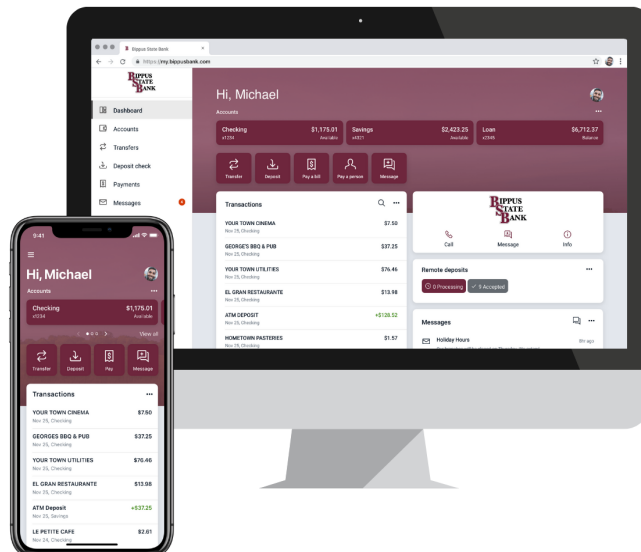




BSB DIGITAL BANKING

Online Banking and Mobile App User Guide



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Updated: 12/6/2021

BSB Online Enrollment

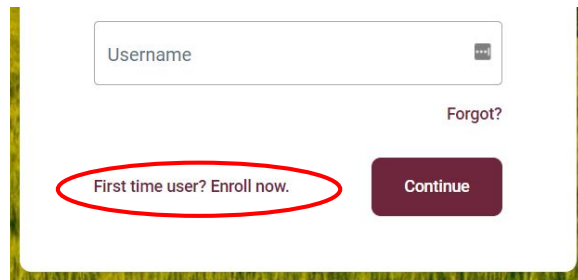
- Navigate to my.bippusbank.com



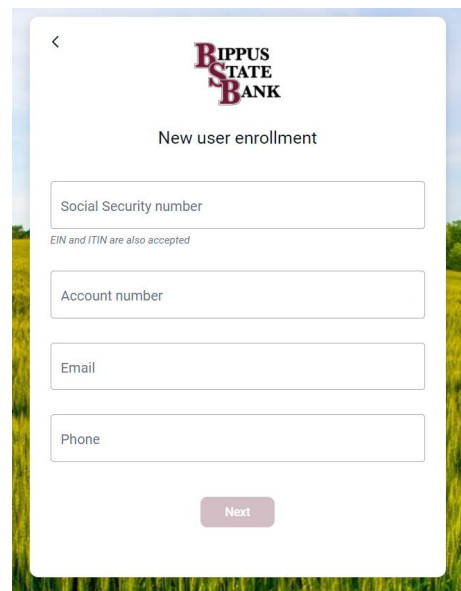
my.bippusbank.com

Notice the new URL for BSB Online!
BOOKMARK this website for easy navigation to your Online Banking in the future!

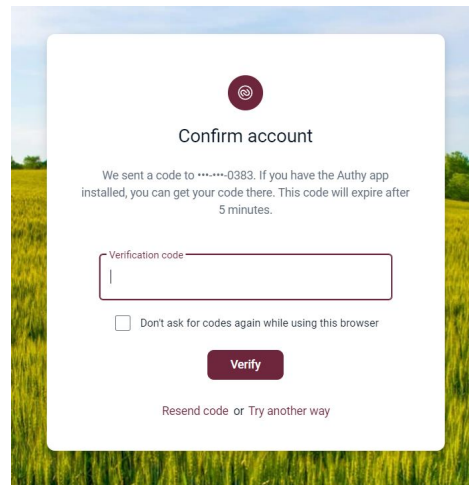
- Under Username, select **First time User? Enroll Now.**



- Enter the requested information:
 - **Social Security Number**
 - Your **BSB Account Number**
 - Your **Email Address**
 - A **Phone Number** listed on record with Bippus State Bank (*You must have access to this phone to complete enrollment.*)
 - Click **Next**

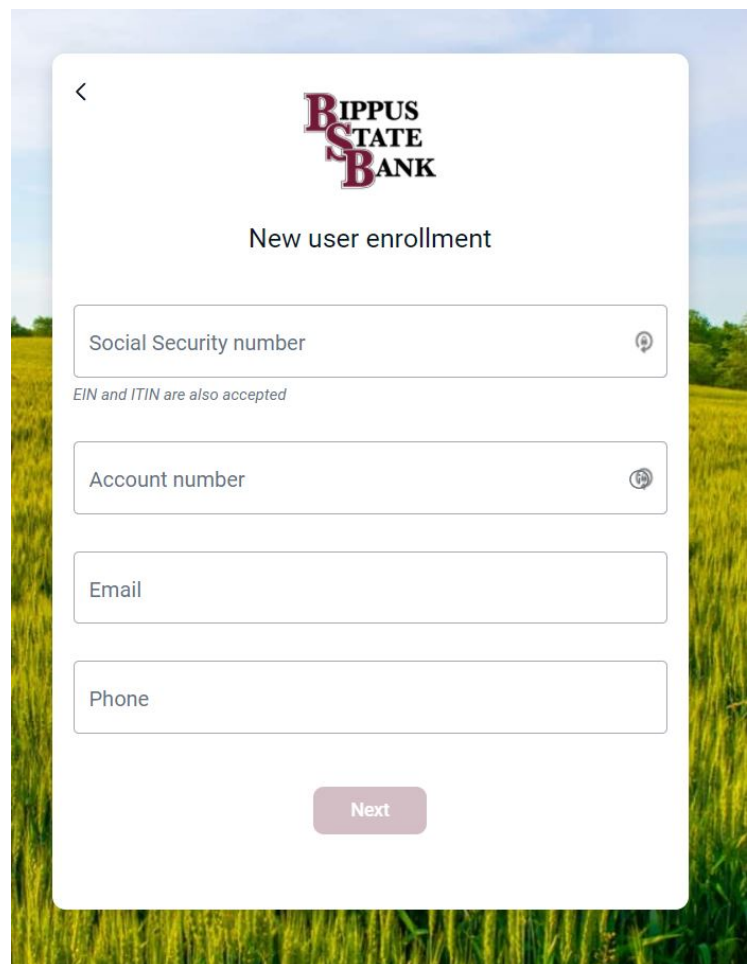


- Enter the verification code sent to the phone number provided and click **Verify** *



**If you cannot receive a text at this number, click "Try another way". If you "Try another way" you have the options to receive a phone call with your code, or to install the Authenticator app.*

- Accept the User Agreement
- Create a Username and Password and click **Next**
- Enrollment is complete!



Mobile App Enrollment

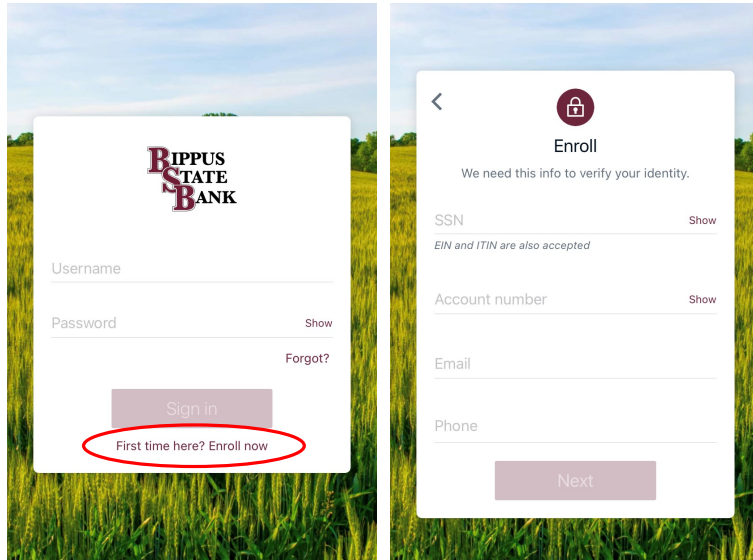
- Download the **NEW Bippus State Bank Mobile App** from the App Store or Google Play
- Launch the app and tap **First-Time User? Enroll Now**
- Enter the requested information:
 - **Social Security Number**
 - Your **BSB Account Number**
 - Your **Email Address**
 - A **Phone Number** listed on record with Bippus State Bank (*You must have access to this phone to complete enrollment.*)
 - Click **Next**



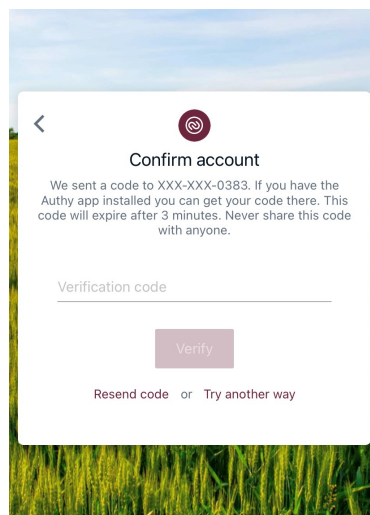
Bippus State Bank



The new mobile app icon has a **WHITE** background with **BURGUNDY** letters!

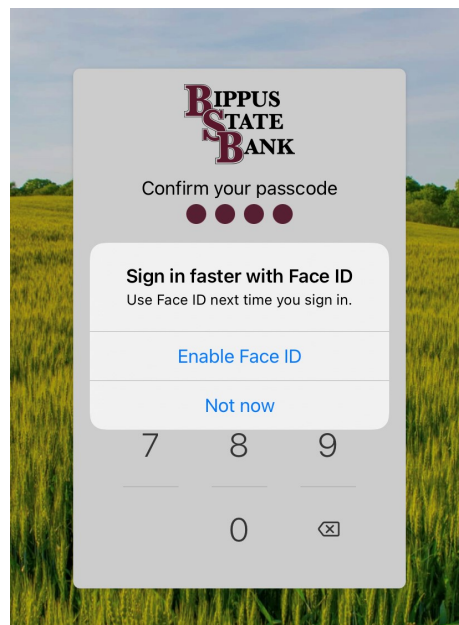
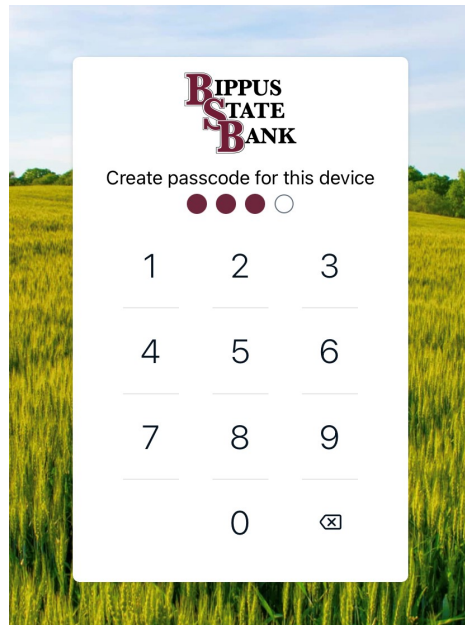


- Enter the verification code sent to the phone number provided and click **Verify** *



If you cannot receive a text at this number, click "Try another way". When you "Try another way" you have the options to receive a phone call with your code, or to install an authenticator app like **Authy.*

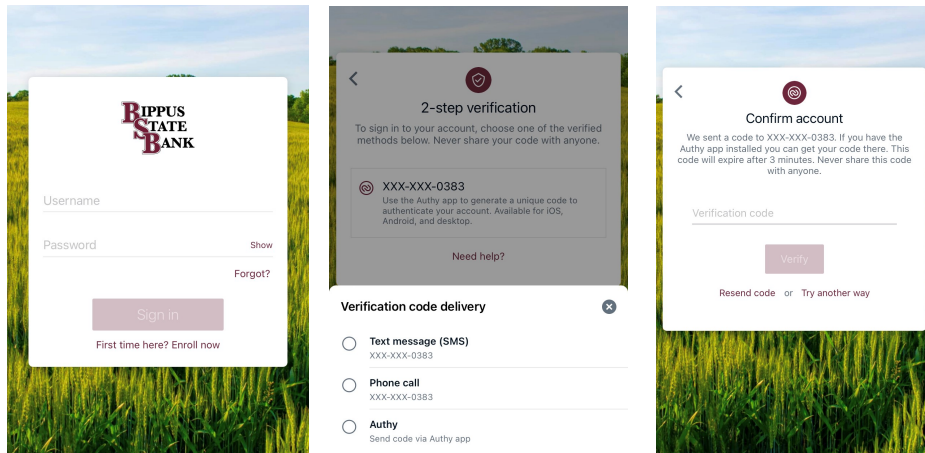
- You will need to review the User Agreement and click **Accept**
- Create a Username and Password and click **Next**
- Create a 4-digit passcode for the device
- Enable Face ID / Touch ID if desired



LOGGING IN for Existing Customers

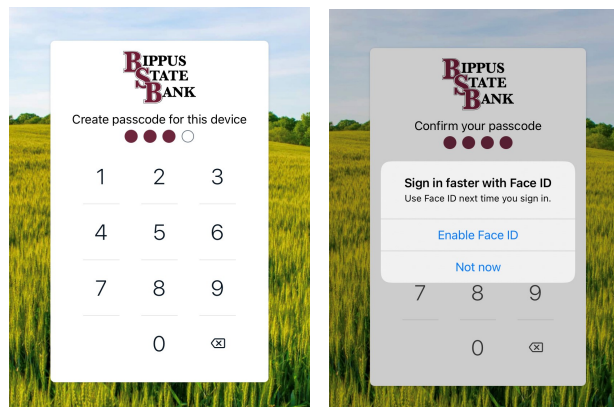
Mobile App Login

- When Prompted download Bippus State Bank Mobile App from the App Store or Google Play
 - Enter your existing Username and Password and tap **Sign in**
 - Enter your email address, and then enter a phone number where you can receive a call or a texted code to further secure your account, then click **Next**
 - Enter the 7-digit verification code sent to the number provided *
 - Click **Verify**



**If you cannot receive a text at this number, click “Try another way”. If you “Try another way” you have the options to receive a phone call with your code, or to install the Authenticator app.*

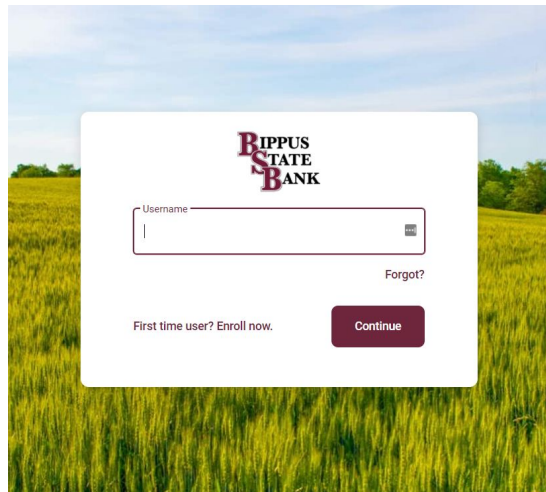
- Create a 4-digit passcode for future logins
- Enable Face ID / Touch ID if desired



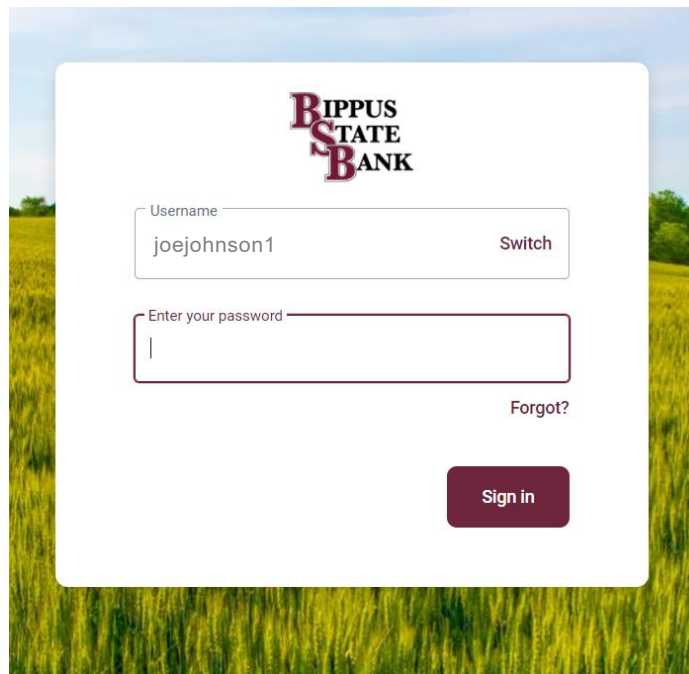
- Review the User Agreement and click **Accept**
- View a brief tutorial
- You are now ready to use BSB Mobile!

BSB Online Login

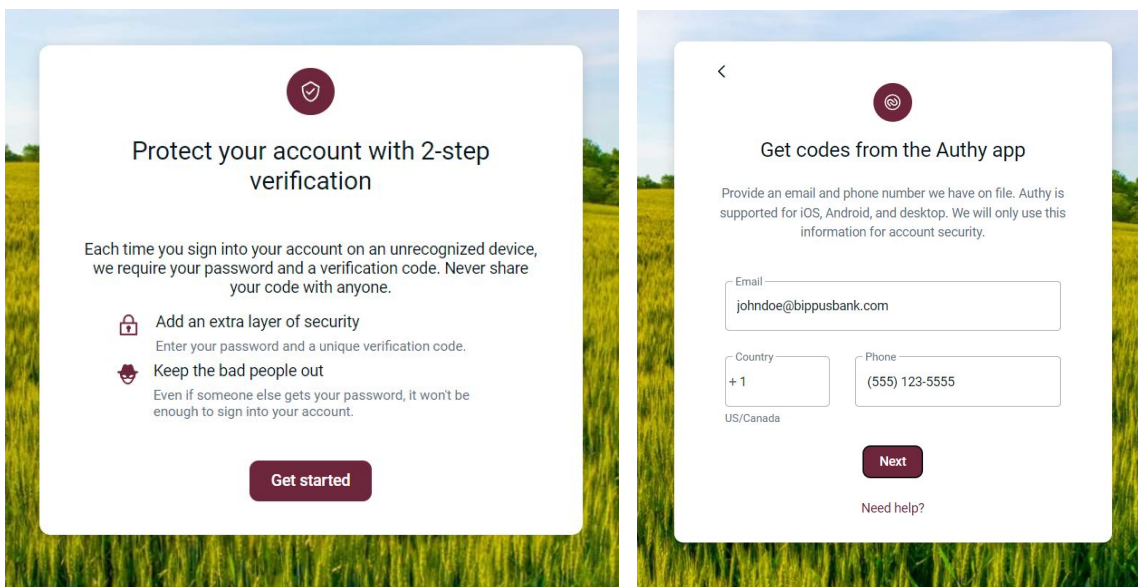
- Navigate to my.bippusbank.com
- Enter your current Username and click **Continue**



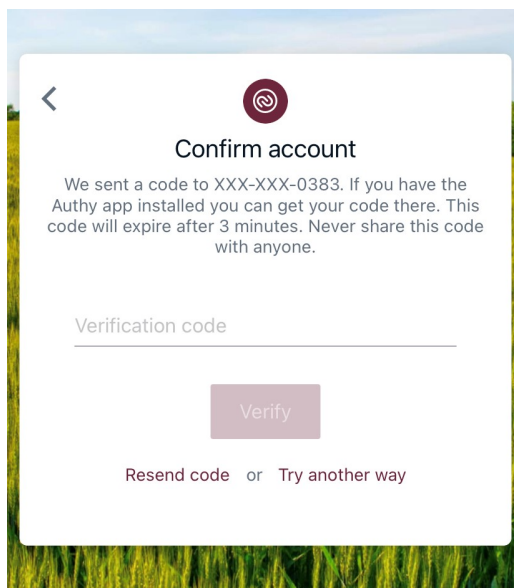
- Enter your password and click **Sign In**



- If this your first login to BSB Online, you will now be asked to secure your account using the **Two-Factor Authentication (2FA)**. Enter your email address associated with your online banking profile and a phone number where you can receive a call or a text code tor use an authenticator app, then click **Next**.
We highly recommend downloading the Authy App!



- You will receive a 7-digit verification code to the number provided* (If you are logging in from a personal secure device and would like Online Banking to skip this step next time, select **Remember this computer.**)
- Enter the code and click **Verify**



If you cannot receive a text at this number, click **Try another way. If you “Try another way,” you have the option to receive a phone call with your code or to install the Authenticator app.*

- Review our User Agreement and click **Accept**
- You are now ready to use Online Banking!

BSB Online - Features

The BSB Online Dashboard is organized into “cards” which are elements that group information, features, and functionality into boxes that will resize or move around based on the screen size.

NAVIGATING THE DASHBOARD

ACCOUNTS

QUICK ACTION BUTTONS

perform frequently

TRANSACTIONS

View **ALL RECENT ACTIVITY** from **ALL ACCOUNTS** in the Transactions Card. View activity from one account by clicking the specific account.

MESSAGES We suggest having this card at the top to ensure important message are visible each time you log in to your account

PAYMENTS Quickly access payments, payees and payment settings

DEPOSITS View your recent mobile deposit history

TRANSFERS Transfer to your internal or external accounts

CARD MANAGEMENT Manage active cards of your accounts

SUPPORT Quick action buttons to get in touch with us or view bank details

SIDE MENU Access more options of cards, user profile and settings

The screenshot shows the BSB Online Dashboard interface. On the left is a side menu with options: Dashboard, Messages, Accounts, Transfers, Deposit checks, Payments, and Support. The main dashboard area features several cards:

- Accounts Card (Yellow border):** Displays account balances for BSB FREE (\$94.86 Available) and SAVINGS (\$100.01 Available).
- Quick Action Buttons (Blue border):** Includes Transfer, Pay a bill, Pay a person, and Message.
- Transactions Card (Green border):** Lists recent transactions such as INT. DEPOSIT (+\$0.01), DIRECT DEPOSIT TRANSFER FROM SAV XXXX3734 (+\$1.23), AUTOMATIC DEBIT TRANSFER FROM X7675 TO X3734 TEST (\$1.23), CREDIT MEMO TRANSFER FROM XXXX0001 FUND TEST AC... (+\$100.00), and ACH DEBIT BSBRETTEST PAYROLL (\$5.00).
- Messages Card (Orange border):** Shows a welcome message from Aug 31 with a "See more" button.
- Deposit checks Card (Red border):** Displays "No recent deposits".
- Card management Card (Pink border):** Displays "No available cards".
- Payments Card (Blue border):** Includes options for Pay a bill, Pay a person, and Manage payments, with a note "No recent payments".
- Transfers Card (Dark Red border):** Features a "Make a transfer" button and a section for "Scheduled transfers" with a note "No transfers scheduled".
- Support Card (Light Green border):** Contains icons for Call, Message, and Info.

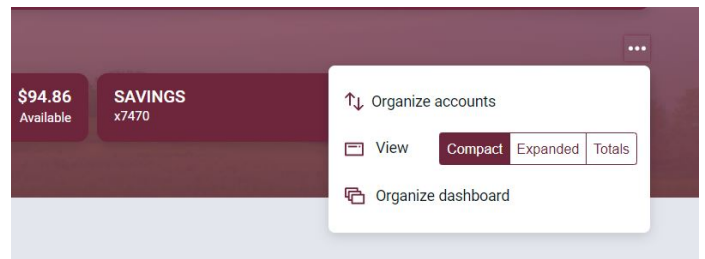
The user's name "John" is visible in the bottom left corner of the dashboard.

Accounts

View and manage your accounts, transactions, and available balances from the ACCOUNTS card on the Dashboard. If you have more than four accounts, use the arrows at the bottom of the card to view more.

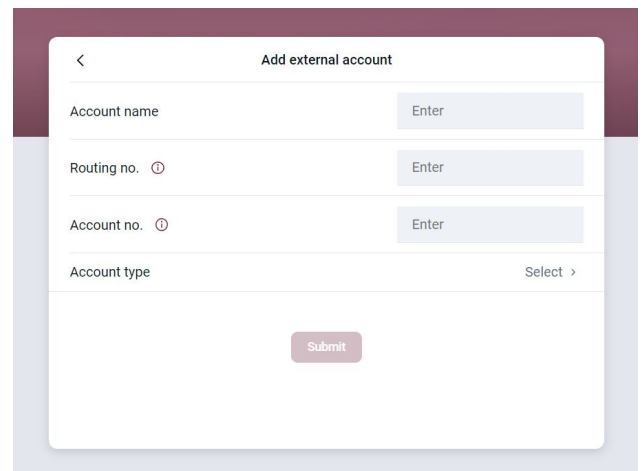
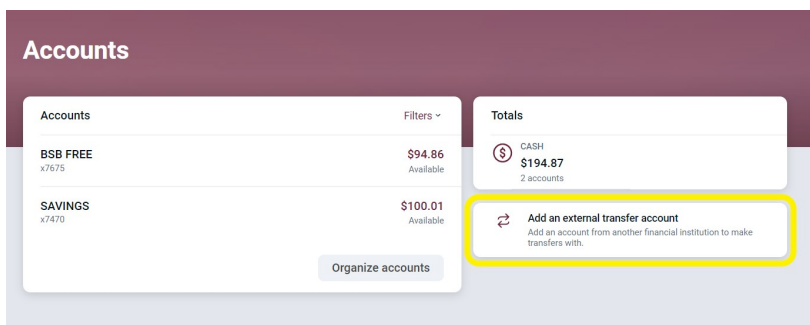
Change Account Display Order

- Change the order in which accounts are listed by pressing the “...” in the upper right of the ACCOUNTS card and choose **Organize Accounts**



Add an External Account for Bank to Bank Transfer

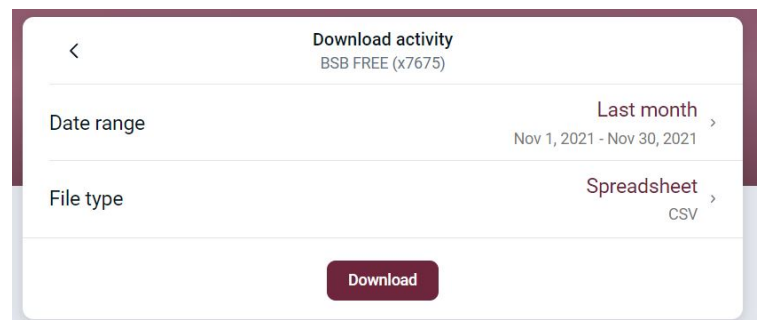
- Select **ACCOUNTS** on the left menu then select “Add an external transfer account”
 - Enter the details of the external bank (Account Name, Routing #, Account #, Account type) and click **Submit**



- Two small credits (less than \$1.00) will be sent to the external account, as well as one debit for the total of the two amounts
- Once the deposits are received in the external account, select your name in the upper right of the screen to access *Settings* → *External Transfers*
- Select the recently added account.
- Enter the amounts of the deposits and click **Confirm**
- Once confirmed, the account will be available in the *TRANSFER* card

Transactions (View, Search, Download, Tag)

- From the ACCOUNTS card, choose any account to see its Transaction activity
- Search for transactions by clicking the magnifying glass in the upper right of the **Transactions** card
- Download transactions by clicking the down arrow in the upper right of the **Transactions** card
 - Choose a date range
 - Choose a file type
 - Click **Download**
- Select any posted transaction from the **Transactions** card to add a tag, note, or attach an image

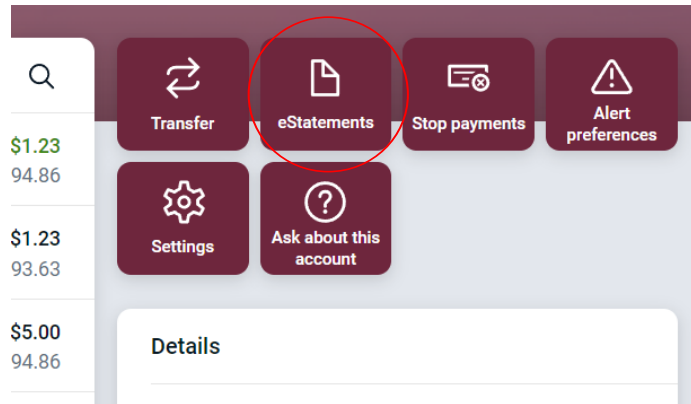
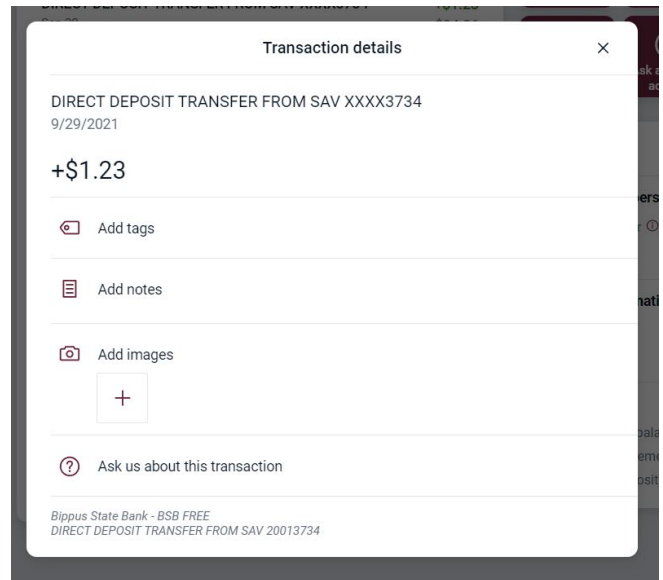


Add Account tags, attachments or notes

- Click on any **hard posted** (*not pending*) transaction from the **Transactions** card to add:
- Tags (*groceries, fuel, childcare, etc.*)
- Notes, or
- Attach an image (*such as a receipt*)

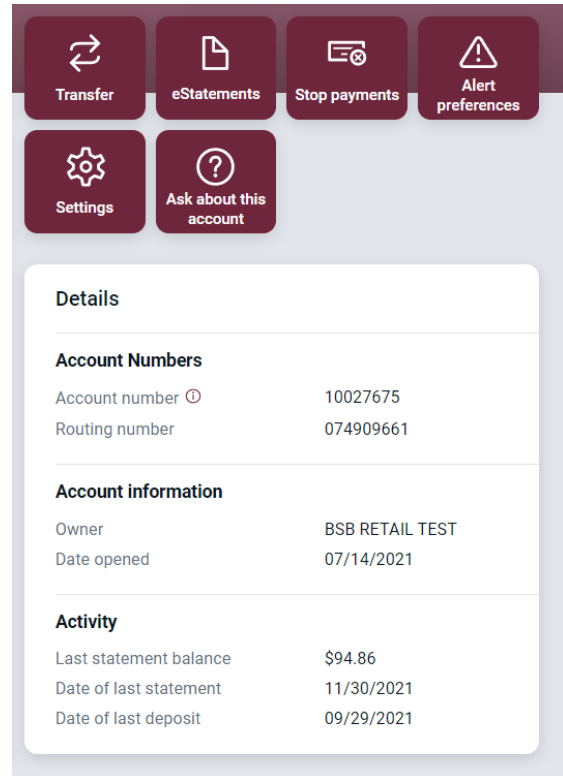
eStatements

- From the **ACCOUNTS** card, choose any account
- Select **eStatements** to enroll or view your eStatements



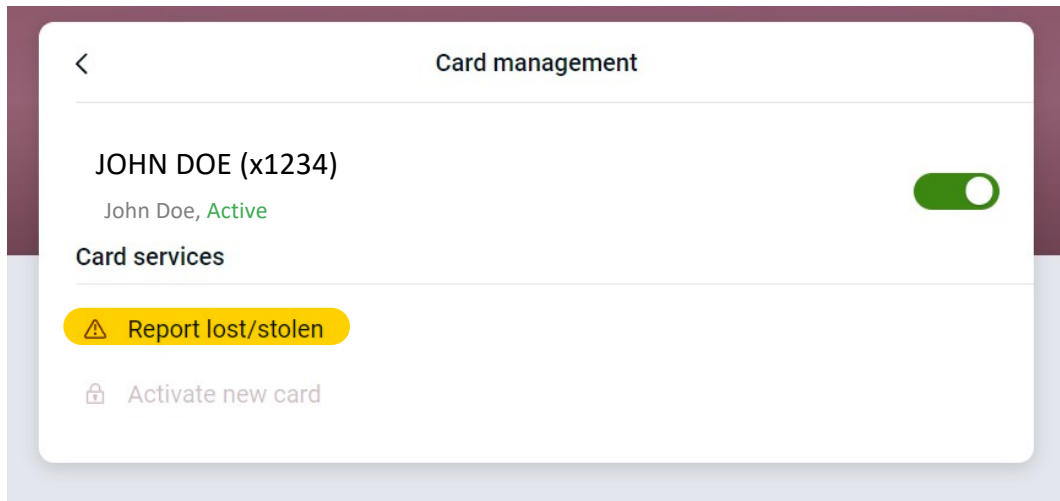
Account Details

- From the **ACCOUNTS** card, choose any account
- See additional deposit or loan details on the **DETAILS** card



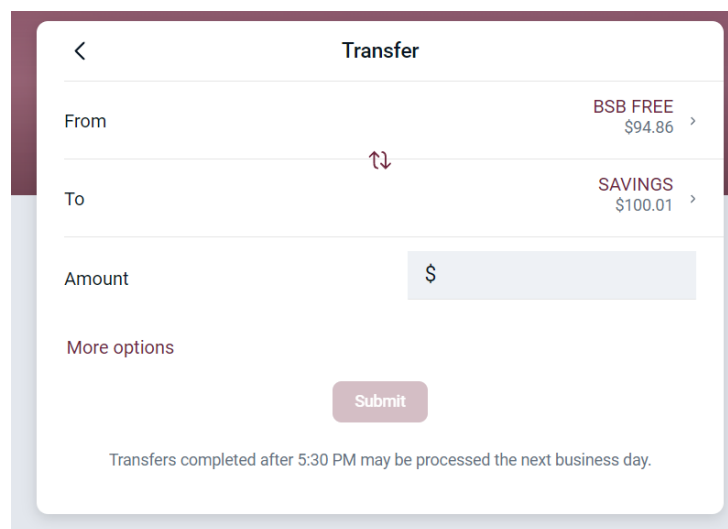
Card Management

- On the Dashboard, locate the Card Management Card (if you don't see it, you may need to Organize dashboard" and add it)
- Tap on the card you want to manage
 - To temporarily **lock** the debit card, slide the green button to the off position
 - To **unlock** the debit card, slide the button back to green/active
 - To report the card lost or stolen, click **Report lost/stolen** (NOTE: This action cannot be undone)
 - To activate a new card, click **Activate New Card**



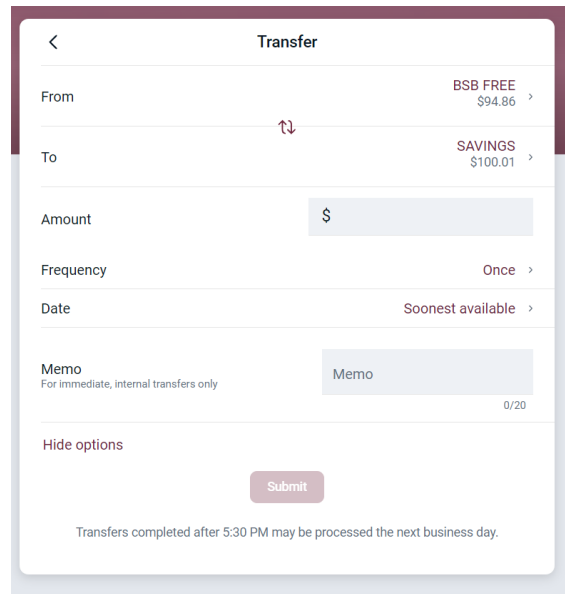
Transfers

- From the Transfers card, select **Make a transfer**
- Select the "From" account and "To" account (NOTE: Eligible internal *and* external accounts will be listed)
- Enter the amount
- For an immediate one-time transfer, simply click **Submit***
- Click **More Options** to set up recurring transfers



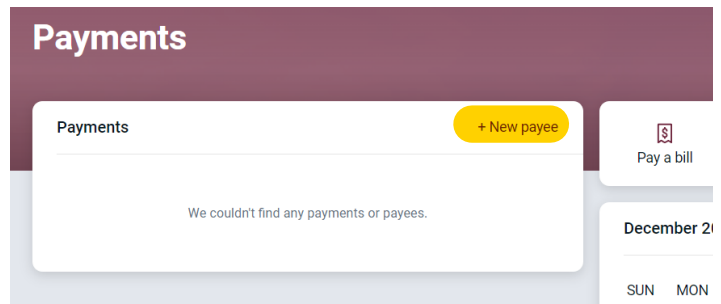
**Internal transfers will memo-post at any time; however, only funds transferred before 6:00 PM Eastern Time can be applied toward previous transactions.*

- To set a recurring frequency or a future date
 - Choose weekly, every two weeks, twice a month, or monthly
 - Choose the start date
- Click **Submit**.



BSB Online - Bill Pay

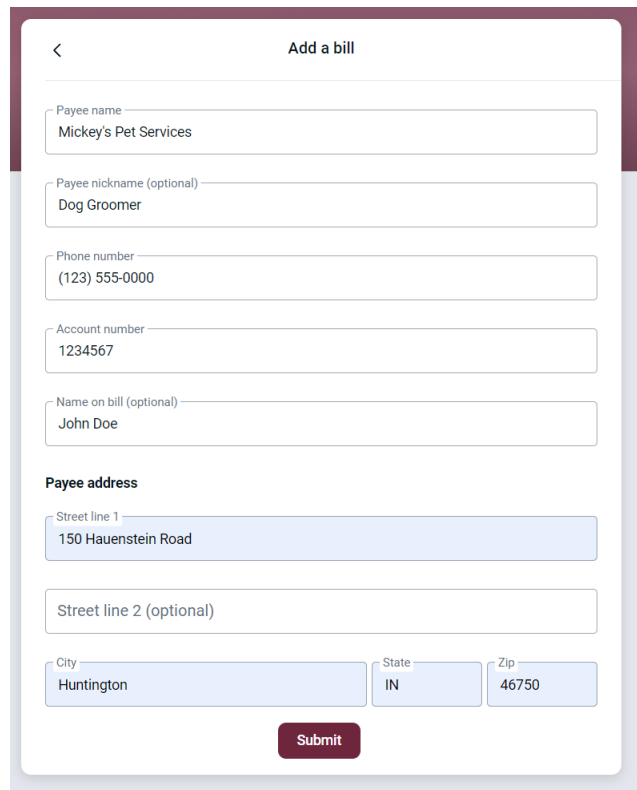
- From the side menu, select **Payments** to view the Payments dashboard



ADD A NEW PAYEE

- In the Payments dashboard, Select **+ New payee**
- Select to pay a **COMPANY** or a **PERSON**
- Enter the payee information requested
- Click Submit

**You may be asked to enter your password to confirm adding the new Payee*



QUICK PAYMENT

The Pay a Bill option is for quick one-time payments or to add a payee. FULL BILL PAY FUNCTIONALITY can be accessed by selecting **Manage Payments** on the Payments dashboard.

- Click **Pay a Bill** from the Payments card
- Select the payee
 - *To make a payment to more than one payee, select the “Multiple” tab*
- Enter the amount and payment date, and optionally, a memo to display to the payee
- Click **Submit**

The screenshot shows a mobile app interface for making a payment. At the top, it says 'Payment Groomer'. Below that, it shows the 'From' account as 'BSB FREE x7675'. There is a text input field for 'Amount' with a '\$' symbol. The 'Frequency' is set to 'Once' with a right arrow. The 'Arrives by' date is 'Dec 8 Sends today' with a right arrow. There is a 'Notes' field with the text 'Add memo or comment' and a right arrow. Below this is a 'Hide options' link. At the bottom, there is a 'Submit' button and a note that says 'Payment will be made by check'.

MANAGE PAYMENTS

- From the Payments card, click **Manage Payments**

**You may recognize this from the old Online banking, this is iPay Solutions created for Bippus State Bank*

- Access comprehensive bill pay options, including editing or deleting payees and scheduled payments, managing recurring payments, and viewing payment history

The screenshot shows the desktop web interface for the Payments section. At the top, there is a navigation bar with links for 'Payments', 'Payees', 'Pay a person', 'GiftPay', 'Calendar', 'My account', and 'Help'. Below the navigation bar, there is a welcome message for 'John Doe' and a last login time of '08:35 AM on 12/03/2021'. There are also links for 'Messages (0)', 'Chat Now', and 'Help'.

The main content area is titled 'Payments' and is divided into three sections:

- Schedule:** This section allows users to manage scheduled payments. It includes a '+ Payee' button, 'Pay all' and 'Review all' buttons, and a search bar for 'Payee name or nickname'. The 'Pay to' section shows a payment to 'Groomer *5678' for '\$ 0.00' on '12/08/2021'. The 'Pay from' section shows 'BSB FREE..*7675'. There is a 'Make it recurring' option. A 'Totals' table shows 'BSB FREE \$0.00' and 'Payment total \$0.00'. There are 'Pay all' and 'Review all' buttons at the bottom.
- Pending:** This section shows payments that are 'Processing in next 45 days'. It includes a table with columns for 'Payee' and 'Amount', and a 'Total \$0.00'. There is a 'View more' button.
- History:** This section shows payments that are 'Processed in last 45 days'. It includes a table with columns for 'Payee' and 'Amount', and a 'Total \$0.00'. There is a 'View more' button.

At the bottom of the 'Schedule' section, there are buttons for 'View pending transactions' and 'View history'.

BSB Online – Settings Quick Reference

Click your name at the bottom of the **Side Menu** to access your profile and settings.

- Profile** Edit user preferred name, address, email and phone number(s)
- Security** Edit username, password, connected apps, 2FA and view recently used devices
- User Alerts** Edit alerts to receive when certain changes are made on your account
- User Agreement** View End User Agreement

ACCOUNTS

Under Accounts, you'll find your BSB and external accounts listed

Add/Remove Accounts from Dashboard

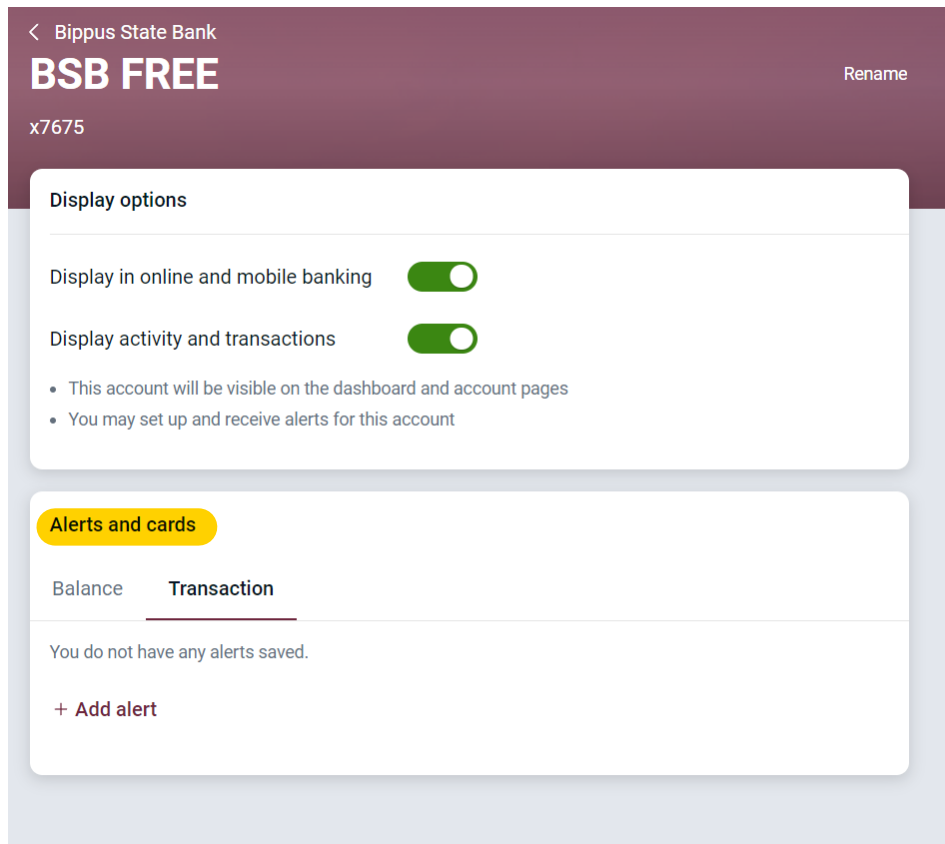
Click your Name → Settings → Bippus State Bank → Account → Toggle "Display in Online and mobile banking" on/off

Change Phone Number for 2FA Click your Name → Settings → Security → Two-Factor Authentication

Remove Device Access Click your Name → Settings → Security → Recently used devices → Remove

Rename Accounts Click your Name → Settings → Bippus State Bank → Account → **Rename** in top right

Alerts Click your Name → Settings → Bippus State Bank → Account → **Alerts and cards**



Alerts

Users can set balance and transaction alerts based on low/high thresholds and can be alerted with a push notifications, text and/or email alert.

Balance Alerts

Set up alerts to notify you when your balance is above or below a specified amount.

- Enter the trigger
- Enter the amount
- Select your choice of alert (text, email, in-app message)
- Select Add Alert

Transaction Alerts

Set up alerts to notify you when a credit or debit hits your account greater than or less than a specified amount.

- Enter the trigger
- Enter the amount
- Select your choice of alert (text, email, in-app message)
- Select Add Alert

Alerts and cards

Balance Transaction

You do not have any alerts saved.

Notify me when my balance is :

under ▾ \$

under
over

Text (260) 555-1234 Email testacct@bippusbank.com In-App Message

Need to update your contact information?

Cancel Add alert

Alerts and cards

Balance **Transaction**

You do not have any alerts saved.

Notify me when a

Credit (deposit or earning) ▾
Credit (deposit or earning)
Debit (withdrawal or fee)

\$

Notify by:

Text (260) 555-1234 Email testacct@bippusbank.com In-App Message

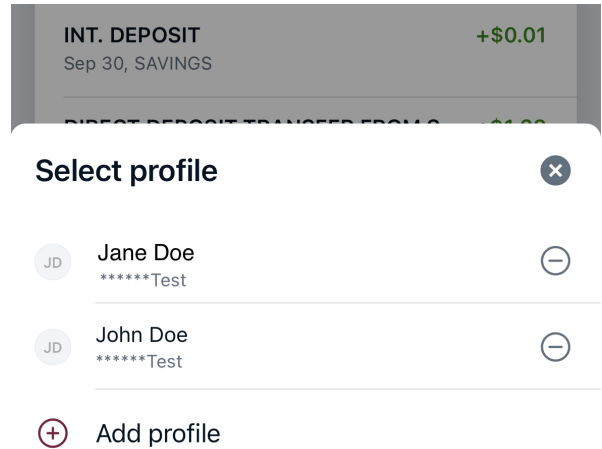
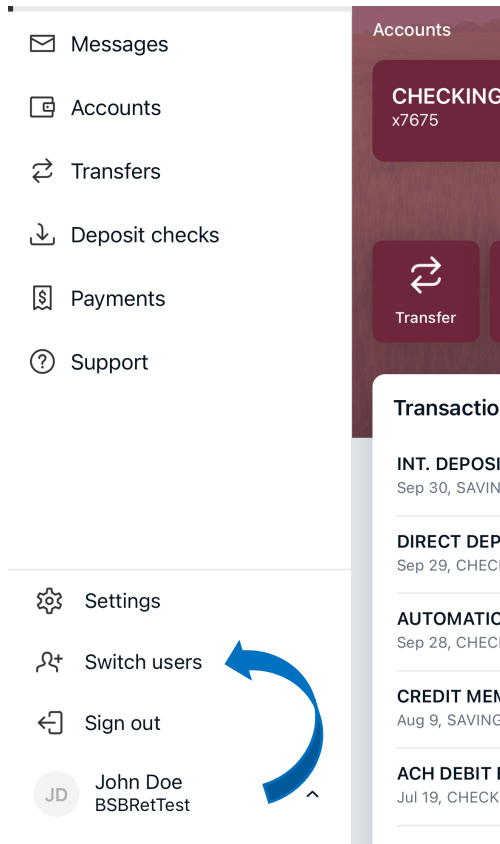
Need to update your contact information?

Cancel Add alert

Switching Profiles

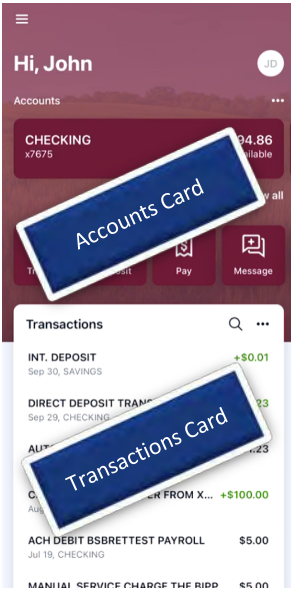
Multiple profiles can be setup if you have more than one login ID, or if more than one user shares a device.

- Tap the **Menu** button ≡ (located in the upper left corner of most screens of the app)
- Tap your **name/profile picture** located at the bottom of the menu and then the **Switch Users** button
- Add or select a profile



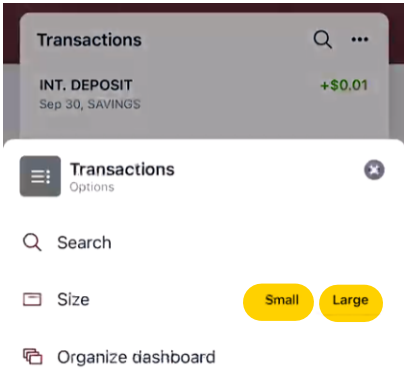
Mobile App - Customize the Dashboard

The BSB Mobile Dashboard is organized into “cards.” Cards are elements that group information, features, and functionality into “boxes” that will resize or move around based on the screen size.



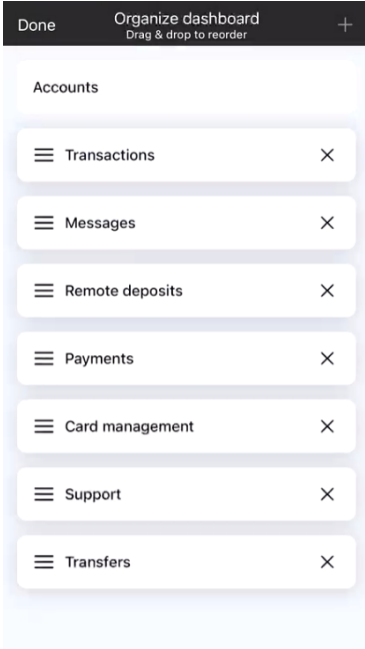
Change Card Size

- Tap the “...” in the upper right corner of any Dashboard card
- From the bottom of the screen, select a **Size** to choose how much content is displayed in each card: Small or Large



Add or Rearrange Dashboard Cards

- Tap the “...” in the upper right corner of any Dashboard card
- Or From the bottom of the screen, tap **Organize Dashboard**
- Click and drag the card titles to re-arrange them
- Tap the “+” icon in the upper right to add more cards
- Or choose Add a Card from the bottom of the page



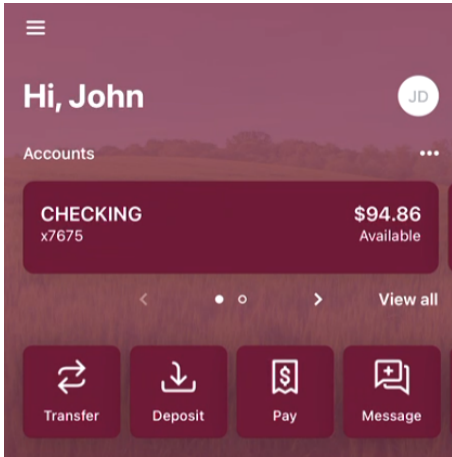
Remove Dashboard Cards

- From the Organize Dashboard screen (above), click the **X** next to the card you want to remove

Mobile App - Features

Accounts

View and manage your accounts, transactions, and available balances from the ACCOUNTS card. Flip through your accounts by swiping the balance card left or right.



Change Account Display Order

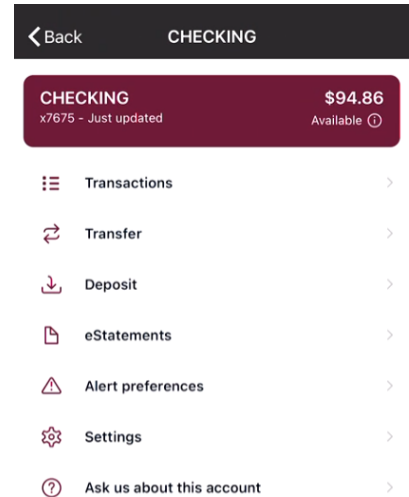
- Change the order in which accounts are listed by pressing the “...” in the upper right of the ACCOUNTS card

Account Options

- Press the account name for additional options such as depositing checks (Deposit) and viewing account Transactions

eStatements

- Press the account name and tap **eStatements** to enroll or view your eStatements

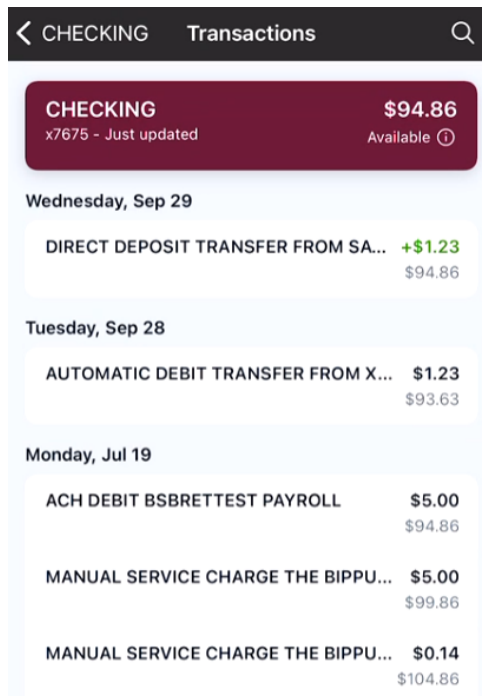


Quick Actions

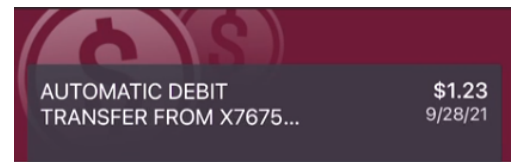
- Under the accounts card, use the *Quick Actions* to make transfers, pay bills, deposit checks or start a conversation with our Customer Support team

Transactions (View, Search, Tag)

- From the ACCOUNTS card, tap the **Transactions** link underneath the account's name to view transactions for that specific account



When viewing Transactions, click the magnifying glass in the upper right to search.



- Add tags
- Add notes
- Attach image
- Ask us about this transaction

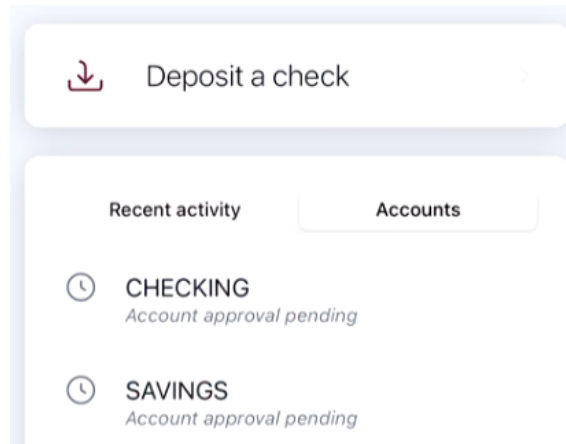
Bippus State Bank - CHECKING
AUTOMATIC DEBIT TRANSFER FROM X7675 TO X3734 TEST

Tap any posted transaction to add a tag, note, or attach an image.

Mobile Deposit

Deposit a check right from your phone or tablet using the DEPOSITS card on the Dashboard. *

- Tap **Deposit a check**



- Enter the check amount

Check amount \$ 150.00

Continue

Please monitor your email for the status of your deposit. Once accepted, securely store the original check for 7 business days after transmission. Verify your check has been credited to your account. After 7 business days, destroy the original check by marking it 'VOID' and shredding it.

IMPORTANT MESSAGE REGARDING MOBILE DEPOSIT ENDORSEMENTS

All items processed via Mobile Deposit MUST BE ENDORSED AS SUCH:

"Payee Signature"

"FOR MOBILE DEPOSIT ONLY BIPPUS STATE BANK"

"Deposit Date"

****Mobile Deposits not endorsed as such will be rejected and must be resubmitted****

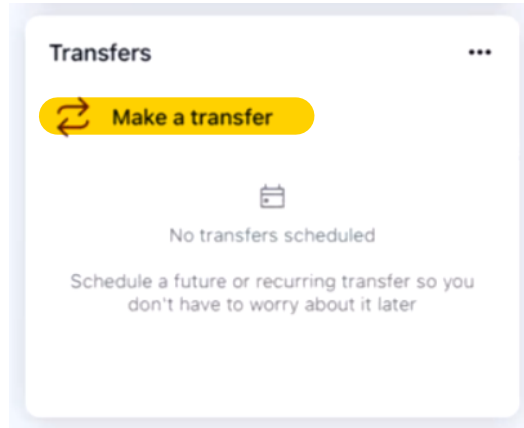
- Tap to take a picture of the front of the check, **Continue**
- Tap to take a picture of the back, **Continue**
- Choose the deposit account
- Click **Submit**

*Mobile Deposit functionality can also be accessed from the *Quick Actions* link on the ACCOUNTS card, or by tapping the account name on the ACCOUNTS card.

Transfers

Move money between Bippus State Bank accounts or accounts at other institutions using the TRANSFER card on the Dashboard. *

- Tap **Make a transfer**



- Select the “From” account and “To” account (eligible internal *and* external accounts will be listed)
- Enter the amount
- For an immediate one-time transfer, simply tap **Submit** **

From CHECKING \$94.86 >

↕

To SAVINGS \$100.01 >

Amount \$ 0.00

More options

Submit

- To set a recurring frequency or a future date tap **More Options**
 - Choose weekly, every two weeks, twice a month, or monthly
 - Choose the start date
- Tap **Submit**

Frequency Once >

Date Soonest available >

More Options

Transfers made after 5:30 PM may be processed on the next business day.

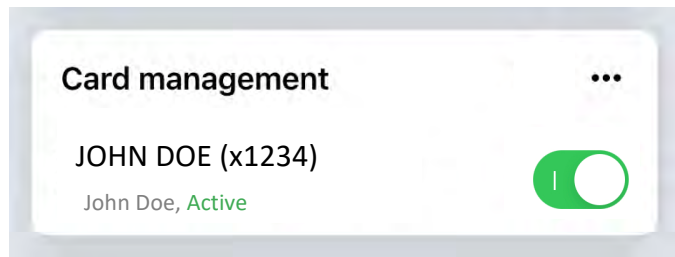
**Transfer functionality can also be accessed from the Quick Actions link below the ACCOUNTS card, or by tapping the account name on the ACCOUNTS card.*

***Internal transfers will memo post at any time; however, only funds transferred before 6:00 PM Eastern Time can be applied toward previous transactions.*

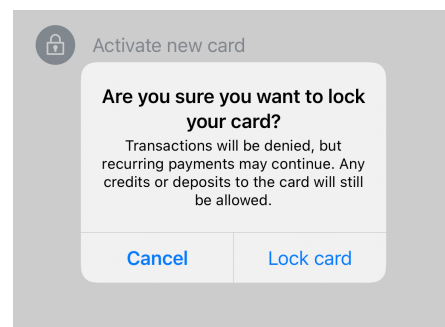
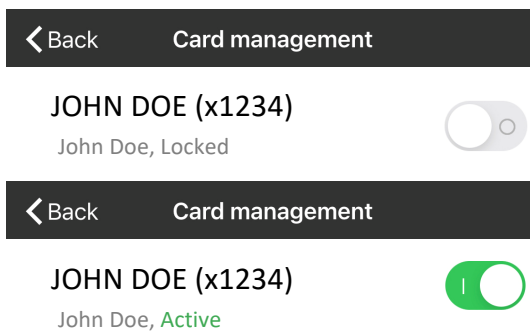
Manage Cards

Turn your debit card on or off, report it lost or stolen, or activate a new card from the Card Management card.

- From the Card Management card tap the debit card that you would like to manage



- To temporarily lock the debit card, slide the green button to the off position
- To unlock the debit card, slide the button back to green/active



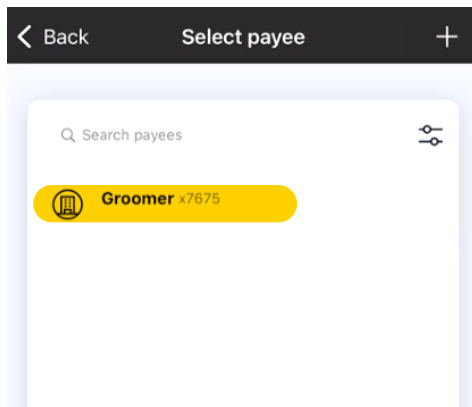
- To report the card lost or stolen, tap **Report lost/stolen** (NOTE: This action cannot be undone.)
- To activate a new card tap **Activate new card**

Payments

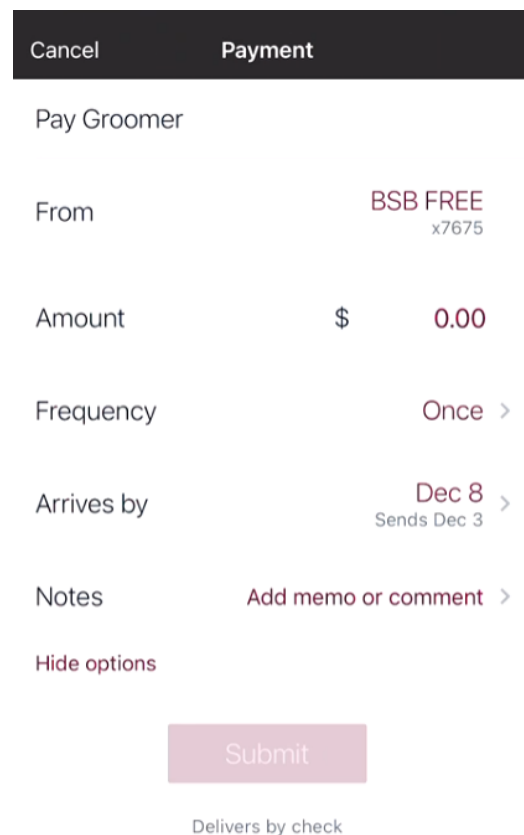
Schedule and edit bills, add payees, and get an overview of recently made payments from the PAYMENTS card. *

Pay a bill

- From the PAYMENTS card, tap **Make a payment**
- Select your payee



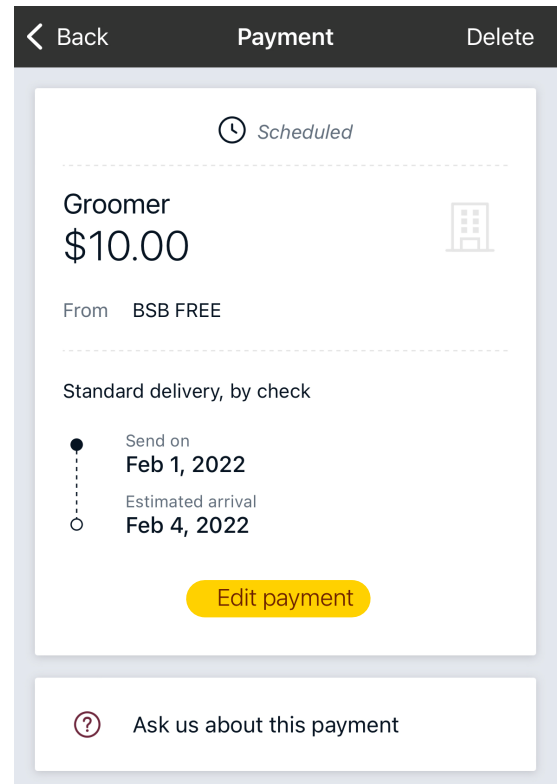
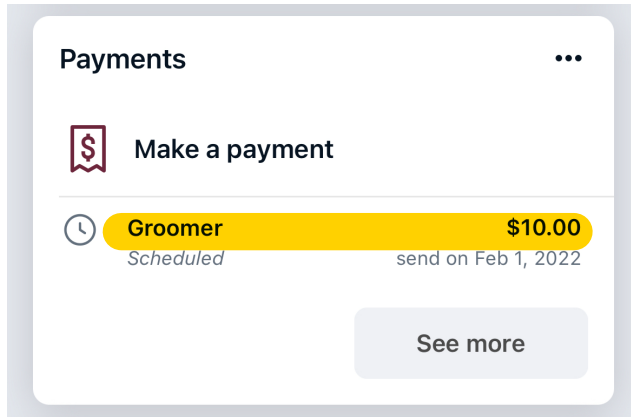
- If you have more than one payment account, select the “Pay From” account
- Enter the amount and, optionally, a memo to display to the payee
- Select the payment delivery date
- Tap **Submit**



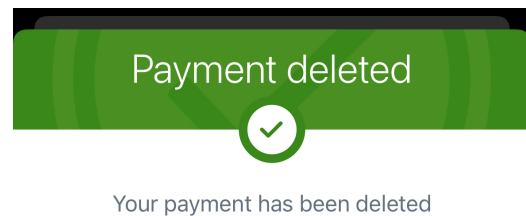
*Bill Pay functionality can also be accessed from the Quick Actions link under the ACCOUNTS card.

Edit a Bill Payment

- From the PAYMENTS card, select the payment you wish to edit
- Tap **Edit payment** to change the amount or date or
- **DELETE** your payment by tapping **Delete** in the top right

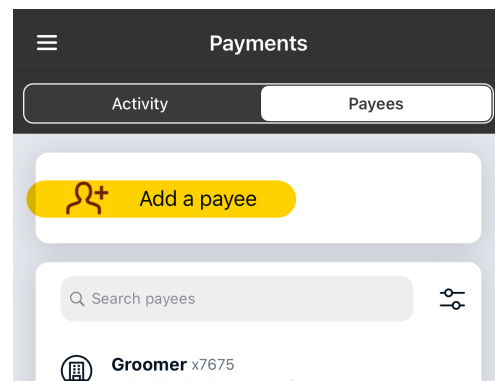


- **Confirm** your changes and/or confirm Payment has been deleted by seeing the **Payment deleted** screen



Add a Payee*

- From the PAYMENTS card, tap **Make a Payment**
- Tap the "+" symbol in the upper right of the screen
- Enter your password for additional authentication
- Enter the payee information and tap **Continue**
- Confirm payee information and address and tap **Submit**

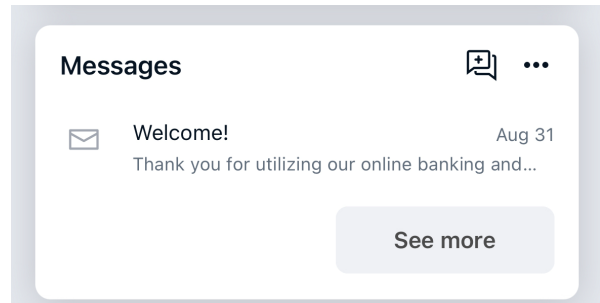
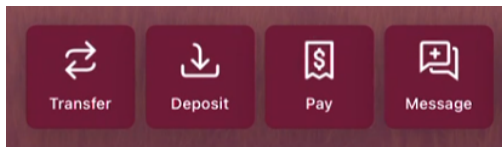


* Currently payees can be added but **cannot be edited** through the Mobile App. This can be done through BSB Online under "Manage Payments".

Messages

To start a conversation with us, you may do so from several locations wherever you see the **start a chat symbol** 

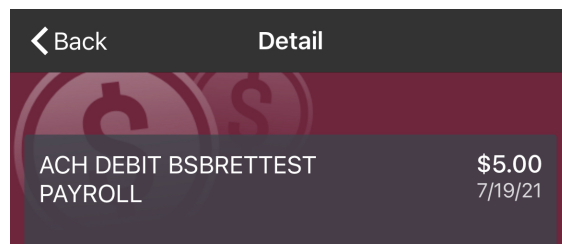
On the dashboard, it is one of your Quick Action Buttons. And on the Messages card you'll find the symbol.



Ask about a transaction

When viewing an individual transaction, you can **Ask us about this transaction**.

- Select **Start a new conversation**
- Type a message about the transaction in dispute
- Tap the send button in the bottom right corner



 Add tags

 Add notes

 Attach image

 **Ask us about this transaction**

Bippus State Bank - CHECKING
ACH DEBIT BSBRETTEST PAYROLL

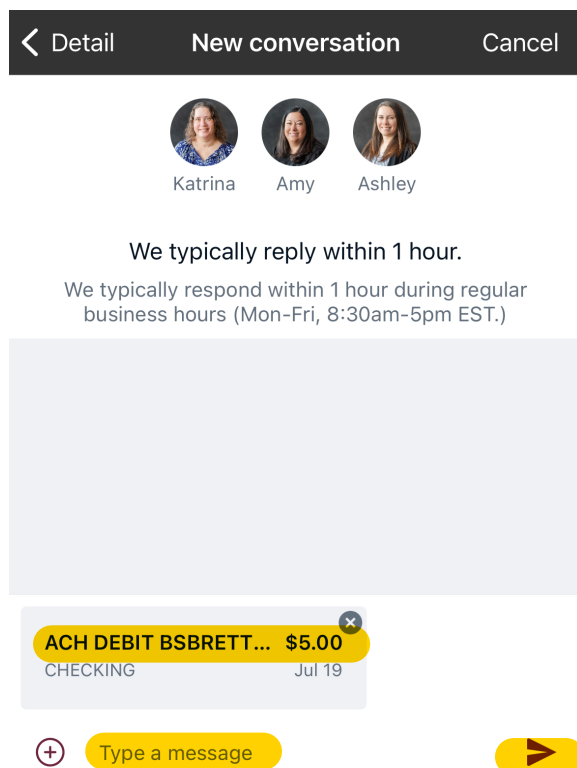
Ask us about this transaction

If you have questions or don't recognize this transaction, you can reach out to dispute it.

Start a new conversation

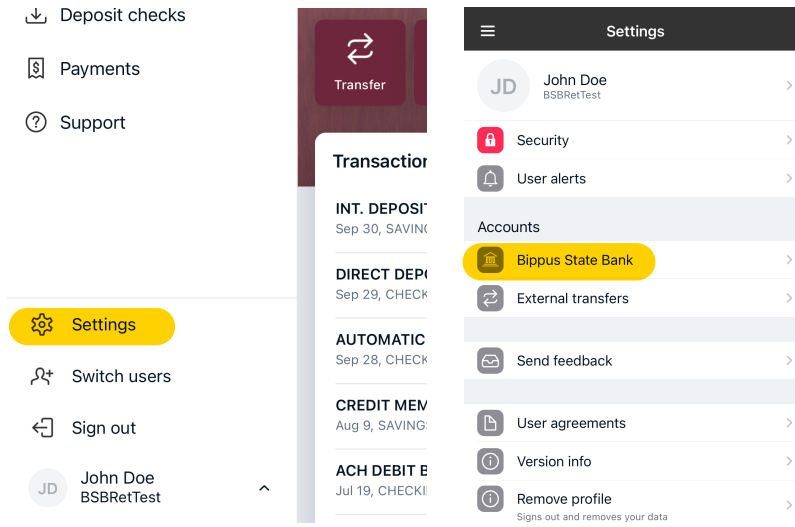
Call us

Cancel



BSB Mobile - Settings Quick Reference

The Menu button (≡) is located in the upper left corner of most screens. The Menu will slide out from the left and provides access to Profile Switching, Settings, and many of the same features accessed from the Dashboard cards.



Add/Remove Accounts from Dashboard

Menu → Your Name → Settings → Bippus State Bank → Show in App/Show balance and activity

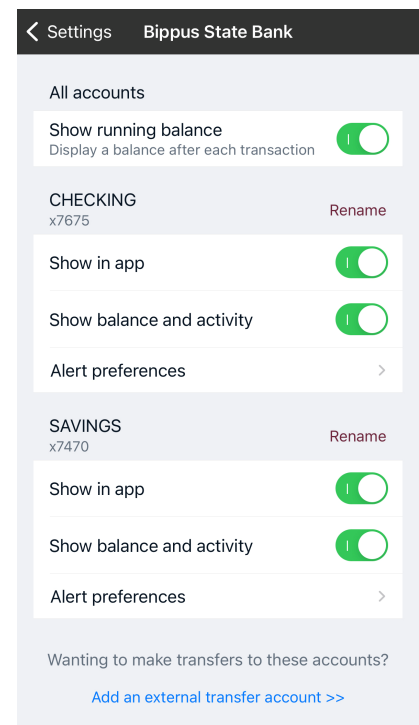
Rename Accounts

Menu → Your Name → Settings → Bippus State Bank → Rename

Alerts

Menu → Your Name → Settings → Bippus State Bank → Alert Preferences*

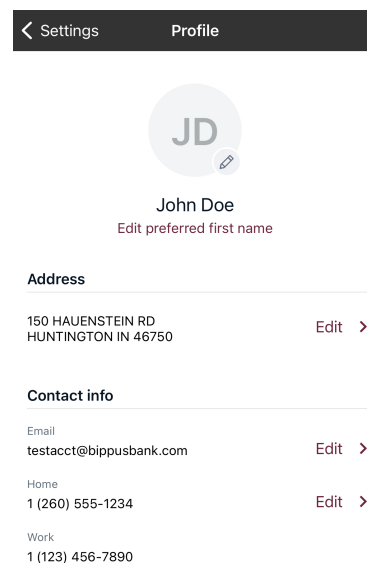
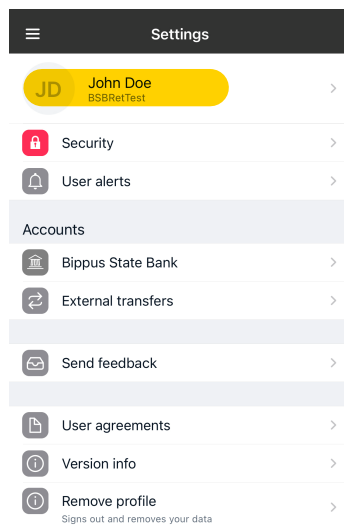
**Users can set balance and transaction alerts based on low/high thresholds and can be alerted with a push notification and/or email.*



Change Photo, Email, Phone Number

Menu → Your Name → Settings → Bippus State Bank → **Tap your Name**

- Tap the Pencil next to the image to add a photo, or
- Tap **Edit** on the right to update your email, address or phone number with Bippus State Bank



Change Username, Password, Passcode, Enable Face/Touch ID

Menu → Your Name → Settings → Security

Change Phone Number for Two-factor Authentication (2FA)

Menu → Your Name → Settings → Security → Two-factor authentication

Remove Device Access

Menu → Your Name → Settings → Security → Recently Used Devices → Remove

