user's guide

online & mobile banking

personal edition

BankWest

www.bankwest-sd.com • 1-800-253-0362

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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 smart phone, 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 with BankWest.

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By following our tips, Online Banking at BankWest 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 personally identifiable choices.

Secure Sockets Layer Encryption (SSL).

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.

Secure Access Code

In addition to your personal password, we have added another layer of security called a secure access code that helps verify your identity at login. Each time you log in to Online banking with BankWest, from an unregistered device, a secure access code is delivered either by phone or SMS text message to one of the contact methods you select that we have on file for your account.

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 in to 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 at 1-800-253-0362.

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.

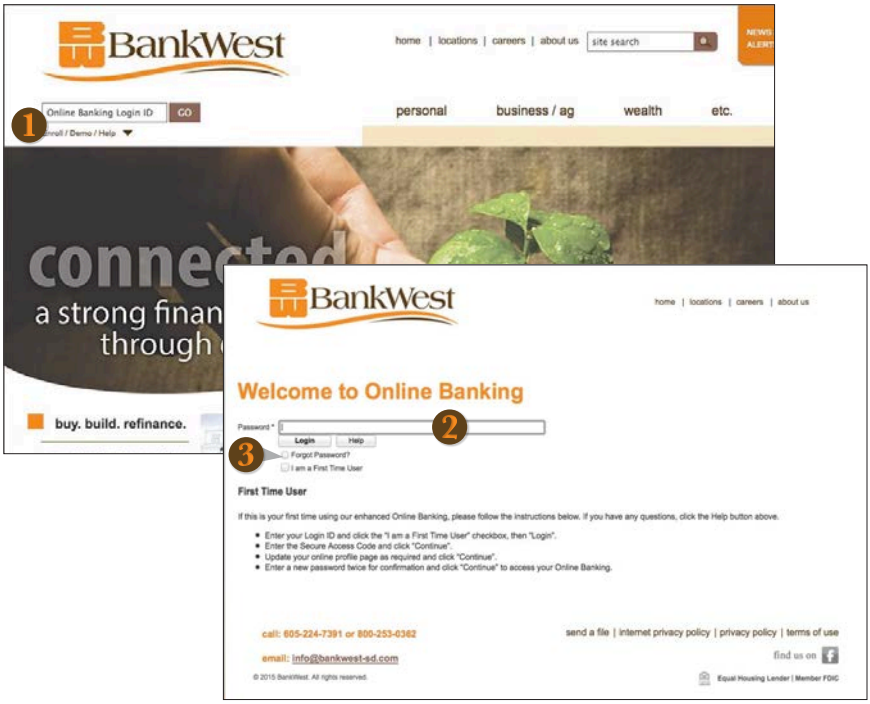
> Shred old financial information, invoices, charge receipts, checks, unwanted pre-approved credit offers and expired charge cards before disposing of them.

> Contact the sender by phone if you are suspicious of an email attachment.

1. Type www.bankwest-sd.com into the address bar on your browser.
2. Go to the **Online Banking Login** box on the Home Page, click **Enroll**.
3. 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 at 1-800-253-0362.
4. A new browser window will open congratulating you for having successfully enrolled in Online Banking. Make note of your temporary password, you will need it to log in to Online Banking with BankWest to complete the enrollment process. Follow the **Click Here** link instructions to go to the **Home Page** again.
5. Enter your newly created Login ID and click **Login**.
6. Enter your temporary password and click **Login**.
7. 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 or text message option that will enable BankWest to reach you immediately with your one-time Secure Access Code.
8. When you receive your six-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.
9. 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 a new secure access code when you use that device in the future.
10. Review the welcome first time user screen, which presents a PDF link of the Online Banking Services Agreement. Please click the link to view the agreement. Read and acknowledge that you agree to the conditions by clicking, **I Accept**.
11. 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. However, please note any contact information that you would like to change in the future. Once you have accessed Online Banking, you will be able to use the **Address Change** screen to make corrections. Click **Submit** then **OK** to continue.
12. 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.
13. Congratulations! You are now logged in to Online Banking at BankWest.

1. Type www.bankwest-sd.com into the address bar on your browser and enter your current Login ID (Username) and click **Login**. If you have forgotten your Login ID, please contact us at 1-800-253-0362.
2. Do not enter your password when the next screen comes up. Instead, select **"I am a new user"**.
3. You will be directed to a page displaying the contact information on file for your account. Select your prefered contact method that will enable BankWest to reach you immediately with your Secure Access Code. Choose either phone or text message and click **Submit**. If you need to update your contact information in order to receive the access code, please call us during business hours.
4. When you receive your six-digit Secure Access Code, enter it in the access code screen and click **Submit** again. The one-time access code is only valid for 15 minutes. If it expires, you must request a new one. If you close the login screen and then receive the code, follow the above steps again and select **"I already have a Secure Access Code"**.
5. You will then be prompted to change your password. For your protection, you will need to create a password that meets the stated security **criteria**. When finished, click **Submit**.
6. 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. However, please note any contact information that you would like to change in the future. Once you have accessed Online Banking, you will be able to use the Address Change screen to make corrections. Click **Submit** then **OK** to continue.
7. 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**.
8. Next, you will be asked if you would like to register your device. If you register your device, you will not have to generate new secure access code when you use that device in the future.
9. You will then be logged in to Online Banking with BankWest..

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



1. From our 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 you secure access code, then follow the instructions to re-establish a password.

What is a secure access code?

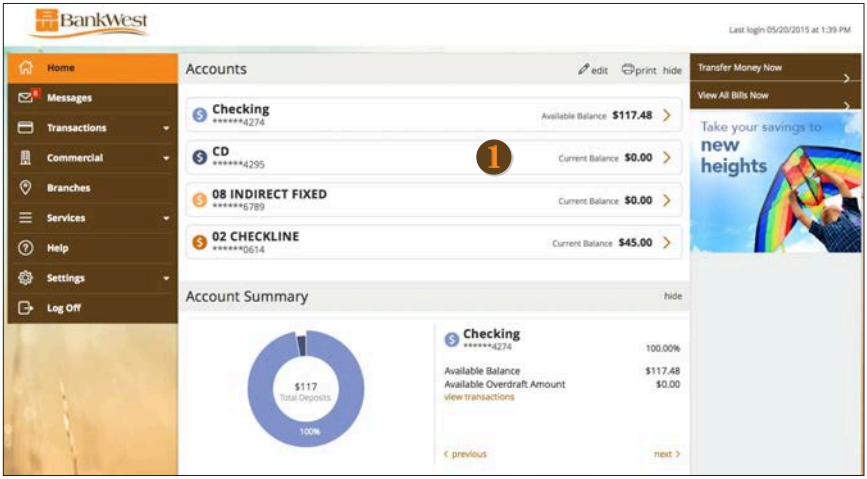
You need a secure access code each time you login to our Online Banking system unless you register this device for future log ins. It is delivered to you via phone call, or SMS text. If you delete the security certificate or "cookie" that activates your computer for later use, or if you log in from a new computer, you will need another secure access code the next time that you log in.

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.

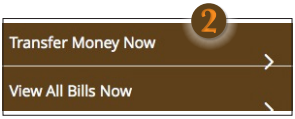
The Home Screen will give you an overview of all of your Online Banking accounts at BankWest displayed in a comprehensive list with available balances conventiently in one place.

To View an Overview of Your Accounts:



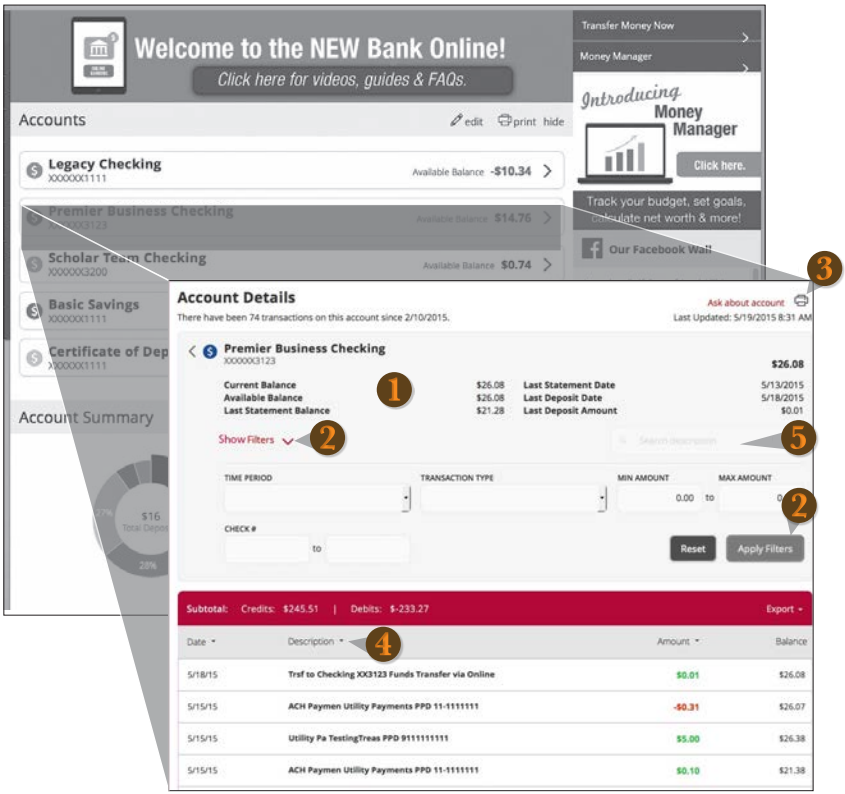
1. For account transaction history, click the **account name** to view the **Account Details screen**. View details or a check image by clicking **+** next to the transaction. Pending transactions are in red. Select **Show Filters** to define search options. Debits are red, credits are green and pending transactions have a gray background.

2. Need an action done in a hurry? On the home page you will notice options on the upper-right corner of the page. These **Quick Action** options allow you to swiftly: transfer money, view bills, and view recent transactions.



It is easy to see recent and pending transactions for each account. Simply click on the account name on the BankWest home page. The credits appear in green, the debits in red and pending transactions have a light gray background.

To View Account Details:

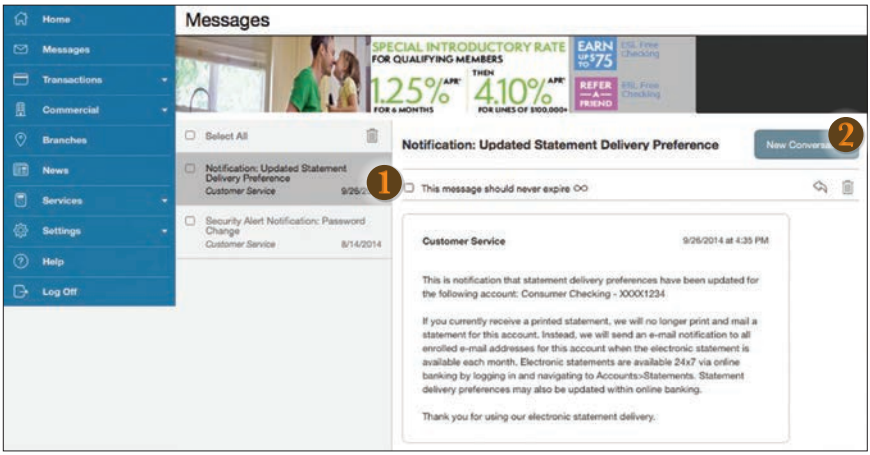


Click on the account for which you would like detailed transaction information.

1. The top of this screen shows you an overview of the account.
2. If you choose to **Show Filters**, you will be able to filter out certain transactions to view or print, click **Apply Filters**.
3. Once you have filtered the transactions that you would like to print, click **Print**.
4. You can also organize your view, by date, description or amount.
5. Looking for a specific transaction? You can also search transaction descriptions.

Our message center allows you to communicate securely with your bank. Messages can be saved by topic for easy reference. Check here for your alerts, replies to your inquiries and bank communications.

To View Your Messages:



Click on the **Messages** tab.

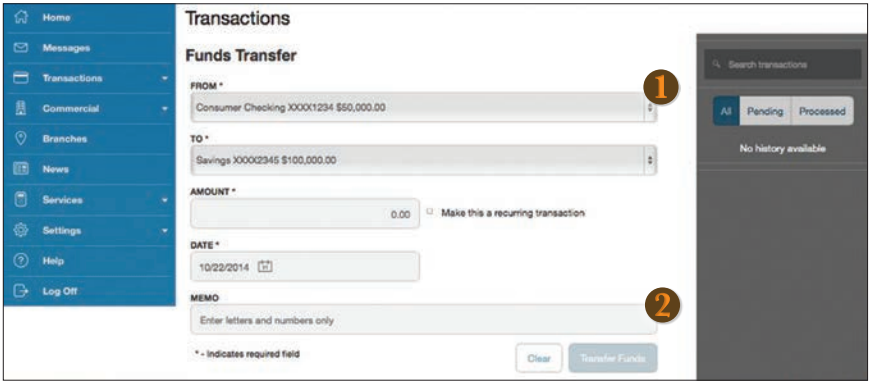
1. **Messages** are displayed at the left side of the screen.
2. You can delete or reply to a message in the upper right corner of the original message, or send a new message by selecting **New Conversation**.

Note

Messages automatically expire after 18 months. If you would like to save a message indefinitely, select the box next to "This message should never expire. ∞"

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

To Transfer Funds:



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.**

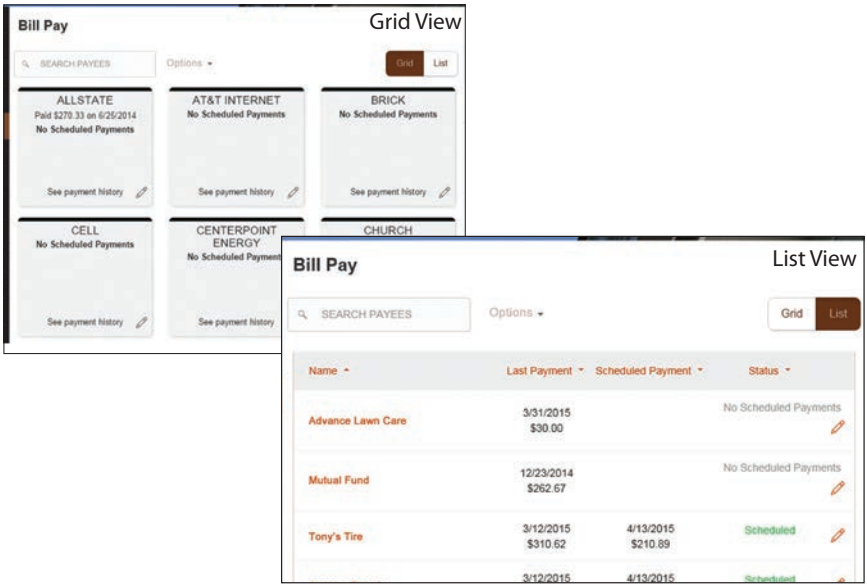
Note

You have the option to create a recurring transfer which will automatically process the transaction so that you do not have to remember to process it manually.

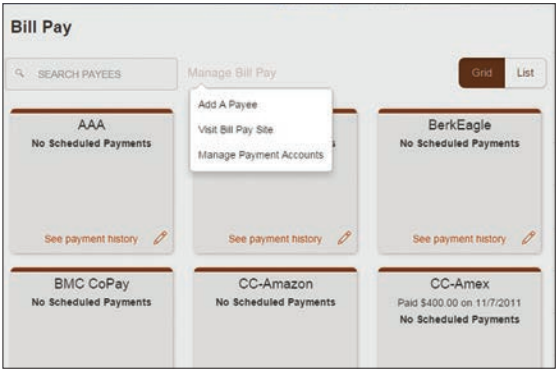
Bill Pay with BankWest is easy and convenient whether you are accessing your account from a computer or a smart device.

New Bill Pay Features

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

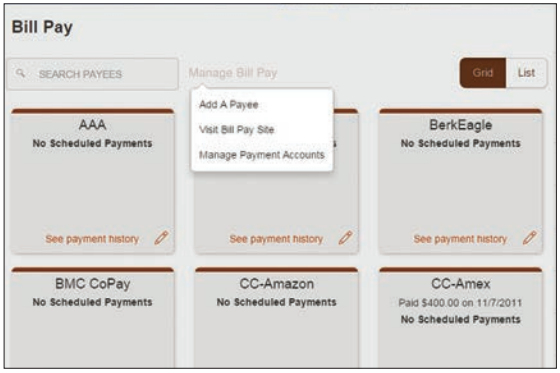


... or click on Manage Bill Pay to Add a Payee or view full the Bill Pay menu.



Bill Pay through Online Banking with BankWest is simple. You are able to perform quick transfers to pay your lawn care service or set up recurring transfers with your cable company.

To Get Started

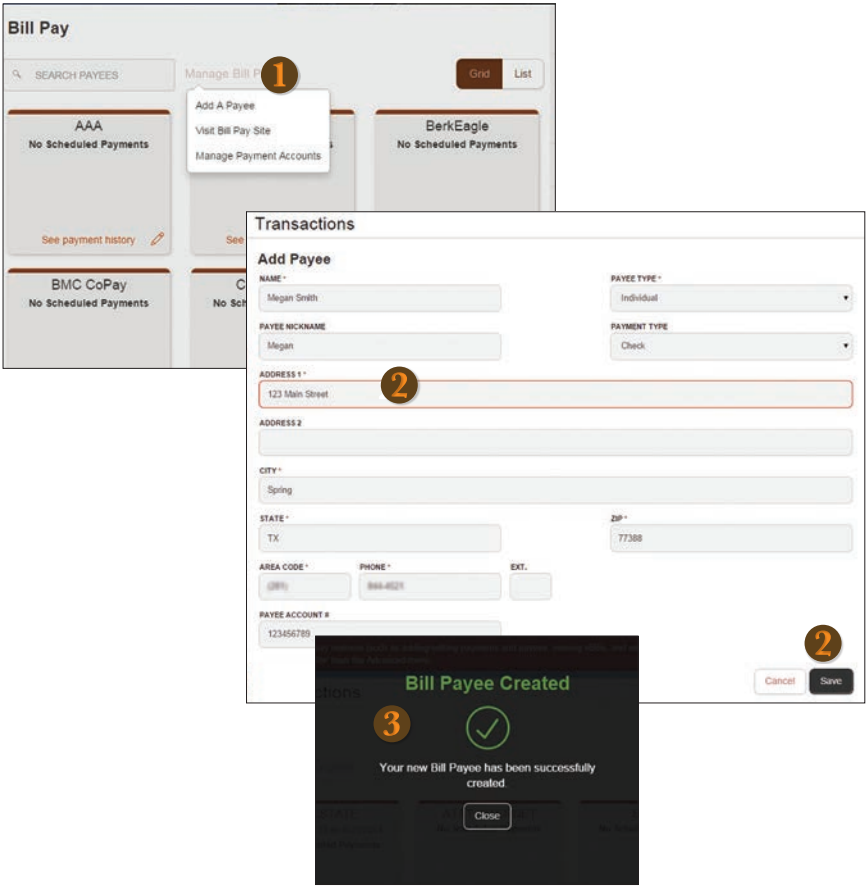


If you are a new bill pay user, you will begin by setting up your payment account.

1. Click on the Manage Bill Pay drop down and select Manage Payment Accounts.
2. Follow the on-screen prompts and then click Save.

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 Create a Payee

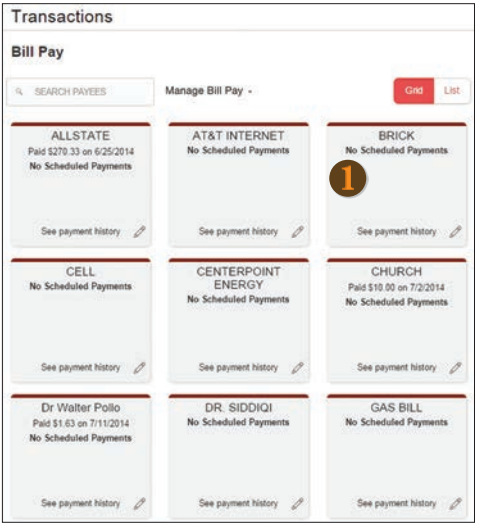


From the **Bill Pay** tab, click the **Manage Bill Pay** dropdown and choose **Add a Payee**.

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.

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

To Make a Payment

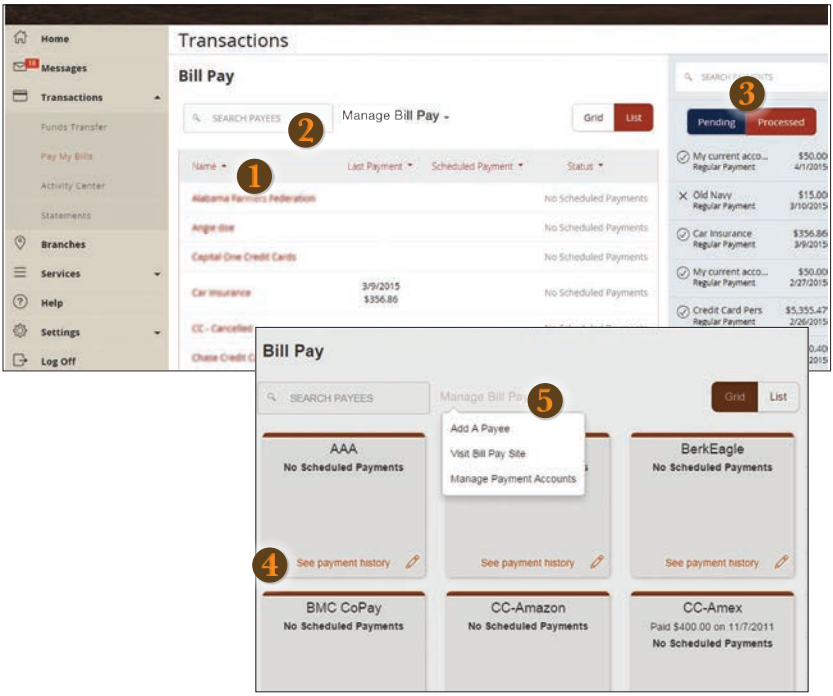


From the **Pay My Bills** tab.

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 amonut of payment and the delivery method.
4. Choose the date to complete the transaction.
5. After you have verified the information, click **Send Payment**.

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

To Search Your Bill Pay:

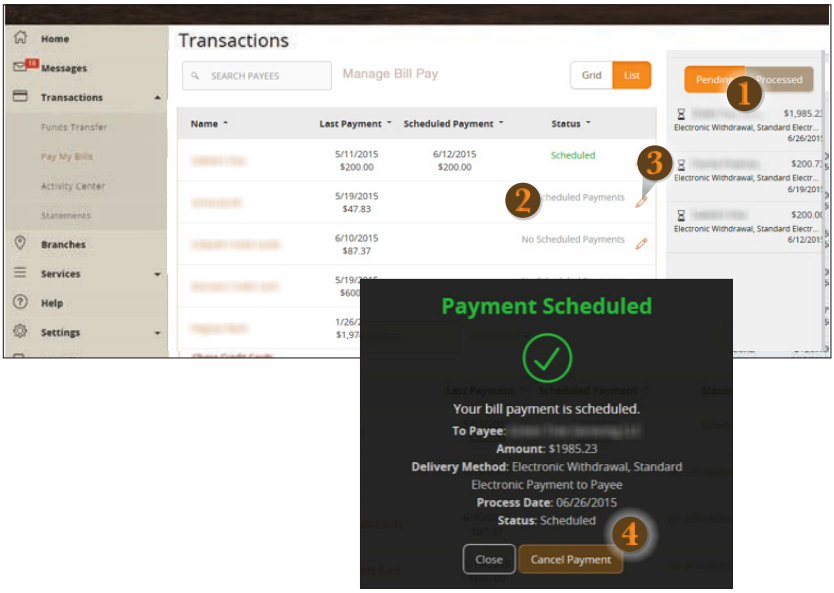


Click on the **Bill Payment** tab.

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. To access additional screens, click on **Manage Bill Pay,** and then **Visit Bill Pay Site**, this will take you to the third party site where you can add, change, delete payees ect.

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

To Cancel a Pending Transaction:

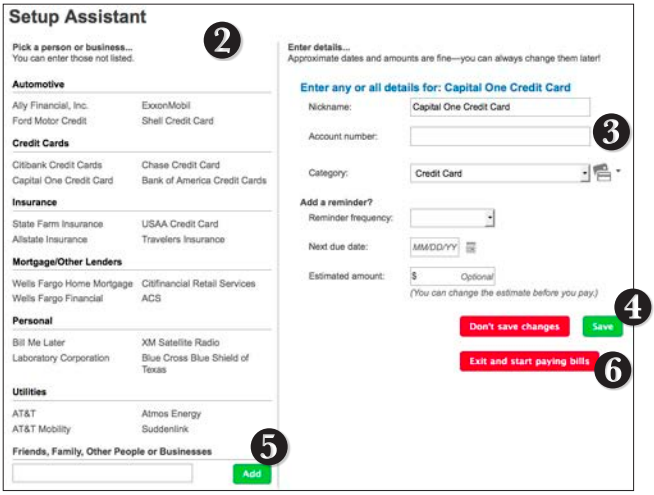


Click on the **Bill Payment** tab.

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**.

With Online Bill Pay, you can conveniently make one time payments or setup auto payments so that you do not have to remember to complete a transaction each month. It is easy to setup national billers to pay your phone bill or credit cards as well as pay the lawn maintenence company or the babysitter.

To Get Started with Bill Pay:

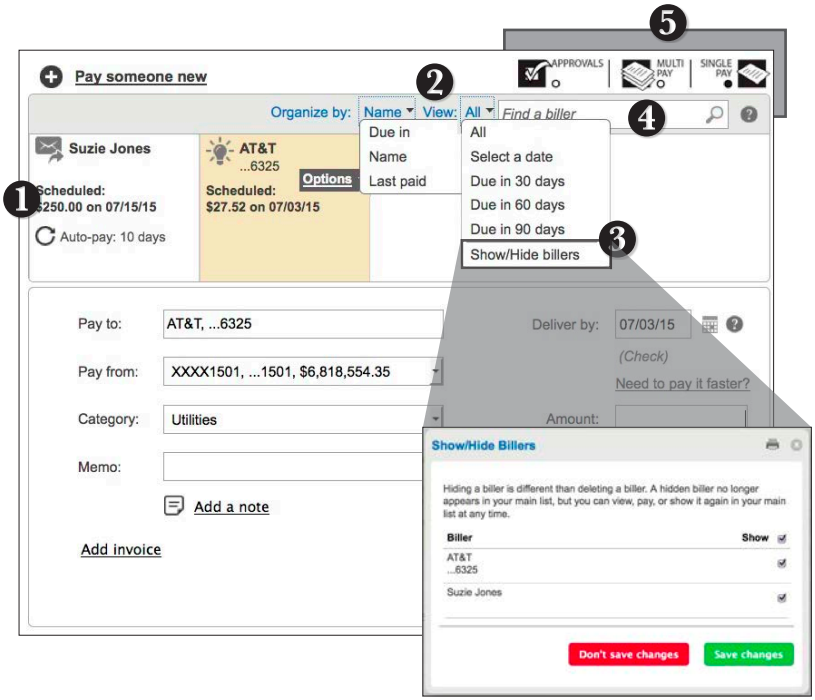


Click on the **Bill Payment** tab.

1. The first time that you log into Bill Pay, you will be prompted to use the **Biller Setup Assistant** to conveniently enter all of your billers at the same time, or go directly to **Pay Bills**.
2. In the **Biller Setup Assistant**, you can add a national biller by simply clicking their name on the left.
3. On the right, the account number, category and next due date can be entered.
4. When all of the information for this biller has been entered, click **Save**. This process can be repeated for all bills that you want to enter at this time.
5. To add a person or business not listed, enter their name and click **Add**.
6. At any time, you can exit and start paying bills. The **Biller Setup Assistant** can be accessed through the Quick Reference side panels at any time.

There are many ways to search and process your monthly payments. Below are some quick access tools to get the job done as efficient as possible.

To Navigate Bill Pay:

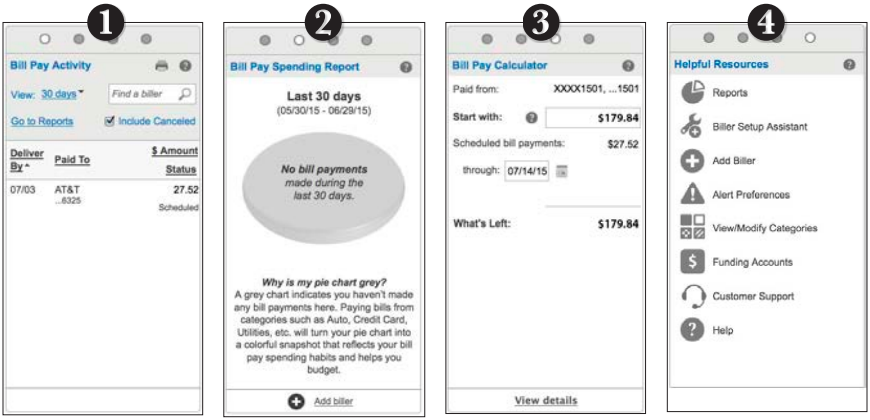


Click on the **Bill Payment** tab.

1. All billers are displayed at the top with information about scheduled payments.
2. The view of billers can be changed by clicking the dropdown next to **View**.
3. Billers can be temporarily shown or hidden by clicking **Show/Hide Billers** in the **All** dropdown, checking/unchecking the box on the right. Be sure to **Save** changes.
4. Billers can be easily searched by entering criteria in the search bar.
5. Quick links to **Approvals**, **Multi Pay** and **Single Pay** make payments easy.

The Quick Reference Side Panel provides easy access to bill pay's most used tools and features.

To Utilize the Quick Reference Side Panel:



Click on the **Bill Payment** tab.

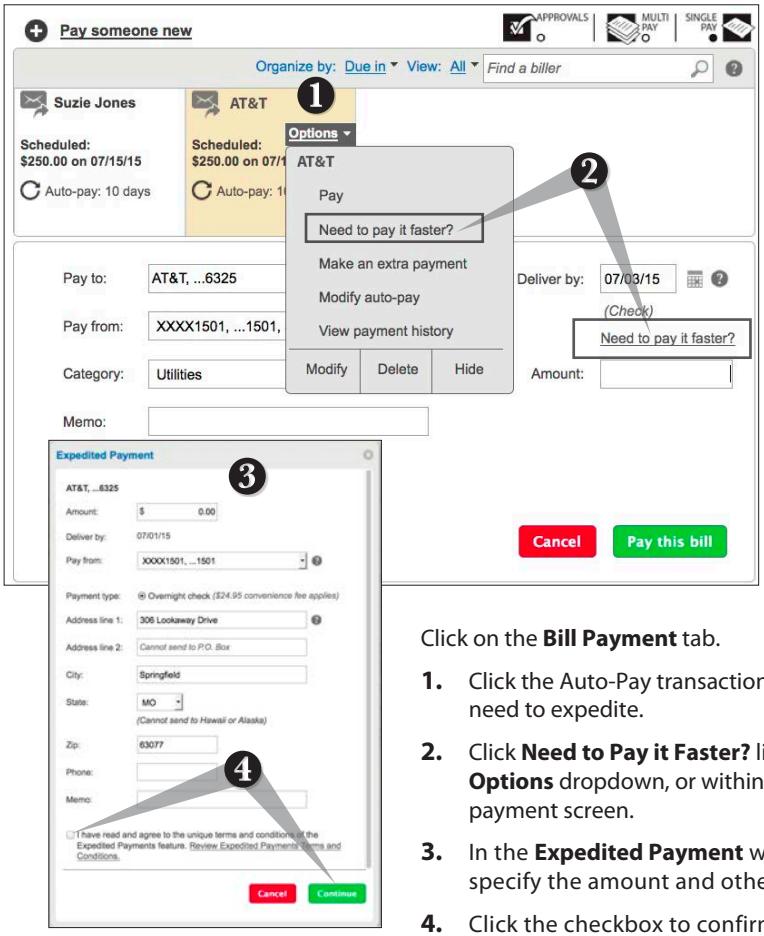
1. **Bill Pay Activity Panel** shows all pending payments. Date ranges can be specified for streamlined viewing.
2. **Bill Pay Spending Report** shows the amounts spent in each category.
3. **Bill Pay Calculator** is a tool that shows the balance after all bills are paid.
4. **Helpful Resources** is a library of tools that make managing and analyzing your spending habits simple.

Expedited Payment

Sometimes you need to pay a bill faster than the typical bill payment cycle. With expedited bill payment, you can send money overnight.

Our Fee Schedule outlines possible fees associated with an expedited transaction.

To Expedite a Payment:

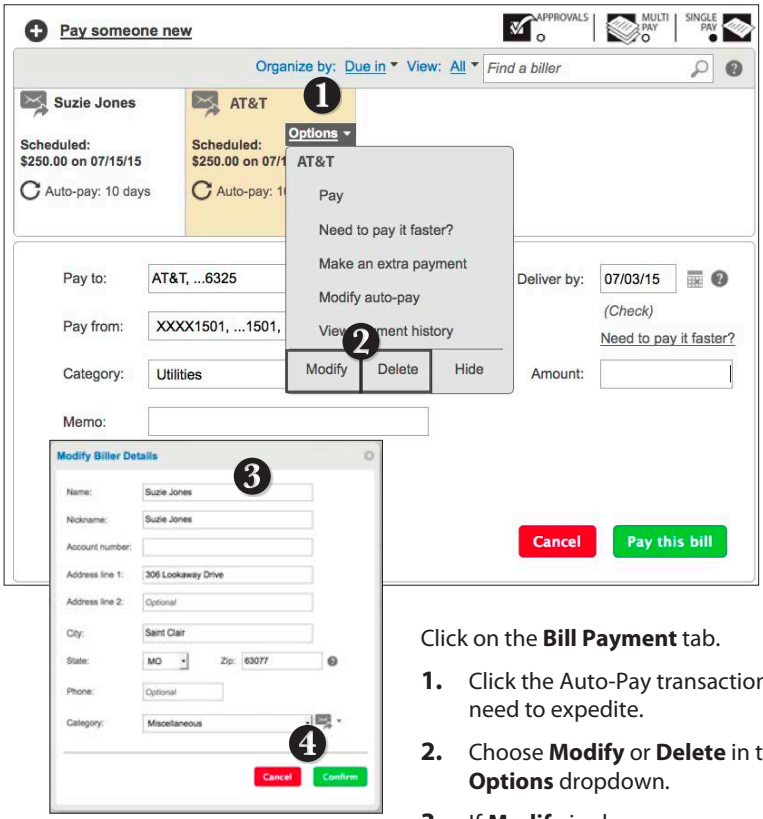


Click on the **Bill Payment** tab.

1. Click the Auto-Pay transaction that you need to expedite.
2. Click **Need to Pay it Faster?** link in the **Options** dropdown, or within the bill payment screen.
3. In the **Expedited Payment** window, specify the amount and other criteria.
4. Click the checkbox to confirm that you agree with the Terms and Conditions as well as any applicable fees, then click **Continue**. You will be presented with a new window confirming a successful transaction.

Biller information can be quickly modified if the need arises.

To Modify or Delete Biller Details:

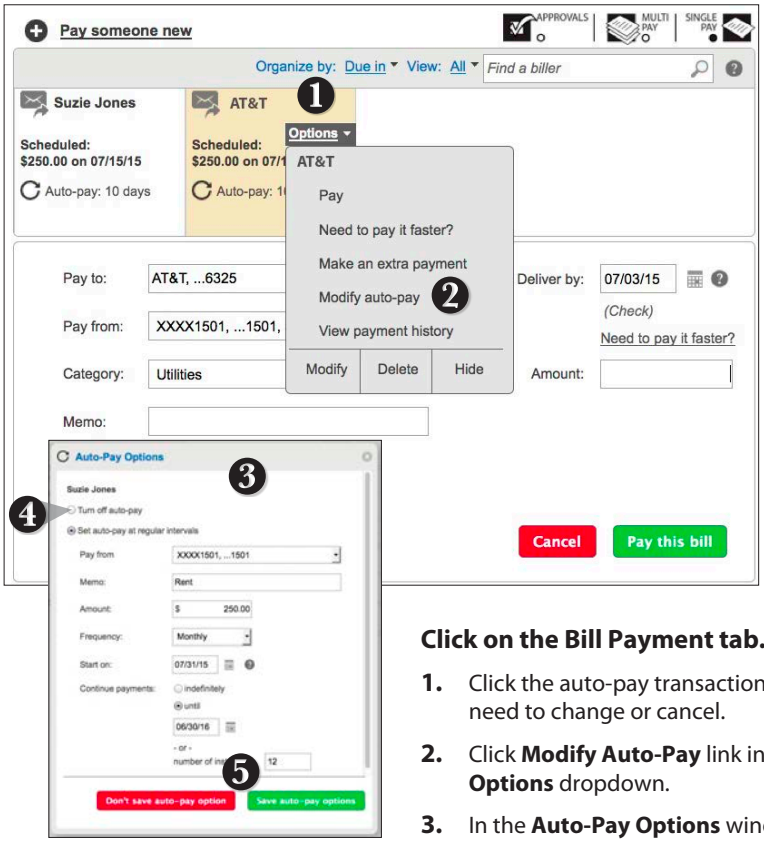


Click on the **Bill Payment** tab.

1. Click the Auto-Pay transaction that you need to expedite.
2. Choose **Modify** or **Delete** in the **Options** dropdown.
3. If **Modify** is chosen, a new window will open where information can be easily changed including the default category or contact information of the biller.
4. Choose **Cancel** or **Confirm**.

Even after you have set up a payment, you have the ability to edit 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.

To Modify or Delete an Auto-Payment:

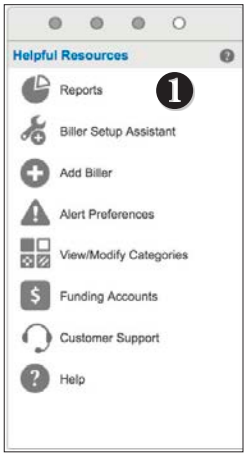


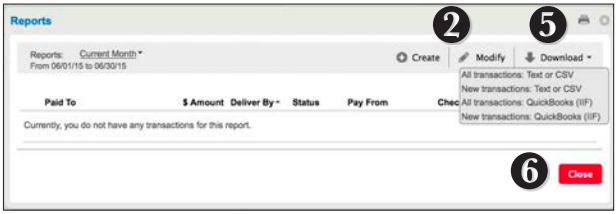
Click on the Bill Payment tab.

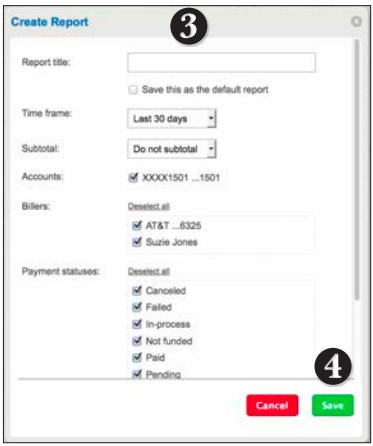
1. Click the auto-pay transaction that you need to change or cancel.
2. Click **Modify Auto-Pay** link in the **Options** dropdown.
3. In the **Auto-Pay Options** window, modify the criteria.
4. Auto-Pay can be disabled for this biller by clicking **Turn Off Auto-Pay**.
5. Choose **Save** or **Don't Save**.

You can receive a detailed overview of your spending habits helping you better manage your finances by running a series of regular reports. You can view them on your computer or you can download them locally to your hardrive.

To Create or Run a Report:





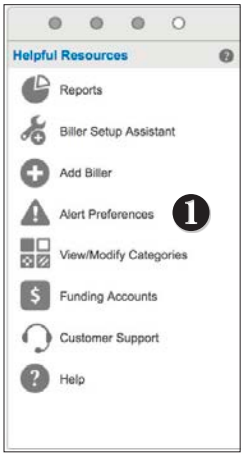


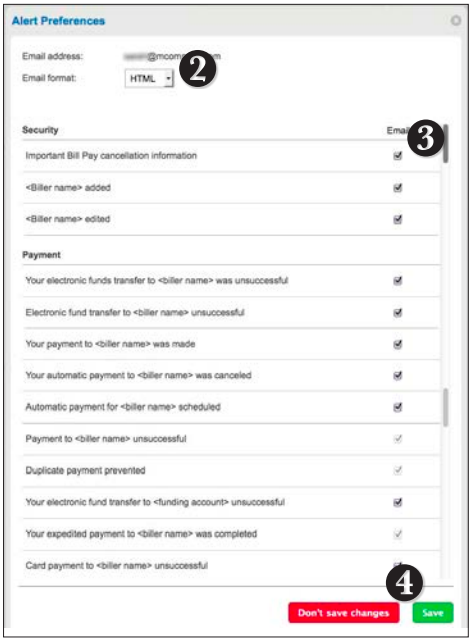
Click on the Bill Payment tab.

1. Click on the **Helpful Resources** panel. Select **Reports**.
2. Choose to **Create** or **Modify** a report.
3. When creating a report, be sure to specify a unique report name, frequency and criteria.
4. Choose **Save** or **Cancel**.
5. Reports can be downloaded and saved locally. Click the **Download** dropdown and choose the file type.
6. Click **Close** when finished.

Set up alerts to notify you of changes to your security preferences or status updates to your payments. This is an easy way to keep in touch with what is happening with your accounts.

To Manage Alert Preferences:



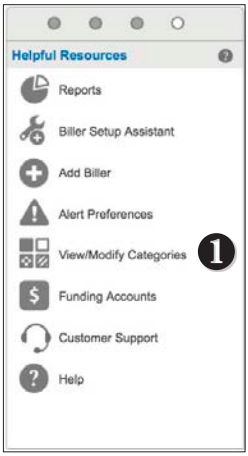


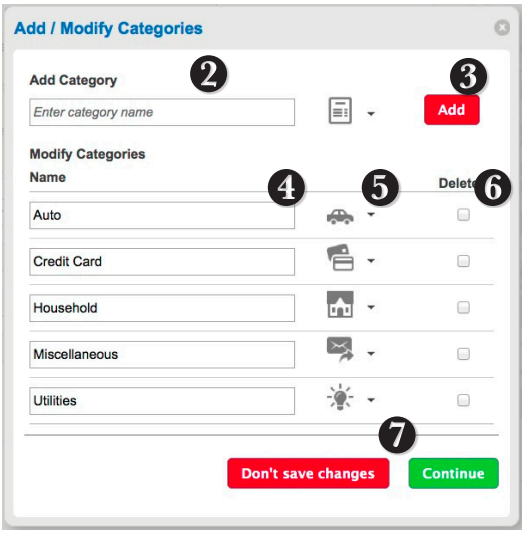
Click on the **Bill Payment** tab.

1. Click on the **Helpful Resources** panel. Select **Alert Preferences**.
2. Choose which email format is best for receiving the alert.
3. Select or deselect reasons to receive alerts.
4. Choose **Save** or **Don't Save**.

Staying organized is essential to keeping your finances in check. With categories you can easily group like payments together for unity when creating reports. Assigning and organizing your payees into specific groups called Categories ensures increased convenience when paying your bills.

To Add / Modify Categories:



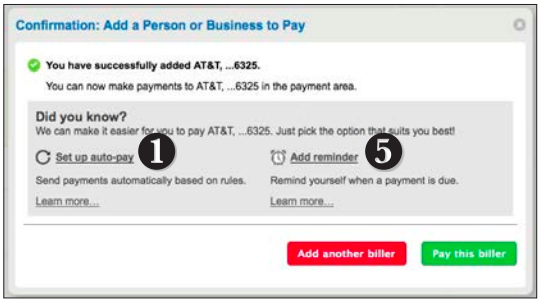


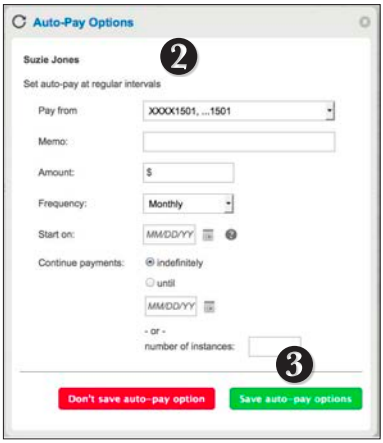
Click on the **Bill Payment** tab.

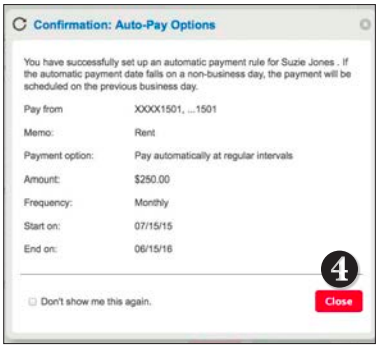
1. Click on the **Helpful Resources** panel. Select **View/Modify Categories**.
2. To add a category, simply enter a unique category name.
3. Click **Add**.
4. Category names can be modified by entering a new name
5. Icons that help differentiate the categories can also be changed.
6. It is easy to delete categories by checking the box under the **Delete** column.
7. Choose **Continue** or **Don't Change**.

Staying on top of bills is made easier with Auto Pay. You can choose to setup recurring payments at varied intervals for each bill. Setting up a recurring payment takes only a few moments, and saves you time from not entering a payment each time a bill is due. You can also choose to receive a reminder of the pending bill instead.

To Setup Auto Pay:





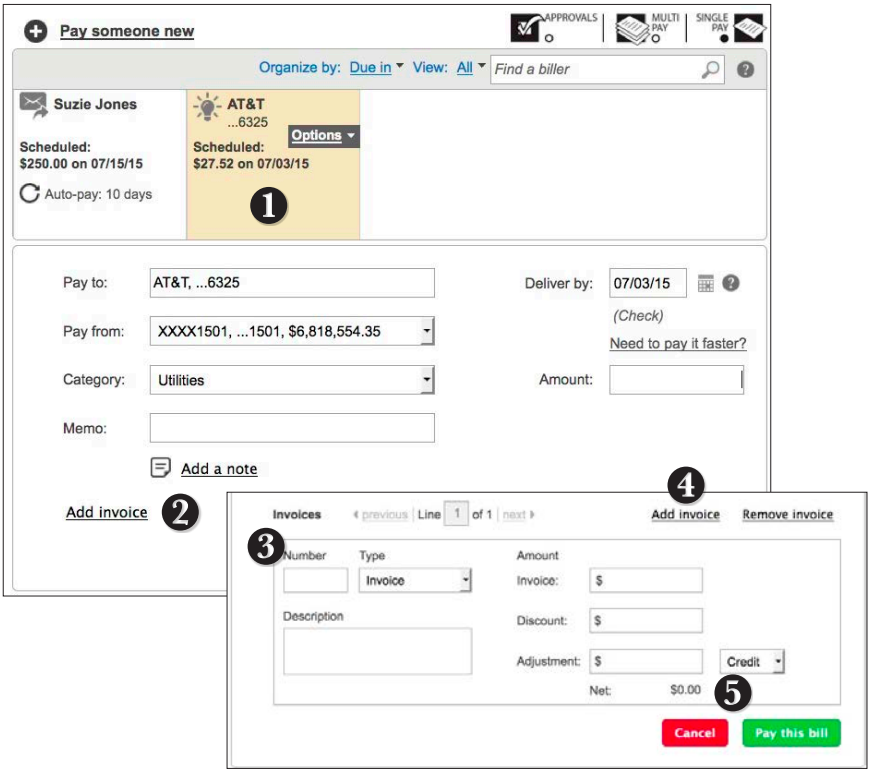


Click on the **Bill Payment** tab.

1. After successfully creating a person or business to pay, you can choose to set up auto-pay by selecting the link **Set up auto-pay**.
2. In the new screen the amount, starting date and repetition can be designated.
3. Choose **Save** or **Don't Save**.
4. A new screen will appear confirming your **Auto-Pay Options**. Click **Close**.
5. If you would prefer to manually process the payment each month, you can **Add a reminder** so that you will receive a notification when this payment is due.

The invoice feature is to include a reference when you are paying a bill. So a payment is made to a company that has sent an invoice, an invoice reference number will be imprinted on the payment.

To Add an Invoice Reference to a Payment:

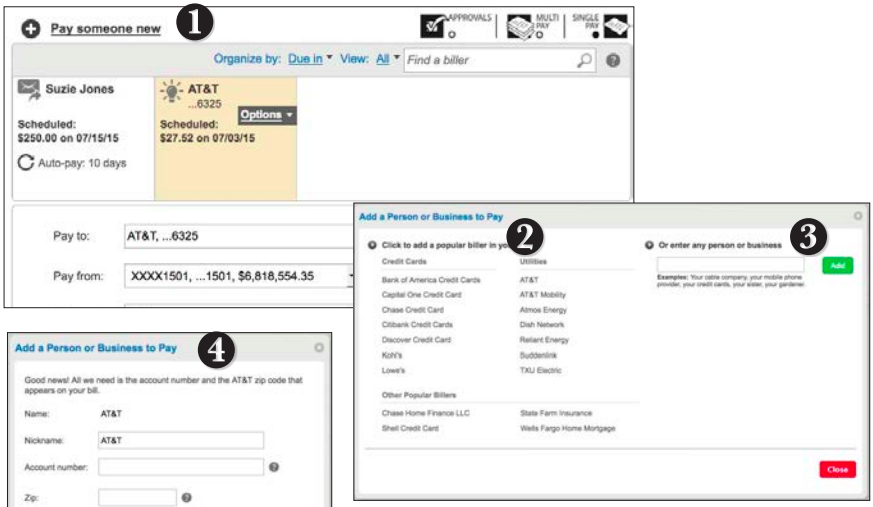


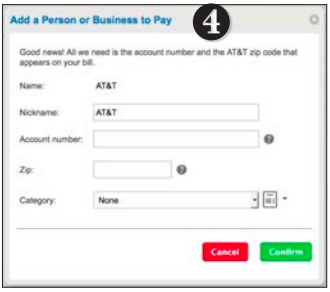
Click on the **Bill Payment** tab.

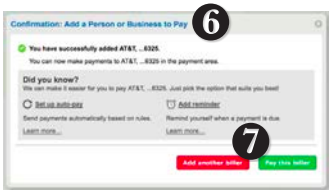
1. Click the transaction that for which an invoice reference needs to be added.
2. Clicking the **Add Invoice** link.
3. Within the new information, enter the invoice number and a description of the payment, if desired.
4. Additional invoices can be added buy clicking **Add Invoice**.
5. Choose **Pay this Bill** or **Cancel**.

Adding a payee or a biller is easy with our Online Bill Pay system. In no time you will be sending payments locally or nationally.

To Add a Person or Business to Pay:







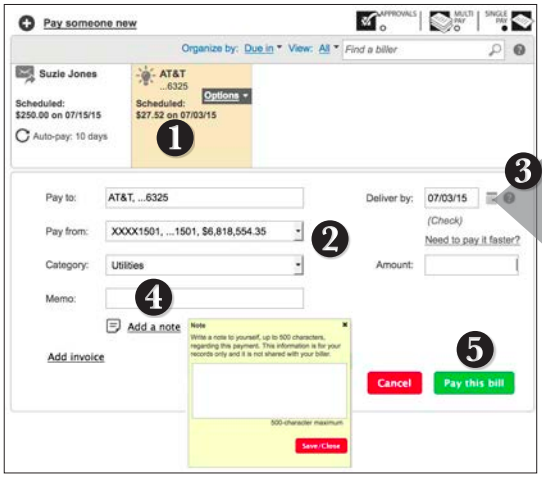
Click on the **Bill Payment** tab.

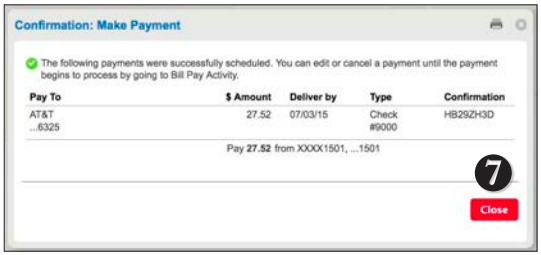
1. Click the **Pay Someone New** link located at the top of the page.
2. Simply click on a company name to add a national biller.
3. For local businesses or individuals, enter the name of the company on the right.
4. When adding a national biller: fields like the account number will need to be populated. Click **Confirm**.
5. When adding a person or local business to pay: a new screen will open for you to enter additional information. Click **Confirm**.
6. When a person or business has been successfully added, a confirmation screen will appear. You can choose to Set up auto-pay or add reminders about this bill.
7. Click **Pay this biller** or **Add another biller**.

Schedule a Single Payment

There are many options to automate your bill payment. If you would rather set up and send payment for each bill manually, or if you have a situation where you need to make a one-time payment follow the instructions below.

To Schedule a Single Payment:





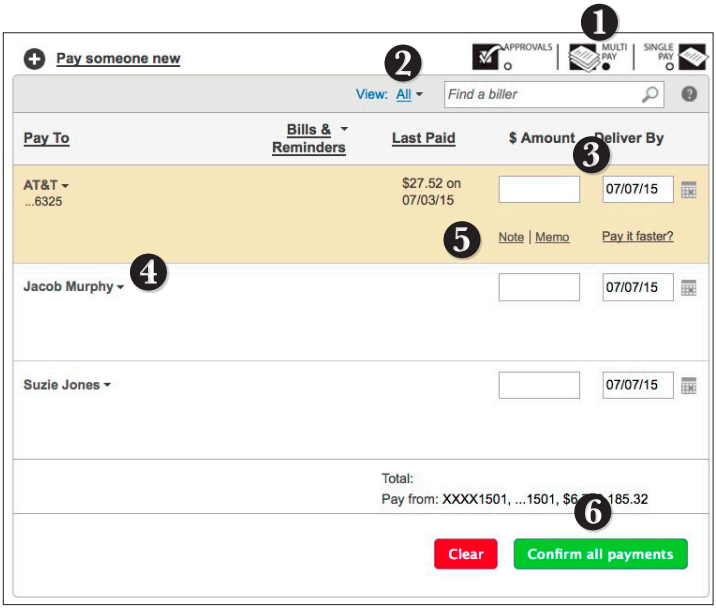
Click on the **Bill Payment** tab.

1. Click the transaction that for which a payment needs to be added.
2. Choose the **Pay from account** and include other information like category if desired.
3. Select the date by entering the date manually or using the convenient calendar feature.
4. Adding a note or memo is easy. **Notes** are visible to only account holders, and **Memos** will be seen by the biller.
5. Click **Pay this Bill**.
6. Confirm the payment in the new screen by clicking **Confirm**.
7. A new conformation screen will open, click **Close**.

Schedule Multi Payments

Free yourself from the hassle of writing checks and the clutter that comes with traditional ways of paying bills. Multi-Pay is a quick and easy alternative to paying your bills online at the sites of each individual company.

To Schedule Multiple Payments:

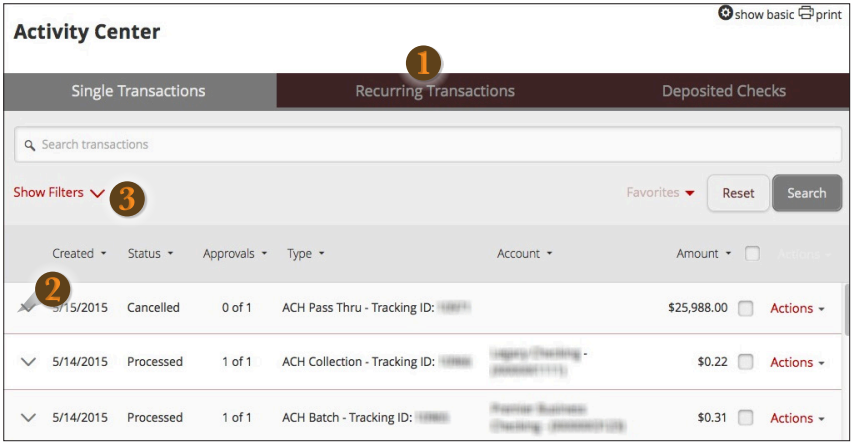


Click on the **Bill Payment** tab.

1. Click **Multi Pay** located at the top of the page.
2. The date range of future bills can be altered by clicking the **All** dropdown.
3. Simply enter the **$ Amount** and the specific **Deliver By** date for each biller.
4. Be sure to add notes, memos or choose to pay it faster by clicking the links.
5. Biller information can be changed by clicking the arrow next to the name.
6. Click **Confirm all payments** after you have reviewed all transactions.

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 single or recurring transactions, view debits/credits and the status, type, amount, account and date of your online activity.

To View Unprocessed Transactions:

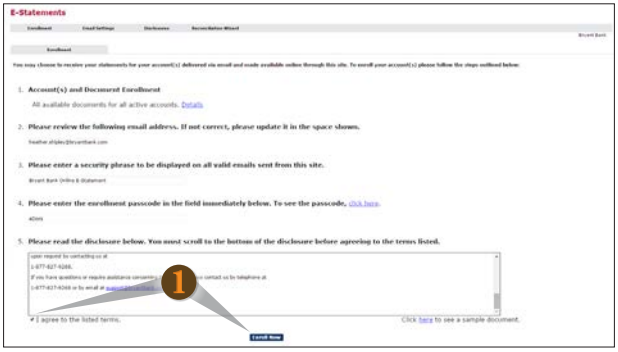


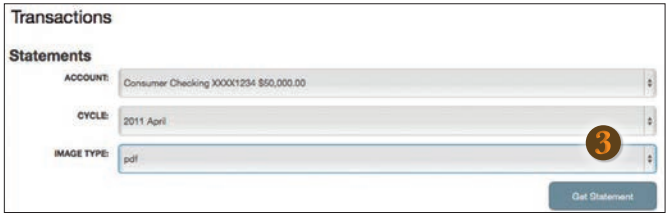
Click on the **Activity Center** tab.

1. You can choose to view **Single Transactions**, **Recurring Transactions**, or **Desposited Checks** by clicking on the corresponding tab.
2. Click the V next to the transaction to view details.
3. Click **Show Filters** for additional search options, click the V to expand search options.

The Statements 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.

To View Your Statements:



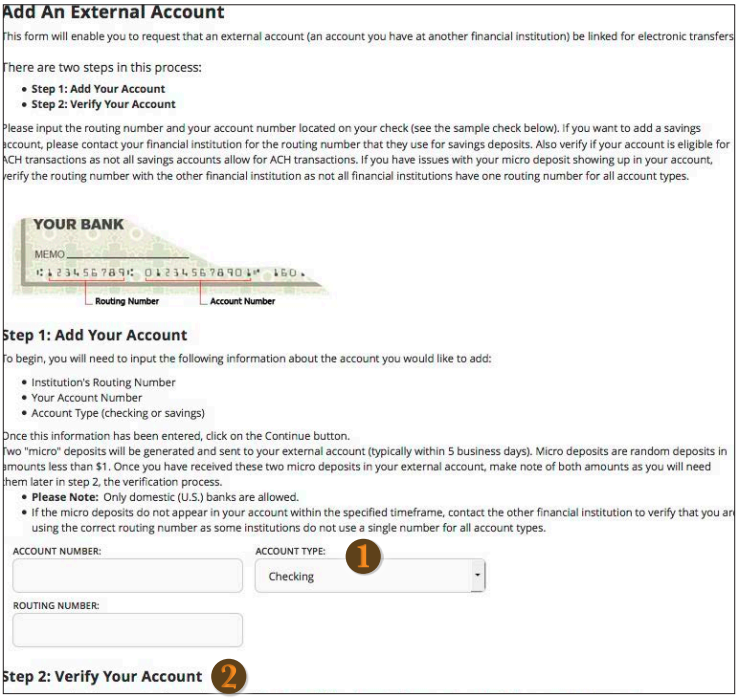


Click on the **Statements** tab.

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. If you're enrolling in Statements for the first time, you will be presented with an enrollment form. Fill out the information. Click "I agree to the listed terms" and select **Enroll Now**.
3. Using the drop-down menus, select the Account, Cycle, and Image Type for your Statement, then click **Get Statement.**

In order to transfer funds to and from an account outside BankWest, you must first enroll the new external account. This will ensure the ability to make fund transfers to and from the outside account by integrating it into one, simple location.

To Add an External Account:

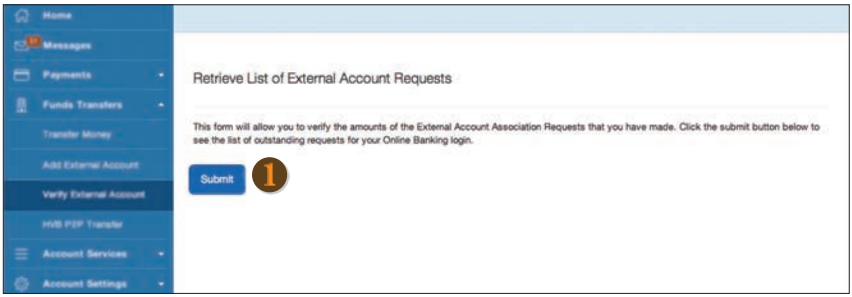


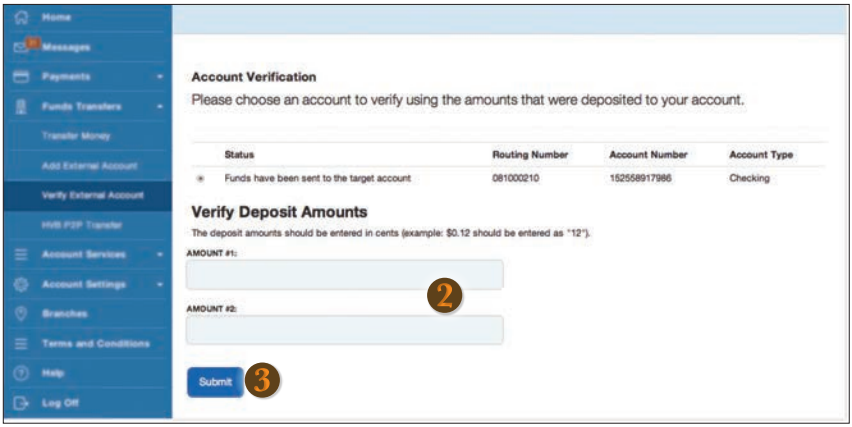
Click on the **Add External Account** tab.

1. To begin adding an external account, enter the **Account Number** and the financial institution's **Routing Number** in the spaces provided. For reference, these numbers can be located towards the bottom of a paper check. Next, from the drop-down menu, choose the **Account Type**.
2. Click **Continue**. You should then receive micro deposits in the external account to show the process has been initialized. Once you receive the amounts of your micro deposits, go to **Verify External Account** to enter the amounts and activate your external account.

Once you have made a request to add an external account, you will then be asked to verify the two micro deposits made to the new account to prove ownership.

To Verify an External Account:

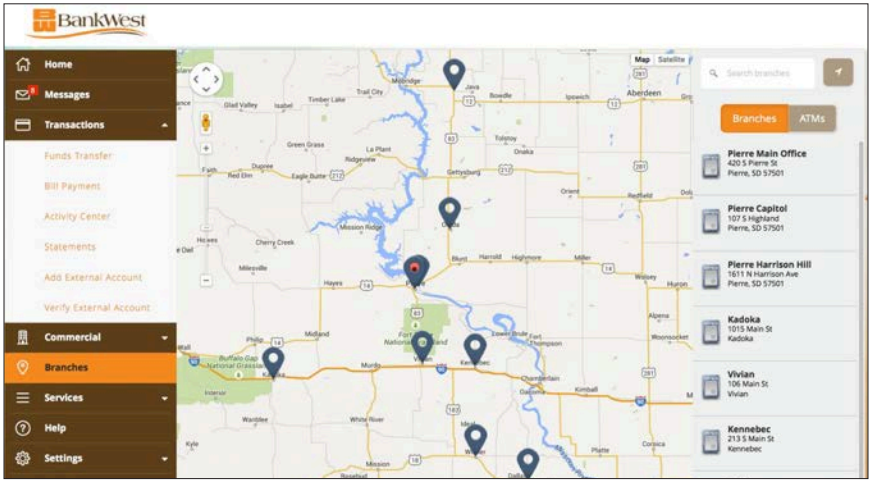




Click on the **Verify an External Accounts** tab.

1. To begin verifying the micro deposit amounts of your external account request, click **Submit**. You will then be directed to a new window.
2. **Select the Account** you would like to verify.
3. In the spaces provided, enter the amounts of the micro deposits. **Click Submit** to finish.

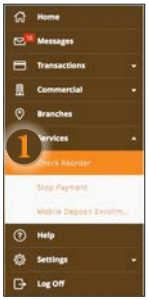
Looking for the branch location or ATM nearest to you? You can click on the Branches or ATMs button to locate BankWest's branches and ATMs.

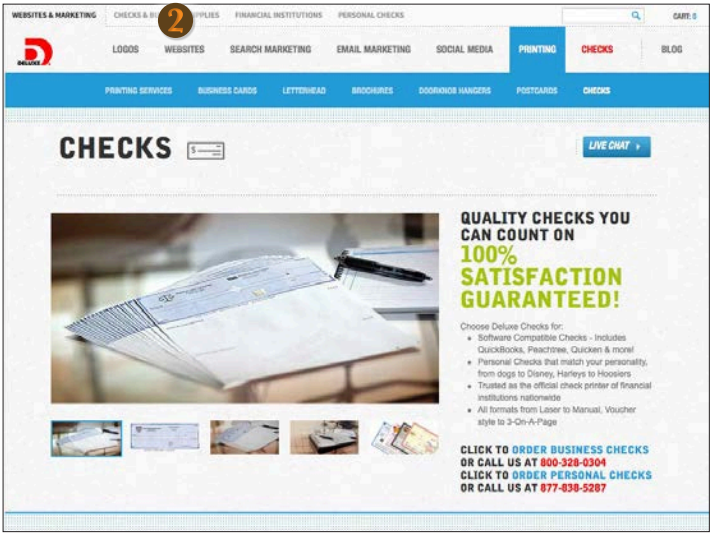


With Online Banking, you can conveniently reorder checks online.

Note **If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.**

To Reorder Checks:



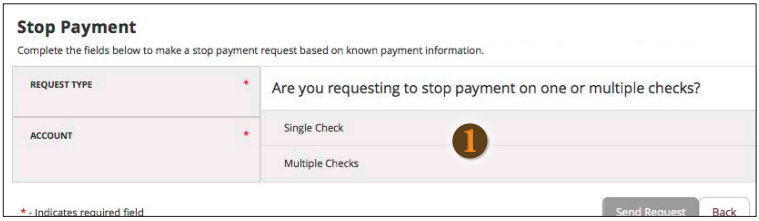


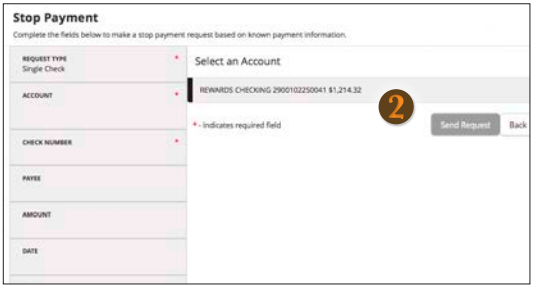
Click on the **Check Reorder** tab.

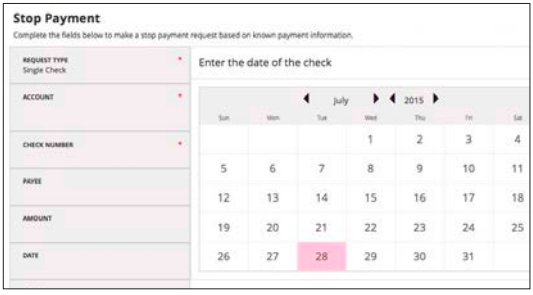
1. Your will need to pick the account for which you would like checks ordered.
2. You will be redirected to our trusted vendor's website to complete your order.

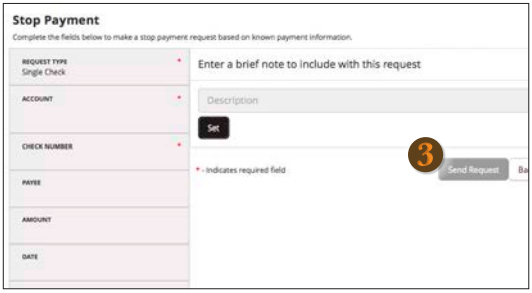
Using Online Banking with BankWest, you can initiate a stop check payment request from any device. Visit **Activity Center** to review the status of your request. The stop payment will remain in effect for six months. fees may apply. Contact BankWest at 1-800-253-0362 for current fee information.

To Intiate a Stop Payment Request:





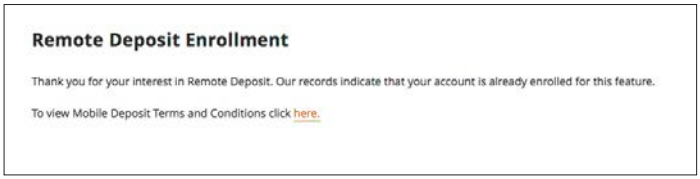




Click on the **Stop Payment** tab.

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

To Enroll in Mobile Deposit:



Under the Services tab, Select **Mobile Deposit Enrollment**

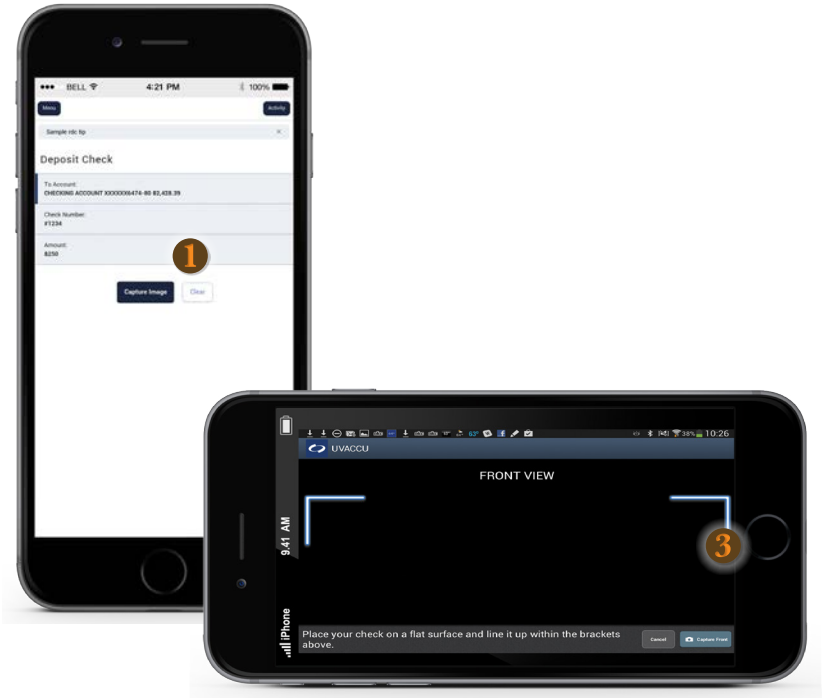
1. Click the "Mobile Deposit Terms and Conditions" link and review the terms.
2. Click the Checkbox indicating your acceptance of the terms.
3. Click **Submit**. You will see a confirmation screen if you have completed the form correctly.
4. Once your information has been reviewed by the bank you will 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.

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

To Deposit a Check via Your Smartphone:

Note

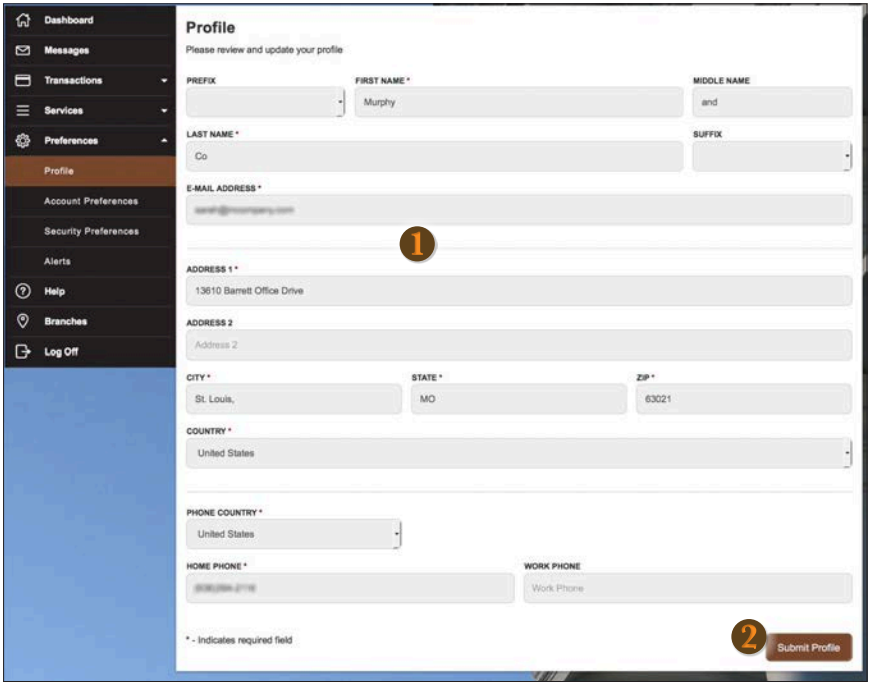
This feature is only available when using our mobile app on your mobile device.



1. **Choose the account** where you wish to make a deposit.
2. Enter check number and 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 all elements are legible.
5. Take the image of the backside so that the endorsement is on the left side of the image.

It is important to maintain current contact information on your account. Changes are made in real-time.

To View Your Profile:

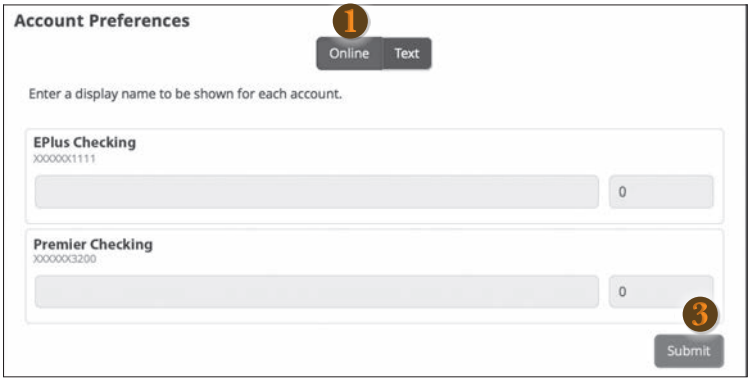


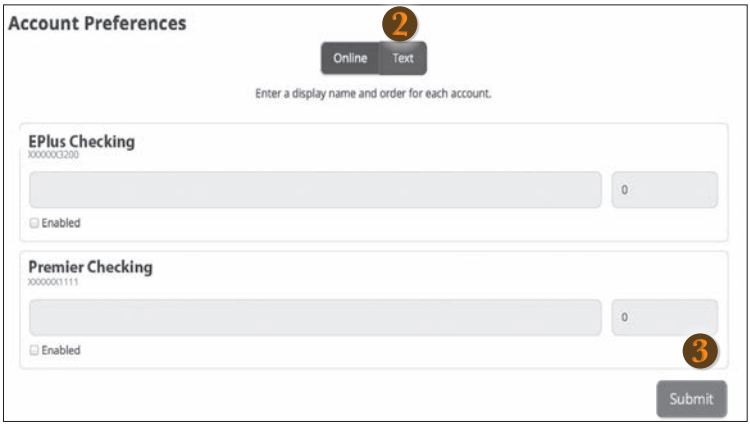
Click on the **Profile** Tab.

1. Input new information or information that you would like to update, into the spaces provided.
2. Click **Submit Profile** to save.

In Account Preferences, you can select name and viewing preferences for your Online and Text Banking accounts.

To Set Up or Change Your Viewing Preferences:





Click on the **Account Preferences** tab.

1. When selecting **Online**, customize your account display name in BankWest Online Banking and choose the order preference for viewing.
2. Toggle to the **Text** button for Text Banking account preferences. You must enroll in text banking by selecting Text Enrollment from the Settings menu option. To view an account in Text Banking, check "**Enabled**". Customize a four character account nickname to display and choose the order preference for viewing.
3. When you are happy with your choices, click **Submit.**

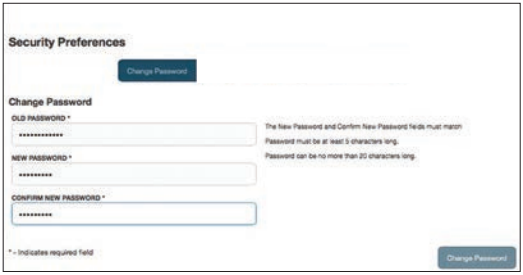
In **Security Preferences**, you can change your password, Login ID and update contact options for delivery of your secure access code.

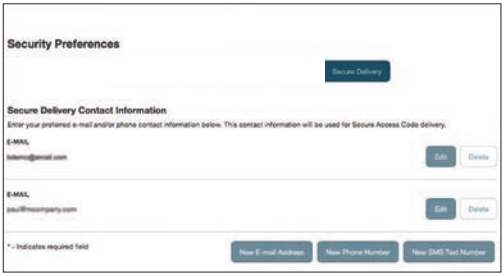
To Set Up or Change Your Security Preferences:

Click on the **Security Preferences** tab.

Change Password:

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



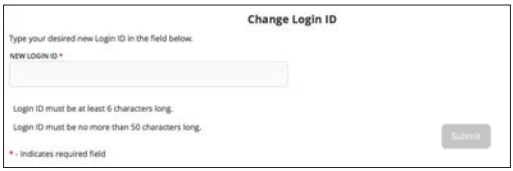


Secure Delivery:

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.

Change Login ID

Be sure to create a login that you will remember, but is not too recognizable.



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 as well as the delivery option to receive that alert. All alerts will automatically be sent to your Online Banking account via Secure Messages, regardless of the additional delivery preferences you have chosen.

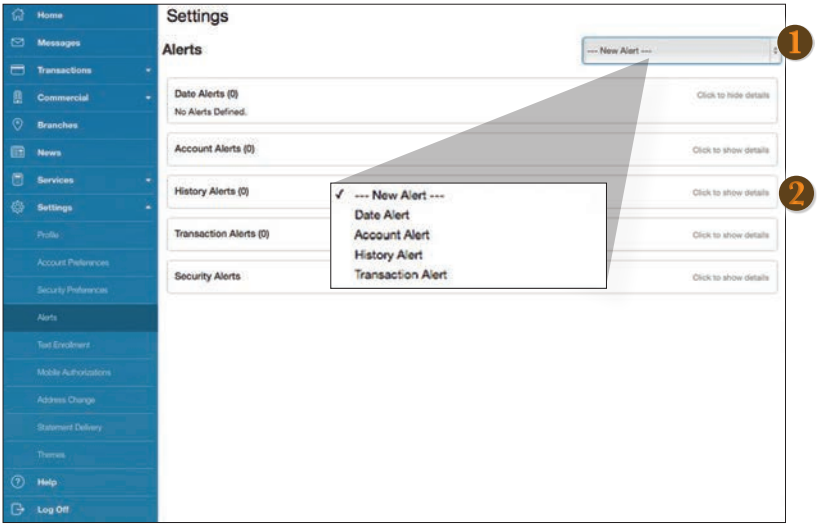
To Edit Security Alert Delivery Preferences:

You can edit specific Account, History, and Transaction alert preferences found in **Alerts** under the **Settings menu**. Delivery preferences include:

- Secure Message within Online Banking
- Phone Number
- SMS text message number

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

To Set Up Alerts:

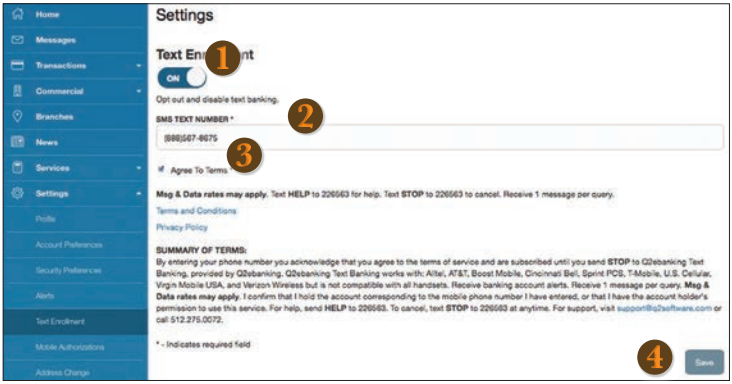


Click on the **Alerts** tab.

1. To create an alert, use the dropdown to choose a new alert type
2. To view details of an already existing alert, choose the **edit** link on the right end of the alert box.

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

To Enroll in Text Banking:



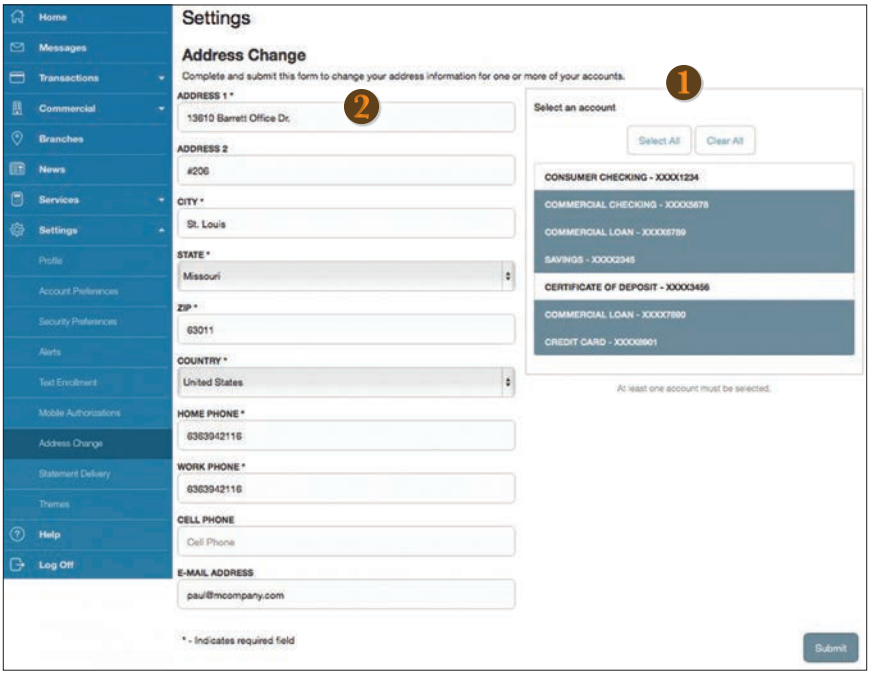
Click on the **Text Enrollment** tab.

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

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

It is important to maintain current contact information on your account. Changes are made in real-time.

To Change Your Address:



Click on the **Address Change** tab under the Settings menu.

1. Choose which account this change will apply to.
2. Update your contact information and click **Submit**.

In our Themes tab, you can change the way your Online Banking appears. It is as simple as clicking the sample screen. Changing this setting will change how your Online Banking looks online and through our app.

To Change Your Theme: