



# Online Banking User Guide

November 2025

Learn how to use Online Banking  
with this handy guide.

For questions contact us at  
(573) 762-2076.



EQUAL HOUSING  
LENDER

**FDIC**

[www.cbmw.bank](http://www.cbmw.bank)

*FDIC-Insured - Backed by the full faith  
and credit of the U.S. Government*

# Table of Contents

First Time Login.....	5
Account Recovery .....	8
Dashboard .....	11
Default Layout .....	11
Organize Dashboard.....	13
Organize Accounts .....	14
Account View.....	15
Messages .....	16
Start a Conversation.....	16
Delete a message .....	17
Accounts .....	18
Account Information.....	18
Transaction Details .....	19
eStatements .....	20
Enrollment.....	20
Enrollment Changes .....	21
View and Access Documents .....	23
Alerts .....	24
Set up Alerts.....	24
Edit or Delete an Alert .....	25
Account Settings.....	27
Card Management .....	28
Transfers.....	29
Submit a Transfer .....	29
Enroll an External Transfer Account .....	30
Edit or Delete a Scheduled Transfer.....	31
Remote Deposits.....	33
Enrolling for Remote Deposits .....	33
Viewing Remote Deposits .....	33
Bill Pay .....	34
Enroll in Bill Pay .....	34
Add a Payee .....	35
Add a Company .....	35
Add a Person .....	36
Edit or Delete a Payee.....	38
Bill Pay .....	40
Add a Payee .....	40
Add a Company .....	40

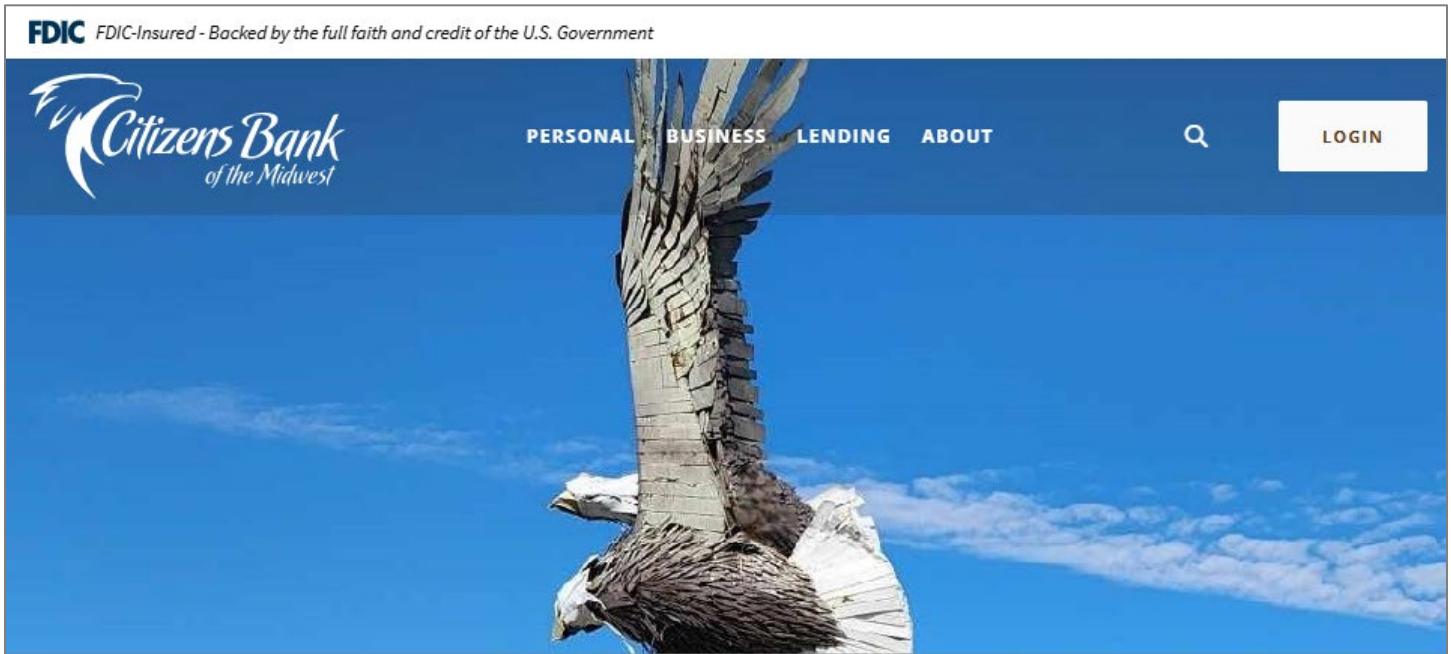
# Table of Contents

Add a Person .....	41
Pay a Bill .....	41
Pay a Person .....	42
Pay Multiple Bills or People.....	44
Edit or Delete a Payment.....	45
Settings.....	47
Profile .....	48
Security .....	49
Alerts .....	50
User Security Alerts.....	50
General Alerts.....	50
Transfer Alerts .....	50
Travel Notices.....	51
Add a Travel Notice.....	51
User Agreement.....	52
Support .....	52

## First Time Login

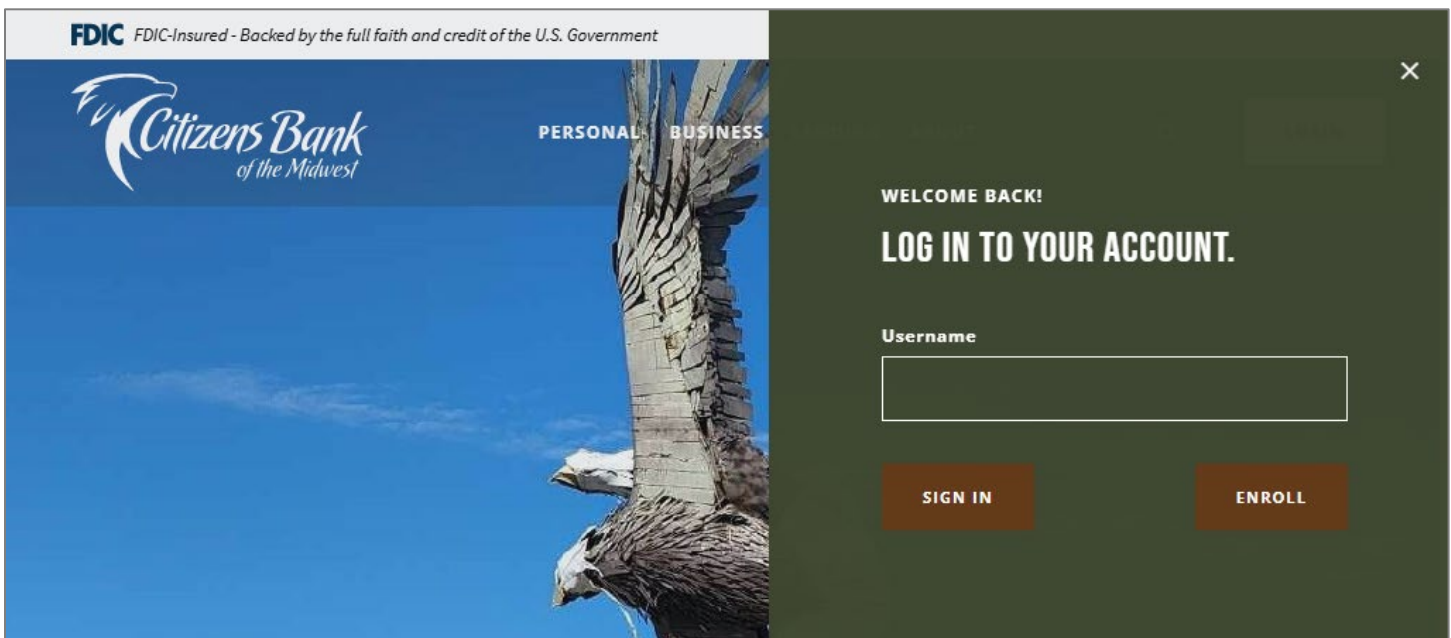
### Step 1

Navigate to our website and click **LOG IN**.



### Step 2

Click **Enroll**.



## Step 3

Enter your social security number, account number, email, and phone number. Click **Next**.

The screenshot shows a mobile app interface for "New user enrollment". At the top left is a back arrow, and at the top center is the Citizens Bank of the Midwest logo. Below the logo is the title "New user enrollment". There are four input fields: "Social Security number" (with a note "EIN and ITIN are also accepted" below it), "Account Number", "Email", and "Phone". At the bottom center is a "Next" button.

## Step 4

Add an extra layer of security with 2-step verification. Click **Get started**.

The screenshot shows a mobile app interface titled "Protect your account with 2-step verification". At the top center is a shield icon. Below it is the title. The main text reads: "Each time you sign into your account on an unrecognized device, we require your password and a verification code. Never share your code with anyone." There are two bullet points: "Add an extra layer of security" (with a lock icon) and "Keep the bad people out" (with a person icon). At the bottom center is a "Get started" button.

## Step 5

Provide the phone number associated with your account. Click **Next**.

The screenshot shows a mobile app interface titled "Let's set up your phone". At the top center is a speech bubble icon. Below it is the title. The main text reads: "Provide a phone number that we have on file. On sign in, this number will be used to contact you with a unique verification code to confirm it's you. Message and data rates may apply." There are two input fields: "Country" (with a dropdown menu showing "+1" and "US/Canada" below it) and "Phone". At the bottom center is a "Next" button and a "Need help?" link.

## Step 6

Choose the method by which you would like to receive your verification code. Click **Send code**.

The screenshot shows a mobile app interface titled "How do you want to get your codes?". At the top left is a back arrow, and at the top center is a speech bubble icon. Below it is the title. The main text reads: "We will send a one-time code to the phone number you provided. It will be valid for 5 minutes." There are two radio button options: "Text message/SMS (2FA program)" and "Phone call". At the bottom center is a "Send code" button and a "Need help?" link.

## Step 7

Enter the verification code sent to the method of your choice. Click **Verify**.

## Step 8

Click **Done**.

## Step 9

Read the Terms and Conditions then click **Accept**.

## Step 10

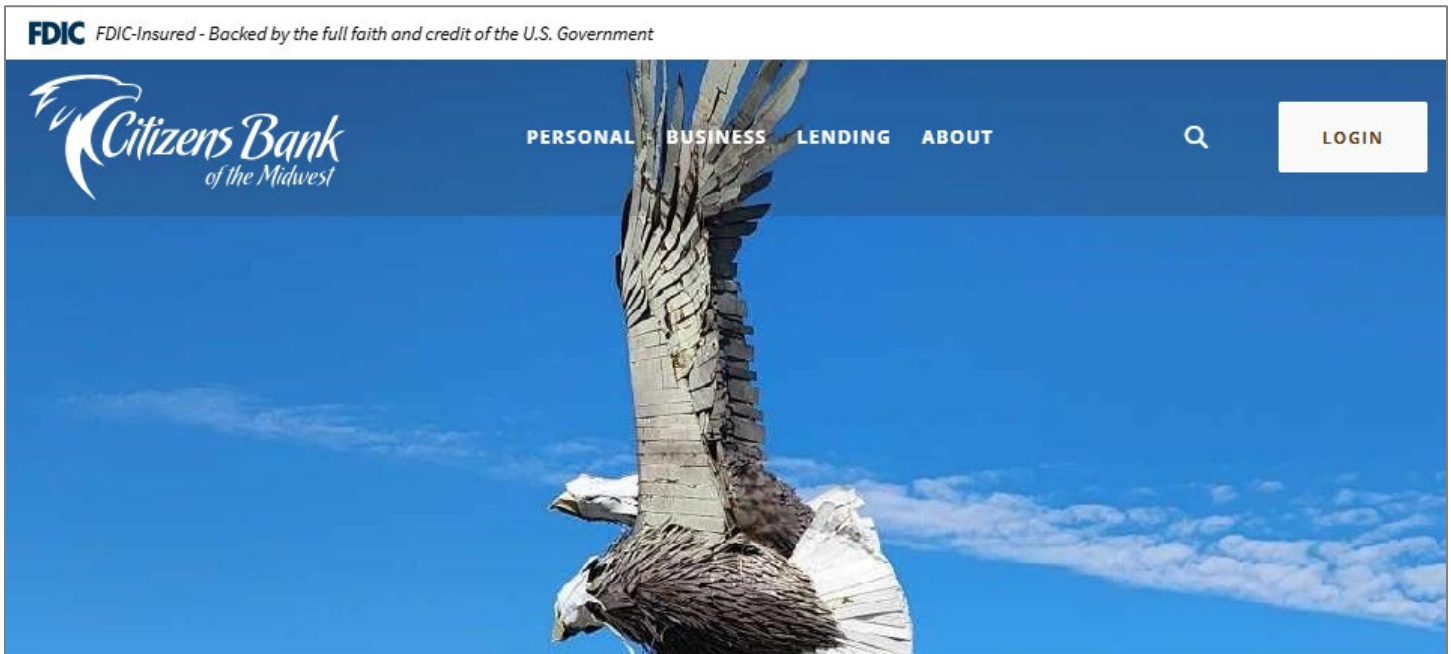
Create your **Username** and **Password**. Click **Next**. You will now be able to log into our site.

## Account Recovery

Use these steps to reset your password and/or retrieve your username.

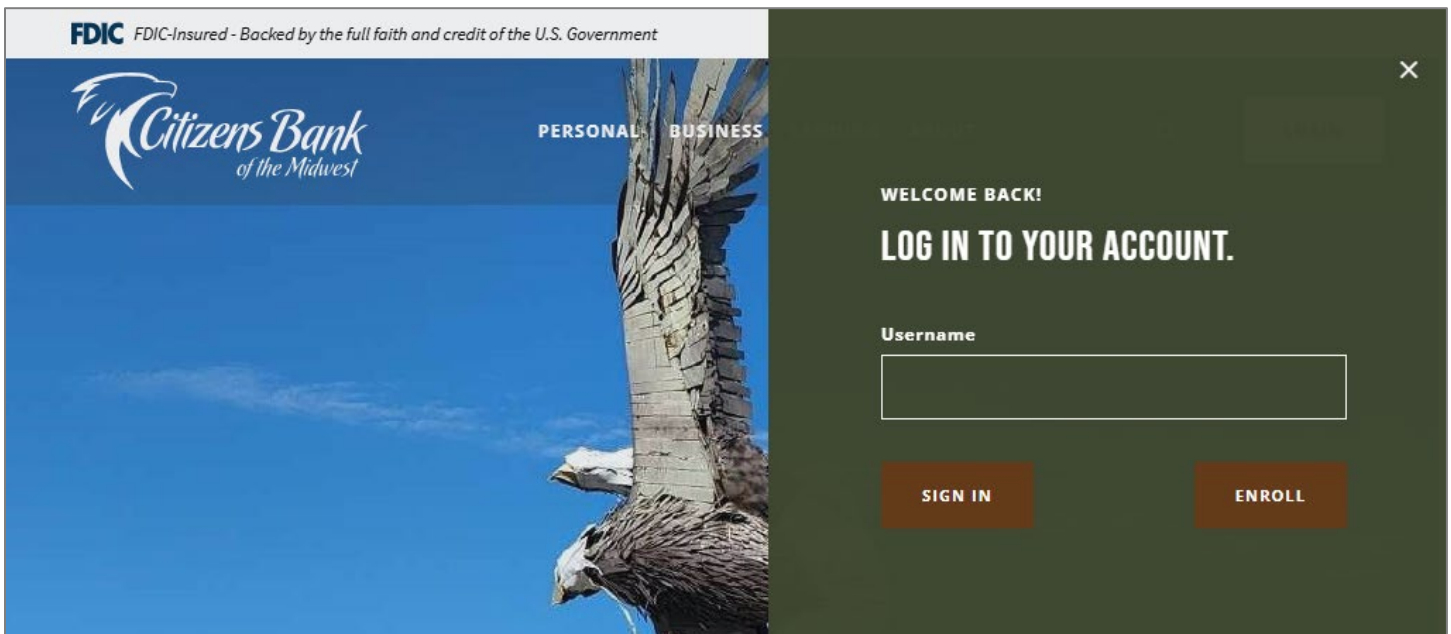
### Step 1

Navigate to our website. Click **LOGIN**.



### Step 2

Enter your Username and click **SIGN IN**. If you have forgotten your username please call 555-555-5555.



## Step 3

Select **Forgot?**

## Step 5

Choose to receive your instructions via email or text.

## Step 4

Enter your username and email address.

**IMPORTANT:** Email must match what is on file.

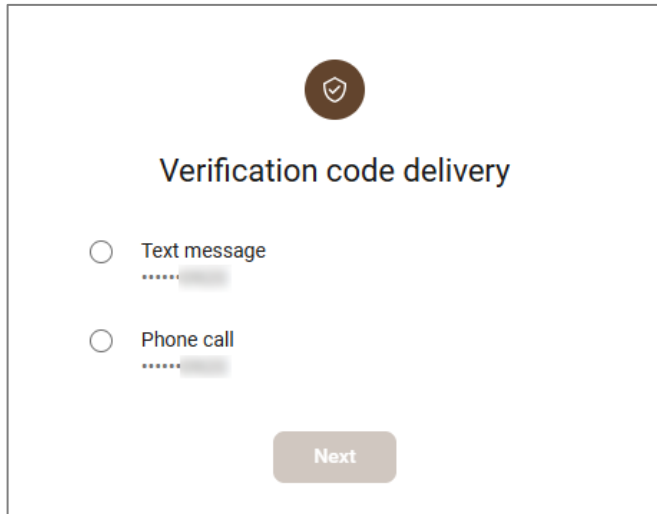
Don't know your username? Click **Try another way** to use your social security and account number instead.

## Step 6

- **Email:** Open your email. Your username will appear in the email body. Click **Reset Password** if applicable.
- **Text:** Open your text and click the link.

## Step 7

Choose which method to verify your phone number and click **Next**.



**Verification code delivery**

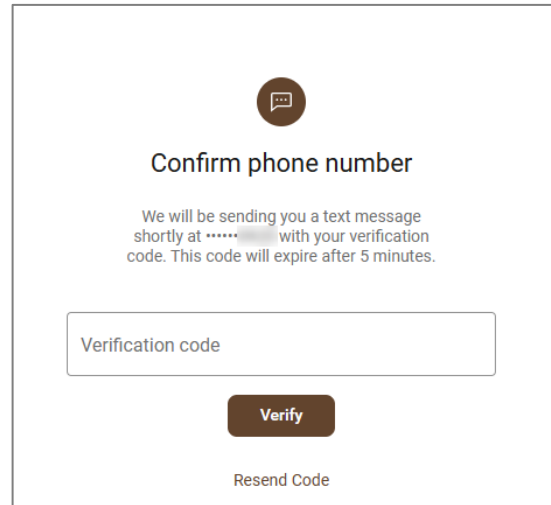
Text message  
.....

Phone call  
.....

Next

## Step 8

Enter your verification code and click **Verify**.



**Confirm phone number**

We will be sending you a text message shortly at ..... with your verification code. This code will expire after 5 minutes.

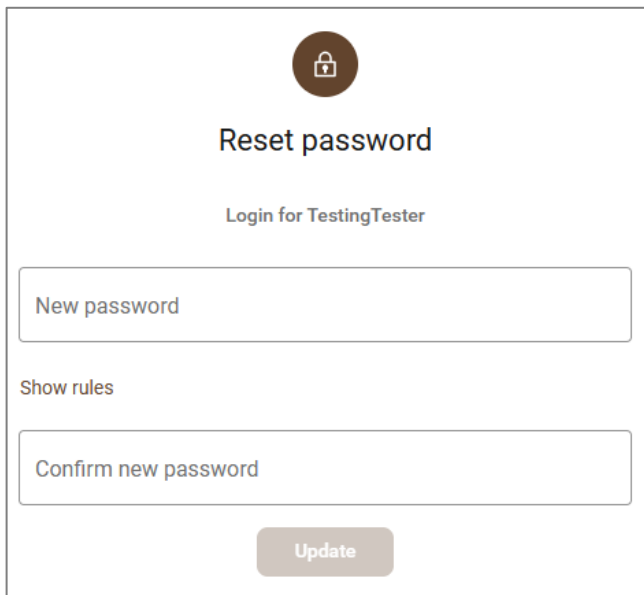
Verification code

Verify

Resend Code

## Step 9

Create a new password and click **Update**.



**Reset password**

Login for TestingTester

New password

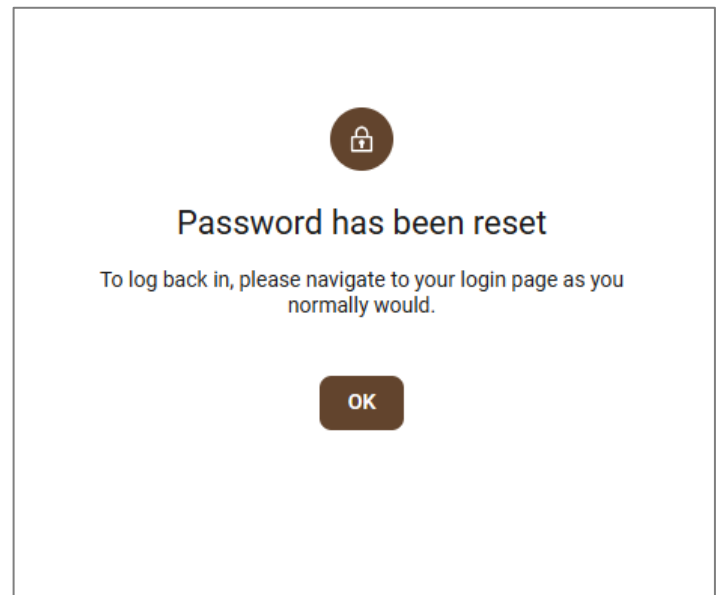
Show rules

Confirm new password

Update

## Step 10

You may now log in.



**Password has been reset**

To log back in, please navigate to your login page as you normally would.

OK

## Dashboard

This is your landing page where you can access your accounts, review recent activity, and move money.

## Default Layout

1. **Accounts** - Displays accounts including balance, status, and last four digits of account number.
2. **Quick Action Buttons** - Click a button to jump to that feature of online banking.
3. **Transactions** - Displays recent activity on all accounts.
4. **Messages** - Displays conversations between you and support representatives as well as alerts and bank messages.
5. **Transfers** - Displays scheduled transfers and a quick link to Make a Transfer.
6. **Bill Pay** - Displays recent activity and quick links to Pay a bill, Pay a person, or Manage payments.
7. **Support** - Displays information about the institution and provides multiple ways to contact the bank for support.
8. **Card Management** - Get an overview of your cards with the ability to quickly lock and unlock your cards on the fly.
9. **Remote Deposits** - Conveniently add funds by taking photos of your check.
10. **Accept Online Payments** - Use Autobooks to Send an Invoice, Accept a Payment, or Sell Online.

### Additional available cards are:

- **Budgets** - Link your accounts and track your monthly spending.
- **Cashflow** - Displays your most recent bill deductions and income additions to your cashflow account.
- **Goal Progress** - Displays the goals you are saving for or working to payoff.
- **Net Worth** - Shows a three month history of your net worth with a snapshot of your liabilities and assets.

⚠️ CBMW now has eStatements. Enroll through Online Banking. Paper Statements will still be available for a fee of \$2.00 monthly starting in Jan 2024. Contact us if you need help.

- Dashboard
- Messages
- Accounts
- Transfers
- Remote deposits
- Bill pay
- Support

Hi, Test Account
TC

Accounts
1
⋮

BUS CHCK 0001  
x0005

\$3.00  
Available

Savings 0001  
x5942

\$3.00  
Available

Transfer

Pay a person

Pay a bill

Message

eStatements

2

Transactions
3
🔍 ⋮

INTEREST RATE CHANGE <small>Jul 27, Savings 0001</small>	\$0.00
FORCE PAY CHECK /SERIAL <small>Jul 17, BUS CHCK 0001</small>	\$1.00
SAVINGS DEPOSIT <small>Jul 17, Savings 0001</small>	+\$1.00
INTEREST RATE CHANGE <small>Apr 27, Savings 0001</small>	\$0.00
INTEREST RATE CHANGE <small>Jan 27, Savings 0001</small>	\$0.00

See more

Messages
4
📧 ⋮

⚠️ RDC Account Approval 12:33 PM  
Your Account BUS CHCK 0001 has been approv...

⚠️ High balance Tuesday  
BUS CHCK 0001 x0005 has a \$3.00 balance. Th...

👤 Dwight Jul 2, 2024  
Test by Dwight to Test13

See more

Bill pay
6
⋮

Pay a bill

Pay a person

Manage payments

✓ Test User xUser \$1.00  
Paid Oct 9

See more

Transfers
5
⋮

🔄 Make a transfer

Scheduled transfers

No transfers scheduled.

Schedule a future or repeating transfer so you don't have to worry about them later.

Card management
8
⋮

🗂️

No available cards

Remote deposits
9
⋮

📄

No recent deposits

Accept Online Payments
10
⋮

Send an Invoice

Accept a Payment

Sell Online

These standard features are included without up-front or recurring fees

Organize dashboard

TC
Test Account
^

© 2025 Citizens Bank of the Midwest · Privacy policy · Member FDIC · Equal Housing Lender

?

Online Banking User Guide

12

© 2025 Citizens Bank of the Midwest  
Last Revised November 2025

## Organize Dashboard

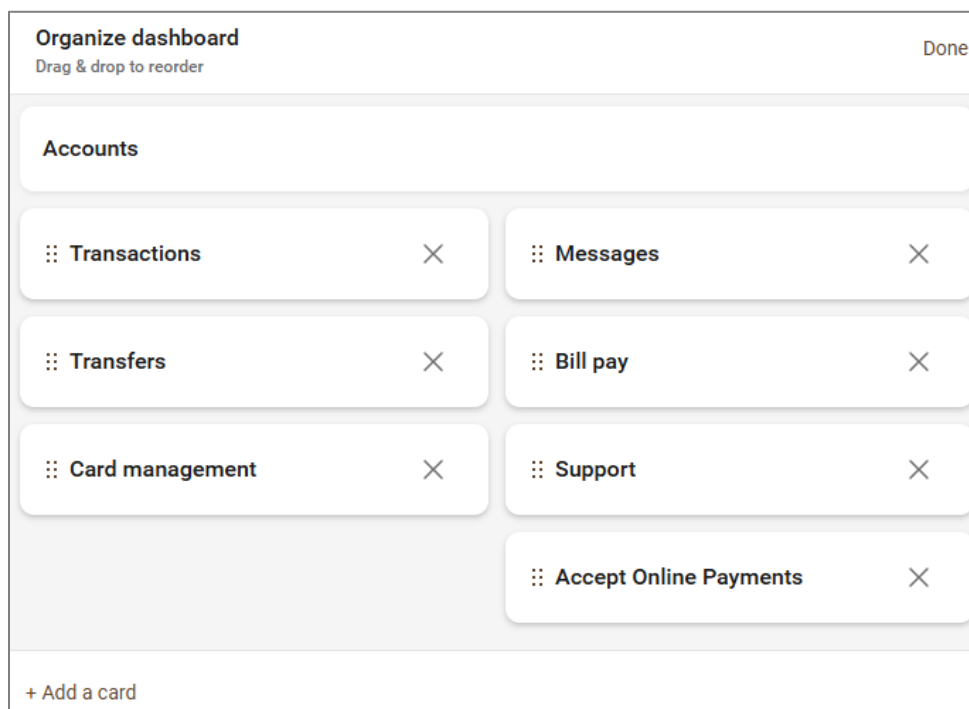
Use this feature to add, remove, or reorder the cards on the dashboard.

### Step 1

Click **Organize Dashboard** at the very bottom of the screen.

### Step 2

1. Click and hold the **6 dot icon** to drag and drop the cards to the order you prefer.
2. Click the **X** to remove a card from the dashboard.
3. Click **+ Add a card** to browse available cards that may be added to the Dashboard. Select any you'd like to appear and click **<** when finished.
4. Click **Done** once the layout suits your needs.

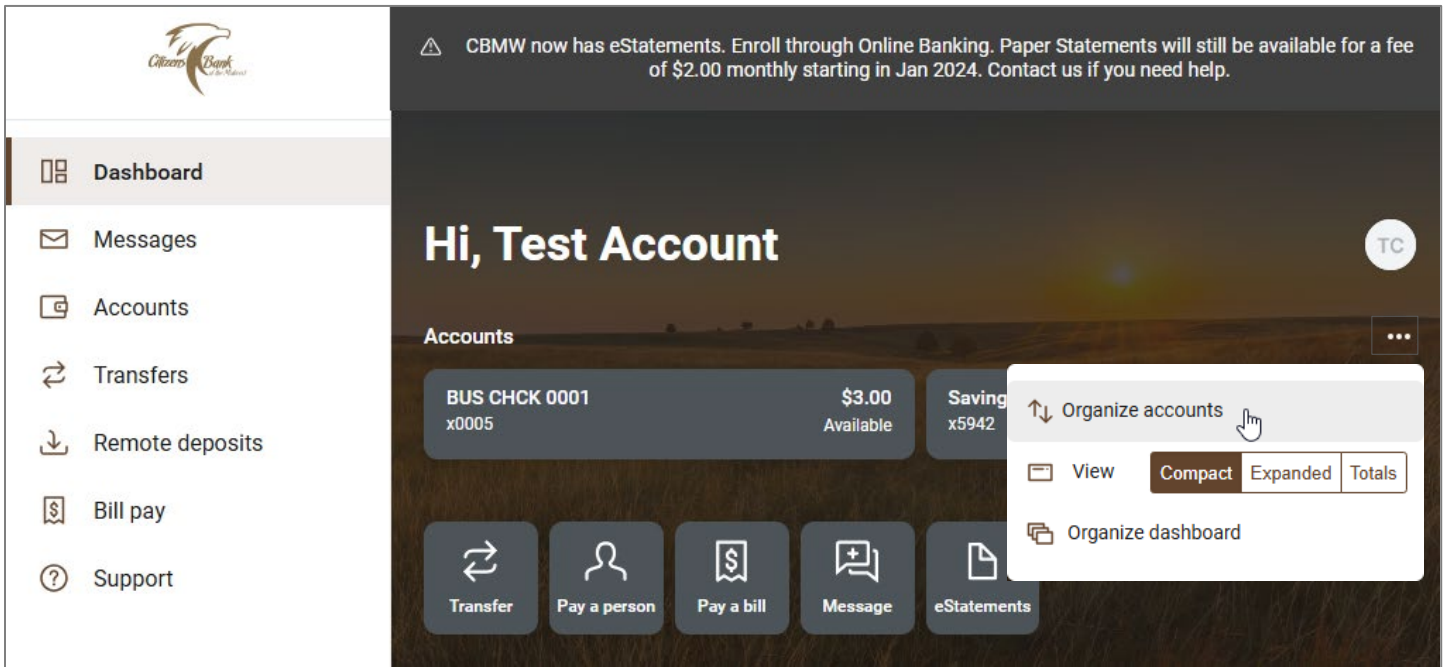


## Organize Accounts

Use this feature to change the order of your accounts on the dashboard or update how the account information is displayed.

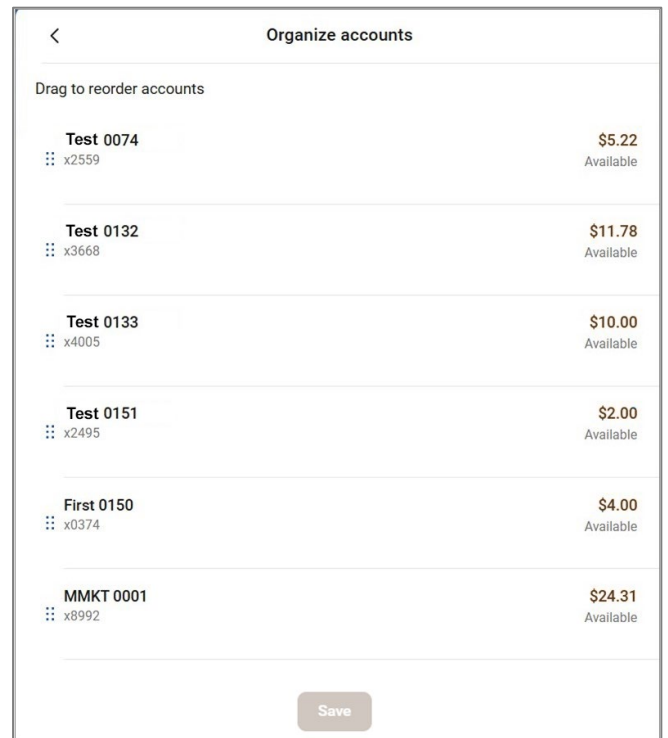
### Step 1

Click the **ellipsis icon** in the **Accounts** section, then select **Organize accounts**.



### Step 2

Click and hold the **6 dot icon** to drag and drop an account to the order you prefer, then click **Save**.

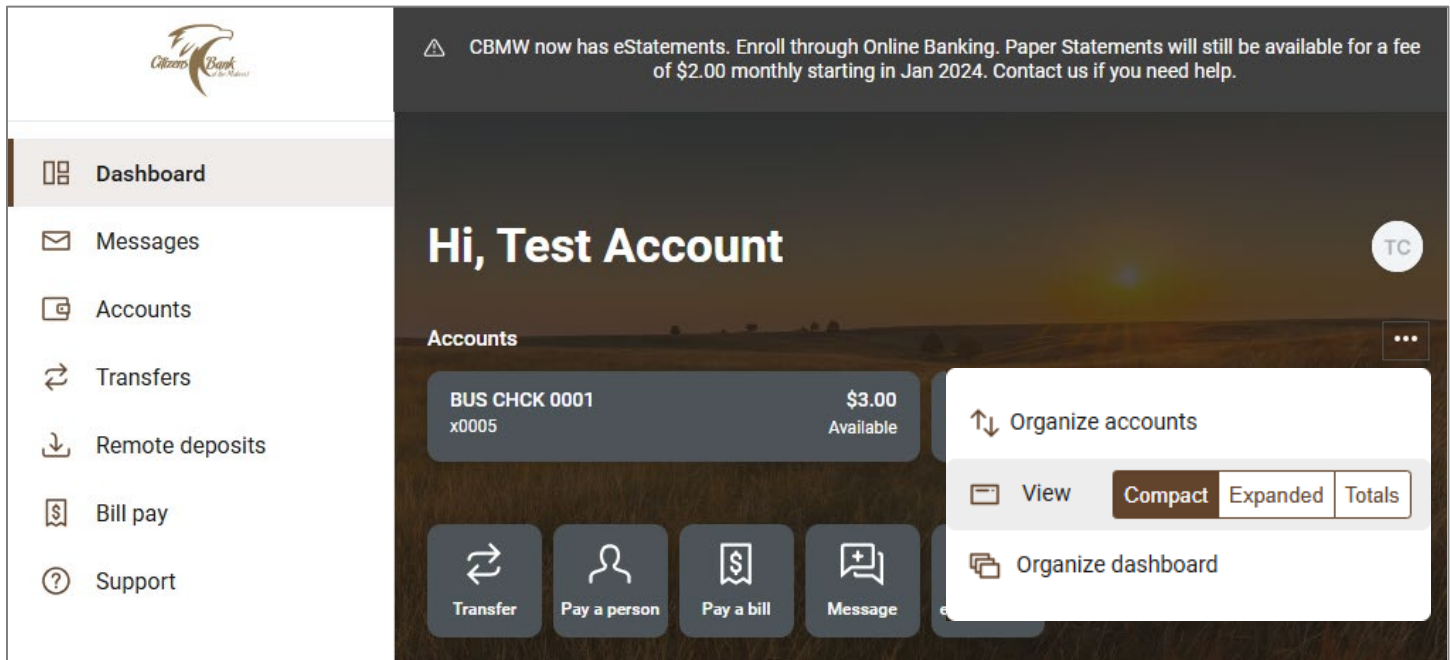


## Account View

Use this feature to change what account information is displayed on the dashboard.

Click the **ellipsis icon** next to the **Accounts** section choose from one the **View** options:

- **Compact:** Displays accounts in a single row. Only three accounts will appear at a time.
- **Expanded:** Displays accounts in two rows. Up to six accounts will appear at a time.
- **Totals:** Groups accounts together based on type such as Cash, Borrowed, Credit Balance, and Investments. Displays the total balance for all accounts in each group.



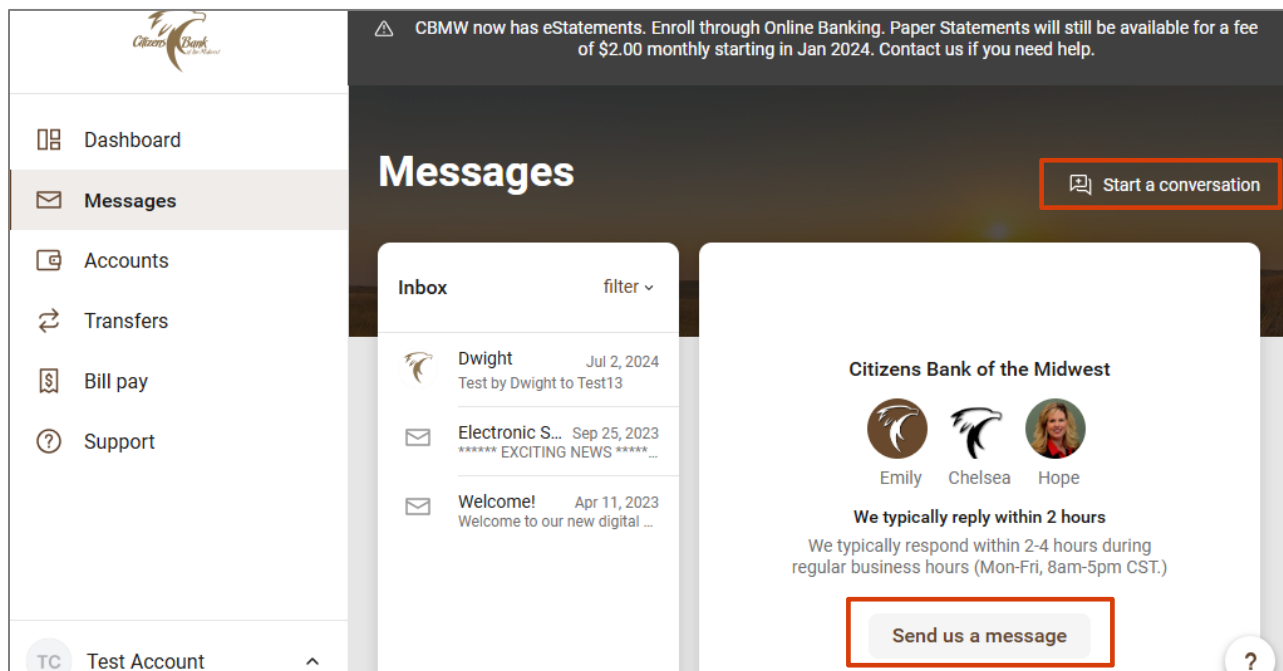
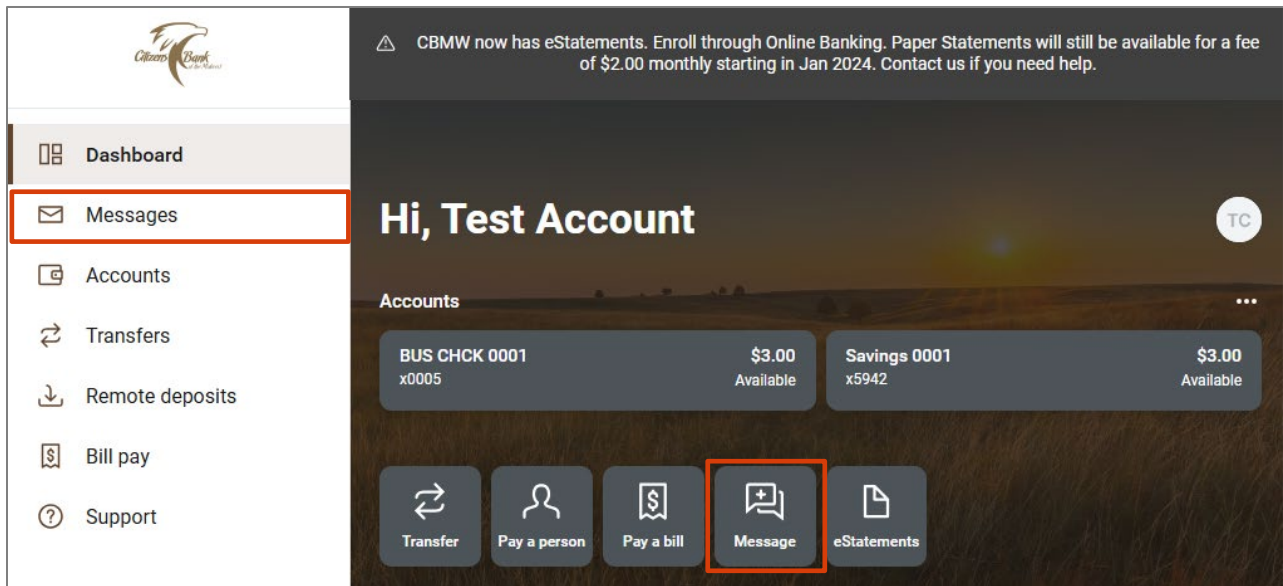
## Messages

Use this module to start a conversation with the institution, review alerts, and access informational messages from the institution.

### Start a Conversation

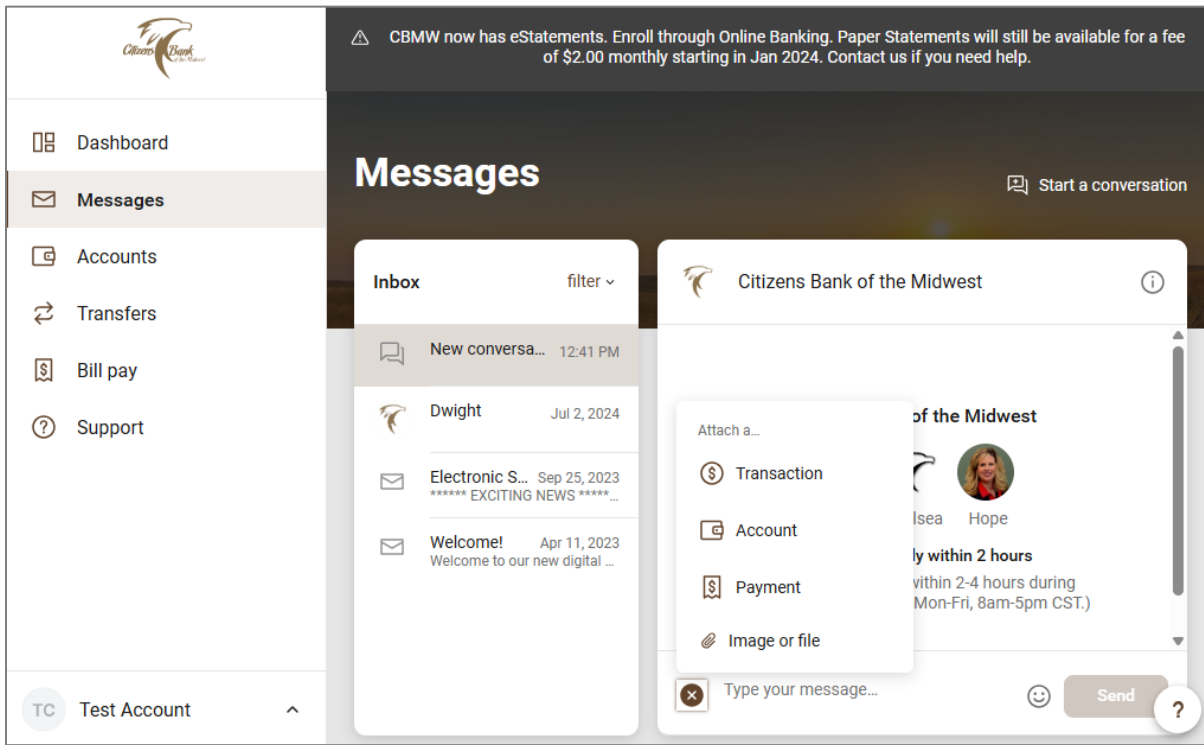
#### Step 1

Select **Messages** from the navigation pane or navigate to the **Messages** card on the **Dashboard**. Click **Start a conversation** or **Send us a message**.



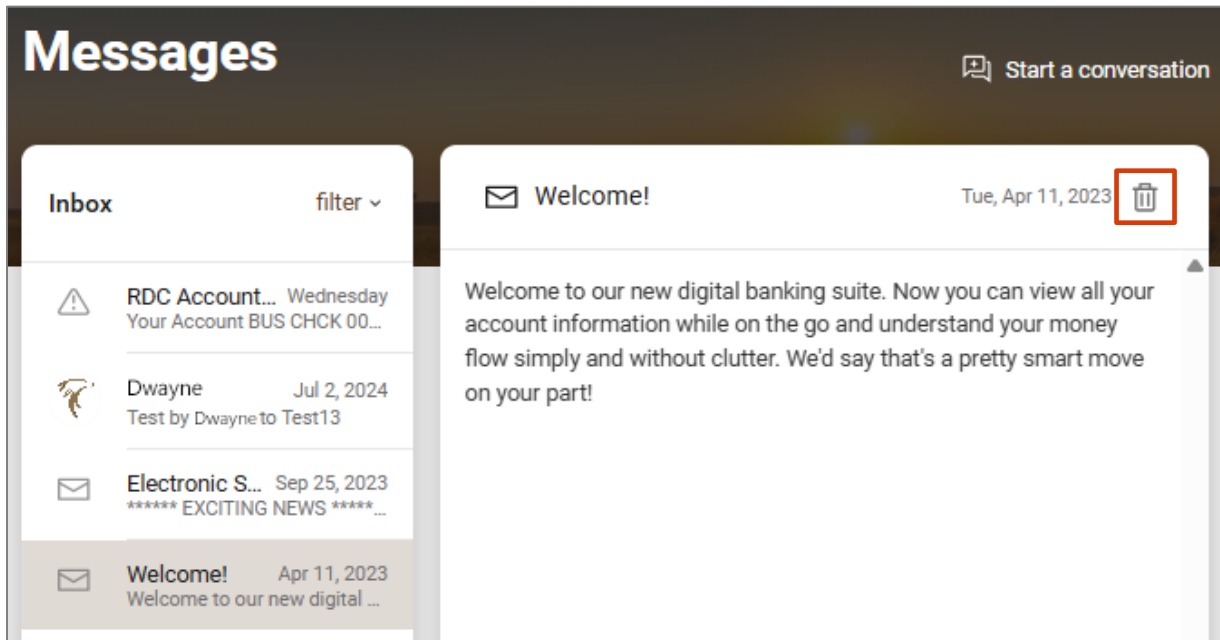
## Step 2

Type your message in the field. Click the **+** to add transaction, account, or payment details to your message. You can also attach images or other files. Click **Send** when done.



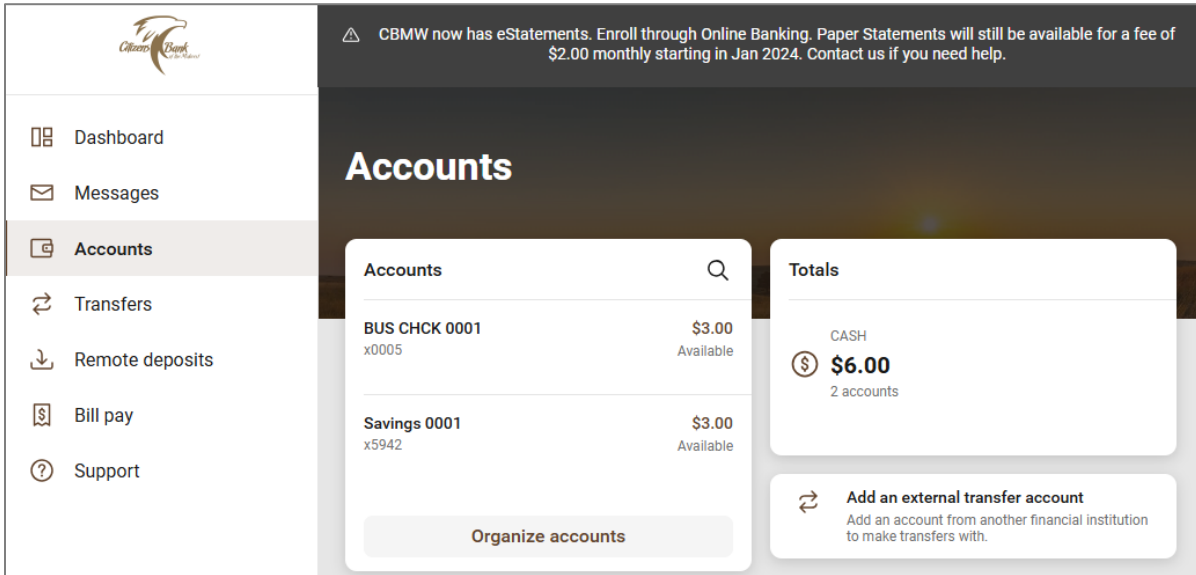
## Delete a message

Select the message and tap the **Trash Can icon** to delete it.



## Accounts

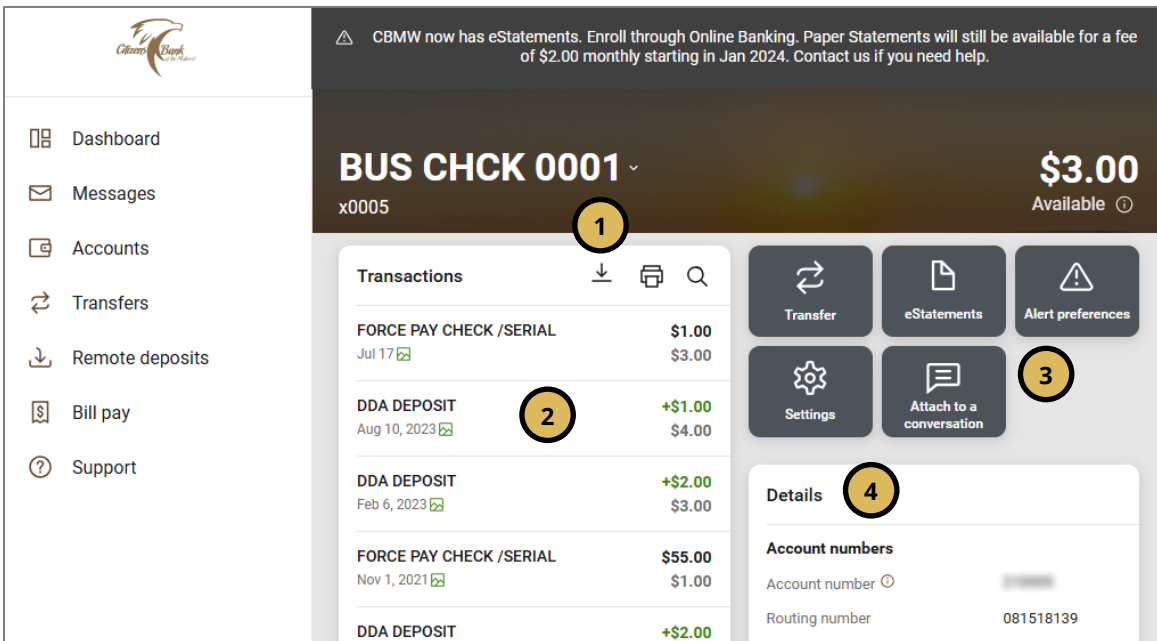
Select **Accounts** in the navigation to see a listing of all the accounts tied to your online banking ID.



## Account Information

Select an account from the **Accounts** page or from the **Dashboard**.

1. Download into CSV, TXT, OFX, QBO or QFX format, print, or search transaction activity.
2. Review recent account activity.
3. Quickly access other features for this account.
4. Review account details such as account and routing numbers, account owners, and important dates.



## Transaction Details

Select a transaction to view additional information.

1. Add a **tag** to categorize the transaction.
2. Add **notes** to accompany the transaction description.
3. Review check **images** or add an image such as an invoice or receipt.
4. Attach the transaction details to a conversation with the institution.


Transaction details ×

---


FORCE PAY CHECK /SERIAL  
7/17/2025

**\$1.00**


---



 Add tags **1**

---


 Add notes **2**

---

 Images

  **3**

---

 Attach to a conversation **4**

---

**Similar transactions**

November 1, 2021 **\$55.00**

---

Citizens Bank of the Midwest - BUS CHCK 0001  
FORCE PAY CHECK /SERIAL

## eStatements

Enroll in eStatements to stop paper documents from being mailed. You will receive an email when your electronic documents are available to view. eStatements are available online for 18 months.

## Enrollment

Click **eStatements** from the Account page or the Dashboard and select the accounts to enroll. Accept the terms and conditions if necessary.

**BUS CHCK 0001** x0005 **\$4.00** Available ⓘ

**Transactions**

- 1 scheduled activity
- TRANSFER FROM DDA ACCOUNT NUMB... **+\$1.00**  
Oct 24 **\$4.00**
- TRANSFER FROM X9323 TO X0005 **+\$1.00**  
Oct 22 **\$3.00**

Buttons: Transfer, **eStatements**, Alert preferences, Settings, Attach to a conversation

**eStatements**

**eStatements**  
Go Paperless with your Statements!

Notify at

Accounts to enroll

- BUS CHCK 0001 (x0005)

**Enroll**

## Enrollment Changes

Need to make changes to your eStatement enrollment? From the Account page, click **Settings**. Then under eStatements, click **Enrolled** or **Advanced settings**.

**BUS CHCK 0001** x0005 **\$4.00** Available ⓘ

Transactions

- 1 scheduled activity
- TRANSFER FROM DDA ACCOUNT NUMB... **+\$1.00**  
Oct 24 **\$4.00**
- TRANSFER FROM X9323 TO X0005 **+\$1.00**  
Oct 22 **\$3.00**

Transfer | eStatements | Alert preferences | **Settings** | Attach to a conversation

Details

Account details

**BUS CHCK 0001** x0005 Rename

Display options

- Display in online and mobile banking
- Display activity and transactions

- This account will be visible on the dashboard and account pages
- You may set up and receive alerts for this account

Alerts and cards

Balance Transaction

When balance is over \$5.00, notify by in-app message. Edit

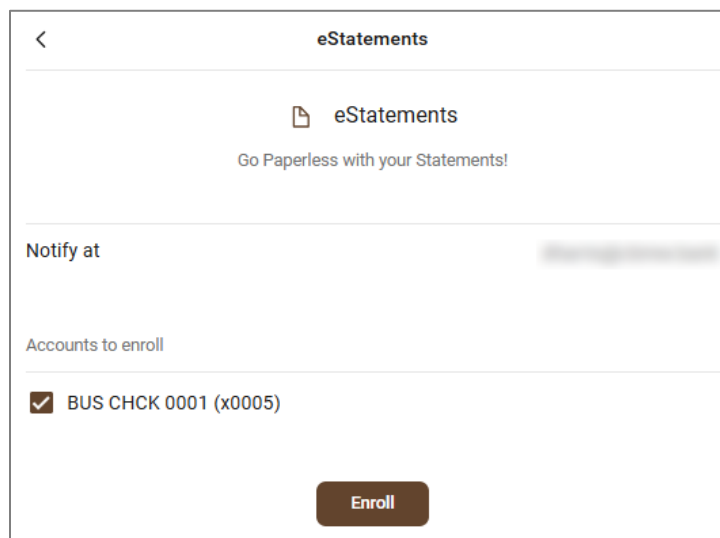
+ Add alert

**eStatements**

- Enrolled >
- Advanced settings >

## Select **Enrolled**

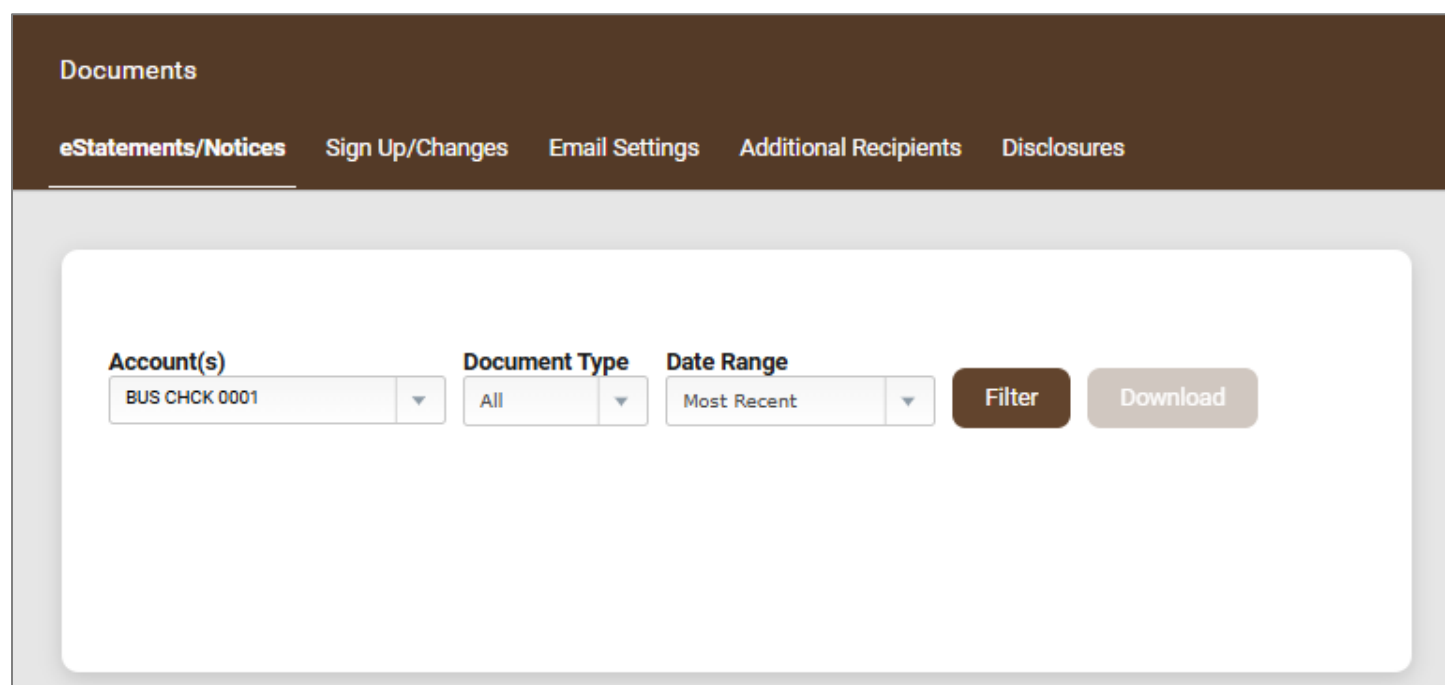
Make changes to your enrolled accounts then tap **Enroll**.



## Select **Advanced settings**:

Under Advanced settings, you may edit the following items:

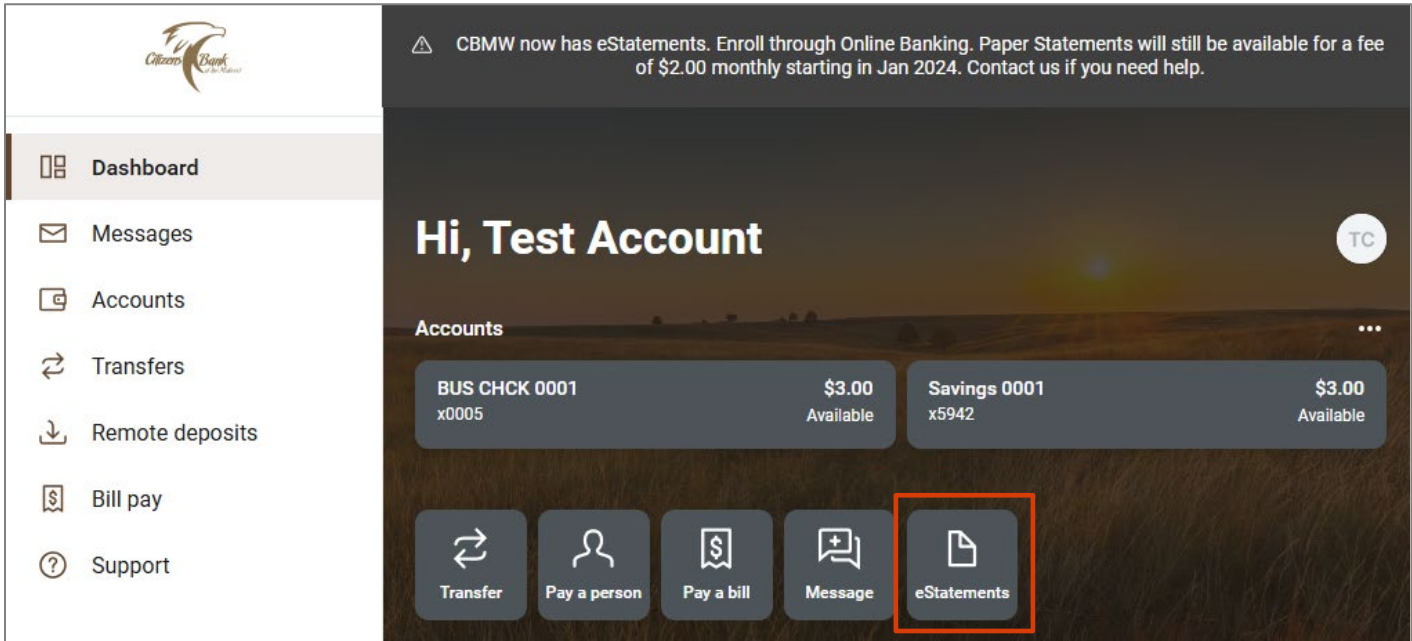
- **eStatements/Notices** - you may retrieve and download eStatements from a date range that you choose
- **Sign Up/Changes** - make changes to which accounts are enrolled
- **Email Settings** - update the email address to which the documents are sent
- **Additional Recipients** - add additional recipients
- **Disclosures** - view and print eStatement disclosures



## View and Access Documents

### Step 1

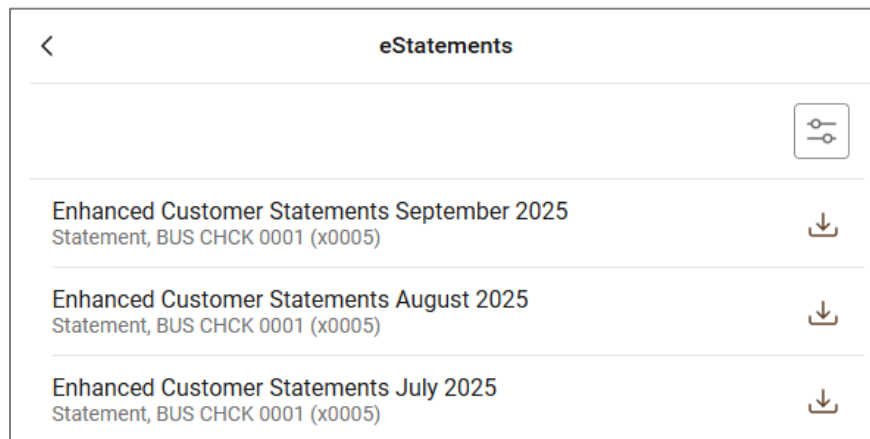
Click **eStatements** from the Accounts page or the Dashboard.



### Step 2

Select a document to download and view.

You can click each column to filter and change the type of documents being displayed.



## Alerts

Set up alerts to be notified about your balance or certain transactions.

### Set up Alerts

#### Step 1

From the Account page, click **Alert Preferences**.

The screenshot shows the online banking interface for account BUS CHCK 0001 (x0005). The account balance is \$3.00, which is available. A notification banner at the top states: "CBMW now has eStatements. Enroll through Online Banking. Paper Statements will still be available for a fee of \$2.00 monthly starting in Jan 2024. Contact us if you need help." The left sidebar contains navigation options: Dashboard, Messages, Accounts, Transfers, Remote deposits, and Bill pay. The main content area shows a "Transactions" list with two entries: "FORCE PAY CHECK /SERIAL" for \$1.00 on Jul 17 and "DDA DEPOSIT" for +\$1.00 on Aug 10, 2023. To the right of the transactions are four action buttons: Transfer, eStatements, Alert preferences (highlighted with a red box), and Settings. Below the eStatements and Alert preferences buttons is an "Attach to a conversation" button.

#### Step 2

Choose **Balances, transactions and deposits**.

The screenshot shows the "Account alerts" screen for account BUS CHCK 0001 (x0005). The screen has a back arrow on the left and a right arrow on the right. A single alert option is listed: "Balances, transactions, and deposits" with a dollar sign icon to its left.

#### Step 3

Toggle between **Balance** or **Transaction**, and click **+ Add Alert**.

The screenshot shows the "Account alerts" screen for account BUS CHCK 0001 (x0005). The screen has a back arrow on the left and a right arrow on the right. Below the header, there are two toggle options: "Balance" (which is selected with a red underline) and "Transaction". Below the toggles, the text reads "You do not have any alerts saved." At the bottom of the screen is a button labeled "+ Add alert".

## Step 4

Complete the details and select how you'd like to receive the alert. Click **Add alert**.

**Account alerts**  
BUS CHCK 0001 (x0005)

**Balance** Transaction

You do not have any alerts saved.

Notify me when my balance is :

over ▾ \$ 1 |  
Dollars only

Notify by:

Text  Email  In-App Message

Need to update your contact information?

Cancel Add alert

## Edit or Delete an Alert

### Step 1

From within the account, select an account to manage, click **Alert Preferences** and select Balances, transactions, and deposits.

**BUS CHCK 0001** x0005 **\$3.00** Available ⓘ

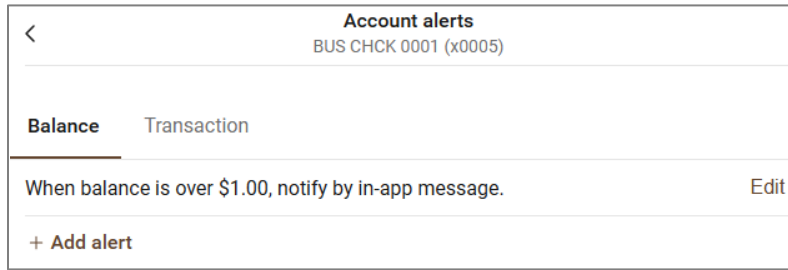
Transactions

Transaction	Amount
FORCE PAY CHECK /SERIAL Jul 17	\$1.00 \$3.00
DDA DEPOSIT Aug 10, 2023	+\$1.00 \$4.00

Transfer eStatements **Alert preferences** Settings Attach to a conversation

## Step 2

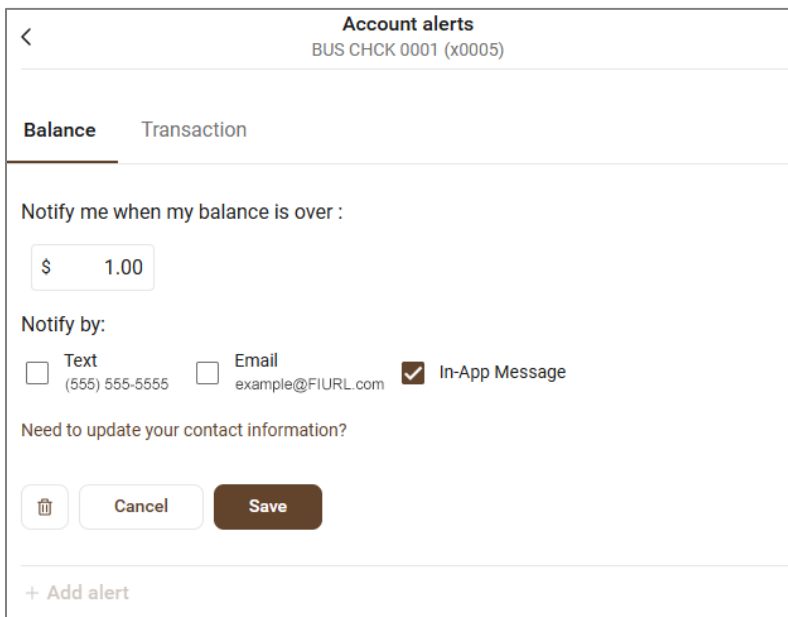
Toggle between **Balance** and **Transaction** to find the alert to modify or delete. Select **Edit**.



The screenshot shows the 'Account alerts' screen for account BUS CHCK 0001 (x0005). It features two tabs: 'Balance' (selected) and 'Transaction'. A single alert is listed: 'When balance is over \$1.00, notify by in-app message.' To the right of this alert is an 'Edit' button. At the bottom left, there is a '+ Add alert' button.

## Step 3

Modify the details or click the **trash can** icon to delete.



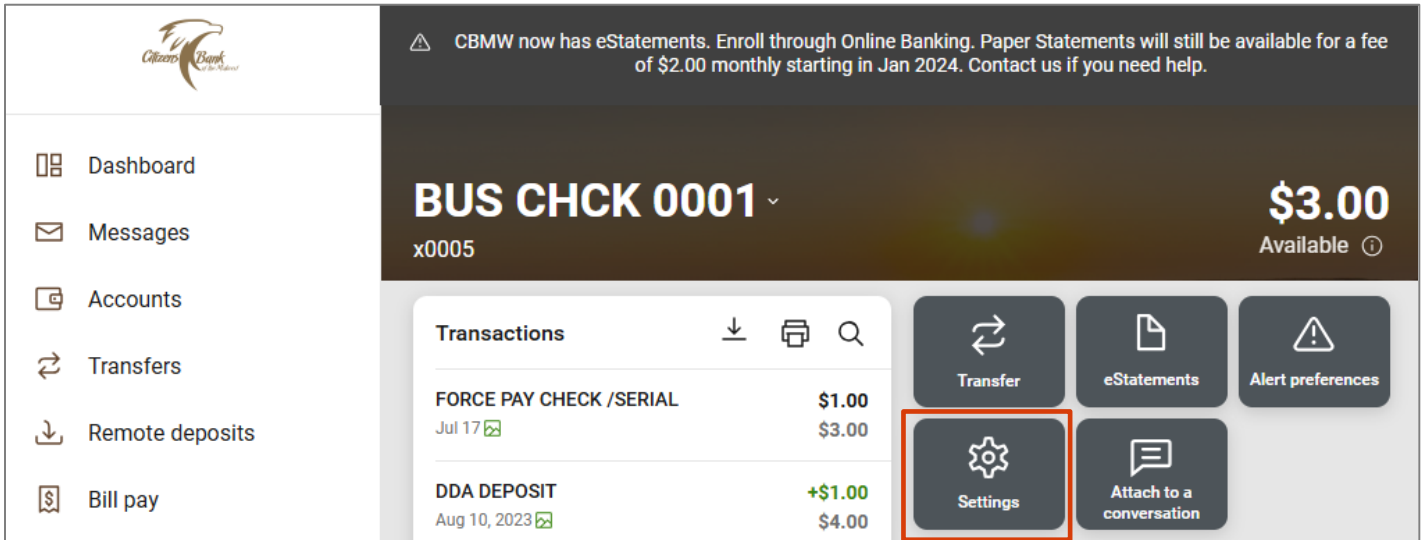
The screenshot shows the 'Account alerts' screen with the 'Balance' tab selected. The alert details are displayed: 'Notify me when my balance is over : \$ 1.00'. Under 'Notify by:', there are three options: 'Text (555) 555-5555' (unchecked), 'Email example@FIURL.com' (unchecked), and 'In-App Message' (checked). Below this is the question 'Need to update your contact information?'. At the bottom, there are three buttons: a trash can icon, 'Cancel', and 'Save'. A '+ Add alert' button is visible at the very bottom.

## Account Settings

Change how the account appears within online banking, update preferences, and manage alerts.

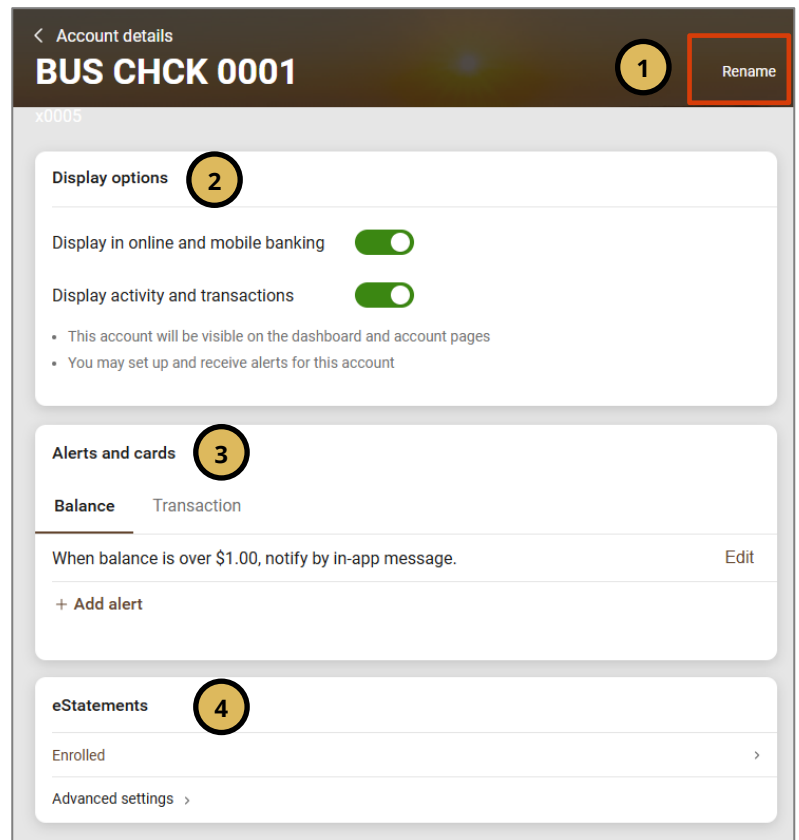
### Step 1

From within the account, select an account to manage, then select **Settings**.



### Step 2

1. **Rename** - Change the nickname of the account.
2. **Display options** - Choose to display the account and/or activity in online banking.
3. **Alerts and cards** - Add or modify alerts.
4. **eStatements** - Adjust settings for eStatements.



## Card Management

Update the status of your debit card or set up card alerts.

### Step 1

On the Account page, select your debit card under **Card management**.

CBMW now has eStatements. Enroll through Online Banking. Paper Statements will still be available for a fee of \$2.00 monthly starting in Jan 2024. Contact us if you need help.

**BUS CHCK 0001** x9323 **\$9.00** Available ⓘ

**Transactions** [Download] [Print] [Search]

1 scheduled activity

TRANSFER FROM X9323 TO X0005	\$1.00
Oct 22	\$9.00
DDA DEPOSIT	+\$10.00
Oct 20	\$10.00

End of available activity

**Card management**

- CBMW  
..... 0634, Active

### Step 2

Update the status or set up alerts.

- **Toggle** the switch off to temporarily block debit card transactions.
- **Report** your card as lost or stolen.
- **Activate** a new card once you receive it.

**Manage card**  
BUS CHCK 0001 (x9323)

CBMW  
..... 0634, Active

**Card services**

- Report lost/stolen >
- Activate new card

## Transfers

Move money between internal and external accounts.

### Submit a Transfer

#### Step 1

Click **Transfers** from the navigation, **Transfer** or **Make a Transfer** from the **Dashboard** or the **Transfers** page.

The screenshot shows the Citizens Bank dashboard. At the top, there is a notification: "CBMW now has eStatements. Enroll through Online Banking. Paper Statements will still be available for a fee of \$2.00 monthly starting in Jan 2024. Contact us if you need help." Below the notification, the user is greeted with "Hi, Test Account" and a "TC" profile icon. The "Accounts" section displays two accounts: "BUS CHCK 0001 x0005" with a balance of "\$3.00 Available" and "Savings 0001 x5942" with a balance of "\$3.00 Available". In the navigation sidebar on the left, the "Transfers" option is highlighted with a red box. In the main content area, the "Transfer" button is also highlighted with a red box, along with other options: "Pay a person", "Pay a bill", "Message", and "eStatements".

The screenshot shows the "Transfers" page. At the top, the same notification about eStatements is present. The page title is "Transfers". Below the title, there are two tabs: "Scheduled" and "External accounts". Under the "Scheduled" tab, a transfer is listed: "NOV 7 \$1.00 to Savings 0001 On Nov 7, from BUS CHCK 0001". To the right of the transfer list, the "Make a transfer" button is highlighted with a red box. Below the transfer list, there is a calendar for "November 2025" showing the days of the week (SUN, MON, TUES, WED, THUR, FRI, SAT) and the number "1" under SAT.

## Step 2

Select your **From** and **To** accounts and enter the amount to transfer.

Click **More options** to set up a recurring frequency, select a future date, or add a memo if applicable. Click **Submit**.

## Enroll an External Transfer Account

This feature is subject to approval.

### Step 1

Select **+ External account** from the Transfers page.

You may be prompted to verify your identity by entering your password.

CBMW now has eStatements. Enroll through Online Banking. Paper Statements will still be available for a fee of \$2.00 monthly starting in Jan 2024. Contact us if you need help.

### Transfers

Transfers **+ External account** Make a transfer

Scheduled External accounts

No transfers scheduled.

Schedule a future or recurring transfer so you don't have to worry about it later.

October 2025

SUN	MON	TUES	WED	THUR	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11

## Step 3

Enter an **Account name** or nickname for the account, **routing number**, **account number**, and select the **account type**. Click **Submit**.

Two small deposits will be sent to verify your account. When they arrive in 1-3 business days you'll need to log back in to confirm the amounts. By confirming these deposits you acknowledge you have legal access to this account.

Account name  Enter

Routing no. ⓘ  Enter

Account no. ⓘ  Enter

Account type  Select >

Submit

## Edit or Delete a Scheduled Transfer

### Step 1

Navigate to the **Transfers** card on the **Dashboard** or the **Transfers** page. Select the transfer to edit or delete.

CBMW now has eStatements. Enroll through Online Banking. Paper Statements will still be available for a fee of \$2.00 monthly starting in Jan 2024. Contact us if you need help.

Transfers + External account

Scheduled External accounts

OCT 17 \$1.00 to Savings 0001 On Oct 17, from BUS CHCK 0001

Make a transfer


October 2025

SUN MON TUES WED THUR FRI SAT

1 2 3 4

## Step 2

Modify details or select the **trash can** icon to delete.

< **Transfer** 

---

**From** BUS CHCK 0001  
\$3.00

---

**To** Savings 0001  
\$3.00

---

**Amount** \$ 2.00

---

**Frequency** Once >

---

**Date** October 17 >

---

**Save**

Transfers completed after 8:00 PM may be processed the next business day.

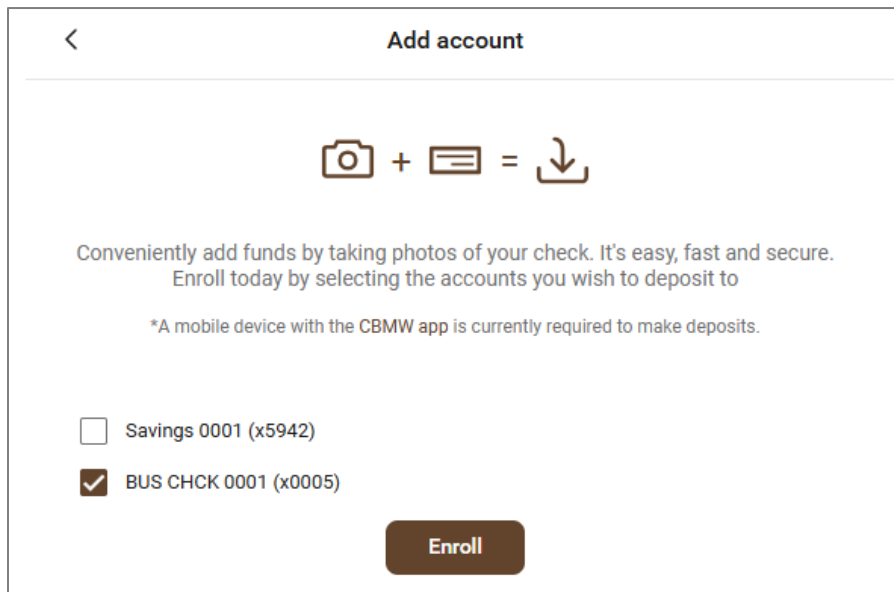
## Remote Deposits

Subject to approval, deposit checks from anywhere using your mobile device.

### Enrolling for Remote Deposits

Navigate to the **Remote deposits** page and select the accounts to enroll. Click **Enroll**. Click **Ok** on the confirmation screen.

You will receive a notification once your request has been approved. The account status will change from **Account pending approval** to **Enrolled**.



### Viewing Remote Deposits

Recent mobile deposits will appear on the Remote deposits card on the Dashboard or on the Remote deposits page.

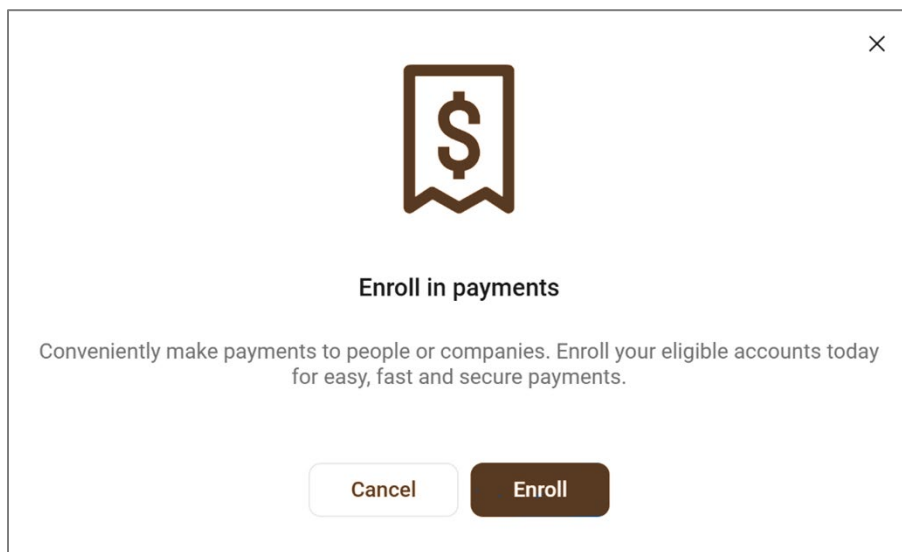
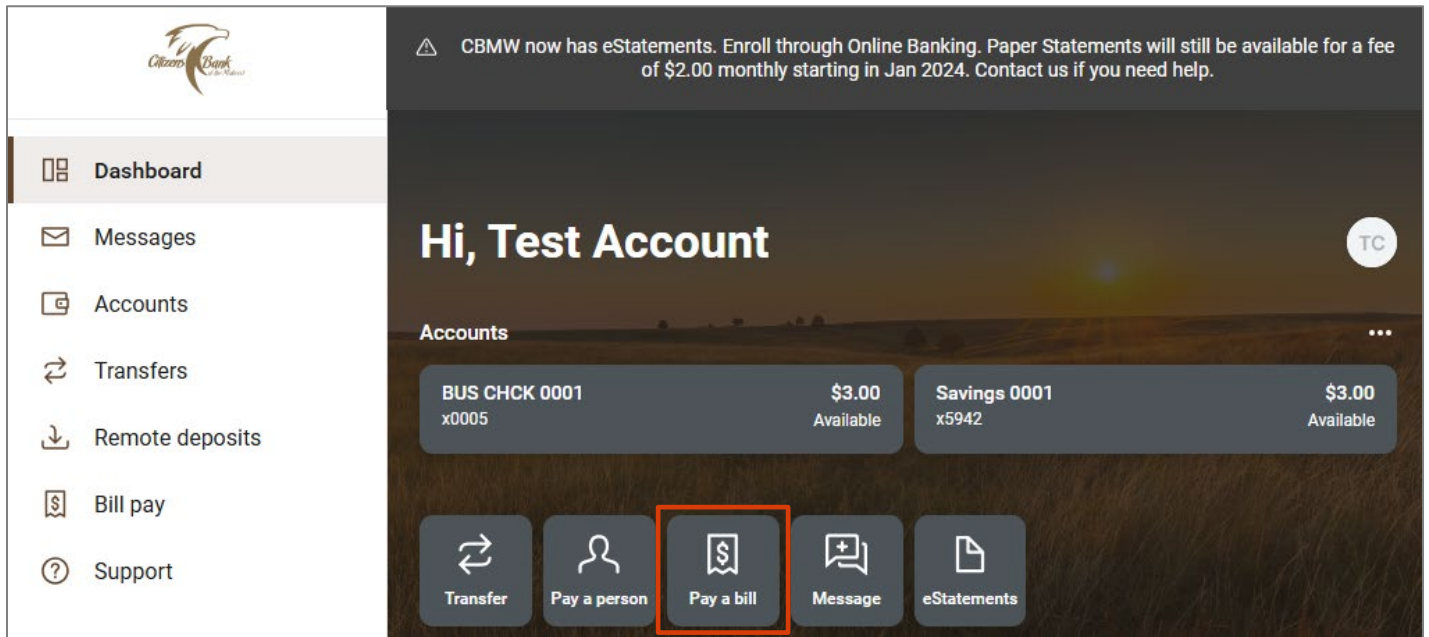
✓	Command 0132 (x3668) Accepted	<b>\$1,573.85</b> Apr 29
✓	Command 0074 (x2559) Accepted	<b>\$176.00</b> Apr 29

## Bill Pay

Use this feature to pay a business or a person from one of your accounts.

### Enroll in Bill Pay

Select **Pay a bill** and click **Enroll**.

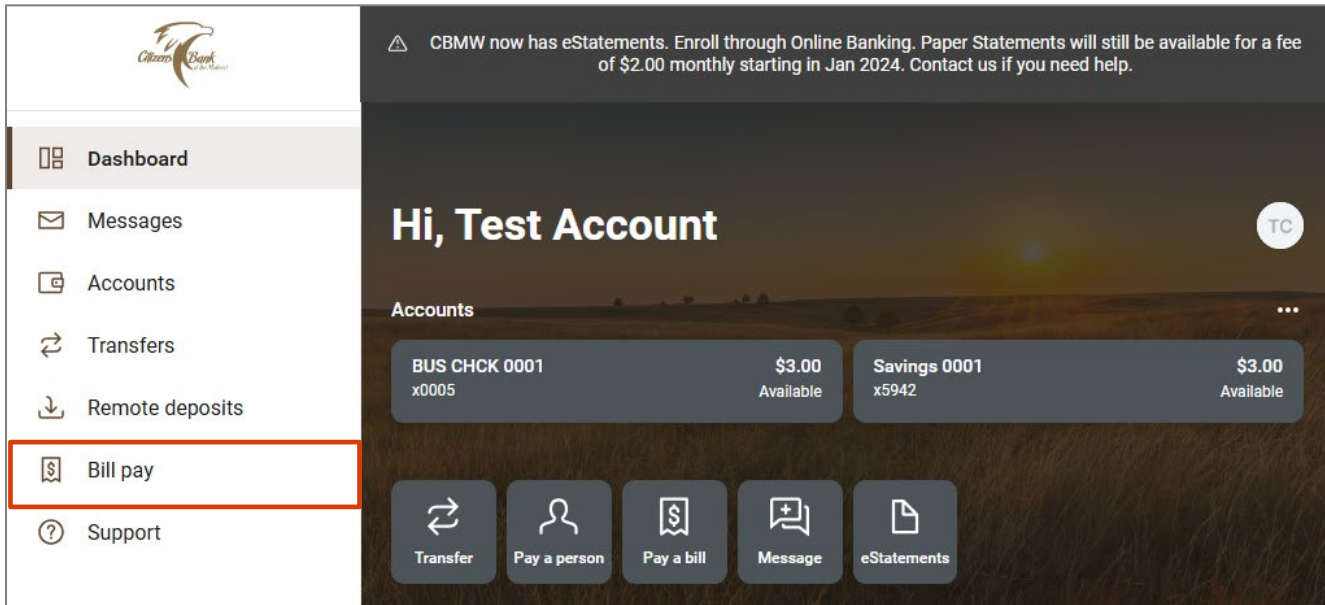


## Add a Payee

### Add a Company

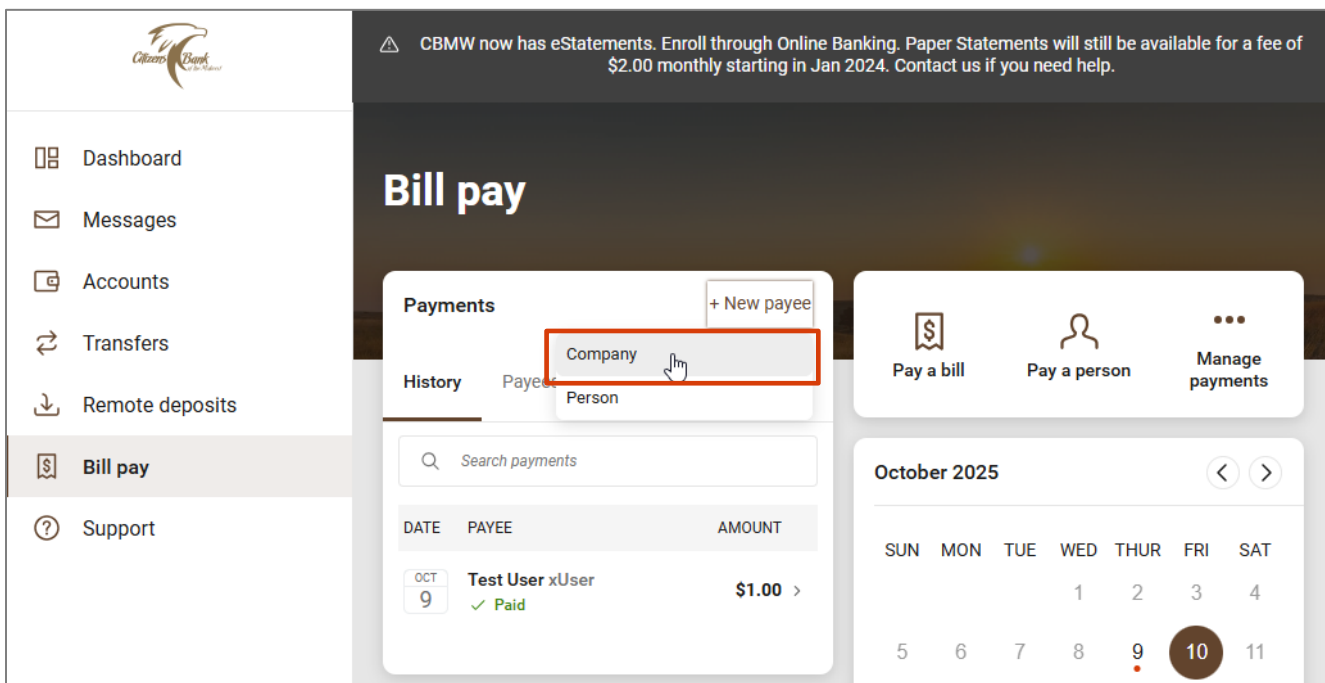
#### Step 1

Click **Bill pay** from the navigation.



#### Step 2

Click **+ New payee** and then choose **Company**.



## Step 3

Enter the payee's name, phone, the account number, and their address. Click **Submit**. You may be prompted to enter your password to authenticate.

**Add a bill**

Payee name

Payee nickname (optional)

Phone number

Account number

Name on bill (optional)

**Payee address**

Street line 1

Street line 2 (optional)

City State Zip

Submit

## Add a Person

### Step 1

Click **Bill pay** from the navigation.

**CBMW now has eStatements. Enroll through Online Banking. Paper Statements will still be available for a fee of \$2.00 monthly starting in Jan 2024. Contact us if you need help.**

**Hi, Test Account** TC

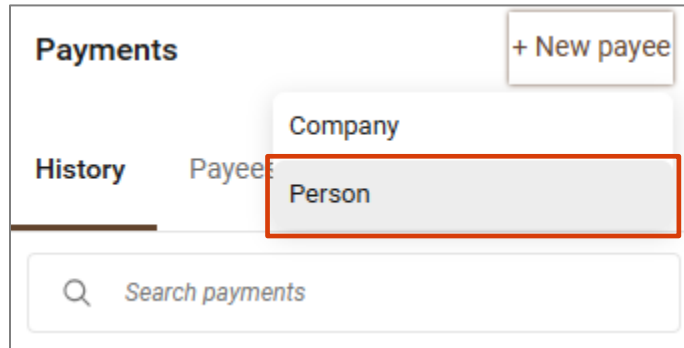
**Accounts**

BUS CHCK 0001 x0005	\$3.00 Available	Savings 0001 x5942	\$3.00 Available
------------------------	---------------------	-----------------------	---------------------

Transfer Pay a person Pay a bill Message eStatements

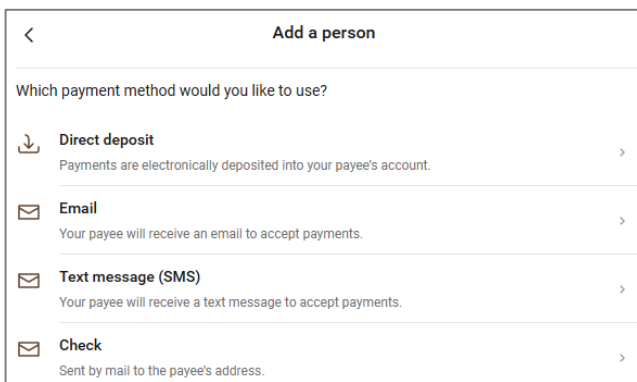
## Step 2

Click **+ New payee** and then choose **Person**.



## Step 3

Choose the delivery method for the payment.



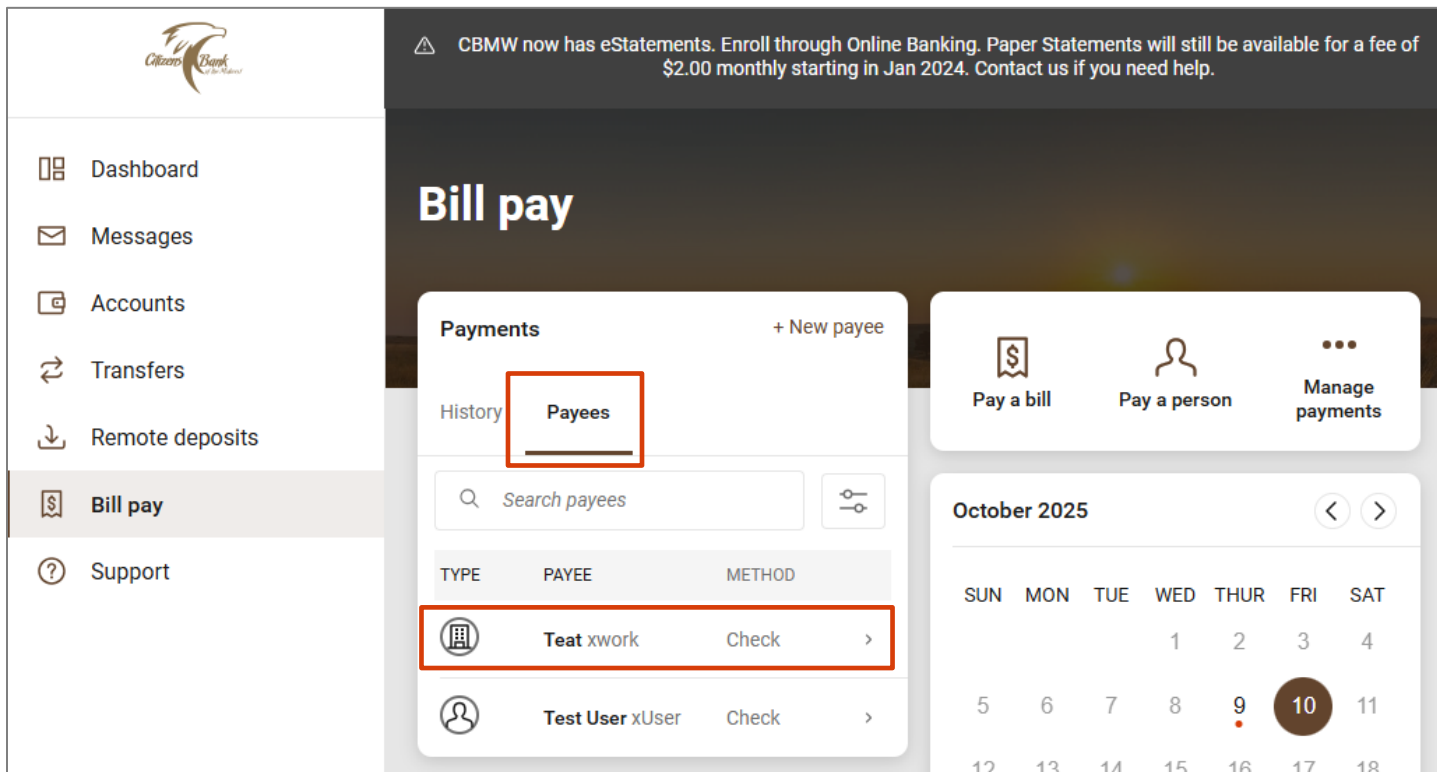
## Step 4

Enter their information and click **Submit**.

## Edit or Delete a Payee

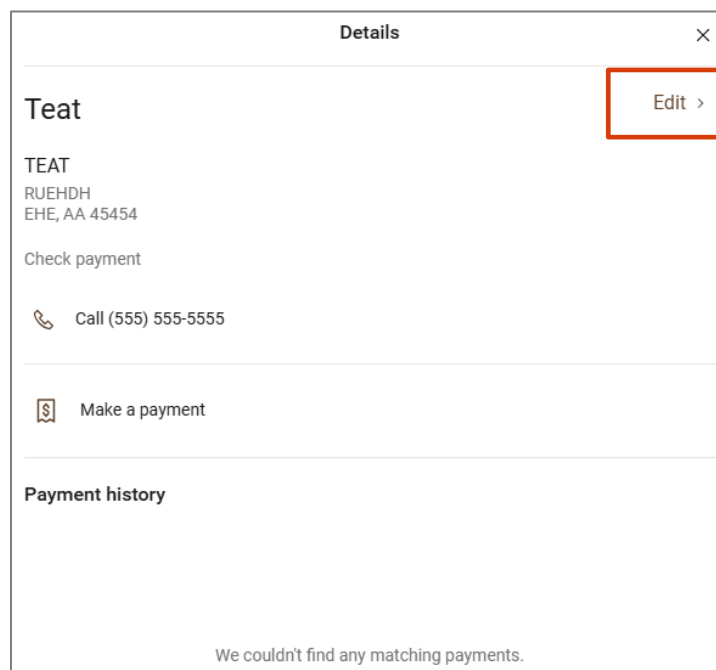
### Step 1

Navigate to the **Bill pay** page and select the **Payees** tab. Then select the payee.




### Step 2

Click **Edit**. You may be prompted to enter your password to authenticate.



## Step 3

Modify the payee's information and click **Save changes** or click the **trash can** icon to delete.

< Edit payee 

Payee name  
TEAT

Payee nickname (optional)  
Teat

Phone number  
(555) 555-5555

Account number  
xwork

Name on bill (optional)  
CITIZENS BANK OF THE MIDWEST TRAINING13

**Payee address**

Street line 1  
RUEHDH

Street line 2 (optional)

City  
EHE

State  
AA

Zip  
45454

Default pay from account  
BUS CHCK 0001

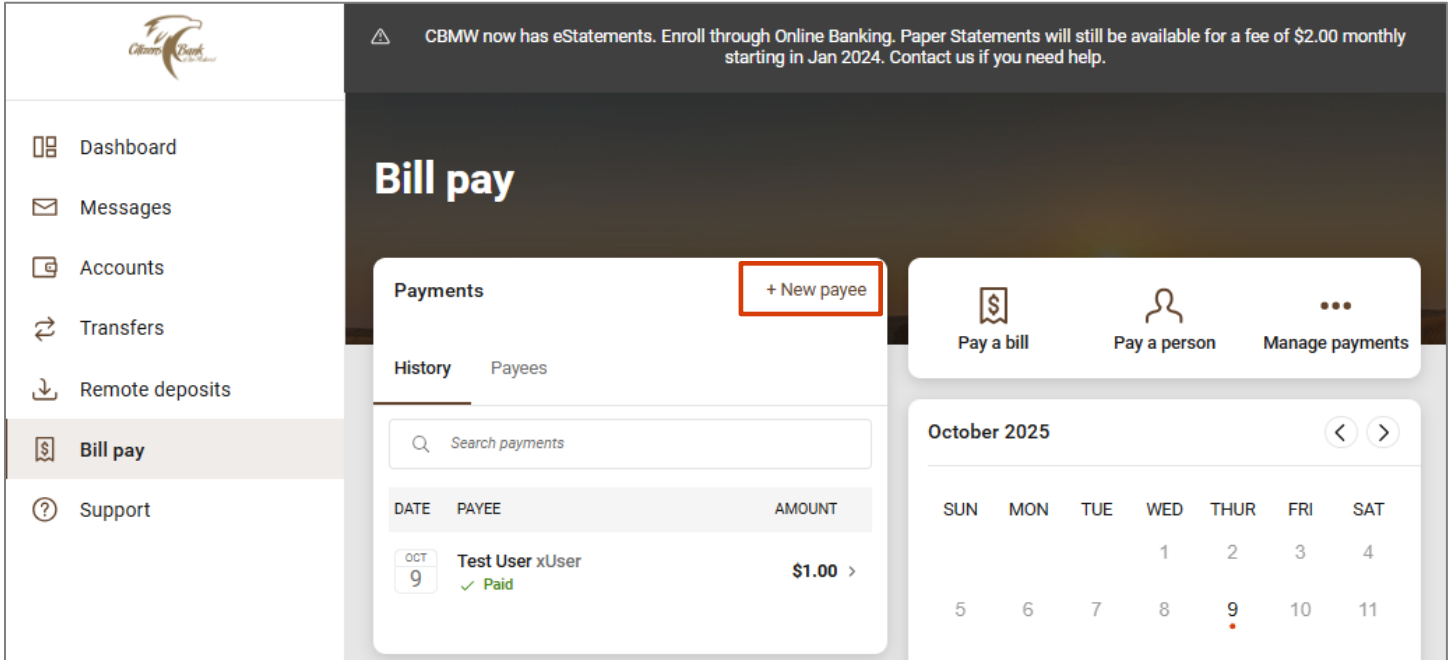
If you have more than one account with bill pay enabled, you may select a different account to use with this payee.

**Save changes**

## Bill Pay

### Add a Payee

Click **Bill pay**. Under Payees Click **New Payee**. Choose whether the new payee is a **Company** or a **Person**.



### Add a Company

Enter the payee's name, phone, your account number, and their address. Click **Submit**.

You may be prompted to enter your password to authenticate.

**Add a bill**

Payee name

Payee nickname (optional)

Phone number

Account number

Name on bill (optional)

**Payee address**

Street line 1

Street line 2 (optional)

City State Zip

Submit

## Add a Person

Select the **payment method** you would like to use, then fill out the details and click **Submit**.

The screenshot shows the 'Add a person' screen with the following options:

- Direct deposit**: Payments are electronically deposited into your payee's account.
- Email**: Your payee will receive an email to accept payments.
- Text message (SMS)**: Your payee will receive a text message to accept payments.
- Check**: Sent by mail to the payee's address.

The screenshot shows the 'Add a person' screen for the 'Check' payment method. The form includes the following fields:

- First name
- Last name
- Nickname (optional)
- Phone number
- Payee address**
  - Street line 1
  - Street line 2 (optional)
  - City
  - State
  - Zip

A 'Submit' button is located at the bottom of the form.

## Pay a Bill

### Step 1

Click Pay a **Bill**.

The screenshot shows the online banking dashboard. The left sidebar contains the following menu items: Dashboard, Messages, Accounts, Transfers, Remote deposits, Bill pay, and Support. The main content area displays a notification about eStatements, a greeting 'Hi, Test Account', and a list of accounts. The 'Pay a bill' button is highlighted with a red box. The accounts shown are:

Account Name	Account Number	Balance	Status
BUS CHCK 0001	x0005	\$3.00	Available
Savings 0001	x5942	\$3.00	Available

The bottom navigation bar includes buttons for Transfer, Pay a person, Pay a bill (highlighted), Message, and eStatements.

## Step 2

Select the payee. Choose the From account for the payment and enter the amount to pay them.

Click **More Options** to see other options such as the ability to future date the payment, make it recurring, or add a memo. Click **Submit** at the bottom of the screen and confirm.

Your payment will appear under the **History** tab.

The screenshot shows the 'Payment Teat' screen. At the top left is a back arrow. The title is 'Payment Teat'. Below it, the 'From' field is set to 'BUS CHCK 0001 x0005'. The 'Amount' field is empty with a '\$' symbol. The 'Frequency' is set to 'Once'. The 'Sends' field is set to 'Today' with a sub-note 'Arrives by Oct 22'. The 'Notes' field is empty with a sub-note 'Add memo or comment'. At the bottom, there is a 'Submit' button and a note 'Payment will be made by check'.

## Pay a Person

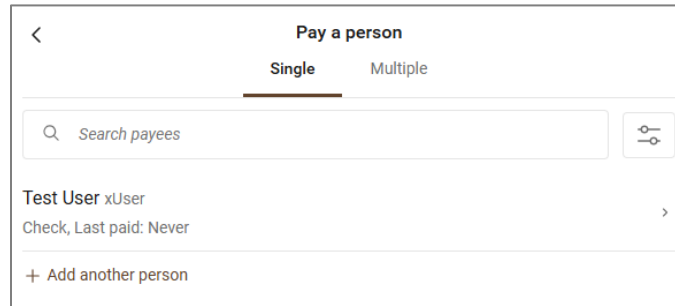
### Step 1

From the Dashboard or Bill Pay click **Pay a Person**.

The screenshot shows the mobile app dashboard. On the left is a navigation menu with options: Dashboard, Messages, Accounts, Transfers, Remote deposits, Bill pay, and Support. The main content area has a header with the Citizens Bank logo and a notification: 'CBMW now has eStatements. Enroll through Online Banking. Paper Statements will still be available for a fee of \$2.00 monthly starting in Jan 2024. Contact us if you need help.' Below the notification is a greeting 'Hi, Test Account' with a 'TC' profile icon. Underneath is a section titled 'Accounts' showing two accounts: 'BUS CHCK 0001 x0005' with '\$3.00 Available' and 'Savings 0001 x5942' with '\$3.00 Available'. At the bottom of the screen are five buttons: 'Transfer', 'Pay a person' (highlighted with a red box), 'Pay a bill', 'Message', and 'eStatements'.

## Step 2

Select the **Single** tab. Select the person you want to pay.



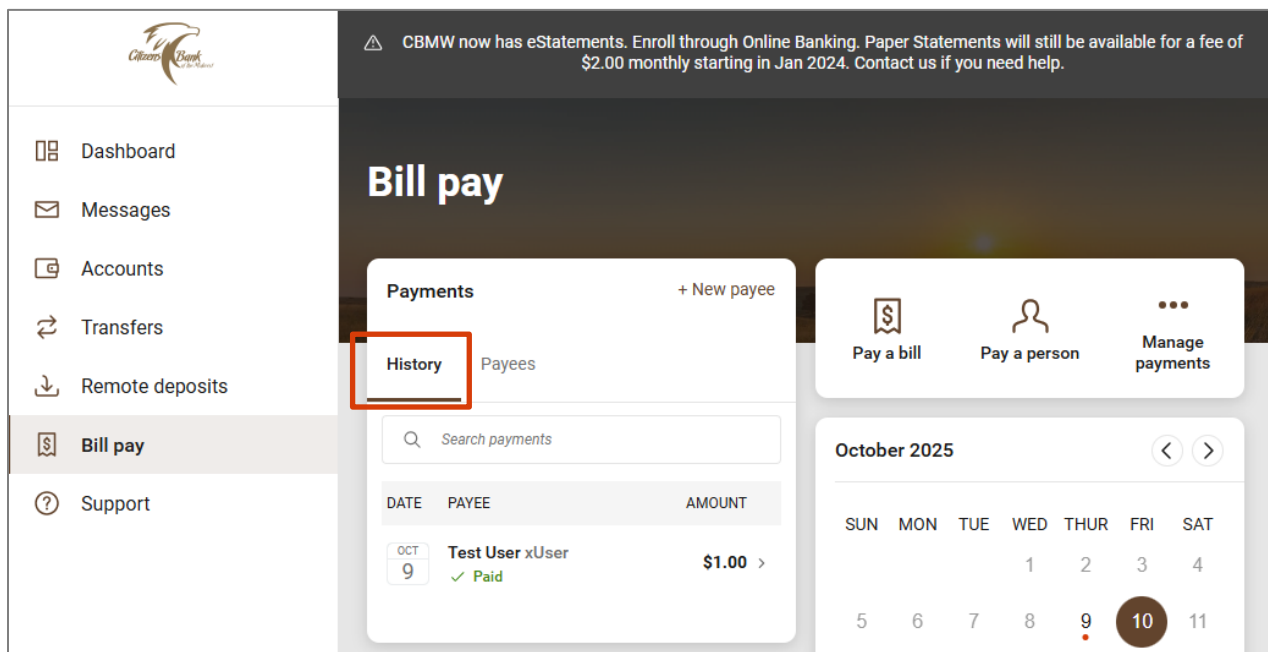
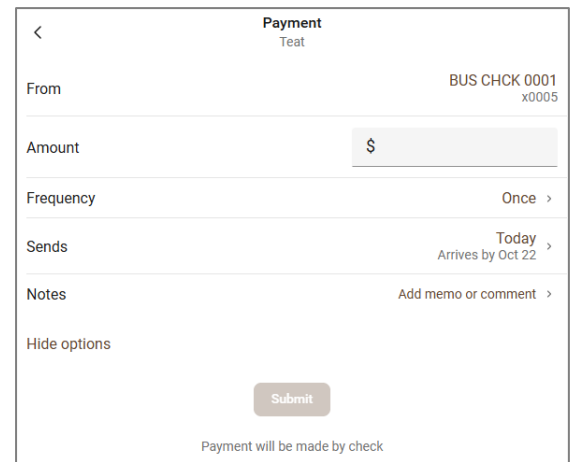
## Step 3

Choose the **From** account for the payment and enter the amount to pay them.

Click **More Options** to see other options such as the ability to future date the payment, make it recurring, or add a memo.

Click **Submit** at the bottom of the screen and confirm.

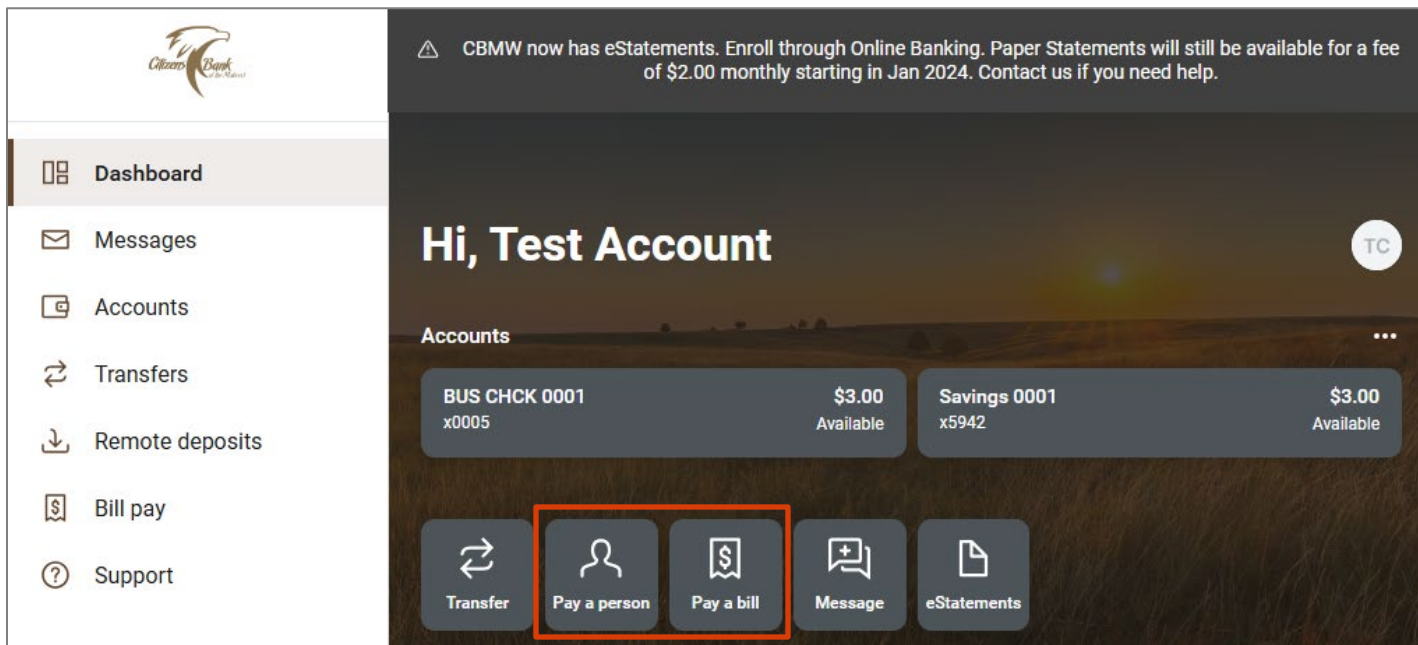
Your payment will appear under the **History** tab.



## Pay Multiple Bills or People

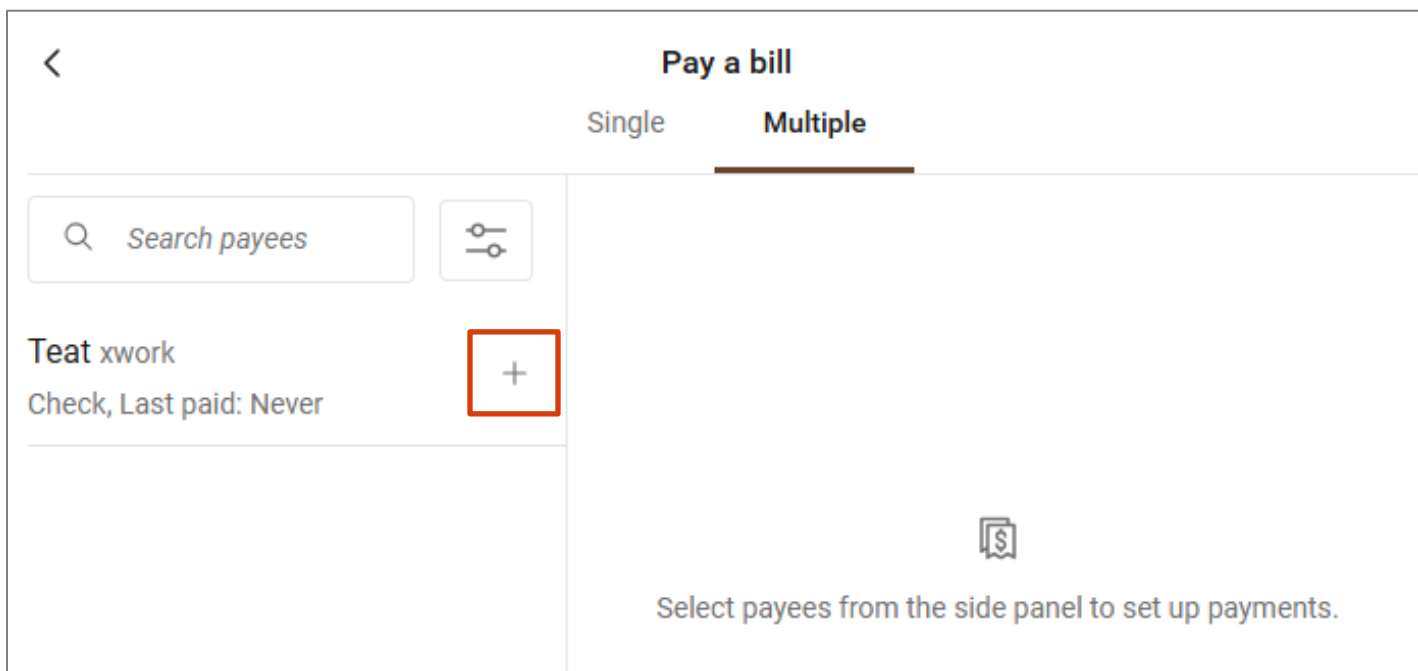
### Step 1

Select **Pay a Bill** or **Pay a Person** from the **Dashboard** or the **Bill pay** page.



### Step 2

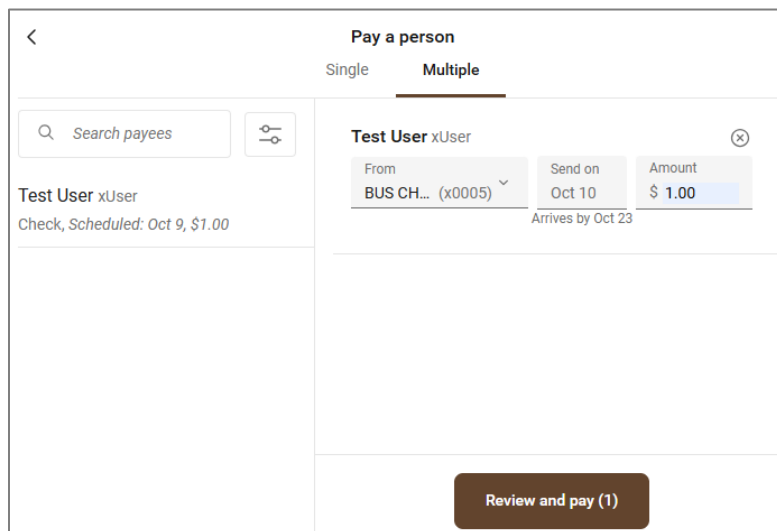
Select the **Multiple** tab and click the + next to the payees to send payments to.



## Step 3

Select the account to pay from, choose the date to send, and enter the amount. Click **Review and pay** then **Submit payments**.

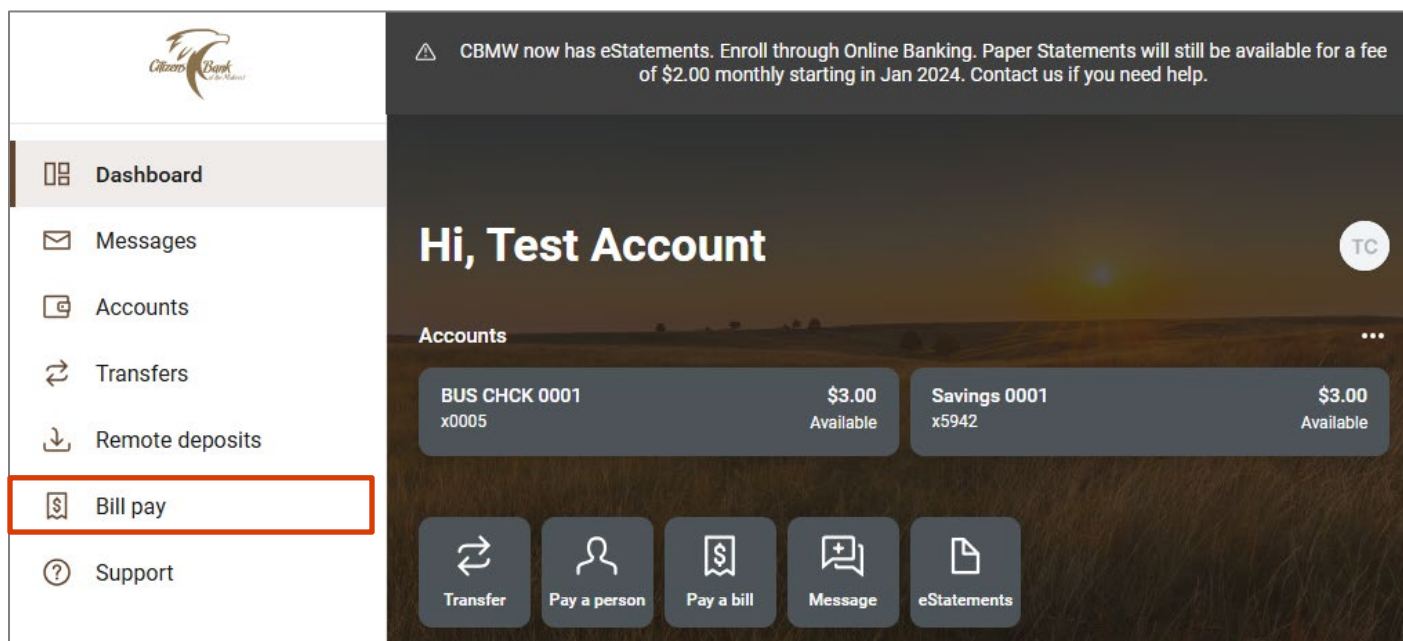
Scheduled payments can be reviewed on the **Dashboard** or on the **Bill pay** page.



## Edit or Delete a Payment

### Step 1

Click **Bill Pay** from the navigation.



## Step 2

Under the **History** tab, select your payment.

The screenshot shows the 'Bill pay' section of a digital banking interface. At the top, there is a notification: 'CBMW now has eStatements. Enroll through Online Banking. Paper Statements will still be available for a fee of \$2.00 monthly starting in Jan 2024. Contact us if you need help.' Below this, the 'Bill pay' title is displayed. The interface is divided into three main sections: a left sidebar with navigation options (Dashboard, Messages, Accounts, Transfers, Remote deposits, Bill pay, Support), a central 'Payments' area, and a right 'Calendar' area. The 'Payments' area has tabs for 'History' and 'Payees'. Under the 'History' tab, there is a search bar and a table of payments. The table has columns for 'DATE', 'PAYEE', and 'AMOUNT'. One payment is highlighted with a red box: 'OCT 9', 'Test User xUser', '\$1.00'. Below the date, it says 'Paid' with a green checkmark. The 'Calendar' area shows 'October 2025' with a grid of dates. The 10th of October is highlighted with a dark circle.

DATE	PAYEE	AMOUNT
OCT 9	Test User xUser	\$1.00

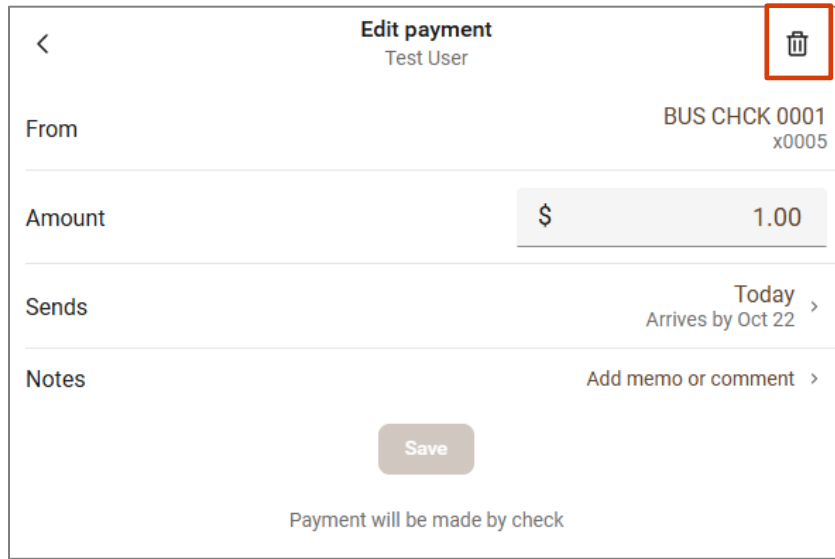
## Step 3

Click Edit.

The screenshot shows a 'Scheduled' payment details modal window. At the top, it says 'Scheduled' with a clock icon and a close button. The main content area displays 'Test User' and '\$1.00'. To the right of the amount is an 'Edit >' button, which is highlighted with a red box. Below the amount, it says 'Standard delivery, by check'. There is a progress indicator for the payment: 'Send on Oct 9' (completed) and 'Estimated arrival Oct 22'. At the bottom, it shows 'From BUS CHCK 0001' and an option to 'Attach to a conversation' with a question mark icon.

## Step 4

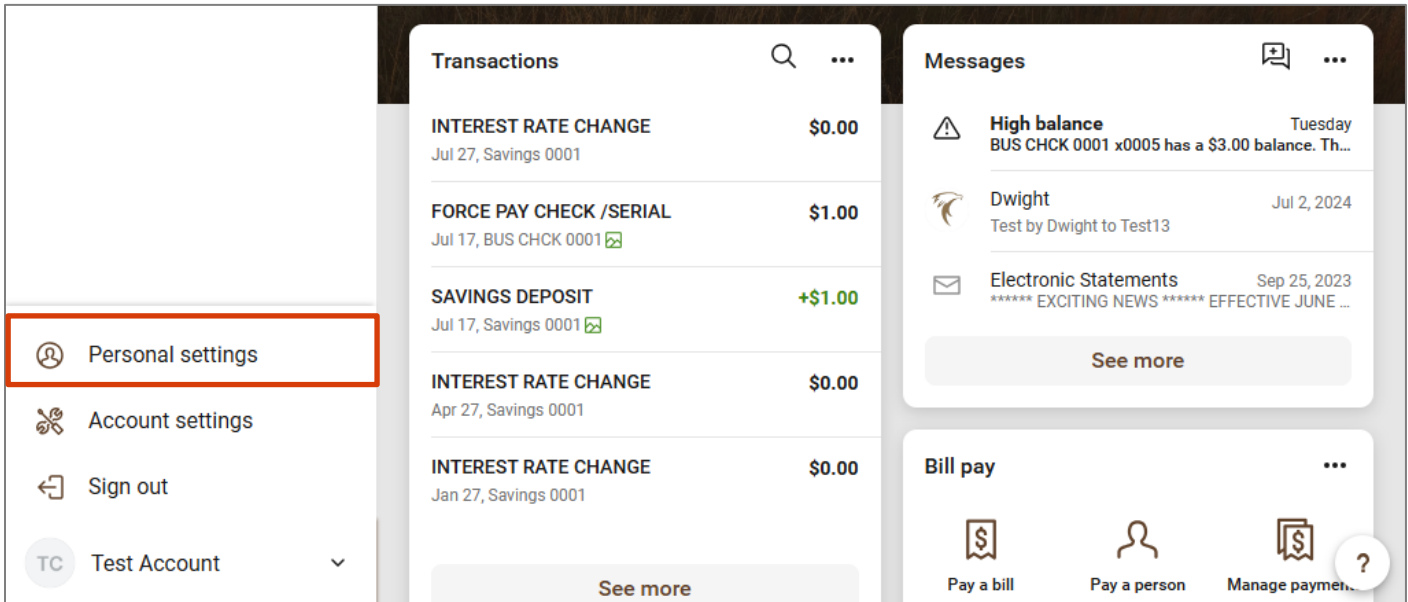
Modify the payee's information or click the **trash can** icon to delete.



## Settings

Manage your profile, security, and other features.

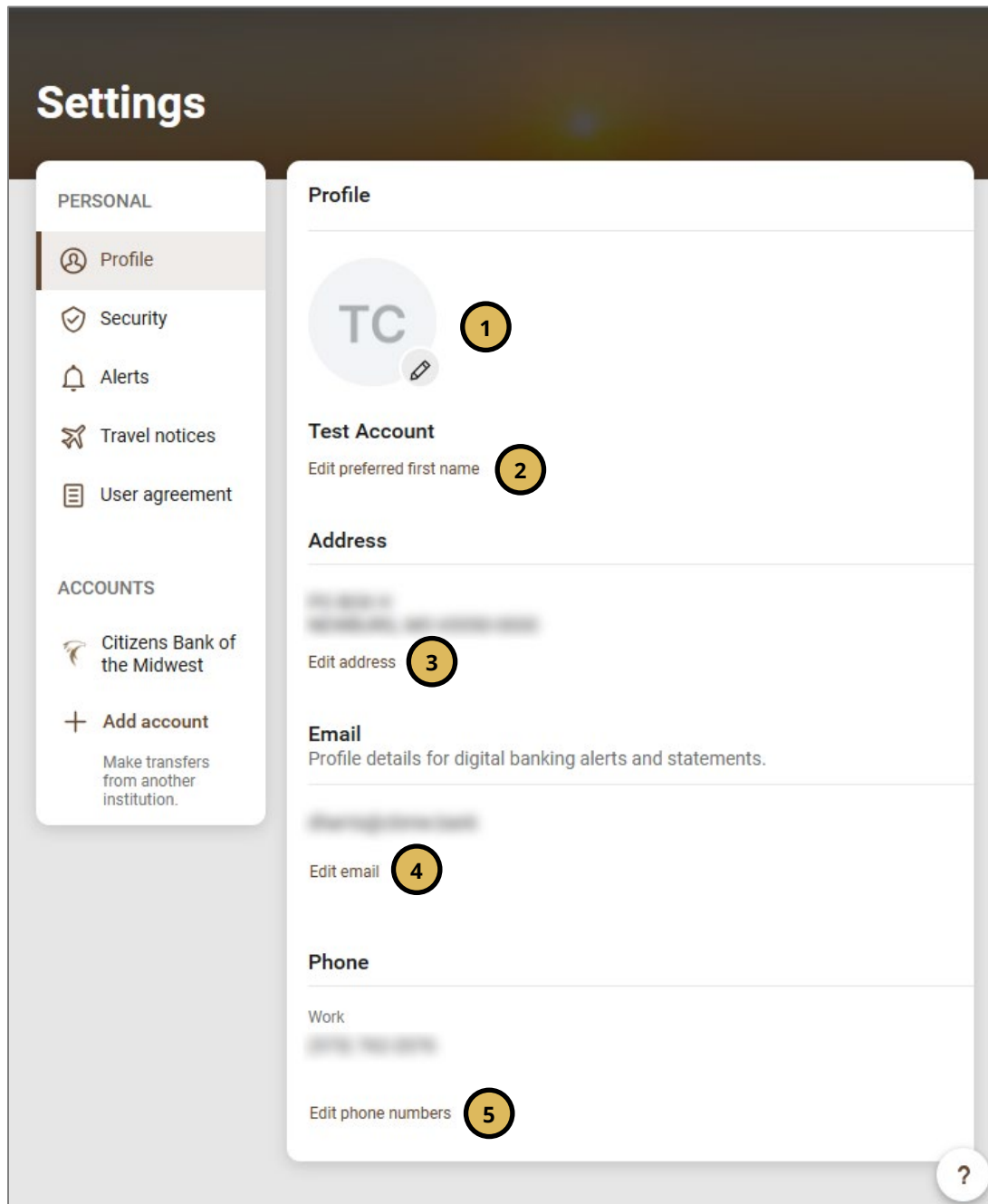
Click your name at the bottom left and select **Personal Settings**.



## Profile

1. **Photo** - Click the **pencil icon** to upload a profile picture, if desired.
2. **First Name** - Click **Edit preferred first name** to change how your name is displayed in online banking.
3. **Address** - Click **Edit address** to send us a request to update your address.
4. **Email** - Click **Edit email** to change your email address.
5. **Phone** - Click **Edit phone numbers** to modify your phone number.

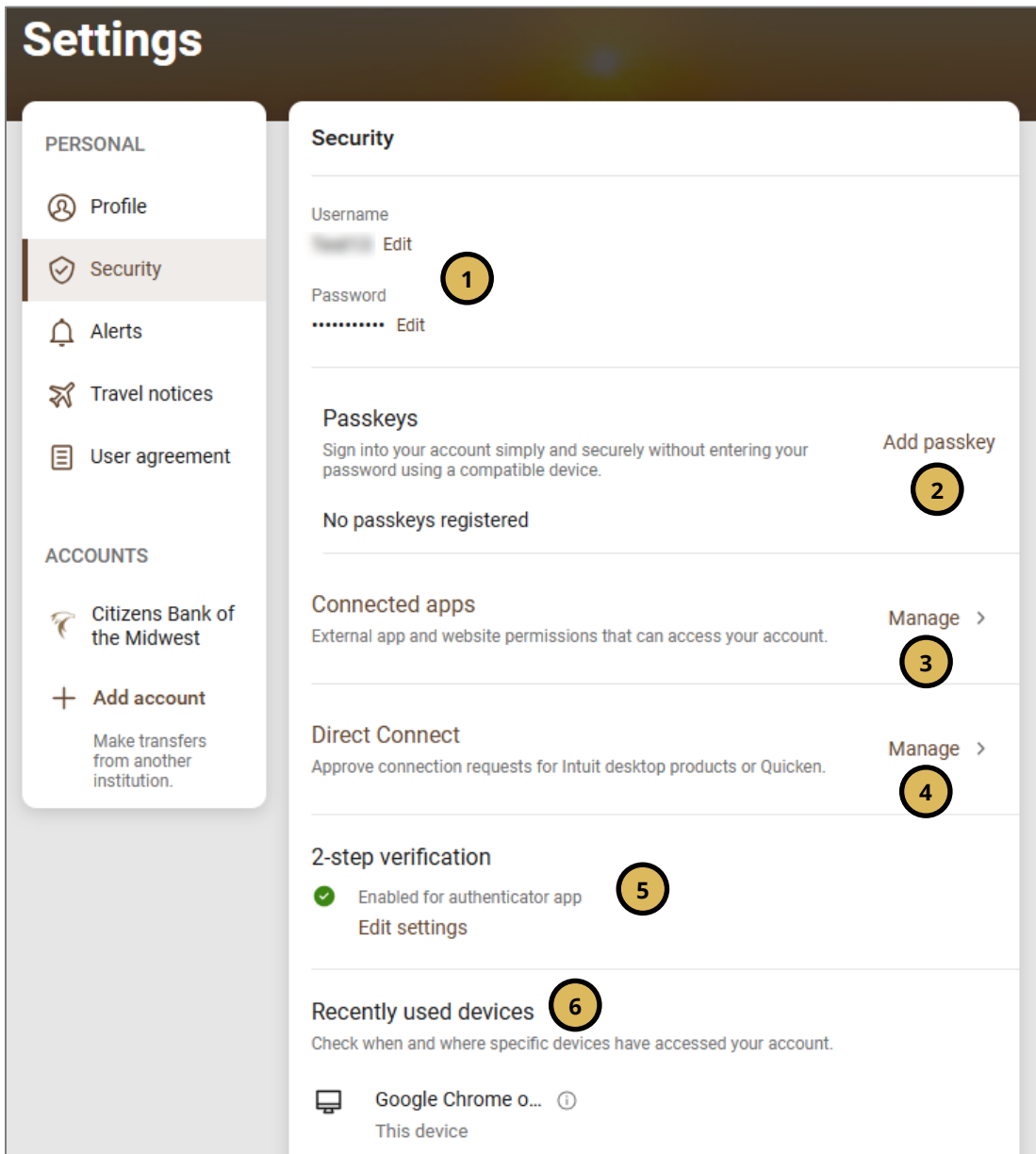
You may be prompted to enter your password in order to authenticate your identity.



## Security

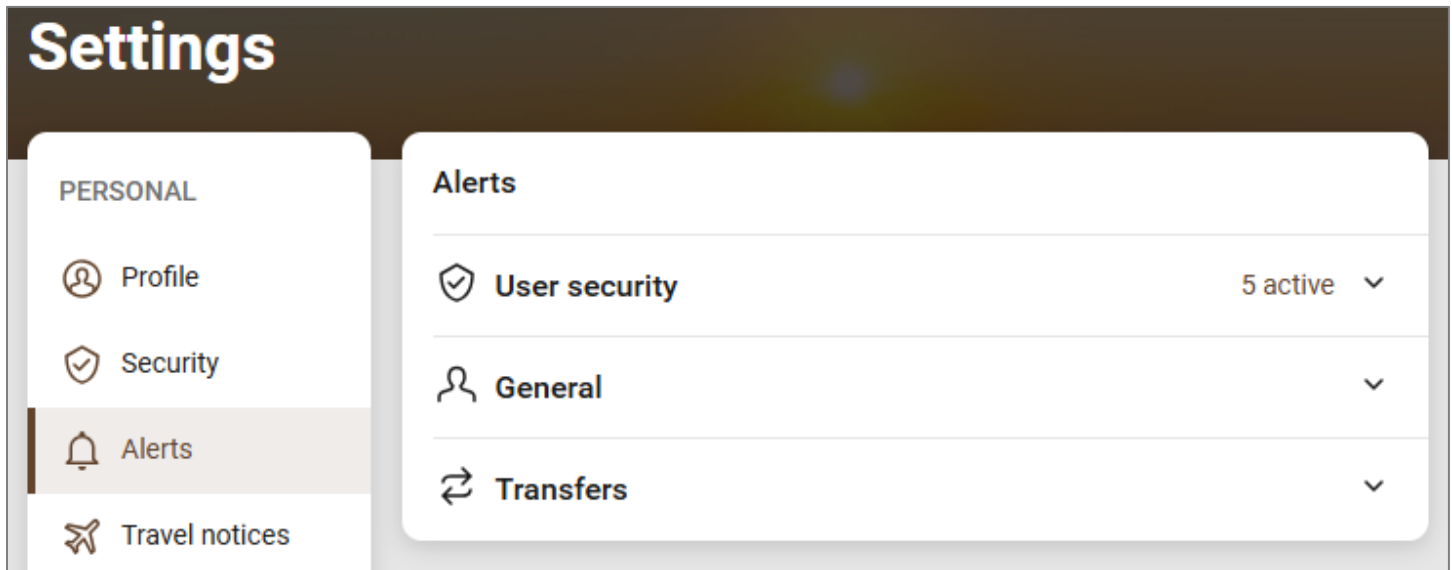
1. **Credentials** - Click **Edit** to update your username and or change your password.
2. **Passkey sign in** - Click **Add passkey** if your device supports it in place of entering a password.
3. **Connected apps** - Manage external apps and websites that can access your account.
4. **Direct Connect** - Approve connection requests for Intuit desktop products or Quicken.
5. **Two-step verification** - Remove or add additional authentication methods.
6. **Recently used devices** - Review devices that have accessed your account. Click Remove to require that device to authenticate with two-factor authentication upon their next login.

You may be prompted to enter your password in order to authenticate your identity.



## Alerts

Users can choose email, SMS or in-app message if triggered. Select the category and choose alerts for each.



### User Security Alerts

The following alerts will automatically be sent to the method(s) of your choice. Email is required.

- Login from new device.
- Email address change.
- Password change.
- Mobile phone change.
- Username change.

### General Alerts

Users have the ability to adjust these General Alerts:

- Incoming ACH credit or debit
- Certificate or loan matured
- Insufficient funds
- Statement available
- Incoming wire

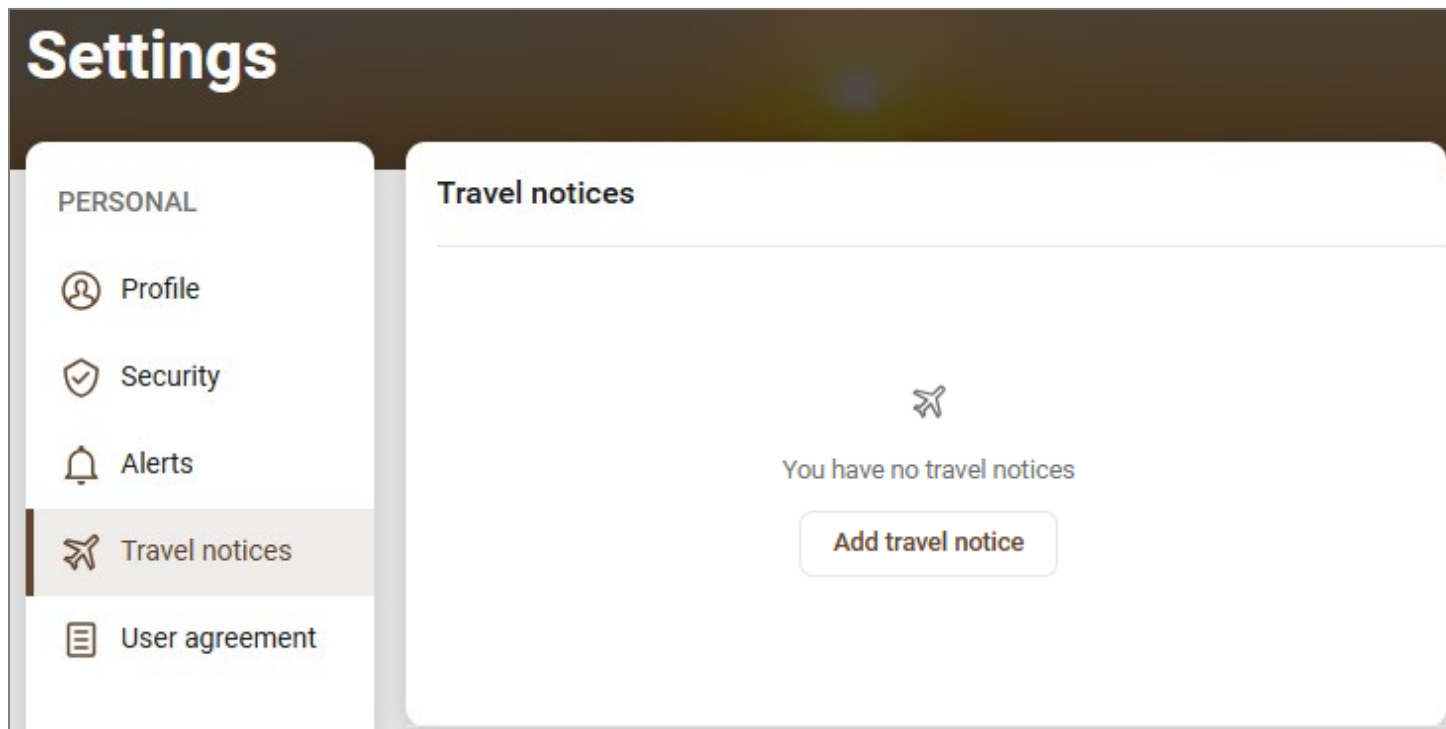
### Transfer Alerts

Users have the ability to adjust these Transfer Alerts:

- Scheduled transfer deleted, expired or expiring
- Transfer failed

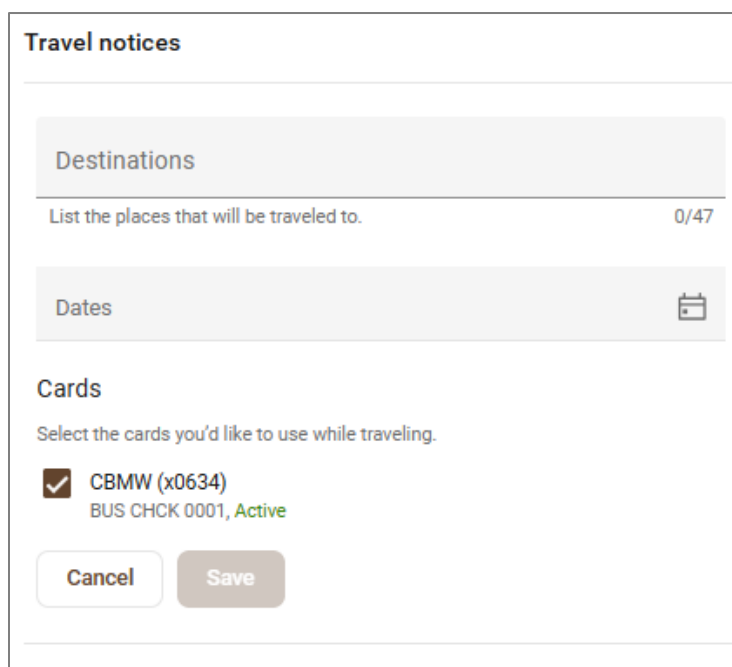
## Travel Notices

Cards which have a Travel Notice will appear in this space.



## Add a Travel Notice

Click **Add travel notice** and fill in the details. Click **Save**. You may be prompted to enter your password to authenticate.

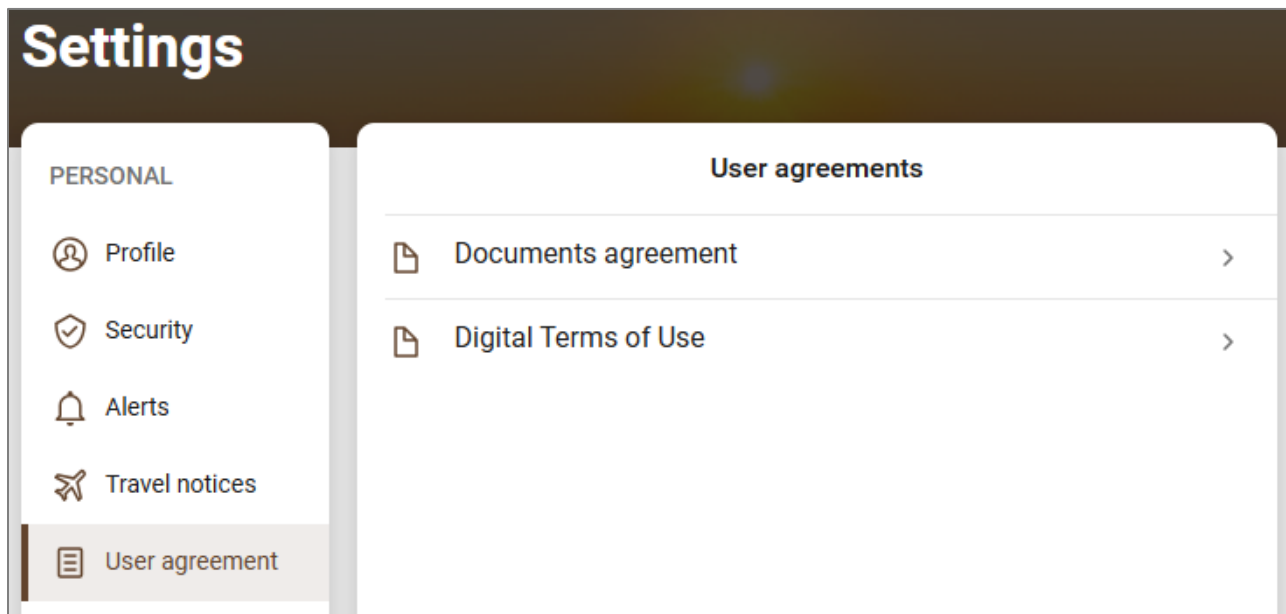


The form is titled 'Travel notices' and contains the following sections:

- Destinations:** A text input field with the placeholder 'List the places that will be traveled to.' and a character count '0/47'.
- Dates:** A date selection field with a calendar icon.
- Cards:** A section titled 'Cards' with the instruction 'Select the cards you'd like to use while traveling.' Below this, there is a checked checkbox next to 'CBMW (x0634) BUS CHCK 0001, Active'.
- Buttons:** 'Cancel' and 'Save' buttons at the bottom.

## User Agreement

View the **Documents agreement** and **Digital Terms of Use** here.



## Support

Click **Support** on the navigation menu to access a dedicated support page. You may send a message from here or view the phone number to call support. A support card is also available on the **Dashboard**.

