recurring Add Comment
Mortgage ****2345 Electronic	Primary Chec...5676	\$	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make it Recurring Add Comment
Office Depot ****7156 Electronic	Primary Chec...5676	\$	11/18/2013 Deliver By: 11/20/2013	Rush Delivery Make it Recurring Add Comment
Phone ****9866 Check Last paid: \$50.00 on 10/18/2013	Primary Chec...5676	\$	11/18/2013 Deliver By: 11/21/2013	Rush Delivery Make it Recurring Add Comment
Suzy at College ****2345 Electronic	Primary Chec...5676	\$	11/18/2013 Deliver By: 11/20/2013	Make it Recurring Add Comment
Totals				
Hobby Account		\$0.00		
Primary Checking		\$0.00		
Secondary Checking		\$0.00		
Payment Total		\$0.00		

- 1 | Find the payee you want to pay and, using the drop-down menu, select which account you wish to pay from.
- 2 | Type in the **Amount** to be paid.
- 3 | Using the handy calendar icon beside the blank space, choose the date you want to pay this payee.
- 4 | When finished, click **Submit payments**.

Advanced Bill Pay - Recurring Payments

Our recurring payments feature keeps you ahead of your payments that need to be repeated. Setting up a recurring payment takes only a few moments, and saves you from having to remember to make future payments.



- 1 | Click on the Payments tab and find the payee you wish to set up recurring payments for. Choose the **Make it Recurring** link.
- 2 | A new window will pop up. Choose the **Pay from** account, along with the **Amount**, **Frequency**, payment date and other payment preferences.
- 3 | Click **Submit**, when finished.

Advanced Bill Pay - Edit / Cancel Payments

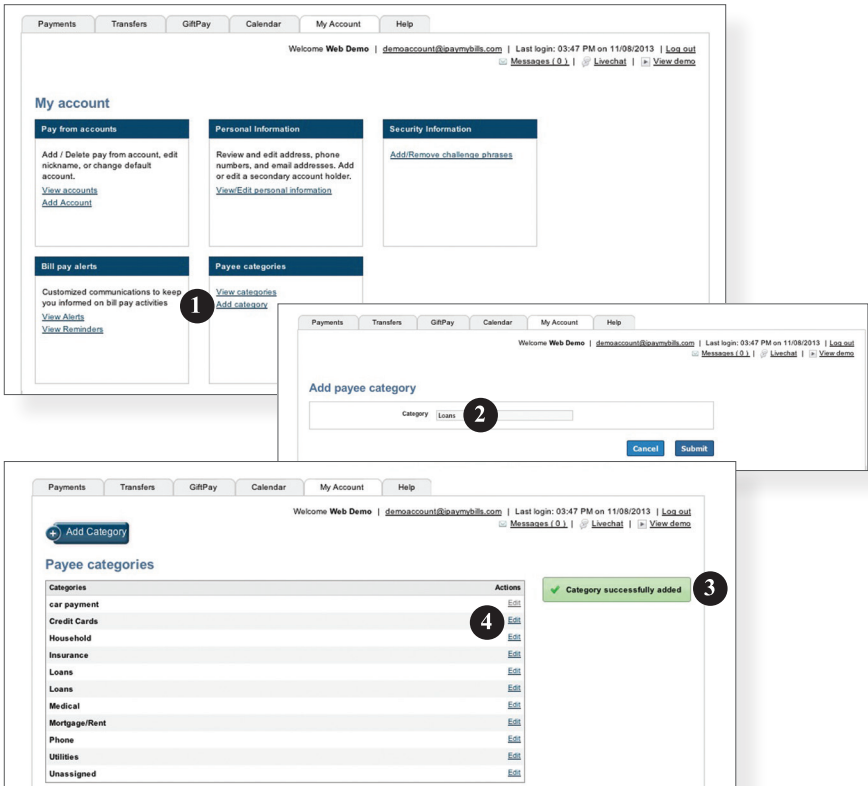
Even after you have set up a payment, you have the ability to change or cancel your payment up to the time it begins processing. This convenient feature gives you the freedom to change the way you make your payments.

The first screenshot shows the 'Payees' list with 'American Express' selected. A red circle '1' highlights the selection. The second screenshot shows the 'Payee details for American Express' page with the 'Edit' link highlighted. A red circle '2' highlights the 'Edit' link. The third screenshot shows the 'Edit payment' form with the 'Submit' button highlighted. A red circle '3' highlights the 'Submit' button.

- 1 | To edit or cancel a payment, you first need to view the payee's details. To do this simply find the payee within your list of payees and click on the name.
- 2 | A new window will appear revealing the details for the payee. Click the **Edit** link towards the bottom of the window.
- 3 | Here you can change the setting of your payment, such as the account you are paying from, the amount or payment date. Once you are done editing the payment, click **Submit**. If you wish to delete the payment, click the **Cancel** button.

Advanced Bill Pay - Categories

Assign and organize your payees into specific groups to ensure increased convenience when paying your bills.



- 1 | To add a category, go to the **My Account** tab and click the **Add category** link.
- 2 | A new window will pop up asking you to name your category. When finished, click **Submit**.
- 3 | You will see on the right hand side of the screen that your category has been successfully added.
- 4 | If you need to edit your category, simply click the **Edit** link next to the category name.

Advanced Bill Pay - History

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

The screenshot shows the 'History' page of a bill pay system. At the top, there are navigation tabs: Payments, Transfers, GiftPay, Calendar, My Account, and Help. Below these is a user header with 'Welcome Web Demo', an email address 'demoaccount@inaymbills.com', and a last login time of '03:47 PM on 11/08/2013'. There are also links for 'Log out', 'Messages (0)', 'Livechat', and 'View demo'.

The main heading is 'History'. Below it, there are display options: 'Display: All', 'Last 30 days', 'Last 60 days', 'Last 90 days', 'Print', and 'View in'. A red circle with the number '3' is placed over the 'Print' and 'View in' links.

Below the display options is a search filter area. It includes a 'Choose a Category' dropdown, a 'Choose a Payee' dropdown, a 'Status' dropdown, and a 'Date range' field with two date pickers (MM/DD/YYYY) and a 'Search' button. A red circle with the number '1' is placed over the 'Choose a Category' dropdown.

The search results are displayed in a table with the following columns: Pay To, Pay From, Amount, Process date, Deliver by date, and Additional Items. A red circle with the number '2' is placed over the 'Additional Items' column header. The table contains five rows of bill pay history:

Pay To	Pay From	Amount	Process date	Deliver by date	Additional Items
Cellular One *****5555	Hobby Account **1753	\$75.00	11/8/2013	11/13/2013	Conf: #17 Frequency: One time Delivery: Standard Status: Paid Details: View
Christmas Account *2345	Primary Checking ****5676	\$200.00	11/14/2013	11/18/2013	Conf: #8 Frequency: One time Delivery: Standard Status: Processed Details: View
Day Care ****6789	Primary Checking ****5676	\$500.00	11/15/2013	11/18/2013	Conf: #13 Check Number: 12 Frequency: One time Delivery: NextBusinessDay Status: Paid Details: View
Mortgage *2345	Hobby Account **1753	\$1200.00	11/14/2013	11/18/2013	Conf: #24 Frequency: One time Delivery: Standard Status: Processed Details: View
Phone *****6666	Hobby Account **1753	\$50.00	10/18/2013	10/23/2013	Conf: #25 Check Number: 12 Frequency: One time Delivery: Standard Status: Paid Details: View

At the bottom left of the table area, there is a link 'View pending transactions'. At the bottom right, there is a blue button labeled 'Return to payments'.

- 1 | Narrow down your search using the provided drop-down menus and options.
- 2 | Click the **Search** button to see your results.
- 3 | To print the search results for your records, click here.

Options - Stop Payment

With Online Banking, 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.

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	Single Check
	Multiple Checks

make a stop payment request based on known payment information.

Enter the check amount

\$ 500.00

1	2	3
4	5	6
7	8	9
Delete	0	Save

make a stop payment request based on known payment information.

Enter the date of the check

October 2014

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

make a stop payment request based on known payment information.

Enter a brief note to include with this request

For services rendered

Set

- 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**.

Options - Check Reorder

With Online Banking, you can conveniently reorder checks online.

NOTE

If you notice you are missing checks, please contact us as quickly as possible so that we can take proper precautions to safeguard against identity theft and fraud.

To Reorder Checks:

The screenshot displays the online banking interface for reordering checks. On the left is a navigation sidebar with options like Home, Messages, Services, Options, Stop Payment, Check Reorder, Real-Time Alerts, Transaction Alerts, External Accounts, BNH P2P Transfer, Open New Account, Enroll Mobile Deposit, Preferences, Locations, Bank of New Hampshire, Member FDIC, and Log Off. The main content area shows the 'Options' page with a 'Reorder Checks' section. A dropdown menu is open, showing 'BUSINESS 100 CHECKING XXXXXX344 \$63.82' with a circled '1' next to it. Below this is a preview of the check vendor's website, which features a 'CHECKS' section with a circled '2', a 'QUALITY CHECKS YOU CAN COUNT ON 100% SATISFACTION GUARANTEED!' banner, and a 'FOR OVER 90 YEARS DELUXE MEANS CHECKS' section with a '90' logo.

Click on the **Check Reorder** tab.

1. Select the account you want to reorder checks for.
2. You will be re-directed to our check vendor's website to complete your order.

Options - Real-Time Alerts

Real-time Alerts allow you to establish a Balance Alert, Deposit Alert or Transaction Threshold Alert.

The screenshot shows a web interface for setting up real-time alerts. On the left is a dark blue navigation menu with options like Home, Messages, Services, Options, Stop Payment, Check Reorder, Real-Time Alerts, Transaction Alerts, External Accounts, BNH P2P Transfer, Open New Account, Enroll Mobile Deposit, Preferences, Locations, Bank of New Hamps..., Member FDIC, and Log Off. The main content area is titled "Real-Time Alerts" and includes a sub-header: "Please complete the information below to establish a Balance Alert, Deposit Alert, or Transaction Threshold Alert. Submitting this request will supersede any existing alerts in these categories." The form contains several sections: "ACCOUNT NUMBER" with a text input field and a circled "1" above it; "Account Type" with radio buttons for "CHECKING" and "SAVINGS"; "Request Type" with radio buttons for "NEW", "CHANGE", and "DELETE"; "Desired Alert - Please Choose One" with three options: "BALANCE ALERT" (with sub-option "NOTIFY ME WHEN MY BALANCE FALLS BELOW" and a text input), "TRANSACTION THRESHOLD ALERT" (with sub-option "NOTIFY ME WHEN A TRANSACTION EXCEEDS" and a text input), and "DEPOSIT ALERT (NOTIFY ME WHEN A DEPOSIT HAS BEEN MADE ON MY ACCOUNT)"; "Alert Delivery" with two options: "EMAIL" (with "ENTER EMAIL ADDRESS" and a text input) and "SMS TEXT" (with "ENTER SMS ADDRESS" and a text input, plus a "CELL PHONE CARRIER" field with a dropdown menu showing "(Example - Verizon Wireless: 6031234567@vtext.co)"); and a "Submit" button at the bottom right. A disclaimer at the bottom states: "By clicking 'Submit', I understand that this request will supersede any existing alert for the above account number and alert type. Please allow one business day for this request to be completed."

From the menu in Online Banking, select **Real-time Alerts**.

1. Specify the account, type of alert and alert delivery you wish to use, then click **Submit**.

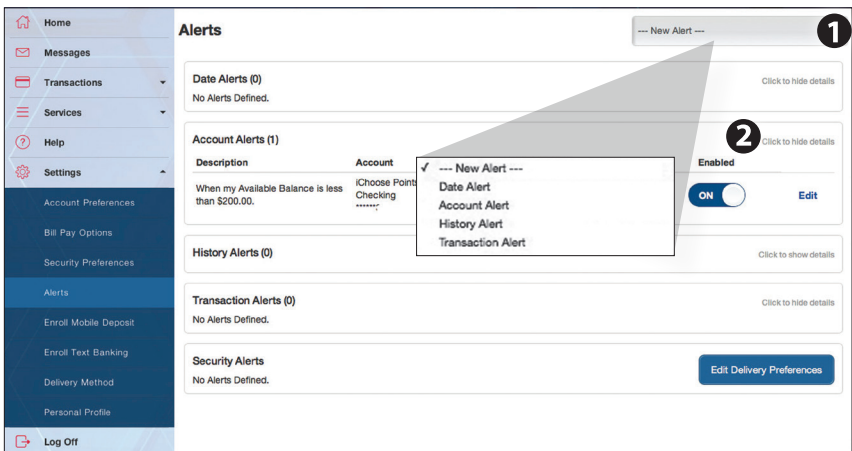
Options - Transactions Alerts

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. The alert sent to your delivery preference will contain minimal information and refer you to your Online Banking account for full details. You may view your alerts in Messages. Delivery preferences include:

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

All alerts will automatically be sent to your Online Banking account via Secure Messages, regardless of the additional delivery preferences you have established. You can edit specific Date, Account, History, and Transaction alert preferences from within Settings > Alerts.

To Set Up Alerts:



From the menu in Online Banking, select **Settings > Alerts**.

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

Options - Enroll Mobile Deposit

The screenshot shows the BeMobile app interface. On the left is a dark blue navigation menu with options: Home, Messages, Services, Commercial, Options, and Preferences. Under Preferences, there are sub-options: Display Preferences, Security Preferences, Text Banking - Enroll, Address Change, eStatement - Enroll, Change Theme, Manage Users, and Mobile Deposit - Enroll. A white callout box with a '1' points to the 'Mobile Deposit - Enroll' option. The main content area is titled 'Mobile Deposit Activation' and includes a '2' callout pointing to a link for 'Mobile Deposit Terms and Conditions'. Below the title is a '10 Helpful Tips' section with 10 numbered instructions. A checkbox with a '3' callout is checked, with the text 'Yes, I have read and agree to the BeMobile Deposit Terms and Conditions and wish to have this service activated.' Below the checkbox is a pink 'Submit' button with a '4' callout. A dark grey confirmation dialog box with a green checkmark and a '4' callout displays the message 'Success Your form was successfully sent.' with an 'OK' button.

1. Under Preferences, Select **Mobile Deposit Enrollment**
2. Click the “Mobile Deposit Terms and Conditions” link and review the terms.
3. Click the Checkbox indicating your acceptance of the terms.
4. Click **submit**. You will see a confirmation screen if you have completed the form correctly.
5. Once your information has been reviewed by the bank you will receive an email indicating that the mobile banking service is turned on. At this time, you can log into the app on your smart phone and find **Deposit Check** under **Services**.

Options - Remote Check Deposit

With our Mobile App on your Android or iOS device, you can deposit checks into your Online Banking account by simply snapping a photo of a paper check.

NOTE

This feature is only available when using our mobile app on your mobile device.



1. Choose the account where you wish to make a deposit.
2. Enter the amount, then click **Save**.
3. Click the **Capture Image** button.
4. Verify that the front and back images show all four corners of the check and are legible.
5. Make sure the endorsement on the back of the check is on the left side of the image.

Preferences - Display Preferences

In Display Preferences, you can assign a nickname and viewing preferences for your Online and Text Banking accounts. Toggle to the Text button for Text Banking account preferences. To view an account in Text Banking, check "enabled". Customize a four character account nickname to display and choose the order preference for viewing.

The screenshot shows a user interface for "Display Preferences". At the top, there are two toggle buttons: "Online" and "Text". Below the toggles, there is a label "e to be shown for each account." followed by a large, empty text input field. Below this, there is a section titled "eeking" (likely "Text Banking") with another large, empty text input field and a button labeled "0".

Preferences - Security Preferences

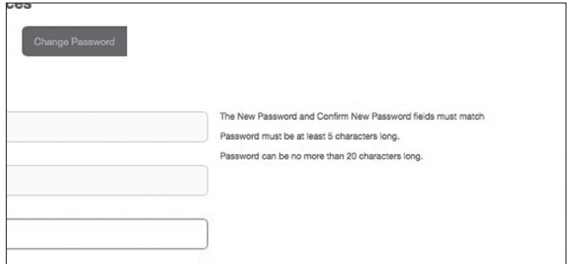
In Security Preferences, you can change your password, Login ID and update contact options for delivery of your secure access code.

To Set Up or Change Your Security Preferences:

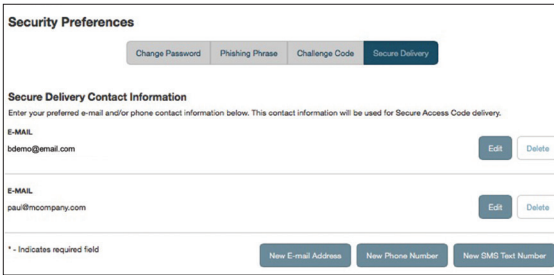
Click on the **Security Preferences** tab.

Change Password:

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



The screenshot shows a 'Change Password' form. At the top is a dark button labeled 'Change Password'. Below it are three input fields for the current password, the new password, and the confirm new password. To the right of the input fields, there are two lines of text: 'The New Password and Confirm New Password fields must match' and 'Password must be at least 5 characters long.' Below that, another line of text says 'Password can be no more than 20 characters long.'



The screenshot shows the 'Security Preferences' page. At the top, there are four tabs: 'Change Password', 'Phishing Phrase', 'Challenge Code', and 'Secure Delivery'. The 'Secure Delivery' tab is selected. Below the tabs, the section is titled 'Secure Delivery Contact Information'. A note says '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 entries for 'E-MAIL'. The first entry is 'bdemo@email.com' with 'Edit' and 'Delete' buttons. The second entry is 'paul@mocompany.com' with 'Edit' and 'Delete' buttons. At the bottom, there is a note '* - Indicates required field' and three buttons: 'New E-mail Address', 'New Phone Number', and 'New SMS Text Number'.

Secure Delivery:

Make sure we have your correct email and phone number on file so you can receive secure access codes when logging in from an unregistered device.

Preferences - Text Banking Enroll

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

To Enroll in Text Banking :

The screenshot shows the 'Text Enrollment' form. At the top, there is a toggle switch labeled 'ON' with a circle '1' next to it. Below the toggle is the text 'Opt out and disable text banking.' followed by a circle '1'. Underneath is a field for 'SMS TEXT NUMBER *' with a circle '2' next to it, containing the number '888627-8675'. Below the number field is a checkbox labeled 'I Agree To Terms *' with a circle '3' next to it. Further down, there is a section for 'Msg & Data rates may apply.' with instructions on how to use HELP and STOP commands. At the bottom right of the form, there is a circle '4' next to a 'Save' button.

Click **Text Banking** under preferences.

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 Display Preferences under the Preferences menu. Check **enabled**, customize a four 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)

Preferences - Address Change

It is important to maintain current contact information on your account. You can access this Address Change form under the Settings menu. To update your secure access code delivery information click on Security Preferences under the Preferences menu and choose the Secure Delivery tab.

To Change Your Address:

Address Change

Complete and submit this form to change your address information for one or more of your accounts.

ADDRESS 1 *
13813 Barnett Office Dr.

ADDRESS 2
#206 **1**

CITY *
St. Louis

STATE *
Missouri

ZIP *
63011

COUNTRY *
United States

HOME PHONE *
6363942118

WORK PHONE *
6363942118

CELL PHONE
Cell Phone

Select an account

Select All Clear All

- CONSUMER CHECKING - XXXX1234
- COMMERCIAL CHECKING - XXXX5678
- COMMERCIAL LOAN - XXXX6789
- SAVINGS - XXXX2345
- CERTIFICATE OF DEPOSIT - XXXX3456
- COMMERCIAL LOAN - XXXX7890
- CREDIT CARD - XXXX8901

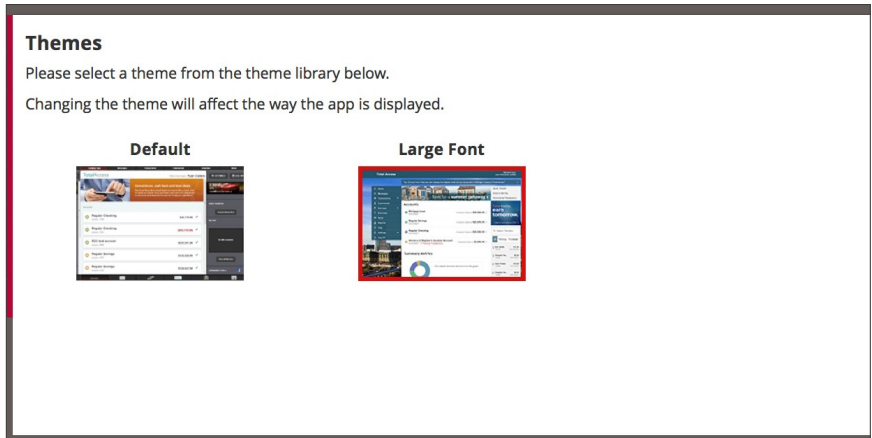
At least one account must be selected.

1. Click **Address Change** under Preferences.
2. Update your contact information and click **Submit**.

Preferences - Change Theme

Our online banking system offers a few different looks, a combination of fonts, colors and menus, that we call “themes”.

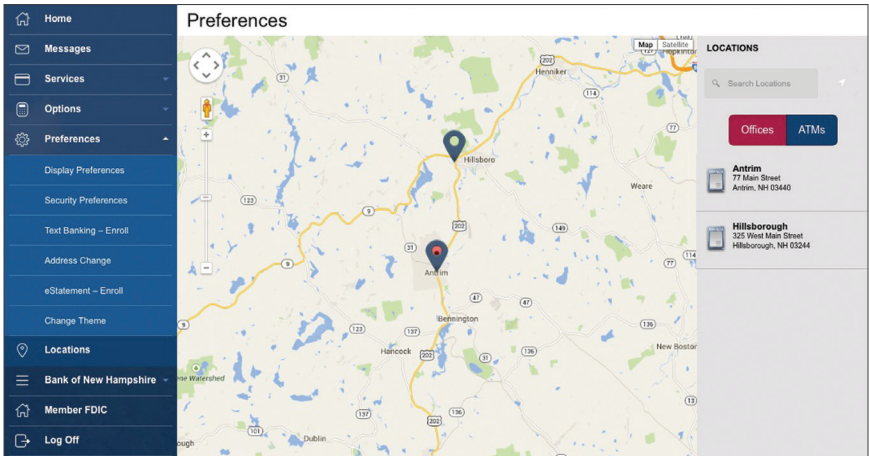
When you change your theme, that theme will be displayed within both, online and mobile banking.



1. Click **Change Theme** under the **Preference** menu.
2. Simply click the theme you would like to see and it will automatically display.

Locations

Finding an office or ATM location couldn't be easier. Simply click Locations from the menu to begin. Clicking the office will display the hours of operation for the specific office and will give you the option to "Get Directions." To see ATM locations only, click the ATMs tab



WE NH

Stop by any of our 21 banking offices, visit us online at BankNH.com or speak with a customer service representative by dialing 1.800.832.0912.



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