

DIGITAL BANKING RETAIL & BUSINESS GUIDE

USER GUIDE

GULFBANK.COM



GULF COAST BANK
& Trust Company

The Bank That Cares About You!



FDIC

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Getting Started

Welcome to Digital Banking with Gulf Coast Bank and Trust Company! Whether at home or at the office, from a mobile phone, tablet or laptop, we strive to make your online banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the online banking process. If you have additional questions, contact us at 800-223-2060 or 504-561-6124.



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Getting Started

New User Enrollment Personal Accounts

If you're new to Digital Banking with Gulf Coast Bank, you will need to complete the enrollment process the first time that you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

1. Type gulfbank.com into your browser or download the Gulf Coast Bank Digital Banking App. Click the **Login** button then click the "Personal" link.
2. Fill out the Consumer Digital Banking Enrollment Form with the required information and click the **Continue** button.



Note: The details that you provide are verified by comparing them to your information in our system. If the information does not match, call us at 800-223-2060 or 504-561-6124 to update your profile.

3. A confirmation message appears. Click the **Continue** button.
4. Choose the contact method that allows Gulf Coast Bank to reach you immediately with a Secure Access Code (SAC). This numbered code is only valid for a short time, and if it expires, you need to request a new one. If you close your browser before receiving the SAC, you can log in again and select the **I already have a Secure Access Code** button.
5. Enter the SAC and click the **Submit** button.
6. Set and confirm your new password.
7. Review your profile information. This is a Read Only page. If the information is correct, click the **Submit Profile** button. If any of the information is incorrect, please contact us to update the information before submitting.
8. Congratulations! You have successfully logged in to Digital Banking! If you have any questions or concerns, call us at 800-223-2060 or 504-561-6124.

Getting Started

New User Enrollment Business Accounts

If you're new to Digital Banking with Gulf Coast Bank, you will need to complete the enrollment process the first time that you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

1. Type gulfbank.com into your browser or download the Gulf Coast Bank Digital Banking App. Click the **Login** button then click the "Business" link.
2. Fill out the Business Digital Banking Enrollment Form with the required information and click the **Submit Enrollment** button. The initial Enrollment for Business Accounts must be completed and submitted by an Owner, Officer, or Member of the Business.



Note: The details that you provide are verified by comparing them to your information in our system. If the information does not match, call us at 800-223-2060 or 504-561-6124 to update your profile.

3. A confirmation message appears. Click the **Continue** button.
4. Choose the contact method that allows Gulf Coast Bank to reach you immediately with a Secure Access Code (SAC). This numbered code is only valid for a short time, and if it expires, you need to request a new one. If you close your browser before receiving the SAC, you can log in again and select the **I already have a Secure Access Code** button.
5. Enter the SAC and click the **Submit** button.
6. Set and confirm your new password.
7. Review your profile information. This is a Read Only page. If the information is correct, click the **Submit Profile** button. If any of the information is incorrect, please contact us to update the information before submitting.
8. Congratulations! You have successfully logged in to Digital Banking! If you have any questions or concerns, call us at 800-223-2060 or 504-561-6124.

Getting Started

Logging In

After your first-time enrollment, logging in is easy and only requires your login ID and password. If you are logging in on a device you have not previously registered, you need to request an SAC.

The image displays two versions of the Gulf Coast Bank & Trust Company digital banking login interface. The left version is a desktop view with a header navigation bar containing 'LOCATIONS', 'PERSONAL', 'BUSINESS', 'ABOUT US', 'QUICK TIPS', and a 'LOGIN' button. Below the header is a 'DIGITAL BANKING LOGIN' section with the text 'Access your accounts.' and two input fields: 'Username' and 'Password'. A 'Forgot Password?' link is located below the password field. A 'LOG IN' button is at the bottom right. The right version is a mobile view with a similar layout but with a 'Remember me' checkbox and a 'Forgot your password?' link above the 'Log In' button. Both versions have numbered callouts: 1 points to the 'LOGIN' button in the header, 2 points to the input fields, and 3 points to the 'Log In' button.

1. (Desktop Only) Click the **Login** button.
2. Enter your Username and Password.
3. Click the **Log In** button.



Note: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 800-223-2060 or 504-561-6124 for assistance.

Logging Off

For your security, you should always log off when you finish your Digital Banking session. We may also log you off due to inactivity.

1. Click the **Log Off** tab in the navigation menu.
2. Close your internet browser.



Log Off

Getting Started

Resetting a Forgotten Password

If you happen to forget your password, you can easily reestablish a new one from the Gulf Coast Bank Home page—no need to call us!

The image illustrates the process of resetting a password through three sequential screenshots of the Gulf Coast Bank website interface:

- Step 1:** The top navigation bar of the Gulf Coast Bank & Trust Company website. A teal circle with the number '1' highlights the 'LOGIN' button in the top right corner.
- Step 2:** The 'DIGITAL BANKING LOGIN' page. A teal circle with the number '2' highlights the 'Forgot Password?' link located below the password input field.
- Step 3:** The 'Please submit your Login ID to reset your password.' page. A teal circle with the number '3' highlights the 'Submit' button at the bottom right of the 'Login ID' input field.

- 1. Click the **Login** button.
- 2. Click the “Forgot Password?” link.
- 3. Enter your login ID and click the **Submit** button.



Note: You may not be able to change your password if your account is locked or if you are resetting your password from an unregistered device.

The image displays three sequential screenshots of a web interface for resetting a password, with numbered callouts indicating specific steps:

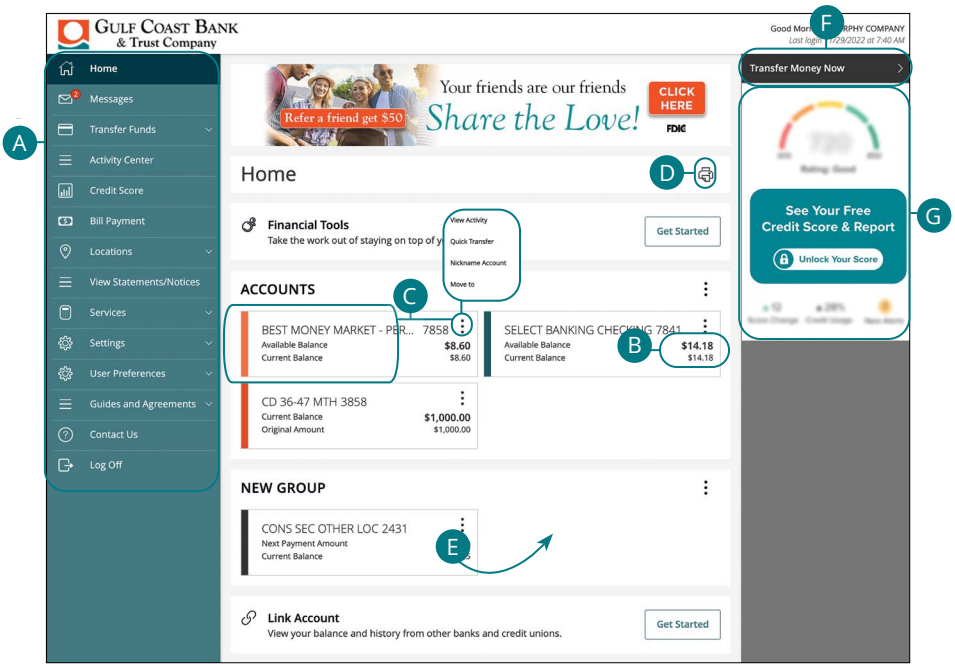
- Callout 4:** Points to the "Text Me: (XXX) XXX-5864" option in a "Please select a Delivery Method" section. The "Call Me: (XXX) XXX-5864" option is also visible above it.
- Callout 5:** Points to the "Submit" button in a section titled "Secure Access Code". A text input field for the code is located above the buttons.
- Callout 6:** Points to the "Submit" button in a section titled "New Password". Two text input fields, one for the "New Password" and one for the "Confirm New Password", are located above the buttons.

4. Choose the contact method that allows Gulf Coast Bank to reach you immediately with a six-digit SAC.
5. Enter the SAC and click the **Submit** button.
6. Create a new password based on our password requirements and click the **Submit** button when you are finished.

Home Page

Home Page Overview

After logging in, you are taken directly to the Home page. This page is divided into three convenient sections to help you navigate to every feature within Digital Banking. Here you can view the balances in both your linked and Gulf Coast Bank accounts, see your account summaries and more!



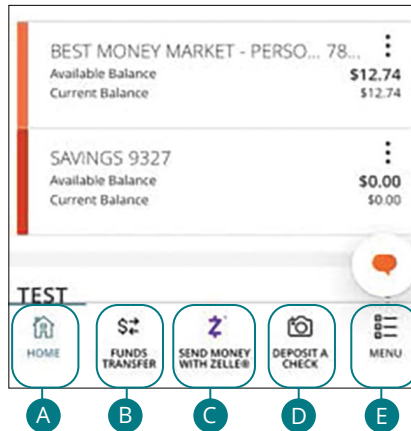
Note: The letters correspond to several available features on the Home page.

- A. The navigation bar appears in every view on the left side of the screen. You can navigate to Digital Banking features by selecting the appropriate drop-down tab.
- B. Your Gulf Coast Bank accounts and linked external accounts are displayed in an account card with its balance.
- C. If you click an account card, you are taken to the account Transactions and Details & Settings. You can also click the  icon on the right side of an account card to make a Quick Transfer, Nickname the account, or view additional Details from Settings.
- D. The  icon allows you to print a summary of current available funds in your accounts.
- E. If you click and hold an account card, you can drag and drop it to a new location or new group to change the order in which your accounts appear.
- F. The Quick Actions links in the top right corner let you quickly access different Digital Banking features.
- G. If activated your current credit score will be displayed on the right side of the screen. Click **Show Full Report** for more information.

Home Page

Mobile Thumb Bar

When accessing Digital Banking from your iPhone or Android device, you will have quick access to frequently used services.



- A. **Home** brings you back to the home screen after you've navigated to other pages.
- B. Transfer funds between your accounts with GCB, to another GCB account you have previously linked, or between your linked external accounts using the **Funds Transfer** option.
- C. Enroll, Send and Receive Money with **Zelle®**.
- D. Use the **Deposit A Check** option to enroll in Mobile Deposit and quickly deposit your checks.
- E. Select **Menu** to open the Left Navigation Menu.



Note: There will be additional options for customers who don't qualify for Mobile Deposit and Zelle®

- F. Find GCB Branches or ATMs near you using **Locations**.
- G. Quickly view Single or recurring transactions and Mobile Deposits in your **Activity Center**.

Home Page

Manual Accounts

This feature is available to consumers. Manual Accounts allows consumers to add manual accounts to My Money to get a clearer picture of their Net Worth. Examples of assets and debts you can add and edit are the value of your home, cash on hand and outstanding loans to or from individuals.

Add a Manual Account

**Add a Manual Account**
Represent the value of assets and outstanding debts not currently linked to your My Money Net Worth.

Get Started

1

1. Click the **Get Started** button.

Create Manual Account

Manual accounts are a way to represent external debts, properties, or any account type that you are unable to link at another financial institution. You can utilize this feature to track your balance and accurately reflect your financial health.

2

Account name

Account type

Balance (optional)

\$

0.00

Cancel

3

Save

- 2. Enter you account information.
- 3. Click the **Save** button.

Edit a Manual Account

MANUAL ACCOUNTS

House

\$225,000.00

Cash on Hand

Loan From Mom

Edit account

Delete account

Edit Manual Account

Account name

Loan From Mom

Account type

Loan

Balance (optional)

\$14,000.00 X

Financial institution (optional)

APR (%) (optional)

2%

Credit limit (optional)

\$0.00

Original balance (optional)

\$20,000.00

Delete

Cancel

Save

Success

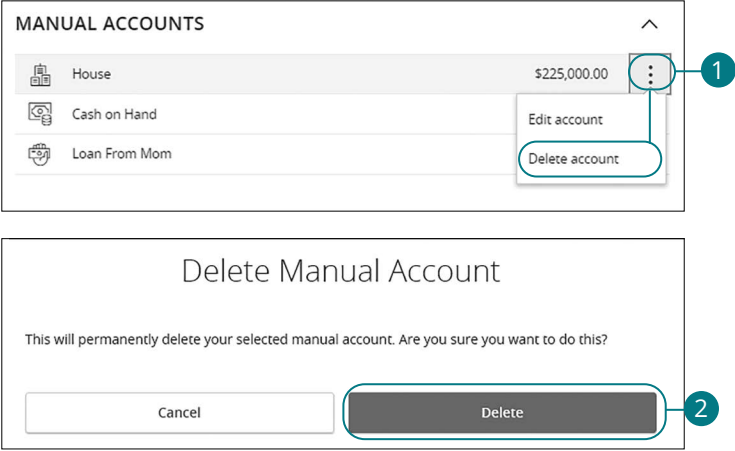
Your **Loan From Mom** manual account was edited.

This account will show up on your homepage along with your other accounts. Manual accounts can be edited or deleted at any time.

Done

1. Click the  icon and click "Edit account."
2. Make changes to the account and click the **Save** button.
3. Click the **Done** button when you are finished.

Delete a Manual Account



- 1. Click the  icon and click "Delete account."
- 2. Click the **Delete** button.

Home Page

Account Details Overview

Selecting a Gulf Coast Bank account on the Home page takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances, so you stay organized and on top of your finances.

A

REGULAR SAVINGS XXXX
Current Balance
Available Balance

\$43,270.48
\$43,270.48

SAVINGS XXXX
Current Balance
Available Balance

\$118,547.75
\$18,547.75

← Back to Home

BEST MONEY MARKET - PERSONAL xxxxxx7858
Last Updated: December 7, 2022 11:37 AM

B

\$8.60
Current Balance

\$8.60
Available Balance

Transactions

Details & Settings

K

C

D

E

F

G

Q

Y

\$

↓

⋮

H

Search transactions

H

Date

Description

Amount

I

OCT 25
2022

J

Test
Hair

J

+ \$0.01
\$8.60

Details

Category:
Hair

Online Description:
Test

Statement Description:
test

Date:
10/25/2022

Type:
Credit

Home Page: Account Details Overview

- A. On the Home page, you can click on an account name to view the Account Details screen.
- B. The current and available balances of that account displayed in the top right corner.
- C. The  icon opens the search bar to find transactions with that account.
- D. Transactions can be sorted by time, type, amount or check number. Click the  icon for more options.
- E. Make a quick transfer by clicking the  icon. See page 25 for additional details.
- F. Export your transactions into a different format by clicking the  icon.
- G. The  icon lets you send a secure message about that account or print a list of transactions.
- H. The  icon indicates how the Date, Description and Amount columns are sorted.
- I. You can view more details about a transaction by clicking on it. If an image is associated with transaction, the images will be displayed. You can click on the image to enlarge and view the back of the item. Offsets to deposit transactions will also display. Selecting More Details will display a breakdown of the credit and debit offset.
- J. The  icon lets you send a secure message about that transaction or you can print details about it.
- K. Select **Details & Settings** to obtain additional information including GCB routing number and your full account number and YTD interest for interest bearing accounts.

Home Page

Gulf Coast Bank Credit Cards

If you are a GCB Consumer or Business Digital Banking User, you can request to add your Credit Card account to Digital Banking to quickly view your account balance, next payment amount and manage your account all from one place!

The screenshot displays the Gulf Coast Bank & Trust Company digital banking interface. At the top, there are two credit card account tiles labeled 'A'. Each tile shows the 'Personal CC' logo, a dropdown menu for 'of External', and displays the 'Current Balance' as \$0.99 and the 'Next Payment Amount' as \$0.00. A vertical ellipsis icon on the right of each tile is labeled 'B'. Clicking this icon opens a menu with options: 'View Activity', 'Manage Account', 'Nickname Account', and 'Settings'. Below the tiles is a detailed 'Account Overview' page. The page header includes the bank logo, navigation tabs for 'Account Information', 'Bill Payment', 'Services', and 'Help Center', and a 'LOG OFF' button. The left sidebar lists navigation options: 'Account Information', 'Account Overview', 'Pending Activity', 'Current Activity', 'Account History', 'Search', 'Custom Category', and 'Terms & Conditions'. The main content area shows the 'Account Overview' for account XXXXXXXXXXXXXXX0486, with a last login of 09/01/2020 11:27 AM CST. A table displays account details:

Statement Date:	08/01/2020	Available Credit:	\$9,999.01
Statement Balance:	\$9.58	Total Current Balance:	\$0.99
Minimum Payment Due:	\$0.00	See Pending Activity	
Payment Due Date:	08/26/2020	See Current Activity	
Pay Your Bill Now		See Year End Summary	
Last Payment Amount:	\$15.99		
Last Payment Date:	08/22/2020		
See Account History			

The footer contains links for 'Home', 'Contact Us', 'Privacy Policy', 'Terms & Conditions', 'Site Map', and a copyright notice for 2017 Gulf Coast Bank & Trust.

- A. Once your card has been added to Digital Banking, you can quickly view your Current Balance and Next Payment Amount from the account tile.
- B. Click the Account tile or select Manage Account from the icon to access detailed account and transaction information, set alerts, make payments, change your statement delivery preference and more.

To Request to Add Your Gulf Coast Bank Credit Card

1

GCB CREDIT CARD ADD REQUEST

TERMS AND CONDITIONS

information.

10. X. Access hours, use, etc. - You can access your Gulf Coast Bank & Trust account through Online Account Management seven days a week, 24 hours a day. However, at certain times, some or all of Online Account Management may not be available due to system maintenance or failure. Gulf Coast Bank & Trust is not responsible for your inability to access Online Account Management, for whatever reason. Account balance and activity information are generally updated daily. However, daily updates may not occur due to system maintenance or failure. Gulf Coast Bank & Trust is not responsible for any failure to update information, for whatever reason.

11. XI. Miscellaneous - Gulf Coast Bank & Trust can delay enforcing any of its rights under this Agreement or in connection with Online Account Management without losing them. If any provision of this Agreement is deemed unenforceable, such will not make any other provision unenforceable.

☐ I Accept

Please read the terms and conditions and check the 'I Accept' checkbox at the bottom

Next

2

GCB CREDIT CARD ADD REQUEST

Fill in the following information

Name

COMPANY

Phone Number

Email

Card Number

Card Type

GCB Consumer

Back

Submit

3

In the **User Preferences** tab, click **GCB Credit Card Add Request**.

1. Read the terms check the box next to "I Accept" then click the **Next** button.
2. Enter your full credit card number and select GCB Consumer or GCB Business based on the Card Type.
3. Click the **Submit** button. Please allow 24 to 48 hours for your card to be added.

Home Page

Quick Transfer

No need to run to a branch to move money from one account to another. If you're ever in a rush, the Quick Transfer option is a simple and fast way to make transactions.

REGULAR SAVINGS XXXX

Current Balance **\$43,270.48**

Available Balance \$43,270.48

View Activity

Quick Transfer

Nickname Account

Move to

Settings

Quick Transfer

From Account
BEST MONEY MARKET - PERSONAL xxxxxx7858 \$8.60

To Account

Amount
\$ 0.00

Transfer Date
12/07/2022

Advanced Options

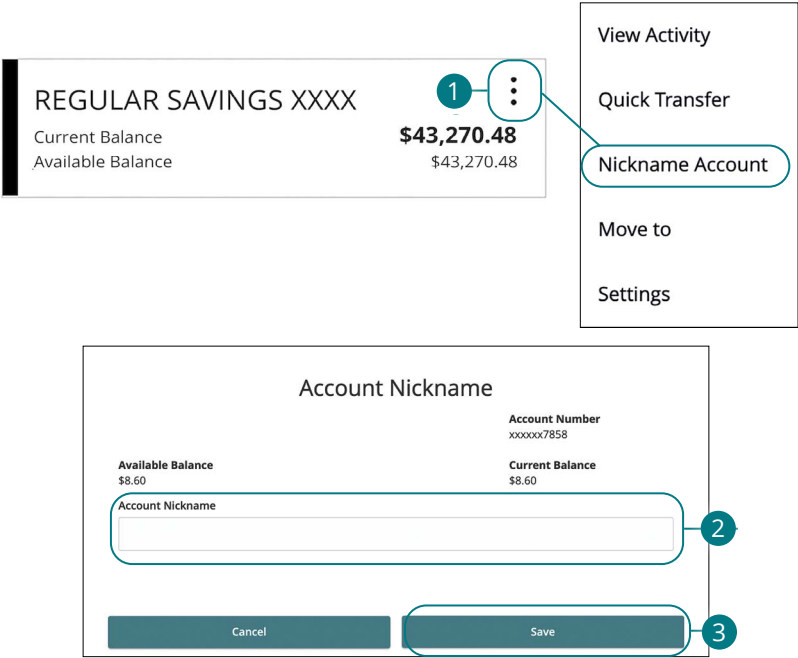
Transfer Funds

1. Click the icon on the right side of an account card and select Quick Transfer.
2. Use the drop-downs to select a "From" and "To" account to send and receive the funds.
3. Enter an amount to transfer.
4. Select a transfer date.
5. (Optional) Click the **Advanced Options** button to be redirected to the Funds Transfer feature.
6. Click the **Transfer Funds** button when you are finished.

Home Page

Account Nickname

Change an account’s nickname directly from the home page.

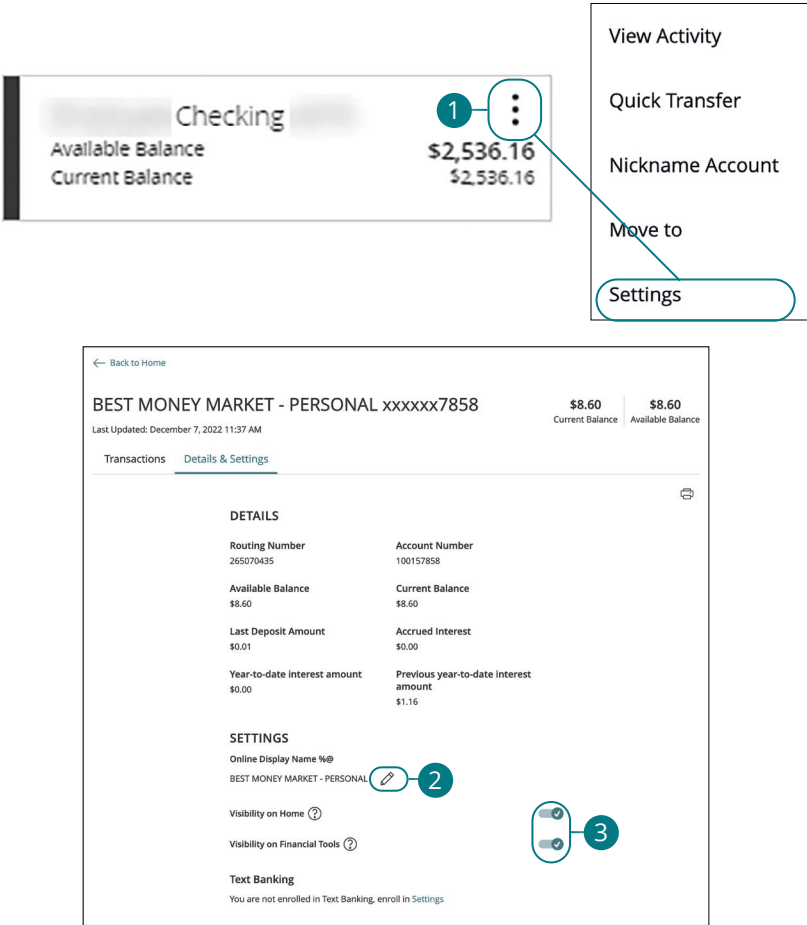


1. Click the  icon on the right side of an account card and select Nickname Account.
2. Enter a new account nickname.
3. Click the **Save** button when you are finished.

Home Page

Details & Settings

View additional details about an account and change the account's visibility.



1. Click the  icon right side of an account card and select "Settings."
2. Click the  icon to edit the display name.
3. Use the toggle to decide whether or not your account is visible on the Home page and within financial tools.

Home Page

Account Grouping

You can organize your internal and linked accounts into groups, so the Home page appears in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.

ACCOUNTS

Checking 9194

Available Balance

Current Balance

⋮

\$21.86

\$21.86

⋮

1

Create new group

Select an account to add to this group.

2

Select Account

3

Group Name

Cancel

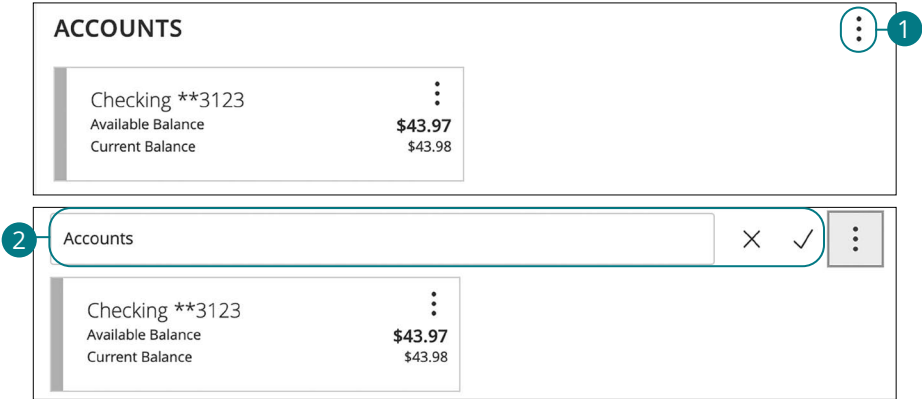
4

Save

1. Create a new group by clicking the  icon and selecting "Create new group."
2. Use the drop-down to select an account.
3. Enter the group name.
4. Click the Save button.

Editing a Group Name

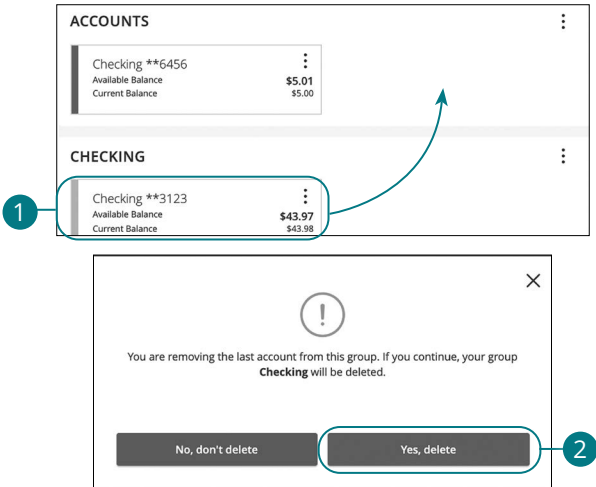
The names of existing groups can be edited in just two easy steps.



1. Click  icon and selecting “Edit group name.”
2. Enter a new name and click the check mark when you are finished.

Deleting a Group

After a group is made, you can reorganize the Home page by deleting a group without removing those accounts from the Home page.



1. Remove all accounts from a group by clicking and holding an account tile and dragging it to another group and dropping it.
2. Click the **Yes, delete** button to delete the group.

Security

Protecting Your Information

Here at Gulf Coast Bank, we do everything we can to protect your personal information and provide you with a dependable digital experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Digital Banking can be a secure and efficient method for all your banking needs.

General Guidelines

- Make sure your operating system and antivirus software are up to date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Digital Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off Digital Banking when you're finished and close the browser.

Login ID and Password

- Create strong passwords by using a mixture of uppercase and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices, and avoid using features that save your login IDs and passwords.

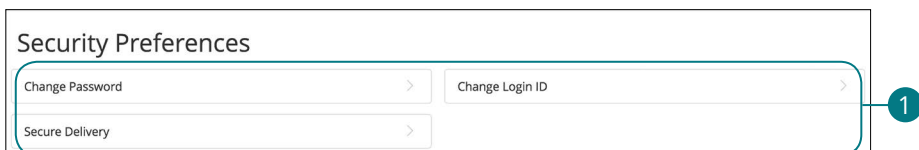
Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at 800-223-2060 or 504-561-6124.

Security

Security Preferences

We take security very seriously at Gulf Coast Bank. Because of this, we've added various tools to help you better protect your account information. You can add and manage these features in Security Preferences to strengthen your Digital Banking experience.

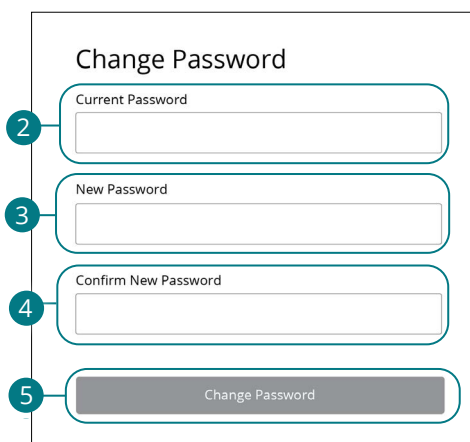
A screenshot of the 'Security Preferences' menu. It has a title 'Security Preferences' at the top. Below the title are three buttons: 'Change Password', 'Change Login ID', and 'Secure Delivery'. Each button has a right-pointing chevron. A blue circle with the number '1' is positioned to the right of the 'Change Login ID' button, pointing to it.

Security Preferences

Change Password > Change Login ID > Secure Delivery >

Change Password

When you need to, you can change your password within Digital Banking. We recommend that you change your password regularly and follow our guidelines for creating a strong password.

A screenshot of the 'Change Password' form. It has a title 'Change Password' at the top. Below the title are four input fields: 'Current Password', 'New Password', 'Confirm New Password', and a 'Change Password' button. Each input field has a right-pointing chevron. A blue circle with the number '2' is to the left of the 'Current Password' field, a blue circle with the number '3' is to the left of the 'New Password' field, a blue circle with the number '4' is to the left of the 'Confirm New Password' field, and a blue circle with the number '5' is to the left of the 'Change Password' button.

Change Password

Current Password >

New Password >

Confirm New Password >

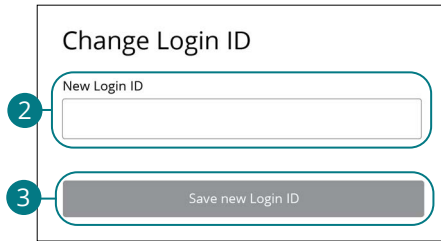
Change Password

In the **User Preferences** tab, click **Security Preferences**.

1. Click the **Change Password** button.
2. Enter your current password.
3. Create a new password.
4. Reenter your new password.
5. Click the **Change Password** button when you are finished making changes.

Change Login ID

You can also change your login ID at any time. To ensure that you create an effective login ID, create an ID that you will remember and that follows our required guidelines.



The image shows a 'Change Login ID' form. It has a title 'Change Login ID' at the top. Below the title is a text input field labeled 'New Login ID'. A teal circle with the number '2' is next to this field. Below the input field is a grey button labeled 'Save new Login ID'. A teal circle with the number '3' is next to this button.

In the **User Preferences** tab, click **Security Preferences**.

1. Click the **Change Login ID** button.
2. Enter your new login ID.
3. Click the **Save new Login ID** button when you are finished making changes.

Secure Delivery

Gulf Coast Bank verifies your identity using Secure Access Codes (SACs), which are numbered codes that are sent to you by email, phone or text. Within Security Preferences, you can make changes to your delivery preferences or add new ways we can contact you.

If you updated your contact information in the “Contact/Address Change” tab, you will also need to update your information here to get your Secure Access Code delivered to your updated contact information.

Secure Delivery Contact Information

Enter your preferred email and/or phone contact information below. This contact information will be used for Secure Access Code delivery.

Email Address

johndoe@email.com

✎

🗑️

New Text Number

New Voice Number

New Email Address

Email Address

johndoe@email.com

✕

✓

In the **User Preferences** tab, click **Security Preferences**.

1. Click the **Secure Delivery** button.
2. Make changes to a secure delivery method by clicking the ✎ icon to make changes or the 🗑️ icon to delete a secure delivery method.
3. Enter your new contact information and click the ✓ icon when you are finished to save your changes.
4. Add a new delivery contact by clicking either the **New Text Number**, **New Voice Number** or **New Email Address** button at the bottom of the page.

Security

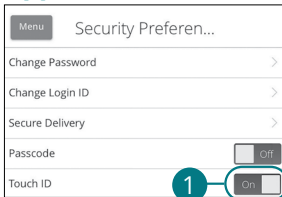
Mobile Security Preferences

Within Gulf Coast Bank's Digital Banking app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into your Digital Banking quick and easy, but also adds an extra layer of security to your private information while you are on the go!

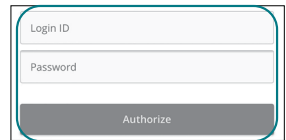
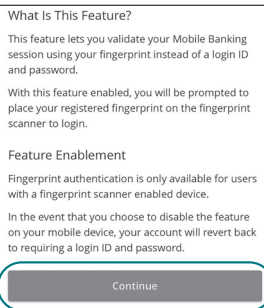
Enabling Touch ID or Fingerprint Login

Touch ID and Fingerprint Login are features that have fingerprint recognition technology that allows you to unlock your iOS or Android™ device to make payments or authenticate transactions using just your fingerprint. With this feature enabled, you can now easily and securely sign in to your Digital Banking using Touch ID or Fingerprint Login on our mobile app!

Apple®



Android™

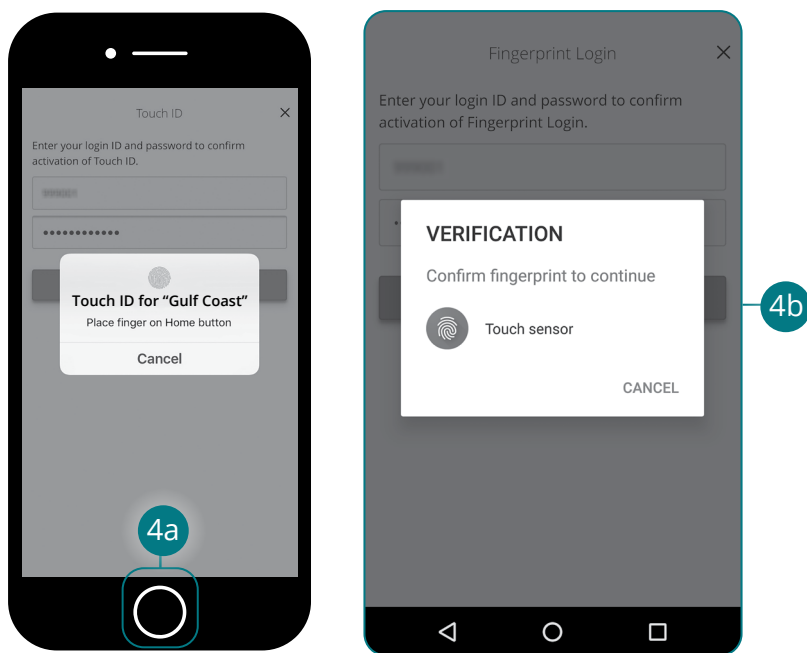


Sign in to Gulf Coast Bank's Digital Banking app and tap the **Menu** button. In the **User Preferences** tab, tap **Security Preferences**.

1. Toggle the **Touch ID** or **Fingerprint Login** switch from "Off" to "On."
2. Review the information about using fingerprint authentication and tap the **Continue** button.
3. Enter your login ID and password, and tap the **Authorize** button.



Note: You must have Touch ID or Fingerprint Login enabled on your mobile device before enabling it through our Digital Banking app.

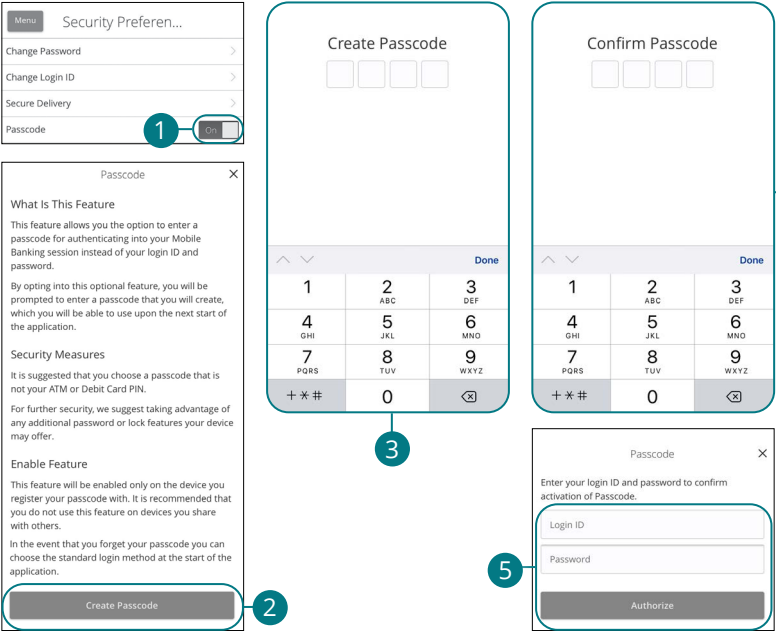


4. Scan your fingerprint.

- a. **Apple® Device:** Place your finger on the Home button to enable Touch ID.
- b. **Android™ Device:** Place your finger on the fingerprint scanner to enable Fingerprint Login. Location of scanner varies from device to device.

Enabling Passcode Authentication

Create a unique passcode within our Digital Banking app to quickly and easily sign in to your Digital Banking on the go!

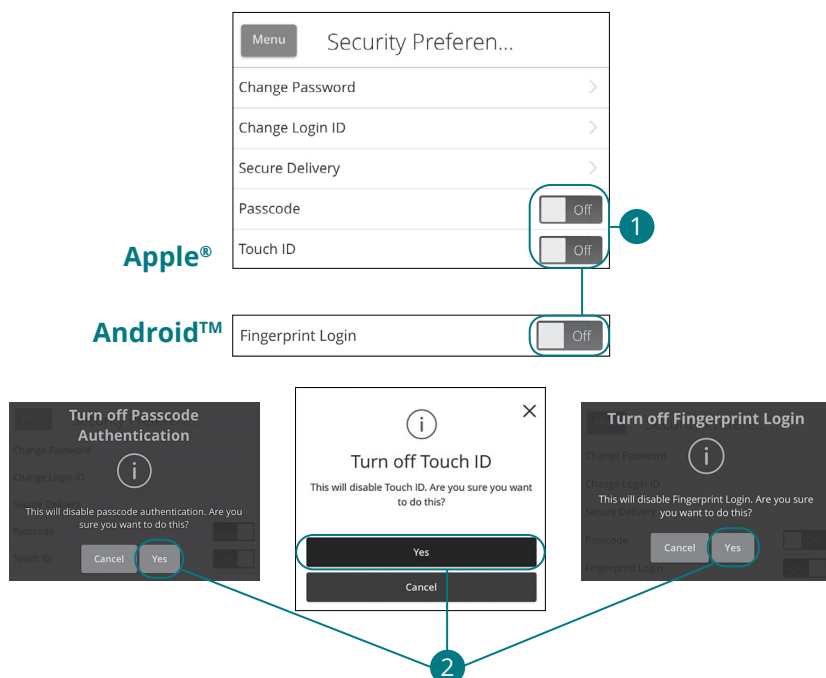


Sign in to Gulf Coast Bank’s Digital Banking app and tap the **Menu** button. In the **User Preferences** tab, tap **Security Preferences**.

1. Toggle the **Passcode** switch from “Off” to “On.”
2. Review the information about using a passcode and tap the **Create Passcode** button.
3. Create your four-digit passcode using the keypad.
4. Confirm your passcode using the keypad.
5. Enter your login ID and password, and tap the **Authorize** button.

Disabling Passcode Authentication, Touch ID or Fingerprint Login

You can disable Passcode Authentication, Touch ID or Fingerprint Login if you no longer prefer to utilize them. When all features are disabled, you can sign in to your Digital Banking using your login ID and password.

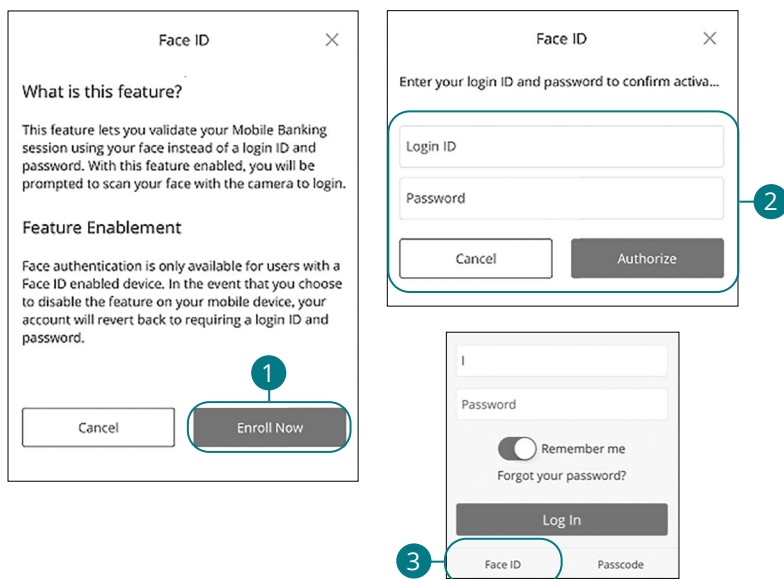


Sign in to Gulf Coast Bank's Digital Banking app and tap the **Menu** button. In the **User Preferences** tab, tap **Security Preferences**.

1. Toggle the **Passcode**, **Touch ID** or **Fingerprint Login** switch from "On" to "Off."
2. Tap the **Yes** button to disable the feature.

Enabling Face ID

Face ID is a feature which utilizes facial recognition technology, allowing you to unlock your iOS device using your face instead of a login ID and password.



Open Gulf Coast Bank's mobile app and tap the **Face ID** button.

1. Review the information about using Face ID and tap the **Enroll Now** button.
2. Enter your login ID and password, and tap the **Authorize** button.
3. Face ID is now set up. During your next login, tap the **Face ID** button to log in.

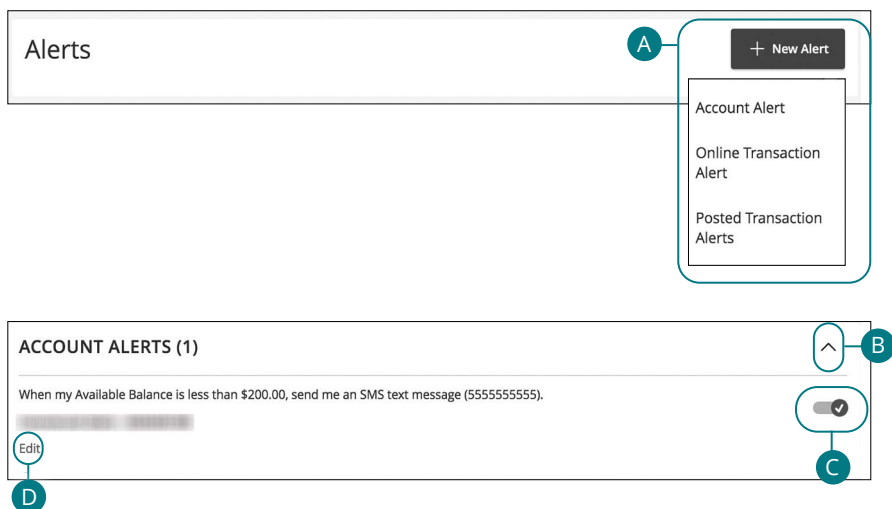


Note: You must have Face ID enabled on your mobile device before enabling it through our Digital Banking mobile app.

Security

Alerts Overview

Having peace of mind is critical when it comes to your Digital Banking experience. When you create an alert through Digital Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.



In the **User Preferences** tab, click **Alerts**.

- A.** The "New Alert" drop-down lets you create an account, history, online transaction or reminder alert.
- B.** The ^ icon allows you to collapse or expand alert details for each category.
- C.** Toggling the switch turns an alert on or off without deleting it.
- D.** The "Edit" link lets you make changes to existing alerts.



Note: All alerts are automatically sent through secure messages, but you can also choose to receive them by email, phone or text message.

Account Alerts

There should be no surprises when it comes to your finances. Account Alerts can notify you when the balances in your accounts go above or below a number you specify.

The screenshot shows the 'New Account Alert' form. On the left, a box labeled '1' contains a list of alert types: 'Account Alert', 'Online Transaction Alert', and 'Posted Transaction Alerts'. The main form has the title 'New Account Alert'. It includes a dropdown menu for 'Account' (callout 2), a section for 'Account balance type' with buttons for 'Available Balance', 'Current Balance', 'Last Deposit Amount', 'MTD Average Collected Balance', and 'YTD Average Collected Balance' (callout 3), an 'Amount' section with radio buttons for 'More Than', 'Less Than', and 'Exactly' (callout 4), a text input field for the amount with a '\$0.00' placeholder (callout 5), an 'Alert Delivery Method' section with buttons for 'Email', 'Voice', 'SMS Text Message', and 'Secure Message Only' (callout 6), and an 'Email Address' input field. At the bottom are 'Go back' and 'Create Alert' buttons (callout 7).

In the **User Preferences** tab, click **Alerts**.

1. Use the "New Alert" drop-down and select "Account Alert."
2. Use the drop-down to select an account.
3. Choose an account balance type.
4. Select a comparison.
5. Enter an amount which must be .01 or more.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

Online Transaction Alerts

Different types of transactions can occur in your accounts. By creating Online Transaction Alerts, you can be notified when various transfers, payments or debits initiated in Digital Banking post to your account.

The screenshot shows the 'New Online Transaction Alert' form. On the left, a sidebar menu is highlighted with a blue box and a red circle with the number 1. The menu items are 'Account Alert', 'Online Transaction Alert', and 'Posted Transaction Alerts'. The main form has the title 'New Online Transaction Alert'. It contains several fields: 'Transaction' (a dropdown menu with 'Funds Transfer' selected, highlighted with a red circle 2), 'Account' (a dropdown menu, highlighted with a red circle 3), 'Status' (a dropdown menu, highlighted with a red circle 4), 'Alert Delivery Method' (a section with four buttons: 'Email' (selected, highlighted with a red circle 5), 'Voice', 'SMS Text Message', and 'Secure Message Only'), and 'Email Address' (a text input field). At the bottom, there are two buttons: 'Go back' and 'Create Alert' (highlighted with a red circle 6).

In the **User Preferences** tab, click **Alerts**.

1. Click the "New Alert" drop-down and select "Online Transaction Alert."
2. Use the drop-down to select a transaction type.
3. Use the drop-down to select an account.
4. Use the drop-down to select a status.
5. Select a delivery method and enter the corresponding information.
6. Click the **Create Alert** button when you are finished.

Posted Transaction Alerts

If you're ever concerned about amount limits or pending checks, you can create Posted Transaction Alerts to contact you when a check number posts or transactions meet an amount you choose.

The screenshot shows the 'New Posted Transaction Alerts' form. On the left, a sidebar menu (1) contains 'Account Alert', 'Online Transaction Alert', and 'Posted Transaction Alerts'. The main form has the following sections:

- Transaction Type** (2): A row of four buttons: 'Debit Transaction', 'Credit Transaction', 'Check Number', and 'Description'.
- Amount** (3): A row of three buttons: 'More Than', 'Less Than', and 'Exactly'.
- Amount Input** (4): A text field with a dollar sign on the left and '0.00' on the right.
- Account** (5): A dropdown menu with a checkmark icon.
- Alert Delivery Method** (6): A row of four buttons: 'Email', 'Voice', 'SMS Text Message', and 'Secure Message Only'. Below this is an 'Email Address' text field.
- Buttons** (7): At the bottom are two buttons: 'Go back' and 'Create Alert'.

In the **User Preferences** tab, click **Alerts**.

1. Click the "New Alert" drop-down and select "Posted Transaction Alerts."
2. Select a transaction type.
3. Select a comparison. These options vary depending on the chosen transaction type.
4. Enter an amount.
5. Use the drop-down to select an account.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

Security

Security Alerts Overview

We want you to feel confident while using Digital Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.

SECURITY ALERTS (26)

1 [Edit Delivery Preferences](#)

Alert me when an address is changed. A ☒

Alert me when an outgoing ACH transaction is created. ☐

Delivery Preferences

EMAIL ADDRESS ☐

Email Address

PHONE NUMBER ☐

Country

United States

Area Code Phone Number

SMS TEXT NUMBER ☐

Message and data rates may apply. Expect 1 message/transaction.

Country

United States

Area Code Phone Number

☐ Agree To Terms
Terms and Conditions

2 3

In the **User Preferences** tab, click **Alerts**, then **Security Alerts**.

- A.** Toggling the switch turns an alert on or off without deleting it. Some of the alerts are required and cannot be disabled.

Edit Delivery Preferences

When a trigger occurs, Security Alerts are always sent to you through secure messages and by default by email. You can add additional delivery methods to notify you about your accounts wherever you are.

In the **User Preferences** tab, click **Alerts**, then **Security Alerts**.

1. Click the “Edit Delivery Preferences” link at the top. These changes will apply to all Security Alerts.
2. Enter the information for your preferred delivery method.
3. Click the **Save** button when you are finished making changes.

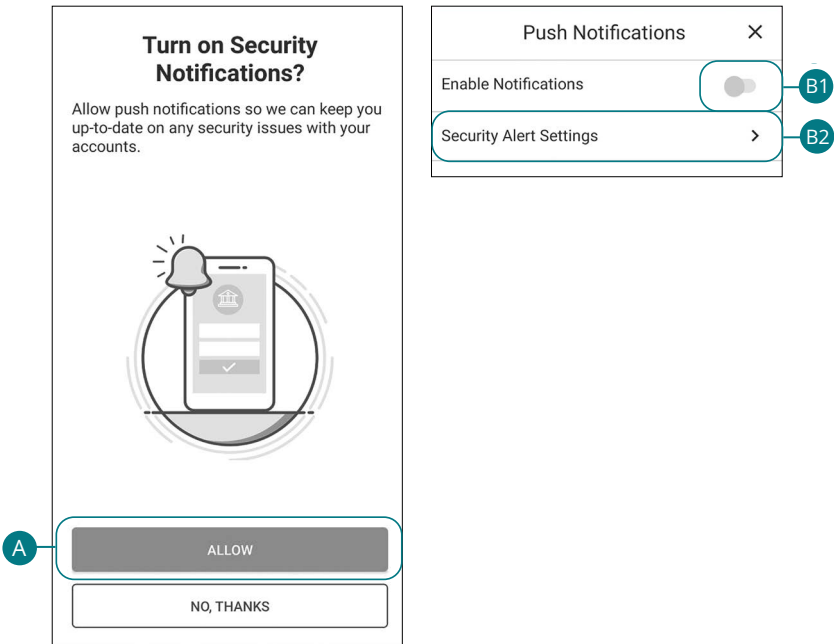
Security

Enabling and Disabling Push Notifications

Have alerts sent directly to your mobile device as push notifications. Push notifications are completely free to receive and will show up as a banner at the top of your lock screen or in your “notification tray.”



Note: Push Notifications are available for security, reminder, account and transaction alerts.

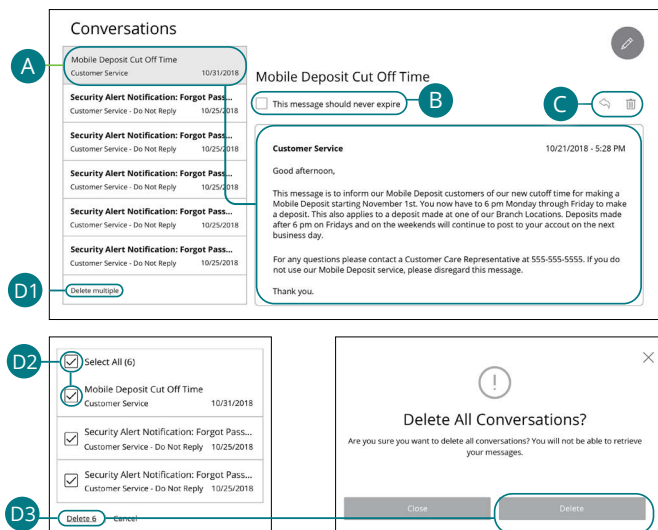


- A.** When you first sign into Gulf Coast Bank’s online banking app you have the option to enable push notifications for alerts by tapping the **Allow** button.
- B.** To enable or disable push notifications at a later time, in the **Alerts** tab, tap **Push Notifications**.
 - 1.** Use the **Enable Notifications** switch to enable or disable push notifications.
 - 2.** Tap the respective **Alert Settings** tab to edit alerts and their delivery preferences. (See Alerts Overview section starting on page 39 for more information.)

Security

Secure Message Overview

If you have questions about your accounts or need to speak with someone at Gulf Coast Bank, Secure Messages allows you to communicate directly with a Gulf Coast Bank customer service representative. From the Secure Messages page, you can find replies, old messages or create new conversations.



Click the **Messages** tab.

- A. Click on a message to open it. Messages are displayed on the left side of the screen.
- B. Messages automatically delete after a certain time. Check the box next to "This message should never expire" to prevent that message from being erased.
- C. Delete an opened message by clicking the  icon or reply by clicking the  icon.
- D. You can delete multiple messages at once.
 1. Click the "Delete multiple" link.
 2. Check the box next to the corresponding messages or check the box next to "Select All."
 3. Click the "Delete" link and then the **Delete** button to permanently delete the selected messages.

Security

Sending a Secure Message

Starting a new conversation through Digital Banking is just as effortless as sending an email. Unlike an email, you can safely include confidential personal information relating to your accounts or attach files within a new message.

The top screenshot shows a list of conversations on the left and a selected conversation on the right. A red circle with the number '1' highlights the 'New Message' icon in the top right corner of the conversation header.

The bottom screenshot shows the 'New Conversation' form. It includes a 'Message recipient' dropdown menu (labeled '2'), a 'Message subject' input field (labeled '3'), a 'Message' text area (labeled '4'), an 'Attach a file' section with supported file types (labeled '5'), and 'Go back' and 'Send message' buttons at the bottom.

Click the **Messages** tab.

1. Create a new message by clicking the  icon in the top right corner.
2. Select the recipient from the drop-down.
3. Enter the subject.
4. Enter your message.
5. Click the **Send message** button when you are finished.

Transaction Types

Moving Money Overview

The heart of Digital Banking is the ability to transfer funds on the go. Whether you are transferring money between your accounts or sending money to someone outside of Gulf Coast Bank, there are various features that help you transfer funds in different ways.

- **Funds Transfer:**

Move money between your personal Gulf Coast Bank accounts and external accounts you have added and verified.

Funds Transfer

From Account

▼

- **GCB People Pay:**

Move money to another Gulf Coast Bank Digital Banking Customer.

Customer to Customer Transfer

You can choose to make a single transfer to another Gulf Coast Bank account holder or link another Gulf Coast Bank account holder's account (for deposit purposes only) to your Digital Login. If you plan to make more than one transfer to the other account holder, you can choose to link the account. If you choose to create a recurring or future-dated transfer, linking the account is required. The GCB account holder you are transferring funds to must be actively enrolled in GCB Digital Banking. You will be required to enter the account holder's Digital Banking email address, first three letters of the last name and last four digits of their GCB account number. Transfer amounts can not exceed \$25,000.

Single Transfer

Link Account

- **External Transfer after adding and verifying external accounts:**
Move money after linking your external accounts.

Add An External Account

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers.

There are two steps in this process:

- Step 1: Add Your Account
- Step 2: Verify Your Account

Verify External Account

Please choose an account to verify using the amounts that were deposited to your account.

Account Number	Account Type	Status
☐ 123456789	Checking	Funds have <u>not</u> been sent to the target account yet. This request can not be selected.

Funds Transfer

FROM *

Select From Account----

- **Loan Payment:**
Move money to a loan at Gulf Coast Bank or from another Financial Institution after adding and verifying your external checking or savings account.

Loan Payments

Make a Loan Payment from your accounts with Gulf Coast Bank or your Deposit account with another Financial Institution. External Account must be Added and Verified before they will be available. Payments made from your account at another institution will be processed as Regular Payments. Please contact Loan Services Department at 504-565-4645 for a Principal or interest only payment.

From *

Select From Account----

To *

Select To Account----

- **Send Money with Zelle®:**
Send money to any Gulf Coast Bank customer or non-customer using only their name and contact information.

SendRequestSplitActivity1Settings

Select Recipient

Q

Name, email, mobile #, account #

+

Add New Contact

JD

John Doe

- **Bill Pay:**
Move money to someone's external account or a company's account.

Transactions

Funds Transfer

When you need to make a one-time or recurring transfer between your personal Gulf Coast Bank accounts, you can use the Funds Transfer feature. These transactions go through automatically, so your money is always where you need it to be.

Funds Transfer

1
From Account

▼

To Account

▼

2
Amount

\$

0.00

Frequency

One time transfer

▼

3
Transfer Date

07/27/2020



In the **Transfer Funds** tab, click **Funds Transfer**.

1. Select the accounts to transfer funds between using the "From" and "To" drop-downs.
2. Enter the amount to transfer.
3. (One-Time Transfer Only) Enter the date to process the transaction.



Note: Transfers from your Personal or Home Equity Line of Credit can be made only to your GCB Checking or Savings Account.

The screenshot shows a web interface for setting up a recurring transfer. It includes a 'Frequency' dropdown menu, a 'Start Date' field with a calendar icon, an information note about weekends and holidays, a 'Repeat Duration' section with radio buttons, an optional 'Memo' field, and a 'Transfer Funds' button. Numbered callouts (4a, 4b, 4c, 5, 6) point to these specific elements.

4a Frequency
1st of the month

4b Start Date
07/27/2020

4c Repeat Duration
☒ Repeat Forever
☐ Until Date (*Set An End Date*)

5 Memo (optional)
Enter letters and numbers only

6 Transfer Funds

Transfers falling on a Sunday or banking holiday will be processed the following business day.

4. If you would like to set up a recurring transfer, follow the steps below.
 - a. Use the drop-down to select a frequency.
 - b. Enter a start date for this transaction using the calendar features.
 - c. Decide if the transfer will repeat forever or have an end date.
5. (Optional) Enter a memo.
6. Click the **Transfer Funds** button when you are finished.



Note: You can view or cancel unprocessed transactions by accessing the **Recurring Transactions** tab within the Activity Center.

Transactions

GCB People Pay

If you have a friend or relative that also banks through Gulf Coast Bank and is a Digital Banking user, GCB People Pay allows you to send them immediate money. By using their Digital Banking email address and last 4 digits of their account, you can send them electronic payments and link their account for future deposits.

Linking Someone's Gulf Coast Bank Account

Instead of typing in someone's information every time you send them money, you can conveniently link their account for future deposits only. Once the account is linked, you can conveniently send future payments using the Funds Transfer service.

Customer to Customer Transfer

You can choose to make a single transfer to another Gulf Coast Bank account holder or link another Gulf Coast Bank account holder's account (for deposit purposes only) to your Digital Login. If you plan to make more than one transfer to the other account holder, you can choose to link the account. If you choose to create a recurring or future-dated transfer, linking the account is required. The GCB account holder you are transferring funds to must be actively enrolled in GCB Digital Banking. You will be required to enter the account holder's Digital Banking email address, first three letters of the last name and last four digits of their GCB account number. Transfer amounts can not exceed \$25,000.

Single Transfer
Link Account
1

Link An Account

Enter the information below to link the receiving GCB Customer's Account (for deposit only) to your Digital Login. The linked account will be available in the To section of Funds Transfer service.

Enter recipient customer account information

2

Last 4 of Account Number

Email

3

4

First 3 characters of Last Name

Account Type

5

Back
Submit
6

In the **Transfer Funds** tab, click **GCB People Pay**.

1. Click the **Link Account** button.
2. Enter the last 4 digits of the recipient's account number.
3. Enter the recipient's email address.
4. Enter the first three characters of the recipient's last name.
5. Select an account type from the "Account Type" drop-down.
6. Click **Submit** when you are finished.



Note: To review or cancel a GCB People Pay, visit the Activity Center.

Single Transfers Between Gulf Coast Bank Accounts

If you only need to send money to someone once, you can generate a single transaction with that person's Digital Banking email address and partial account number.

Customer to Customer Transfer

You can choose to make a single transfer to another Gulf Coast Bank account holder or link another Gulf Coast Bank account holder's account (for deposit purposes only) to your Digital Login. If you plan to make more than one transfer to the other account holder, you can choose to link the account. If you choose to create a recurring or future-dated transfer, linking the account is required. The GCB account holder you are transferring funds to must be actively enrolled in GCB Digital Banking. You will be required to enter the account holder's Digital Banking email address, first three letters of the last name and last four digits of their GCB account number. Transfer amounts can not exceed \$25,000.

1

Single Transfer

Link Account

Transfer Funds to Another GCB Customer's Account

Make a one-time transfer to another GCB Customer's account.

Enter your account information

2

From Account

3

Amount

\$0.00

4

Description

Enter recipient customer account information

5

Last 4 of Account Number

6

Email

7

First 3 characters of Last Name

8

Account Type

Back

9

Submit

In the **Transfer Funds** tab, click **GCB People Pay**.

1. Click the **Single Transfer** button.
2. Select the account to take funds from using the “From Account” drop-down.
3. Enter an amount.
4. (Optional) Write a description of your transfer.
5. Enter the last 4 digits of the recipient’s account number.
6. Enter the recipient’s email address.
7. Enter the first three characters of the recipient’s last name.
8. Select an account type from the “Account Type” drop-down.
9. Click **Submit** when you are finished.

Transactions: GCB People Pay

Transactions

Adding a Personal External Account

Your private accounts at other financial institutions can be linked to Digital Banking with Gulf Coast Bank so you can transfer money between two banks without ever leaving home! When you request to add another account, you are asked to verify your ownership of that account by confirming two small deposits Gulf Coast Bank makes into the external account.

Add An External Account

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers.

There are two steps in this process:

- **Step 1: Add Your Account**
- **Step 2: Verify Your Account**

Please input the routing number and your account number located on your check (see the sample check below). If you want to add a savings account, please contact your financial institution for the routing number that they use for savings deposits. Also verify if your account is eligible for ACH transactions as not all savings accounts allow for ACH transactions. If you have issues with your micro deposit showing up in your account, verify the routing number with the other financial institution as not all financial institutions have one routing number for all account types.

Step 1: Add Your Account

To begin, you will need to input the following information about the account you would like to add:

- Institution's Routing Number
- Your Account Number
- Account Type (checking or savings)

Once this information has been entered, click on the Continue button.

Two "micro" deposits will be generated and sent to your external account (typically within 5 business days). Micro deposits are random deposits in amounts less than \$1. Once you have received these two micro deposits in your external account, make note of both amounts as you will need them later in step 2, the verification process.

- **Please Note:** Only domestic (U.S.) banks are allowed.
- If the micro deposits do not appear in your account within the specified timeframe, contact the other financial institution to verify that you are using the correct routing number as some institutions do not use a single number for all account types.

1

ACCOUNT NUMBER

2

ACCOUNT TYPE

Checking

3

ROUTING NUMBER

Step 2: Verify Your Account

Once you receive the amounts of your micro deposits, [please click here to enter the amounts and activate your external account.](#)

Continue

4

In the **Transfer Funds** tab, click **Add External Account**.

1. Enter the account number.
2. Select the type of account using "Account Type" drop-down.
3. Enter the financial institution's routing number. These numbers are located at the bottom of a paper check or deposit slip from your checkbook.
4. Click the **Continue** button.



In two to three business days, two micro-deposits and an offsetting debit will appear in your external account. Once you receive those deposits, go to the **Verify External Account** tab to add the account.

Transactions

Verifying a Personal External Account

As soon as Gulf Coast Bank makes two small deposits of less than a dollar into your external account, you are asked to verify those amounts within Digital Banking. Once they are confirmed, you can begin transferring money to and from the external account.

Account Verification

Please choose an account to verify using the amounts that were deposited to your account.

Account XXXXXXXXXX

Account Type: Savings

Routing Number: XXXXXXXX

Status: Funds have been sent to the target account

Verify Deposit Amounts

The deposit amounts should be entered in cents (example: \$0.05 should be entered as "05").

Amount #1:

Amount #2:

Continue

In the **Transfer Funds** tab, click **Verify External Account**.

1. Select the account you would like to verify.
2. Enter the amounts of the two micro-deposits that have been made into your external account.
3. Click the **Continue** button when you are finished.



Note: After the account has been verified, you will need to log out of Digital Banking and then log back in. The external account will then be shown in the Funds Transfer service.

Transactions

Loan Payments

When you need to make a one-time or recurring payment to your loans with Gulf Coast Bank with funds from your Gulf Coast Bank accounts or another bank, you can use the Loan Payment feature.

Loan Payments

Make a Loan Payment from your accounts with Gulf Coast Bank or your Deposit account with another Financial Institution. External Account must be Added and Verified before they will be available. Payments made from your account at another institution will be processed as Regular Payments. Please contact Loan Services Department at 504-565-4645 for a Principal or Interest only payment.

1

From *

---Select From Account---

To *

---Select To Account---

2

Payment Type *

3

Amount *

☐ Make this recurring

4

Date

12/07/2022



In the **Transfer Funds** tab, click on **Loan Payments**.

1. Using the “From” and “To” drop-downs, select the account the funds will be taken from and the account you wish to post the payment.
2. Select your payment type using the “Payment Type” drop-down.
3. Enter the amount of the payment.
4. (One-Time Payment Only) Enter the date to process the transaction.

The image shows a web form for setting up a recurring payment. The form is enclosed in a light gray border. It contains the following elements:

- Amount ***: A text input field.
- Make this recurring**: A checkbox with a checkmark, located to the right of the Amount field.
- Frequency ***: A dropdown menu.
- Start Date**: A date input field showing 12/07/2022 with a calendar icon.
- End Date**: A date input field showing 12/07/2022 with a calendar icon.
- Repeat Forever**: A checkbox.
- Memo**: A text input field with the placeholder text "Memo/Description".
- Clear**: A button.
- Submit**: A button.

Numbered callouts are placed around the form:

- 5a**: Points to the "Make this recurring" checkbox.
- 5b**: Points to the "Frequency" dropdown.
- 5c**: Points to the "End Date" field.
- 5d**: Points to the "Repeat Forever" checkbox.
- 6**: Points to the "Memo" field.
- 7**: Points to the "Submit" button.

5. If you would like to set up a recurring payment, follow the steps below.
 - a. Check the box next to "Make this recurring" to repeat the transfer.
 - b. Use the "Frequency" drop-down to specify how often the transfer should occur.
 - c. Enter a start and end date for this transaction using the calendar features.
 - d. If your transaction doesn't have an end date, check the box next to "Repeat Forever."
6. (Optional) Enter a memo.
7. Click the **Submit** button when you are finished.

Transactions

Mobile Deposits

With our mobile app on your Android™ or iOS device, you can deposit checks into your Digital Banking account by taking a photo of a check.

The image displays two sequential screenshots of the 'Remote Deposit' mobile app interface. The left screenshot shows the initial state with a 'Deposit Account' field (1), an 'Amount' field set to '\$0.00' (2), and two buttons labeled 'Front of check' and 'Back of check' (3). The right screenshot shows the same interface after the amount has been updated to '\$50.00' and the front and back of the check have been photographed (4). The 'Submit Deposit' button is visible at the bottom of both screens.



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

Log in to our Gulf Coast Bank Mobile Banking app.

In the **Services** tab, select **Deposit Check**.

1. Choose the account you would like the check deposited to.
2. Input the dollar amount of the check.
3. Sign the back of the check and write "For Deposit Only", then tap the **Front of check** and **Back of check** buttons to take an image of both the front and back of the check.
4. Verify that all four corners of the check are visible and all elements are legible, then tap the **Submit Deposit** button when finished.

Transactions

Send Money with Zelle® Setup

Zelle® is a fast, safe and easy way to send money directly between almost any bank accounts in the U.S., typically within minutes.* With just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank.*

Initial Setup

The diagram illustrates the three steps of the Zelle initial setup process:

- Step 1:** "Send Money with Zelle®" screen. It prompts the user to choose an email or mobile number to securely send and receive money. Options include a profile selection, a phone number ending in 2300, and a phone number ending in 2265. A "CONTINUE" button is at the bottom.
- Step 2:** "Send Money with Zelle®" screen. It prompts the user to enter a 6-digit verification code sent to the chosen contact method. A "Resend Code" link is available. "BACK" and "VERIFY" buttons are at the bottom.
- Step 3:** "Send Money with Zelle®" screen. It prompts the user to choose a primary account to send and receive money with. Options include "Checking, ###141" and "Checking, ###144". A "CONTINUE" button is at the bottom.

Click the **Send Money with Zelle®** tab.

1. Choose or add a new email address or mobile number to have a 6-digit verification code sent to.
2. Enter the 6-digit verification code.
3. Choose your primary account.



Note: If the email address or phone number you wish to register is not displayed, please contact Digital Banking at 504-544-5574 for assistance.

* Available for your GCB Consumer Checking Accounts ONLY. Transactions between enrolled consumers typically occur in minutes and generally do not incur transaction fees. In order to be eligible to use Zelle® at Gulf Coast Bank, you must be at least 18 years of age and have a US phone number and an address in the United States. Your account must be in good standing with no delinquencies. We do not make Zelle® available for use with Savings, Business or HSA accounts.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Transactions: Send Money with Zelle® Setup

Adding a Recipient

The screenshot shows the 'Add New Contact' form within a mobile app. At the top, there is a navigation bar with tabs: 'Send', 'Request', 'Split', 'Activity ①', and 'Settings'. Below the navigation bar is a 'Select Recipient' section with a search bar containing the placeholder text 'Name, email, mobile #, account #' and a magnifying glass icon. To the right of the search bar is a button labeled '+ Add New Contact' with a circled '1' next to it. Below the search bar is the 'Add New Contact' form itself. The form has a title 'Add New Contact' and several input fields: 'First Name' (with a circled '2' next to it), 'Last Name', 'Nickname (Optional)' (with a circled '3' next to it), and a section titled 'Tell us where to send the money. Provide only one of these.' which contains three radio buttons: 'Email' (with a circled '4' next to it), 'Mobile', and 'Account #'. Below the radio buttons is an 'Email' input field (with a circled '5' next to it). At the bottom of the form are two buttons: 'BACK' and 'SAVE' (with a circled '6' next to it).

Click the **Send Money with Zelle®** tab.

1. Click the **Add New Contact** button.
2. Enter the recipient's first name and last name.
3. (Optional) Enter the recipient's nickname.
4. Choose where to send the money to.
5. Depending on your selection enter the recipient's email address, phone number or account number.
6. Click the **Save** button.

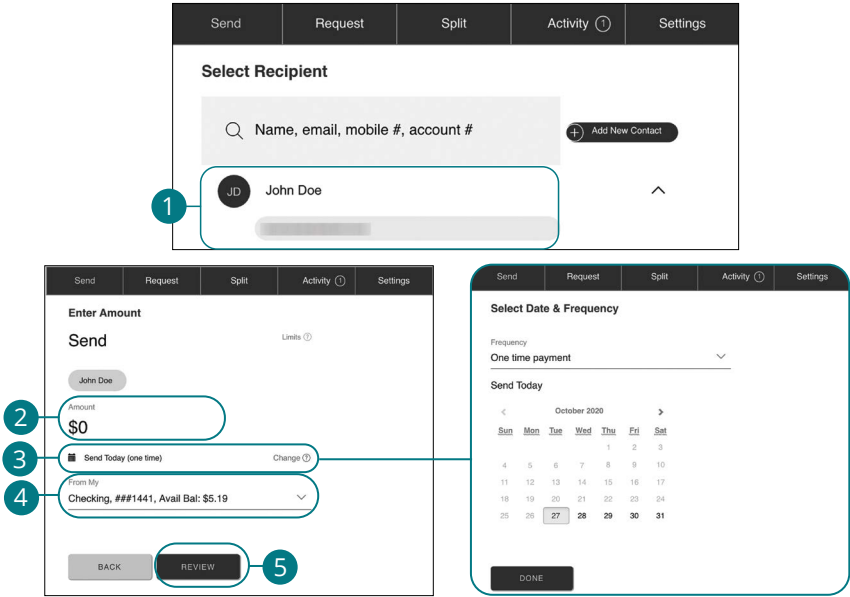


Note: If you are adding yourself as a contact and you are using the email or mobile number that is currently registered at another institution, please contact Digital Banking at 504-544-5574 for assistance.

Transactions

Send Money with Zelle®

Send money to any Gulf Coast Bank customer or non-customer using only their name and contact information.



Click the **Send Money with Zelle®** tab.

1. Select a recipient and choose a send method.
2. Enter an amount to send.
3. (Optional) Select a date, frequency and click the **Done** button.
4. Use the drop-down to select an account to send funds from.
5. Click the **Review** button.

Send \$5.00

JD to John Doe
at [redacted]

6 Reason (Optional) 0/200

John needs to enroll with Zelle® using [redacted] to get the money.

BACK SEND 7

6. (Optional) Enter a reason for the payment.
7. Click the **Send** button.



Note: If your contact isn't registered with Zelle®, we'll send them a notice about your payment and ask them to take a moment to register. Your contact will receive your money within three business days after registering with Zelle® (or on the delivery date, whichever is later).

Transactions

Request Money with Zelle®

Request money from any Gulf Coast Bank customer or non-customer using only their name and contact information.

The screenshots illustrate the process of requesting money via Zelle in three stages:

- Step 1:** The user selects the **Request** tab in the top navigation bar.
- Step 2:** The user selects a recipient from the **Select Recipient** screen. The recipient list shows "JD John Doe".
- Step 3:** The user enters the amount to request in the **Enter Amount** screen. The amount is set to **\$0**.
- Step 4:** The user clicks the **REVIEW** button at the bottom of the **Enter Amount** screen.
- Step 5:** The user enters a reason for the request in the **Reason (Optional)** field on the **Review & Request** screen.
- Step 6:** The user clicks the **REQUEST** button at the bottom of the **Review & Request** screen.

Click the **Send Money with Zelle®** tab.

1. Click the **Request** tab.
2. Select a recipient and choose a request method.
3. Enter an amount to request.
4. Click the **Review** button.
5. (Optional) Enter a reason for the request.
6. Click the **Request** button.

Transactions

Split Payment with Zelle®

Split a payment between multiple people.

The process is shown in four screenshots with numbered callouts:

- 1**: Tap the **Split** tab in the top navigation bar.
- 2**: In the **Select Recipients** screen, select the recipients (Jane Smith and John Doe) and tap **ENTER AMOUNT**.
- 3**: Tap **ENTER AMOUNT** in the **Enter Amount** screen.
- 4**: Enter the amount **25.00** in the **Enter Amount** screen.
- 5**: Tap **REVIEW** in the **Enter Amount** screen.
- 6**: In the **Review and Split** screen, review the split amounts: **Your Portion** (\$8.34), **Jane Smith** (\$8.33), and **John Doe** (\$8.33).
- 7**: Enter an optional reason in the **Reason (Optional)** field.
- 8**: Tap **SPLIT** in the **Review and Split** screen.

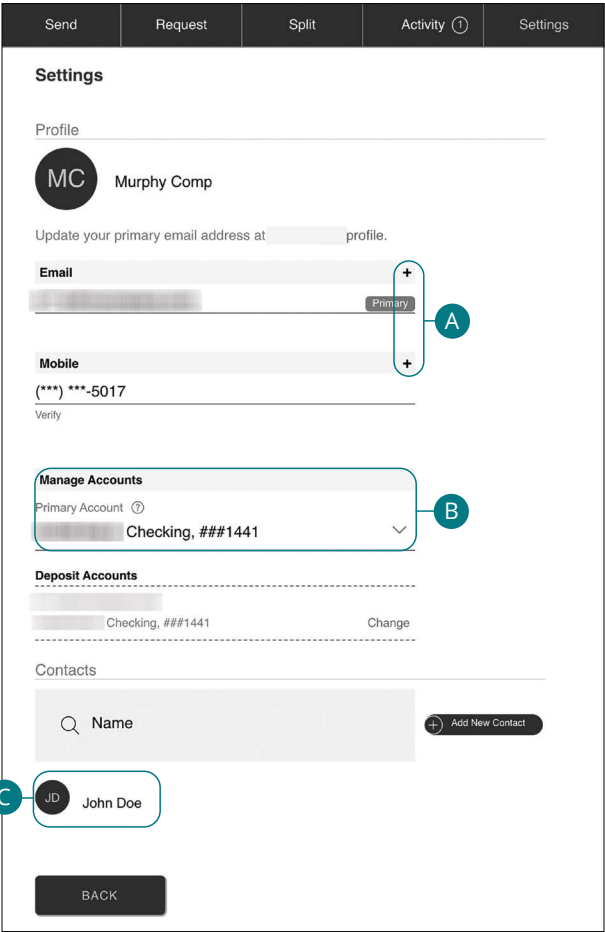
Click the **Send Money with Zelle®** tab.

1. Click the **Split** tab.
2. Select recipients and choose request methods.
3. Click the **Enter Amount** button.
4. Enter an amount.
5. Click the **Review** button.
6. (Optional) Make adjustments to the split.
7. (Optional) Enter a reason.
8. Click the **Split** button.

Transactions

Zelle® Settings

Update your email address or phone number, change your primary account or edit a contact's information.



IClick the **Send Money with Zelle®** tab, then click the **Settings** tab.

- A.** Click the plus icons to add a new email or mobile number.
- B.** Use the drop-down to change your primary account.
- C.** Click on a contact to edit their information.

Transactions

Activity Center Overview

Only transactions initiated within Digital Banking appear within the Activity Center. Examples of transactions that will display include all single and recurring transactions, checks deposited via our mobile app, stop payments and check reorders (if initiated within Digital Banking).

The screenshot shows the 'Activity Center' interface. At the top, there are three tabs: 'Single Transactions', 'Recurring Transactions', and 'Mobile Deposits'. Below the tabs is a search bar with a magnifying glass icon. To the right of the search bar are icons for favorite, print, export, and filter. Below the search bar is a table with columns: 'Created date', 'Status', 'Transaction Type', 'Account', and 'Amount'. The table contains three rows of transactions. The first row is 'Processed', the second is 'Drafted', and the third is 'Cancelled'. The third row is highlighted. To the right of the table, there is a dropdown menu with options: 'Toggle Details', 'Inquire', 'Copy', and 'Print Details'. Below the table, there is a detailed view of a transaction with fields for 'Tracking ID', 'Created', 'Created By', 'Authorized', 'Authorized By', 'Cancelled On', 'Amount', 'Description', 'From Account', and 'To Account'.

Activity Center

Single Transactions Recurring Transactions Mobile Deposits

Search transactions

Created date Status Transaction Type Account Amount

2/27/2019	Processed	Funds Transfer - Tracking ID: 123456	Savings Account XXXXXX1234	\$1.00
2/27/2019	Drafted	Funds Transfer - Tracking ID: 123456	Checking Account XXXXXX1234	
2/27/2019	Cancelled	Funds Transfer - Tracking ID: 123456	Savings Account XXXXXX1234	

Tracking ID: 123456
 Created: 02/27/2019 11:21 AM
 Created By: John Doe
 Authorized: 02/27/2019 11:21 AM
 Authorized By: John Doe
 Cancelled On: 02/27/2019

Amount: \$1.00
 Description: Funds Transfer via Online
 From Account: Savings Account XXXXXX1234
 To Account: Checking Account XXXXXX1234

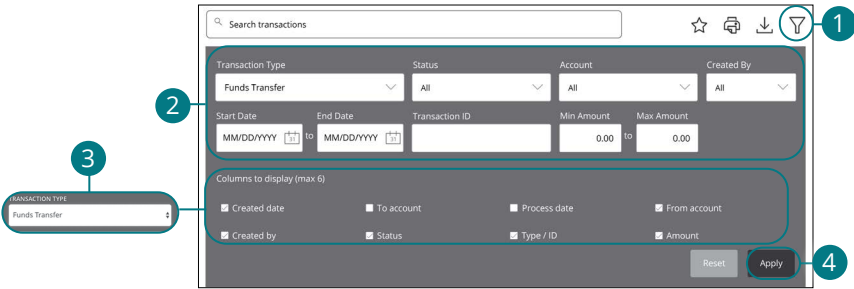
Toggle Details
 Inquire
 Copy
 Print Details

Click the **Activity Center** tab.

- Click an appropriate tab at the top to view **Single Transactions**, **Recurring Transactions** or **Mobile Deposits**.
- Use the search bar to find transactions within that account.
- Print the Activity Center page by clicking the icon. Export your transactions into a different format by clicking the icon.
- Click the ▼ icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.
- Click on a transaction to view more details.
- Click the ⋮ icon to perform additional functions.

Using Filters

What appears on the Activity Center can be customized using various filters. You can also choose up to six columns to display, so you can swiftly find what you're looking for each time.

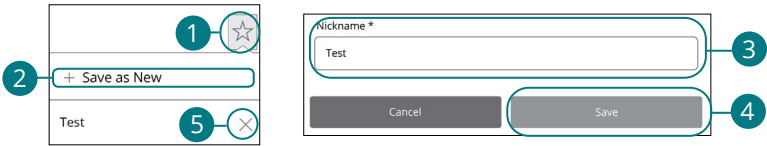


Click the **Activity Center** tab.

- 1. Click the icon to create a custom view of your transactions.
- 2. Create a custom list of transactions using these filters.
- 3. Filter the type of transaction you are looking for using the “Transaction Type” drop-down. Column names with check boxes appear. Select up to six boxes.
- 4. Click the **Apply** button when you are finished.

Creating or Deleting Custom Views Using Favorites

After applying specific filters, you can save that view of the Activity Center to Favorites, making it easier and faster to search, print or export transactions. You can always delete Favorites if they are no longer useful.



Click the **Activity Center** tab.

- 1. Click the icon.
- 2. Click the “+ Save as New” link to create a new favorite template.
- 3. Enter a nickname for your new custom view.
- 4. Click the **Save** button when you are finished.
- 5. Click the **X** icon to remove a custom view from your Favorites.

Editing Transactions

The Activity Center only shows pending transactions initiated within Digital Banking not yet posted to your account. You may edit an account transfer or an External Transfer only. The edit feature is not available for Loan payments.

The screenshot illustrates the process of editing a transaction. It is divided into two parts:

- Top Section (Transaction List):** A table with columns: Created date, Status, Transaction type, Account, and Amount. It lists three transactions from 3/14/2019. The first transaction is 'Authorized' and 'Transfer Funds - Tracking ID: 2143843' to 'REGULAR CHECKING' for '\$10.00'. A circled '1' points to this row. An 'Actions' menu icon (three dots) is next to it. A circled '2' points to the 'Edit' option in the dropdown menu that appears.
- Bottom Section (Edit Form):** A form titled 'Edit One-Time Transfer'. It contains fields for:
 - From Account:** 'REGULAR CHECKING' with a balance of '\$30.91'.
 - To Account:** 'REGULAR CHECKING' with a balance of '\$928.45'.
 - Amount:** '\$10.00'.
 - Transfer Date:** '03/15/2019'.
 - Memo (optional):** 'Funds Transfer via Online'.
 At the bottom are 'Cancel' and 'Transfer Funds' buttons. A circled '3' points to the 'Transfer Funds' button.

Click the **Activity Center** tab.

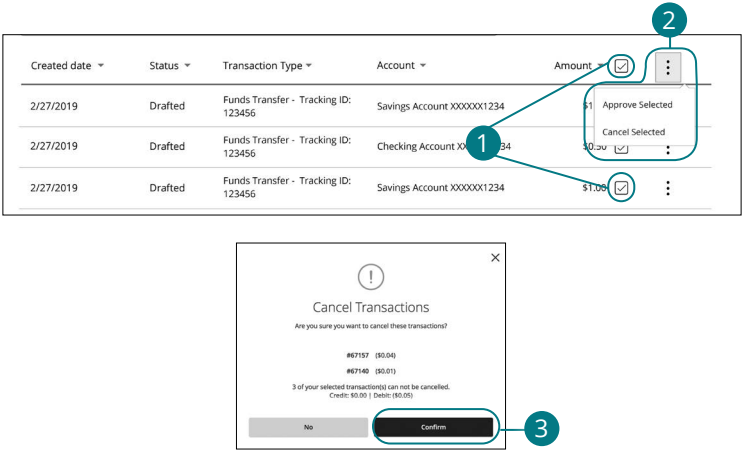
1. Browse through your pending transactions and locate the transaction you would like to edit. Create a custom list of transactions using these filters.
2. Click the  icon and click "Edit."
3. Make the necessary edits and then click the **Transfer Funds** button when you are finished.



Note: If you edit a recurring transaction in the Single Transaction tab, you will only edit that single occurrence. To edit an entire series, you must visit the Recurring Transactions tab in the Activity Center.

Canceling Transactions

The Activity Center only shows the option to Cancel for pending transactions initiated within Digital Banking not yet posted to your account. You may also cancel pending transactions initiated within Digital Banking prior to their process date.



Click the **Activity Center** tab.

1. Browse through your pending transactions and check the box for each transaction you want to cancel. Check the box between the Amount column and the  icon to select all transactions.
2. Click the  icon and click "Cancel Selected."
3. Click the **Confirm** button when you are finished. The status then changes to "Canceled" on the Activity Center page.



Note: If you cancel a recurring transaction in the **Single Transaction** tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the **Recurring Transactions** tab in the **Activity Center**.

Desktop Bill Payment

Payments Overview

Bill Pay with Gulf Coast Bank allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments in one place.

The first time that you click the **Bill Payment** tab, you are asked to choose an account to use within Bill Pay and to accept the terms and conditions.

The screenshot shows the 'Payments' tab selected in the navigation bar. The interface is divided into several sections:

- Navigation Bar (A):** Includes 'Payments', 'Payees', 'Pay a person', 'GiftPay', 'Calendar', 'My account', and 'Help'.
- Schedule Section (B, C, D):** Features a 'Display' dropdown (C) and a search bar (D) for payee names or nicknames. The main list shows various bills with columns for payee, amount, due date, and a '\$ Pay' button.
- Bill Connect Section (F):** A box for linking new payees, currently showing 'VERIZON WIRELESS'.
- Pending Section (G, I, J, K):** Displays bills being processed in the next 45 days. It includes a table with columns for payee, amount, and due date, with 'Edit' and 'View more' options.
- History Section (H):** Displays bills processed in the last 45 days, with a similar table and 'View' options.

Callouts A through K highlight specific UI elements as described in the list below.

Click the **Bill Payment** tab.

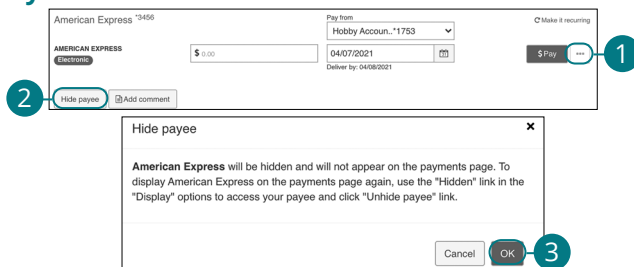
- A.** The navigation bar appears in every view at the top of the screen. You can navigate to payments features under the **Payments** tab.
- B.** Use the "Display" drop-down to sort your transactions by Last 30 days, eBills, Company, Individuals, Inactive or Hidden.

- C.** Filter your payments by category using the “Category” drop-down. To set up a category, see page 96.
- D.** Locate payees using the search bar.
- E.** All your payees are listed on the left side of your screen.
- F.** Biller Connect displays eBills awaiting additional action such as setup or payment.
- G.** All pending transactions appear in the “Pending” section.
- H.** View transaction history for the last 45 days in the “History” section.
- I.** Click the **View More** button to see further details about a pending transaction.
- J.** Click the **Edit** button to edit a pending transaction.
- K.** Click the **View** button to see more details about a processed transaction.
- L.** Click the “Messages” link to view secure messages.
- M.** Click the “Chat Now” link to speak with a customer service representative.

Hiding or Unhiding Payees from Payment Screen

You can hide or unhide payees from the Payment screen. This can be helpful if certain payees are not utilized as often as others.

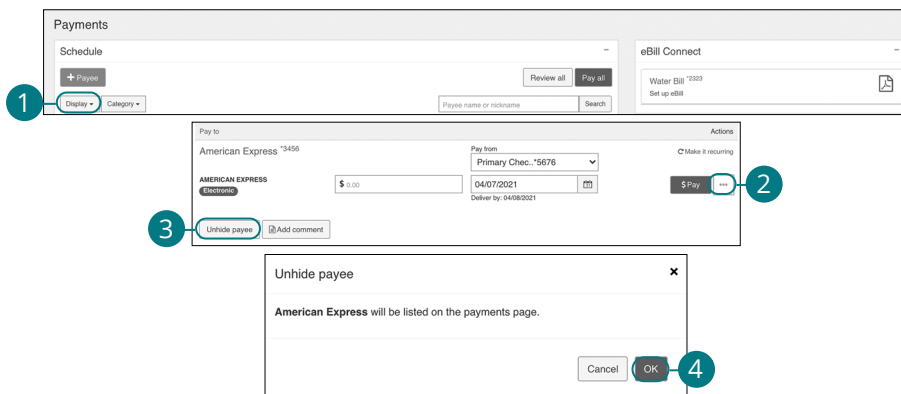
Hide a Payee



In the **Payments** tab.

1. Click the  icon next to a payee to expand it.
2. Click the **Hide payee** button to hide the payee from your Payments screen.
3. Click the **OK** button.

Unhide a Payee



1. Click the "Display" drop-down and select "Hidden."
2. Click the  icon next to a payee to expand it.
3. Click the **Unhide payee** button to unhide the payee from your Payments screen.
4. Click the **OK** button.

Desktop Bill Payment

Creating a Payee Overview

The individual that receives your payments is known as a payee. You can pay just about any company, person, loan or account using our bill pay. Before you can begin making payments, you need to decide what type of payee to create and how they receive funds.

- **Company:** Electronically pay a company such as your mobile phone provider, utility company or even your dentist.
- **Person:** There are multiple ways you can pay a person.
 - a. **Person via email:** Pay any individual with an email address. When the payee receives the email, they are offered instructions for directing the funds to their account.
 - b. **Person via direct deposit:** Send money directly to someone's account using their routing and account numbers.
 - c. **Person via check:** Request a check to be sent to a payee. We print it and drop it in the mail for you.



Note: Not all companies are set up for electronic payment. These bills will be paid via paper check. Payees who accept Credit Card payments may receive payment via a single-use pre-paid card, which means you will not recognize card numbers within payment confirmation communications you receive.

Desktop Bill Payment

Creating a Payee: Company

The information printed on your bill is all you need to set up a company as a payee. When creating your payee, there are two types of companies you can add: Known and unknown.

Known: If the company you need to pay is preloaded in our database, you have the option to send a Rush Delivery or sign up for eBills. For more information, visit page 82 for a Rush Delivery and page 90 for eBills.

Unknown: If you have a payee who is not in our system, no problem! You can add their contact information, but you may not be able to send a Rush Delivery or sign up for eBills. They will be paid via a paper check.

Payments

Schedule

+ Payee 1

Display Category

Review all Pay all

Payee name or nickname Search

Add payee

Search or select from frequently used payees:

Search Payee Add

CAPITAL ONE CHASE MASTERCARD AND VISA
 CITY OF GIRARD CRAW KAN TELEPHONE COOPERATIVE
 DISCOVER CARD GAP/OLD NAVY/BANANA REPUBLIC VISA
 HOME DEPOT KANSAS GAS SERVICE
 MCCLELLAND SANITATION VISA MASTERCARD

Use the options below to search the full payee directory or add people you need to pay:

Pay a company (e.g. credit card, utilities or cable) Pay a person (e.g. friend or relative)

1. Click the **+ Payee** button.
2. Click on one of the preloaded payees, or click the **Pay a company** button to create a new payee.

For a Known Payee

The screenshot shows a web form titled "Set up popular payee". Below the title, there is a note "* Required field". The payee name "CAPITAL ONE" and address "P O BOX 85147, RICHMOND, VA, 23285-5147" are pre-filled. Two input fields are present: "Payee account number *" and "Confirm account number *". A teal circle with the number "1" points to these two fields. At the bottom left is a "Back" button, and at the bottom right is a "Submit" button. A teal circle with the number "2" points to the "Submit" button.

Set up popular payee

* Required field

CAPITAL ONE
P O BOX 85147, RICHMOND, VA, 23285-5147

Payee account number *

Confirm account number *

Back

Submit

1. Enter and confirm the account number.
2. Click the **Submit** button.

For an Unknown Payee

Add payee

Who are you trying to pay?

* Required field

Payee name *

Payee name

Payee account number *

Payee account number

No account number ?

Confirm account number *

Confirm account number

Payee ZIP Code *

XXXXX-XXXX

◀ Back

Next ▶

Add payee

Need more information about John Doe

* Required field

Payee name

John Doe

Payee account number

123456789

Payee phone number

(XXX)XXX-XXXX

Address you use to send payments to John Doe:

Address *

Address line1

Address line2

City *

Belleville

State

Illinois

ZIP code

62220

Payee nickname *

John Doe

Default pay from *

BasicCkg 0001

Category

Unassigned

➕ Add new category

Name on bill

Smith Erica

(Name as it appears on the bill)

◀ Back

Next ▶

1. Enter the payee's name, account number and zip code.
2. Click the **Next** button.
3. (For Unknown Payees) Enter the payee's phone number and street address.
4. Edit the payee's nickname, default pay from account, category and name on bill.
5. Click the **Next** button to create the payee.

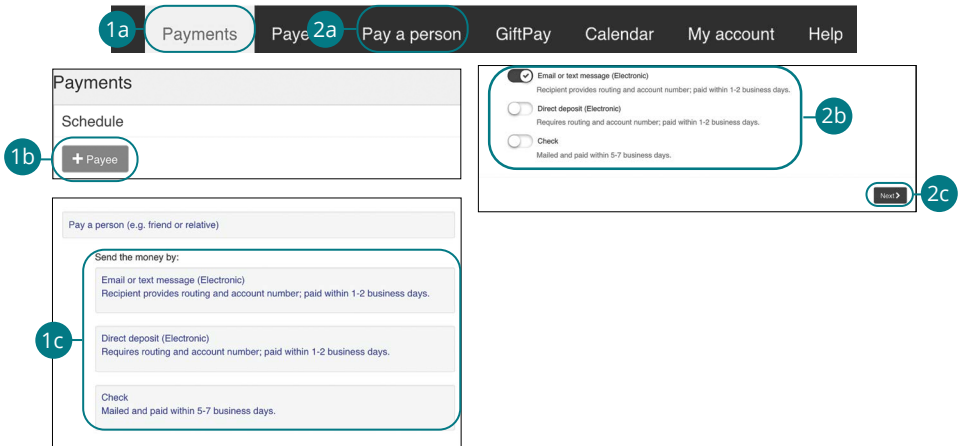
Desktop Bill Payment

Creating a Payee: Person

You can pay anyone, such as a babysitter, dog-walker or a freelance worker, by creating them as a payee in our online bill pay system.

Part 1 of 3: Choosing Payee and Payment Method

To begin setting up a person as a payee you need to decide how they need to receive their funds. The three ways a person can receive funds is through email, direct deposit or check.



There are two options to add a person as a payee.

1. Payments Tab:
 - a. Click the **Payments** tab.
 - b. Click the **+ Payee** button.
 - c. Click the **Pay a person** button and select a payment method.
2. Pay a Person tab:
 - a. Click the **Pay a Person** tab.
 - b. Select a payment method.
 - c. Click the Next button.

Part 2 of 3: Adding Payee Information

To create a person as a payee, you need to provide their contact information. The required information changes depending on if you are sending them a check, direct deposit or email payment.

The image shows three variations of the 'Add payee' form, each corresponding to a different payment method. The forms are labeled 1a, 1b, and 1c.

Form 1a (Email/Text): This form is for sending payments via email or text. It includes fields for 'Payee first name', 'Payee last name', 'Send notification to payee by' (with radio buttons for 'Text' and 'Email'), 'Payee phone number', 'Payee nickname', 'Default pay from' (a dropdown menu), and 'Category' (a dropdown menu). There are 'Back' and 'Next' buttons at the bottom.

Form 1b (Direct Deposit): This form is for direct deposit. It includes fields for 'Payee first name', 'Payee last name', 'Payee phone number', 'Payee account number', 'Confirm account number', 'Payee routing number', 'Confirm routing number', 'Payee account type' (a dropdown menu), 'Payee nickname', 'Default pay from' (a dropdown menu), and 'Category' (a dropdown menu). There are 'Back' and 'Next' buttons at the bottom.

Form 1c (Check): This form is for sending payments by check. It includes fields for 'Payee first name', 'Payee last name', 'Payee phone number', 'Address you use to send payments' (with fields for 'Address', 'City', 'State', and 'Zip code'), 'Payee account number', 'Confirm account number', 'Payee nickname', 'Default pay from' (a dropdown menu), and 'Category' (a dropdown menu). There are 'Back' and 'Next' buttons at the bottom.

1. Enter the required information based on which delivery option you choose.
 - a. **Email/Text:** Enter the payee's first and last name, their text number or email address, phone number, nickname, the account to pay from and category.
 - b. **Direct Deposit:** Enter the payee's first and last name, their phone number, account and routing number, account type, nickname, the account to pay from and category.
 - c. **Check:** Enter the payee's first and last name, phone number, street address, city, state, zip code, account number, nickname, the account to pay from and category.
2. Click the **Next** button.

Part 3 of 3: Keyword (Email Only) and One-Time Activation Code

There is an additional step if you're paying a person via email transfer: Establishing a keyword, which will be used by the payee in order to receive your payment.

No matter which kind of transfer you are sending, you need to create a one-time activation code. This code is an added security measure that ensures you, the account owner, are creating the payee.

The image displays three sequential screenshots of a web interface for creating a payee, with numbered callouts indicating the steps:

- Screenshot 1:** Titled "Create a keyword for Jane". It includes a sub-header "The Keyword is a password you create for Jane. They will use this password when accessing our secure website to submit account information. Be sure to share the keyword with Jane right away." Below this are two input fields: "Keyword *" and "Confirm keyword *". A note states "Jane access will be locked after 3 failed login attempts". Callout 1 points to the "Keyword *" field, and callout 2 points to the "Next" button.
- Screenshot 2:** Titled "First time payee activation for Jane". It includes a sub-header "For security purposes, a one-time activation code is required before being able to schedule payments to this payee." Below this is a "Delivery method for activation code *" section with a toggle switch and the option "Home phone". Callout 3 points to the "Home phone" option, and callout 4 points to the "Next" button.
- Screenshot 3:** Titled "First time payee activation for Jane". It includes a sub-header "Your activation code is being sent to" followed by a masked input field. Below this is an "Enter activation code *" field and a "Click here to resend code" button. Callout 5 points to the "Enter activation code *" field, and callout 6 points to the "Next" button.

1. Enter a keyword and confirm it. This step is only needed if you are adding a payee that will receive funds in an email/text.
2. Click the **Next** button.
3. Select a preferred delivery method to receive your activation code.
4. Click the **Next** button.
5. Enter your activation code.
6. Click the **Next** button.

Desktop Bill Payment

Editing a Payee

You can make changes to an existing payee at any time. This is especially beneficial if a payee's account number or contact information changes.

1 Jane

JANE DOE

2 [Edit payee](#) [\\$ Pay](#) [☞ Pay recurring](#) [🔔 Add reminder](#)

* Required field

Allow a minimum of 3 day(s) for your electronic payments to reach this payee.

Payee name JANE DOE

Send notification to payee by *

☒ Text Message

☐ Email

Payee phone number (0000)XXX-XXXX

Payee nickname * Jane

Default pay from * BasicCkg 0001

Category Unassigned

[➕ Add new category](#)

Keyword keyword

☐ I would like to delete this payee

[◀ Cancel](#) [Submit](#)

3

4

1. Select a payee to edit.
2. Click the **Edit payee** button.
3. Make the needed changes to the payment.
4. Click the **Submit** button when you are finished making changes.

Desktop Bill Payment

Deleting a Payee

If a payee is no longer needed, you can permanently delete them. This does not erase data from an existing payment using that payee.

1 Jane

JANE DOE

2 [Edit payee](#) [\\$ Pay](#) [☑ Pay recurring](#) [🔔 Add reminder](#)

* Required field

Allow a minimum of 3 day(s) for your electronic payments to reach this payee.

Payee name JANE DOE

Send notification to payee by *

☒ Text Message

☐ Email

Payee phone number 0000000000

Payee nickname * Jane

Default pay from * BasicCkg 0001

Category Unassigned

Keyword

☐ I would like to delete this payee 3

4 [Submit](#)

[Cancel](#)

1. Select a payee to delete.
2. Click the **Edit payee** button.
3. Click the toggle next to "I would like to delete this payee."
4. Click the **Submit** button to permanently delete the payee.

Desktop Bill Payment

Scheduling Payments

It is easy to pay your bills once you set up payees. When you click on the Payments tab, you will see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside their name.

The screenshot shows the 'Schedule' form for a bill payment. The form is titled 'Schedule' and has a '+ Payee' button at the top left. Below this are 'Display' and 'Category' dropdowns. On the right, there are 'Review all' and 'Pay all' buttons. A search bar labeled 'Payee name or nickname' is also present. The main form area is divided into two sections: 'Pay to' and 'Actions'. The 'Pay to' section shows the payee 'American Express *3456' and the bill details 'AMERICAN EXPRESS' and 'Electronic'. The 'Actions' section contains a 'Make it recurring' checkbox and a '\$ Pay ***' button. The form includes several input fields: an amount field showing '\$ 0.00', a 'Pay from' dropdown menu showing 'Hobby Account..*1753', and a 'Deliver by' date field showing '04/07/2021'. Numbered callouts 1 through 4 point to the amount field, the 'Pay from' dropdown, the 'Deliver by' date field, and the 'Pay all' button respectively.

1. Enter an amount.
2. Select an account to withdraw from using the “Pay from” drop-down.
3. Enter a deliver by date using the calendar feature.
4. Click the **Pay** button to make a single payment or the **Pay all** button to make multiple payments.



Note: If you are making a payment requiring a coupon or piece of paper to go with your payment, we strongly suggest you manually write a paper check and mail it with the coupon. Although rare, court-ordered payments and other government payments may require a coupon for timely processing.

Desktop Bill Payment

Rush Delivery

If you need to send a payment faster and if your payee has the Rush Delivery option, you can process your payment faster than the standard rate.

A standard fee may occur. Please see our Fee Schedule for details.

The screenshot shows the Desktop Bill Payment interface for Rush Delivery. The top section contains the following elements:

- Pay to:** American Express *3456
- Pay from:** Primary Chec..*56
- Amount:** \$ 0.00
- Date:** 04/15/2021
- Process date:** 04/14/2021
- Buttons:** Hide (2), Rush delivery, Add comment, \$Pay (1), Review all, Pay all

The bottom section, titled "Rush delivery", contains the following elements:

- Payment information:** American Express *3456, Electronic
- Amount:** * (3)
- Pay from:** * (4)
- Select delivery option:**
 - Delivery day:**
 - Thursday 4/15/2021 Check\$19.95** (5)
 - May be scheduled until 4:00 PM ET
 - Check payment delivered to submitted physical address
 - Payment deducted from account when check clears
 - UPS tracking provided
 - Friday 4/16/2021 Check\$14.95**
 - May be scheduled until 4:00 PM ET
 - Check payment delivered to submitted physical address
 - Payment deducted from account when check clears
 - UPS tracking provided
 - Rush payment sent to:** New address
 - Buttons:** Cancel, Next (6)

1. Click the icon to expand the payee.
2. Click the **Rush delivery** button.
3. Enter the amount.
4. Select an account to withdraw from using the "Pay from" drop-down.
5. Select a delivery date with the appropriate charges.
6. Click the **Next** button.

New address

* Required field

Please provide a physical street address for American Express. Rush delivery not available to Post Office Boxes. Rush Payments may need to be sent to another address than appears on your regular billing statement.

Pay to

American Express ^{*3456}

Electronic

Payee phone number *

Payee address *

Payee city *

Payee state *

Payee ZIP code *

State

Back

Next

Review payment information

Pay to

American Express ^{*3456}

Electronic

Pay from

Primary Checking

Amount

1.00

Payee phone number

555-555-5555

Rush payment fee

\$19.95

New delivery date

4/15/2021

Payment sent to

Fee debit authorization

Print

We agree to deliver your payment to the payee on the business day following the current process day. The posting of your payment will be dependent on the payee's processing procedures.

By completing this expedited payment request, you are also agreeing to accept the fee associated with the service. This fee will be separate from the expedited transaction and will be charged directly to your current bill pay account.

Back

Accept & Submit

7. Enter the payee's phone number, address and city.

8. Choose the payee's state using the drop-down.

9. Enter the payee's zip code.

10. Click the **Next** button.

11. Review the payment information and click the **Accept & Submit** button when you are finished.

Desktop Bill Payment: Rush Delivery

Desktop Bill Payment

Recurring Payments

Our Recurring Payments feature keeps you ahead of your repeating payments. Setting up a recurring payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.

American Express ^{*3456}		Pay from Hobby Account..*1753	1 Make it recurring
AMERICAN EXPRESS Electronic	\$ 0.00	04/07/2021	
		Deliver by: 04/08/2021	\$ Pay ***

Recurring payment

To schedule your payment automatically, select your preferences below.

* Required field

Payee name Jane **Electronic**

2 Pay from* BasicCkg ..*7190

3 Amount* \$ 0.00

4 Frequency* Monthly

5 On* 1

6 Select first payment date* Fri, Apr 30, 2021

Process date: 04/30/2021
 Deliver by: 05/03/2021 (Estimated date payee will receive payment)

If the payment falls on a holiday or weekend, what would you like to do?*

Pay before

Pay after

1. Click the “Make it recurring” link next to a specific payee.
2. Select an account to withdraw from using the “Pay from” drop-down.
3. Enter the amount.
4. Choose how often to repeat the payment using the “Frequency” drop-down.
5. Choose a day of the month for the payment to occur on.
6. Select the first payment date using the calendar feature and decide how to pay if a holiday occurs.

The screenshot shows a web form for configuring a payment series. It includes a section for ending the series (with 'Yes' and 'No' buttons and a date selector), a memo field, and a 'Submit' button. Numbered callouts 7, 8, and 9 highlight the 'End options' section, the 'Memo' field, and the 'Submit' button respectively.

Will this payment series end?

End options* ☒ After the payment on this date
☐ After

payments

Memo
(Maximum characters: 25)

Payment cutoff time: 4:00 PM ET

7. Decide if the payment series should end. If so, enter the ending date or a certain amount of payments that will be processed.
8. (For Check Payments Only) Enter a memo.
9. Click **Submit** when you are finished.

Desktop Bill Payment

Editing Payments

You can change a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

Pending

Processing in next 45 days

Payee	Amount	
American Express 04/07/2021	\$1,000.00	 1
Fred Andrew Nelson 04/09/2021	\$50.00	

Edit recurring payment

To schedule your payment automatically, select your preferences below.

* Required field

Pay to: American Express*3456
Electronic

Pay from: Primary Checking

Amount: \$ 25.00

Payment date: 5/3/2021

Additional items: Confirmation #: 26
Process date: 4/30/2021
Delivery: Standard
Series start: 4/30/2021

What would you like to do? *

☐ Skip this payment scheduled on 4/30/2021

☒ Edit single occurrence scheduled on 4/30/2021 2

☐ Edit entire series

  3

1. In the pending window, find the payment you wish to edit and click the **Edit** button.
2. If the payment is recurring, choose whether you want to edit a single occurrence or the entire series.
3. Click the **Continue** button.

Edit single occurrence

* Required field

Pay to

American Express *3456

Electronic

Pay from *

Primary Chec.,*5676

Amount *

\$ 25.00

Frequency

Monthly

Process date *

This date is original to be removed:4/30/2021

04/30/2021

Comment

(Maximum characters: 1000) You have 100 characters left. Comments are for personal use and will not be seen by the payee

< Cancel

Submit

- 4. Make the necessary changes.
- 5. Click the **Submit** button when you are finished making changes.

Desktop Bill Payment

Skipping Payments

You can skip a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

1 Pending

Processing in next 45 days

Payee	Amount
American Express 04/07/2021	\$1,000.00

2 Edit recurring payment

To schedule your payment automatically, select your preferences below.

* Required field

Pay to: American ExpressTM 3456
Electronic

Pay from: Primary Checking

Amount: \$ 25.00

Payment date: 5/3/2021

Additional items: Confirmation #: 26
Process date: 4/30/2021
Delivery: Standard
Series start: 4/30/2021

What would you like to do? *

☒ Skip this payment scheduled on 4/30/2021

☐ Edit single occurrence scheduled on 4/30/2021

☐ Edit entire series

3 **4**

Payment successfully skipped

Skip this payment

Pay to: American ExpressTM 3456
Electronic

Pay from: Primary Checking

Amount: \$25.00

Next delivery date: 6/1/2021

Additional items: Confirmation #: 26
Process date: 5/28/2021
Delivery: Standard
Series start: 5/28/2021

Return to pending

1. In the pending window, find the payment you wish to edit and click the **Edit** button.
2. Select "Skip this payment" and select which payment you would like to skip.
3. Click the **Continue** button.
4. You will receive a confirmation message.

Desktop Bill Payment

Canceling Payments

You can cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

Pending

Processing in next 45 days

Payee	Amount	
American Express 04/07/2021	\$1,000.00	
Fred Andrew Nelson 04/09/2021	\$50.00	

1

Edit payment

* Required field

Pay to

American Express *3456
Electronic

Pay from *

Primary Chec.. *5676

Confirmation

22

Amount *

\$ 1000.00

Payment date *

04/07/2021

Deliver by: 04/07/2021

Comment

Comment

(Maximum characters: 1000) You have 100 characters left. Comments are for personal use and will not be seen by the payee

☐

I would like to stop this payment

Cancel

Submit

2

3

1. In the pending window, find the payment you wish to cancel and click the **Edit** button.
2. Click the toggle next to "I would like to stop this payment."
3. Click the **Submit** button when you are finished.

Desktop Bill Payment

Setting Up eBills

Within online bill pay, major credit card companies, automotive finance companies and utility companies have been loaded into the system. Only billers that are preset in the system have the potential to be set up as an eBill. When you set up an eBill, you continue to receive bills from your biller. In order to stop receiving them, you must contact the company.

The screenshot shows the 'eBill Connect' window. Callout 1 points to the 'Water Bill' entry with the number '2323' and a document icon. Below this is the 'Set up eBill' window. Callout 2 points to the 'Username' and 'Password' fields, which contain 'test' and '....' respectively. Callout 3 points to the 'Terms and conditions' section, which includes the 'eBill Service User Agreement'. Callout 4 points to the 'Accept and submit' button at the bottom right of the form.

1. Click a bill under eBill Connect.
2. Enter your username and password for the biller's website, and select the account type from the drop-down.
3. Read the eBill Service User Agreement.
4. Click the **Accept and Submit** button when you are finished.



Note: When your eBill is available, it shows up in green under the payee's name or you receive an alert by email or phone. You can then pay your bill by sending a one-time payment or a recurring payment.



Desktop Bill Payment

Adding an Account

As long as you are an account signer, you can add another account within your online banking at any time. This is beneficial if you manage your bills from another account or if you are the power of attorney to a family member.

The screenshot illustrates the process of adding a new account for bill payments. It shows the navigation bar, the 'Pay from accounts' section with the 'Add account' button, the 'Add pay from account' form with numbered steps 3 through 6 for data entry and step 7 for the 'Next' button, and the 'Account review' section with step 8 for final confirmation and submission.

1. Click the **My Account** tab.
2. Click the **Add account** button in the “Pay from accounts” section.
3. Enter an account nickname.
4. Enter and confirm the account number.
5. Using the “Account Type” drop-down select the account type.
6. Enter a starting check number.
7. Click the **Next** button.
8. Review the account information and click the **Submit** button.

Desktop Bill Payment

Editing an Account

Within the My Account tab, you can edit an account nickname at anytime.

Pay from accounts

Add / Delete pay from account, edit nickname, or change default account.

[View accounts](#)

[+ Add account](#)

View pay from accounts

[+ Account](#)

Nickname	Status
Easy 0001 ^{*1301}	Approved (Default)
Checking	

[Edit](#)

Edit pay from account

* Required field

Account nickname *

Easy 0001

☒ Set as default pay from account

☐ Delete pay from account

[Cancel](#) [Submit](#)

1. Click the **My Account** tab.
2. Click the **View accounts** button in the “Pay from accounts” section.
3. Click the **Edit** button.
4. Make the necessary changes and click the **Submit** button.

Desktop Bill Payment

Deleting an Account

If an account is no longer needed or you have a new account, you can easily delete the account. Deleting an account does not erase data from any existing payments.

The screenshot illustrates the process of deleting an account in the Desktop Bill Payment system. The interface features a top navigation bar with tabs: Payments, Payees, Pay a person, GiftPay, Calendar, My account (highlighted with a red circle and number 1), and Help. Below the navigation bar is a 'Pay from accounts' section with a red circle and number 2 pointing to the 'View accounts' button. Below this is a 'View pay from accounts' section showing a table with account details. A red circle and number 3 points to the 'Edit' button in the table. Below the table is an 'Edit pay from account' modal window. A red circle and number 4 points to the 'Delete pay from account' toggle switch, and a red circle and number 5 points to the 'Submit' button at the bottom right of the modal.

1. Click the **My Account** tab.
2. Click the **View accounts** button in the “Pay from accounts” section.
3. Click the **Edit** button.
4. Click the toggle next to “Delete pay from account” to delete the account.
5. Click the **Submit** button when you are finished making changes.



Note: The default account cannot be deleted unless you make another account the default.

Desktop Bill Payment

Editing Personal Information

Keeping your personal information up-to-date is very important, especially if you go through a life changing event such as getting married or moving. Making sure your information is current is the first step in making sure your bills get paid.

PaymentsPayeesPay a personGiftPayCalendarMy accountHelp

Personal information

Review and edit address, phone numbers, and email addresses. Add or edit a secondary account holder.

View/Edit

Personal information

Required text

Primary account holder

Address *123 DIGITAL TEST ST

SECOND ADDRESS LINE TEST

City *ANYWHERE

State *LA

ZIP Code *70002-0000

Home number *(818)008-0017

Work number000000-XXXX

Mobile number(314)607-0884

Primary email *kantho620@gmail.com

Secondary email

Secondary account holder

First nameFirst name

Middle nameMiddle name

Last nameLast name

Text messages for mobile devices

You may be charged by your mobile provider for text messages you receive.

Select your providerSelect Provider

Mobile number000000-XXXX

Send test message

Cancel

Submit

Click the **Bill Payment** tab.

1. Click the **My Account** tab.
2. Click the **View/Edit** button under the Personal Information tile.
3. Make the necessary changes.
4. Click the **Submit** button when you are finished making changes.

Desktop Bill Payment

Editing Alerts

Setting up an alert within your online bill pay can help you make sure all of your bills get paid on time. You can set up alerts to let you know when an eBill is available, a recurring payment processes or when a transaction is scheduled. You can also choose if you want to receive your alerts by email or mobile.

The screenshot shows the 'My account' tab selected in the top navigation bar. Below the navigation bar, the 'Notifications' section is visible, showing 'Customized communications to keep you informed on bill pay activities'. A 'View alerts' button is highlighted. The 'View alerts' button is circled with a green line and a green circle with the number 2. The 'View alerts' button is circled with a green line and a green circle with the number 1. The 'View alerts' button is circled with a green line and a green circle with the number 3. The 'View alerts' button is circled with a green line and a green circle with the number 4.

1. Click the **My Account** tab.
2. Click the **View alerts** button in the "Notifications" section.
3. Check the box to indicate whether you would like to be notified via email or mobile when an alert is activate.
4. Click the **Update** button when you are finished making changes.

Desktop Bill Payment

Categories

You can divide your payees into categories to better organize your transactions.

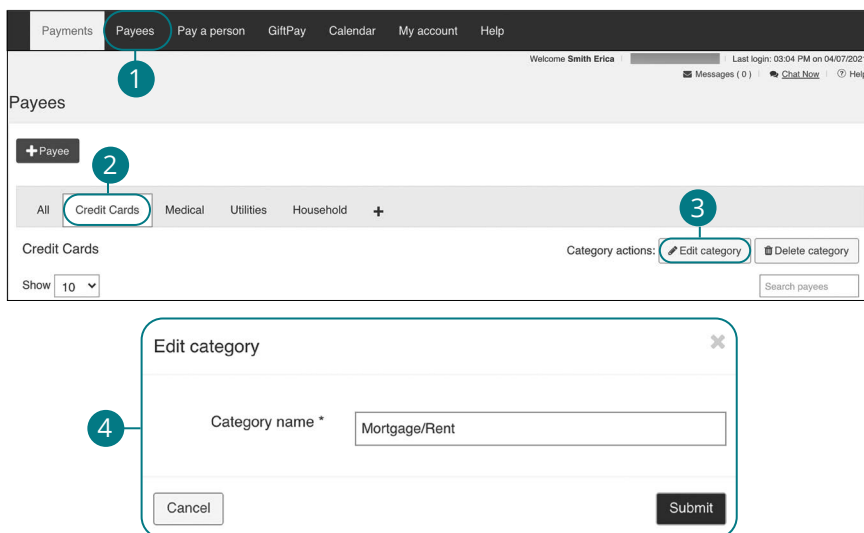
The image shows a screenshot of the 'Payments' interface. At the top, there's a 'Schedule' section with a '+ Payee' button, a 'Display' dropdown, and a 'Category' dropdown. A red circle with the number '1' is around the 'Category' dropdown. To the right of the 'Category' dropdown is a 'Payee name or nickname' search bar. Below the 'Category' dropdown is a 'Pay to' field. At the bottom right of the 'Schedule' section are 'Review all' and 'Pay all' buttons. Below the 'Schedule' section is a table with 'Pay to' and 'Actions' columns. A modal dialog box titled 'Add category' is open. It has a 'Categories *' dropdown with 'New category' selected, a 'Category name *' text input, a 'Cancel' button, and a 'Submit' button. Red circles with numbers 2, 3, and 4 are around the 'Categories *' dropdown, the 'Category name *' input, and the 'Submit' button respectively.

1. Select "Add new category" from the "Category" drop-down.
2. Select "New category" from the drop-down.
3. Enter your category name.
4. Click the **Submit** button when you are finished.

Desktop Bill Payment

Editing a Category

You can edit a category at anytime. This is helpful if you need more ways to organize specific payees.

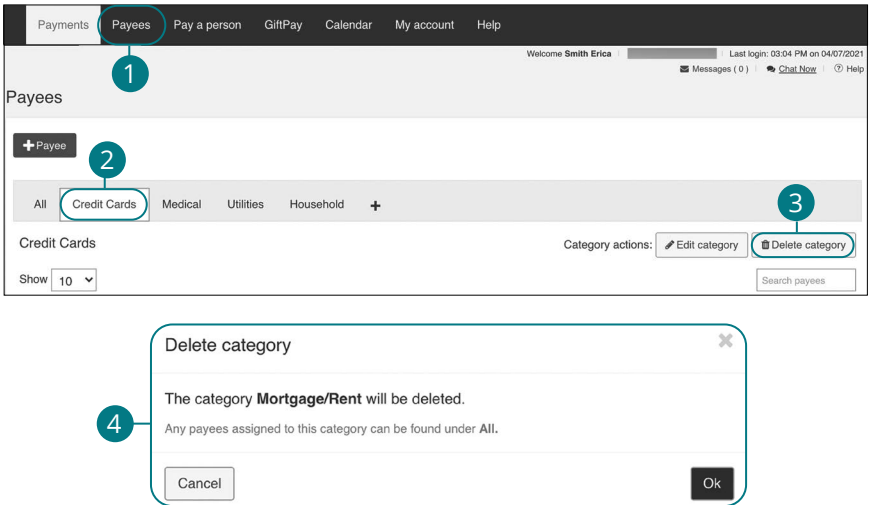


1. Click on **Payees** tab.
2. Click the tab for the category to be edited.
3. Click the **Edit category** button to edit the category.
4. Edit the category name and click the **Submit** button.

Desktop Bill Payment

Deleting a Category

You can delete a category at anytime. This is helpful if you no longer need a category.

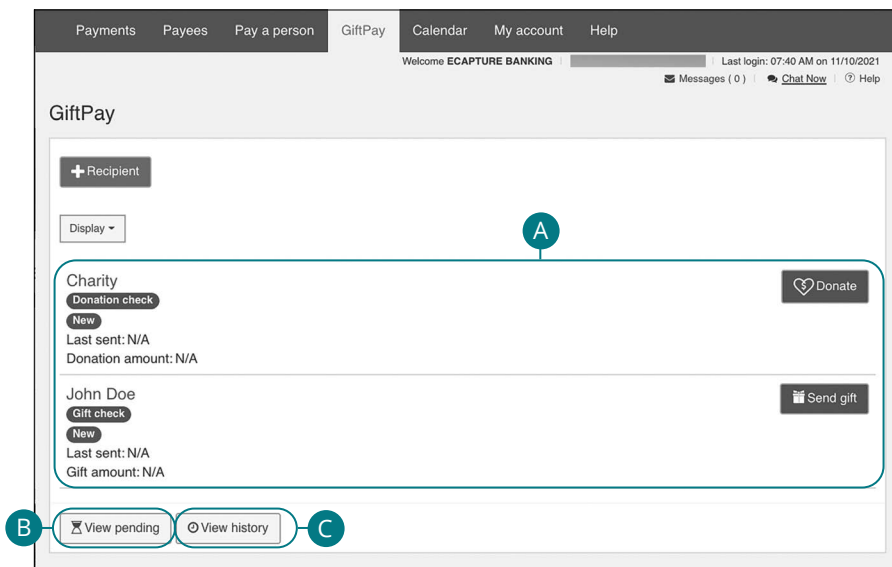


1. Click on **Payees** tab.
2. Click the tab for the category to be edited.
3. Click the **Delete category** button to delete.
4. Click the **OK** button.

Desktop Bill Payment

GiftPay Overview

You can now use the convenient GiftPay feature when you give a money gift or donation. Instead of giving cash or writing a check, GiftPay allows you to securely send your gift through Bill Pay.



Click the **GiftPay** tab.

- A. All of your existing GiftPay recipients appear on this page.
- B. You can view all your pending donations and gifts by clicking the **View pending** button.
- C. Clicking the **View history** button lets you view all your processed donations and gifts.



Note: Fees may apply when sending a gift or donation.

Desktop Bill Payment

Creating a Recipient: Gift Check

Just like paying a bill through Bill Pay, you need to create a recipient before you can send a gift or donation. You need the recipient's name and address in order to send them a gift.

The first screenshot shows the top navigation bar with tabs: Payments, Payees, Pay a person, **GiftPay**, Calendar, My account, and Help. A blue circle with the number 1 points to the 'GiftPay' tab. Below the navigation bar, the 'GiftPay' section has a '+ Recipient' button highlighted with a blue circle and the number 2. The second screenshot is a 'Challenge prompt' dialog box with a text input field for 'Maternal grandmother's maiden name *'. A blue circle with the number 3 points to the input field. The third screenshot is the 'Add recipient' screen. It has a section 'What kind of GiftPay are you sending?' with two options: 'Gift checks' and 'Donations'. Under 'Gift checks', there is a description: 'If you're the gift-giving type, make it easy for you and special for them. Send a gift check with a personalized message designed for birthdays, new babies, weddings, graduations, anniversaries, or just because for only \$2.99.' Under 'Donations', there is a description: 'Show you care by giving a gift that doesn't end. Send a donation to your favorite charity or organization in honor or memory of someone special for only \$1.99. You can send a personalized message about your donation using up to 4 email addresses and receive a copy for tax purposes. If you wish to send a standard donation without these features, click here to add your charity and schedule as a payment at no additional cost.' Below these descriptions, there is a section 'I would like to send a' with two radio buttons: 'Gift check' (selected) and 'Donation'. A blue circle with the number 4 points to the 'Gift check' radio button. At the bottom right, there is a 'Next' button highlighted with a blue circle and the number 5. A 'Back' button is at the bottom left.

1. Click the **GiftPay** tab.
2. Click the **+ Recipient** button.
3. Answer the challenge prompt.
4. Select "Gift Check."
5. Click the **Next** button.

Add recipient

Tell us about your gift recipient

* Required field

First name *

First name

Middle name

Middle name

Last name *

Last name

Payee address *

Address 1

Address 2

Payee city *

City

Payee state *

Select State

Payee ZIP Code *

ZIP Code

◀ Back

Next ▶

Add recipient

Review your gift recipient

First name

John

Middle name

Last name

Doe

Payee address

1 Main Street

Payee city

Anywhere

Payee state

AL

Payee ZIP Code

62294

◀ Edit

Submit

- Enter the recipient's name.
- Enter the recipient's street address, city, state and zip code.
- Click the **Next** button.
- Review the information and click the **Submit** button when you are finished.

Desktop Bill Payment

Creating a Recipient: Donation

Before donating to your favorite charity or organization, you need to create a recipient. You need to enter the organization's name and address in order to send them a donation.

The screenshots illustrate the process of creating a donation recipient. The first screenshot shows the ECAPTURE BANKING interface with the 'GiftPay' tab highlighted. The second screenshot shows the '+ Recipient' button in the GiftPay section. The third screenshot shows a 'Challenge prompt' dialog box with a text input field for 'Maternal grandmother's maiden name'. The fourth screenshot shows the 'Add recipient' dialog box with 'Donation' selected under 'What kind of GiftPay are you sending?'. The fifth screenshot shows the 'Next' button at the bottom right of the 'Add recipient' dialog.

1. Click the **GiftPay** tab.
2. Click the **+ Recipient** button.
3. Answer the challenge prompt.
4. Select "Donation."
5. Click the **Next** button.

Add charity

Tell us about your charity

* Required field

Charity name *

Payee address *

Payee city *

Payee state *

Payee ZIP Code *

[< Back](#) [Next >](#)

Add charity

Review your charity

Charity name	Charity
Payee address	1 Main Street
Payee city	Anywhere
Payee state	AL
Payee ZIP Code	62294

[Edit](#) [Submit](#)

6. Enter the charity's name.
7. Enter the charity's street address, city, state and zip code.
8. Click the **Next** button.
9. Review the information and click the **Submit** button when you are finished.

Desktop Bill Payment

Sending a Gift

You can start sending gifts after creating a recipient. When sending a gift, you need to enter the amount and processing date as well as an account to pay from. You also have the option to select the check design and include a personalized message along with your gift.

The screenshot displays the GiftPay web interface. At the top, a navigation bar includes 'Payments', 'Payees', 'Pay a person', 'GiftPay' (highlighted with a blue circle and the number 1), 'Calendar', 'My account', and 'Help'. Below the navigation bar, the 'GiftPay' section shows a list of recipients. The first recipient is 'Charity' with a 'Donation check' label and a 'Donate' button. The second recipient is 'John Doe' with a 'Gift check' label and a 'Send gift' button (highlighted with a blue circle and the number 2). Below this, the 'Send gift check' form is shown with the following fields and steps:

- Step 3:** 'From' dropdown menu showing 'NOW Account..*7035'.
- Step 4:** 'Amount' input field showing '\$ 0.00'.
- Step 5:** 'Date' input field showing '11/10/2021' with a calendar icon.
- Step 6:** 'Please select the occasion' dropdown menu showing 'Holiday'.
- Step 7:** 'Next' button at the bottom right of the form.

Other visible details include a 'Display' dropdown, 'Last sent: N/A', and 'Donation amount: N/A' for the Charity recipient, and 'Last sent: N/A' and 'Gift amount: N/A' for the John Doe recipient. A 'GiftPay fee' of '\$ 2.99' is also displayed.

1. Click the **GiftPay** tab.
2. Click the **Send gift** button next to the recipient you would like to send a gift to.
3. Select an account to withdraw from using the "From" drop-down.
4. Enter the amount of the gift.
5. Select the processing date using the calendar feature.
6. Select the occasion using the drop-down.
7. Click the **Next** button.

Send gift check

Holiday

Select gift check design

Back

Next >

Create your message

Opening Message

Personalized message

(Maximum characters: 300) You have 300 characters left.

Closing message

Back

Next

Send gift check

Review your gift check

Sample check

Message printed above the check

Message

Test

Test

Test.

ECAPTURE BANKING

Gift check information

To

John Doe

Amount

\$ 1.00

GiftPay fee

\$ 2.99

Process date

11/26/2021

Deliver by

12/2/2021

Memo

(Maximum characters: 25) Memo will appear at the bottom of your check.

Return address

ONE TOWNE SQUARE
SUITE 1900
SOUTHFIELD, MI 480763765 - 480763795

Back

Submit

8. Select the gift check design.
9. Click the **Next** button.
10. Enter an opening, personalized and closing message.
11. Click the **Next** button.
12. Review your gift information and click the **Submit** button when you are finished.

Desktop Bill Payment

Sending a Donation

Once you have entered your recipient into the GiftPay feature, you can begin sending donations. All you need to do is enter the amount and date and decide if you would like to acknowledge someone. You also have the option to send a personalized email to the recipient.

The screenshot displays the GiftPay interface. At the top, a navigation bar includes 'Payments', 'Payees', 'Pay a person', 'GiftPay' (highlighted with a blue circle and number 1), 'Calendar', 'My account', and 'Help'. Below this, a 'GiftPay' section shows a '+ Recipient' button, a 'Display' dropdown, and a list of recipients including 'Charity' with a 'Donation check' tag. A 'Donate' button with a heart icon is highlighted with a blue circle and number 2. Below this is the 'Send donation' form. The form has a 'To' field with 'Charity' and a 'Donation check' tag. It includes fields for 'From' (a dropdown menu with 'NOW Account..*7035' selected, highlighted with a blue circle and number 3), 'Amount' (a text field with '\$ 0.00', highlighted with a blue circle and number 4), 'GiftPay fee' (displayed as '\$1.99'), 'Date' (a date picker with '11/10/2021' and a calendar icon, highlighted with a blue circle and number 5), and 'Send in recognition of someone?' (a dropdown menu with 'No' selected, highlighted with a blue circle and number 6). At the bottom of the form, there are two checkboxes: 'Request an acknowledgement of my donation?' and 'Create a personalized email to someone to notify them regarding my donation?', both with 'Yes' and 'No' options. A 'Next' button is highlighted with a blue circle and number 7. A 'Back' button is also visible.

1. Click the **GiftPay** tab.
2. Click the **Donate** button next to the recipient you would like to send a donation to.
3. Select an account to withdraw from using the drop-down.
4. Enter the amount of the donation.
5. Select the date using the calendar feature.
6. Choose if you want the donation in recognition of someone. Additional steps apply if you select "Yes."

Send donation

* Required field

To **Charity**
Donation check

From * **NOW Account..*7035**

Amount * **\$ 0.00**

GiftPay fee **\$1.99**

Date * **11/10/2021**
Deliver by 11/17/2021

Send in recognition of someone? * **No**

7 **Request an acknowledgement of my donation? *** **Yes** **No**

8 **Create a personalized email to someone to notify them regarding my donation? *** **Yes** **No**

< Back **Next >** 9

Send donation

Review your donation

Donation check information

To	Charity
Amount	\$1.00
GiftPay fee	\$ 1.99
Process date	11/30/2021
Deliver by	12/6/2021
Memo	 (Maximum characters: 25) Memos appear at the bottom of your check.
Return address	ONE TOWNE SQUARE SUITE 1900 SOUTHFEILD, MI 480763765

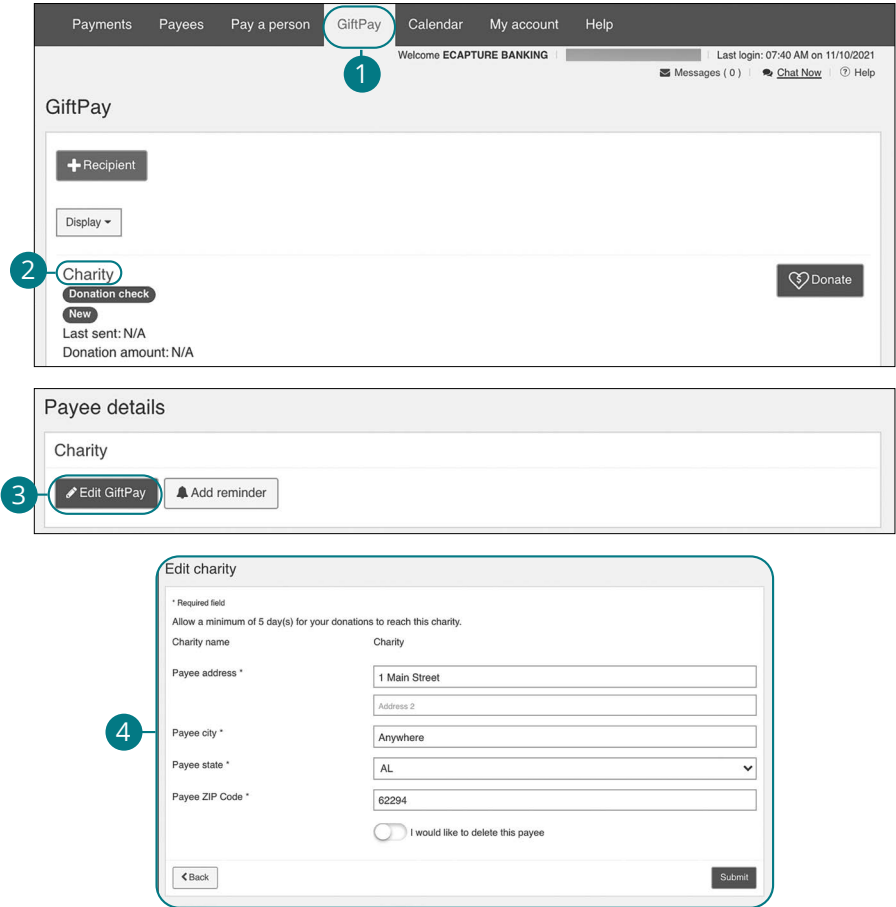
< Back **Submit** 10

7. Choose if you want an acknowledgement of your donation. Additional steps apply if you select "Yes."
8. Choose if you want to send a personalized email to someone to notify them regarding your donation. Additional steps apply if you select "Yes."
9. Click the **Next** button.
10. Review your donation information and click the **Submit** button when you are finished.

Desktop Bill Payment

Editing a Gift or Donation Recipient

When you need to make changes to a GiftPay recipient, you can easily update their profile. This is especially beneficial when an address changes.

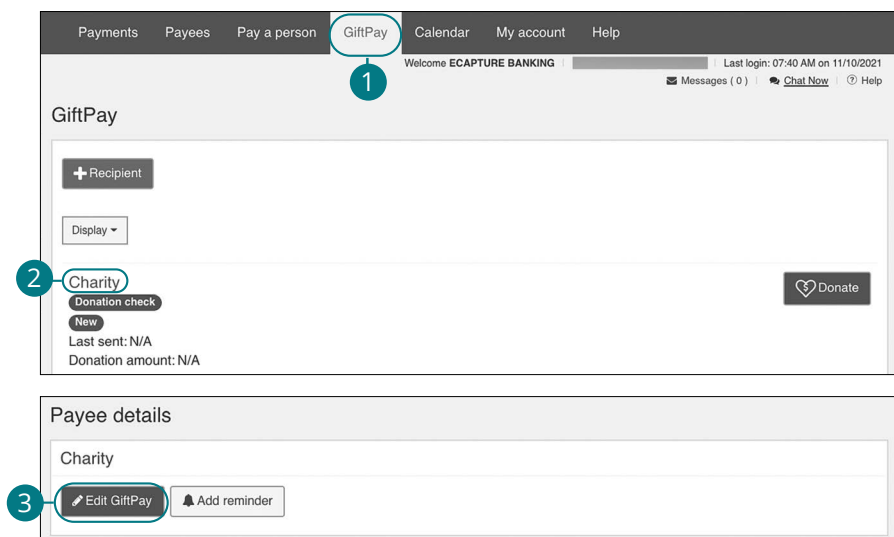


1. Click the **GiftPay** tab.
2. Select the recipient you would like to edit.
3. Click the **Edit** button.
4. Make the necessary changes and click the **Submit** button when you are finished.

Desktop Bill Payment

Deleting a Gift or Donation Recipient

You can also delete GiftPay recipients that you no longer need. This removes them as a GiftPay recipient.



1. Click the **GiftPay** tab.
2. Select the recipient you would like to delete.
3. Click the **Edit** button.

* Required field

Allow a minimum of 5 day(s) for your donations to reach this charity.

Charity name Charity

Payee address *

Address 2

Payee city *

Payee state *

Payee ZIP Code *

4 ☒ I would like to delete this payee

5

Edit charity

The following charity will be deleted

Charity Donation check

The following transactions will be stopped

Pay to

Charity Donation check

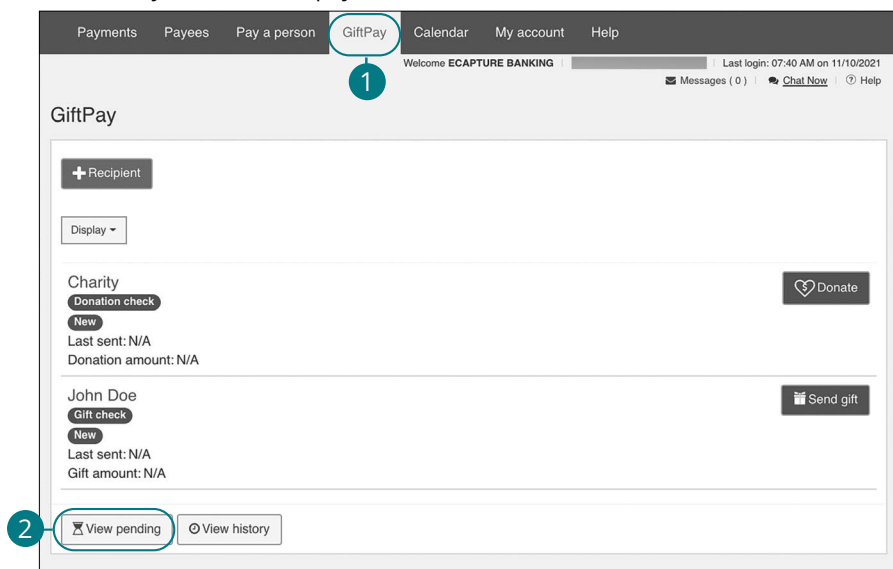
6

- 4. Click the toggle next to "I would like to delete this payee."
- 5. Click the **Submit** button.
- 6. Click the **Submit** button to permanently delete the payee.

Desktop Bill Payment

Editing a Pending Gift or Donation

You can make changes to pending gifts or donations up until their processing date. This allows you to adjust amounts, messages and acknowledgment requests even after you schedule a payment.



1. Click the **GiftPay** tab.
2. Click the **View pending** button.

Pending payments

Q Search filter

Print

Pay to ▾

John Doe

Gift check

...

Pay from:

NOW Account *7035

Amount:

\$1.00

Process date:

11/26/2021

Deliver by date:

12/2/2021

Conf.

#1

Frequency:

One time

Delivery:

Standard

Status:

Scheduled

4 Edit

Edit gift check

* Required field

To

John Doe

Gift check

Amount *

\$ 1.00

GiftPay fee

\$ 2.99

From *

NOW Account..*7035

Date *

11/26/2021

Deliver by 12/02/2021

Memo

Maximum characters: 25) Memos appear at the bottom of your check.

☐ I would like to stop this gift

Check design and message

Note: Changing the occasion will require a change in the check design.

Current check design

Change occasion or check design *

Holiday

Select new check design

Opening message *

Test

Personalized message *

Test

Closing message *

Test

Maximum characters: 300) You have 296 characters left.

Cancel

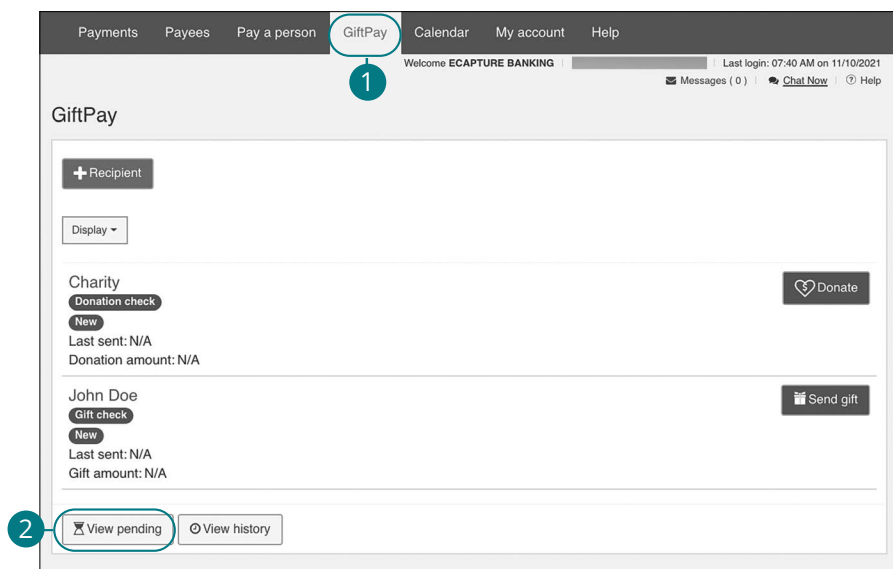
Submit

3. Click the  icon next to the transaction you would like to edit.
4. Click the **Edit** button.
5. Make the necessary changes and click the **Submit** button when you are finished.

Desktop Bill Payment

Deleting a Pending Gift or Donation

If you need to cancel a pending gift or donation for any reason, you can easily delete the transaction up until the date it processes.



1. Click the **GiftPay** tab.
2. Click the **View pending** button.

Pending payments

Q Search filter

Print

Pay to

John Doe

Gift check

Pay from:

NOW Account *7035

Amount:

\$1.00

Process date:

11/26/2021

Deliver by date:

12/2/2021

Conf.

#1

Frequency:

One time

Delivery:

Standard

Status:

Scheduled

Edit

3

Edit gift check

* Required field

To

John Doe

Gift check

Amount *

\$ 1.00

GiftPay fee

\$ 2.99

From *

NOW Account..*7035

Date *

11/26/2021

Deliver by 12/02/2021

Memo

(Maximum characters: 25) Memos appear at the bottom of your check.

5

☒ I would like to stop this gift

Check design and message

Note: Changing the occasion will require a change in the check design.

Current check design

Change occasion or check design *

Holiday

Select new check design

Opening message *

Test

Personalized message *

Test

(Maximum characters: 300) You have 296 characters left.

Closing message *

Test

Cancel

Submit

6

3. Click the  icon next to the transaction you would like to edit.
4. Click the **Edit** button.
5. Click the toggle next to “I would like to stop this gift or donation.”
6. Click the **Submit** button to permanently delete this transaction.

Mobile Bill Payment

Bill Pay Overview

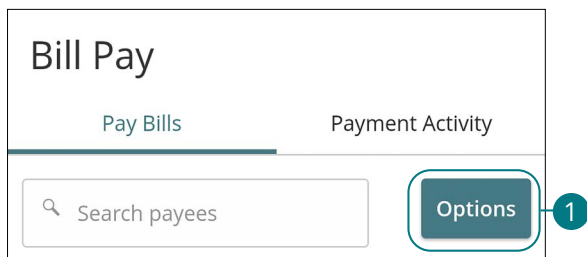
Sending payments to companies and individuals has never been easier! Bill Payment with Gulf Coast Bank helps you stay on top of your bills, allowing you to quickly manage your payments and never miss a due date.



Note: The first time that you click the **Bill Payment** tab, you need to choose an account to use within Bill Pay and to accept the terms and conditions. You cannot remove or delete this account after it is enrolled.

Creating a Payee

Using Bill Payment can save you time with payee profiles for the companies or people you pay regular bills to. Whether it's a one-time payment or a frequent occurrence, managing your payees lets you pay your bills on time in just a few clicks.



Click the **Bill Payment** tab.

1. Click the **Options** button and select "Add payee."

Add Payee

2

3

4

5

9

6

7

8

Name

Payee type

Payee Nickname (optional)

Address 1

Address 2 (optional)

Payment Type
N/A

Address
1 Main St
Anywhere, LA 55555

Phone
(555) 555-5555

Payee account number
N/A

Save Payee

Edit

City

State

ZIP

Area Code

Phone

Enter Payee Account Number (optional)

Confirm Payee Account Number (optional)

Cancel

Preview

2. Enter the new payee's name.
3. Use the drop-down to select a payee type.
4. Add an optional nickname.
5. Enter the payee's street address, city and zip code and choose the state using the "State" drop-down.
6. Enter the payee's area code and phone number.
7. Enter and confirm the payee's account number.
8. Click the **Preview** button.
9. Review the payee information and click the **Save Payee** button.

Editing a Payee

You can make changes to an existing payee at any time. This is especially beneficial if a payee's account number or contact information changes.

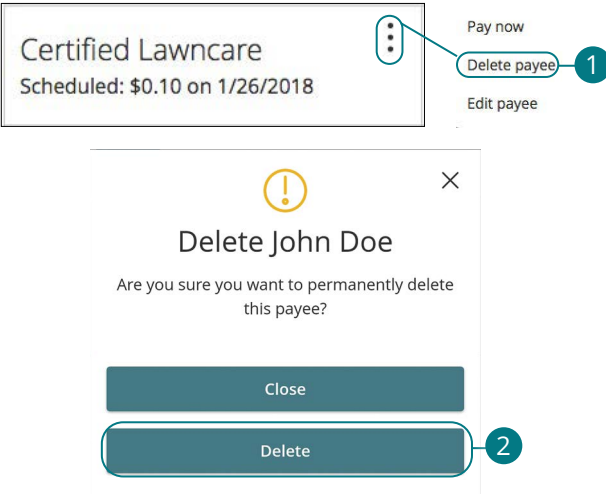
The screenshot shows the 'Edit Payee' interface. At the top, a payee tile for 'Certified Lawncare' displays 'Scheduled: \$0.10 on 1/26/2018'. To the right of the tile are three options: 'Pay now', 'Delete payee', and 'Edit payee'. A blue circle with the number '1' highlights the 'Edit payee' button. Below the tile, the 'Edit Payee' form is displayed. A blue circle with the number '2' highlights the 'Name' field, which contains 'Certified Lawncare'. The form includes fields for 'Payee Nickname', 'Address 1' (P.O. Box 351), 'Address 2', 'City' (Greenwood), 'State' (Indiana), 'ZIP' (46142), 'Area Code' (317), 'Phone' (535-1002), and 'Payee Account #' (7848 NEWHALL WAY). At the bottom right of the form, there are 'Cancel' and 'Save' buttons. A blue circle with the number '3' highlights the 'Save' button.

Click the **Bill Payment** tab.

1. Click the  icon on the top right of a payee tile and select "Edit payee."
2. Make the necessary changes.
3. Click the **Preview** button.
4. Click the **Save Payee** button.

Deleting a Payee

If you no longer need a payee and wish to remove them from your Bill Pay, you can do so from the Bill Payment page.



Click the **Bill Payment** tab.

1. Click the  icon on the top right of a payee tile and select "Delete payee."
2. Click the **Delete** button.

Mobile Bill Payment

Making a Single Payment

After creating a payee, you can begin paying your bills using your Mobile app without the hassle of cash or checks. You can effortlessly pay a single bill or schedule payments for the future so you never miss a deadline.

1 Washington Gas
Last Paid: \$105.00 on 5/23/2017

2 Amount
\$0.00

3 Pay from account
SELECT BANKING CHECKING: xxxxxx7841 ▼

4 Deliver on (4 business days required)
12/14/2022

5 Submit Payment

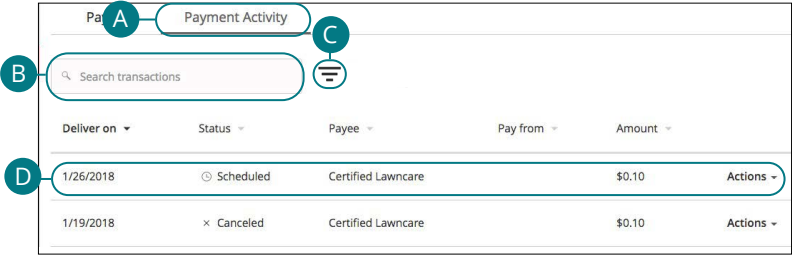
Click the **Bill Payment** tab.

1. Select a payee.
2. Enter an amount.
3. Select the account to take funds from using the drop-down.
4. Select the delivery date using the calendar feature.
5. Click the **Submit Payment** button.

Mobile Bill Payment

Payment Activity

You can cancel a scheduled payment if it has not cleared your account and is still pending. All pending and processed transactions are listed in the right sidebar for your convenience.



Click the **Bill Payment** tab.

- A. Click the **Payment Activity** tab.
- B. Use the search bar to find transactions within that account.
- C. Click the  icon to create a custom view of your transactions.

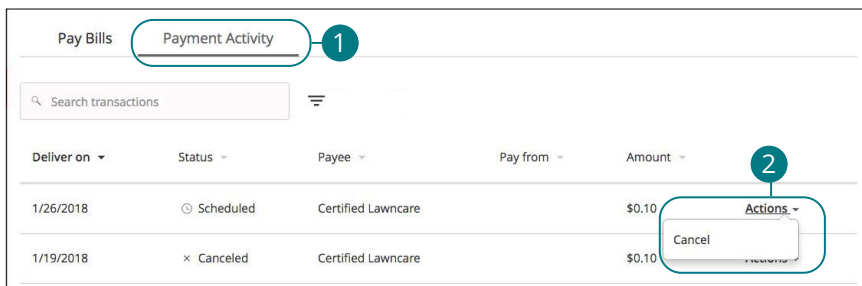


Note: Scheduled pending payments also appear under the Status column in green.

Mobile Bill Payment

Cancel a Pending Payment

You can cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.



Click the **Bill Payment** tab.

1. Click the **Payment Activity** tab.
- B. Click on a transaction to view more details.
3. Click the  icon and select "Cancel" to cancel a pending payment.
4. Click the **Close** button.

Business Bill Pay

Home Page Overview

Business Bill Pay with Gulf Coast Bank allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments in one place.

The first time that you click the **Business Bill Pay** tab, you are asked to choose an account to use within Business Bill Pay and to accept the terms and conditions.

A

Home

Payments

Payees

Calendar

Options

FAQ

Welcome: **Murphy Company** erica@mccommunity.com Last login: 11:29 AM CT 12/8/2022

Profile

B

Messages (0)

Log out

Payees require activation

Activate now

Reminders

View

Shortcuts

Take shortcut

Payments

Make payment

D

Scheduled to process in the next 30 days

All transactions

My transactions

Chase 10/20/2020	\$150.00		
AT&T 10/20/2020	\$65.00		
Moe's Mowers 10/22/2020	\$200.00		
Waverly Wat... 10/26/2020	\$50.00		
American E... 10/26/2020	\$999.00		
Community ... 10/29/2020	\$500.00		
Vern's Fertil... 10/29/2020	\$250.00		

E

Processed within the last 30 days

All transactions

My transactions

Cellular One	\$65.00	
Community ...	\$1,200.00	
Kim Stone	\$65.00	
Lease	\$1,200.00	
Total	\$2,530.00	

Note: The letters correspond to several available features on the Business Bill Pay page.

Click the **Business Bill Pay** tab.

- A.** Use the Payments, Payees and Options tabs to quickly navigate to the different areas of Bill Pay.
- B.** Click the “Messages” link to view secure messages.
- C.** The “Attention required” section shows a list of payees awaiting activation or payments waiting approval.
- D.** The “Scheduled to process in the next 30 days” section shows the next 30 days of scheduled transactions. You can edit a transaction by clicking the “Edit” link or stop a transaction by clicking the “Stop” link.
- E.** You can view your processed transactions in the “Processed within the last 30 days” section. Click the “View” link to see more details about a transaction.

Add a Payee

Company

You can electronically pay a company such as your mobile phone provider, utility company or even your dentist. The information printed on your bill is all you need to set up a company as a payee.

You can electronically pay a company such as your mobile phone provider, utility company or even your dentist. The information printed on your bill is all you need to set up a company as a payee.

Use the "Payees" drop-down to select "Add a Company."

- ## Business Bill Pay: Add a Payee

Add a company

Company details - Review

Important information

Please provide us with the additional information requested to add this payee.

Payee name

Utility Company

Payee nickname *

Payee nickname

Account number

123456789

Phone number

(555) 555-5555

Address *

555 Street address

Apartment number, Unit number, Condo number

City *

City name

State

Alabama

Payee ZIP code

12345-6789

Account holder name

Account holder name

Payee category

No Category

Default pay from account

Primary Checking

< Back

Submit payee >

5. Enter a nickname for the payee.
6. Enter the payee's address.
7. Use the drop-down to select a payee category.
8. Use the drop-down to select a default pay from account.
9. Click the **Submit payee** button.

Individual Electronic Payments: Allowing an Individual to Provide Their Banking Information

You can pay anyone, such as a babysitter, dog-walker or a freelance worker by creating them as a payee in Business Bill Pay. All you need is their email address.

- You will select a one-time keyword and share it with the person you are paying.
- We will email a link to a secure server. They will log in using the keyword, then provide their bank account information for the deposit. Their account information will be securely stored and is never displayed to you.
- This is a one-time setup process. Any future payments to this person will generate an email notification letting them know you have made a deposit to their account.

Add an individual

Select a method of payment

Electronic - Sending payments electronically is much more secure than a check in the mail, and it will arrive in as little as 2 business days.

1

☒ Allow them to provide their banking information

☐ I have the bank account information

Check - I prefer a check be mailed

☐ Mail a check

All you need is their email address.

- You'll select a one-time keyword and share it with the person you are paying.
- We'll email a link to a secure server. They will log in using the keyword, then provide their bank account information for the deposit. Their account information will be securely stored and is never displayed to you.
- This is a one-time setup process. Any future payments to this person will generate an email notification letting them know you have made a deposit to their account.

Use the “Payees” drop-down to select “Add an Individual.”

1. Toggle the “Allow them to provide their banking information” switch on.

Tell us about the individual

2 **First name *** **Last name ***

Nickname * **Phone number ***

3 **Category** **Default payment account *** 4

Payee's e-mail information [Tell me more](#)

5 **Email address ***

Confirm email address *

Create a security keyword [Tell me more](#)

6 **Keyword ***

Confirm keyword *

7 [Next >](#)

2. Enter the payee's first name, last name, nickname and phone number.
3. (Optional) Select a category for the payee using the drop-down.
4. Select the account to withdraw from using the "Default Pay From Account" drop-down.
5. Enter and confirm the payee's email address.
6. Enter and confirm a security keyword.
7. Click the **Next** button and go to page 132 to complete the activation process.

Individual Electronic Payments: If You Have an Individual's Account Information

You can pay anyone, such as a babysitter, dog-walker or a freelance worker by creating them as a payee in Business Bill Pay.

- If you have the bank account information for the individual, you can use this option to send electronic payments.
- We will ask you to complete a secure, one-time activation process before you log out today.

Add an individual

Select a method of payment

Electronic - Sending payments electronically is much more secure than a check in the mail, and it will arrive in as little as 2 business days.

☒ I have the bank account information

Check - I prefer a check be mailed

☐ Mail a check

- If you have the bank account information for the individual, you can use this option to send electronic payments.
- We will ask you to complete a secure, one-time activation process before you log out today.

Tell us about the individual

First name *

First name

Last name *

Last name

Phone number *

(xxx) xxx-xxxx

Bill payment information

Nickname *

Nickname

Category

No Category

Default pay from account *

Use the “Payees” drop-down to select “Add an Individual.”

1. Toggle the “I have the bank account information” switch on.
2. Enter the payee’s first name, last name and phone number.

The screenshot shows a 'Bill payment information' form with the following fields and callouts:

- 3** Nickname * (Text input field)
- 4** Category (Dropdown menu, currently showing 'No Category')
- 5** Default pay from account * (Dropdown menu, currently showing 'Primary Checking')
- 6** Information about bank account section:
 - Account number * (Text input field)
 - Confirm account number * (Text input field)
 - Routing number * (Text input field)
 - Confirm routing number * (Text input field)
- 7** Payee's account type * (Dropdown menu, currently showing 'Checking')
- 8** Next > (Button)

3. Enter a nickname for the payee.
4. (Optional) Select a category for the payee using the drop-down.
5. Select the account to withdraw from using the "Default Pay From Account" drop-down.
6. Enter the payee's account and routing number, then reenter them to confirm that is it correct.
7. Select the payee's account type using the drop-down.
8. Click the **Next** button and go to page 132 to complete the activation process.

Individual Check Payments

With this option, you will need the individual's full name and complete mailing address. Some check payments may take as much as five to eight business days to arrive in the mail depending on the individual's location.

Add an individual

Select a method of payment

Electronic - Sending payments electronically is much more secure than a check in the mail, and it will arrive in as little as 2 business days.

☐ I have the bank account information

Check - I prefer a check be mailed

☒ Mail a check

1

- With this option, you will need the individual's full name and complete mailing address.
- Some check payments may take as much as 5 to 8 business days to arrive in the mail depending on the individual's location.

Tell us about the individual

2

First name *

First name

Last name *

Last name

Phone number *

(xxx) xxx-xxxx

3

Address *

555 Street Address

Apartment number, unit number, condo number

City *

City name

State *

Alabama

▼

ZIP Code *

XXXXX-XXXX

Use the “Payees” drop-down to select “Add an Individual.”

1. Toggle the “Mail a check” switch on.
2. Enter the payee’s first name, last name and phone number.
3. Enter the payee’s street address.

Business Bill Pay: Add a Payee

The screenshot shows a web form titled "Bill pay information". It contains the following elements:

- Individual's nickname ***: A text input field with a placeholder "Individual nickname".
- Category**: A dropdown menu with "No Category" selected.
- Default pay from account ***: A dropdown menu with "Primary Checking" selected.
- Information about you**: A section containing:
 - A question: "Do you have an account number that this individual uses to identify you?" with "Yes" and "No" radio buttons.
 - Your account number**: A text input field with a placeholder "Your account number".
 - Confirm**: A text input field with a placeholder "Confirm your account number".
- Next >**: A button located at the bottom right of the form.

Numbered callouts (4-8) are placed around the form to indicate the sequence of steps: 4 points to the nickname field, 5 points to the category dropdown, 6 points to the default pay from account dropdown, 7 points to the account number fields, and 8 points to the Next button.

4. Enter a nickname for the payee.
5. Select a category for the payee using the drop-down.
6. Select the account to withdraw from using the "Default Pay From Account" drop-down.
7. (Optional) Enter and confirm your account number.
8. Click the **Next** button and go to page 132 to complete the activation process.

Activate a Payee

Activation

JOHN DOE

View details

Update

Update

Update

Update

Activation process

Please select a delivery method, you will be asked to submit the 4-digit code on the next page.

Tell me more

Important: If you have to leave bill pay before entering your code, you may enter it later. The code will not expire.

I want my code now by phone

☐ Contact phone 1 not on file

☐ Contact phone 2 not on file

I can wait a few seconds to receive my code by text message

☐ No text address on file

I prefer to wait a few minutes for my code to arrive by email

☒

Request activation code

Activation

Helpful information

Be sure to check your **junk mail** for the activation code. While you're at it, add us to your safe senders list within your email account.

If you must log out of bill pay before entering the code, you can return and enter it later. The code does not expire. Just look for the activate account link on the home page.

Please activate **JOHN DOE** by entering your code below.

Your activation code has been sent to

Enter activation code

Taking too long to receive your code? Click here to choose another delivery method.

Submit

- 1. Select how you would like to receive the activation code.
- 2. Click the **Request activation code** button.
- 3. Enter the activation code.
- 4. Click the **Submit** button when you are finished.



Note: To activate an individual payee at a later time, click the **Home** tab. In the “Attention required” section, click the “Activate” link next to the payee you would like to activate.

Business Bill Pay

Import Payees

Payees used in QuickBooks or Quicken can be imported easily through the Import Payees function. Your file must include the company name, account number, first name and last name.

- Always verify your payee data after you export and after you import to ensure accuracy.
- Company name is a required field for importing. Any record missing this data will not be imported. However, after your file import is completed, we will show you a list of all records and ask you to verify each.

Import payees

Do you have payees already setup in an application?

Payee records can be imported to make adding payees a snap.

Import from:

.CSV file

1

Previous import(s):

0 unverified payees

Please note:

- Always verify your payee data after you export and after you import to ensure accuracy
- Company name is a required field for importing. Any record missing this data will not be imported. However, after your file import is completed, we will show you a list of all records, and ask you to verify each.

Use the “Payees” drop-down to select “Import Payees.”

1. Click the **.CSV file** button.

Import payees

How to import a CSV file

To import your payees into Business BillPay-e, you begin by creating a CSV file in the format shown below. Instructions on how to format the columns are provided below.

Step 1: Prepare your file

Your CSV file should be in the following column order:

1. Company name*
2. Address 1
3. Address 2
4. City
5. State
6. ZIP code (ie. 55555 or 555554444)
7. Phone (ie. 5553334444)
8. Account number*
9. First name*
10. Middle name
11. Last name*

* Minimum required fields: Company name, Account number, First name and Last name.

Note: The file should contain as much information as you have available; as you may be asked to enter additional information when verifying the payee

**Please ensure that the Phone number and ZIP code contain no spaces or special characters.

***For the import process, the column headers are not necessary

Step 2: Click the "Choose File" button, select your CSV file and click "Upload" button.

2

Choose File No file chosen

Upload

3

2. Click the **Choose File** button and select the file you wish to upload.
3. Click the **Upload** button.

Successfully imported 1 payee record

The following Payee records need to be verified.

Please verify the payee you would like to add. If the payee is missing required information you will need to update the information before the payee is added. To return to your unverified payee list, go to [Import payees](#).

Delete selected

☐ Payees	Account number	Actions
☐ A Company	123456789	+ Add 4

We could not locate your payee, please provide the complete mailing address for "A Company".

Address *

City *

State *

ZIP code *

Cancel

Submit

4. Click the "+Add" link.
5. Add any missing information and click the **Submit** button.

Business Bill Pay

Edit a Payee

Editing the simple details of a payee is easy within Business Bill Pay. For more complicated changes, please submit a Payee Change Request to Gulf Coast Bank.

Manage payees

+ Add payee

Search payees...

Print

Show all payees

Sort payee by...

1

All payeesCompaniesIndividuals

All Payees

Payees	Account number	Additional Items
McPhersonal Electrical (Check)	*****6789	Category: Business Last paid: N/A

2

Pay

Edit

Delete

Edit

Account holder name

Ara McPherson

Payee name

MCPHERSON ELECTRICAL

Payee phone number

Payee nickname

McPhersonal Electrical

Payee account number

123456789

Category

Business

Default pay from

Primary Checking

Payments are sent to

Address

6 WISTERIA PL

City

MARRERO

State

Louisiana

ZIP

70072-

Cancel

4

Save

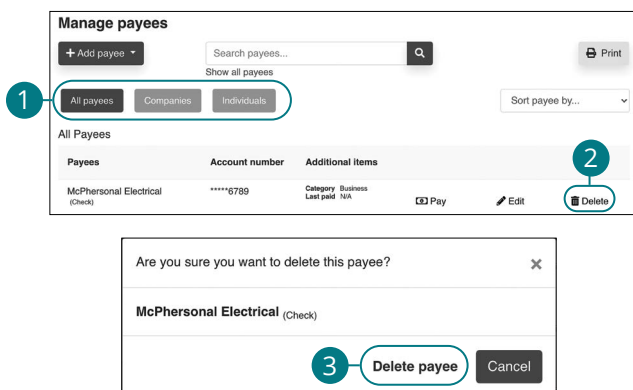
Use the “Payees” drop-down to select “Manage Payees.”

1. Sort payees by clicking the appropriate tab.
2. Click the “Edit” link at the end of the payee’s row to edit a payee.
3. Make the necessary changes.
4. Click the **Save** button when you are finished making changes.

Business Bill Pay

Delete a Payee

If a payee is no longer needed, you can permanently delete them. This will not erase data from any existing payments.



Use the “Payees” drop-down to select “Manage Payees.”

1. Sort payees by clicking the appropriate tab.
2. Click the “Delete” link at the end of the payee’s row to delete a payee.
3. Click the “Delete payee” link.

Business Bill Pay

Add and Manage Categories

Categories are groups of payees that help organize your bills and create your budgets.

2

Manage categories

Filter categories

Search payees...

Print

Show all categories

Show all payees

Payees	Account number	Category
atmos	*****2345	Unassigned
BULK RATE	*****3456	Unassigned
Entergy - TEST	*****6789	Unassigned
Jalen	*****6789	Unassigned
John Doe	*****6789	Unassigned
Mom	*****nson	Unassigned
Whitney	*****2345	Unassigned
	*****rson	Personal

1

2a

Manage categories

Category name

Add category

Category name list

Business

Personal

2b

Delete

Delete

Are you sure you want to delete this category?

Deleting **Business** will place the payee in an unassigned status.

Delete category

No

Use the “Payees” drop-down to select “Manage Categories.”

- 1. Move payees into new categories using the “Category” drop-downs.
- 2. To create or delete a category, click the **Manage categories** button.
 - a. To create a new category, enter a category name and click the **Add category** button.
 - b. To delete a category, click the “Delete” link next to the category you wish to delete. Then click the “Delete category” link.

Business Bill Pay

Single Payment

It is easy to pay your bills once you set up payees. Within Single Payments, you can see all the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside their name.

One-time payment

+ Add payee

Search payees...

Company

Select all

atmos *****2345 +

BULK RATE *****3456 +

Entergy - TEST *****6789 +

McPhersonal Electrical *****6789 +

Whitney *****2345 +

View selected (0)

Pay (0)

Payment summary

Payee	From account	Amount*	Deliver by*	
atmos *****2345 Last paid: N/A Amount paid: N/A	Primary Checking	\$	8/4/2020	Remove
			Invoice	

< Back

Review

Pay all

By clicking Pay all, you authorize us to debit the indicated account for the amount of each payment.

Use the “Payments” drop-down to select “One-time Payment.”

1. Select a payee from the Payee List.
2. Click the **Pay** button.
3. Choose the account to withdraw from using the “From Account” drop-down.
4. Enter the amount of the payment.
5. Select the Deliver By date using the calendar feature.
6. Click the **Pay all** button when you are finished.

Business Bill Pay

Edit or Stop a Single Payment

Changes can be made to a scheduled payment up until the time of processing.

Scheduled payments

Search filter

Print

Payee	Amount	Deliver by date		
atmos Check Confirmation #2	\$1.00	08/31/2020	Details	1a Edit 2a Stop

Edit single payment

Account details

Transaction details

1b

Payeeatmos

Payment methodCheck

From accountPrimary Checking

Amount\$ 1.00

Deliver by date8/31/2020

Invoice/CommentView / Add

Confirmation #2

Scheduled byMurphy Test

DeliveryStandard

Back

Submit1c

Stop single payment

Account details

Transaction details

PayeeAmerican Express

Payment methodCheck

From accountPrimary Checking

Amount\$899.00

Process date10/26/2020

Invoice / CommentNone

Scheduled byLaurie Smith

Confirmation #40

Est arrival10/30/2020

DeliveryStandard

Back

Submit2b

Use the “Payments” drop-down to select “Scheduled Payments.”

1. To edit a payment:

a. Click the “Edit” link to edit transaction details.

b. Make the necessary changes.

c. Click the **Submit** button when you are finished making changes.

2. To stop a payment:

a. Click the “Stop” link to stop the payment.

b. Click the **Submit** button.

Business Bill Pay: Edit or Stop a Single Payment

Business Bill Pay

Create a Recurring Payment

Our Recurring Payments feature keeps you ahead of your repeating payments. Setting up a recurring payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.

Recurring payment

+ Add payee ▾

Company

Individual

All Categories ▾

American Express *****8467

Cellular One *****8467

Lease *****8467

Moe's Mowers *****8467

Vern's Fertilizer *****8467

AT&T *****8467

Chase *****8467

MasterCard *****8467

Seed Indeed Co. *****8467

Waverly Water Co. *****8467

Set up American Express recurring payment

Details

Name

American Express

Check

*****8467

Add comment

Pay from*

Primary Checking ▾

Amount*

\$

Use the "Payments" drop-down to select "Recurring Payment."

1. Select a payee from the list.
2. Select an account to withdraw from using the "Pay From" drop-down.
3. Enter the amount of the payment.

Business Bill Pay: Create a Recurring Payment

4

Series options / preferences

If the payment falls on a holiday or weekend?

Pay before

Pay after

5

Frequency edit

Frequency*

Monthly

Last business day

Select first process*

6

Would you like this series to end?*

☒ No

☐ On this date

☐ After a set # of payments

Cancel

Review

7

Submit

By clicking submit, you authorize us to debit the indicated account for the amount of each payment.

4. Choose your payment preference if a payment date falls on a holiday or weekend.
5. Select how often the payment should recur using the "Frequency" drop-down and select a delivery date.
6. Select when you would like the series to end.
7. Click the **Submit** button when you are finished.

Business Bill Pay

Edit or Stop a Recurring Payment

You can change or cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

Scheduled payments

Q Search filter

Print

Payee	Amount	Deliver by date		1a	2a
atmos Check Confirmation #:3	\$1.00	10/30/2020	Details	Edit	Stop

Edit recurring payment

Payee	From account	Amount	Process date	Additional items	
John Doe Electronic	Primary Checking	\$1.00	11/30/2020	Confirmation #	1
				Est. arrival	12/2/2020
				Comment	None
				Series start	11/30/2020
				Series end	None
				Frequency	Monthly on the last business day

What would you like to do?

☒ Skip the payment scheduled on

11/30/2020

☐ Change the payment scheduled on

11/30/2020

☐ I would like to change the entire series

Back

Submit

1b

1c

Use the “Payments” drop-down to select “Scheduled Payments.”

1. To edit a payment:
- a. Click the “Edit” link to edit the transaction details

b. Make the necessary changes.

c. Click the **Submit** button when you are finished making changes.
2. To stop a payment:
- a. Click the “Stop” link to stop the payment.

Stop recurring payment

Payee	From account	Amount	Process date
John Doe Electronic	Primary Checking	\$1.00	11/30/2020

What would you like to do?

☒ Stop the payment series immediately.

☐ Stop the series after the next payment processes.

Back

Submit

2b

2c

- b. Decide if you would like to stop the series immediately or stop the series after the next payment processes.
- c. Click the **Submit** button.

Business Bill Pay

Payment Approval

Depending on which rights are assigned to the user, a payment can be designated as “needs approval.” You can see notifications of payments awaiting approval in the “Attention required” section. An authorized user must log in to approve each transaction that meets a certain criteria.

Scheduled payments

Payee	Amount	Process date				
American Express Check Confirmation #40	\$999.00	10/26/2020	Details	Approve	Edit	Stop
MasterCard Check Confirmation #41	\$999.00	11/02/2020	Details	Approve	Edit	Stop
Subtotal	\$1,998.00	Primary Checking *****1232				
Total	\$1,998.00	Skipped payments not included in the total.				

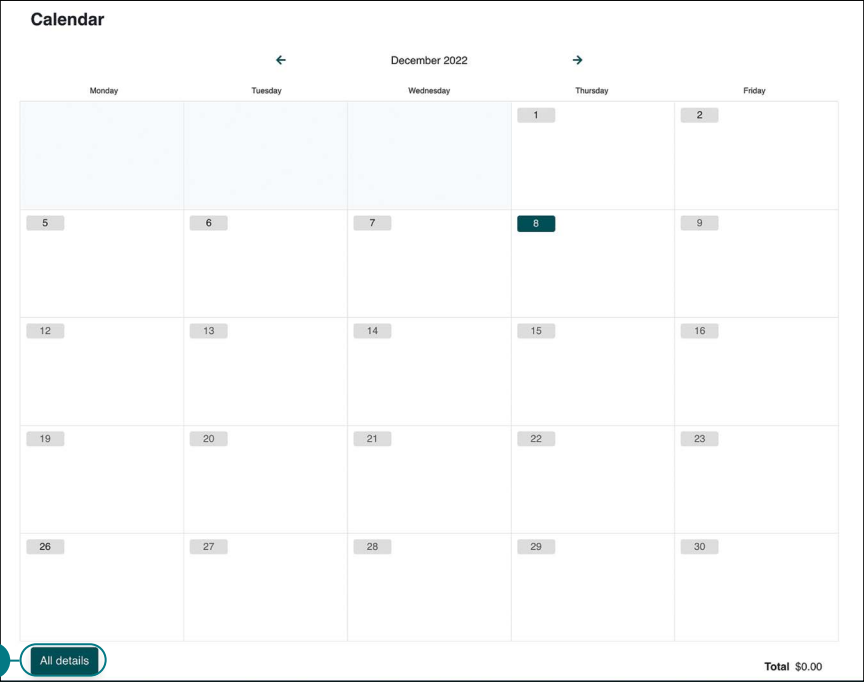
Click the “Payments Awaiting Approval” link on the Home page.

- A.** Click the “Approve” link to authorize each transaction.
- B.** Click the **Approve all** button to approve all of the payments.

Business Bill Pay

Calendar

Quickly view all of your scheduled payments, transfers and payroll.



Click the **Calendar** tab on the Home page.

- A. Click the **All details** button to view additional details about the current month's transactions.
- B. Click each transaction to view additional details.
 - Dark blue transactions have been processed.
 - Light blue transactions are pending.
 - Green transactions require additional action.

Business Bill Pay

Company Profile

Easily change information associated with your account at Gulf Coast Bank by modifying your company profile.

The screenshot shows a web form titled "Company profile" with a subtitle "Change company information". The form contains several input fields: "Company name:" (with a masked value), "Address:" (with "123 MAIN ST"), "City:" (with "ANYWHERE"), "State:" (a dropdown menu currently showing "Louisiana"), "ZIP Code:" (with "70123-0000"), "Phone number:" (with a masked value), and "Fax number:". Below these fields is a section titled "Dual signatures required" containing a checkbox labeled "Require dual signatures". At the bottom right of the form is a "Submit" button. Three numbered callouts are present: callout 1 is a teal circle pointing to the address field; callout 2 is a teal circle pointing to the "Require dual signatures" checkbox; callout 3 is a teal circle pointing to the "Submit" button.

Use the "Options" drop-down to select "Company Profile."

1. Change the information that Gulf Coast Bank has on file for your company.
2. Decide if dual requirements are required by checking the box.
3. Click the **Submit** button when you are finished making changes.

Business Bill Pay

Delete or Edit Bill Pay Accounts

Add or edit your Business Bill Pay accounts through the Manage Bill Pay Accounts function.

C

Manage bill pay accounts

+

Add new account

Default	Nickname	Account number	Account type	Status	
☒	Primary	*****7841	Checking	Approved	B Edit
	Checking				A Delete
	Default Account				

1c

Add new account

Nickname *

Nickname

Account number *

Account number

Confirm account number *

Confirm account number

Account type *

Please select

Close

2c

Save changes

Use the “Options” drop-down to select “Manage Bill Pay Accounts.”

- A. Click the “Delete” link to remove the account from Bill Pay.
- B. Click the “Edit” link to make changes to the account nickname.
- C. Add a new account by clicking the **Add new account** button.
 - 1. Enter the account information.
 - 2. Click the **Save changes** button when you are finished.

Business Bill Pay

Modify User Permissions

You can monitor users that have access to your account. Using User Permissions, you can give each user different accesses to your accounts, amount of debits allowed and designate other permissions. Carefully consider each user's permissions.

Manage users			
Last name	First name	User ID	Last login
		20171116039763 9349a8	N/A
Primary User		 Edit	 Permissions 1



Edit Payment Permissions

User name: ARA MCPHERSON

User type: Custom

5 Restore Permissions

2 User information | Payments | Payees | Options | Message center | Approve authority

☒ Schedule bill payments

Schedule to all bill payees | Schedule to specific bill payees

☐ Establish payment caps

Payment caps allow you to set a specific amount that ARA MCPHERSON cannot exceed when scheduling payments to particular payees.

☒ Designate pay from accounts

Primary Checking

☐ Payment history

Admin user list

Cancel **4** Save

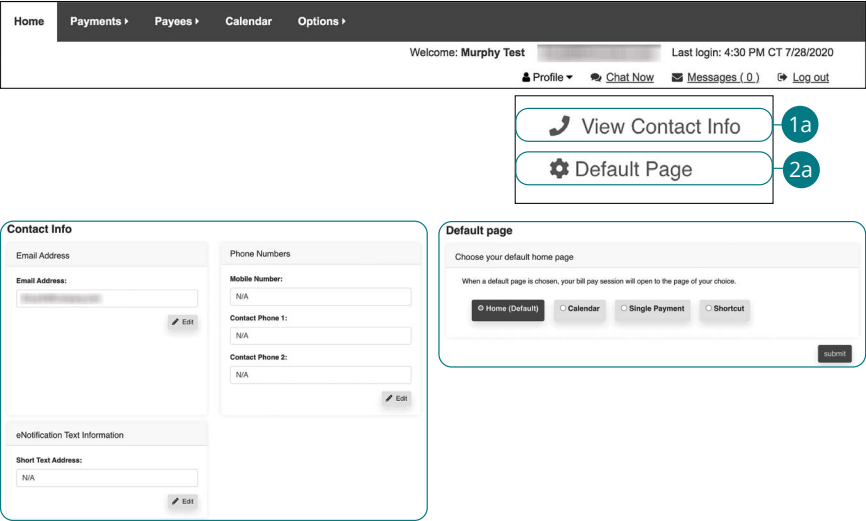
Use the "Options" drop-down to select "Manage users."

1. Click the "Permissions" link.
2. Select one of the categories across the top.
3. Enable or disable permissions.
4. Click the **Save** button when you are finished.
5. (Optional) Original permissions can be restored at any time by clicking the **Restore Permissions** button. This applies to all elements of user permissions for this particular user.

Business Bill Pay

Personal Profile

It is important to keep the contact information about your company up to date with Gulf Coast Bank. You can easily change these elements and personalize your Business Bill Pay experience by following the steps below. The challenge phrases can also be altered here.



Click the “Profile” link on the Home page.

1. To update contact info:
 - a. Click the “View Contact Info” link.
 - b. Click the **Edit** button. Make your changes and click the **Submit** button when you are finished.
2. To change your default page:
 - a. Click the “Default Page” link.
 - b. Choose what page you prefer Bill Pay to open with such as Home, Calendar, Single Payment or Shortcut. Click the **Submit** button when you are finished.

Business Bill Pay

e-Notifications

Gulf Coast Bank makes staying on top of payments and bills simple, but it becomes even easier when you set up e-Notifications in your account. There are several triggers that can send an e-Notification, so you are always aware of what is happening with your accounts.

Events

With the Events features, you can develop customized communications to be notified each time a particular event occurs through your Business Bill Pay account.

e-Notifications

Event Logout Recurring Reminders

Email address on file Short text address on file

N/A

Edit Edit

Event Notifications

With Event Notifications, you can develop customized communications where you are notified each time a particular event occurs through your bill pay account.

A transaction needs approval

Send notification to

Email Address

Submit

Notification has been activated and will be sent to: Erica@MCompany.com

A transaction exceeds a specified amount

Send notification to Category

Email Address All Categories

Payee or Account Amount

All Payees \$

Submit

Use the “Options” drop-down to select “e-Notifications,” then click the **Event** button.

1. Use drop-downs to create your custom event notifications. Click the **Submit** button when you are finished.

Logout

When you use the Logout feature, you can receive a customized email summary of Business Bill Pay activities each time you exit Business Bill Pay.

e-Notifications

Event

Logout

Recurring

Reminders

Email address on file

Edit

Short text address on file

N/A

Edit

Logout Notifications

At the end of each bill pay session, you can receive a customized email summary of your bill pay activities.

Please select which items you would like to receive each time you log out.

Send a List of the following:

☐ Scheduled transactions

☒ Added payees

☐ Deleted payees

☐ Skipped and stopped transactions

☒ Added admin users

Submit

Use the “Options” drop-down to select “e-Notifications,” then click the **Logout** button.

1. Enable or disable notifications on a particular feature when you logout.
2. Click the **Submit** button when you are finished making changes.

Recurring

You can customize how often you receive email notifications on scheduled payments and transaction history.

The screenshot shows the 'e-Notifications' interface. At the top, there are four tabs: 'Event', 'Logout', 'Recurring' (which is selected), and 'Reminders'. Below the tabs, there are two sections: 'Email address on file' with a redacted address and an 'Edit' button, and 'Short text address on file' with the value 'N/A' and an 'Edit' button. The main section is titled 'Recurring Notifications' and contains the text: 'These email notifications will provide a list of bill pay information in which you customize how often it is received.' Below this is a header 'A list of all scheduled payments'. Underneath, there is a 'How often' section with a drop-down menu labeled 'Select Frequency'. A red circle with the number '1' points to this drop-down menu. At the bottom right of the form, there is a 'Submit' button, which is highlighted with a red circle and the number '2'.

Use the “Options” drop-down to select “e-Notifications,” then click the **Recurring** button.

1. Using the drop-downs, select when you would like receive notifications about scheduled payments and your transaction history.
2. Click the **Submit** button when you are finished making changes.

Reminders

You can schedule reminders for when you send or receive payments.

e-Notifications

Event

Logout

Recurring

Reminders

Email address on file

Edit

Short text address on file

N/A

Edit

Reminders Notifications

You can schedule reminders for each time you need to schedule a payment or transfer funds.

+

Add reminder

1

Pay to

Category

Reminder date

Frequency

Send to

2

Add reminder

What type of payee? *

Bills

Pick a payee *

Select Payee

Send notification to *

Select Option

Reminder frequency *

Select Frequency

Close

Submit

Use the “Options” drop-down to select “e-Notifications,” then click the **Reminders** button.

1. Click the **Add reminder** button.
2. Using the drop-downs, create a custom reminder. Click the **Submit** button when you are finished.

Business Bill Pay

Reports

You can create a report or detailed overview of your spending habits to help you better manage your finances. You can view them on your computer or download them locally to your hard drive or device.

Reports

1

Payments Processed Payment Changes Payments Stopped Payees Added

Payments Processed

☒ All Users ☐ Scheduling User ☐ Approving User

Date Range

Current Month

Start Date

End Date

2

Create report

Use the “Options” drop-down to select “Reports.”

1. Choose a report type listed across the top.
2. Customize your report using the calendars and drop-downs. Click the **Create report** button when you are finished.

My Money PFM

Initial Setup

Setting up financial goals for yourself is just as important as establishing a budget. As you move closer to your objectives, our Personal Financial Management service not only serves as a rearview mirror to see how far you have come, but also as a map, so you can see how much further you need to go. The path toward funding expenses such as a home, vacation or even the tuition for a new career becomes clearer and easier to manage.

The tools within PFM help you calculate your net worth, set budgets, view your spending habits and trends and set up a debt payment plan.

Linking an Account

Before you can begin setting up your financial goals, you need to link all your accounts, items you own and debts.

1. Click the **Link My Money PFM** button.

2. Find a financial institution using the search box below, or select one from the list of most common choices.

3. Sign in using your **National Bank** login credentials.

4. Click the **Continue** button.

Link an account from your Home page.

1. Click the **Link My Money PFM** button.
2. Locate your financial institution using the list or the search bar.
3. Enter your user ID and password for each account. You may be required to answer a security question or enter a secure access code.
4. Click the **Continue** button to finish linking an account.

Unlinking an Account

You can unlink an external account if you wish to have it no longer show up on your accounts page or within PFM.

The screenshot shows the 'Linked Accounts' section of a financial interface. A list of accounts is shown, with 'Checking - 1809' selected and expanded. The expanded view shows details for the account, including its name, current account group, and visibility settings. A 'Remove' button is located at the bottom of the details section. A warning dialog is displayed, asking for confirmation to remove the account. The dialog lists the accounts that will be removed: 'Checking - 1809', 'Mortgage - 5482', and 'Mortgage - 8431'. It also states that the action is irreversible and provides instructions on how to hide individual accounts if needed. Two buttons are present: 'No, don't remove' and 'Yes, remove'.

In the **User Preferences** tab, click **Account Preferences**.

1. Click on an account to expand it.
2. Click the "Remove" link.
3. Click the **Yes, remove** button.

Unenroll from My Money PFM

You can easily unenroll from My Money PFM..

Financial Tools Settings

Financial Tools help you easily manage your money from online banking.

ACCOUNT VISIBILITY

You can change which accounts are visible to Financial Tools in [Account Preferences](#).

TERMS AND CONDITIONS

The Financial Tools Terms and Conditions outline what information we use and how we use it.
[The Financial Tools Terms and Conditions](#)

ENROLLMENT

If you no longer accept the Terms and Conditions you can unenroll from Financial Tools. If you unenroll this will delete your Financial Tools activity and data.

1 Unenroll from Financial Tools

In the **User Preferences** tab, click **My Money PFM Preferences**.

1. Click the **Unenroll from Financial Tools** button.

Categorizing Transactions

In order for our Personal Financial Management tools to work properly, make sure your transactions are correctly categorized. When all your accounts are linked to PFM, your transactions are automatically categorized. Common categories include gas/auto, entertainment, medical expenses, rent and utilities. If a transaction needs to be reassigned, you can manually edit the category.

Each category has a corresponding icon assigned to it to help quickly identify a transaction's financial category. These icons are displayed next to each transaction in the Account Details page.

Bank Control Checking **0821

Last Updated: July 13, 2020 6:24 AM

Available Balance(s) **\$14.37** Current Balance **\$14.37**

Transactions Details

Search transactions

Date	Description	Amount
JUN 11 2020	Wire Transfer Transfer	-\$2.00
JUN 10 2020	Wire Transfer Transfer	+\$5.00
		\$16.37

1 Click the category icon next to the transaction.

2 Select the **Business Services** category.

3 Click the arrow icon to view sub-categories.

4 Click the **+ Add Sub-Category** button.

5 Enter the sub-category's name and click the checkmark button.

Click an account to view the **Account Details** page.

1. Click a category icon to edit the category.
2. Select a new category.
3. Click the arrow icon to view sub-categories.
4. Click the **+ Add Sub-Category** button to add a different sub-category.
5. Enter the sub-category's name and click the ✓ button.

Splitting a Transaction

PFM offers the ability to split one transaction to represent multiple categories. For example, if a shopping trip needs splitting into multiple categories such as grocery, pharmacy and home supplies, you can review your receipt and split the total charge across multiple categories.

The screenshot shows a transaction entry screen for 'Wire Transfer' on 'JUN 11 2020'. The total amount is '- \$2.00' with a balance of '\$14.37'. A 'Split' button is in the top right, marked with a blue circle '1'. Below the header, there are tabs for 'Expand/Collapse' and 'Splits'. The 'Splits' tab is active, showing a list of split items. The first item is '1 - Wire Transfer Business Services' with a category icon and a value of '\$2.00'. The second item is '2 - Wire Transfer Business Services', marked with a blue circle '2'. To the right of this item is an input field with a dollar sign, a text box containing '1.00', and 'X' and '✓' buttons, marked with a blue circle '3'. At the bottom right, there is a '+ Split transaction' button, marked with a blue circle '4'.

Click an account to view the **Account Details** page.

1. Click the icon and click "Split transaction."
2. Click the category icon to edit the new category.
3. Enter the amount in the text box and click the button.
4. Click the + **Split transaction** button to add additional categories.

My Money PFM

Digital Banking Home Page

There are six features within PFM that are accessed through the Home page: spending, budget, trends, cash flow, net worth and debts. These features help you review your finances within PFM.

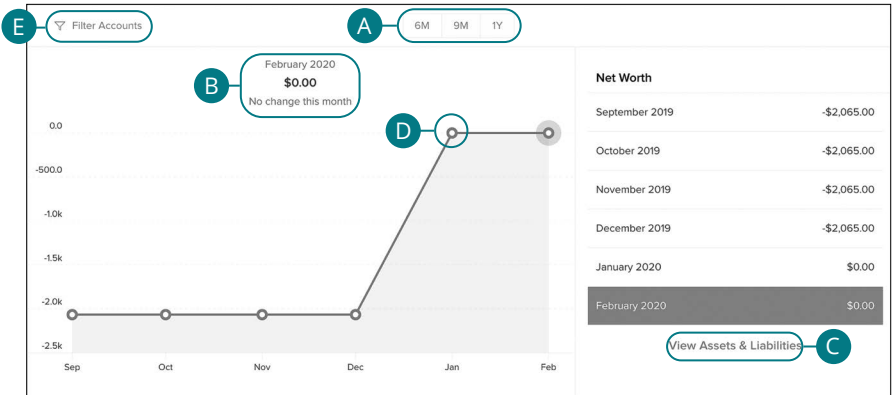


Different tabs appear on the Home page, which takes you to interactive features to help you manage your finances.

- **Net Worth:** Total your assets and debts and view a line graph to see how funds are allocated.
- **Budget:** Track your monthly finances by adding targets to help you better manage your expenses.
- **Spending:** See your spending habits in a visual pie chart representation.
- **Trends:** Track your habits even further to see how you spend your money over time.
- **Debts:** View all your debts and view payment plans to become debt-free as quickly as possible.

Net Worth Overview

After your accounts are linked and categorized, the net worth feature offers you a view of your net worth calculated by subtracting your debts from your checking, savings and investment accounts. Your net worth is tracked each month allowing you to monitor your financial progress.

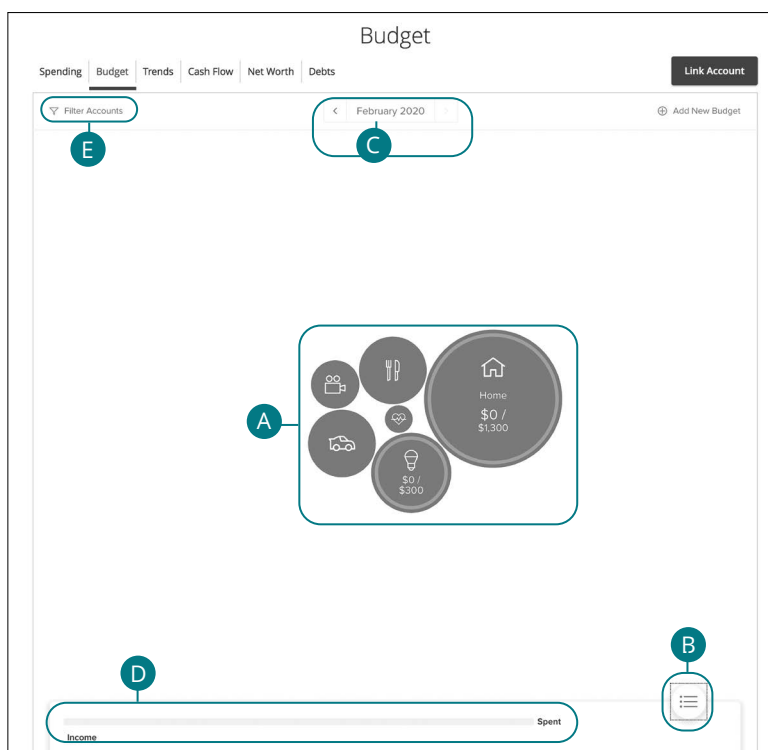


Click the **Net Worth** tab from the Home page.

- A. View your net worth graph in six month (6M), nine month (9M) or one year (1Y) increments.
- B. Your current net worth is displayed above the graph.
- C. Click the “View Assets and Liabilities” link to view more details about your net worth.
- D. Click on a data point to view your net worth during a specific month.
- E. Click the “Filter Accounts” link to filter your net worth by account.

Budgets Overview

A budget helps you manage your money based on how much you earn and spend. Our budget tool eliminates guess work and helps you make an accurate budget quickly and efficiently. Before creating a budget, make sure your transactions are categorized properly.

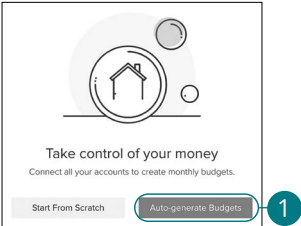


Click the **Budget** tab from the Home page.

- A.** Your budget appears as bubbles to track your progress. A green bubble indicates you are within budget, yellow is near budget and red is over budget. The size of the bubble indicates the size of the budget.
- B.** Click the  button to view your budget as a list.
- C.** Click the   buttons to view another month's budget.
- D.** The bar chart compares your income to your spending.
- E.** Click the "Filter Accounts" link to filter your budgets by account.

Auto-generated Budgets

Automatically generate budgets based upon your recent transactions.

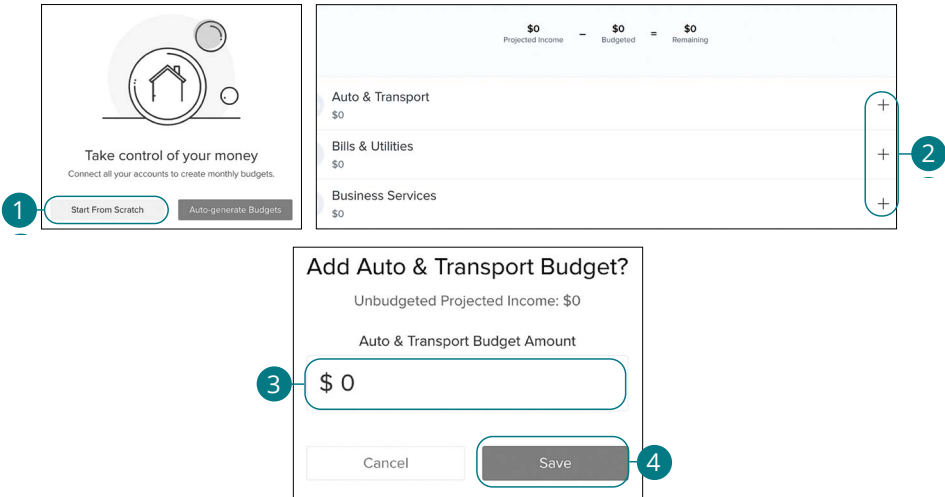


Click the **Budget** tab from the Home page.

1. Click the **Auto-generate Budgets** button.

Budgets From Scratch

Create custom budgets.

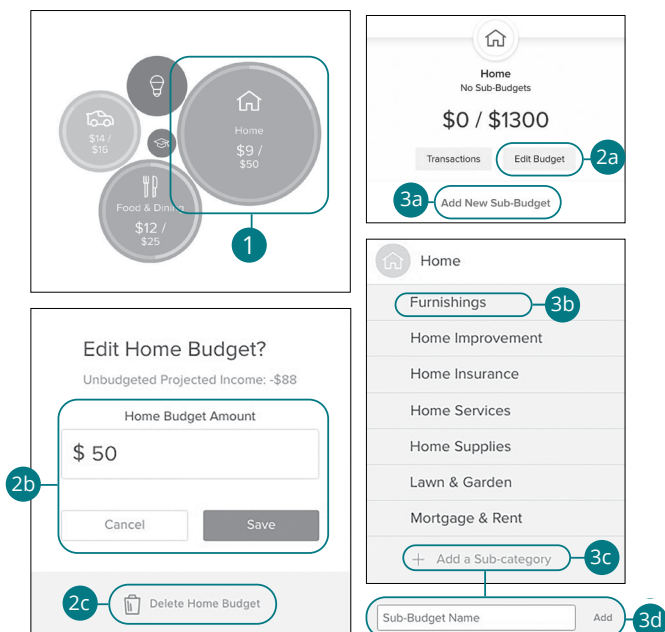


Click the **Budget** tab from the Home page.

1. Click the **Start From Scratch** button.
2. Click the + icon to create a budget.
3. Enter a budget amount.
4. Click the **Save** button.

Editing or Deleting a Budget

After clicking the Auto-Generate button, a budget based on your spending habits is calculated. The automated budget may not always fit your needs, but you have the ability to make changes to your budget amounts and add sub-categories if necessary.



Click the **Budget** tab from the Home page.

1. Click a bubble to edit your budget amount or to add a sub-category.
2. Edit a budget amount.
 - a. Click the **Edit Budget** button.
 - b. Enter the budget amount and click the **Save** button.
 - c. Click the **Delete Budget** button to remove a budget.
3. Add a sub-category.
 - a. Click the “Add New Sub-Budget” link.
 - b. Select a sub-category from the list.
 - c. Click the “+ Add a Sub-category” link
 - d. Enter the sub-category name and click the “Add” link.

Managing Budgets

Within the budget tool, you can edit an existing budget or delete it. You can also add new budgets if needed.

Budget

Spending

Budget

Trends

Cash Flow

Net Worth

Debts

Link Account

Filter Accounts

< February 2020 >

1

+ Add New Budget

\$0

Projected Income

-

\$0

Budgeted

=

\$0

Remaining

Auto & Transport	\$0	+
Bills & Utilities	\$0	+
Business Services	\$0	+

2

Add Auto & Transport Budget?

Unbudgeted Projected Income: \$0

Auto & Transport Budget Amount

3

\$ 0

Cancel

Save

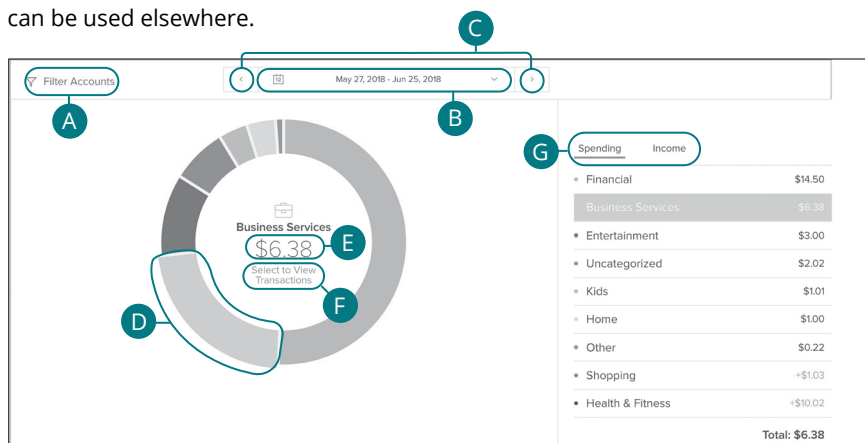
4

Click the **Budget** tab from the Home page.

1. Click the “+ Add New Budget” link to edit or add a budget.
2. Click the + icon to create a budget.
3. Enter a budget amount.
4. Click the **Save** button.

Spending Overview

The spending tool helps you stay on top of your expenses and ensures transactions are properly organized. Your spending habits are organized in a pie chart for you to easily see your smallest and largest expenses. Seeing your expenses broken down allows you to choose where you can cut back, so funds can be used elsewhere.

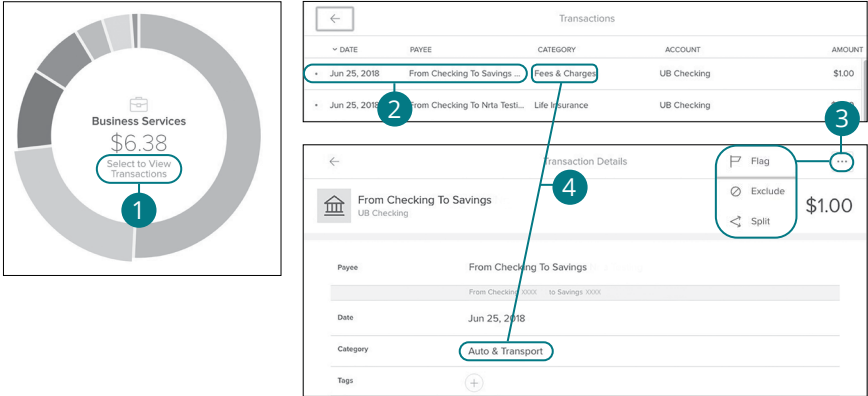


Click the **Spending** tab from the Home page.

- A. Click the "Filter Accounts" link to filter your spending by account.
- B. Use the calendar drop-down to view your spending habits during a specific month.
- C. Click the < > buttons to view your spending habits during a specific week.
- D. Click a section of the pie chart to view spending in a specific category.
- E. Total amount spent in a category is located in the center of the chart.
- F. Click the "Select to View Transactions" link to view a list of transactions in a specific category.
- G. Click the **Spending** or **Income** tab to view all your spending habits or income as a list.

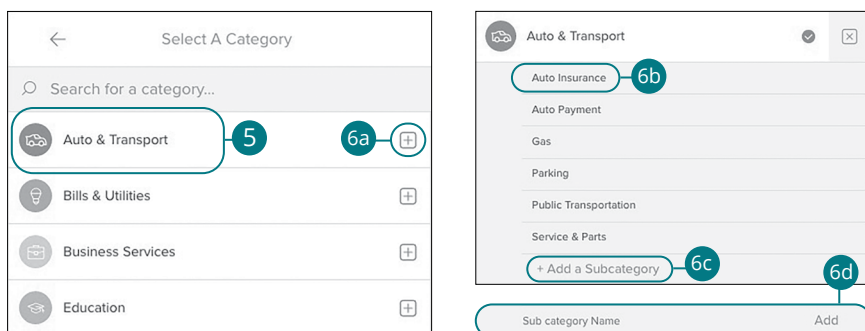
Spending: Recategorizing a Transaction

With the spending tool, you can easily identify transactions that need reorganizing. From there, you can select the transaction and place it in the correct category.



Click the **Spending** tab from the Home page.

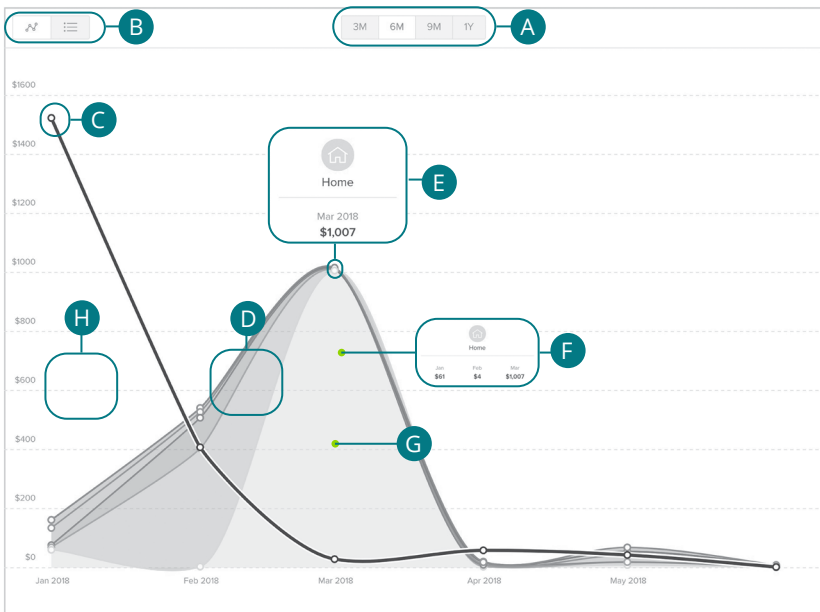
1. Click the “Select to View Transactions” link to view a list of transactions in a specific category.
2. Click a transaction to view more details.
3. Click the ... icon to flag, exclude or split a transaction.
4. Click a category to recategorize a transaction from the list or from a transaction details page.



5. Select a new category from the list.
6. Add a sub-category.
 - a. Select the **+** icon to choose a sub-category.
 - b. Select a sub-category from the provided list.
 - c. Click the "+ Add a Sub-category" link to make a new sub-category.
 - d. Enter the sub-category name and click the "Add" link.

Trends Overview

The trends tool gives you a chart of your spending habits in each category compared to your income. With the help of trends, you can easily identify what funds go toward your financial goals.



Click the **Trends** tab from the Home page.

- A.** View your spending trends in three month (3M), six month (6M), nine month (9M) or one year (1Y) increments.
- B.** Click the   buttons to view your trends in a line chart or a list.
- C.** The single line is your income line.
- D.** The other items are your spending habits organized into categories.
- E.** Hover over a data point to see your spending during that month.
- F.** Hover over a category to see your spending from the past few months.
- G.** Click on a category to view a single chart.
- H.** The white space indicates funds left over at the end of each month.

Debts Overview

The debts tool helps you quickly pay down debt, ultimately saving you money spent on interest without making big budget cuts or sacrifices. When your debts are imported into our PFM feature, make sure the annual percentage rate (APR) and minimum payment are accurate.



Click the **Debts** tab from the Home page.

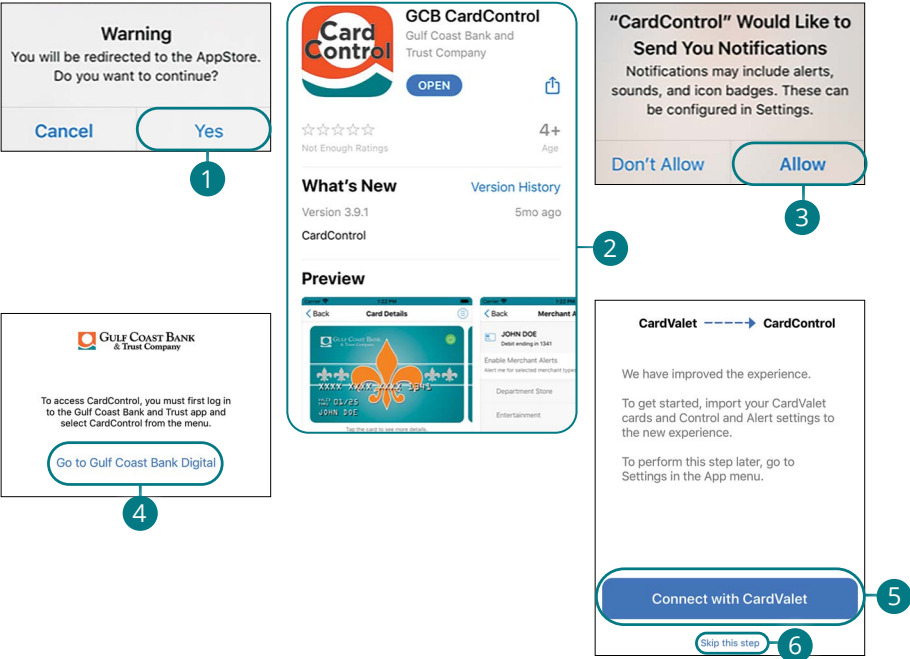
- A. Using the "Debts" drop-down, select a debt payoff option.
- B. The dotted line indicates how long it will take to pay off your debts using the payoff option you selected.
- C. The chart illustrates an accelerated pay off time line using the snowball method.
- D. Your debts are listed below the chart.
- E. Click a debt to edit your APR interest and minimum payment.
- F. Click the  icon to view more details about the snowball method.
- G. Click the "Total Monthly Paydown" link to make an extra payment toward debt. Enter the amount in the text box.

Services

CardControl

Our card management feature can help you control your cards by giving you the ability to disable and enable each card, setup alerts and more.

Enrolling in CardControl

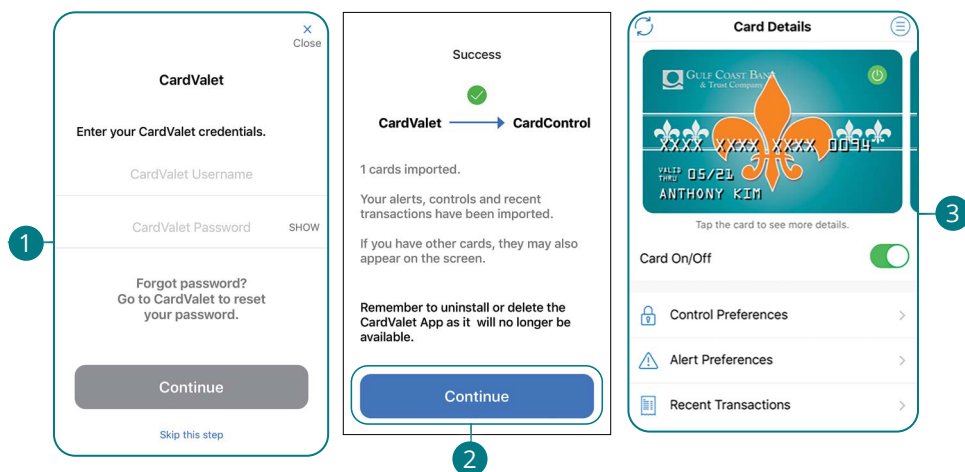


In the **Services** tab, tap **CardControl**.

1. Tap the **Yes** button to be redirected to the app store.
2. Install and open the GCB CardControl app.
3. Allow the CardControl app to send you notifications by tapping the **Allow** button.
4. Tap the "Go to Gulf Coast Bank Digital," link to establish a connection between the apps. To access CardControl, in the **Services** tab, tap **CardControl**.
5. If you are an existing CardValet User and would like to import your current card(s) and controls, tap the **Connect with CardValet** button.
6. If you are not an existing user, tap the "Skip this step" link.

Additional Steps for CardValet Users

If you are an existing CardValet User, easily import your current card(s) and controls.



1. Enter your CardValet username and password and tap the **Continue** button. If you have forgotten your password, tap the "Forgot password?" link to reset your password prior to continuing.
2. Once your cards and controls have been imported, tap the **Continue** button.
3. You can now add additional cards or modify existing controls.

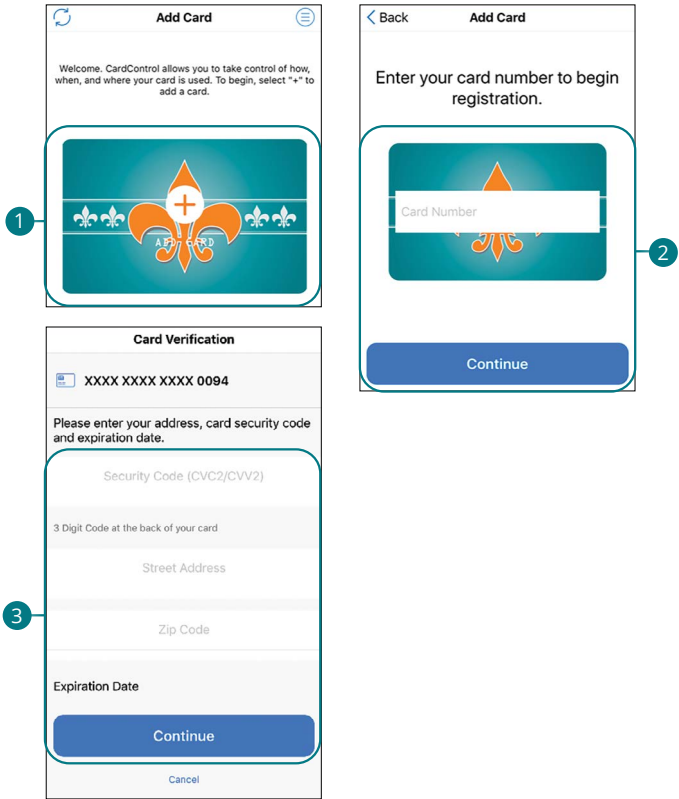


Note: Remember to delete the CardValet app. You will no longer need to login to CardControl, however the app must remain installed to access CardControl from Digital Banking.

Services

CardControl

Registering a New Card

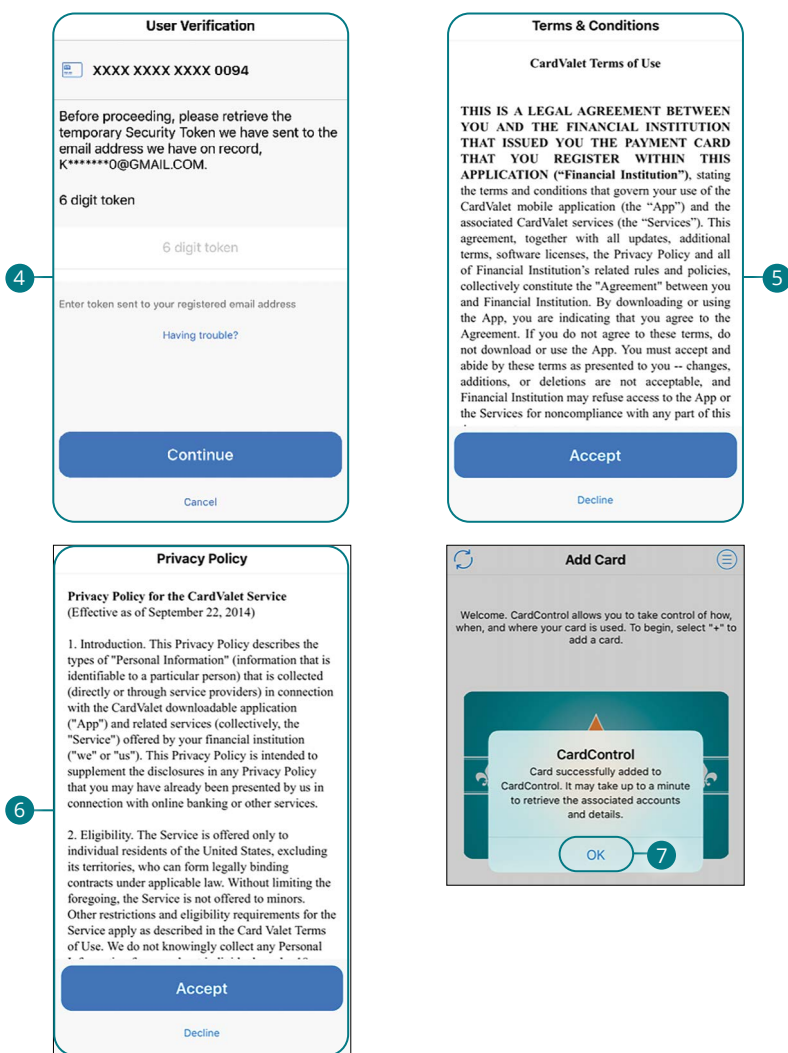


In the **Services** tab, tap **CardControl**.

1. Tap the card image to register your card.
2. Enter your 16-digit card number and tap the **Continue** button.
3. Enter your 3-digit Security Code, Street Address and Zip Code and tap the **Continue** button.



Note: Enter only the house number and street name for the Street Address. This field has a limited number of characters, enter as much of the street name as fits.



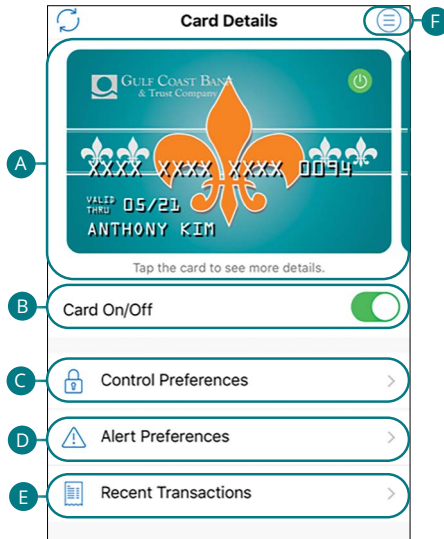
4. You will be sent a 6-digit Security Token to the email address we have on record. Please allow a few minutes for the token to be received. Enter the 6-digit token and tap the **Continue** button.
5. Review the Terms and Conditions and tap the **Accept** button.
6. Review the Privacy Policy and tap the **Accept** button.
7. Congratulations! You have successfully added your Card and can now manage card controls! Tap the **OK** button to continue.

Services

CardControl

Managing Your Card Controls

You can easily disable or enable any of your cards, enable or disable transactions, create alerts, view recent transactions and more.



In the **Services** tab, tap **CardControl**.

- A.** Slide your card to the left to add a new card or tap the card to see additional details.
- B.** Turn your card "On" or "Off" using the toggle. Use Control Preferences to enable or disable transactions
- C.** Using **Control Preferences**, you can edit your location preferences, merchant types, transaction types and spending limits.
- D.** Using **Alert Preferences**, you can setup alerts for all transactions or for selected transactions.
- E.** Using **Recent Transactions**, you can view recent transactions.
- F.** Click the ☰ icon for additional options such as viewing messages, managing your portfolio and changing additional settings.

Services

CardSwap

Our CardSwap tool allows you to update your debit card that is on file with merchants. Manage payments for subscription and streaming services, eCommerce merchants and more all in one place.

Getting Started

To get started you must agree to the terms and conditions and setup the accounts you would like to manage.

In the **Services** tab, click **CardSwap**.

1. Click the **Get Started** button.
2. Select the accounts to manage your card.
3. Click the **Next Step** button.

The first screenshot shows the 'Link Card' step in a three-part process. It includes fields for Card Number, Expiry (MM/YY), CVV, Name on Card (ROBYN), and Zipcode (49637). A 'Verify Card' button is at the bottom right.

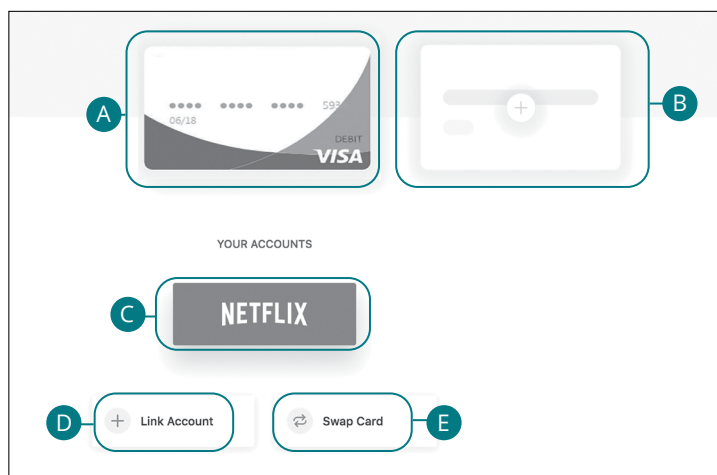
The second screenshot shows the 'Link Account' step. It features logos for amazon.com and NETFLIX, followed by 'Amazon Email' and 'Amazon Password' fields. A 'Link Account' button is at the bottom right.

The third screenshot shows a confirmation screen with a checkmark icon, the text 'Nice work!', and a 'Finish' button.

4. Enter your debit card information.
5. Click the **Verify Card** button.
6. Enter your account login information.
7. Click the **Link Account** button.
8. Click the **Finish** button when you are finished.

Overview

Once you set up your Cardswap account, you are taken to the Cardswap home screen. From here you can change the card on file and add additional accounts to manage.



- A.** Card currently on file.
- B.** Click the **+** icon to add a new card.
- C.** Accounts currently added.
- D.** Click the **+** **Link Account** icon to add an additional account.
- E.** Click the **↺** **Swap Card** icon to change the card on file.

If you've previously ordered checks through Gulf Coast Bank, you can conveniently reorder checks online at any time on our trusted vendor's website.

In the **Services** tab, click on **Check Reorder**.

- 

Services: Check Reorder

Services

Stop Payment Request

Single Check

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being processed. Once approved, the stop payment remains in effect for a specific amount of time. If you need the current fee information, please call us during our business hours at 800-223-2060 or 504-561-6124.

Stop Payment

Enter stop payment for single check only. To stop an ACH or series of checks, please visit your nearest branch or call 1-800-223-2060. \$30 Stop Payment fee will apply.

1

Account

Select an account

2

check number

3

check amount

\$0.00

check date

4

5

payee name

6

reason

7

Request stop payment

In the **Services** tab, click **Stop Payment**.

1. Select the appropriate account using the drop-down.
2. Enter the check number.
3. (Optional) Enter the amount.
4. (Optional) Enter the date of the check using the calendar.
5. (Optional) Enter the payee.
6. (Optional) Enter a reason.
7. Click the **Request stop payment** button when you are finished. A \$30.00 stop payment fee will be assessed.



Note: You must contact us to stop payment on one time or recurring ACH transactions.

Services

Gro: Open Account

Easily open a new account with Gulf Coast Bank.

Add Products

Select a product

1

Select Product(s)

2

Add to Cart

Add Products

Select a product

Select Product(s)

Add to Cart

Shopping Cart

☑ Easy Checking

Add Products

3

Confirm the product(s) you are applying for by selecting "Next".

4

Next

Email Address

erica@mcompany.com

Mobile Phone

(618) 698-5017

Consent for Online Account Opening and Electronic Disclosures

To apply online, you must consent to electronic delivery of the new account disclosures. When you consent, we will send you an email with the Deposit Account Agreement, our Privacy Policy, and other information (Disclosures) regarding the opening of your account. Disclosures are provided in PDF with links to view the documents in a web based version. The email will also include a verification code that you will be required to enter later in this application process to confirm you received the documents. Later, you may request paper copies by contacting us at (504)544-5574.

IF YOU DO NOT WISH TO CONSENT TO THIS ONLINE APPLICATION E-SIGNATURE AND ELECTRONIC DISCLOSURE AGREEMENT TO SIGN AND RECEIVE ALL COMMUNICATIONS ELECTRONICALLY-DO NOT CONTINUE WITH THIS APPLICATION.

☐ I consent and agree to Electronic Signatures and Disclosures

Get started by choosing one of the options below

Next

In the **Services** tab, click on **Gro: Open Account**.

1. Use the "Select Product(s)" drop-down to choose the type of account to open.
2. Click the **Add to Cart** button.
3. (Optional)To add additional products, click the **Add Products** button.
4. Click the **Next** button.
5. Enter your email address and mobile phone number.
6. Accept the necessary disclosures.
7. Click the **Next** button.

Services: Gro: Open Account

Please confirm you have received the documents we sent to your email address by entering the validation code you received in the box below.

8

Verification Code

[Resend documents](#)

Thank you, you are almost done. It is time for the fine print.
Note: This information is also in the email message we sent if you need to review it later.

9

☐ I have received and agree to the terms and conditions of the [Account Disclosures](#).

10

Next

8. Important documents as well as a verification code will be emailed to you. Enter the verification code.
9. Agree to the terms and conditions.
10. Click the **Next** button.
11. Gulf Coast Bank will contact you shortly with more information about your application.

Services

Statements/Notices

The Statements/Notices feature is a great virtual filing system for your bank statements, saving paper and space in your home or office. By storing your statements electronically, your account information is always readily available when you need it.

PDF Verification

The E-Sign Act requires us to verify that you are able to view PDFs. Please help us by following these two steps:

1 Press "Get Code"—you will see a PDF with a code for you to copy and paste.

Get Code

1

2 Paste the code exactly as it appears into this field and click Verify. (Can't see a PDF?)

PV00

Verify

2

3

Account

4

Date

5

Document Type

pdf

6

Download document

View and print document

7

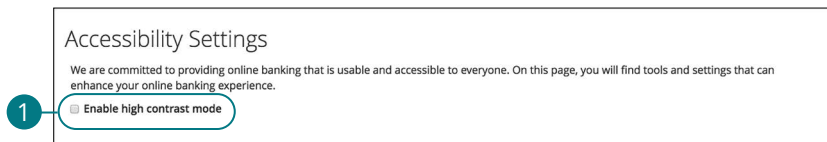
Click the **View Statements/Notices** tab.

1. Click the **Get Code** button to verify that you can view a PDF.
2. A PDF with a code appears. Type the code into the verification field and click the **Verify** button.
3. Choose an account to work with using the "Account" drop-down.
4. Choose a date for the statement using the "Date" drop-down.
5. Use the "Document Type" drop-down to select a file format.
6. Click the **Download document** button to download the document.
7. Click the **View and print document** button to view and print the document.

Services

Accessibility

We want to provide Digital Banking that is usable and accessible to everyone. High contrast mode lightens the menu on the left side of the screen for better visibility.



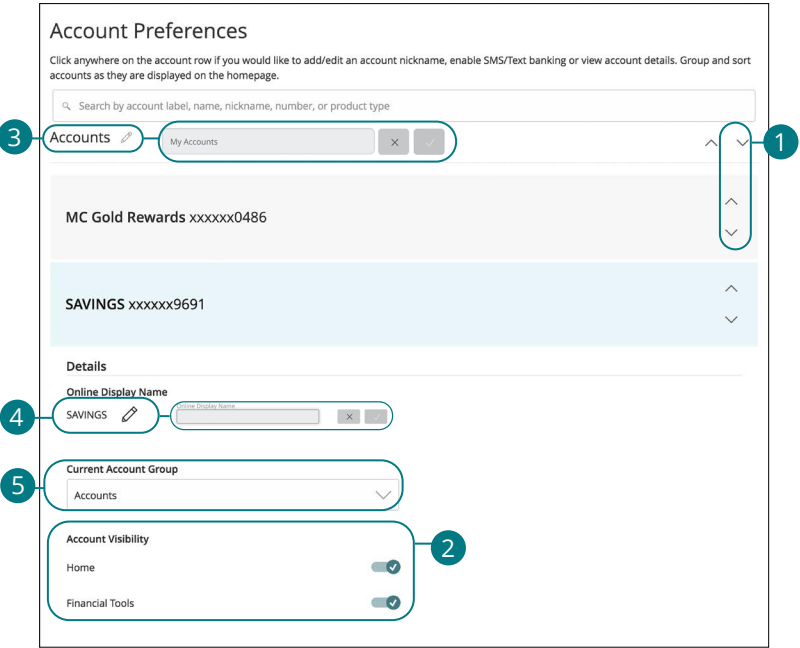
In the **Settings** tab, click **Accessibility**.

1. Check the box next to "Enable high contrast mode."

Services

Account Preferences

The Home page and your accounts should appear in a way that is fitting for you. The names of accounts, order in which they appear on the Home page, order of account groups and names of account groups can be changed in Account Preferences to suit your needs.



In the **User Preferences** tab, click **Account Preferences**.

1. Select the up or down arrows on the right side to change the order that your accounts appear in.
2. Use the **Visibility** switch to toggle whether or not your account is visible on the Home page and within financial tools.
3. Click the  icon to change the nickname of a group or an account. Make your changes and click the check mark to save it.
4. Click the  icon to change the Online Display Name of an account. Make your changes and click the check mark to save it.
5. Use the “Account” drop-down to change the group that account is in.

Services

GCB RoundUp SignUp

RoundUp makes saving easy and affordable. Link your current Gulf Coast Bank and Trust Checking and Savings accounts to begin saving today! We will roundup each purchase made using your GCB debit card and transfer the money automatically from your checking to your savings account.

1. Checking Account Title * ⓘ
Enter First Name and Last Name

2. Checking Account Number * ⓘ

3. Savings Account Title * ⓘ
Enter First Name and Last Name

4. Saving Account Number * ⓘ

5. Check box to opt-in (enroll) in the RoundUp Savings Program
☐ Opt-in

6. Check box to opt-out (terminate) participation in the RoundUp Savings Program
☐ Opt-out

7. Signature: *

clear

In the **User Preferences** tab, click **GCB RoundUp SignUp**.

1. Enter the first and last name associated with your checking account.
2. Enter your checking account number.
3. Enter the first and last name associated with your savings account.
4. Enter your savings account number.
5. To enroll in the RoundUp Savings Program, check the box.
6. To terminate your enrollment the RoundUp Savings Program, check the box.
7. Draw your signature.

8 By checking the box below, you agree that you have read this disclosure and consent to receipt electronic documents and communication.*

☐ Agree

9 [Click here](#) to print this disclosure for your records.

Refer to the Gulf Coast Bank Notice of Disclosure for Services and Fees for other account fees that may apply. Please contact Customer Service at 1-800-223-2060 with any questions.

Powered by formsite

10 Submit

8. Check the box to agree that you have read this disclosure and consent to receipt electronic documents and communication.
9. (Optional) Click the “Click here” link to print the disclosure
10. Click the **Submit** button.

Services

Statement/Notice Delivery

You can change how you like to receive your monthly statements for your accounts. Paper statements are physically delivered to you in the mail, while E-Statements are available in PDFs in your Digital Banking site.

Statement Notice Delivery Preference

Select your statement delivery preferences and click "Submit".
If you would like to change the Statement/Notice Delivery Preference for an account you own that is not listed below, please [click here](#).

Account Number	Delivery Type
BEST MONEY MARKET - PERSONAL xxxxxx7858	Paper Statements ▾
SELECT BANKING CHECKING xxxxxx7841	Electronic Statements ▾
CD 36-47 MTH xxxxxx3858	Paper Statements ▾

Delivery Email Address

To update your Email Address information, please contact our Call Center at 504-561-6124 or 1-800-223-2060.

☐ I accept the E-Statement Delivery Disclosure *

* Indicates a required field

Submit

In the **User Preferences** tab, click **Statement/Notice Delivery**.

1. Use the drop-downs to choose your "Delivery Type."
2. Add or change your email address. Contact us immediately, if you are changing your email address during setup.
3. Check the box to accept the E-Statement Delivery Disclosure.

Statement Notice Delivery Preference

Select your statement delivery preferences and click "Submit".
If you would like to change the Statement/Notice Delivery Preference for an account you own that is not listed below, please click [here](#).

Account Number	Delivery Type
BEST MONEY MARKET - PERSONAL xxxxxx7858	Paper Statements
SELECT BANKING CHECKING xxxxxx7841	Electronic Statements
CD 36-47 MTH xxxxxx3858	Paper Statements

Delivery Email Address

To update your Email Address information, please contact our Call Center at 504-561-6124 or 1-800-223-2060.

☐ I accept the [E-Statement Delivery Disclosure](#) *

* Indicates a required field

Submit

4. Click the **Submit** button when you are finished.
5. If any of your accounts are not available you can change your Delivery Preference by clicking "here" and following the instructions on the Statement/Notice Delivery form. NOTE: Home Equity and Personal Lines of Credit are not eligible for Electronic Statement Delivery.



Note: When a new statement or notice is available for viewing, you will receive an email notification to your email address of record on our Core banking system. Contact us to verify or change your email address of record.



Note: Business Users: Change your preference by following the instructions on the Statement/Notice Delivery Preference form displayed after selecting Statement/Notice Delivery from User Preferences.

Services

Text Enrollment

Text Banking allows you to manage your accounts on the go. Once enrolled, you can check balances, review account history and transfer funds from your Digital Banking account using any text-enabled device.

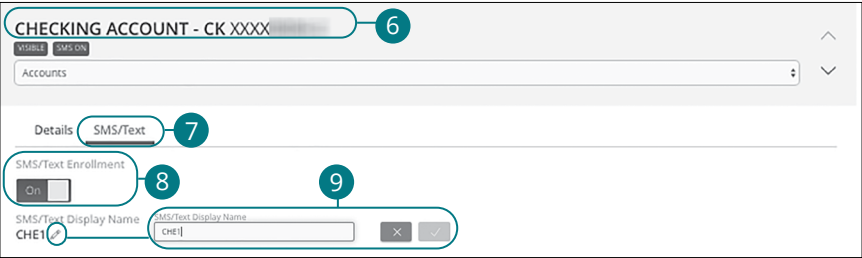
The image shows a two-part interface. The top part is a 'Text Enrollment' form with the following elements: a toggle switch (1) to turn text banking on/off, a text input field for the 'SMS TEXT NUMBER' (2), a checkbox for 'Agree To Terms' (3), and a 'Save' button (4). A note below the input field states '* - indicates required field'. The bottom part is a confirmation screen titled 'Enrollment Successful' with a checkmark icon. It contains the text: 'You have successfully enrolled in text banking. Before you can view your accounts on your text device, you must configure your accounts. Would you like to do so now?'. At the bottom of this screen are two buttons: 'Close' and 'Visit Preferences' (5).

In the **User Preferences** tab, click **Text Enrollment**.

1. Toggle the **Text Enrollment** switch from "Off" to "On."
2. Enter your SMS text number.
3. Read the terms and conditions, and check the box next to "Agree To Terms."
4. Click the **Save** button when you are finished.
5. Click the **Visit Preferences** button to be taken to the Accounts feature.



Note: Once you've signed up for Text Banking, you should receive a text confirmation.



- 6. Select an account you want to enroll in text banking.
- 7. Click the **SMS/Text** tab.
- 8. Toggle the **SMS/Text Enrollment** switch from “Off” to “On.”
- 9. (Optional) Click the  icon to change the SMS/Text Display Name. Make your changes and click the check mark to save it.

Commands for Text Banking		
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)
START		Enable message send/receive for Text Banking

Services

Credit Score

Keep an eye on credit score and credit report changes with real time credit monitoring.

Credit Score and Report

Hello, Murphy Company

We will need the following information to pull your credit file.

1
Date of Birth (MM/DD/YYYY)

Please read and accept the following disclosure so we can retrieve your Credit Score and Report. **This is a soft pull and will not affect your score.**

2
☐ I hereby authorize SavvyMoney, Inc. to continuously obtain my credit report and use the information to verify my identity, provide the services offered by SavvyMoney, Inc., determine whether I appear to qualify for credit offers, and invite me to apply for those made available by my financial institution. I may revoke this authorization at any time by terminating my account with SavvyMoney, Inc.

I understand, as the primary account holder, my credit score will be shown within this account. All joint owners, or individuals that can access this account, will be able to see my score.

3
Continue

By clicking on 'Continue', I am accepting the [SavvyMoney Terms of Service](#) and [SavvyMoney Privacy Policy](#)

Credit Confidence

Keep an eye on credit score and credit report changes with real time credit monitoring.

Daily Score Update

Stay on top of your credit score by refreshing your score every day.

Money-Saving Offers

In **Services**, click **Credit Score**.

1. Enter your date of birth.
2. Authorize SavvyMoney to continuously obtain your credit report.
3. Click **Continue** to view your credit score information.

Services

Tax Payments

With Digital Business Banking, you can initiate a local, state or federal tax payment through the Electronic Federal Tax Payment System (EFTPS) without ever leaving your home or office. Depending on your approval rights, you can submit a payment up to 30 days in advance.

The screenshot shows a 'Tax Payments' interface. A blue circle with the number '1' points to a 'State or Federal Authority' dropdown menu which currently displays 'Federal'. To the right of this menu is a search bar labeled 'Filter forms'. Below the dropdown is a list of three tax forms, each with a right-pointing arrow. A blue circle with the number '2' points to this list. The forms listed are: 'Form 1041 - Fiduciary Income Tax Return', 'Form 1041A - US Information Return - Trust Accumulation of Charitable Amounts', and 'Form 1042 - Annual Withholding Tax Return for US Source Income of Foreign Person'.

In the **Commercial** tab, click **Tax Payment**.

- 1. Select federal or your state from the “Tax Authority” drop-down.
- 2. Select a form from the list.

[Back](#)

Federal Taxes

Form 1041 - Fiduciary Income Tax Return

From Subsidiary	Tax ID	From Account
Murphy & Co Business Test	123456789	--- Select From Account ---
Payment Amount	Payment Effective Date	
\$0.00		
Tax Type	Tax Period End Date	To Account Routing Number
--- Select Payment Type ---		061036000
To Account		
23401009		

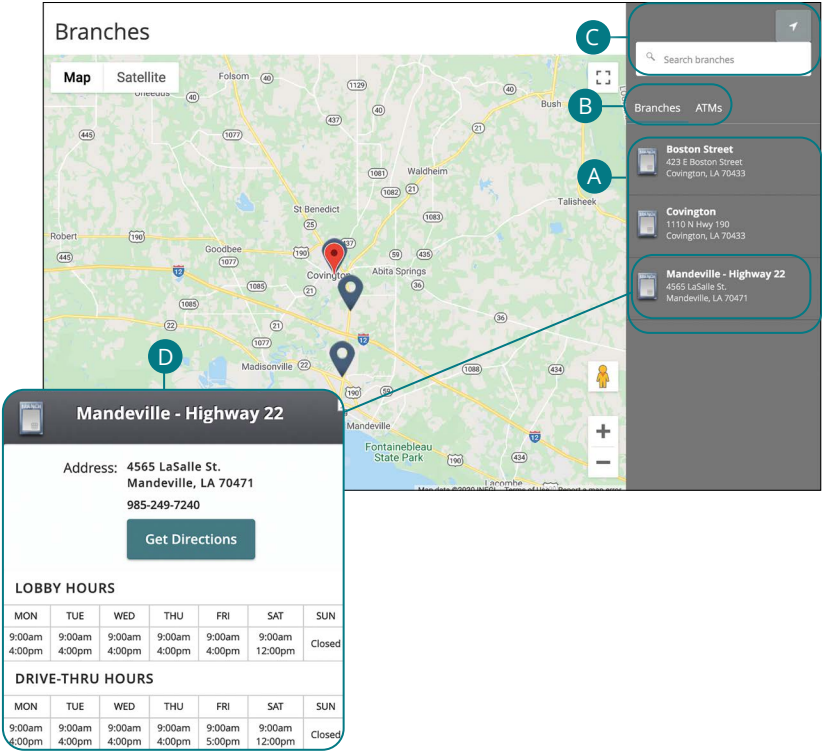
[Cancel](#)[Draft](#)[Approve](#)

3. Enter your tax payment information. Fields marked with an asterisk are required and vary depending on the form you select.
4. Click either the **Draft** or **Approve** button when you are finished.

Locations

Branches and ATMs

If you need to locate a Gulf Coast Bank branch or ATM, the interactive map below can help you find locations nearest you. If your device's location services feature is turned off or your location is unavailable, a general list of branches appears.



In the **Locations** tab, click **Branches/ATMs**.

- A.** Details about branches or ATMs are displayed on the right-hand side.
- B.** You can locate a Gulf Coast Bank branch or ATM by clicking the appropriate button.
- C.** The search bar allows you to find specific Gulf Coast Bank branches.
- D.** Gulf Coast Bank locations or ATMs are marked along with your location. Click a branch for additional details such as phone numbers, directions, lobby hours and drive-thru hours.



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