

WEST SHORE BANK

WSB Touch

LINKING EXTERNAL ACCOUNTS

USER GUIDE

Link An Account From Another Financial Institution

To link an account from another financial institution to WSB Touch and make the account visible on the dashboard you'll need to start the process from one of the launch points discussed below:

Online Experience Launch Point

Accounts dashboard → | ... → 🏠 Link an account

Menu → Accounts → 🏠 Link an account

Settings → Accounts → + Add account → 🏠 Link an account

MoneyTracker Experience Launch Point

Menu options → Link Account

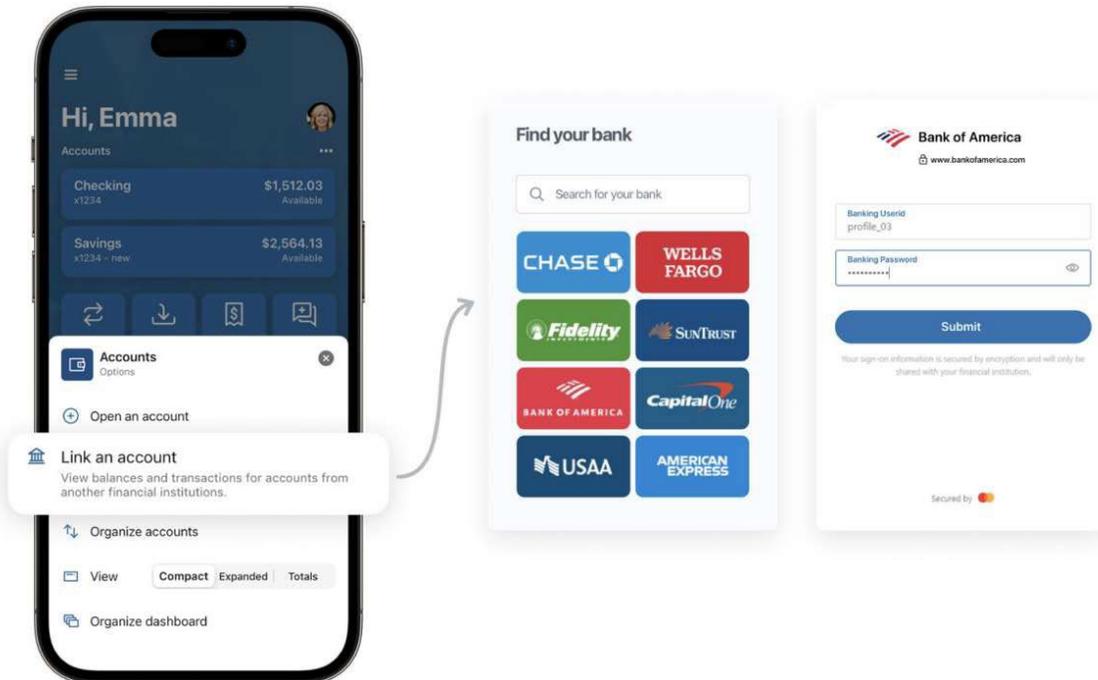
Dashboard account tile → VIEW ACCOUNTS → + → Add Linked Account

Mobile Experience Launch Point

App dashboard → | ... → 🏠 Link an account

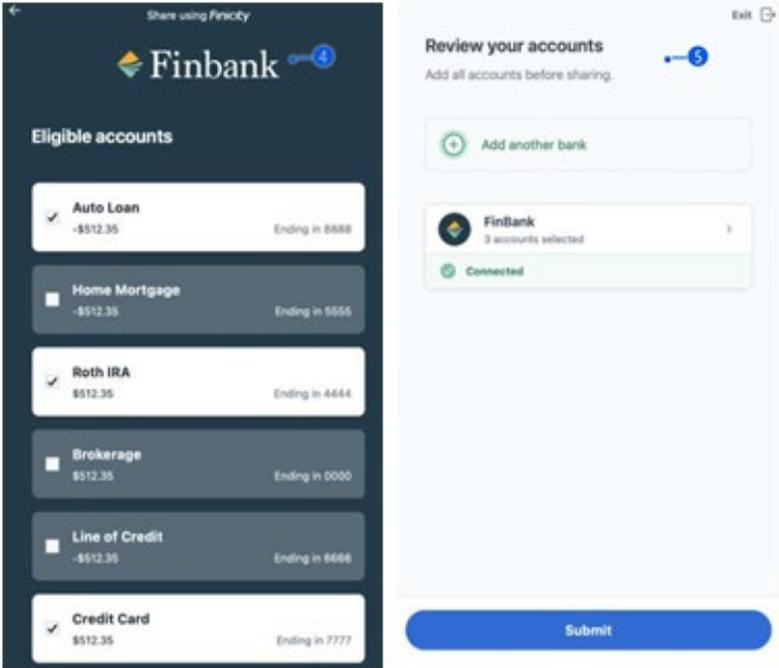
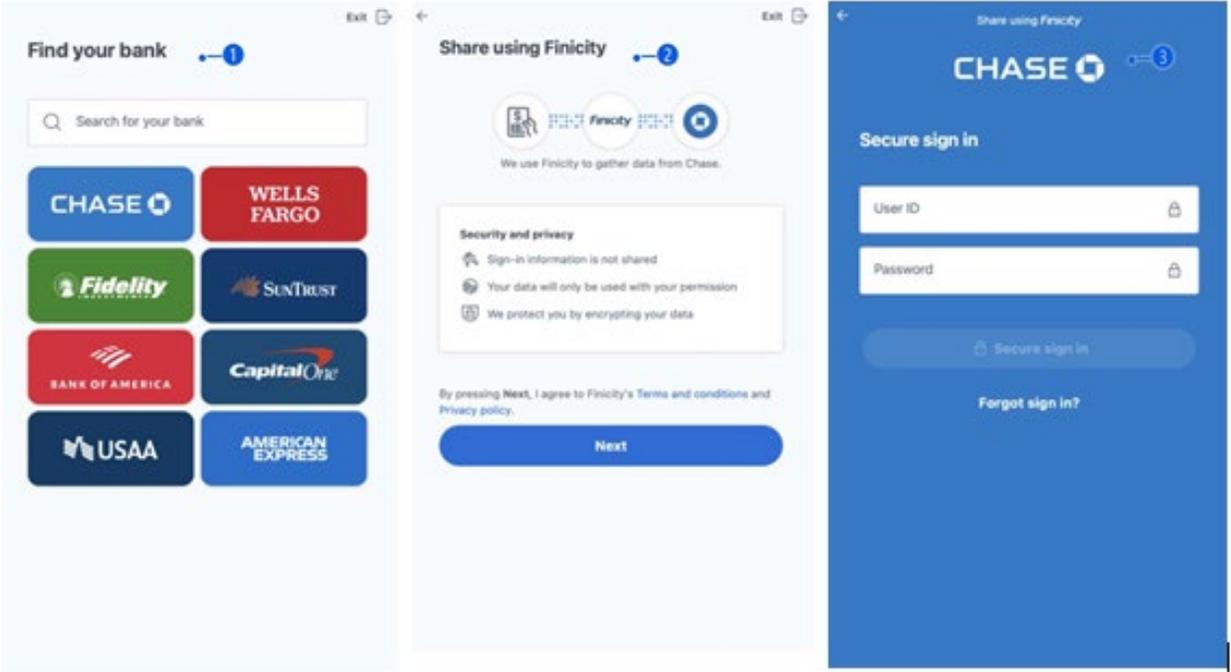
☰ Menu → Accounts → + Add account → 🏠 Link an account

Settings → + Add account → 🏠 Link an account



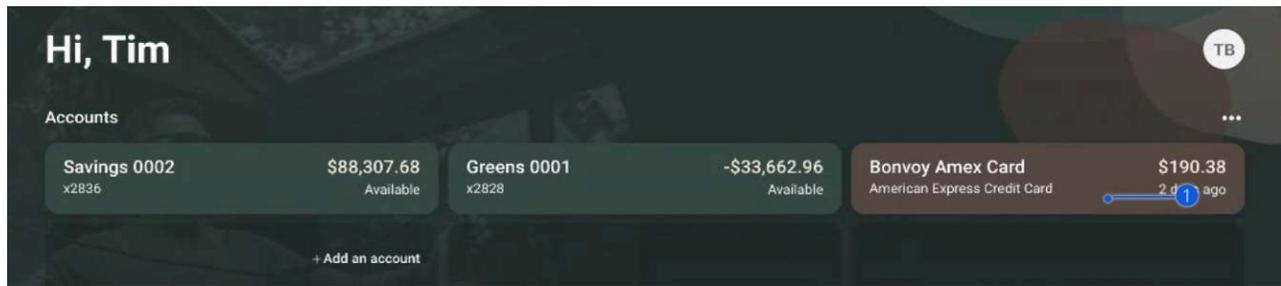
When you click a launch point, the Link an account window displays (1) a list of eight default institutions for you to choose from. You can also search for an institution using the search bar. If you don't see the financial institution you're looking for, please call our customer care team at (888)295-4373 or send a message through chat with the name of the institution you are looking for. Our team will work with the vendor to add support for that financial institution.

After selecting your financial institution, you'll review their institution and accept Fincity's terms and conditions (2). Once the terms and conditions are accepted, you'll log in to your account using the institution's authentication requirements (3).



After you log in to your financial institution, you'll select the account(s) you want displayed in WSB Touch and click Submit.

(4) While an eligible account might display with a nickname (ex. business expenses), the assigned account name (ex. American Express Platinum Card) displays after it is linked. After you select the account(s) you want to link, you can add another institution or review the selected account(s) and Submit the account(s) (5).



Once an account is linked, it displays at the top of the dashboard after your West Shore Bank Accounts (1.) Linked accounts display a different color from your West Shore Bank accounts and are ordered alphabetically first by Linked institution name and secondly by account name. You can select the account to review transactions and account details. We will initially pull 180 days of transactions if allowed by the external institution. Account details will include:

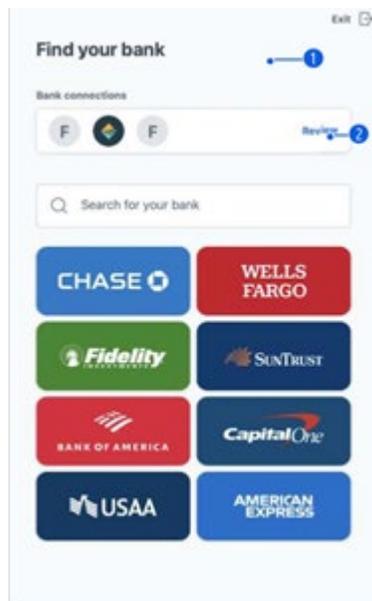
Type – the type of account linked such as credit card, annuity, 529, 401K, mortgage, etc.

Institution - The institution name associated with the external account.

Last updated - The Last updated date is when we last pushed account information. Finicity sends account updates to WSB Touch once a day. If you link an account and there is no activity on the account after linking it, the Last updated date could be the same as the date that you linked the account.

When you link an account, we pull in the account name assigned by the external institution (ex. American Express Platinum Card). Currently, you cannot nickname external accounts in WSB Touch or MoneyTracker.

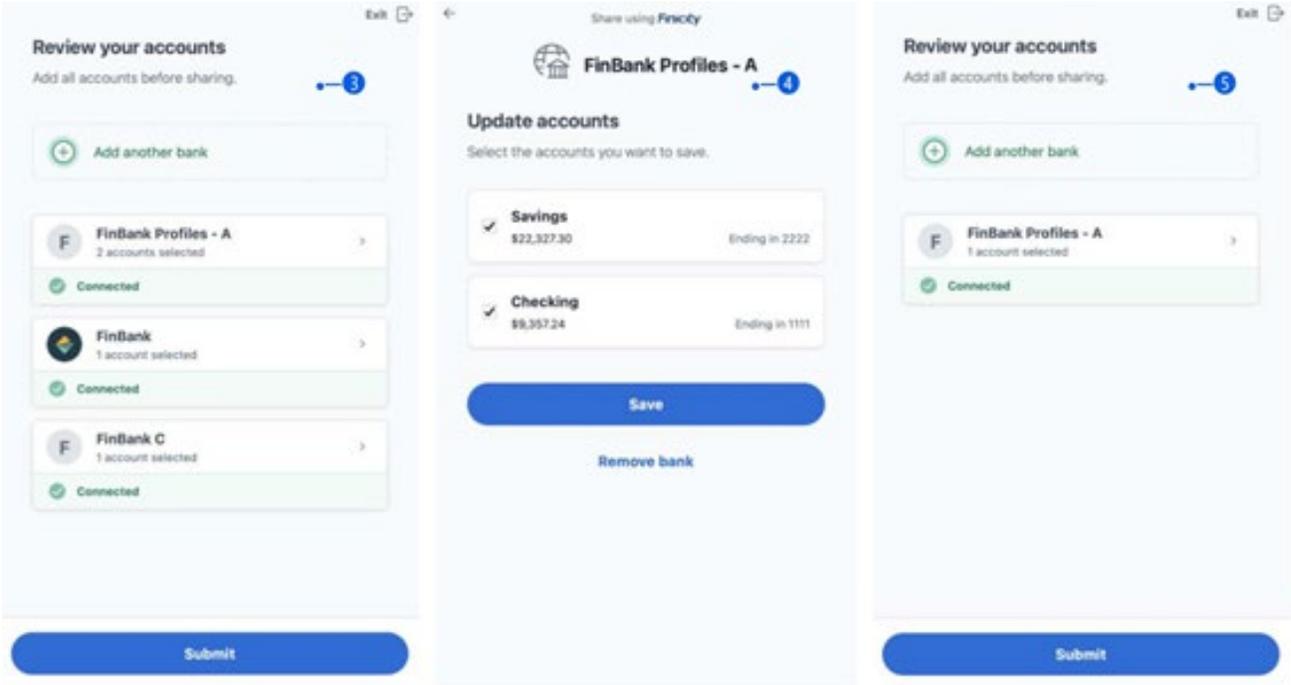
Review or Remove Linked Accounts



To manage a linked account or connected institution, you click one of the launch points and the Link an account window displays the list of default institutions for you to choose from (1.)

At the top of the window displays a current institutions list with your linked accounts. You'll click the Review button to review and/or remove an account and/or the institution (2).

After you click the Review button, you can go in to individual financial institutions to review accounts (3), remove accounts or the institution (4), and submit updates (5).



MoneyTracker Experience Additional Notes

External accounts Linked in WSB Touch online or mobile or in MoneyTracker display in both applications regardless of where you complete the linking. In your Accounts screen, a collection of Active and Inactive accounts display alongside the end user's accounts with your institution.

Active is a collection of accounts in an open state at a financial institution. Transaction activity and balance updates display. Accounts that display in the Active collection display in WSB Touch.

Inactive is a collection of Closed, Archived, and active accounts that are no longer used in the MoneyTracker experience.

Closed

An institution closes an account, or you remove an external account using the linking experience. Historical transactions display and the external account can still be used in the MoneyTracker experience, for example in the Budget details. If you remove the external account and then choose to re-link it, you link to the external account through the process described above. The external account will then display in the Active account collection.

If you remove the external account and then re-link it, the external account displays as a newly added account in the Active account collection.

Archived

If you archive the external account, then historical transactions do not display and the account can no longer be used in the MoneyTracker experience. If you choose to re-link the account, you link to the account through the process described above. The account will then display in the Active account collection.

If you re-link an archived external account, it displays as a newly added account in the Active account collection.

Unused active accounts

You can disable the unused linked account in the MoneyTracker experience. In the Edit Account details screen, you select which MoneyTracker account details can be used. By default, external accounts have Include this account in all features checked. If you customize the account details and uncheck Include in Dashboard, the account displays in the Inactive account collection regardless of third-party account state. Depending on other selected account details, the external account may or may not be used in the MoneyTracker experience, and historical transactions may or may not display. If you re-enable the external account for use in the MoneyTracker experience, it displays in the Active collection.

2FA authentication

If you are on an iPhone or iPad and prompted to use 2FA for authentication in the linking experience described above, you may be unable to link the account from MoneyTracker. Because you must leave or background the app to view the 2FA code, MoneyTracker closes. You will need to link the account from WSB Touch app and not MoneyTracker. Please remember linking accounts from within the WSB Touch app will add the account in MoneyTracker also.