

Online Banking Changes For Former AmericanWest Bank Clients

As we merge the AmericanWest computer systems into Banner Bank's, there will be a few changes for clients using Online Banking services.

Beginning Tuesday, February 16 at 7 a.m. Pacific Time

1. Sign in to Banner Online Banking **using your existing User ID and password**
 - Choose a Secure Access Code delivery method (cell phone to receive text message or an email address).
 - Once the Secure Access Code is delivered to you via that mode, enter it into your online banking session. This registers that computer or device for future access to online banking—you are asked to do this just one time for each device you plan to use for online banking (and following each time you delete browsing history).
 - Read and accept the Banner Bank Online Banking Terms and Conditions the first time you sign in.

2. Online Bill Payments

If you are already enrolled, there's nothing you need to do. Your recurring payments and any future-dated payments will be transferred over automatically.

To enroll now simply:

- Sign in to Banner Online Banking.
- Click on the 'Bill Pay Services' tab on the left navigation menu.
- Select the account you want to activate for online bill payment.
- Read and accept the Online Banking Bill Payment Services Terms and Conditions the first time you sign in.
- Complete your challenge phrases and you're ready to get started with Bill Pay.

3. Mobile Banking

If you are already set up with Mobile Banking, all you need is the updated app. **Beginning Tuesday, February 16** download the new application from the Play store (Android™) or App Store (Apple®).

The app icon looks like this:



If you do not already have mobile banking, but want to start using it, it's easy to get started: No separate registration is required, but, you must be an Online Banking client to use mobile banking. To get started:

- Go to the app store for your smartphone, tablet or other mobile device and download the current app (pictured above). After downloading the app, simply enter your existing online banking User ID and password and you're ready to go.
 - o Note: to protect your account, you are required to receive and enter a Secure Access Code to register your mobile device. When you log in you will see the steps on how to do that.

4. Person-to-Person payments

If you use person-to-person payments (previously called PopMoney), re-enrollment is required to continue the service. To establish person-to-person payment functionality using an email address of the person you want to pay:

- Sign in to Online Banking.
- Go to Bill Pay and Add a Payee.
- Select the option to allow recipient to provide their banking information
- Complete the required fields to activate the Payee.

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Important Changes for clients who use Bill Pay services

- Payee information, recurring and future-dated payments already established in AmericanWest Bank's Online Banking Bill Payment system will automatically convert to Banner's Bill Payment service.
- Funds for payments sent electronically will be withdrawn from your account at 12:00, noon Pacific Time, **one (1) business day** prior to the scheduled payment date.
- Funds for payments sent by check will be withdrawn from your account when the check is cashed by the payee.
- Bill payments submitted by 12:00pm Pacific Time are included in current business day processing. Bill payments submitted after 12:00pm Pacific Time are processed on the following business day.

Navigation Quick Reference Guide for Online Bill Pay Users

The screenshot shows the Banner Bank online Bill Pay interface. At the top, there are navigation tabs: Payments, Transfers, GiftPay, Calendar, My Account, and Help. Below these is a welcome message and user information. A 'Messages (0)' link is highlighted with a callout '8'. The main area features a 'Display:' filter section with callout '6' and a 'Search your payees' bar with callout '7'. The central table lists various bill pay items with columns for 'Pay To', 'Pay from', 'Amount', 'Payment date', and 'Actions'. On the right, there are two summary panels: 'Pending' (Processing in next 45 days) with callout '2' and 'History' (Processed in last 45 days) with callout '3'. Both panels have 'view more' links. Callout '4' points to the 'view more' link in the History panel, and callout '5' points to a 'view' link for a specific transaction in the History panel.

Click on the **Bill Pay Services>>Bill Payment** tab.

1. Click on the **Payments** tab
2. Pending transactions can be viewed in the right side panel under **Pending**.
3. A History of transactions can be viewed in the right side panel under **History**.
4. Click **view more** for more details or by clicking **view** next to a specific transaction.
5. You can also click **view** next to a transaction to view details of a specific transaction.
6. You can filter your future payments by **Category** if you wish.
7. Payees can be easily searched in the **Search** bar.
8. Secure messages can be sent or viewed by clicking **Messages**.

