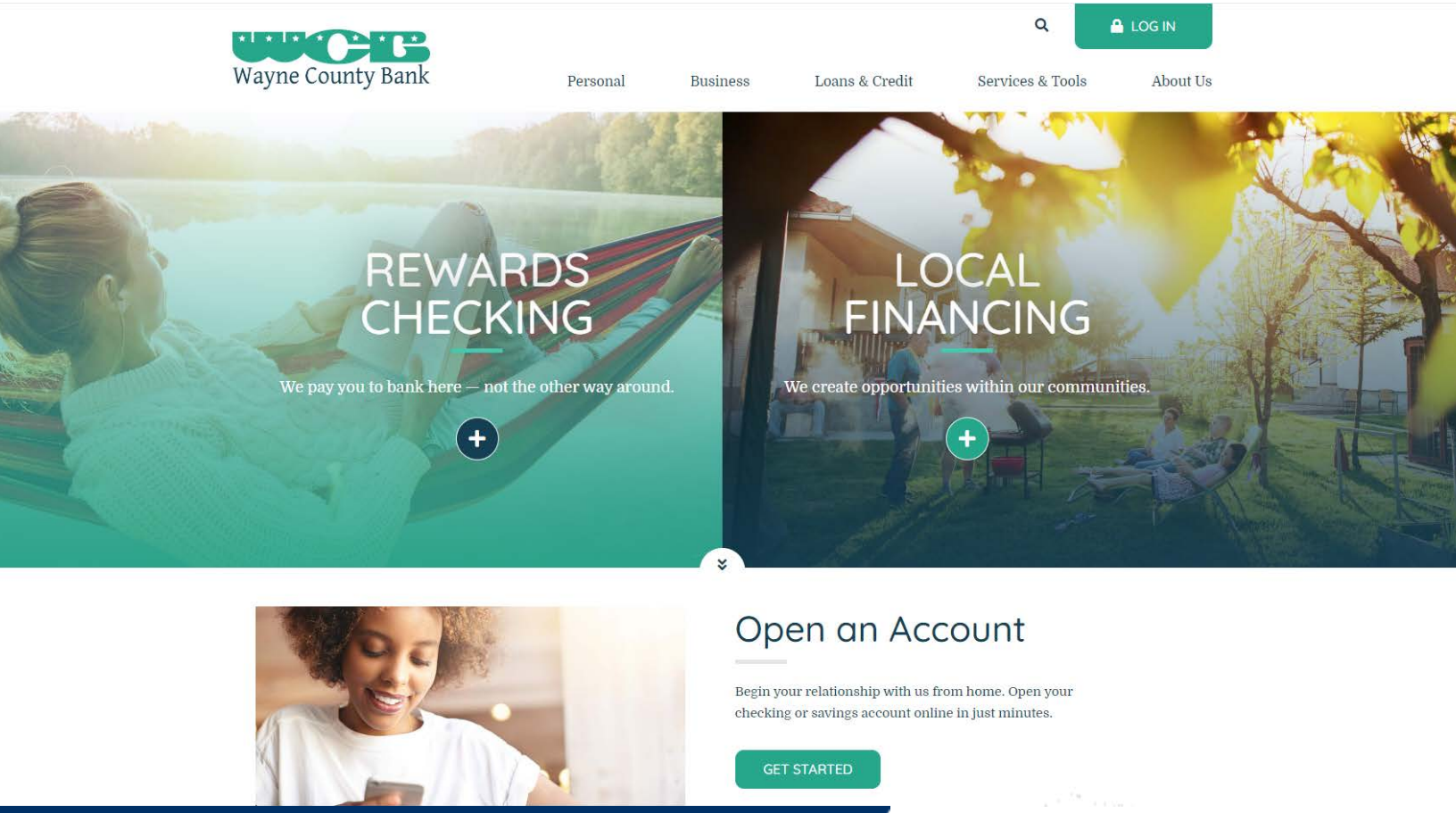
Online Banking User Manual



Open an Account

Begin your relationship with us from home. Open your checking or savings account online in just minutes.

GET STARTED

Wayne County Bank © 2020
216 S High St
Waynesboro, TN 38485
(931) 722-5438

www.waynecountybank.com

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Online Banking Enrollment

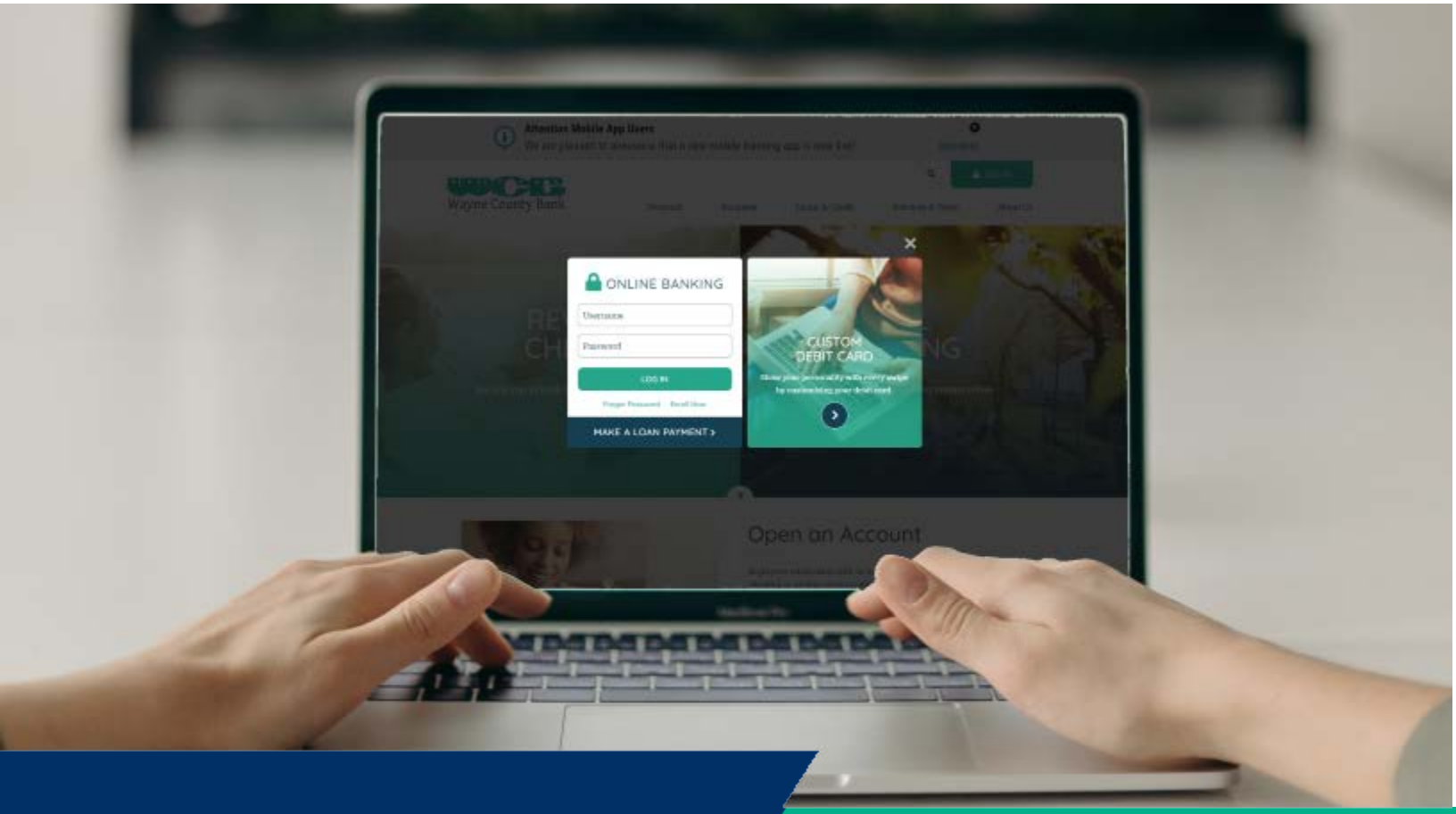
Welcome to the new look and feel for Wayne County Bank's online banking services. This manual is intended to give insight to the new features of the online banking and provide a how-to guide to those same great services you are already accustomed to.

Step 1
- Browse to waynecountybank.com

Step 2
- Fill out the online banking enrollment application

Step 3
- Await the temporary password
- A Password will be emailed to you within 1 business day

Step 4
- Log in with Temporary password
- Complete initial login process and access your account



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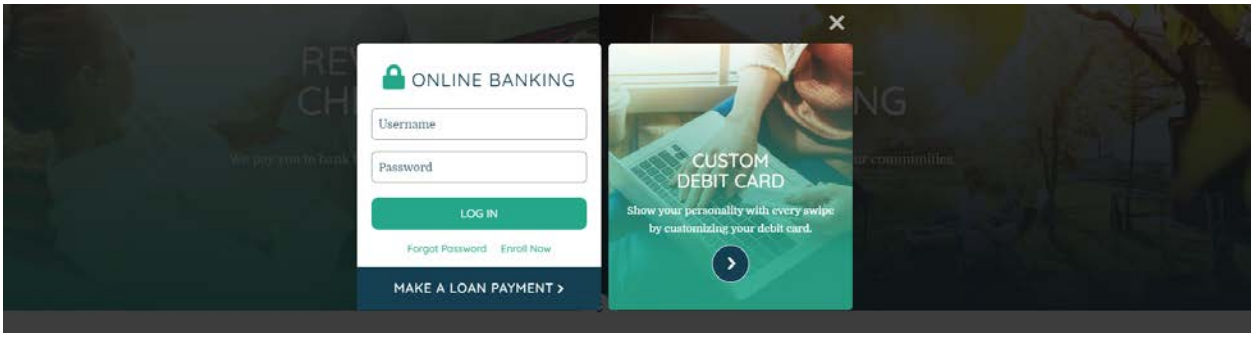
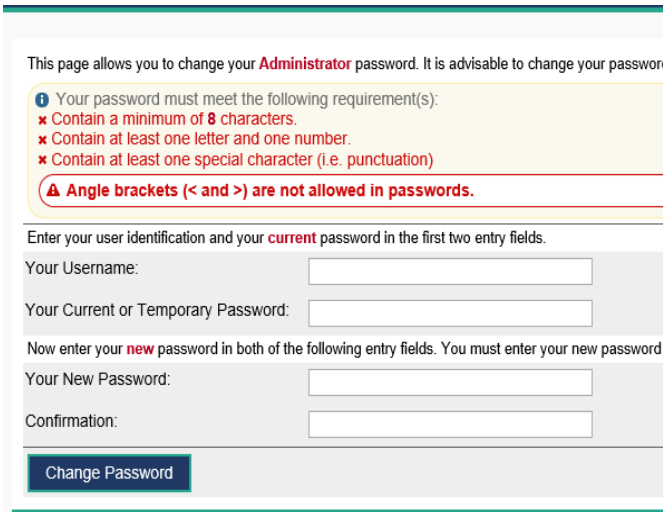
Initial Login Process



Once a temporary password has been received, it is now time to login. Unless otherwise noted, your username will be what was requested on the enrollment application.

1) Change Your Password



The "Change Password" page will be presented upon your initial login.

Password Requirements

- Contain a Minimum of 8 Characters
- Contain at least one letter and one number
- Contain at least one special character

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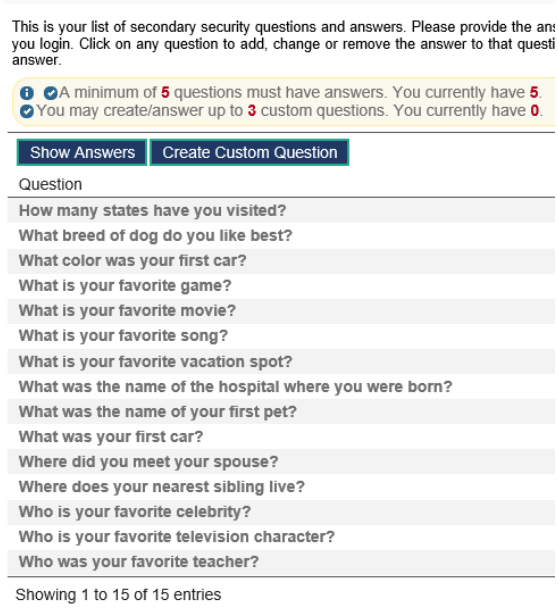
2) Answer Security Questions

Security questions will be presented once you have changed your password. These questions provide multi-layered security for the online banking platform.

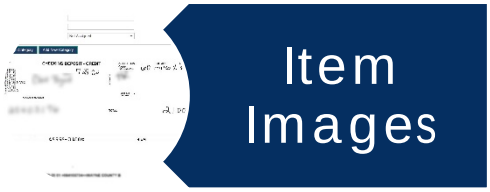
This is a **one-time** process.

Choose **5** questions to answer. These can be edited later through your online banking security settings.



3) Explore

Account Overview



Item Images

Statements

Account History

BillPay

Account Alerts

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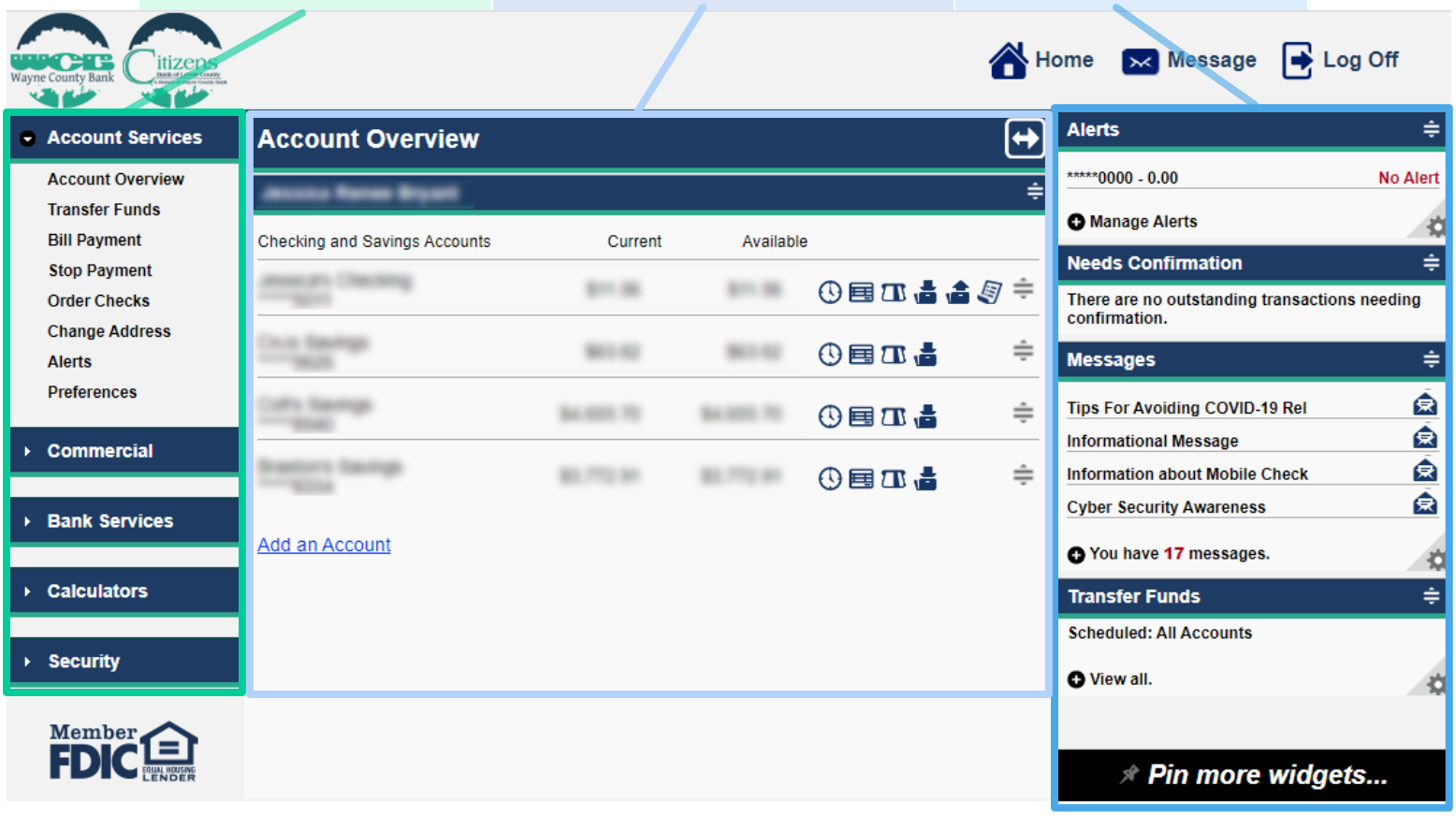
Online Banking Interface

Account Overview

You will have a "Quick Options" menu on the left side of your screen. You will be able to access all of the features and options of our online banking system from this menu.

The "Account Overview" section creates a convenient summary page for all of your accounts.

Notice the "Widgets Toolbar" on the right. This feature comes preloaded with widgets such as Alerts, Messages, Statements, and Transfer Funds.



Quick Access Icons

Account History; Account Summary; Pending/Memo Post; Transfer To; Transfer From; Statements; Drag to Re-order

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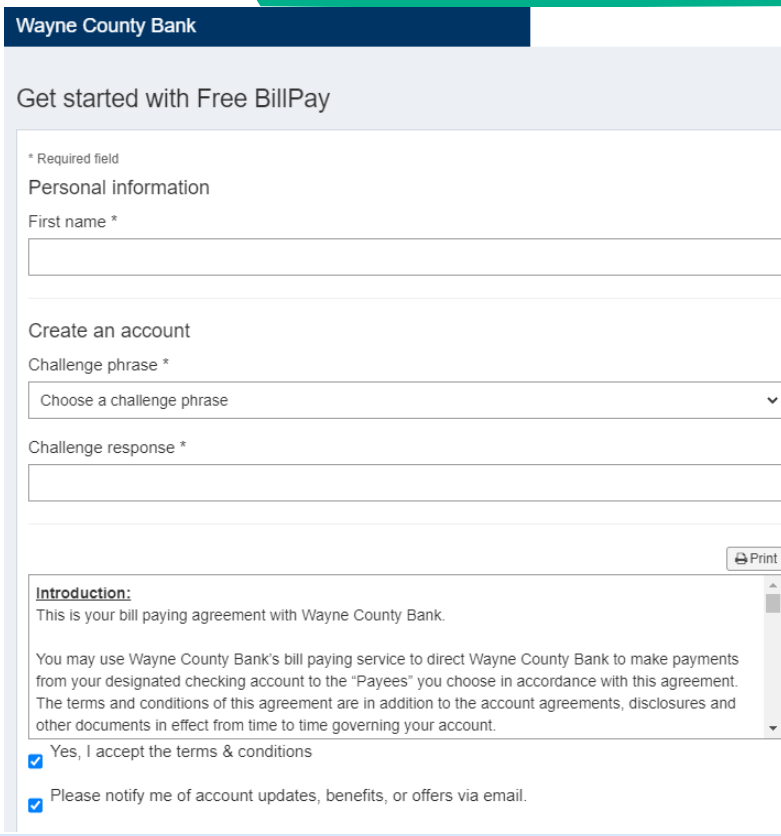
Bill Pay

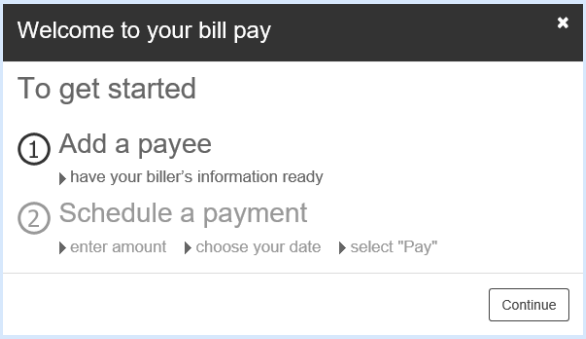
Step 1: Setup your new bill pay product.

Users are required to enroll and agree to the bill pay Terms and Conditions upon the first-time using bill pay.

The bill pay enrollment can be completed while logged in on online banking.



Step 2: Add a Payee



When adding a payee, all fields with an asterisk (*) beside it must be filled out for the form to process. This includes Name, Zip Code, Address, City, and State.

Also, make sure that you choose the account that you want the money transferred from. The setup wizard will help you complete the form.

Note: Be sure to fill out all addresses in their entirety. Example:

✓ 123 Main Street ✗ 123 main ST.

Step 3: Send Money

1. Select the payee
2. Enter amount to pay
3. Select Process Date
4. Select "Pay all" to process

Note: **Electronic** payments are processed via ACH and take 3 business days to complete

Check payments are sent via mail and rely solely on the Postal Service for delivery.

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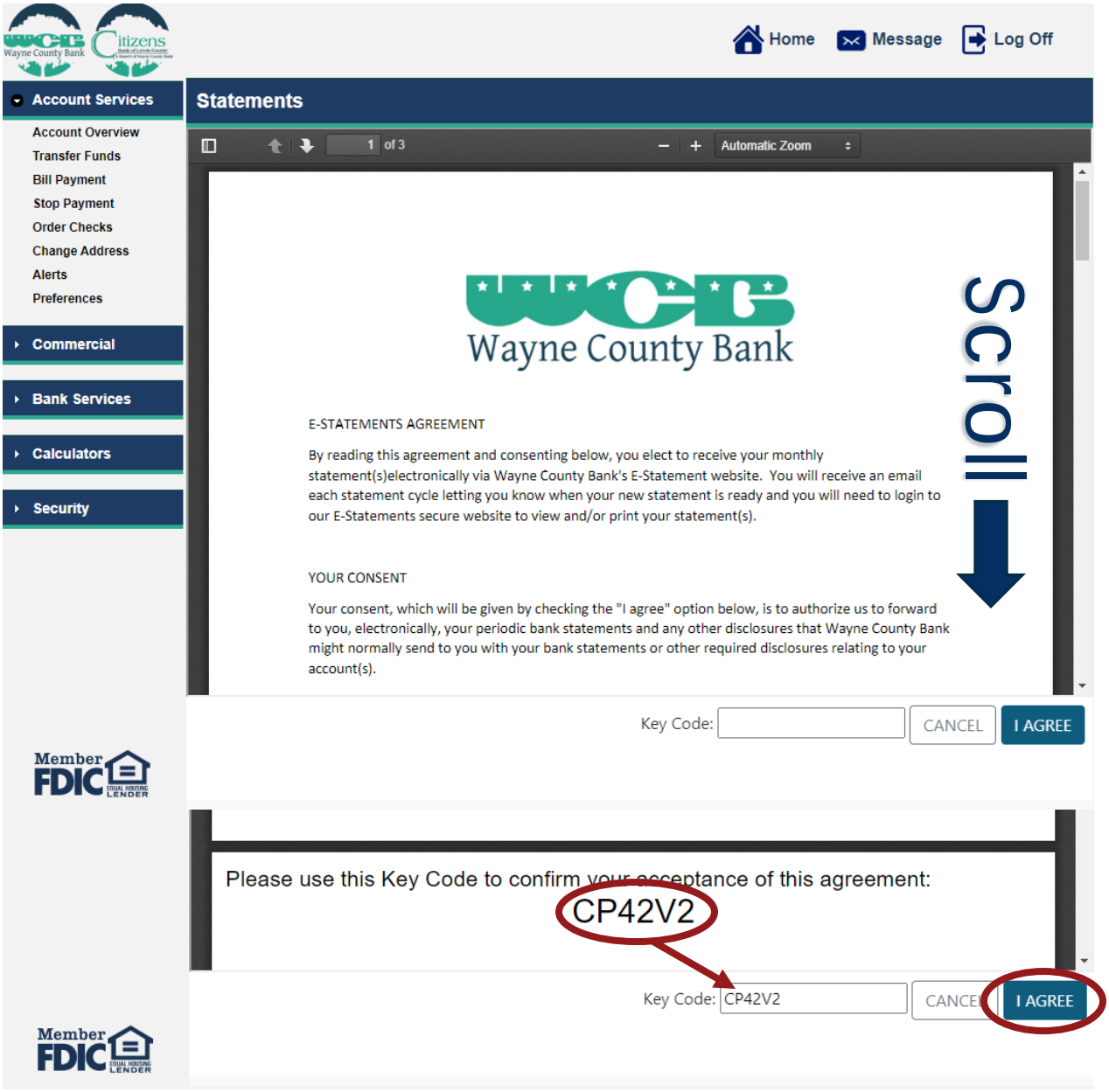
Statements

If this is your first time accessing your statements electronically, you will need to accept the E-Statement Agreement and enter the generated Key Code.



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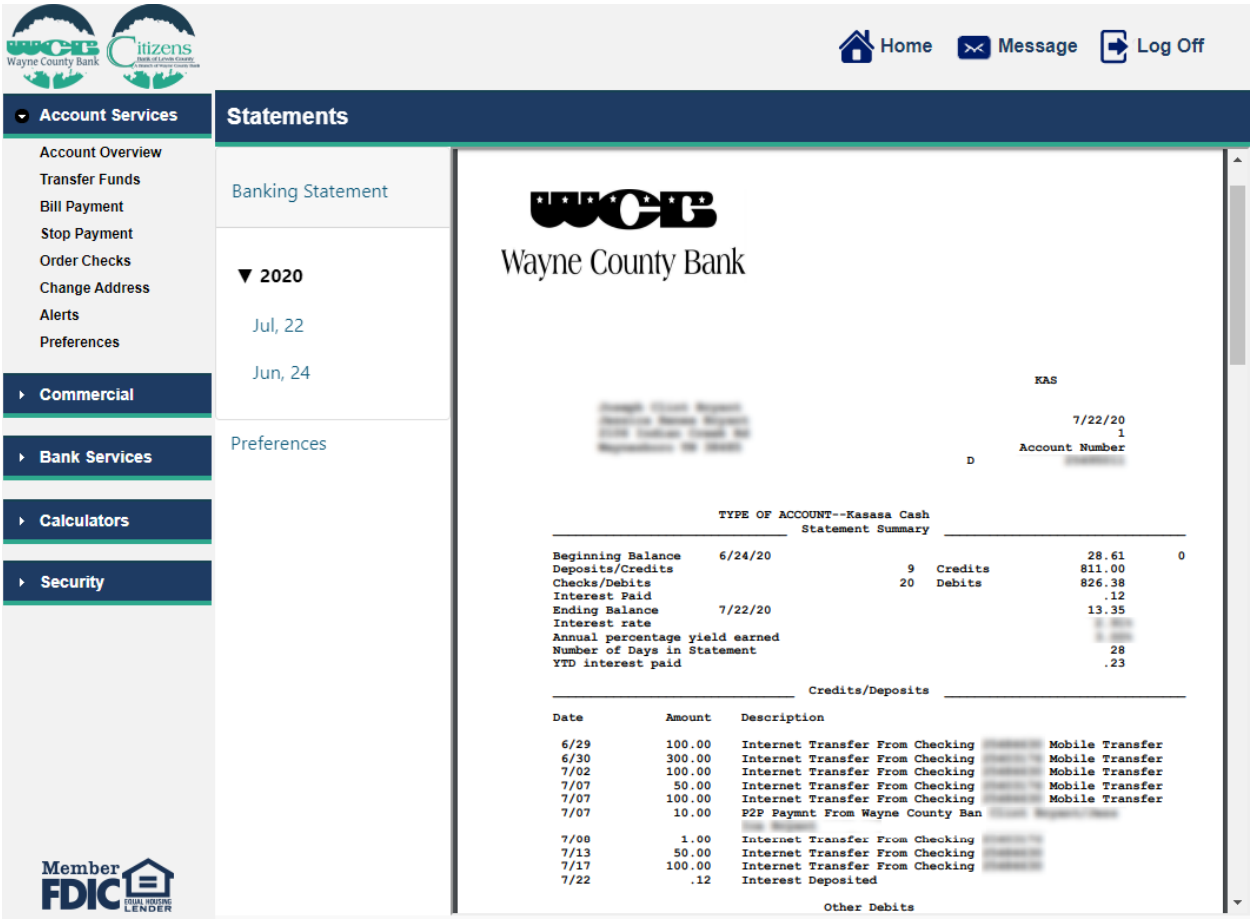
Once the E-Statement Agreement has been accepted, you will then be directed to the statement screen for the selected account.



Statement Options

View

Print

Save

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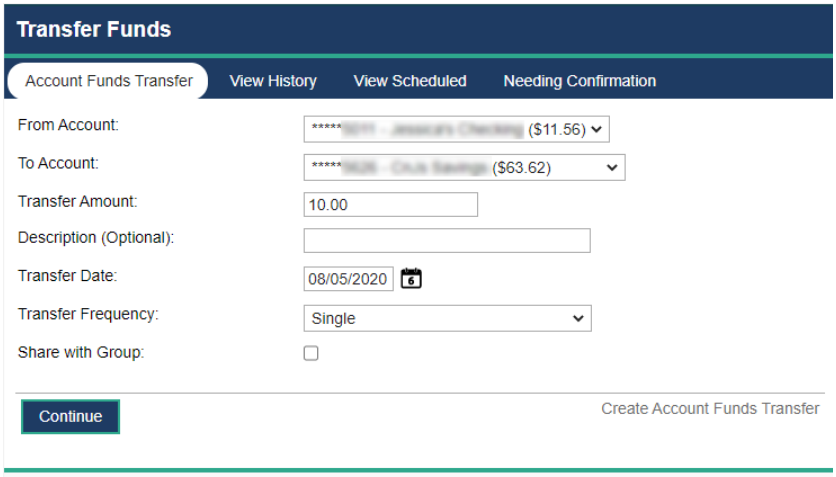
Transfer Funds

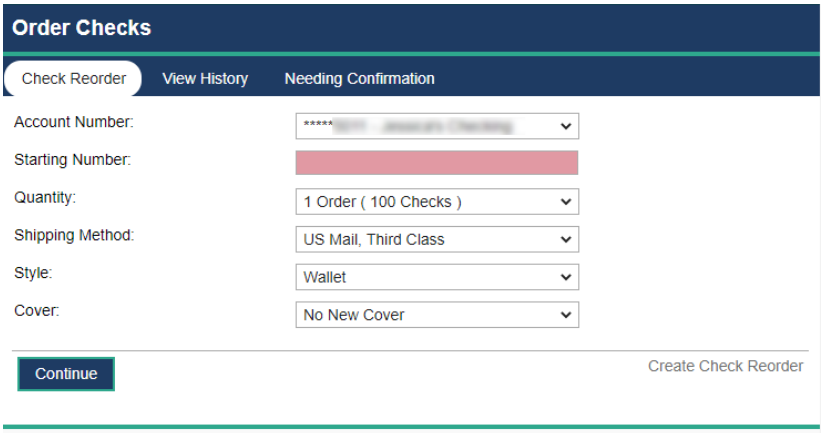
From the "Transfer Funds" tab you will be able to transfer funds from one account to another.

1) Select your "To" and "From" accounts.
2) Specify Transfer Amount
3) Click "Continue"
4) Done! Your transaction will post immediately!

Note: You can also set a recurring transfer from the "Transfer Frequency" drop-down list.



Order Checks



The Order Checks module allows you to place your check order directly from online banking!

Specify the starting check number and quantity. Expect your checks in the mail within 7-10 business days.

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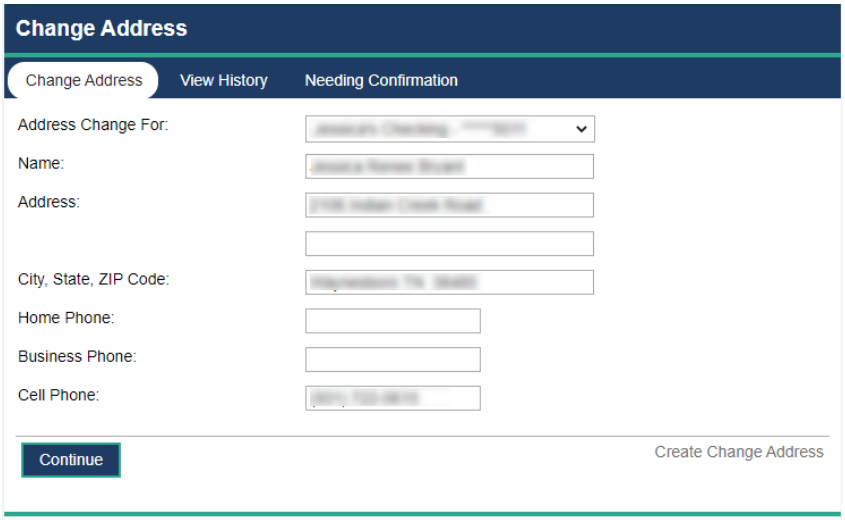
Change Address



The "Change Address" module allows you to update your mailing address and view your past address changes.

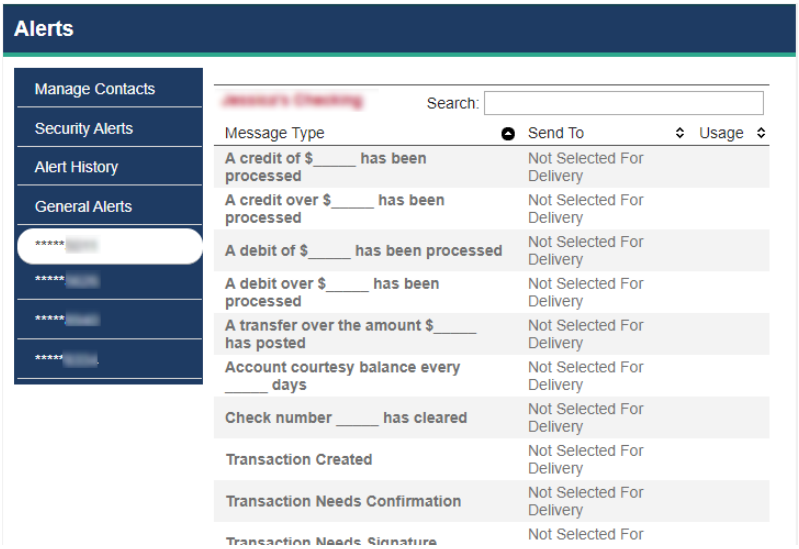
Note: All address changes are manually entered by a WCB Employee. This feature does not update the address in real-time.

Alerts

Account alerts can be set for each account.

Keep tabs on...

- Balance Thresholds
- Unauthorized Debits
- Transfers
- Password Change
- Etc...



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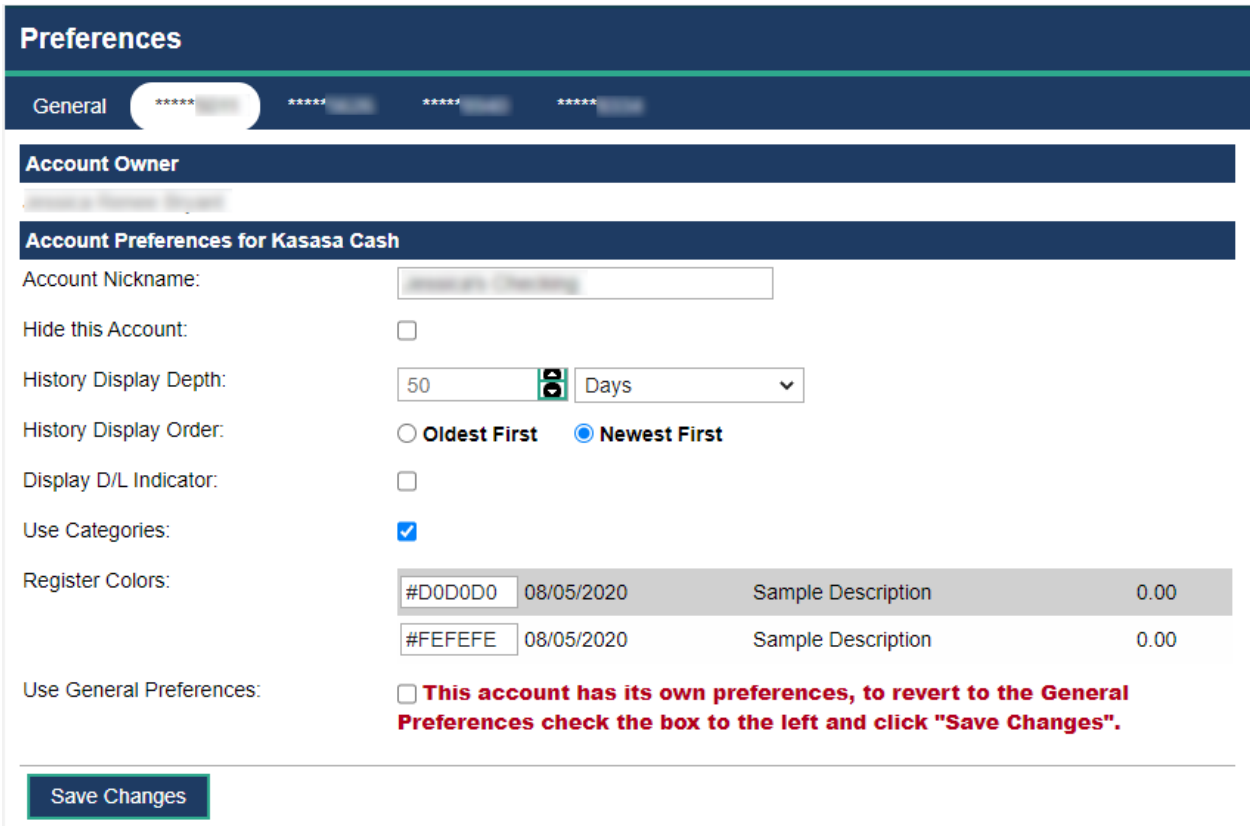
Preferences

The “Preferences” module allows you to customize your online banking experience.



Account Nickname	• Customize the account name
Hide this Account	• Account will be hidden from view
History Display Depth	• Set how much history to display
History Display Order	• Allows you to choose if you want to view your history from oldest to newest (ascending) or newest to oldest (descending).
Use Categories	• Allows the account transactions to be sorted into specific groups.
Register Colors	• Specify how the history will be displayed on each account.
Use General Preferences	• Check the box and click "Save Changes" to revert back to the default account settings.

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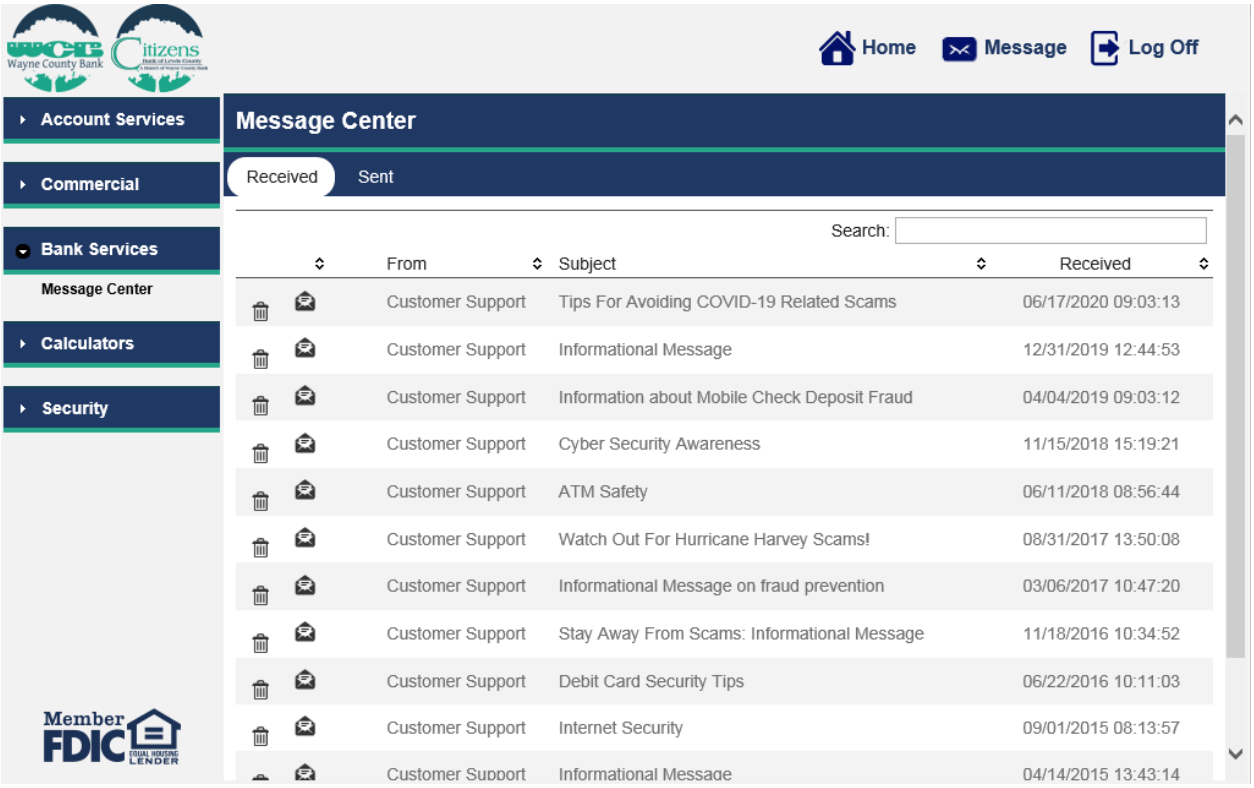
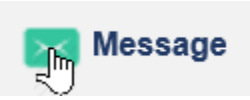
Message Center



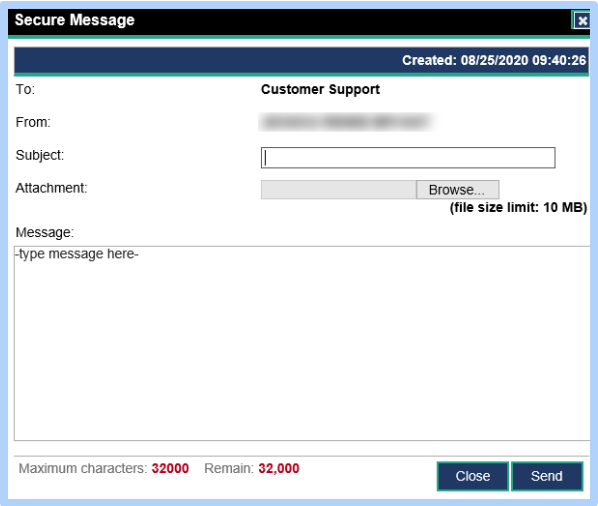
Send and Receive messages securely to the bank using your Message Center provided within online banking.

How to Send a Message



Click the "Message" button in the top right corner to begin.

Enter a Subject and content in the Message body to submit your secure message. Click the "Send" button to complete the send process.



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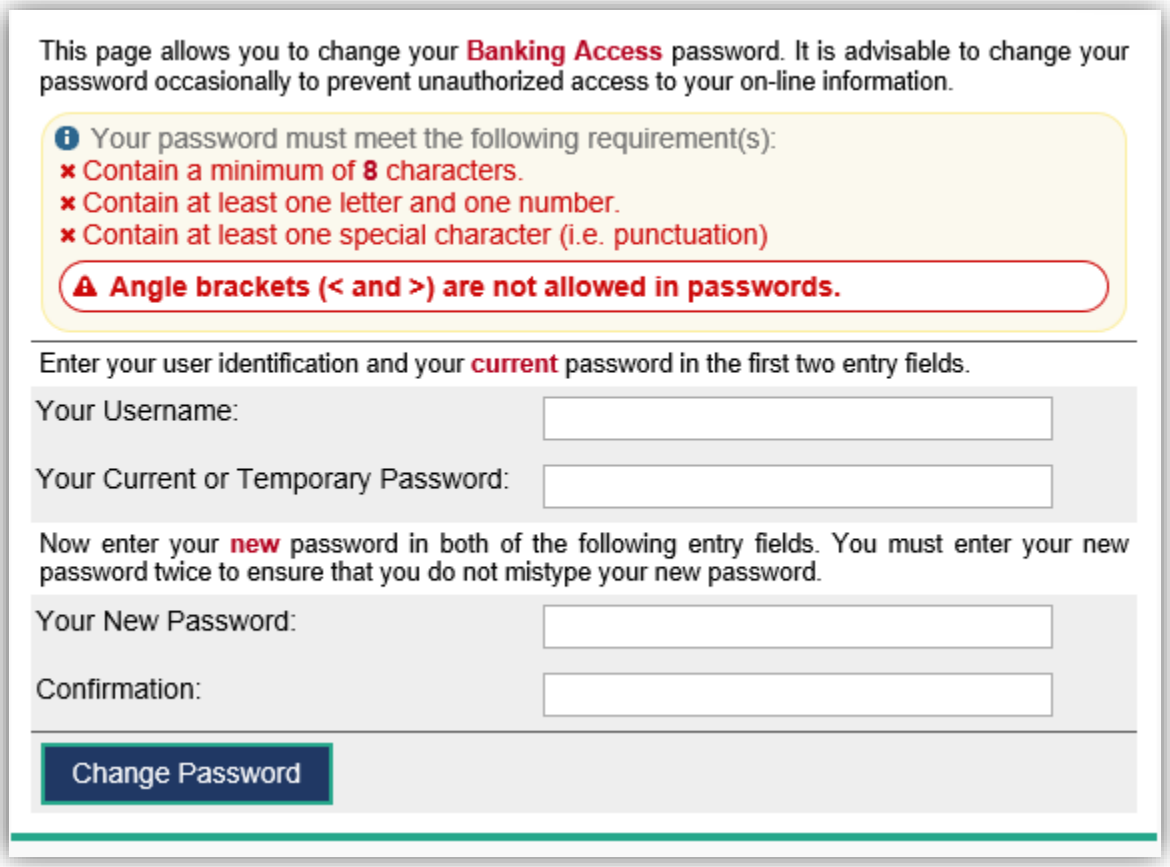
Change Password

The Change Password module is where you can change your password. It is a good idea to change your password occasionally for advanced protection.



NOTE:

You will need to enter your username along with your current password before entering a new password. Your new password will need to be entered in the "Your New Password" field and the "Confirmation" field. Once all fields are complete, click the "Change Password" button. Your new password will take effect immidiately.

Password Requirements

- Contain a Minimum of 8 Characters
- Contain at least one letter and one number
- Contain at least one special character

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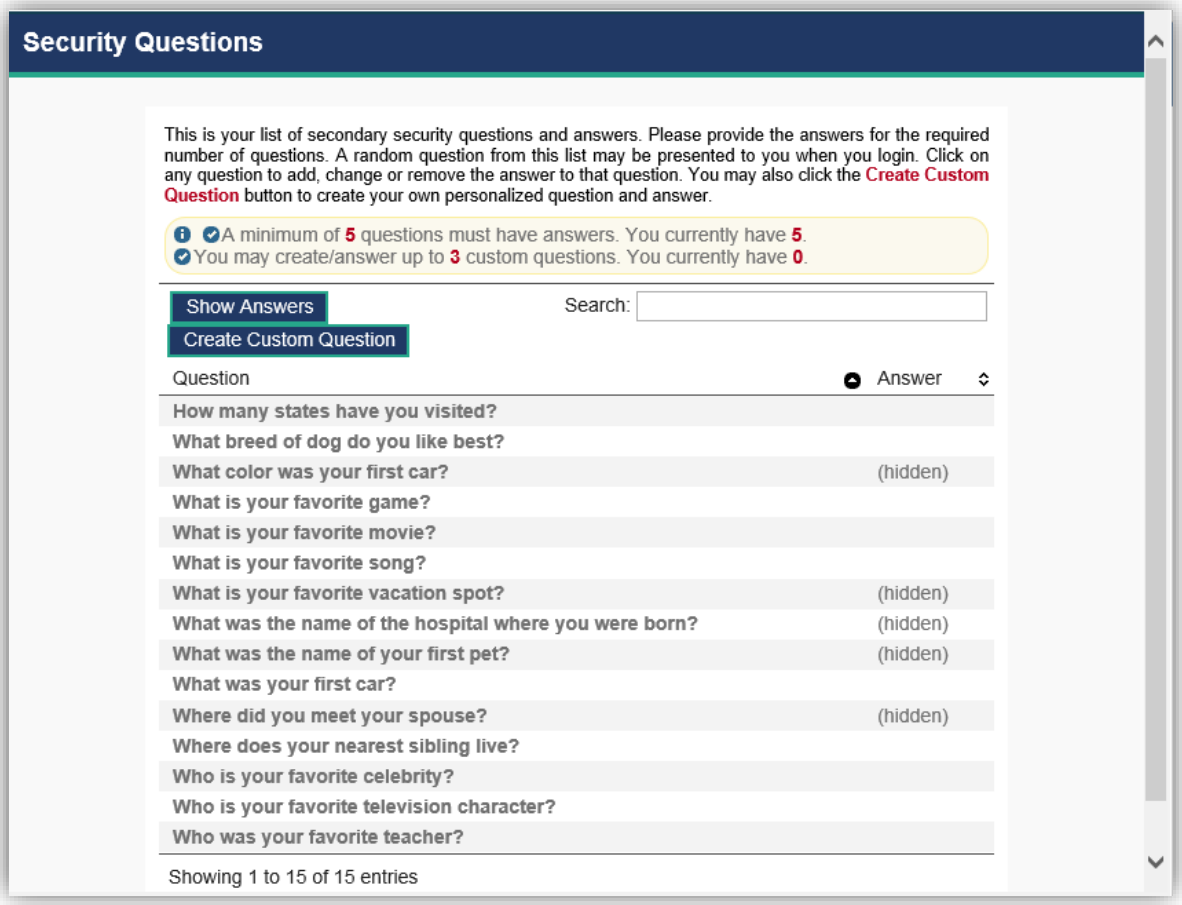
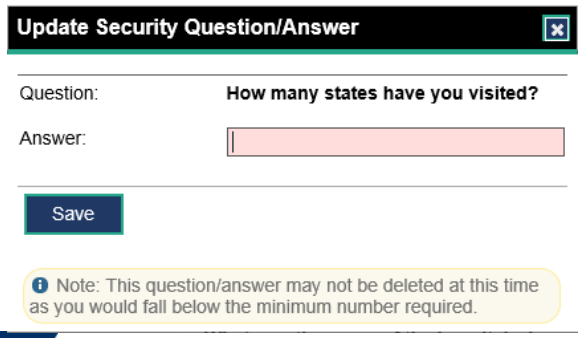
Security Questions

Security questions add an additional layer of protection to your online banking. The questions are formatted to ask specific identifiers that only you would know. This security feature dramatically increases the difficulty and time for a hacker to steal your information.



NOTE:

The online banking system requires at least 5 questions to be answered. To set a question, simply click on the question desired, key in your answer, and click “Save.”



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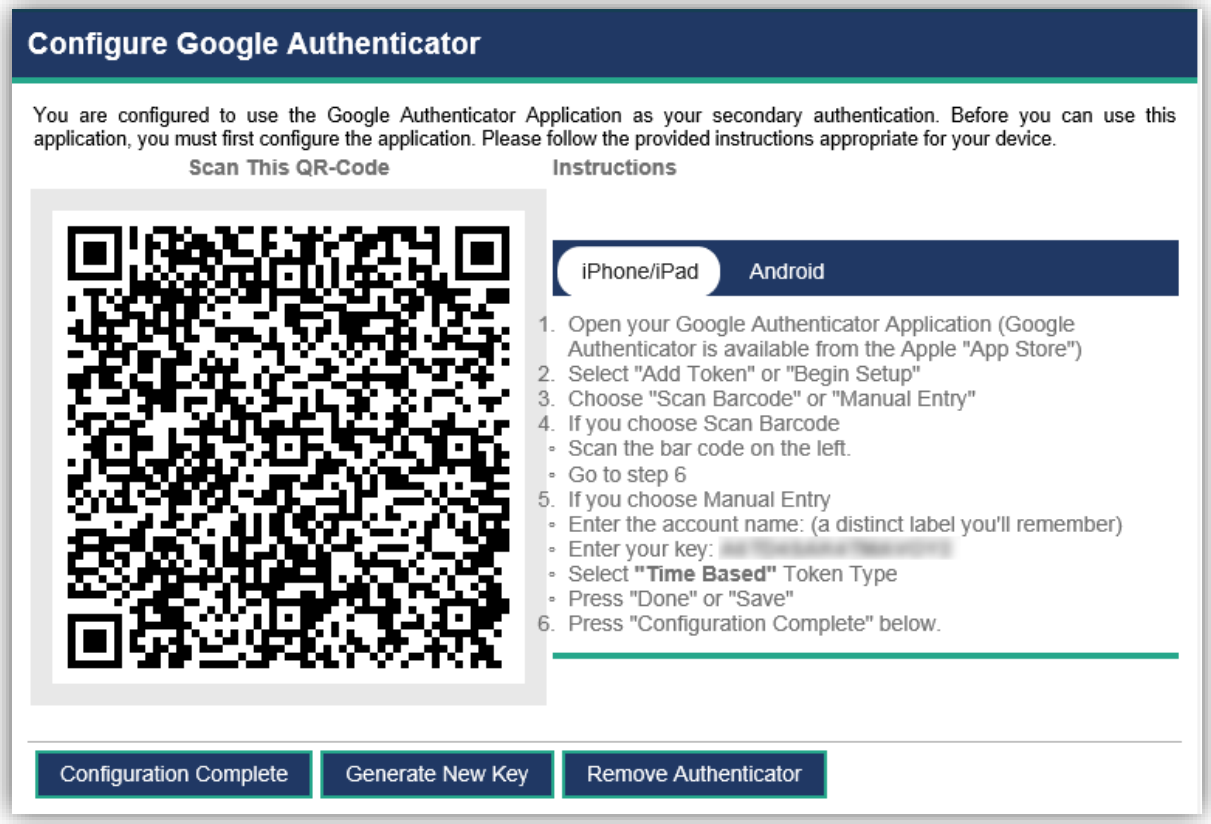
Google Authenticator

Want to have the ultimate security for your online banking experience? Try enabling an "out-of-band" security solution called "Google Authenticator."



Enabling "Google Authenticator" will allow the online banking service to require a code generated by your mobile device before allowed access to your accounts. This "out-of-band" tokenization feature that provides an extra layer of protection for your online banking.

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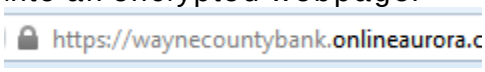
Let's Talk Security

Here at Wayne County Bank, we strive to provide the utmost security for our customers. With the ever-changing technological world, it is important to implement security features such as complex passwords and anti-virus protection on your computer. These features help ensure protection for your confidential banking information.

Anti-Phishing:

Phishing is a way of attempting to acquire information such as usernames, passwords, and credit card details by disguising as a trustworthy entity in an electronic communication. - Wikipedia

There are a few ways in which you can avoid this criminal act.

1. Check the address bar for https://
   - This lets you know that you are logging into an encrypted webpage.
   - 

2. Enable anti-virus software on your computer.
   - Anti-virus software helps detect and deter common threats on the World Wide Web
   - There are many free anti-virus programs that do a great job in ensuring your internet safety. If you need help choosing an anti-virus program, feel free to contact us here at the WCB IT Dept.
3. Update windows regularly.
   - Simply running windows update on a regular basis can play a huge role in stopping cyber attackers. Updates close backdoors on your computer so crooks have a harder time nabbing your confidential information.
4. Use caution while surfing the Web.
   - Do not click on any links you are unsure of. If you notice any weird pop-ups, stop immediately and run a scan on your computer.

Passwords:

Passwords play a major role in ensuring your security online. Make sure you choose a password that is easy to remember, yet complex enough that hackers will not be able to guess it. You can change your password by logging into your online banking, clicking the Security link on the left, and then clicking on "Change Password." The longer and more complex the password, the harder it is for criminals to hack. Keep this in mind when you are creating your next password.

Note: WCB Password Requirements are as follows:
- Contain at least 8 characters
- Contain at least one letter and one number
- Contain at least one special character

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How do I add, or remove, accounts from my Online Banking?

When you open your account overview you will see the "add accounts" link, here you can add your accounts to your online banking profile. Or Contact the Wayne County Bank Online Banking department at 931-722-5438.

I forgot my password. How do I get logged in?

Use the "Forgot Password" option to electronically reset your password, or contact the Wayne County Bank Online Banking department at 931-722-5438. We will be able to reset your password.

How do I change my password?

When logged into your online banking, click on the "Bank Services" module on the left side of your screen and then click "Change Password" to change your password.

What if I have not received my temporary password 2 business days after enrolling?

Contact the Wayne County Bank Online Banking department at 931-722-5438.We will be able to assist you in retrieving your password.

Some of my accounts are missing! Can this be fixed?

Contact the Wayne County Bank Online Banking department at 931-722-5438, or submit a secure message with details of the missing accounts. We will be able to add your missing accounts.

Can I use the same username and password for my mobile app and online banking?

Yes! Wayne County Bank's mobile app and online banking have now merged and accept a "single-sign on" solution.

Can I submit a mobile deposit through online banking?

Not at this time. Please use our mobile app for this handy service.

I forgot my security questions. How do I reset those?

Contact the Wayne County Bank Online Banking department at 931-722-5438. We will be able to assist you in resetting your security questions.

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