

Online Banking User Manual



LOG IN

Personal

Business

Loans & Credit

Services & Tools

About Us

REWARDS CHECKING

We pay you to bank here — not the other way around.

+

LOCAL FINANCING

We create opportunities within our communities.

+



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



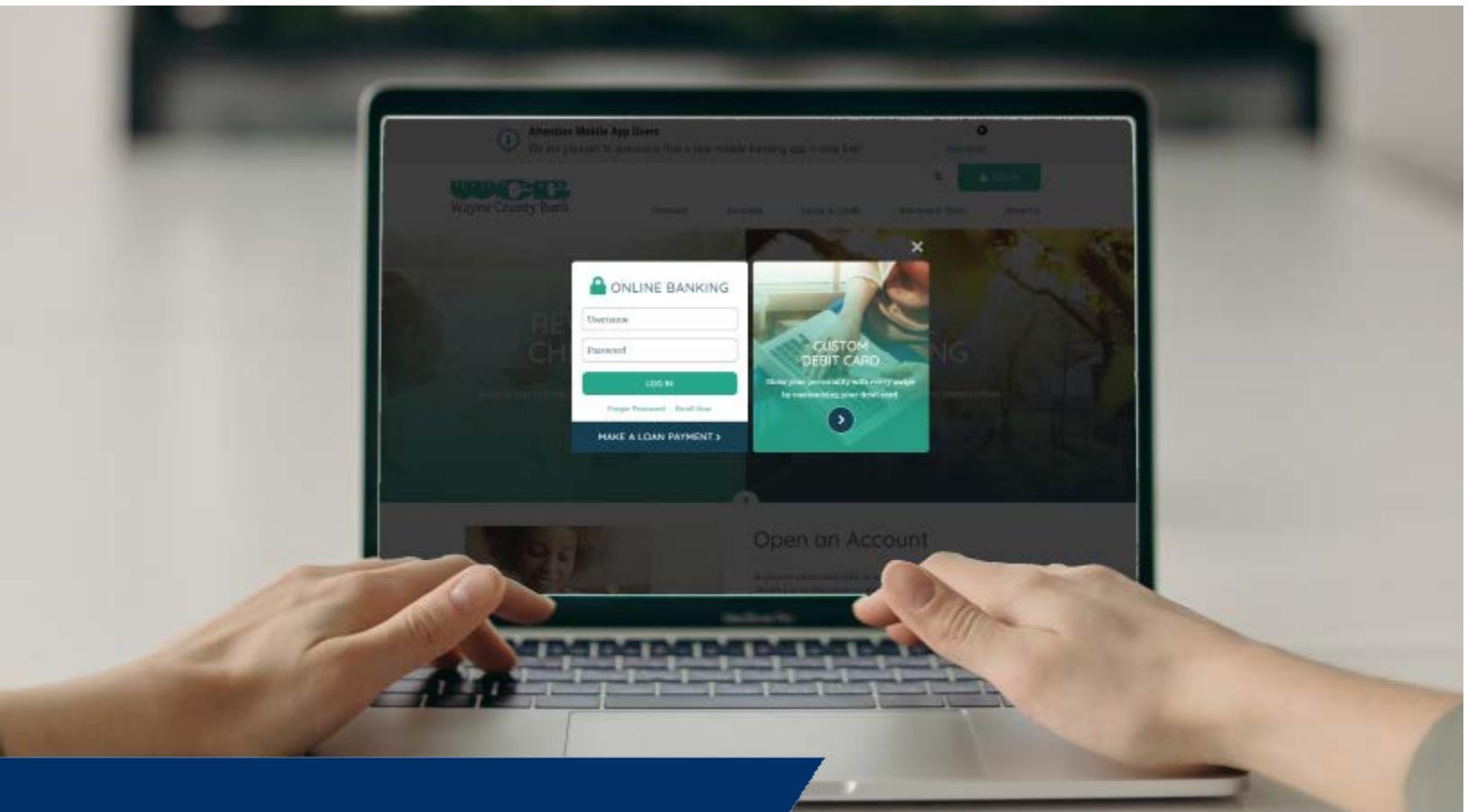
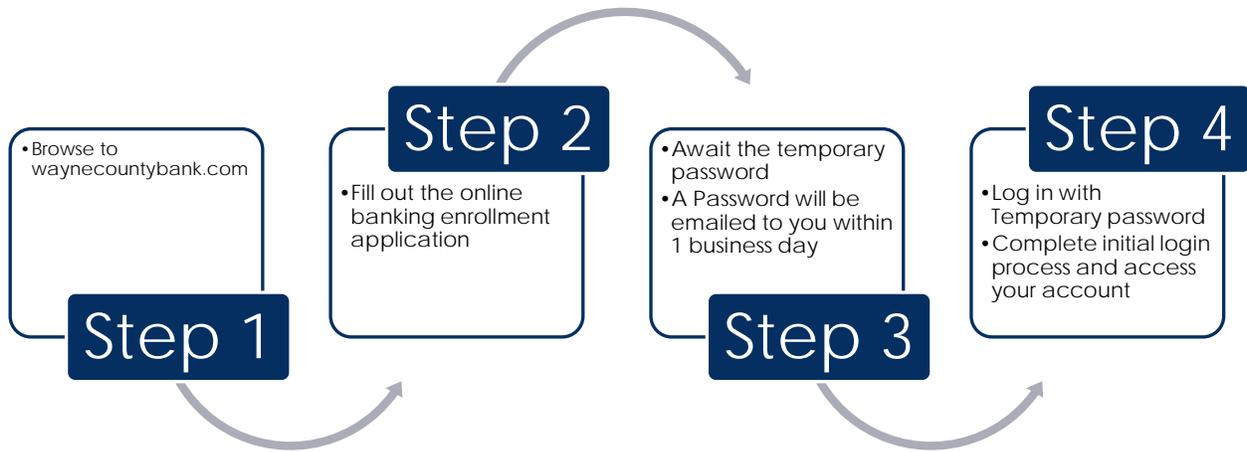
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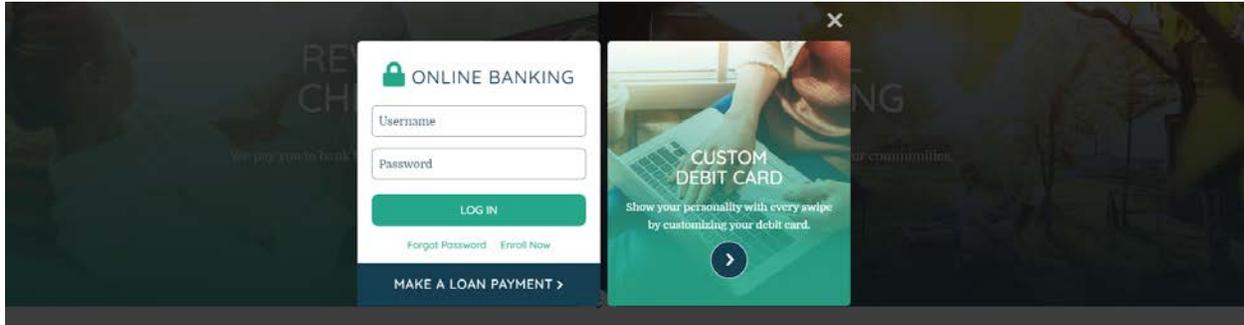


Online Banking Enrollment

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.



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

This page allows you to change your **Administrator** password. It is advisable to change your password

i Your password must meet the following requirement(s):

- ✘ Contain a minimum of 8 characters.
- ✘ Contain at least one letter and one number.
- ✘ Contain at least one special character (i.e. punctuation)

⚠ Angle brackets (< and >) are not allowed in passwords.

Enter your user identification and your **current** password in the first two entry fields.

Your Username:

Your Current or Temporary Password:

Now enter your **new** password in both of the following entry fields. You must enter your new password

Your New Password:

Confirmation:

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

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.

This is your list of secondary security questions and answers. Please provide the answer you login. Click on any question to add, change or remove the answer to that question.

i A minimum of **5** questions must have answers. You currently have **5**
o You may create/answer up to **3** custom questions. You currently have **0**.

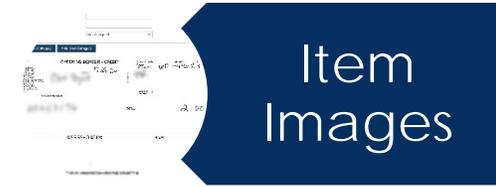
Question
How many states have you visited?
What breed of dog do you like best?
What color was your first car?
What is your favorite game?
What is your favorite movie?
What is your favorite song?
What is your favorite vacation spot?
What was the name of the hospital where you were born?
What was the name of your first pet?
What was your first car?
Where did you meet your spouse?
Where does your nearest sibling live?
Who is your favorite celebrity?
Who is your favorite television character?
Who was your favorite teacher?

Showing 1 to 15 of 15 entries

3) EXPLORE



Account Overview



Item Images



Statements



Account History



BillPay



Account Alerts

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.

Account Overview

Checking and Savings Accounts	Current	Available	Icons
Account Overview	\$11.00	\$11.00	[Icons]
...
...
...

[Add an Account](#)

Alerts
*****0000 - 0.00 No Alert

Needs Confirmation
There are no outstanding transactions needing confirmation.

Messages
Tips For Avoiding COVID-19 Rel Informational Message
Information about Mobile Check
Cyber Security Awareness
You have 17 messages.

Transfer Funds
Scheduled: All Accounts
View all.

Pin more widgets...

QUICK ACCESS ICONS



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

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.

Wayne County Bank

Get started with Free BillPay

* Required field

Personal information

First name *

Create an account

Challenge phrase *

Choose a challenge phrase

Challenge response *

Print

Introduction:
This is your bill paying agreement with Wayne County Bank.

You may use Wayne County Bank's bill paying service to direct Wayne County Bank to make payments from your designated checking account to the "Payees" you choose in accordance with this agreement. The terms and conditions of this agreement are in addition to the account agreements, disclosures and other documents in effect from time to time governing your account.

Yes, I accept the terms & conditions

Please notify me of account updates, benefits, or offers via email.

Step 2: Add a Payee

Welcome to your bill pay

To get started

① Add a payee
▶ have your biller's information ready

② Schedule a payment
▶ enter amount ▶ choose your date ▶ select "Pay"

Continue

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.

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.

The screenshot displays the Wayne County Bank website interface for the E-Statement Agreement. At the top, there are logos for Wayne County Bank and Citizens Bank of North Carolina, along with navigation links for Home, Message, and Log Off. A left-hand navigation menu includes Account Services, Commercial, Bank Services, Calculators, and Security. The main content area features the Wayne County Bank logo and the following text:

E-STATEMENTS AGREEMENT
By reading this agreement and consenting below, you elect to receive your monthly statement(s) electronically via Wayne County Bank's E-Statement website. You will receive an email each statement cycle letting you know when your new statement is ready and you will need to login to our E-Statements secure website to view and/or print your statement(s).

YOUR CONSENT
Your consent, which will be given by checking the "I agree" option below, is to authorize us to forward to you, electronically, your periodic bank statements and any other disclosures that Wayne County Bank might normally send to you with your bank statements or other required disclosures relating to your account(s).

A large blue arrow labeled "Scroll" points downwards on the right side of the agreement text.

Below the agreement, there are two sections for entering a Key Code and clicking "I AGREE":

Key Code: CANCEL I AGREE

Please use this Key Code to confirm your acceptance of this agreement:
CP42V2

Key Code: CANCEL I AGREE

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

Wayne County Bank

Wayne County Bank

KAS
7/22/20
1
Account Number
D

TYPE OF ACCOUNT--Kasasa Cash
Statement Summary

Beginning Balance	6/24/20		28.61	0
Deposits/Credits		9	811.00	
Checks/Debits		20	826.38	
Interest Paid			.12	
Ending Balance	7/22/20		13.35	
Interest rate			1.25	
Annual percentage yield earned			28	
Number of Days in Statement			28	
YTD interest paid			.23	

Credits/Deposits

Date	Amount	Description
6/29	100.00	Internet Transfer From Checking [redacted] Mobile Transfer
6/30	300.00	Internet Transfer From Checking [redacted] Mobile Transfer
7/02	100.00	Internet Transfer From Checking [redacted] Mobile Transfer
7/07	50.00	Internet Transfer From Checking [redacted] Mobile Transfer
7/07	100.00	Internet Transfer From Checking [redacted] Mobile Transfer
7/07	10.00	P2P Paymnt From Wayne County Ban [redacted]
7/00	1.00	Internet Transfer From Checking [redacted]
7/13	50.00	Internet Transfer From Checking [redacted]
7/17	100.00	Internet Transfer From Checking [redacted]
7/22	.12	Interest Deposited

Other Debits

STATEMENT OPTIONS



View



Print



Save

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.

Transfer Funds

Account Funds Transfer
View History
View Scheduled
Needing Confirmation

From Account: ***** - American Checking (\$11.56) ▼

To Account: ***** - Club Savings (\$63.62) ▼

Transfer Amount:

Description (Optional):

Transfer Date:

Transfer Frequency: Single ▼

Share with Group:

Continue

Create Account Funds Transfer

Order Checks

Order Checks

Check Reorder
View History
Needing Confirmation

Account Number: ***** - American Checking ▼

Starting Number: [REDACTED]

Quantity: 1 Order (100 Checks) ▼

Shipping Method: US Mail, Third Class ▼

Style: Wallet ▼

Cover: No New Cover ▼

Continue

Create Check Reorder

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.

Change Address

Change Address

Change Address
View History
Needing Confirmation

Address Change For:

Name:

Address:

City, State, ZIP Code:

Home Phone:

Business Phone:

Cell Phone:

Continue
Create 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...

Alerts

- Manage Contacts
- Security Alerts
- Alert History
- General Alerts
- *****
- *****
- *****
- *****

American Checking
Search:

Message Type	Send To	Usage
A credit of \$ ____ has been processed	Not Selected For Delivery	
A credit over \$ ____ has been processed	Not Selected For Delivery	
A debit of \$ ____ has been processed	Not Selected For Delivery	
A debit over \$ ____ has been processed	Not Selected For Delivery	
A transfer over the amount \$ ____ has posted	Not Selected For Delivery	
Account courtesy balance every ____ days	Not Selected For Delivery	
Check number ____ has cleared	Not Selected For Delivery	
Transaction Created	Not Selected For Delivery	
Transaction Needs Confirmation	Not Selected For Delivery	
Transaction Needs Signature	Not Selected For	

Preferences

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

Preferences

General

Account Owner

Account Preferences for Kasasa Cash

Account Nickname:

Hide this Account:

History Display Depth:

History Display Order: Oldest First Newest First

Display D/L Indicator:

Use Categories:

Register Colors:

<input type="text" value="#D0D0D0"/>	08/05/2020	Sample Description	0.00
<input type="text" value="#FEFEFE"/>	08/05/2020	Sample Description	0.00

Use General Preferences: **This account has its own preferences, to revert to the General Preferences check the box to the left and click "Save Changes".**

Save Changes

- 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.

Message Center

Wayne County Bank Citizens

Home Message Log Off

Account Services

Commercial

Bank Services

Message Center

Calculators

Security

Member FDIC

Message Center

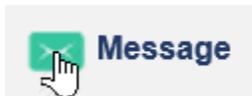
Received Sent

Search:

	From	Subject	Received
	Customer Support	Tips For Avoiding COVID-19 Related Scams	06/17/2020 09:03:13
	Customer Support	Informational Message	12/31/2019 12:44:53
	Customer Support	Information about Mobile Check Deposit Fraud	04/04/2019 09:03:12
	Customer Support	Cyber Security Awareness	11/15/2018 15:19:21
	Customer Support	ATM Safety	06/11/2018 08:56:44
	Customer Support	Watch Out For Hurricane Harvey Scams!	08/31/2017 13:50:08
	Customer Support	Informational Message on fraud prevention	03/06/2017 10:47:20
	Customer Support	Stay Away From Scams: Informational Message	11/18/2016 10:34:52
	Customer Support	Debit Card Security Tips	06/22/2016 10:11:03
	Customer Support	Internet Security	09/01/2015 08:13:57
	Customer Support	Informational Message	04/14/2015 13:43:14

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.

Secure Message

Created: 08/25/2020 09:40:26

To: Customer Support

From:

Subject:

Attachment: Browse... (file size limit: 10 MB)

Message: -type message here-

Maximum characters: 32000 Remain: 32,000

Close Send

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.

This page allows you to change your **Banking Access** password. It is advisable to change your password occasionally to prevent unauthorized access to your on-line information.

i Your password must meet the following requirement(s):

- ✗ Contain a minimum of **8** characters.
- ✗ Contain at least one letter and one number.
- ✗ Contain at least one special character (i.e. punctuation)

⚠ Angle brackets (< and >) are not allowed in passwords.

Enter your user identification and your **current** password in the first two entry fields.

Your Username:

Your Current or Temporary Password:

Now enter your **new** password in both of the following entry fields. You must enter your new password twice to ensure that you do not mistype your new password.

Your New Password:

Confirmation:

Change Password

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 immediately.

Password Requirements

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

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.

Security Questions

This is your list of secondary security questions and answers. Please provide the answers for the required number of questions. A random question from this list may be presented to you when you login. Click on any question to add, change or remove the answer to that question. You may also click the **Create Custom Question** button to create your own personalized question and answer.

i ✔ A minimum of **5** questions must have answers. You currently have **5**.
✔ You may create/answer up to **3** custom questions. You currently have **0**.

Show Answers
Search:

Create Custom Question

Question	Answer
How many states have you visited?	
What breed of dog do you like best?	
What color was your first car?	(hidden)
What is your favorite game?	
What is your favorite movie?	
What is your favorite song?	
What is your favorite vacation spot?	(hidden)
What was the name of the hospital where you were born?	(hidden)
What was the name of your first pet?	(hidden)
What was your first car?	
Where did you meet your spouse?	(hidden)
Where does your nearest sibling live?	
Who is your favorite celebrity?	
Who is your favorite television character?	
Who was your favorite teacher?	

Showing 1 to 15 of 15 entries

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."

Update Security Question/Answer
✕

Question: **How many states have you visited?**

Answer:

Save

i Note: This question/answer may not be deleted at this time as you would fall below the minimum number required.



Google Authenticator

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

Configure Google Authenticator

You are configured to use the Google Authenticator Application as your secondary authentication. Before you can use this application, you must first configure the application. Please follow the provided instructions appropriate for your device.

Scan This QR-Code



Instructions

iPhone/iPad
Android

1. Open your Google Authenticator Application (Google Authenticator is available from the Apple "App Store")
2. Select "Add Token" or "Begin Setup"
3. Choose "Scan Barcode" or "Manual Entry"
4. If you choose Scan Barcode
 - Scan the bar code on the left.
 - Go to step 6
5. If you choose Manual Entry
 - Enter the account name: (a distinct label you'll remember)
 - Enter your key:
 - Select "Time Based" Token Type
 - Press "Done" or "Save"
6. Press "Configuration Complete" below.

Configuration Complete
Generate New Key
Remove 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.



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

frequently asked QUESTIONS



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.