WESTMARK CREDIT UNION www.westmark.org	**New Online Banking System Quick Guide**	**Go Live Date: May 27th 2020**

Initial Login Screen:
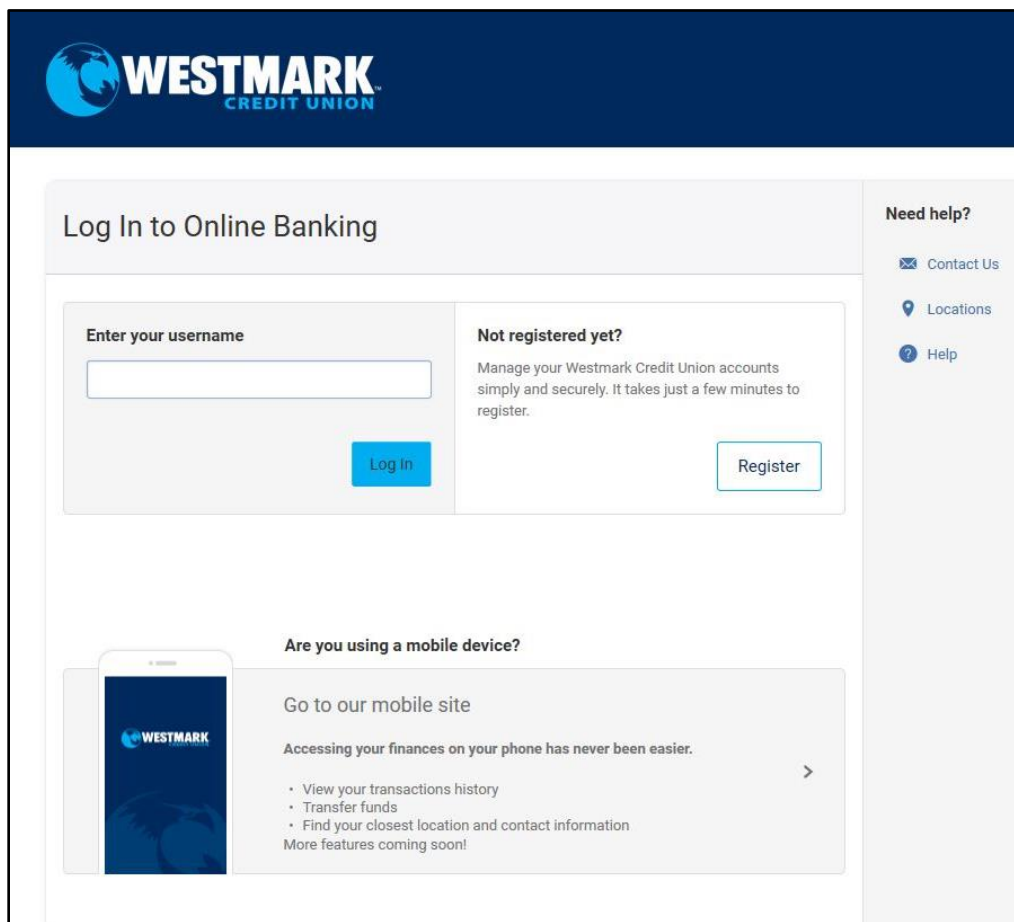
This is the initial login screen. There will be two options, "Log In" or "Register" as pictured above. The "Log In" option will be used if you already have online banking set-up through our old online banking system. The "Register" option will be used to set-up online banking for the first time.

Login Option:

The "Log In" option is for you if you already have online banking set up through the old online banking system. First, enter your username. What is my user ID for logging in? Any user ID that is currently used in the old online banking system can be used as the username to access the new online banking system. Upon your first login, you will be prompted to retrieve a temporary password to proceed. After clicking the temporary password link, you will be presented with the online banking disclosure. You will be asked to accept this disclosure, then verify your banking information. Once you've done both of those steps, you will be asked to select how you'd like to receive the temporary password. The options available to you will depend on what contact information you have on file with Westmark Credit Union. Once you've received the secure message with your temporary password, use your current online banking username and the provided temporary password to complete the initial log in process. Upon log in, you will be asked to update your password to a permanent password and set up your security questions. What is the new password criteria? A minimum of 8 characters: 1 uppercase, 1 lowercase, 1 number, and a special character must be used. You will also be prompted by the system as to what the criteria is. Follow the screenshots below for the full process.

1.

2.

3.

WESTMARK
CREDIT UNION

Reset Your Password

Confirm Your Identity

The following information is used to verify you have an account with Westmark Credit Union and that you are the owner of the account. We match your answers against our records. Questions marked with a * are required.

UserName *

Member Number *   show

SSN/TaxID *   show   (No dashes please)

Birth Date *   Month ∨   Day ∨   Year ∨

Cancel   Continue

Already have an account?

Username

Log In

Need help?

✉ Contact Us

📍 Locations

❓ Help

4.

WESTMARK
CREDIT UNION

Reset Your Password

Where should we send a temporary password?

If you would like to use a different contact method, please call Westmark Credit Union at **1-866-522-3335**.

EMAIL   SMS

○ Ed2***E@Msn.Com   ○ (***) ***-*545

                                   ○ (***) ***-*821

Cancel   Continue

Already have an account?

Username

Log In

Need help?

✉ Contact Us

📍 Locations

❓ Help

5.

WESTMARK
CREDIT UNION

Reset Your Password

Your temporary password has been sent to: (***) ***-*722 ⓘ

Please enter **your username** below to continue.

👤 Username   Enter Username

Log In

Already have an account?

Username

Log In

Need help?

✉ Contact Us

📍 Locations

❓ Help

6.

WESTMARK
CREDIT UNION

Log In to Online Banking

Temporary Password

If you are an existing home banking user and you have NOT received an email containing a temporary password, please enter your current home banking password below.

If you are registering for the first time, it may take up to 5 minutes to receive your temporary password and it will expire 24 hours after it has been sent. If you received your temporary password, please enter it below.

Password

[🔑]

Reset Password

[Log In]

7.

WESTMARK
CREDIT UNION

Log In to Online Banking

Password Change

Please set a new password to continue with the registration process. Your password must be at least eight characters in length, contain at least one lowercase letter, at least one uppercase letter, at least one special character, and at least one number.

New Password

[ ]

Confirm Password

[ ]

[Continue]

8.

WESTMARK
CREDIT UNION

Log In to Online Banking

Either we don't recognize your username or we don't recognize this device.

| 👤 **Username** | **TestAcct** | **Not TestAcct?** |

| ❓ Questions | 📱 Text |

Please answer the question below so we can verify your identity.

What is the middle name of your youngest child?

[Answer]

Don't recognize this question?

| 🔒 **Device Security** | ☐ Remember Me On This Device |

[Continue]

4

Congratulations, you have completed your initial login. At this point you are ready to move around in the new online banking system.

Register Option:

The "Register" option will be used for new members wanting to set-up online banking for the first time. First, click on the "Register" button. You will be prompted to read and acknowledge the disclosure for online banking. Click the "I agree" box.

The next screen will have you confirm your identity. You will be asked to fill in the required fields: Member Number, SSN/Tax ID, Birth Date, Email, and optional the Zip Code.

Then you will be prompted to input a username and select where you would like the temporary password to go.

A temporary password will be sent to the option that you selected above. Enter the temporary password in the field and click "Log In".

After logging in, you will be required to update the password and set up security questions and answers. What is the new password criteria? A minimum of 8 characters: 1 uppercase, 1 lowercase, 1 number, and a special character must be used. You will also be prompted by the system as to what the criteria is.

Congratulations, you have completed your initial login. You will be prompted to enter and confirm your personal information, such as: email address, phone number, and select the Time Zone. At this point you are ready to move around in the new online banking system.

The Dashboard:

When logging into the new online banking system, the first screen that will appear is the "Dashboard". This is your initial landing page within online banking. Here you will find the most important and used information. There are "Widgets" to access: Accounts, Transfers, Bill Pay, and more. You will also get a summary of your accounts, have access to additional "Widgets" and "Settings" and there are helpful "Quick Links" at the bottom of the "Dashboard".

Account Widget:

What does the "Account Widget" do? It provides an at-a-glance view of all of your accounts. When you click on a specific account, you will get more details. The diagonal paper clip icon represents an account that the member is a joint owner on. How long will my transactions be available to view? Transaction history will be available to view for up to 3 years, this includes any checks written.

Transfer Widget:

How do I do a Transfer? Click on the "Transfer Widget" on the left-hand side bar. 4 Tabs will appear; Quick Transfer, Classic Transfer, Scheduled Tab, and History.

Quick Transfer:

What is a "Quick Transfer"? The "Quick Transfer Widget", allows for an easy transfer between previously set up accounts. This can only be used to conduct transfers for same day. To complete a "Quick Transfer", members will need to select an account where the funds will be taken from, select or enter an amount, and select the account where the funds will be deposited.

Classic Transfer:

What is a "Classic Transfer"? This type of transfer offers more options and allows you to schedule recurring transfers. Please take note of what your current recurring/scheduled transfers/loan payments are because you will want to verify that they are scheduled in the new online banking system. To complete a "Classic Transfer", click on the tab that says "Classic Transfer". Select where the funds will be taken from, select the account where the funds will be deposited into, select or enter an amount, choose the date when you would like the transfer to begin, choose the frequency, and choose an end date. Then click "Submit Transfer". You will receive confirmation and then click "Confirm Transfer".

Scheduled Tab:

What does the "Scheduled Tab" do? This will show a confirmation of upcoming transfers. You will be able to see the date and specifics of transfers that are scheduled to take place.

History Tab:

What does the "History Tab" do? This will give you a detailed transfer history.

Mobile App:

How do I access the Mobile App? You will need to download the new mobile app in your app store on your device. Once you have downloaded the app, click on the Westmark mobile app to launch. Enter your current username and password. Click "Login". You are no longer required to log into a PC for the initial set up. If this is the member's 1st time logging into the new online banking system, you will need to create the new password and security questions. The system will retrieve your accounts and redirect you to your dashboard. To view the extended version of your dashboard, click the "Navigation Menu", from there you will see all options available for you. You are now ready to enjoy your mobile banking experience.
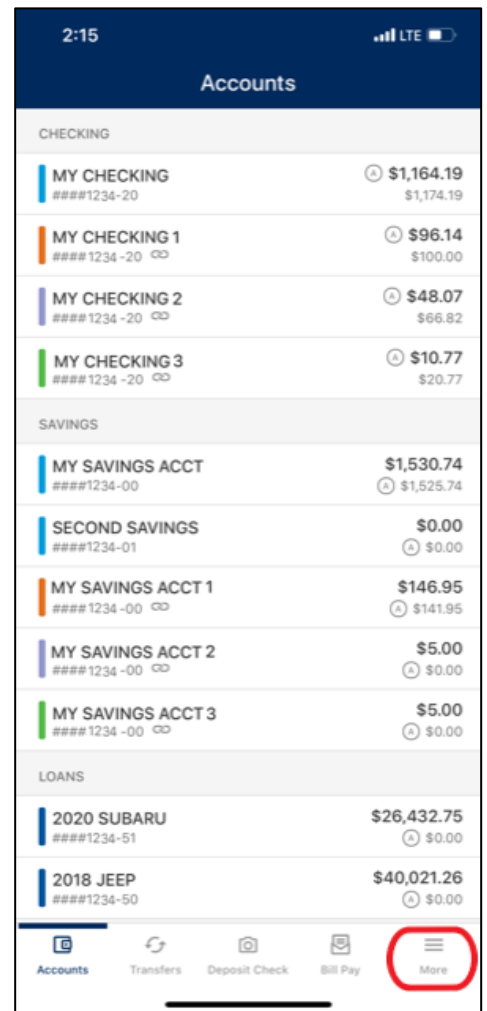
Bill Pay Widget:

What does the "Bill Pay Widget" do? This online feature will remain the same, but look a little different with the conversion. You will access it from the "Bill Pay Widget", which will take you into the Check Free/Bill Pay site.

Settings:

What can I do in Settings? 9 Tabs will appear: Profile, Security, Themes, Widgets, Contact, Notifications, Accounts, Shared Access, and Application. Below will explain what each Tab does.
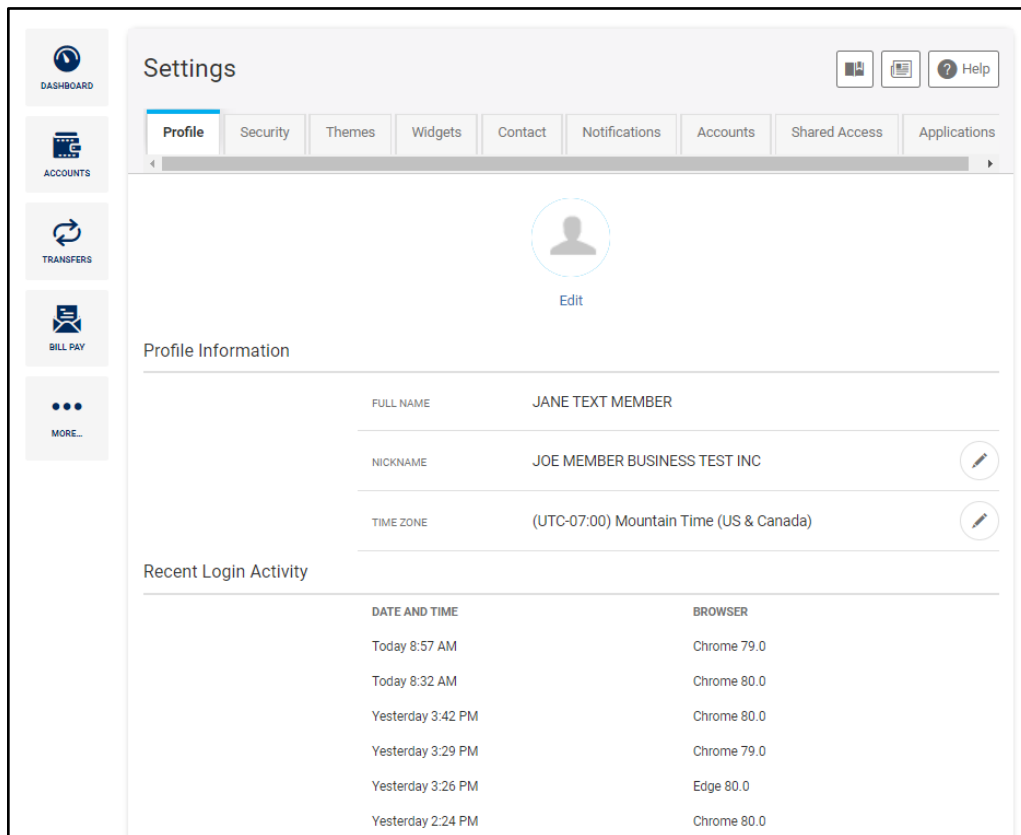
What does the "Profile Tab" do? This confirms your identity and provides a log of recent activity.

What does the "Security Tab" do? It allows you to update security settings, and the two-factor authentication.

What does the "Themes Tab" do? It allows you to customize your online banking experience. The background can also be customized/changed.

What does the "Widgets Tab" do? It allows you to choose the Widgets that you would like to see displayed on the left-hand side bar. The default

Widgets that are displayed are: The Dashboard, Accounts, Transfers, E-Statements, and Bill Pay. To add a new Widget to your favorites, click the star. The system allows for 5 favorites to be shown on the "Dashboard" at a time. You can change the order of the Widgets by clicking "Reorder Favorites" and dragging the Widgets into the preferred order.   Once done updating, scroll to the bottom and click "Save".

What does the "Contact Tab" do? This allows you to update phone numbers, addresses, and email addresses.

What does the "Notification Tab" do? This allows you to set up email and text alerts. You will need to re-establish current alerts in the new online banking system.

What type of notifications can be set for my Accounts? The following alerts are available as notifications for Accounts: Automatic Deposit, Automatic Withdrawal, Balance, Balance Summary, Check Cleared, Transaction, and Transaction Description.

What does the "Account Tab" do? This allows you to manage your accounts. Here you can reorder and customize which accounts will show up on the "Dashboard". You can even hide accounts from view. To give your account nicknames and change how they appear throughout the online banking system, click on the pencil to the right of the account, type in a new name, and if you would like, chose a new account color. Click "Save" to apply the change(s). To change the order in which the accounts are displayed, click "Reorder Accounts", and then drag your accounts in the desired order. Click "Save Order" to save.
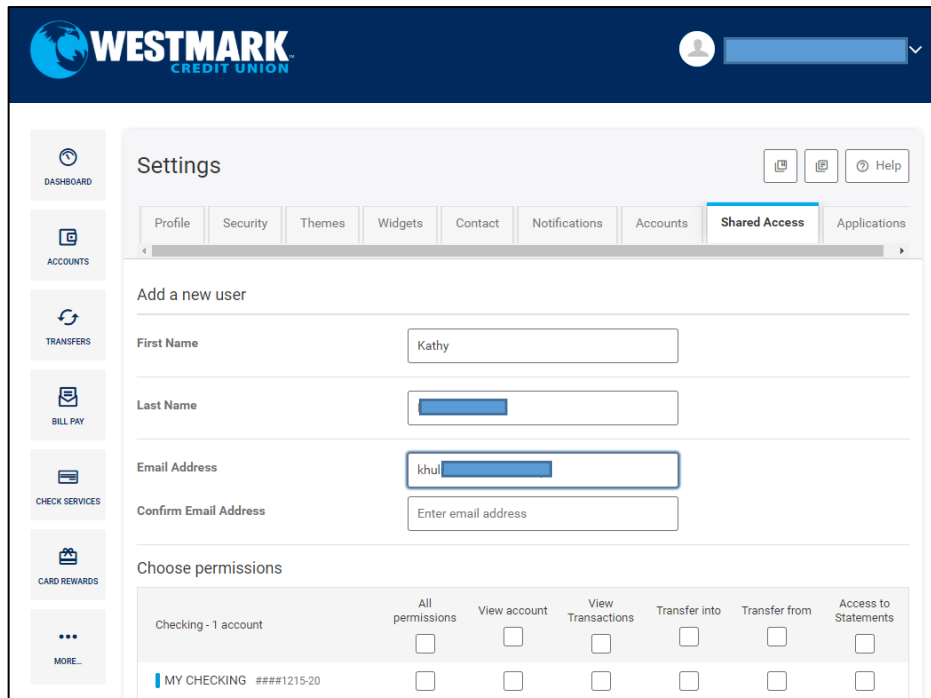
What does the "Application Tab" do? This allows you to pull up loan application documents and start the application process.

Shared Access Tab:

This will allow you to grant others access to view your accounts and make any transactions they are given permission to. Be well informed before giving someone shared access to your accounts.
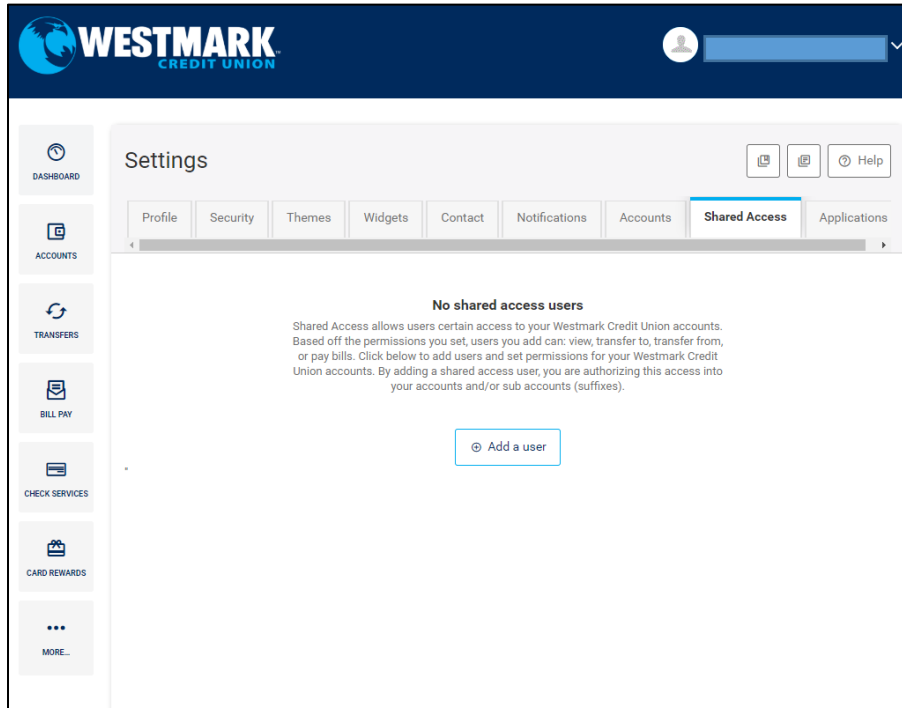
To add a shared user, click add user and put in the other parties information as seen below:

You'll then need to determine the permissions you would like to grant this individual.


Now you'll need to confirm and invite the user. Once you hit confirm, you will need to give the individual the access code that appears on your screen. The individual will not receive the code in their email and can't complete the shared access set-up without it.

The individual you are granting access to will receive an email inviting them to access the accounts with the code given to them by the member granting them access.
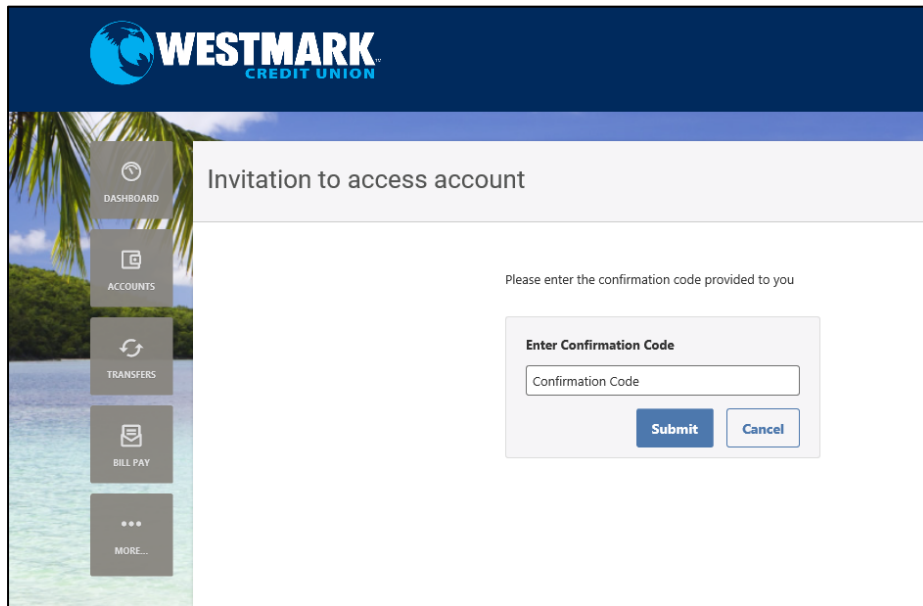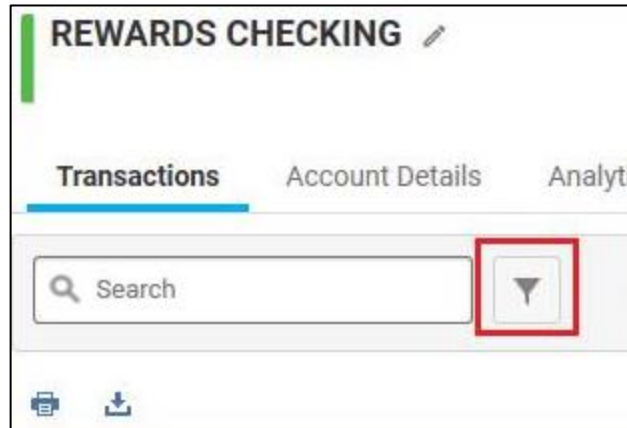

Once they've entered the code, they will need to login either with their Westmark account or as a guest.
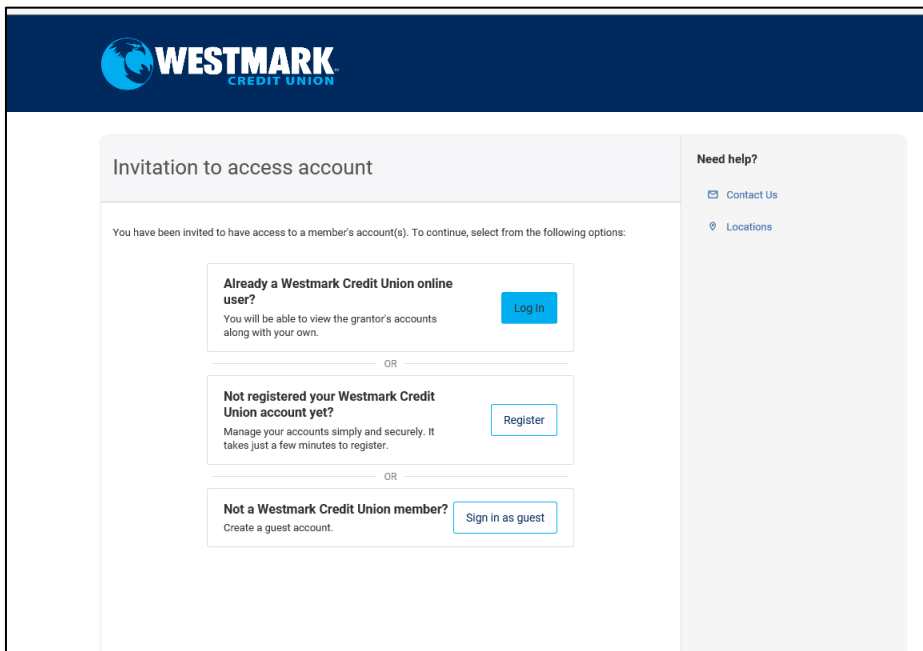
***Shared access can only be completed in the desktop version.**

## How to Export History from Online Banking:

1. Click on the account you want to export history from
2. Right next to the search bar, there is a "filter" button. Click it.

3. Click on the "Date Range" text box next to Date.
4. Select the date range of history you want. If you want specific dates, choose the bottom option "Date Range".
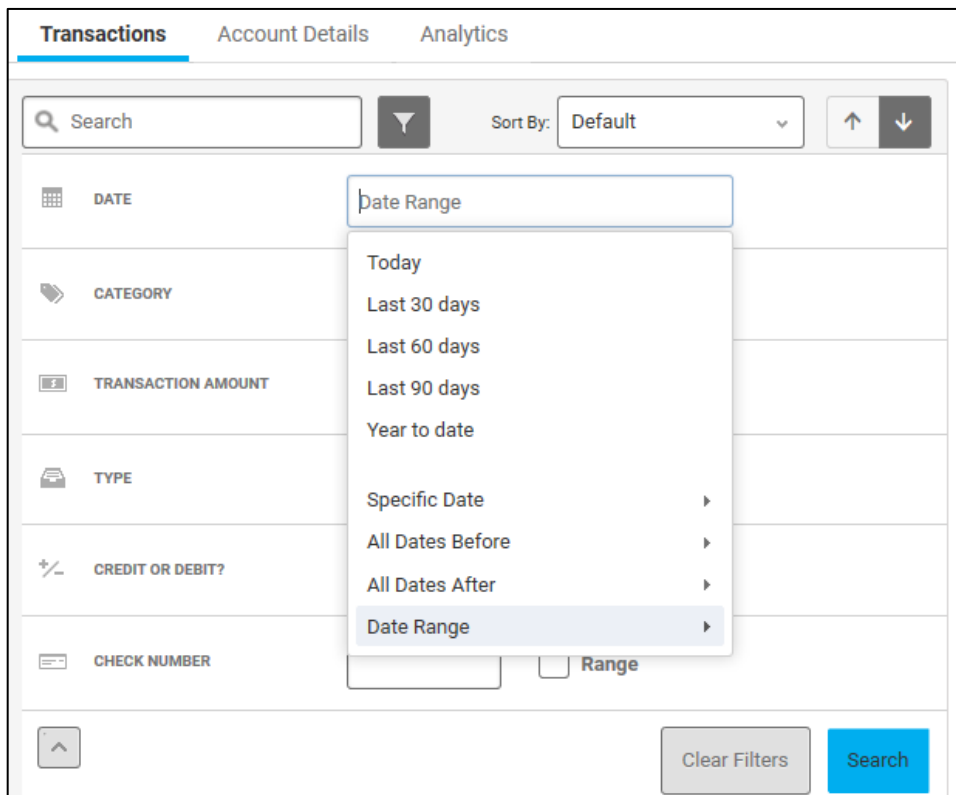
5. Once that has been selected, click "**Search**". That will then pull the history for your selected date range.
6. To Export that history (for the dates you just pulled) select the "**export**" button.
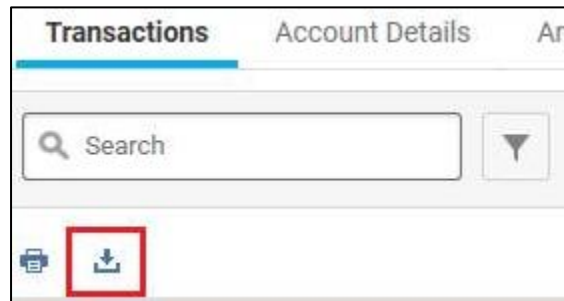
7. You can then select the type of export you want. It will export the history based on your selection in the filter.   You save that export to somewhere on your local computer, then you can import it into your financial software, or Excel (using the CSV format).
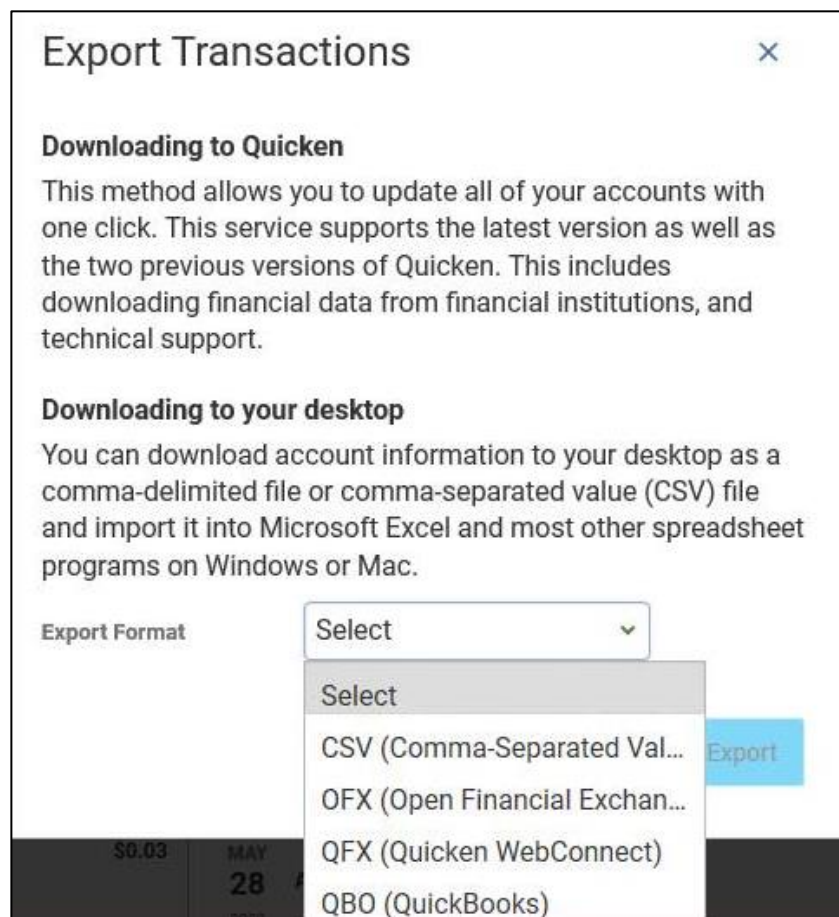
****NOTE: If you do not select and filter the history you want first, it will end up pulling all of your history we have stored, which is about 3 years' worth.

If you are having issues logging in, please contact our Online Banking Support. 208-522-7009 or 1-866-522-3335 (Toll-Free)