# northwest bank

business banking:
online banking user guide

BUSINESS ONLINE BANKING/ CASH MANAGEMENT

LIVE 3/12/2018

March 9, 2018

At approximately 3:00 pm on 3/9/18 your business online banking/cash management access will be turned off for any changes or transfers. **Please complete ACH transactions with a 3/12/18 effective date well before 3:00 p.m. on 3/9/18 to ensure delivery on the desired effective date** You can continue to use online banking to view your accounts; however, you will not be able to transfer funds online.
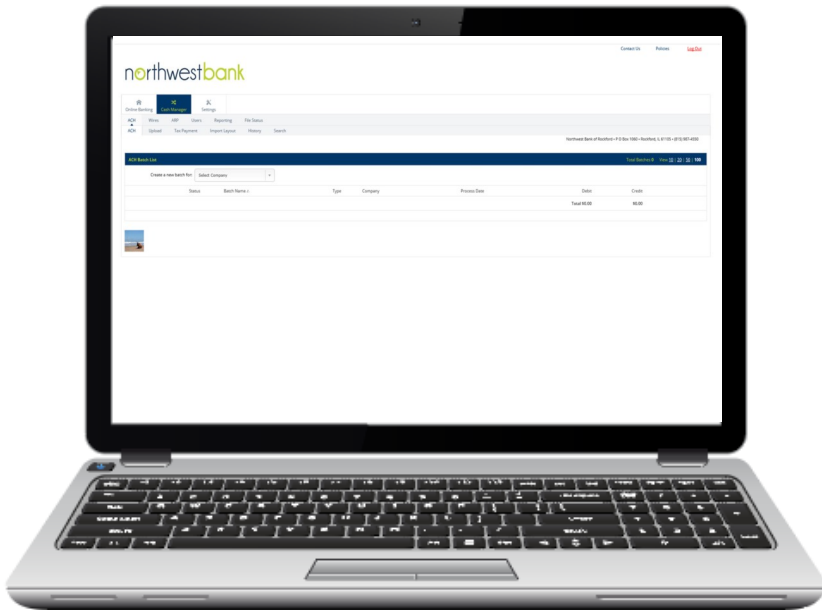
March 12, 2018

The new online banking system is live.

You can access your accounts through *www.nwbrockford.com*. Access to online banking is available via computer and a mobile device (visit our resource page to view a list of supported browsers). You will receive multiple prompts the first time you sign in to online banking, including acceptance of the new terms and conditions of Northwest Bank's online banking feature. Scheduled recurring transfers between your Northwest Bank accounts will continue as scheduled after the upgrade is completed.
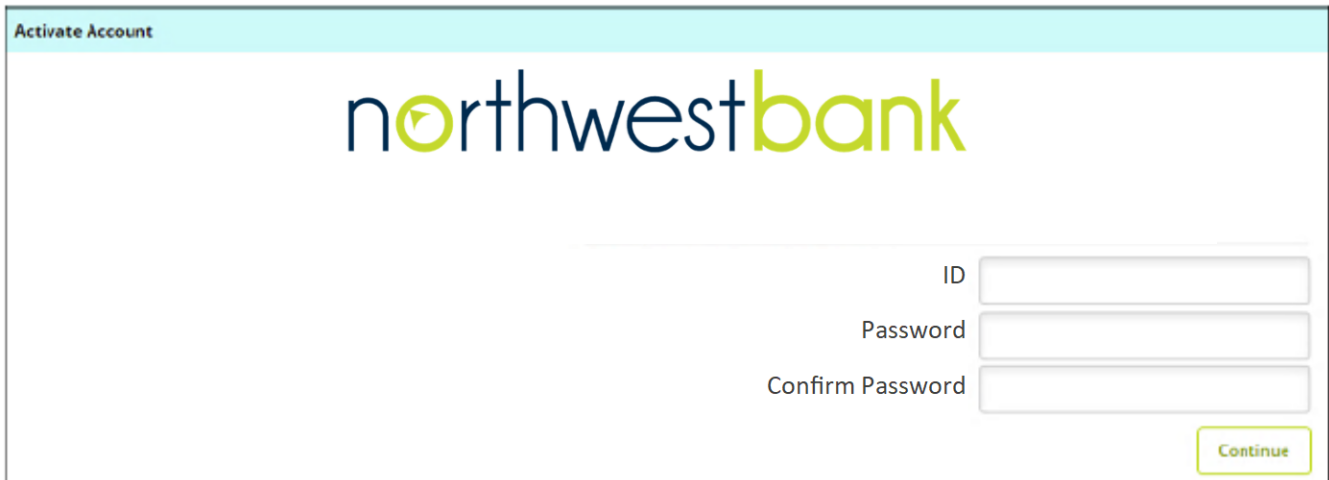
IMPORTANT!

Your ACH Payees and Recipients, and Wire Transfer Payees information will not convert to the new upgraded system. We suggest inputting this information into an excel spreadsheet prior to the upgrade to make re-establishing them easier after 3/12/18. After the upgrade, there will not be a separate designation for Payroll Payees. You may add these to the ACH Payees section of Cash Management.

Please contact us at 815-986-1111 with any questions and we'll happily assist you.

First-Time Login

Select the **single sign-on (SSO) enrollment link** within Northwest Bank's set up email. The Activate Account screen will appear to create your Online Banking ID and password. Click **Continue** and review the terms and conditions. Select **I Agree**, and then select **Accept** to proceed. We recommend you keep a copy for your records

NOTE: We recommend you use upper and lower case letters, numbers, and special characters to create a strong password.
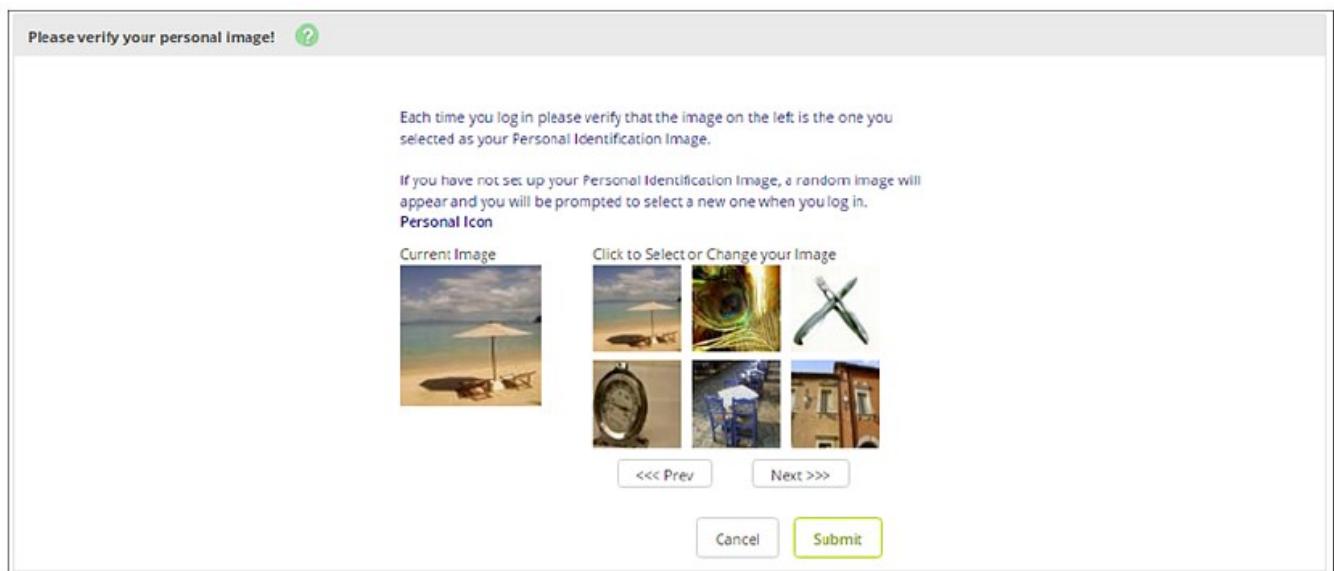

Select a Watermark

Select a personal identification image. This will appear at all future logins and all pages within Online Banking. This image indicates you are logging into Northwest Bank's official Online Banking website, not a fraudulent one.

Please contact us at 815-986-1111 with any questions and we'll happily assist you.

Security Questions

Select and answer three security questions to verify your identity if needed in the future. **NOTE**: Answers to the security questions are not case sensitive. Edit questions and answers before clicking **Confirm**. Once Confirm is selected, questions and answers *cannot* be modified.

Following the security questions, you will be asked to enter or verify the email address on file. Click **Submit**. You have now set your cash management credentials for subsequent logins.

Subsequent Logins

Enter your Online Banking ID followed by your password you created when you first logged in. Click **Submit** to proceed. Next, enter the six-digit token code from your secure token. Click **Submit** to continue to Online Banking or **Log Out** to end your Online Banking session.

Online Banking Dashboard

After logging into Online Banking, the initial page that appears will be your Dashboard. You have the option to choose which page you'd like to appear when you first log in—the customizable Dashboard or the Accounts page.

Set Accounts Page as Homepage

Do not select **Set As Start Page** on the Dashboard page. Going forward, the Accounts page will be the home page upon login.

☐ Set As Start Page | Configure This Page

Set Dashboard as Homepage

Click **Set As Start Page** on the Dashboard page. You now have the option to customize your Dashboard with widgets you wish to appear on the page (i.e. My Accounts, Recent Transfers, etc.)

☑ Set As Start Page | Configure This Page
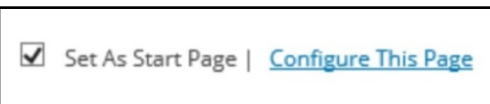
Customizing My Dashboard

After clicking **Set As Start Page**, click **Configure This Page** which will open a window allowing you to modify which Online Banking widgets you wish to appear or not appear on your Dashboard after logging in.
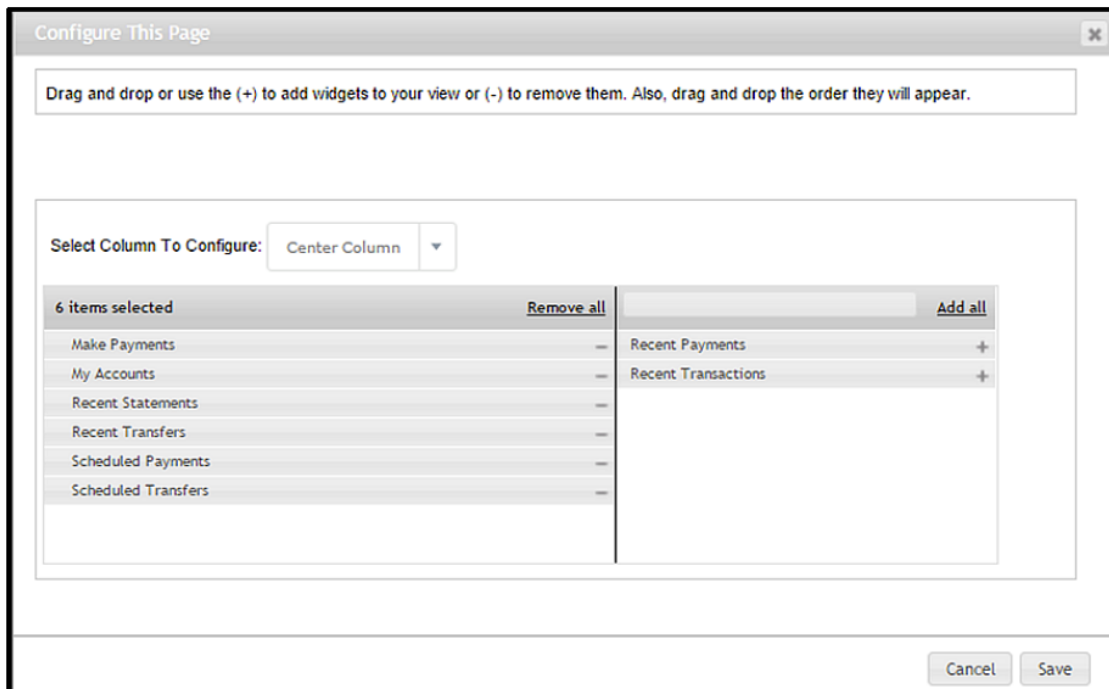
Customizing My Dashboard (continued)

How to customize:

1. Choose a column to configure from the **Select Column to Configure** drop down field. You may select Left, Center, and Right column. The column you select will be the column you will be modifying.

2. Add widgets by clicking the (+) icon adjacent to each widget. These widgets will appear on your Dashboard page.

3. Remove widgets by clicking the (-) icon adjacent to each widget. These widgets will not appear on your Dashboard page.

4. Return to Step 1 above and select a different column to configure until the Left, Center, and Right column is modified to your desire. Click **Save** to apply these changes. Your Dashboard will reload to reflect your selections.
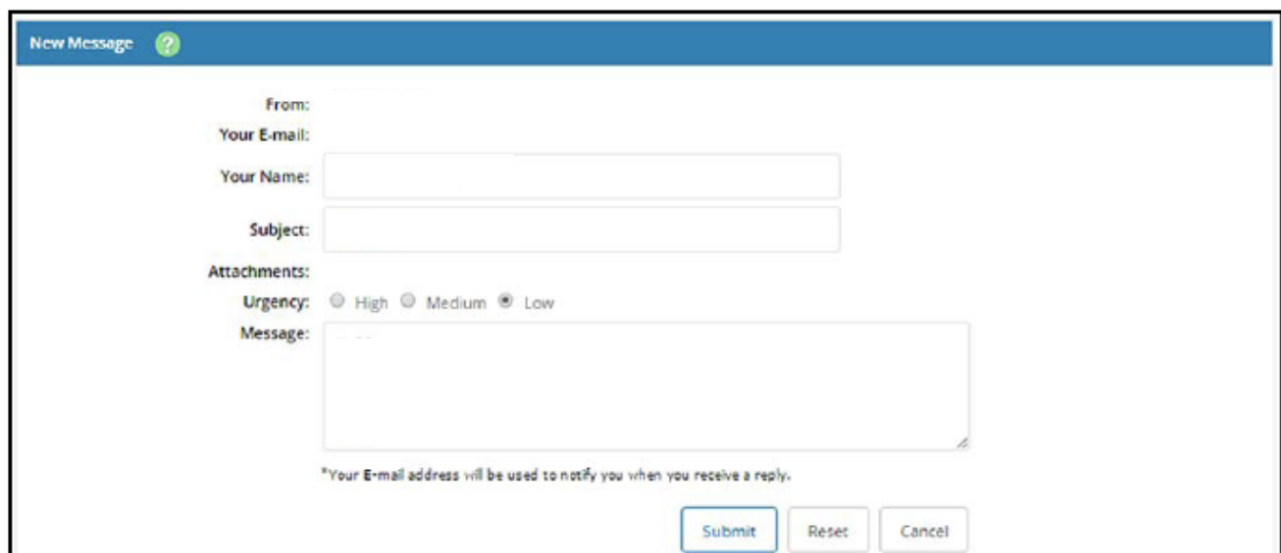
Navigating Online Banking

After login, you may navigate Online Banking by selecting a tab or sub tab. Company Administrator Activities are located under the **Cash Manager Tab** within Online Banking**.** If you have questions about navigating Online Banking, please contact us at 815-986-1111 and we'll happily assist you.

NOTE: You may make changes to your account settings such as login information, email address, account names, and account display options under the **Settings tab** in Online Banking. You may also set up account alerts under the **Settings tab**.

Message Center

Send and receive secure messages to Northwest Bank. Select **Message Center** in the top right corner of your screen. Click **New**. Complete the message information as needed, and click **Submit**.

QUESTIONS?

Should you have any questions concerning the information in this guide, we encourage you to speak with a one of our knowledgeable business banking representatives.

815.986.1111

www.nwbrockford.com/online-upgrades