

WEST SHORE BANK

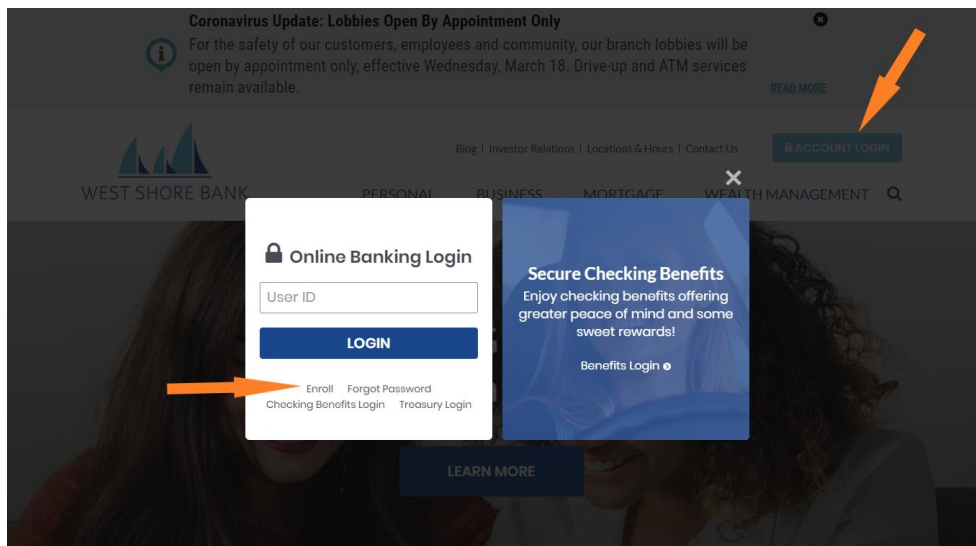
DIGITAL CAPABILITIES



A QUICK REFERENCE GUIDE TO EXPLAIN OUR DIGITAL CAPABILITIES AND HELP YOU MANAGE YOUR FINANCES REMOTELY. COMPLETE WITH INSTRUCTIONS ON HOW TO ENROLL EITHER THROUGH SELF SERVE METHODS OR CONTACTING OUR CUSTOMER CARE TEAMS.

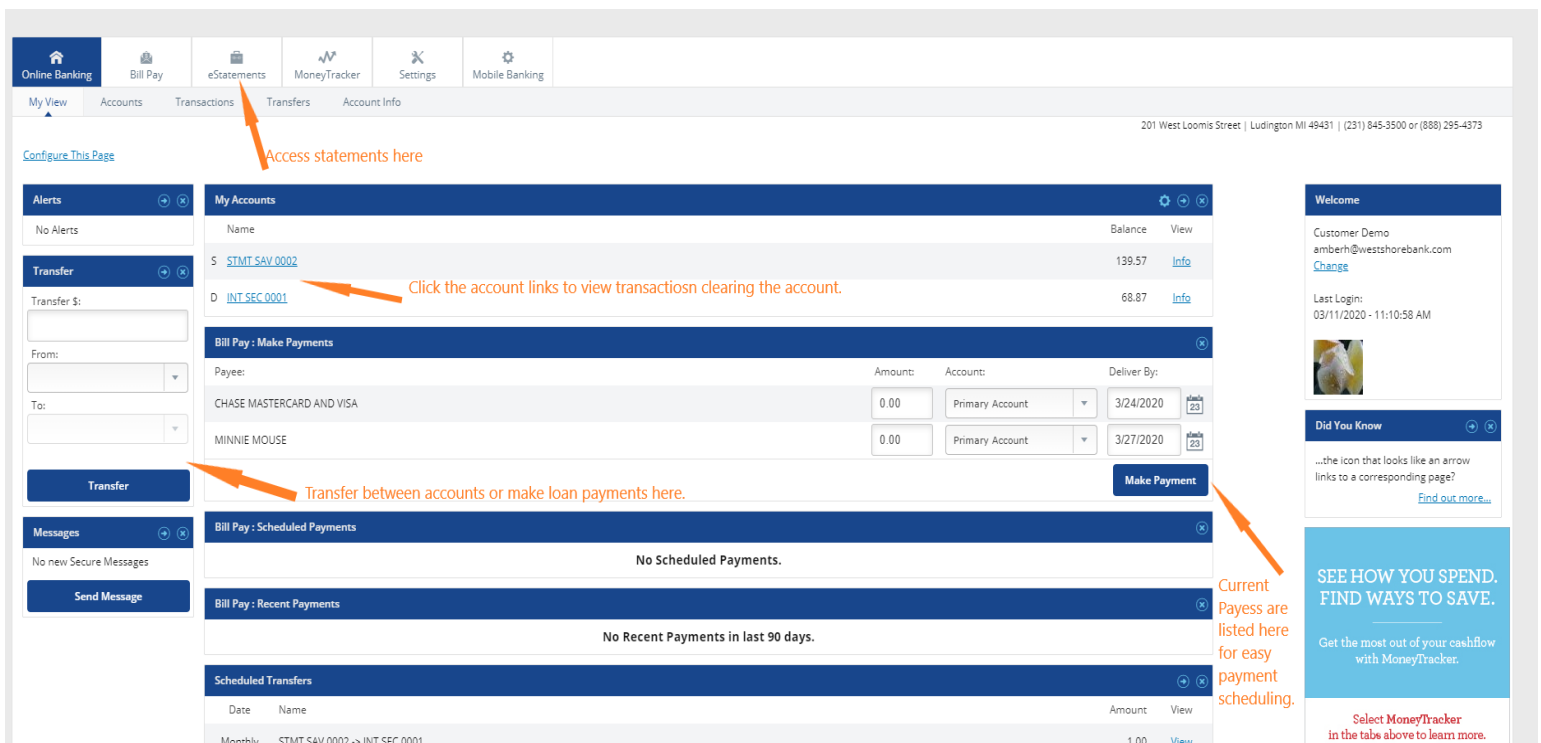
Consumer Digital Capabilities

Not Enrolled? [Self-enrollment](#) is available by selecting 'Account Login' on our website's home page or contact [Customer Care](#) at 888.295.4373.

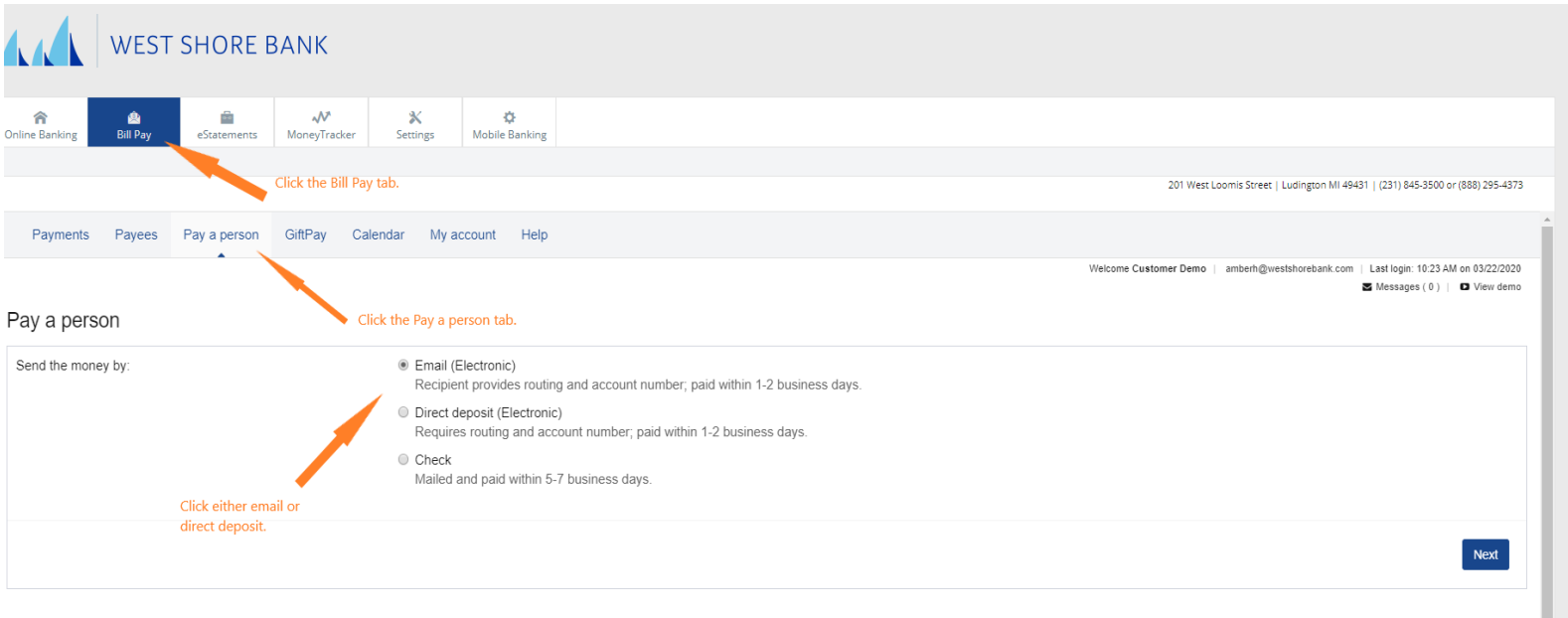


Online Banking Capabilities - most capabilities are accessed right from the dashboard landing page when logging into online banking.

- Check balances
- Transfer funds between accounts
- Make loan payments
- Access e-statements
- Pay bills

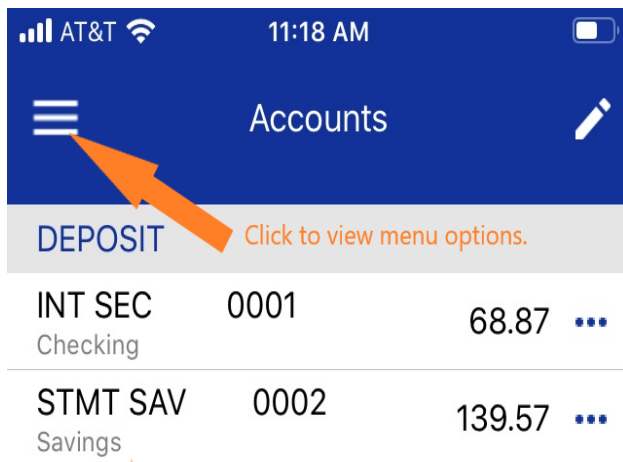


Additional Bill Payment Capabilities – not only can you pay existing billers and add new billers, you also have the ability to pay people electronically. Either email the recipient, which will have them provide their routing and account number, or if they give you their routing and account number, you may enter it for direct deposit. This allows you to pay friends and family electronically.

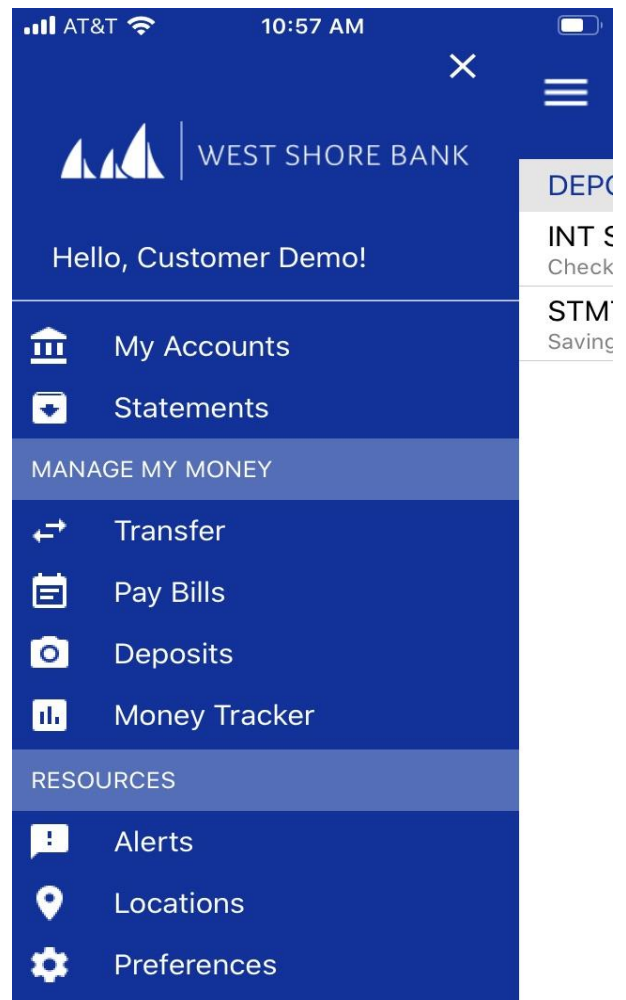


Mobile Capabilities – provides the same access as online banking with a few additional capabilities. You can also enable Touch ID and face recognition if device allows. Once logged in accounts are listed on the landing page. All other capabilities are accessed through the menu. Download the app for free [Apple](#) | [Android](#)

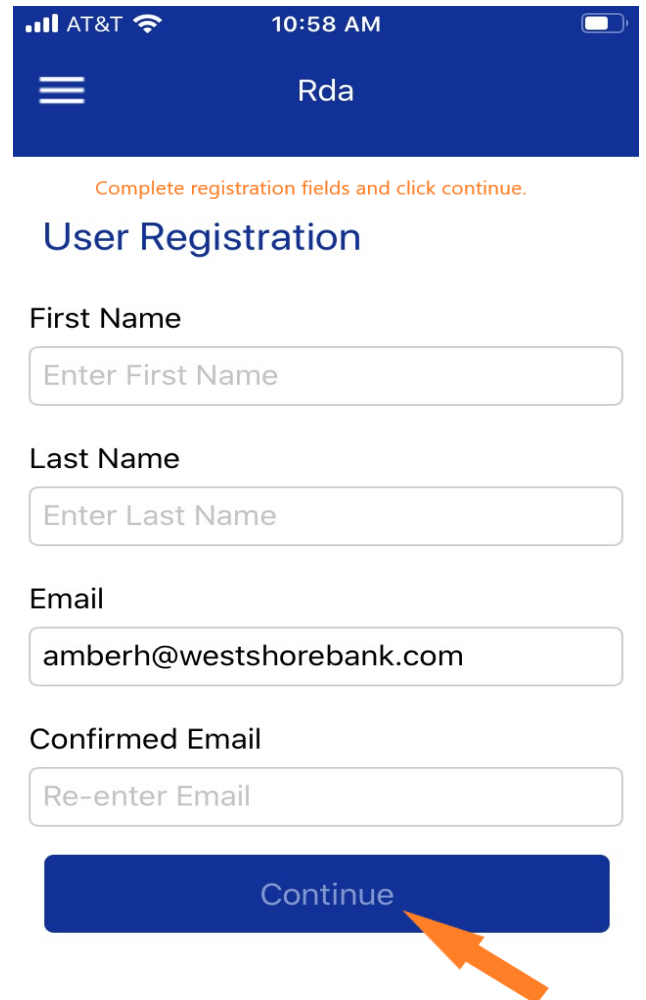
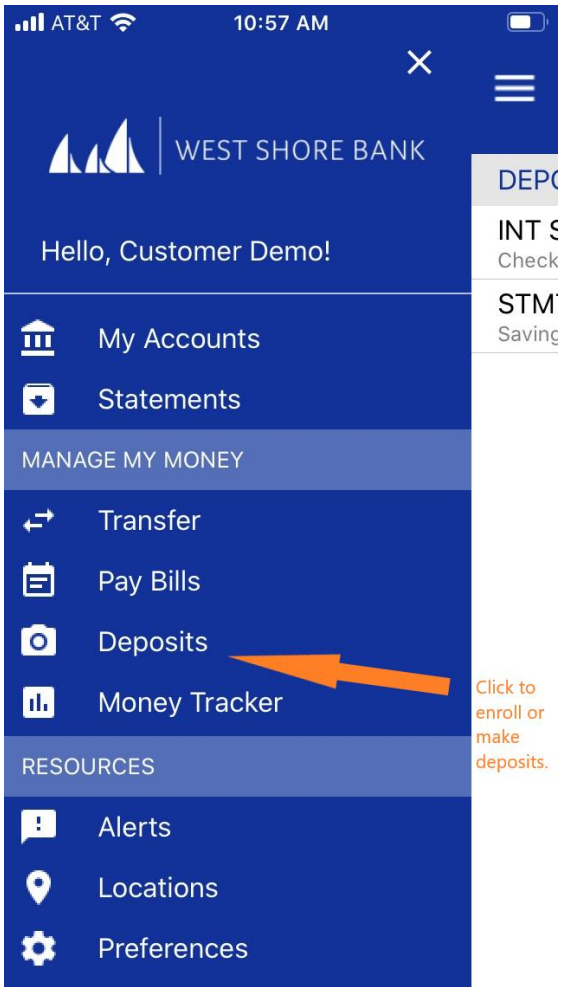
- Check balances
- Transfer funds between accounts
- Make loan payments
- Access e-statements
- Pay bills



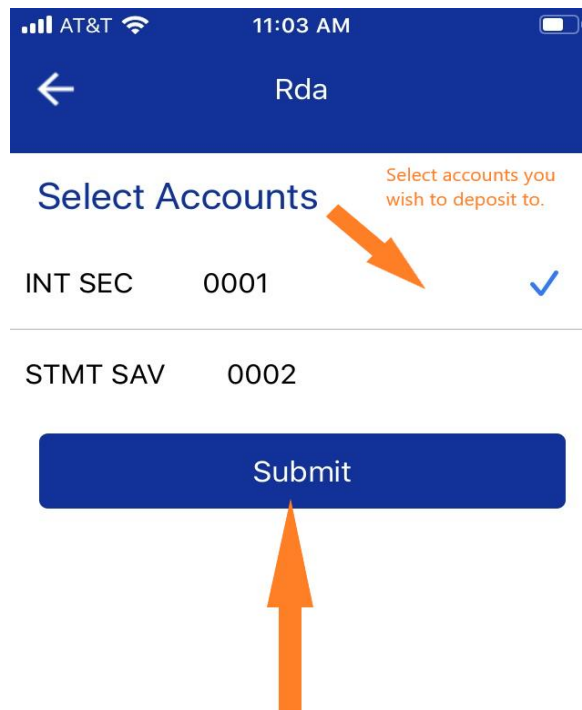
Click Accounts to see transactions.



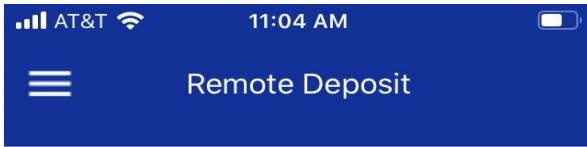
Mobile Deposit Capability – you may also deposit checks from your mobile device. Self-enrollment through the app allows you to deposit checks immediately. Simply click on ‘Deposits’ to begin and complete user registration.



Then Select the accounts you'd like the ability to deposit to remotely.



Next agree to the terms and conditions then click 'Continue'. You'll receive a registration complete notification. Click 'OK' to begin making a deposit.



Terms and Conditions

West Shore Bank
Mobile Deposit Terms and Conditions

Agreement

This Agreement and any amendment or addenda to this Agreement establishes the rules that cover your electronic access to your accounts at West Shore Bank through Mobile Deposit. By using West Shore Bank's Mobile Deposit services, you accept all the terms and conditions of this Agreement. Please read it carefully.

Click to agree to terms and then click continue.

I have read and agree to the terms of service.

Continue



Notification Registration is complete, click OK to continue.

Based upon deposits processed prior to 11:04 AM

Daily Count 0 of 10

Daily Amount \$0.00 of \$1,000.00

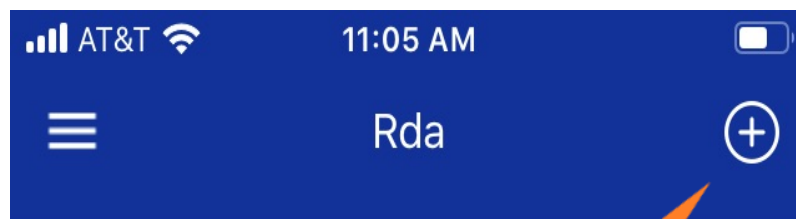
Monthly Count 0 of 10

Monthly Amount \$0.00 of \$1,000.00

Deposits registration is complete. Please contact WEST SHORE BANK at (231) 845-3500 for any further assistance.

OK

To make a deposit simply click on the + (plus) sign.



To make a deposit simply click the + sign.

No deposits found.

Then you'll be taken to a screen to select the account you'd like to deposit to. Enter the amount of the check you are depositing, take a picture of the front and back of the check, then click 'Submit'. After the deposit has been submitted, a confirmation page will appear. Select 'Finish' or add another deposit.

AT&T 11:06 AM

Make a Deposit

Front of Check

Back of Check

Select the account to deposit to, enter the amount of the check then select the camera to take a picture of front and back of check.

Deposit to Select account >

Amount 0.00

Information

Important: All items processed via Mobile Deposit must be endorsed with your signature and "MOBILE DEPOSIT".

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.

Reset Submit

AT&T 7:58 PM

Deposit Confirmation

Status Successful

Transaction ID 682533302

Deposit to Checking

Name Check Deposit

Date March 22, 2020

Amount \$50.00

Deposit another Finish

Online Loan Payment outside of online banking – Don't have your deposit account with West Shore Bank, but still need to make a loan payment? Simply access our online payment portal by clicking [Here](#) or from our website home page.

Contact Us



Welcome!

Welcome to our Online Payment Portal.

Please sign in to make a payment, view payment history or manage payment accounts. You can also make a quick payment without signing in by clicking on the Quick Pay button below.

To protect your account from unauthorized access, your session will be closed after a 30 minutes of inactivity. If your session ends, log on again.

The screenshot shows the "Online Payments" section of the West Shore Bank website. It includes a "QUICK PAY" button with a right-pointing arrow. Below it, the "Returning Users:" section contains two input fields: "Enter User Name" and "Enter Password", with a "Forgot username or password?" link below the password field. A "LOGIN" button with a right-pointing arrow is positioned below the password field. At the bottom of this section is a "Create Account" link. Three orange arrows with text annotations point to these elements: one to the "QUICK PAY" button, one to the "Enter Password" field, and one to the "Create Account" link.

QUICK PAY ▶ To make a payment without registering a user account click here.

Online Payments

Returning Users: Enter User Name

Enter Password

[Forgot username or password?](#)

LOGIN ▶

[Create Account](#) To create a user account click here.

Once a user account is created login here to make future payments.

Quick Pay – allows you to make a payment without creating a user account. However, you will be given the option to check a box and create a user account for future payments. If you select this option, the next time you make a payment, you will need to login as a "Returning User".



Quick Pay

The screenshot shows the "Quick Pay" form. It includes a "WSB Location::" field with the value "Online Payments". Below it is a "Loan Number:" field with a single vertical bar in the input box. Below the "Loan Number:" field are two buttons: "VALIDATE ACCOUNT" and "CANCEL". An orange arrow with text annotation points to the "Loan Number:" input field.

Enter your loan number and click validate account.

WSB Location:: Online Payments

Loan Number: |

VALIDATE ACCOUNT

CANCEL

Enter the required information. Choose whether to register a user account and click continue.

Quick Pay

Web Location: Online Payments

Loan Number: 1234567

VALIDATE ACCOUNT

Account Search Result

Name On Account: MARY A MROZINSKI

Loan Number: 1234567

Acct # (LNMA): 1234567

Address: 123 MAIN ST
ANYWHERE, MI 12345

Home Phone (CFMA): 123456789

Payment Amount (LNMA): \$570.72

Pay This Amount: \$570.72

Acct # (LNMA): 1234567

Payment Type: Bank Account

Account Type: -- Choose Type --

Name On Account: Name on account is required

Is Business Account:

Routing Number: Routing is required

Account Number: Account number is required

Address: Address is required

Suite/APT#:

City: City is required

State/Region: -- Select --

Postal Code: Required

Country: USA

Email Address: someone@example.com

Confirm Email Address: someone@example.com

Register and Save Payment Information

Complete the required fields in red.

Check this box to save your information and register a user account.

By clicking "Register and Save Payment Information", an account will be created for you. Your Username will be the email address that you enter and confirm above. A first time password will be sent to that email address. You can log into your account with this information from the welcome screen.

Quick Payments made before 8:00 PM will be posted on the next business day.

Quick Payments made after 8:00 PM will take an additional business day to post.

CANCEL CONTINUE

Click Continue.

Final step is to authorize the debit from your deposit account.

To process the quick payment, verify all information is correct, click on agree and continue.

Amount: \$570.72
WSB Location: Online Payments
Name On Account: MARY A MROZINSKI
Loan Number: 1540
Acct # (LNMA): 540
Account Type: Checking
Routing Number: 072408290
Account Number: XXXXXXXX4725
Name: Mary Mrozinski
Billing Address: 123 Main St.
Anywhere, MI 12345
Email Address: marym@westshorebank.com

Authorization Agreement:

I, **Mary Mrozinski**, authorize **West Shore Bank** to electronically debit my account for the amount indicated above.

I agree to have sufficient funds in my account for the transaction above, and understand that my financial institution may assess fees if there are insufficient funds in my account. I acknowledge that it will not be the responsibility of **West Shore Bank** to pay any transaction fees that may be assessed by my financial institution.

In the case of a returned transaction, I authorize the resubmission of the entry and, as applicable, an additional debit of the above account up to the state maximum return fee amount.

My entry of the information above and the acceptance of this agreement shall be my signature to execute this transaction.

The acceptance of this agreement may be revoked, prior to the processing of this transaction, by contacting us at 231-845-3500.

CANCEL AGREE AND SUBMIT

Authorization for West Shore Bank to debit your account electronically. Agree and submit.

Returning User Payment – once you create a user account, please login using the “Returning Users” login on the [payment portal page](#). **Note – please do not use the “Account Login” button at the top right corner of our website homepage.** Your username is the email address used when registering the account. If you forgot your password, please click the forgot password link below the login. Once logged in, select ‘Make A Payment’.

Contact Us Logout



WEST SHORE BANK

Once logged in as a regular user click to make a payment. You will need your loan number to validate.

Welcome, Mary [Not You?](#) [Logout](#)

MAKE A PAYMENT EDIT PAYMENT OPTIONS EDIT PROFILE

Scheduled Transactions

Edit	Next Payment Date	Amount	Location	# of Payments
------	-------------------	--------	----------	---------------

No records found

Transaction History

Transaction D...	Amount	Payment Type	Status	Location	Description
------------------	--------	--------------	--------	----------	-------------

No records found

FULL TRANSACTION HISTORY





BACK

Welcome, Mary [Not You?](#) [Logout](#) ▶

Account Validation

WSB Location:: Online Payments

Loan Number:

VALIDATE ACCOUNT

CANCEL

Enter Loan number and click validate account.

BACK

Welcome, Mary [Not You?](#) [Logout](#) ▶

Account Validation

WSB Location:: Online Payments

Loan Number:

VALIDATE ACCOUNT

Account Search Result

Name On Account: MARY A MROZINSKI

Loan Number: 1234567

Acct # (LNMA): 1234567

Address: 123 MAIN ST
Anywhere, MI 12345

Home Phone (CFMA):

Payment Amount (LNMA): \$570.72

Pay This Amount:

Pay From Account:

ADD PAYMENT OPTION

Acct # (LNMA):

Payment Date:

Click here if you would like to make this a recurring payment

Payments made before 8:00

CANCEL

CONTINUE ▶

Choose your account to pay from or add a new one.

Choose your payment date.

Click here to make the payment recurring.

Click Continue.

Confirmation

To process the your payment, verify all information is correct, click on agree and continue.

Amount: \$570.72
WSB Location:: Online Payments
Name On Account: MARY A MROZINSKI
Loan Number: 1234567
From Account: Checking: XXXXXX4725
Acct # (LNMA): 1234567

Authorization Agreement:

I, **Mary Mrozinski**, authorize **West Shore Bank** to electronically debit my account for the amount indicated above.

I agree to have sufficient funds in my account for the transaction above, and understand that my financial institution may assess fees if there are insufficient funds in my account. I acknowledge that it will not be the responsibility of **West Shore Bank** to pay any transaction fees that may be assessed by my financial institution.

In the case of a returned transaction, I authorize the resubmission of the entry and, as applicable, an additional debit of the above account up to the state maximum return fee amount.

My entry of the information above and the acceptance of this agreement shall be my signature to execute this transaction.

The acceptance of this agreement may be revoked, prior to the processing of this transaction, by contacting us at 231-845-3580.

Authorization to debit your account electronically agree and submit.



[CANCEL](#) [AGREE AND SUBMIT](#) ▶

Transaction Receipt

Amount: \$570.72
WSB Location:: Online Payments
Name On Account: MARY A MROZINSKI
Loan Number: 1234567
Account #: Checking: XXXXXX4725
Transaction Date: 3/27/2020
Acct # (LNMA): 1234567

Authorization Agreement:

I, **Mary Mrozinski**, authorize **West Shore Bank** to electronically debit my account for the amount indicated above.

I agree to have sufficient funds in my account for the transaction above, and understand that my financial institution may assess fees if there are insufficient funds in my account. I acknowledge that it will not be the responsibility of **West Shore Bank** to pay any transaction fees that may be assessed by my financial institution.

In the case of a returned transaction, I authorize the resubmission of the entry and, as applicable, an additional debit of the above account up to the state maximum return fee amount.

My entry of the information above and the acceptance of this agreement shall be my signature to execute this transaction.

The acceptance of this agreement may be revoked, prior to the processing of this transaction, by contacting us at 231-845-3580.

Options to print or save receipt.



[RETURN](#) [CLOSE](#) [SAVE RECEIPT](#) ▶ [PRINT RECEIPT](#) ▶

Edit a Payment – As a registered user, you can edit payments before the processing time. To edit a payment, simply click the pencil icon next to the payment.

CONTACT US | LOGIN



Welcome, Mary [Not You?](#) [Logout](#)

MAKE A PAYMENT | EDIT PAYMENT OPTIONS | EDIT PROFILE

Scheduled Transactions

Edit	Next Payment Date	Amount	Location	# of Payments
	In 4 Days	\$570.72	Online Payments	0 of 1

Click the pencil to edit or delete.

Amount: WSB Location: Select Account:

Frequency: Payment Day: Start Date:

Of Payments: # Payments Made: Next Recurrence:

Infinite Payment Delete Payment

CANCEL SUBMIT

Transaction History

Transaction D...	Amount	Payment Type	Status	Location	Description
------------------	--------	--------------	--------	----------	-------------

No records found

FULL TRANSACTION HISTORY

Small Business Digital Capabilities

Not Enrolled? Please contact [Customer Care](#) at 888.295.4373 for assistance in enrolling.

Online Banking Capabilities - most capabilities are accessed right from the dashboard landing page when logging into online banking.

- Check balances
- Transfer funds between accounts
- Make loan payments
- Access e-statements
- Pay bills
- Download account transactions in multiple file formats

The screenshot shows the West Shore Bank online banking interface. The top navigation bar includes links for Online Banking, Bill Pay, Cash Management, eStatements, AutoBooks, Dashboard, Documents, Settings, and Mobile Banking. Below this is a secondary navigation bar with My View, Accounts, Transactions, Transfers, and Remote Deposit Capture. The main content area is divided into several sections: Alerts (with a notification 'You have 2 Alerts'), Transfer (with a form for transferring funds), Messages (with a 'Send Message' button), Download (with a 'Download' button), My Accounts (with a table of accounts), Recent Transactions (with a table of transactions), Scheduled Transfers, Recent Transfers, and Electronic Documents. Annotations with orange arrows point to specific features: 'Transfer funds and make loan payments.' points to the Transfer section; 'Access e-statements here.' points to the eStatements link in the top navigation; 'Click the account links to view transaction details.' points to the 'Info' link in the My Accounts table; and 'Download Account transactions for easy reconciliation in multiple file formats including QuickBooks.' points to the Download button.

WEST SHORE BANK

201 West Loomis Street | Ludington MI 49431 | (231) 845-3500 or (888) 295-4373

My Accounts

Name	Balance	View
D BUS ANZ 0002	37.41	Info
D BUS CKG 0001		Info

Recent Transactions

Date	Name	Amount
03/11/20	Credit Back Item	20.00
03/09/20	Customer Deposit	19.98
03/06/20	Expense MICKEYS GLOVE CO PPD	(22.00)
03/04/20	MICKEYS GLOVE CO test MICKEYS GLOVE COMPANY	(1.00)

Electronic Documents

No statements are available.

Download

From: 02/01/2020
To: 02/29/2020

Did You Know

...that you can view statements and other information on this page in 'light boxes?' [Find out more.](#)

Manage Users Online – small business users have the ability to manage their own users. You can decide what entitlements the user has within the system. Setup new users or modify user entitlements. The entitlements options are listed below:

- Admin ability to manage other users
- Control access times by day of the week and time of day
- Limits for internal transfers
- Account and statement access
- Bill payment access
- Balance type available to view
- Transaction inquiry access

WEST SHORE BANK Click Cash Management then Users to access the user list.

Online Banking | Bill Pay | **Cash Management** | eStatements | AutoBooks | Dashboard | Documents | Settings | Mobile Banking

ACH | Wires | International Transfers | Positive Pay | **Users** | Reporting | File Status

CM User List | New CM User

201 West Loomis Street | Ludington MI 49431 | (231) 845-3500 or (888) 295-4373

Attention Business Administrators
 Effective August 1st, 2017
 All new users added to online banking will go into "pending" status. West Shore Bank will need to confirm with you that the user was added legitimately. When the user is approved, an automated setup email will be sent to the user to complete the sign-in process.

Click New CM User to add a new user.

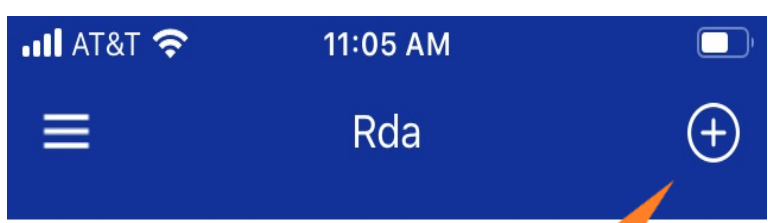
Click the drop down arrow next to the user to modify the appropriate entitlements.

Cash User Listing

User Name	ONLINE BANKING ID	Status
Mary Mrozinski	mimrozinski501	Active <input type="button" value="Select option..."/>
Noah Windbacher	mobiletest	Active <input type="button" value="Select option..."/>
MICKEY MOUSE	MICKEYM	Active <input type="button" value="Select option..."/>
Test	Verification email not sent <input type="button" value="Send"/>	New <input type="button" value="Select option..."/>
Amber Hawke	amberh	Active <input type="button" value="Select option..."/>
	Verification email not sent <input type="button" value="Send"/>	New <input type="button" value="Select option..."/>
Tina Friese	tmf005	Active <input type="button" value="Select option..."/>
Customer Service	custservice	Active <input type="button" value="Select option..."/>
Jane Doe	janed	Active <input type="button" value="Select option..."/>

FDIC LENDER

Mobile Deposit Capability – you may also deposit checks from your mobile device. Self-enrollment through the app allows you to deposit checks immediately. Simply click on ‘Deposits’ to begin and complete user registration. Once complete, click the + sign on the Deposits page. Then you’ll be taken to a screen to select the account you’d like to deposit to. Enter the amount of the check you are depositing. Take a picture of the front and back of the check, then click ‘Submit’. After the deposit has been submitted, a confirmation page will appear. Click ‘Finish’.



To make a deposit simply click the + sign.

No deposits found.

AT&T 11:06 AM

← Make a Deposit ⓘ

Front of Check

Back of Check

Select the account to deposit to, enter the amount of the check then select the camera to take a picture of front and back of check.

Deposit to

Amount 0.00

Information *Please read how to endorse the check.*

Important: All items processed via Mobile Deposit must be endorsed with your signature and "MOBILE DEPOSIT". 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.

Autobooks – Need to send invoices and accept payments electronically? Check out our [Autobooks Page](#) on our website to send yourself a sample invoice. With Autobooks, a business can send invoices, accept payments from multiple channels (such as credit card, ACH, and automatic check deposit), and even automatically update its books with each transaction. Autobooks allows you the ability to:

- Send invoices online and schedule recurring invoices
- Accept credit and debit cards, electronic bank transfers and checks
- Automatically add late fees for past due invoices
- Save money with low credit card processing fees: 1.99%
- Reconcile automatically every day
- Customize product codes
- Get reports for tax time

Don't need to create invoices but want to accept electronic payments? Many businesses use Autobooks for a payment form to link to existing invoices or a website for payment. To learn more, schedule a demo with an expert at your convenience by clicking [Here](#).

We'd love to take 10 minutes to show you the quickest ways to use Autobooks. Pick your favorite day and time, and we'll give you a call.

Schedule Autobooks Tour

March

SUN	MON	TUE	WED	THU	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	1	2	3	4

How long do you need?

15 mins 30 mins

What time works best?
UTC -04:00 Eastern Time

Love the demo and want to enroll? It's as easy as clicking the Autobooks tab within online banking.

WEST SHORE BANK

Online Banking | Cash Management | eStatements | **AutoBooks** | Documents | Settings | Mobile Banking

201 West Loomis Street | Ludington MI 49431 | (231) 845-3500 or (888) 295-4373

autobooks

Welcome to Autobooks!

Autobooks is the simplest way for customers to pay you electronically, directly into your West Shore Bank account.

- No more waiting around for checks in the mail
- No third-party credit card processor needed
- Lowest processing fees on the market: accept credit card payments at 1.99%

I accept the terms and conditions. [Click to view.](#)

[Set up my Autobooks account](#)

Click to view and accept the terms and conditions then click on 'set up my Autobooks account and complete the instructions to follow.

Dashboard

Invoice

Scroll down to learn more

Scroll to review more information on enrollment. Accept the terms and conditions and click on 'set up my Autobooks account' to complete the enrollment. Once enrollment is complete, you'll be able to access the Autobooks services from within online banking on the Autobooks tab.

WEST SHORE BANK

Online Banking | Bill Pay | Cash Management | eStatements | **AutoBooks** | Dashboard | Documents | Settings | Mobile Banking

201 West Loomis Street | Ludington MI 49431 | (231) 845-3500 or (888) 295-4373

Mickeys Glove Company

Dashboard

Customer payments | Vendor payments

Incoming payments
Your request to enable payments is being processed. You'll see a notification as soon as it's ready!

Coming due **0** Past due **0**

\$0.00 **\$0.00**

Customer payment totals

Month-to-date	\$0.00
Year-to-date	\$0.00

Total cash

BUSINESS CHECKING (*7793)	\$12.60
BUSINESS ANALYZED CHECKING (*0886)	\$37.41
STATEMENT SAVINGS ACCOUNT (*7452)	\$22.04

Payment Form

Your request to enable payments is being processed. You'll see a notification as soon as it's ready! [Learn more](#)

Summary of last month's invoicing activity

You have sent \$0.00 in invoices.
When you send an invoice, it will be paid within 0.00 days on average.

[Load more](#)

[Support](#)

Commercial/Treasury Digital Capabilities

Not Enrolled? Please contact [Treasury Customer Service](#) at 231.845.3580 for assistance in enrolling.

West Shore Bank's treasury management services help you streamline your finances with electronic tools that increase efficiency, improve your cash flow, maximize liquidity and mitigate risks. These capabilities are all accessed in one **online platform** and include:

- View account balances, transaction activity and e-statements
- Business Bill Pay: Provides the control to delegate payment tasks and set dual approval
- Automated Clearing House (ACH) Services: Initiate payments and receivable collection electronically
- Electronic Data Interchange (EDI): Provides your business with the tools necessary to interpret ACH addenda records.
- Wire Transfer Service: secure and convenient service for domestic and international wires
- Remote Deposit Capture: Enables your business to deposit checks electronically from the convenience of your office or in the field from a desktop scanner or mobile device
- Positive Pay Services: Minimizes the risk of fraudulent check activity and unauthorized transactions
- Smart Pay Express: Allows businesses to quickly and easily create an online payments solution allowing them to accept credit card and ACH payments from their customers electronically

The screenshot shows the 'My Dashboard' interface. At the top, there is a navigation bar with 'DASHBOARD', 'ACCOUNTS', 'PAYMENTS', 'RECEIVABLES', 'REPORTING', and 'ADMIN'. A note points to these options: 'Menu options available for selection.' Below the dashboard, there are several sections:

- Accounts:** A table with columns for Account Number, Account Name, Current Balance, Collected Balance, and Available Balance. Three accounts are listed: 'xx7793' (General), 'xxxx0886' (Payroll), and 'xxx7452' (Investment). A note points to the account links: 'Click the Account links to be taken to the detailed transaction page.' Another note points to the 'Details' link in the table: 'The Details link gives a 10 day transaction and balance trend snapshot.'
- Payments Pending Approval:** A section with tabs for 'Transfer (0)', 'Loan Payment (0)', 'Wire (0)', and 'ACH (0)'. Below are fields for Transaction ID, From Account, To Account, Amount, Transfer Date, and Created Date. A note points to this section: 'Any payments requiring dual approval are listed here for easy access.'
- Positive Pay:** A section with tabs for 'Check Exceptions (0)' and 'ACH Exceptions (0)'. A note points to this section: 'Any Positive Pay exceptions are listed here for easy decision access.'
- Information Center:** A section with 'Customer Service Information' and contact details.
- Quick Transfer:** A form with fields for From Account, To Account, Amount, and Transfer Date. A note points to this section: 'Funds transfers and loan payments can be made here.'
- Favorite Reports:** A section with a 'Monthly Transaction History' report and a 'Run Report' button. A note points to this section: 'Favorite reports can be saved and run from here.'

Transfer	Wire	ACH	Positive Pay	Stop Payment	Bill Pay
Create Transfer	Create USD Wire	Create ACH Payment	Check Exceptions	Create Stop Payments	Business Bill Pay
Create Transfer from Template	Create USD Wire from Template	Create ACH Tax Payment	ACH Exceptions	Stop Payment Activity	
Transfer Activity	Create FX Wire	ACH File Activity	Create/Import Check Issues		
Recurring Transfers	Wire Activity	ACH Payment Activity	Check Upload Formats		
Transfer Templates	Recurring Wires	Recurring ACH Payments	ACH Filters		
Create Loan Payment	Wire Templates	ACH Templates			
Loan Payment Activity	Wire Beneficiaries	ACH Tax Templates			
		ACH Recipients			
		ACH Recipient Activity			
		ACH Recipient Import Layout			

Payment Options Available

Most functionality accessed within the online portal is also accessible on the WSB Treasury mobile app, with the addition of mobile deposits. Specific capabilities include:

- View account balances and transaction details
- Transfer funds between accounts
- Approve pending payments and users (ACH, wire, transfers, and loan payments)
- Decision Positive Pay exception items
- Deposit checks
- Create ACH and Wire payments from templates
- Business Bill Payment – create payments, access payee list, view scheduled payments and history

Download the free mobile app for [Apple](#) | [Android](#)

