

BUSINESS DIGITAL BANKING

INSTRUCTION MANUAL

BAKER



BOYER



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LOGGING ON FOR THE FIRST TIME

Clients accessing a new Digital Banking profile, will need to complete their first-time login.

1

Click the “Click here to establish your credentials” link in the “Online Banking Setup Confirmation” email received from onlinehelp@bakerboyer.com.

Note: if the link has expired, due to seven calendar days passing or a subsequent email invalidating the selected link, you will receive the following message on the Activate Account screen: “Your enrollment link has expired. Please contact Baker Boyer’s Digital Support Department for assistance.”

2

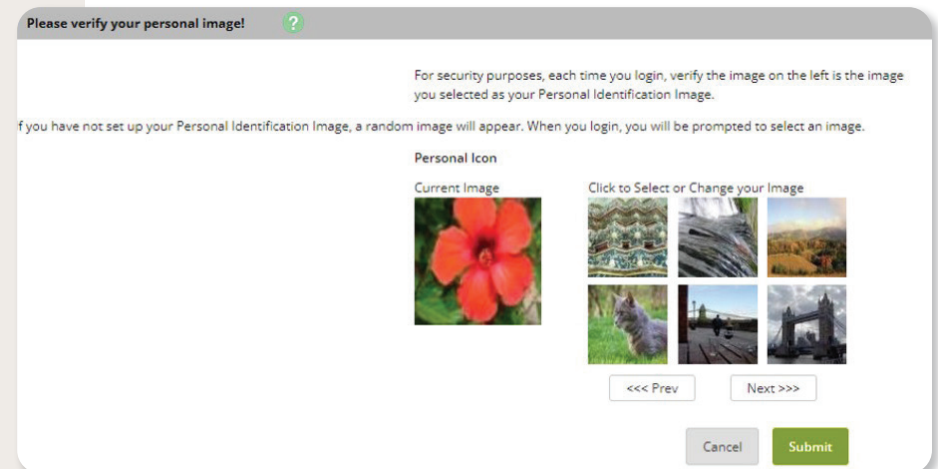
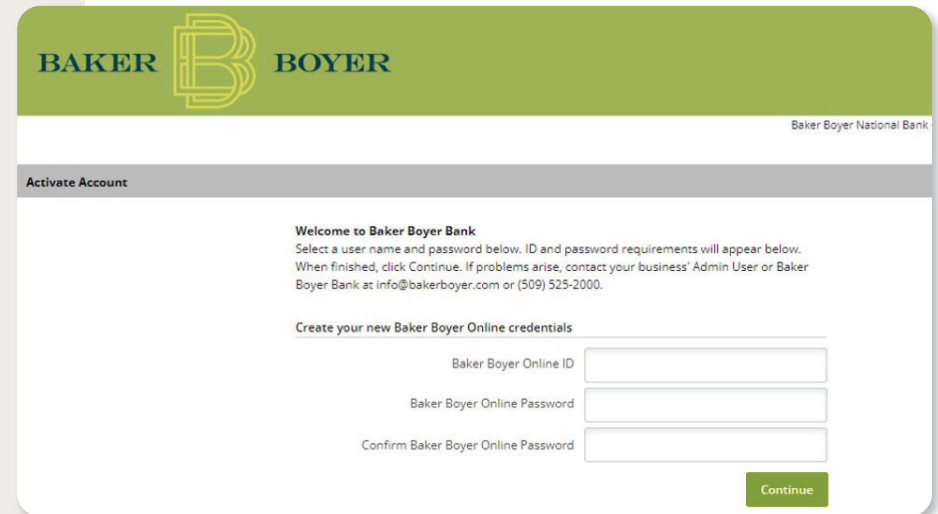
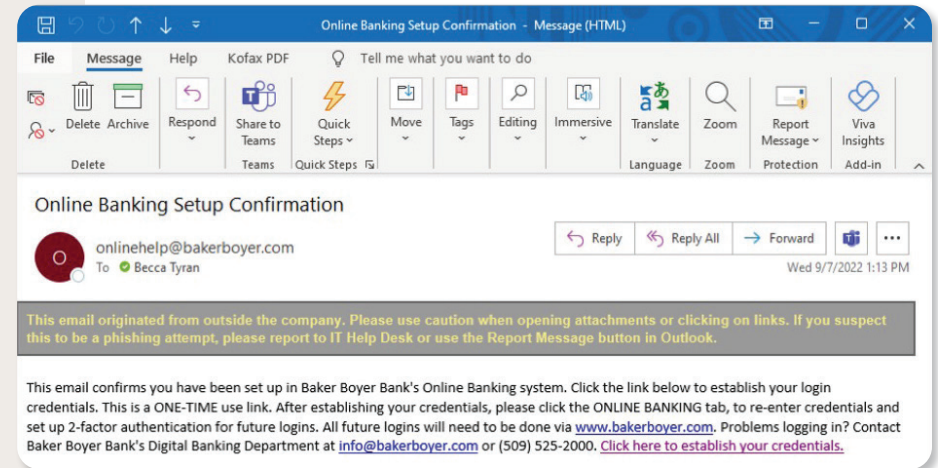
Create your Baker Boyer Online ID (aka Username), enter a password, confirm password, then click “Continue.”

Passwords must:

- Contain at least 1 uppercase letter and 1 lowercase letter
- Contain at least 1 number
- Contain at least one of these special characters +_@!\$*~
- Be between 10 and 25 characters in length
- Not match or contain your ID/Username
- Not contain spaces

3

Select a watermark image, and then click “Submit.”



LOGGING ON FOR THE FIRST TIME

CONTINUED

4

Click “Continue” on the Security Features screen.

Security Features

New Security Feature!

In order to make your online banking experience as secure as possible, we are introducing a new security feature that detects any uncharacteristic or unusual behavior involving your account. If anything out of the ordinary is detected we will verify your identity.

How Does It Work?

If we detect any unusual or uncharacteristic activity, we will ask you to answer your security questions to make sure that it's really you. This will most likely be a very rare occurrence.

What Are The Next Steps?

- Answer and verify three security questions;
- Continue banking, with an even higher level of security!

[Continue](#)

5

Select a question from each drop-down field, and then enter an answer. Click “Submit” to continue.

- Answers are not case sensitive.
- Answers are not fact checked.
- The same response may be used as the answer for all questions, if needed.

Verification Questions (required)

From now on we will monitor your use pattern and if we suspect it is not you logging in we will ask you to answer a few verification questions.

Please take a moment to select one question from each of the three drop-down menus. Answers are not case sensitive.

Question One:

Answer:

Question Two:

Answer:

Question Three:

Answer:

[Submit](#)

6

Verify the information is correct and click “Confirm” to continue.

Note: if information is not correct, click “Edit” to modify questions and answers.

Settings modification (optional)

If you would like to change the verification information you previously selected, please do so. It is not required that you change your information.

Question One: What is your nickname?
Answer: Test

Question Two: What was the make of your first car?
Answer: Test

Question Three: With which company did you hold your first job?
Answer: Test

[Edit](#) [Confirm](#)

LOGGING ON FOR THE FIRST TIME

CONTINUED

7

Click “Continue” to save these settings. The Cash Manager tab will load after a few moments.

Note:

Step 8 is important and if not completed, user may experience errors when attempting to access the profile in the future. This will require a new password to be established.

8

Once the Cash Manager tab loads, click the “Online Banking” tab to begin the setup for two-factor authentication.

Note: You will be prompted to re-enter your newly established username and password.

Some important things to remember:

- Email address must match the one we have on file for the user.
- Please reach out to your business’ online admin user if your email address fails to be accepted.

Your settings have been saved

Thank you for completing the setup of your verification information. Again, we will only ask you to answer the questions if we detect any unusual or uncharacteristic activity. Click 'Continue' below to continue your session.

Continue



Secure your account

Two-factor authentication adds another layer of security to make sure only you can sign in. Please provide an email and a phone number that you will have access to while signing in to receive a verification code.

Email

Country

+ 1

Phone

US/Canada

Next

Message and data rates may apply.

LOGGING ON FOR THE FIRST TIME

CONTINUED

9

You will be presented with the option to receive a text message, phone call, or use the 'Authy' authenticator app to receive the two-factor authentication code.

<

How do you want to get your codes?

We'll use the phone number you provided to send verification codes.

- Text message
Message and data rates may apply.
- Phone call
- Authenticator app
We support the Authy app. Available for iOS, Android and desktop. Download Authy if you don't have the Authy app, we'll send a text message. Message and data rates may apply.

Next

10

You will need to enter in the most recent verification code received.

- If you do not receive the verification code within five minutes, please select "Resend." To receive the code using one of the other methods, please select "Try another way."

<

Enter verification code

We just sent a text message with a verification code to *****

Don't ask for codes again while using this browser

Next

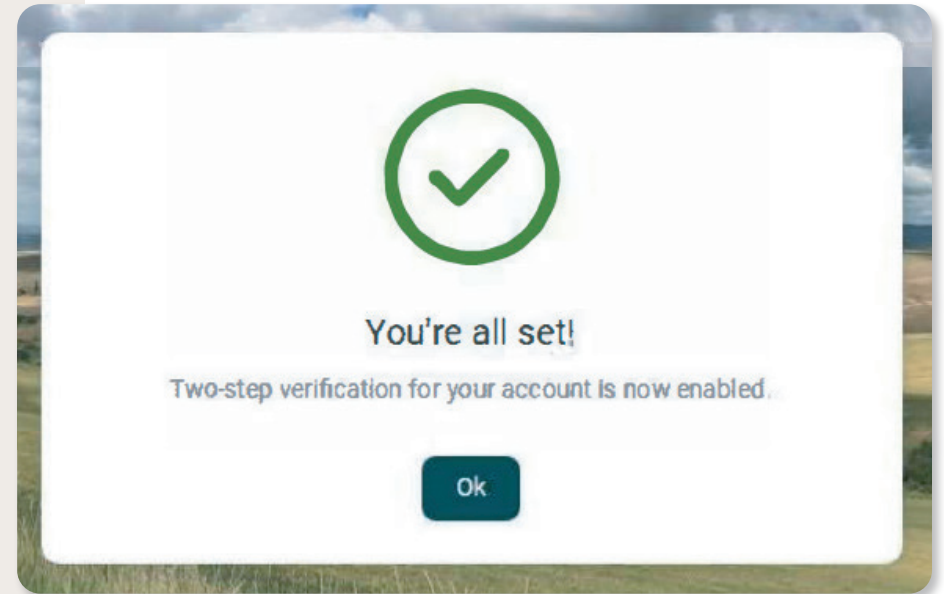
Didn't get it?
Resend or Try another way

LOGGING ON FOR THE FIRST TIME

CONTINUED

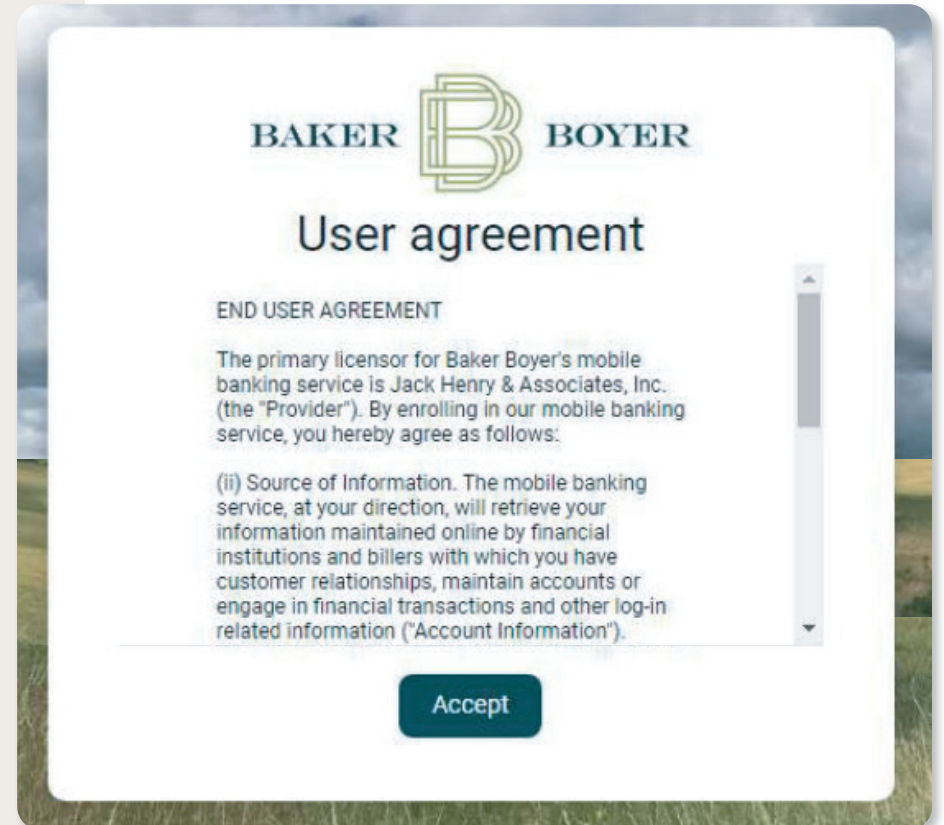
11

Once two-factor authentication is set up, you will receive a confirmation screen. Click “Ok” to continue.



12

Review the terms within the User Agreement using the scroll bar to scroll to the end of the agreement. Then, click the blue “Accept” button to access Digital Banking.



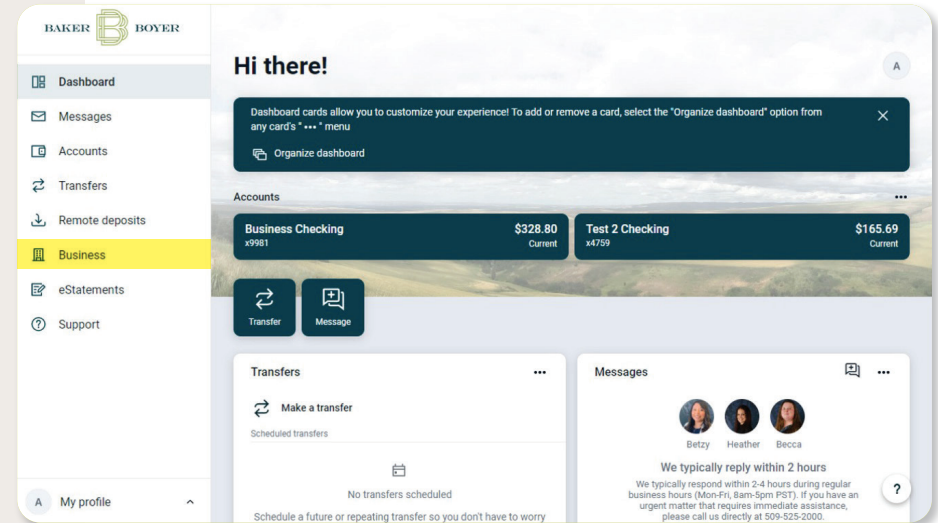
Setup is complete at this point, and the screen will display the Dashboard.

- If the accounts do not load after a few moments, click the Refresh button in your browser window. If that does not work, you may have to log out and back in again to refresh the information.

ACCESSING BUSINESS TOOLS

1

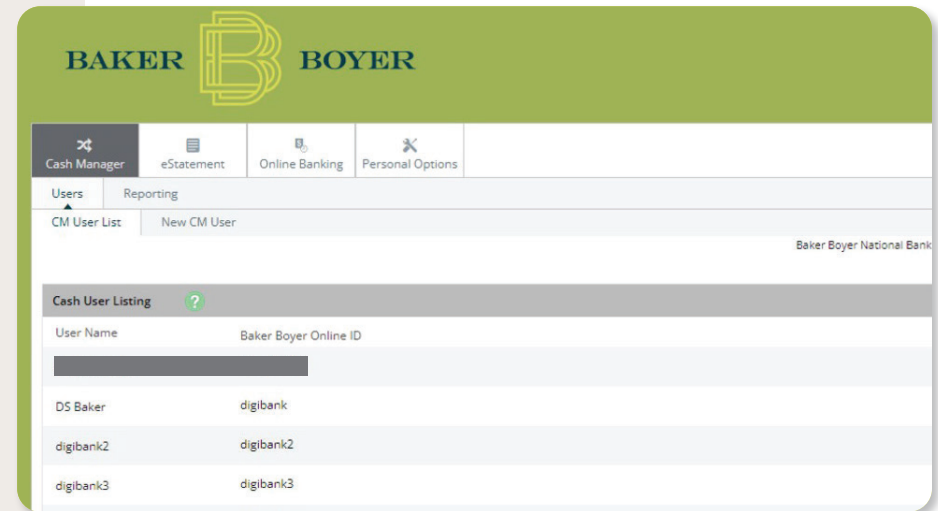
To access the business tools in Digital Banking, click the “Business” option from the main menu on the left.



2

The screen will change to the Cash Manager screen.

- a. Services such as Bill Pay and eStatements can also be accessed from this screen.



3

You can return to the account information dashboard by clicking the “Online Banking” tab.

ADDING A USER

The ability to add a user is only available to users with “Full Administrator” admin levels.

- 1 Click the “Cash Manager” tab, then click the “New CM User” tab.
- 2 Enter the user’s first and last name in “User Name” field and the user’s email address in “Email Address” field.
- 3 Set the Administrator permissions.
 - a. Yes = Full Administrator
 - b. Partial = Partial Administrator
 - c. No = No Administrator
 - d. View = View Only access
- 4 Leave “Wire Password” field blank.
- 5 Uncheck “View Position/Activity Report” box.
- 6 “Hold User” box should be left blank; this is used to restrict a user’s access to the Digital Banking system.
- 7 All fields in yellow should be left blank. If needing to add any of these permissions, contact the Cash Management department.
- 8 Click the green “Submit” button. A message will appear stating the user was successfully saved, but access has been suspended pending approval.

The screenshot shows the Baker Boyer Cash Manager interface for adding a new user. The top navigation bar includes 'Cash Manager', 'eStatement', 'Online Banking', and 'Personal Options'. The 'Users' section is active, with 'New CM User' selected. The 'Cash User Settings' form contains the following fields and options:

- * User Name (text input)
- * Email Address (text input)
- Administration (dropdown menu, currently set to 'No')
- Wire Password (text input)
- View Position/Activity Report (checkbox, checked)
- Hold User (checkbox, unchecked)
- Daily ACH Limit (text input with '\$' symbol)
- Per Wire Limit (text input with '\$' symbol)
- Transfer Limit (text input with '\$' symbol)
- Daily Wire Limit (text input with '\$' symbol)
- Dual Wire Control (checkbox, unchecked)
- Dual Wire Control Limit (text input)
- Display / Download ACH (checkbox, unchecked)
- Work with ACH (checkbox, unchecked)
- Import Record (checkbox, unchecked)
- Full ACH Control (checkbox, unchecked)
- Quick Edit ACH Only (checkbox, unchecked)
- Update Record (checkbox, unchecked)
- Initiate ACH (checkbox, unchecked)
- Edit Recurring ACH (checkbox, unchecked)
- Upload ACH (checkbox, unchecked)
- Initiate Same Day ACH (checkbox, unchecked)
- Delete ACH (checkbox, unchecked)
- Restricted Batch Access (checkbox, unchecked)

At the bottom of the form are 'Cancel' and 'Submit' buttons.

ADDING A USER

CONTINUED

9

Several boxes with different functions will appear on the top half of the screen. Check/uncheck boxes to grant permissions to the user.

- Note: If granting Bill Pay access, a Full Admin user must first initiate the Bill Pay Service by clicking on the “Bill Pay” tab and following prompts.

10

The bottom half of the screen will display all the accessible business accounts. Check each box the user is to have access to or check “Select All” to grant access to all accounts.

11

Click the green “Submit” button.

12

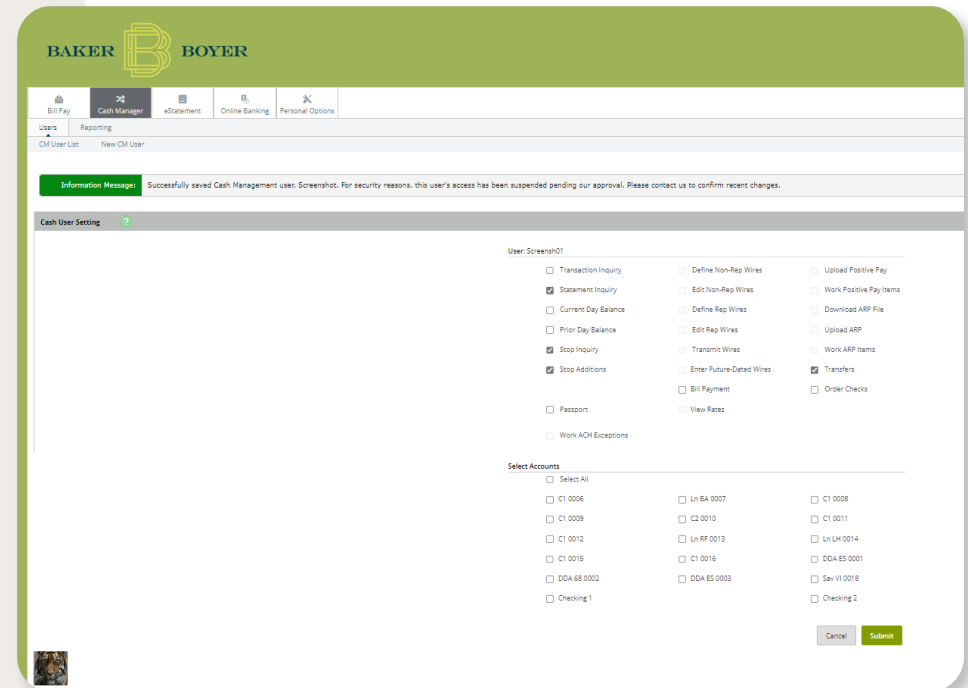
The CM User list will appear.

13

The status of the new user will read “Pending Approval” in red. Once the new user is approved by Digital Support, an email will be sent to the email address entered for the user by the Administrator.

- The email will come from onlinehelp@bakerboyer.com and have a subject line of “Online Banking Setup Confirmation.”
- When the link within the email is clicked, user will establish online credentials.

Note: the link expires after 7 calendar days. If the user fails to click the link, the Administrator user has the ability to resend the verification email from the “CM User List” screen.



EDITING USERS

RESETTING A PASSWORD

1

From CM User List screen, select the “User Settings” option from the drop-down box to the right of the user you are modifying.

2

In the “Baker Boyer Online Password” field, enter a temporary password for the user.

3

Re-enter temporary password in “Confirm Password” field.

4

Click the green “Submit” button.

5

Provide this password to the user by a secure means.

The screenshot shows the 'Cash User Settings' form. At the top, it says '* Denotes required field'. The form contains the following fields and options:

- User Name (required)
- Email Address (required)
- Baker Boyer Online ID
- Baker Boyer Online Password (Note: Leave blank to keep current Password)
- Confirm Password (Note: Leave blank to keep current Password)
- Administration (dropdown menu, currently set to 'No')
- Wire Password (Note: Leave blank to keep current Password)
- View Position/Activity Report (checkbox, checked)
- Hold User (checkbox, unchecked)
- Daily ACH Limit \$ (text input)
- Per Wire Limit \$ (text input)
- Transfer Limit \$ (text input, value: 99999999.99)
- Daily Wire Limit \$ (text input)
- Dual Wire Control (checkbox, unchecked)
- Dual Wire Control Limit (text input)
- Display / Download ACH (checkbox, unchecked)
- Work with ACH (checkbox, unchecked)
- Import Record (checkbox, unchecked)
- Full ACH Control (checkbox, unchecked)
- Quick Edit ACH Only (checkbox, unchecked)
- Update Record (checkbox, unchecked)
- Instate ACH (checkbox, unchecked)
- Edit Recurring ACH (checkbox, unchecked)
- Upload ACH (checkbox, unchecked)
- Initiate Same Day ACH (checkbox, unchecked)
- Delete ACH (checkbox, unchecked)
- Restricted Batch Access (checkbox, unchecked)

At the bottom right, there are 'Cancel' and 'Submit' buttons.

CHANGING PERMISSIONS/ ACCESSIBLE ACCOUNTS

1

From “CM User List” screen, select “Default Settings” from the drop-down menu to the right of the user you are modifying

2

Check/uncheck boxes for “User Permissions.”

3

Check/uncheck boxes for “Select Accounts.”

4

Click the green “Submit” button. Changes will immediately go into effect.

Cash User Setting ?

User: Testuser01

<input type="checkbox"/> Transaction Inquiry	<input type="checkbox"/> Define Non-Rep Wires	<input type="checkbox"/> Upload Positive Pay
<input checked="" type="checkbox"/> Statement Inquiry	<input type="checkbox"/> Edit Non-Rep Wires	<input type="checkbox"/> Work Positive Pay Items
<input type="checkbox"/> Current Day Balance	<input type="checkbox"/> Define Rep Wires	<input type="checkbox"/> Download ARP File
<input type="checkbox"/> Prior Day Balance	<input type="checkbox"/> Edit Rep Wires	<input type="checkbox"/> Upload ARP
<input checked="" type="checkbox"/> Stop Inquiry	<input type="checkbox"/> Transmit Wires	<input type="checkbox"/> Work ARP Items
<input checked="" type="checkbox"/> Stop Additions	<input type="checkbox"/> Enter Future-Dated Wires	<input checked="" type="checkbox"/> Transfers
<input type="checkbox"/> Passport	<input type="checkbox"/> Bill Payment	<input type="checkbox"/> Order Checks
<input type="checkbox"/> Work ACH Exceptions	<input type="checkbox"/> View Rates	

Select Accounts

<input type="checkbox"/> Select All		
<input type="checkbox"/> C1 0006	<input type="checkbox"/> Ln LH 0006	<input type="checkbox"/> C1 0007
<input type="checkbox"/> C1 0008	<input type="checkbox"/> C2 0009	<input type="checkbox"/> C1 0010
<input type="checkbox"/> C1 0011	<input type="checkbox"/> Ln RF 0001	<input type="checkbox"/> Ln LH 0012
<input type="checkbox"/> C1 0012	<input type="checkbox"/> C1 0013	<input type="checkbox"/> DDA ES 0001
<input type="checkbox"/> DDA 68 0002	<input type="checkbox"/> DDA ES 0003	<input type="checkbox"/> Business Savings
<input type="checkbox"/> Business Checking		<input type="checkbox"/> Test 2 Checking

Cancel Submit

CHANGING PERMISSIONS PER ACCOUNT

1

From “CM User List” screen, select “Account Settings” from the drop-down menu to the right of the user you are modifying.

2

Select the account you would like to change permissions for from “View Access For Account.”

3

Check/uncheck boxes for permissions from “selected account” screen (Grayed out boxes indicate option is not available).

4

Click green “Submit” button.

Cash User Settings ?

User test1

View Access For Account: Main Test Ckg

<input type="checkbox"/> Transaction Inquiry	<input type="checkbox"/> Define Non-Rep Wires	<input checked="" type="checkbox"/> Upload ARP File
<input checked="" type="checkbox"/> Statement Inquiry	<input type="checkbox"/> Edit Non-Rep Wires	<input checked="" type="checkbox"/> Work ARP Items
<input type="checkbox"/> Current Day Balance	<input type="checkbox"/> Define Rep Wires	<input checked="" type="checkbox"/> Download ARP File
<input type="checkbox"/> Prior Day Balance	<input type="checkbox"/> Edit Rep Wires	<input checked="" type="checkbox"/> Transfer To
<input checked="" type="checkbox"/> Stop Inquiry	<input type="checkbox"/> Define Recurring Wires	<input checked="" type="checkbox"/> Transfer From
<input checked="" type="checkbox"/> Stop Additions	<input type="checkbox"/> Edit Recurring Wires	<input type="checkbox"/> View Electronic Documents
<input type="checkbox"/> Bill Pay	<input type="checkbox"/> Enter Future-Dated Wires	<input checked="" type="checkbox"/> View Transfers
<input checked="" type="checkbox"/> Work ACH Exceptions	<input type="checkbox"/> Transmit Wires	<input type="checkbox"/> Order Checks

Cancel Submit

SUSPENDING A USER

Temporarily suspend a user's access to the Digital Banking system.

1 From "CM User List" screen, select "User Settings" from the drop-down menu to the right of the user you are modifying.

2 Check the box for "Hold User."

3 Click green "Submit" button.

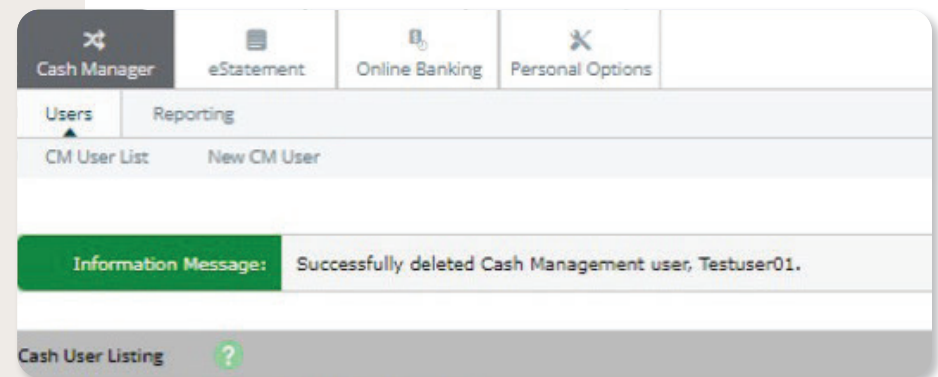
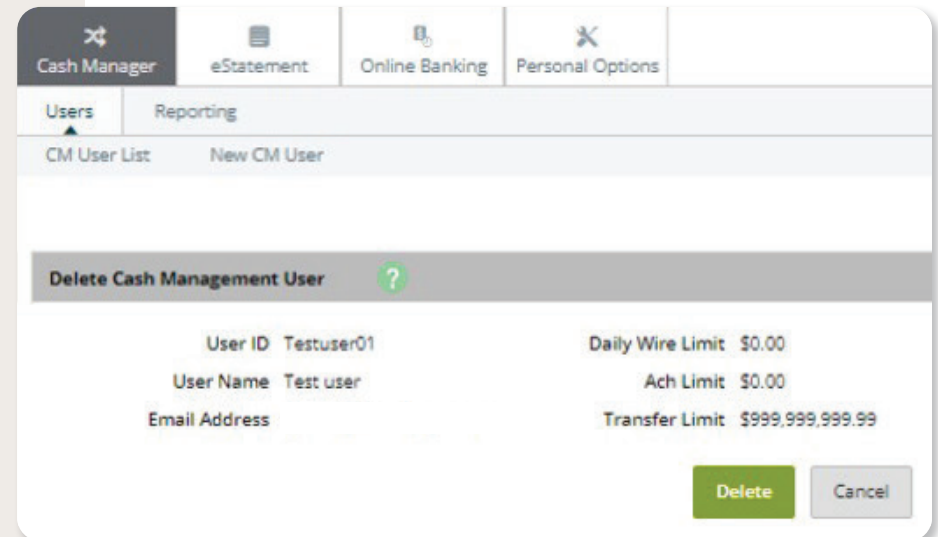
4 To reinstate user's access, uncheck the box and click the green Submit button.

The screenshot shows the 'Cash User Settings' interface for a user named 'DS Baker'. The form includes several fields: 'User Name' (DS Baker), 'Email Address' (redacted), 'Baker Boyer Online ID' (digibank), 'Baker Boyer Online Password' (empty), 'Confirm Password' (empty), 'Administration' (Partial), and 'Wire Password' (empty). A note indicates to leave blank to keep the current password. There is a checked box for 'View Position/Activity Report' and an unchecked box for 'Hold User', which is highlighted with a red rectangle. Below these are fields for 'Daily ACH Limit', 'Transfer Limit' (\$999,999,999.99), 'Per Wire Limit', 'Daily Wire Limit', and 'Dual Wire Control Limit'. At the bottom, there are several unchecked checkboxes for permissions like 'Display / Download ACH', 'Work with ACH', 'Import Record', etc. A green 'Submit' button is located at the bottom right.

DELETING A USER

Permanently remove a user's access to the Digital Banking system.

- 1 From "CM User List" screen, select "Delete" from the drop-down menu to the right of the user you are modifying.
- 2 Click green "Delete" button to confirm.



Note:

This action cannot be undone. History of user's activity will be limited. We recommend setting users to "Held" for a brief period of time instead of deleting when access is no longer needed.

FIRST-TIME BILL PAY ACCESS

1

You will be asked to select the account you pay from most often. This will be flagged as your default pay-from account.

A

If only one checking account is listed in Digital Banking, it will be automatically selected.

2

You will be asked to “Complete challenge prompts”.

A

These may differ from the previous questions you answered during the initial login to the Digital Banking system and may be used to verify your identity when creating payees, editing existing payees, or sending certain payments.

3

You will be asked to create a security key. This is a visual reference to confirm your identity. The security key must contain at least six characters, one letter, and one digit.

Before you get started...

Complete challenge prompts

Business Bill Pay requires the following challenge questions and answers:

Challenge question

Favorite food

.....

Challenge question

Childhood nickname

.....

Challenge question

Favorite vacation spot

.....

Challenge question

City or town of your first job

.....|

Provide security key

The Security Key is a code you create, not a password. It signifies your authentic bill pay site. The Security Key will display briefly with each login. Enter your combination of letters and numbers to display.

Security key

Passcode

Confirm security key

Passcode|

FIRST-TIME BILL PAY ACCESS (CONTINUED)

4

You will be asked to accept terms and conditions. Scroll to the bottom of the terms and conditions, set the Switch to “I Accept” and click the green “Submit” button.

5

You will receive a message indicating access is pending approval. You may reach out to the bank directly if you would like access approved immediately.

A

Users who are not full administrators for the Business Digital Banking profile may need to work with Baker Boyer to confirm they have full permission to pay bills.

B

Please inquire with your Universal Banker or Digital Banking Support representative if you are interested in customizing limits on payments.

6

Bill Pay will load and welcome you. Upon your initial login to Bill Pay, you will be automatically directed to the screen to enter a new payee and payment.

The screenshot shows the Baker Boyer National Bank BillPay Service terms and conditions page. At the top right, there is a "Print" button. The main heading is "Baker Boyer National Bank BillPay Service". Below this, there is a large block of text detailing the terms of service, including acceptance of the agreement, access to deposit and loan accounts, and authorization of others. At the bottom of the text, there is a toggle switch labeled "I accept" which is currently turned off, and a green "Submit" button.

The screenshot shows the Baker Boyer National Bank Bill Pay dashboard. The top navigation bar includes "Bill Pay", "Cash Manager", "eStatement", "Online Banking", and "Personal Options". The main content area features a "Welcome" message, a "Last login" timestamp, and several quick-action buttons: "Reminders", "Shortcuts", "Payments", and "Payroll". Below these are two transaction summary cards: "Scheduled to process in the next 30 days" and "Processed within the last 30 days", both showing "No transactions" for the selected filters. The footer contains copyright information, a disclaimer, and contact details for support.

TROUBLESHOOTING

- Some services like Bill Pay and eStatements require cookies to be enabled. Instructions on how to adjust your settings can be found on our website at: [Verifying Cookies - Step By Step Guide.](#)
- If you need additional assistance, please contact Digital Banking Support at: digitalsupport@bakerboyer.com.
- Business tools are currently not available within our mobile app.
- Additional resources and tools available for the app can be found on our website at: www.bakerboyer.com/mobile.



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