

BUSINESS ONLINE BANKING

INSTRUCTION MANUAL

BAKER



BOYER



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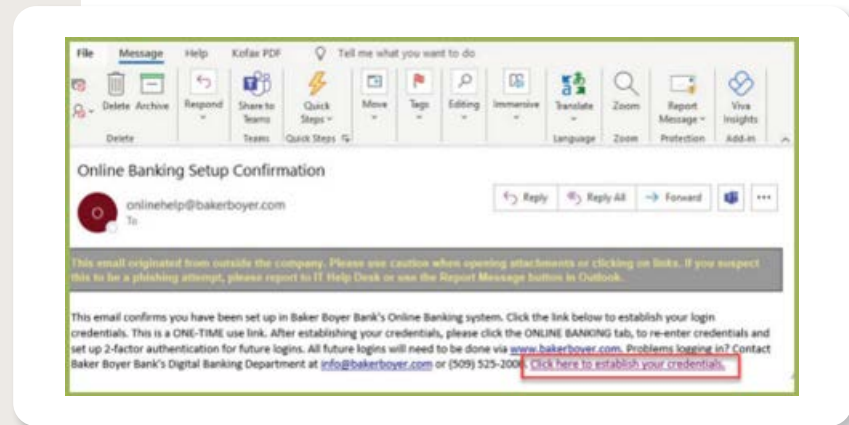
LOGGING ON FOR THE FIRST TIME

Clients accessing a new Online 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 Online Support Department for assistance.”

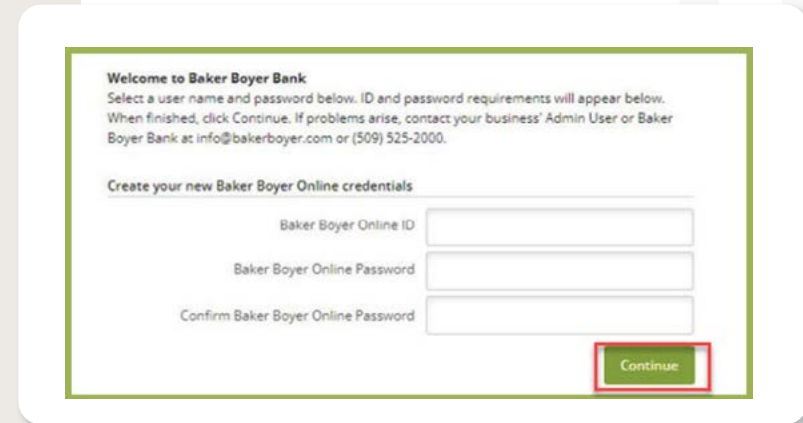


2

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

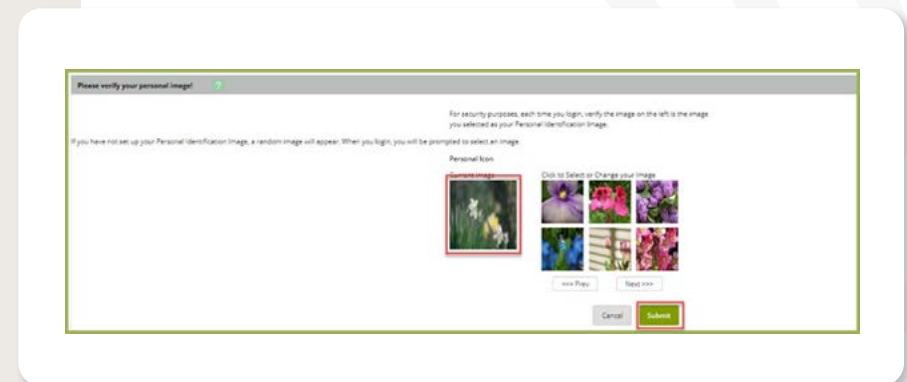
Passwords must:

- 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

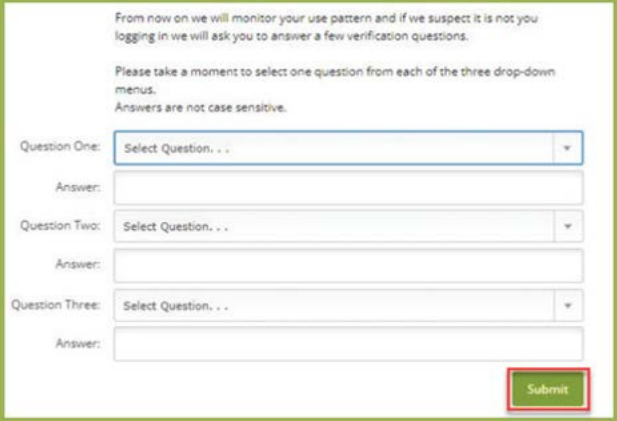
4 Click “Continue” on the Security Features screen.

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

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

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

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



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: Select Question. . .

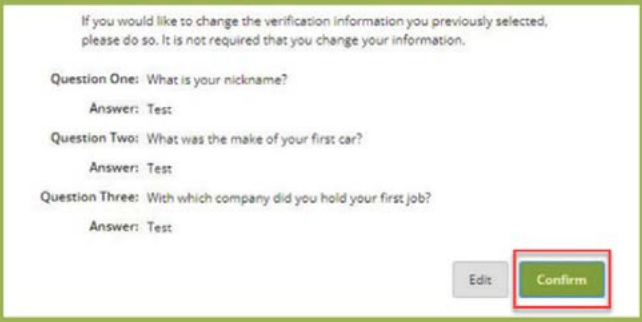
Answer:

Question Two: Select Question. . .

Answer:

Question Three: Select Question. . .

Answer:



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

LOGGING ON FOR THE FIRST TIME

CONTINUED

7

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

8

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

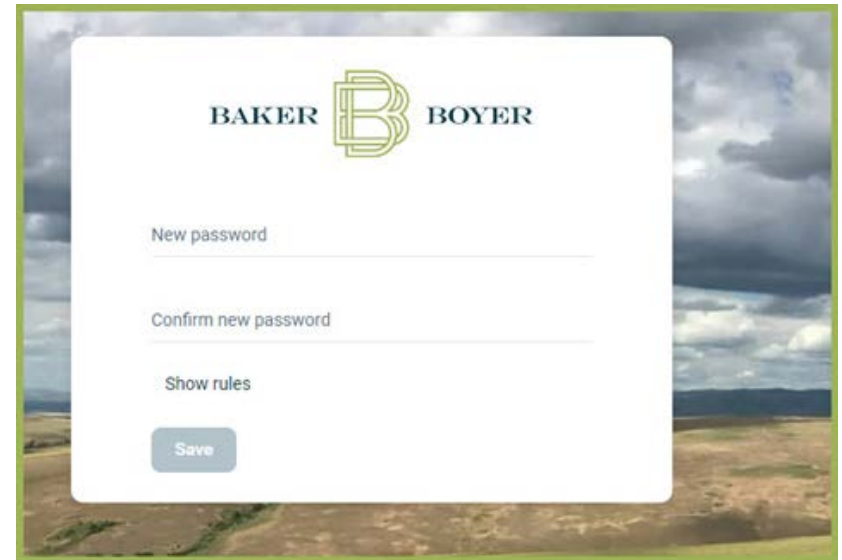
Note: You will be prompted to re-enter your newly established username and password.

Note:

Step 8 is important and if not completed, user may experience errors when attempting to access the profile in the future. Restoring access will require the user to select a different 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.

A screenshot of a web application interface for Baker Boyer. The page features a white central form box with a light green border, set against a background image of a landscape with a cloudy sky. At the top of the form, the text "BAKER" is on the left, a stylized green "B" logo is in the center, and "BOYER" is on the right. Below the logo, there are two input fields: "New password" and "Confirm new password". Underneath these fields is a link that says "Show rules". At the bottom of the form is a blue "Save" button. An arrow from the text in step 8 points to this screenshot.

LOGGING ON FOR THE FIRST TIME

CONTINUED

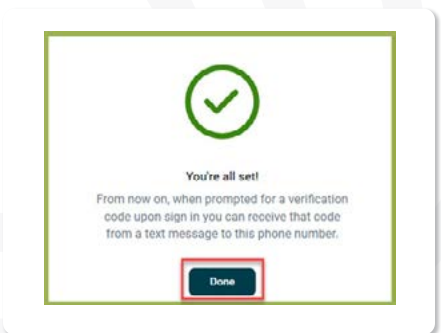
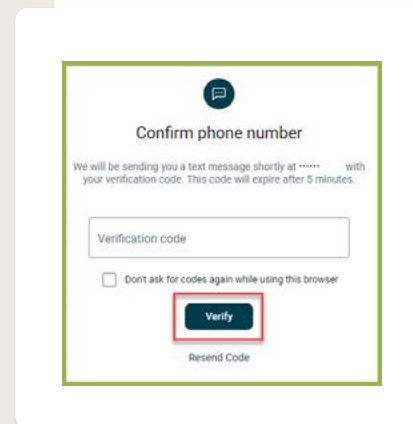
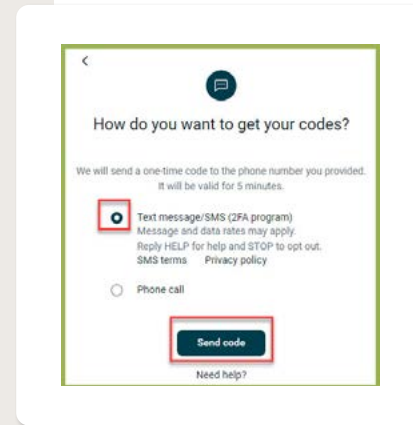
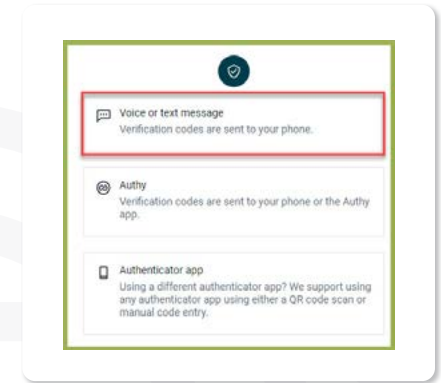
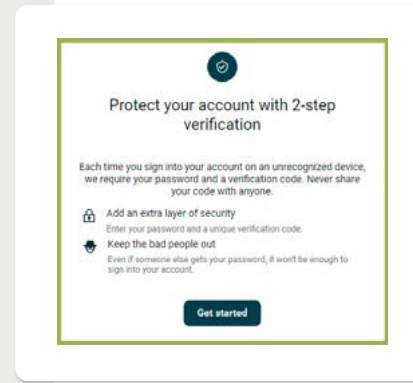
9

You will be presented with the option to receive the two-factor authentication code via text message, phone call, 'Authy' authenticator app, or by choosing to select another authenticator app.

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."



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, check the box acknowledging you agree to the terms of service and click the blue “Accept” button to access Online 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.

BAKER BOYER

User agreement

This Digital Banking Service Agreement (as amended from time to time, this “Agreement”) governs your access and use of the Digital Banking Service provided by Baker Boyer National Bank online and through its mobile applications. This Agreement also includes certain licensing rights and restrictions, including an end user agreement between you and our primary software licensor. Whenever you access or use the Digital Banking Service, or authorize others to use it, you agree to these terms. Baker Boyer National Bank may amend these terms from time to time. You will be notified of any amendments that affect your rights or obligations within the appropriate time period as determined by Baker Boyer National Bank. Each of your accounts at Baker Boyer National Bank, which are accessed by the Digital Banking Service, continue to be governed by the applicable Account Disclosure and Regulations relating to deposit accounts and other services and Electronic Fund Transfer Agreement and Disclosure, otherwise known as Disclosures and Regulations, the applicable Statement of Fees, and any other applicable agreements, as they may be amended from time to time.

SECTION 18(f) OF THIS AGREEMENT INCLUDES DISPUTE RESOLUTION PROVISIONS, INCLUDING A WAIVER OF RIGHTS TO TRIAL BY JURY.

Customer Support

I have read and agree to the terms of service.

Accept

ACCESSING CASH MANAGEMENT FUNCTIONS

1

To access the Cash Management functions in Online Banking, click the “Business” option from the main menu on the left.

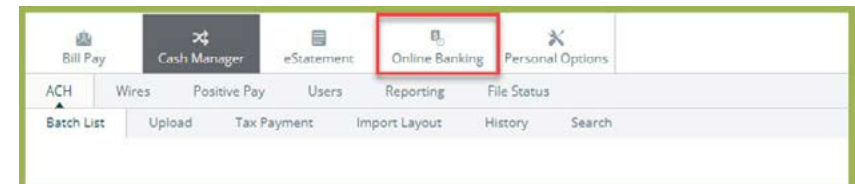
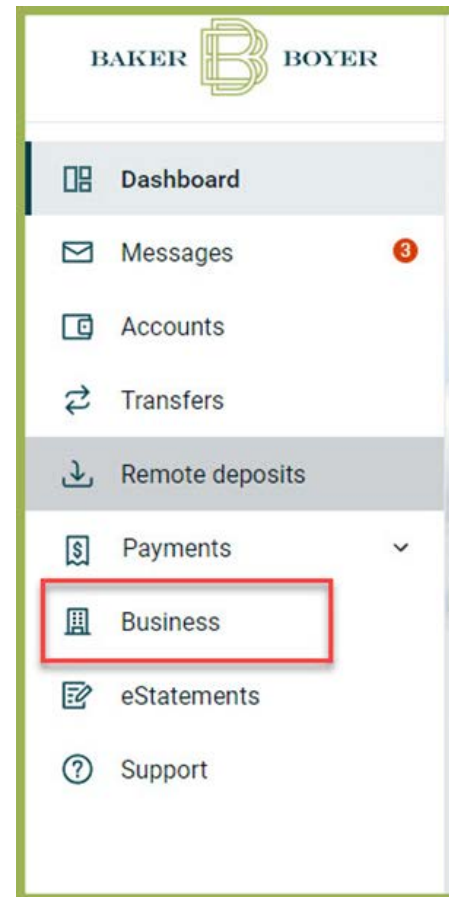
2

The screen will change to the Cash Manager screen.

- This section is for premium cash management users only. For more information on how to gain premium user access, email CMSupport@bakerboyer.com.

3

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



ADDING A USER

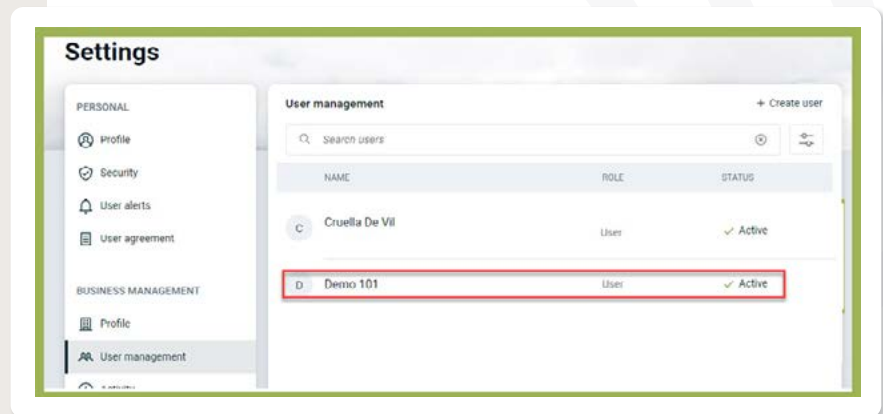
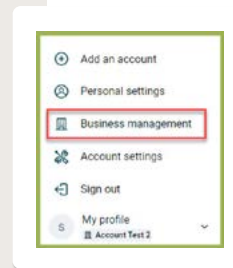
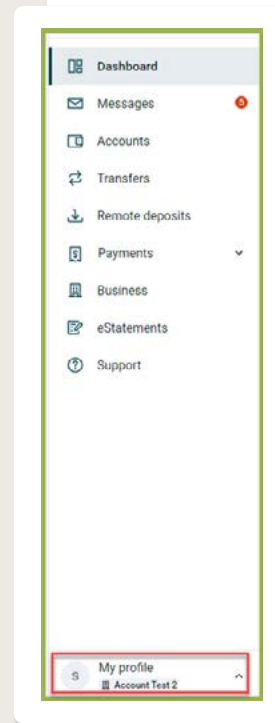
User maintenance is only available to users with “Admin” user roles. The Admin role gives an organization user access to view or modify entitlements, set permissions for all organization users, and manage organization users (create, delete, etc.). They can also edit an organization user’s profile details.

- 1 Click “My profile” button.
- 2 Click the “Business management” button.
- 3 Click the user you wish to adjust on the User management screen.

User = The User role is for organization members whose jobs involve performing day-to-day banking activities that don’t require user management rights. They can move money based on their entitlements and permissions, but they don’t have access to use or view the User management screen.

Viewer = The Viewer role gives an organization user access to view information in User management. They have the same access as an organization admin, but they can’t edit entitlements or set permissions. This role is ideal for auditors your institution works with. User management must be enabled for each organization viewer.

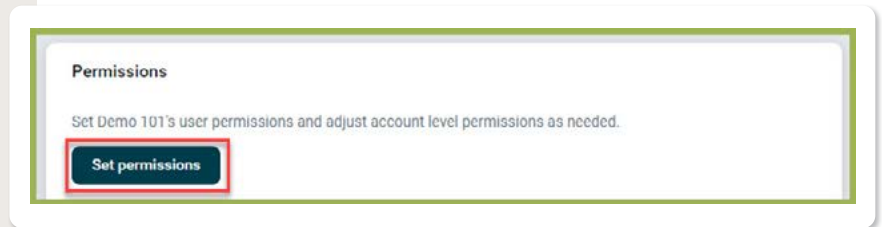
Admin = The Admin role gives an organization user access to view or modify entitlements, set permissions for all organization users, and manage organization users (create, delete, etc.). They can also edit an organization user’s profile details. Organization admins cannot change their own roles; however, they can update a fellow admin’s role.



ADDING A USER

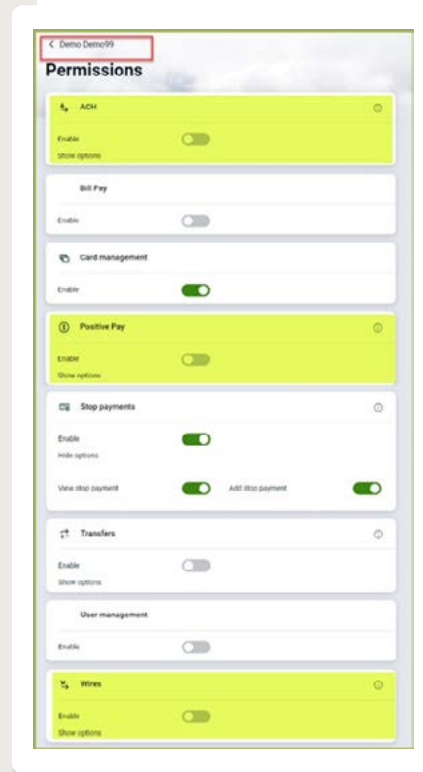
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4 Click the “Set permissions” button. →

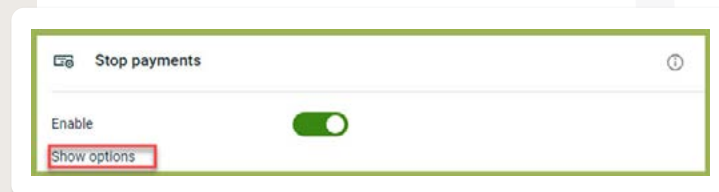


5 The Permissions screen appears. →

Note: Areas in yellow are NOT to be edited. Those are for premium cash management users only. For more information on how to gain premium user access, email CMSupport@bakerboyer.com.



6 Click the “Show options” button to choose settings for the product you clicked. →



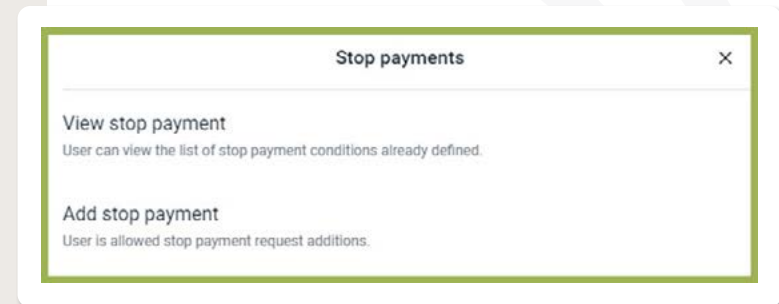
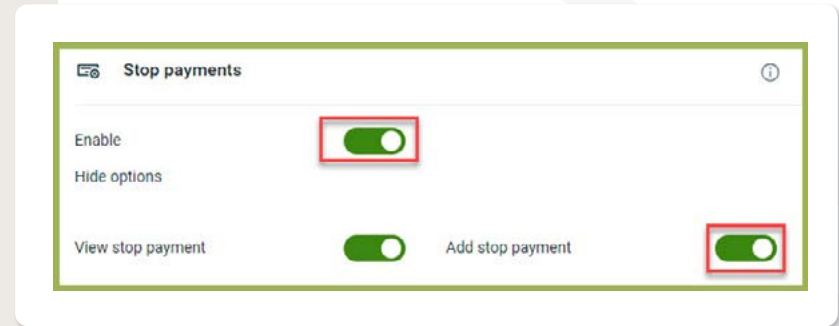
ADDING A USER

CONTINUED

7

Click on each option you wish to toggle on or off for the product.

Note: Clicking on the ⓘ icon found in the upper right-hand corner provides details on what each permission does.

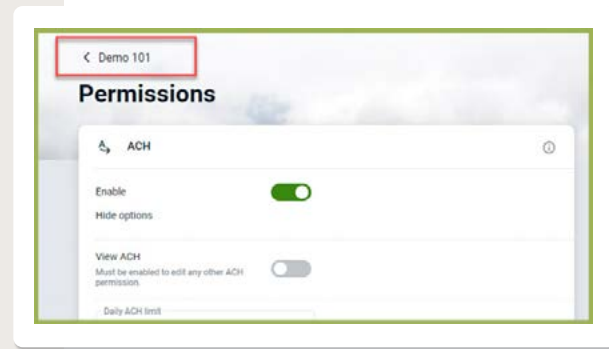


ADDING A USER

CONTINUED

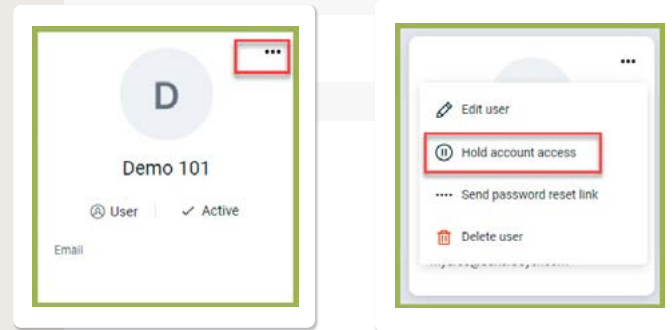
8

To return to the User profile, click the “User name” back button.

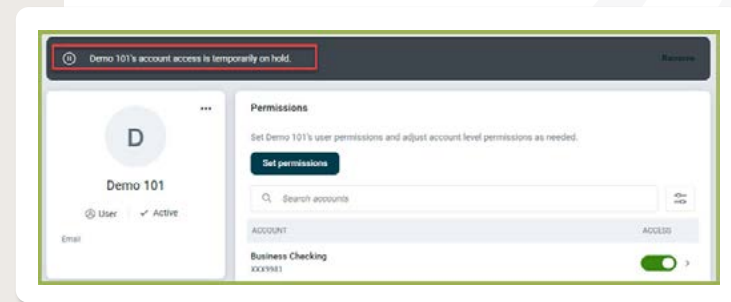


9

Click the “More” (...) button. From this screen, you can edit/hold account access, delete, or send a new password link to the user.



Note: if a user is put on “hold” status, the word “Remove” is hard to see, but does show up in the gray box. (The word “Remove” is shown here, highlighted in white for visibility.)



View of account with a “Hold” from User management screen.

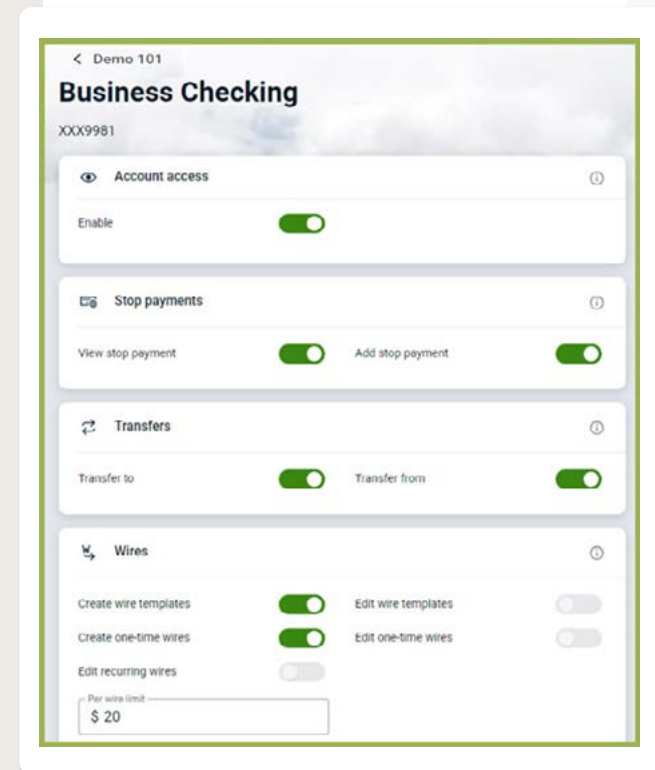
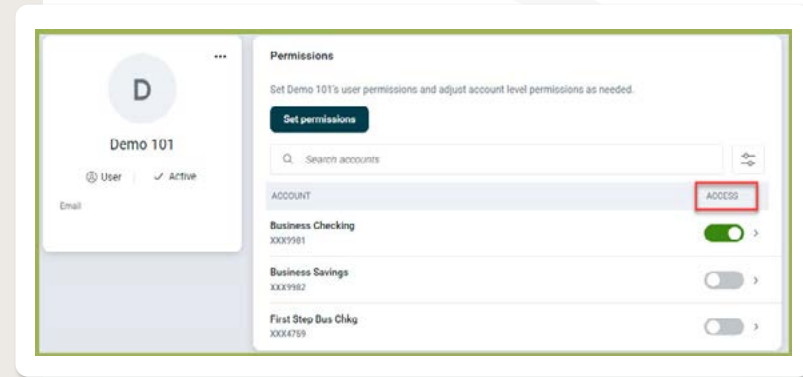


ADDING A USER

CONTINUED

10

You can change accounts you have access to by clicking on "Account". From here you can set permissions for each account accordingly.



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 Baker Boyer at:
info@bakerboyer.com.
- Business tools and User Management Settings are currently not available within our mobile app.
- Additional resources and tools available for the app can be found on our website at:
[Baker Boyer Mobile App.](#)



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