

WEST SHORE BANK

WSB Touch

ONLINE AND MOBILE
USER GUIDE

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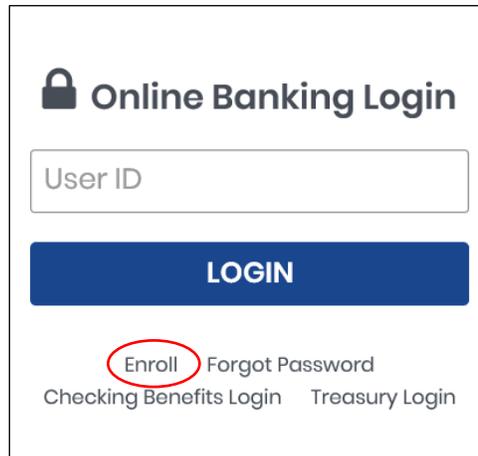
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New Enrollment

New Enrollment through WSB Touch Online

- Navigate to westshorebank.com
- Under ACCOUNT LOGIN, select **Enroll**



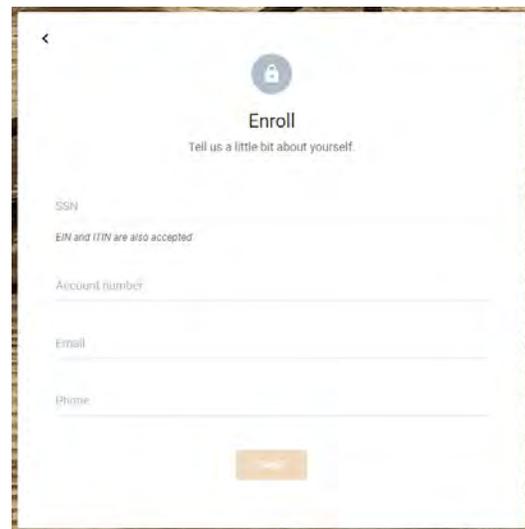
Online Banking Login

User ID

LOGIN

Enroll Forgot Password
Checking Benefits Login Treasury Login

- Enter the requested information:
 - Social Security Number
 - A valid account number with West Shore Bank
 - Your email address
 - A phone number listed on record with West Shore Bank (You must have access to this phone to complete enrollment.)
 - Click **Next**



Enroll

Tell us a little bit about yourself.

SSN

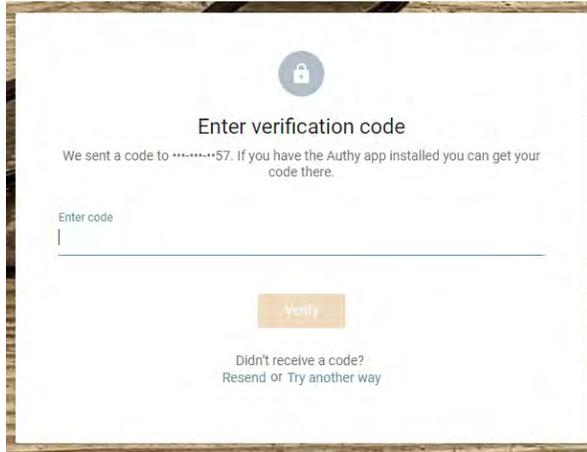
EIN and TIN are also accepted

Account Number

Email

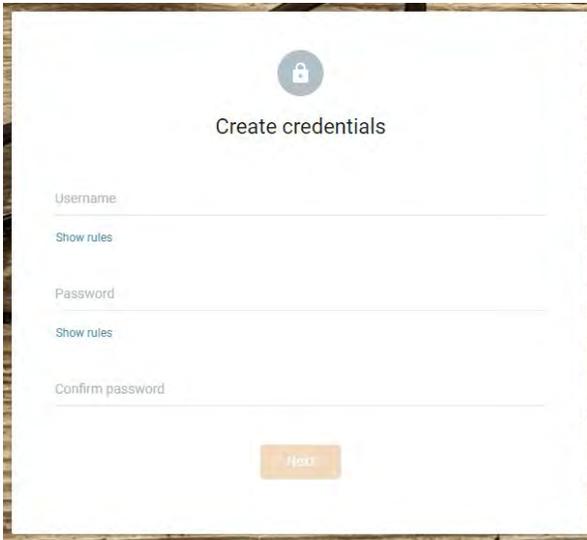
Phone

- Enter the verification code sent to the phone number provided and click **Verify** *



**If you cannot receive a text at this number, click "Try another way". If you "Try another way" you have the options to receive a phone call with your code, or to install the Authenticator app.*

- Accept the User Agreement
- Create a Username and Password and click **Next**
- Enrollment is complete!

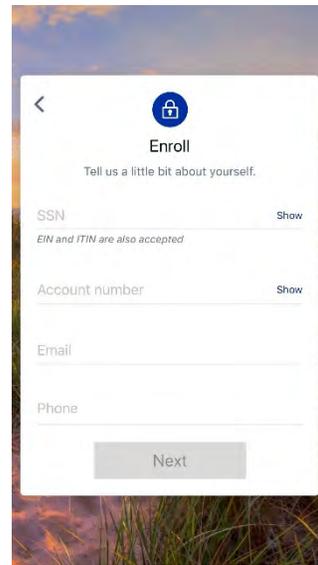
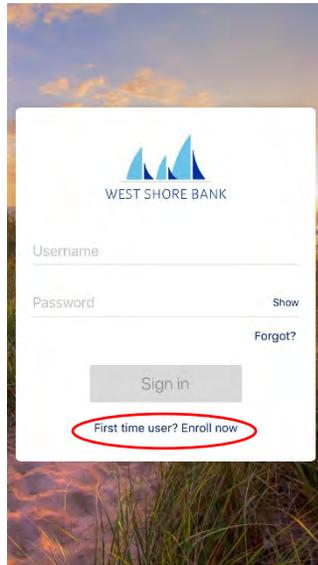


New Enrollment through WSB Touch Mobile App

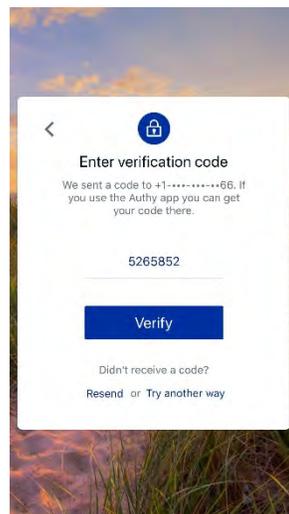
- Download WSB Touch from the App Store or Google Play
- Launch the app and tap **First-Time User? Enroll Now**
- Enter the requested information:
 - Social Security Number
 - A valid account number with West Shore Bank
 - Your email address
 - A phone number on record with West Shore Bank
(You must have access to this phone to complete enrollment.)
 - Tap **Next**



West Shore Bank
Touch

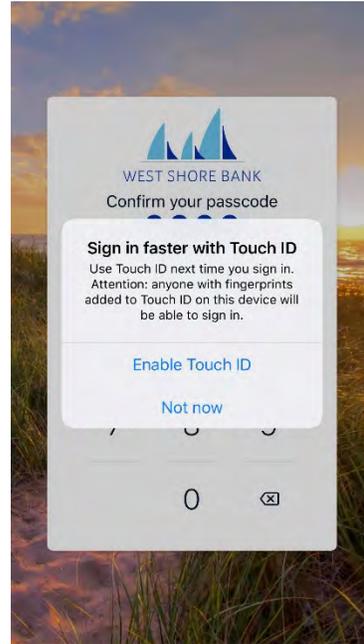
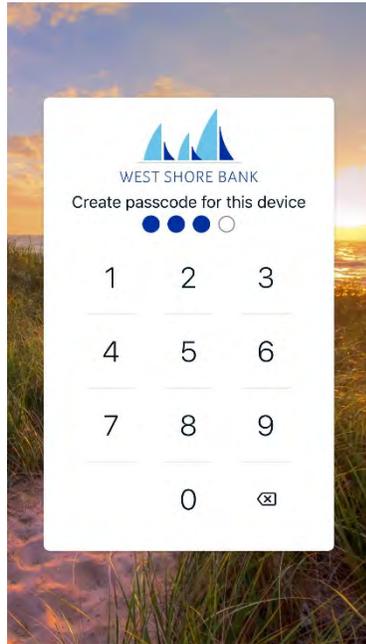


- Enter the verification code sent to the phone number provided and click **Verify** *



**If you cannot receive a text at this number, click "Try another way". If you "Try another way" you have the options to receive a phone call with your code, or to install the Authenticator app.*

- You will need to review the User Agreement and click **Accept**
- Create a Username and Password and click **Next**
- Create a 4-digit passcode for the device
- Enable Face ID / Touch ID if desired

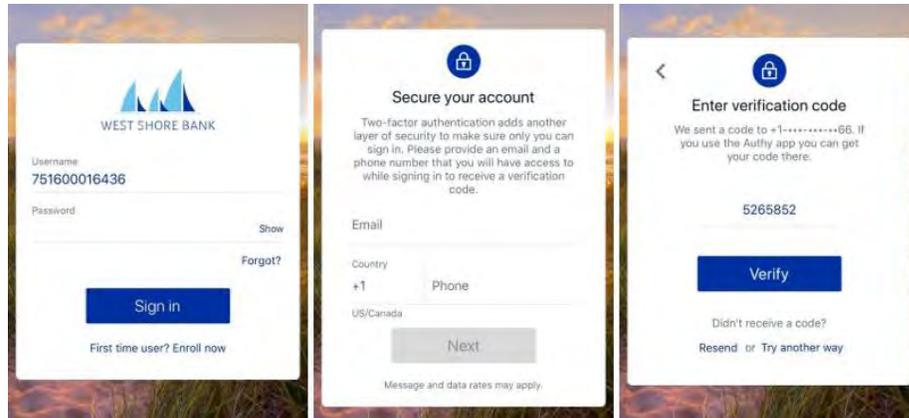


- View a brief tutorial
- Enrollment is complete!

WSB Touch Mobile - Logging In

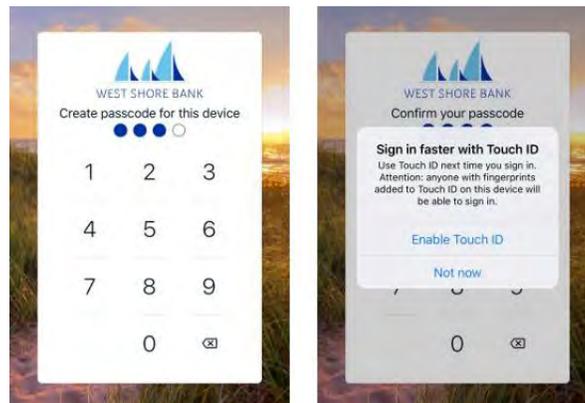
Existing Customers First-Time Login

- When Prompted download WSB Touch from the App Store or Google Play
 - Enter your existing Username and Password and tap **Sign in**
 - Enter your email address, and then enter a phone number where you can receive a call or a texted code to further secure your account, then click **Next**
 - Enter the 7-digit verification code sent to the number provided *
 - Click **Verify**



**If you cannot receive a text at this number, click "Try another way". If you "Try another way" you have the options to receive a phone call with your code, or to install the Authenticator app.*

- Create a 4-digit passcode for future logins
- Enable Face ID / Touch ID if desired

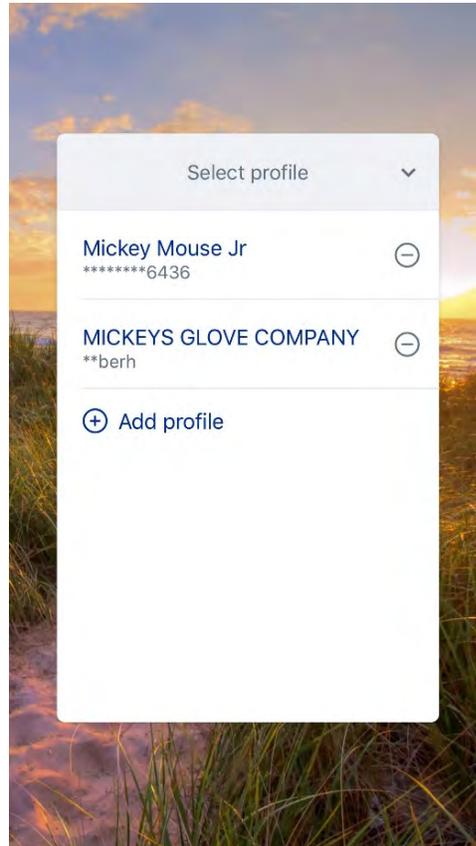
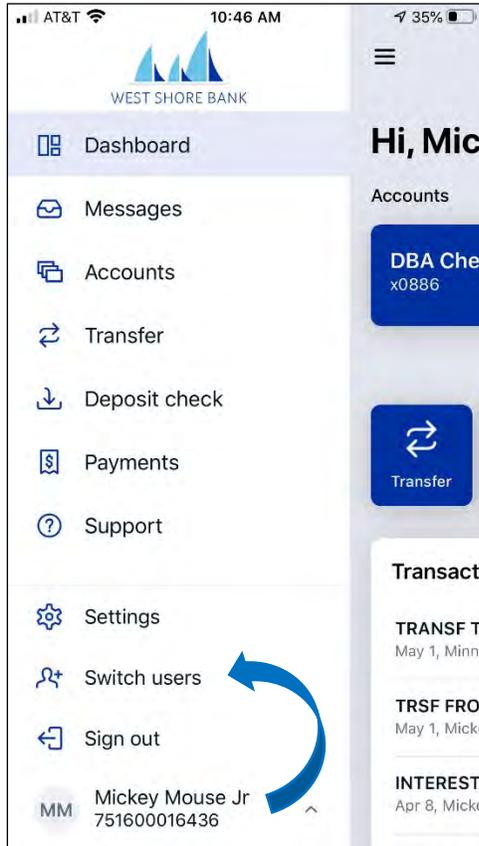


- Review the User Agreement and click **Accept**
- View a brief tutorial
- You are now ready to use WSB Touch!

Switching Profiles

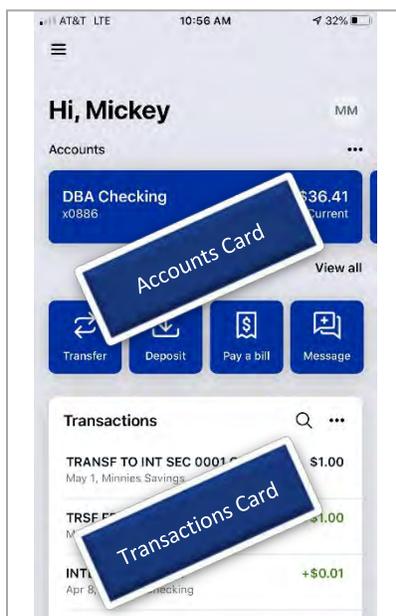
Multiple profiles can be setup if you have more than one login ID, or if more than one user shares a device.

- Tap the **Menu** button ≡ (located in the upper left corner of most screens of the app)
- Tap your **name/profile picture** located at the bottom of the menu and then the **Switch Users** button
- Add or select a profile



WSB Touch Mobile - Customize the Dashboard

The WSB Touch Dashboard is organized into “cards.” Cards are elements that group information, features, and functionality into “boxes” that will resize or move around based on the screen size.

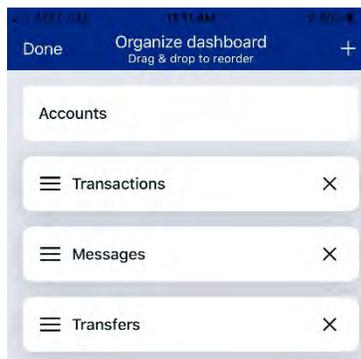
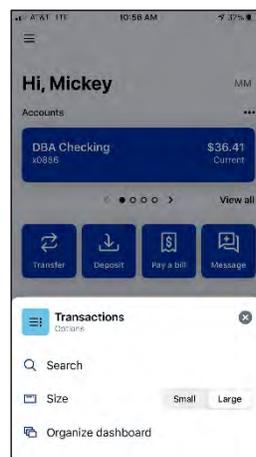


Change Card Size

- Tap the “...” in the upper right corner of any Dashboard card
- From the bottom of the screen, select a **Size** to choose how much content is displayed in each card: Small or Large

Add or Rearrange Dashboard Cards

- Tap the “...” in the upper right corner of any Dashboard card
- Or From the bottom of the screen, tap **Organize Dashboard**
- Click and drag the card titles to re-arrange them
- Tap the “+” icon in the upper right to add more cards
- Or choose Add a Card from the bottom of the page



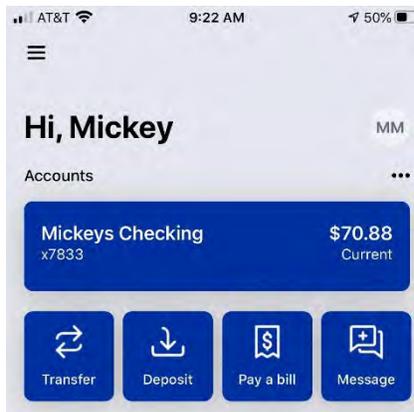
Remove Dashboard Cards

- From the Organize Dashboard screen (above), click the **X** next to the card you want to remove

WSB Touch Mobile - Features

Accounts

View and manage your accounts, transactions, and available balances from the ACCOUNTS card. Flip through your accounts by swiping the balance card left or right.



Change Account Display Order

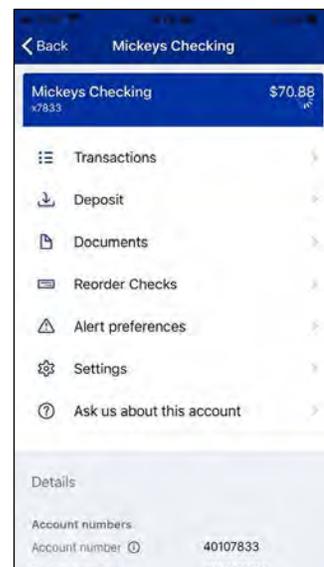
- Change the order in which accounts are listed by pressing the “...” in the upper right of the ACCOUNTS card

Account Options

- Press the account name for additional options such as depositing checks (Deposit) and viewing account Transactions

eStatements

- Press the account name and tap **Documents** to enroll or view eStatements

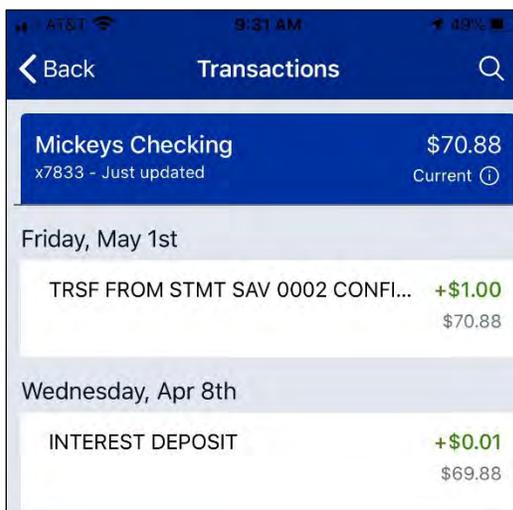


Quick Actions

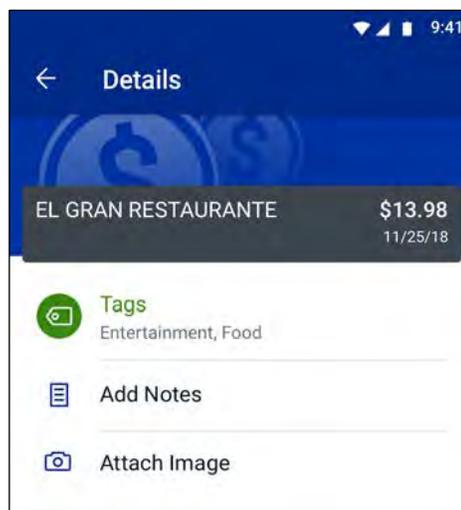
- Under the accounts card, use the *Quick Actions* to make transfers, pay bills, deposit checks or start a conversation with our Customer Care team

Transactions (View, Search, Tag)

- From the ACCOUNTS card, tap the **Transactions** link underneath the account’s name to view transactions for that specific account



When viewing Transactions, click the magnifying glass in the upper right to search.



Tap any posted transaction to add a tag, note, or attach an image.

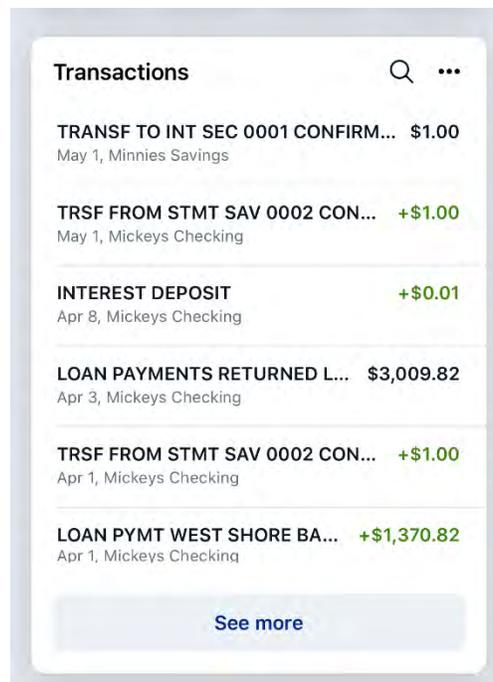
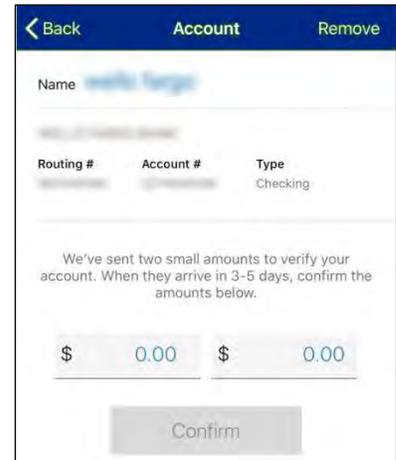
Add an External Account for Bank to Bank Transfer

- Menu → Settings → External Transfers. Tap the “+” button in the upper right
 - Enter your password for additional authentication
 - Enter the details of the external bank (Account Name, Routing #, Account #, Account type) and click **Submit**
 - Two small credits (less than \$1.00) will be sent to the external account, as well as one debit for the total of the two amounts
 - Once the deposits are received in the external account, tap *Menu(≡)→Settings→External Transfers*. (You may also receive an in-app message reminding you to **Verify Amounts.**)
 - Select the recently added account
 - Enter the amounts of the deposits and click **Confirm**
 - Once confirmed, the account will be available in the **Transfer** option



Transactions

View combined transactions across all your accounts from the Dashboard TRANSACTIONS card.

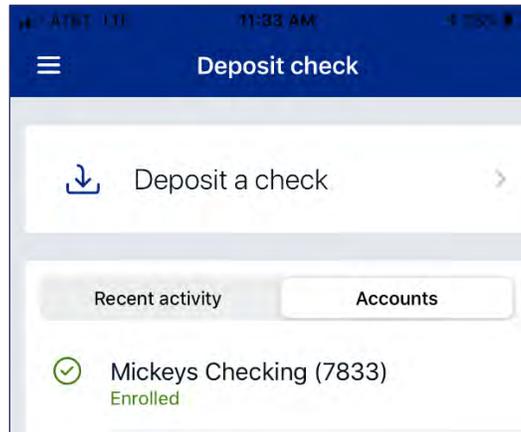


- If you prefer to view transactions one account at a time, go to the ACCOUNTS card and click the **Transactions** link
- Some customers may prefer to remove this card from the Dashboard. See [Remove Dashboard Cards](#).

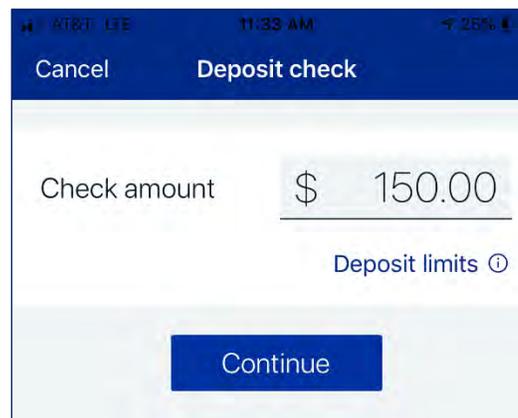
Mobile Deposit

Deposit a check right from your phone or tablet using the DEPOSITS card on the Dashboard. *

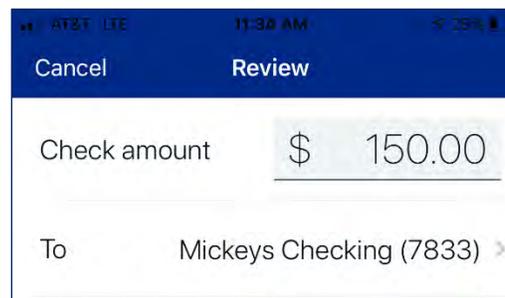
- Tap **Deposit a check**



- Enter the check amount



- Tap to take a picture of the front of the check, **Continue**
- Tap to take a picture of the back, **Continue**
- Choose the deposit account



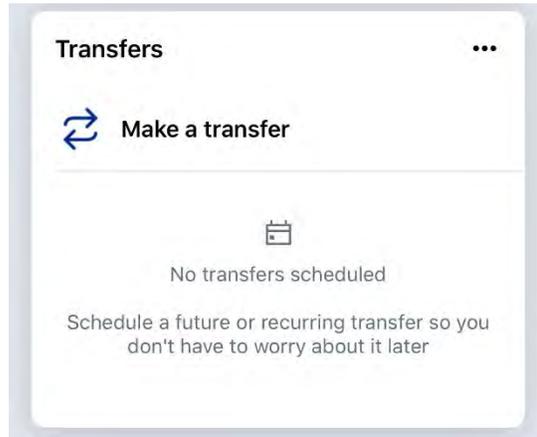
- Click **Submit**

*Mobile Deposit functionality can also be accessed from the *Quick Actions* link on the ACCOUNTS card, or by tapping the account name on the ACCOUNTS card.

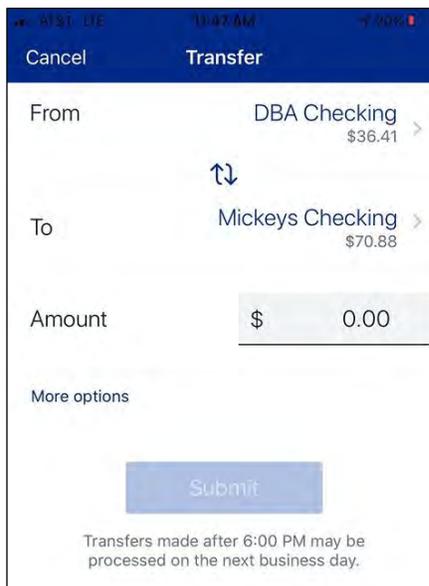
Transfers

Move money between West Shore Bank accounts or accounts at other institutions using the TRANSFER card on the Dashboard. *

- Tap **Make a transfer**



- Select the “From” account and “To” account (eligible internal *and* external accounts will be listed)
- Enter the amount
- For an immediate one-time transfer, simply tap **Submit** **



- To set a recurring frequency or a future date tap **More Options**
 - Choose weekly, every two weeks, twice a month, or monthly
 - Choose the start date
- Tap **Submit**



More Options

**Transfer functionality can also be accessed from the Quick Actions link below the ACCOUNTS card, or by tapping the account name on the ACCOUNTS card.*

***Internal transfers will memo post at any time; however, only funds transferred before 6:00 PM Eastern Time can be applied toward previous transactions.*

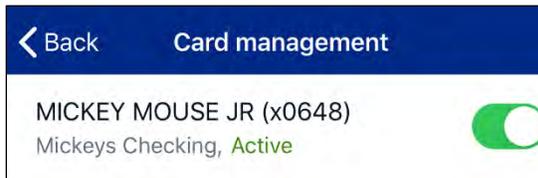
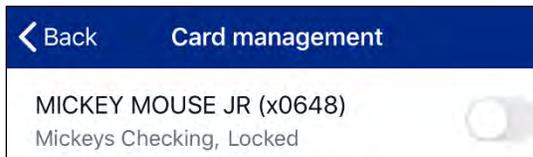
Manage Cards

Turn your debit card on or off, report it lost or stolen, or activate a new card from the Card Management card.

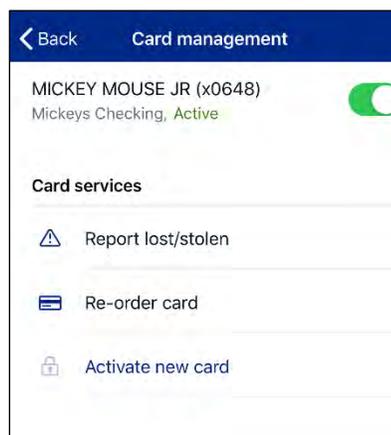
- From the Card Management card tap the debit card that you would like to manage



- Travel Notice: Tap the airplane icon in the right corner to alert West Shore Bank of your travel plans and dates
- To temporarily lock the debit card, slide the green button to the off position
- To unlock the debit card, slide the button back to green/active



- To report the card lost or stolen, tap **Report lost/stolen** (NOTE: This action cannot be undone.)
- To activate a new card tap **Activate new card**

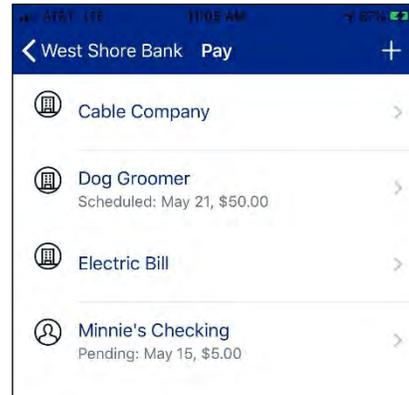
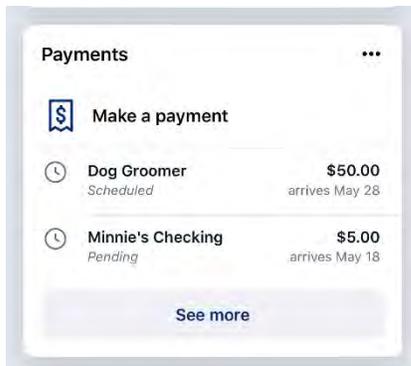


Payments

Schedule and edit bills, add payees, and get an overview of recently made payments from the PAYMENTS card. *

Pay a bill

- From the PAYMENTS card, tap **Make a payment**
- Select your payee



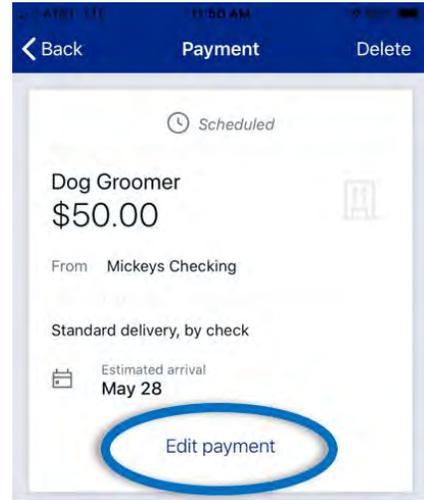
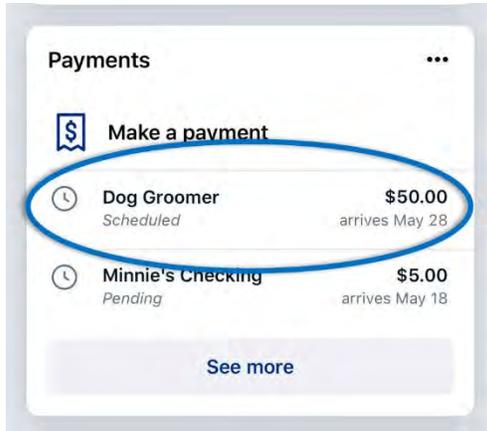
- If you have more than one payment account, select the “Pay From” account
- Enter the amount and, optionally, a memo to display to the payee
- Select the payment delivery date
- Tap **Submit**



*Bill Pay functionality can also be accessed from the Quick Actions link under the ACCOUNTS card.

Edit a Bill Payment

- From the PAYMENTS card, select the payment you wish to edit
- Tap **Delete** to delete the payment; or
- Tap **Edit payment** to change the amount or date
- **Confirm** your changes



Add a Payee*

- From the PAYMENTS card, tap **Make a Payment**
- Tap the "+" symbol in the upper right of the screen
- Enter your password for additional authentication
- Enter the payee information and tap **Continue**
- Confirm payee information and address and tap **Submit**



The screenshot shows the 'Add payee' form with the following fields:

PAYEE	
Name	Chase Card Services
Nickname	Credit Card
Phone number	(555)555-5555
DETAILS	
Account number	4012098709651278

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

The screenshot shows the 'Add payee' form with the following fields:

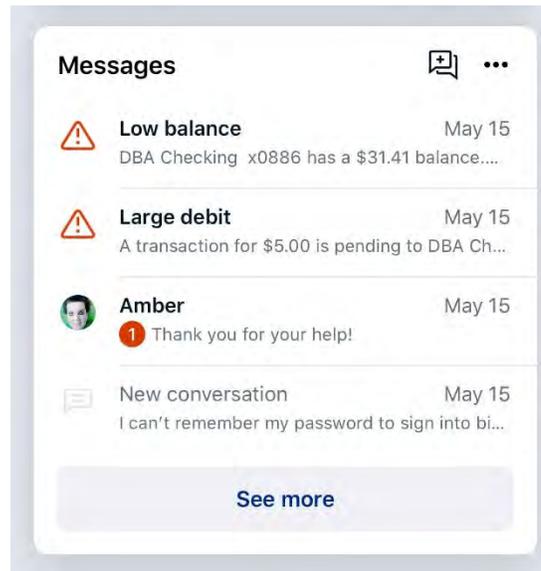
MAILING ADDRESS	
Street	Enter street
	Line 2 (optional)
City	Enter city
State	Enter State
Zip	Enter zip code

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

* Currently payees can be added but cannot be edited through WSB Touch. This can be done through WSB Touch Online under "Manage Payments".

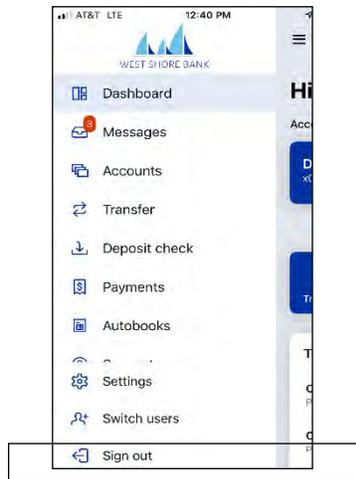
Messages

Display messages and alerts from West Shore Bank right on your Dashboard on the MESSAGES card.

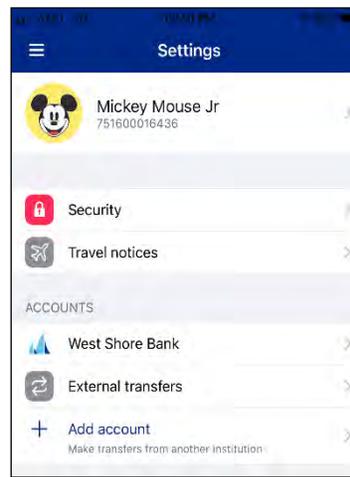


WSB Touch Mobile - Settings Quick Reference

The Menu button (≡) is located in the upper left corner of most screens. The Menu will slide out from the left and provides access to Profile Switching, Settings, and many of the same features accessed from the Dashboard cards.



Menu



Settings

Add/Remove Accounts from Dashboard

Menu → Your Name → Settings → West Shore Bank → Show in App/Show balance and activity

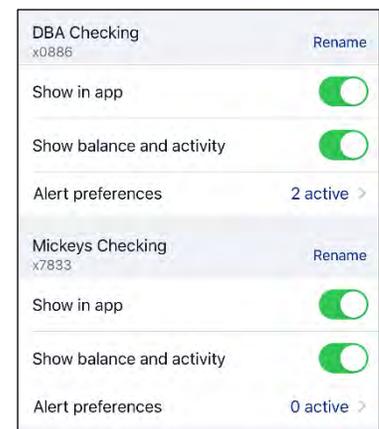
Rename Accounts

Menu → Your Name → Settings → West Shore Bank → Rename

Alerts

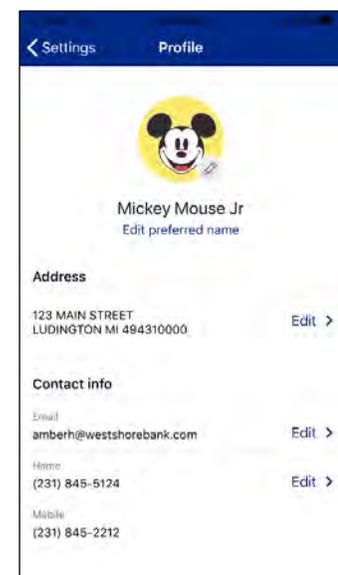
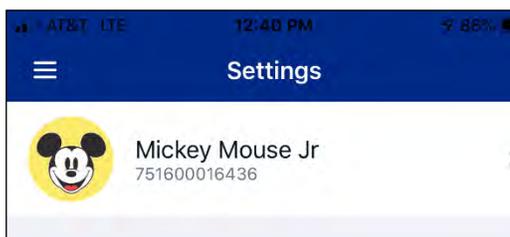
Menu → Your Name → Settings → West Shore Bank → Alert Preferences*

*Users can set balance and transaction alerts based on low/high thresholds and can be alerted with a push notification and/or email.



Change Photo, Email, Phone Number

Menu → Your Name → Settings → West Shore Bank → Tap your Name → Tap the pencil next to the image to add a photo, or → Tap **Edit** to update your email, address or phone number with West Shore Bank



Change User Name, Password, Passcode, Face/Touch ID

Menu → Your Name → Settings → Security

Change Phone Number for Two-factor Authentication (Security Code)

Menu → Your Name → Settings → Security → Two-factor authentication

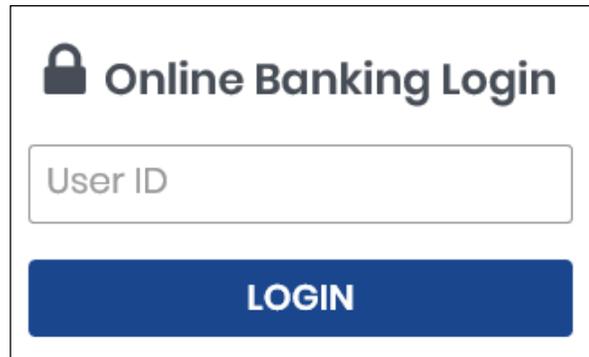
Remove Device Access

Menu → Your Name → Settings → Security → Recently Used Devices → Remove



WSB Touch Online - Logging In

- Navigate to westshorebank.com
- Click **Account Login** button in the upper right corner
- Enter your current User ID and click **Login**

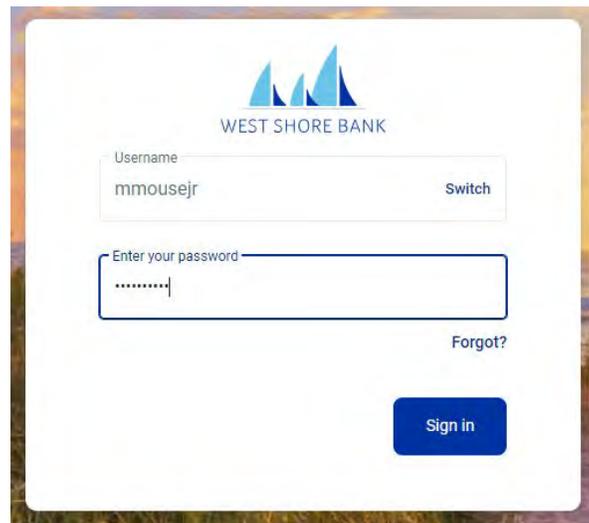


Online Banking Login

User ID

LOGIN

- Enter your password and click **Sign In**



WEST SHORE BANK

Username
mmousejr Switch

Enter your password
.....|

Forgot?

Sign in

- **If this the first login to WSB Touch Online:** Enter your email address and a phone number where you can receive a call or a text code to further secure your account, then click **Next**

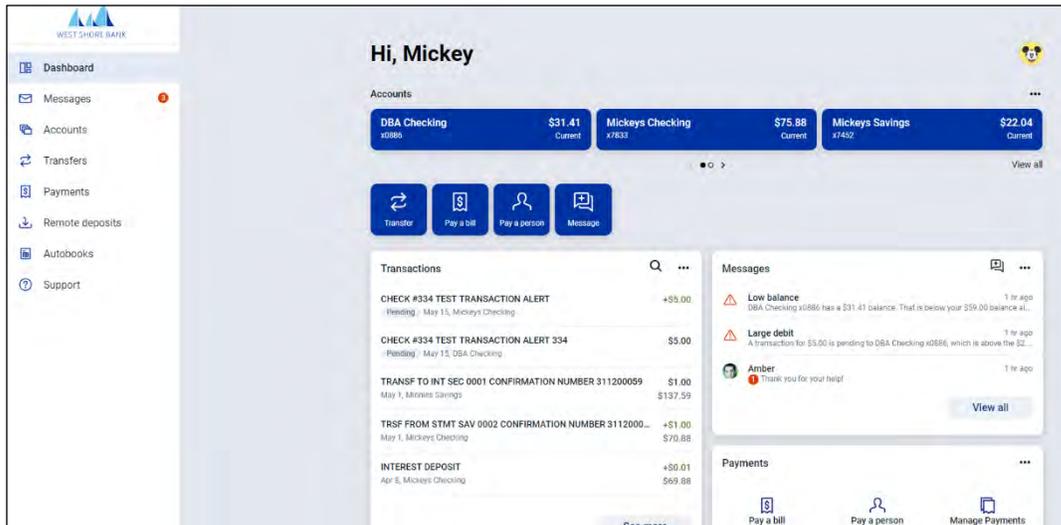
- You will receive a 7-digit verification code to the number provided* (If you are logging in from a personal secure device and would like Online Banking to skip this step next time, select **Remember this computer.**)
- Enter the code and click **Verify**

If you cannot receive a text at this number, click **Try another way. If you "Try another way," you have the option to receive a phone call with your code or to install the Authenticator app.*

- Review our User Agreement and click **Accept**
- You are now ready to use Online Banking!

WSB Touch Online - Features

The WSB Touch Online Dashboard is organized into “cards.” Cards are elements that group information, features, and functionality into “boxes” that will resize or move around based on the screen size.



Accounts

View and manage your accounts, transactions, and available balances from the ACCOUNTS card on the Dashboard. If you have more than four accounts, use the arrows at the bottom of the card to view more.

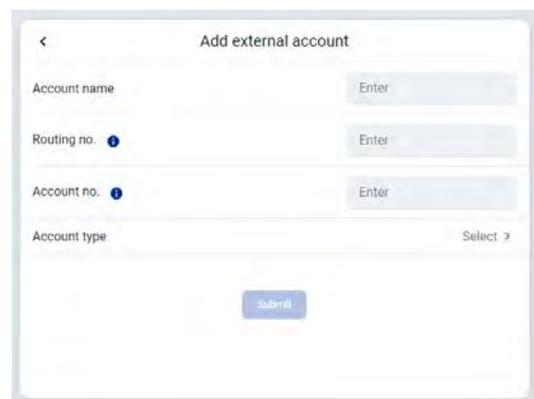
Change Account Display Order

- Change the order in which accounts are listed by pressing the “...” in the upper right of the ACCOUNTS card and choose **Organize Accounts**

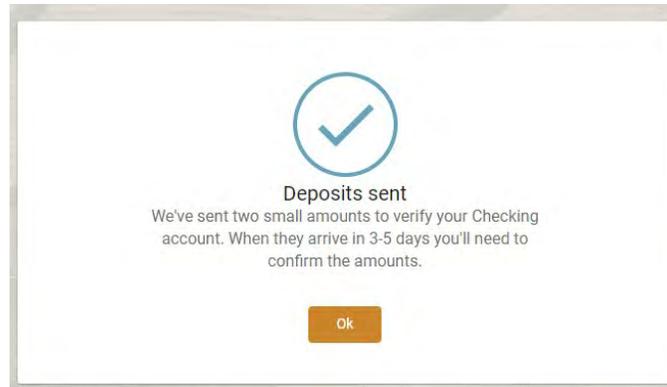


Add an External Account for Bank to Bank Transfer

- From the Transfers card, select “**Make A Transfer**”
 - Choose **Add account** under “Make external transfers with another financial institution”
 - Enter the details of the external bank (Account Name, Routing #, Account #, Account type) and click **Submit**



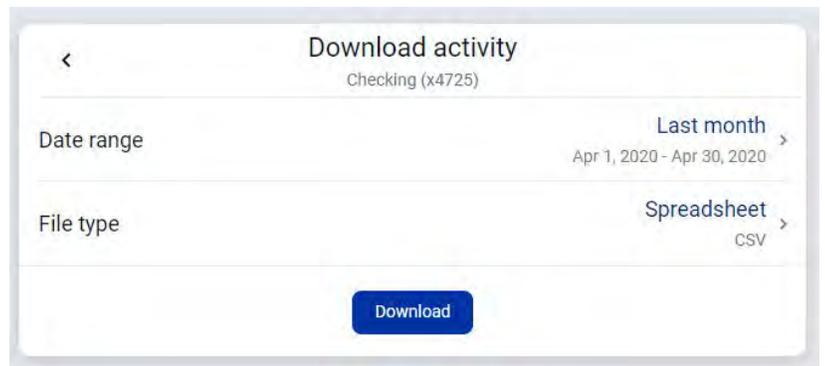
- Two small credits (less than \$1.00) will be sent to the external account, as well as one debit for the total of the two amounts



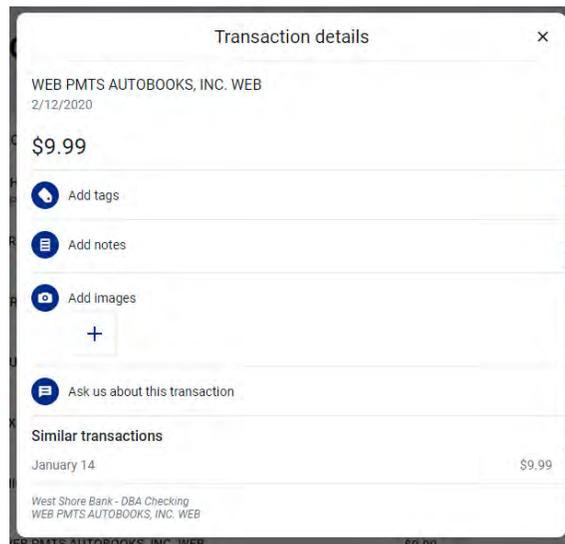
- Once the deposits are received in the external account, select your name in the upper right of the screen to access *Settings* → *External Transfers*
- Select the recently added account. (You may also receive an Online Banking message reminding you to **Verify Amounts.**)
- Enter the amounts of the deposits and click **Confirm**
- Once confirmed, the account will be available in the *TRANSFER* card

Transactions (View, Search, Download, Tag)

- From the ACCOUNTS card, choose any account to see its Transaction activity
- Search for transactions by clicking the magnifying glass in the upper right of the ACTIVITY card
- Download transactions by clicking the down arrow in the upper right of the ACTIVITY card
 - Choose a date range
 - Choose a file type (CSV, TXT, OFX, QBO, QFX)
 - Click **Download**



- Select any posted transaction from the Transactions card to add a tag, note, or attach an image



eStatements

- From the ACCOUNTS card, choose any account
- Select **Documents** to enroll or view eStatements

The screenshot shows the 'DBA Checking' account page. At the top right, the current balance is \$31.41. Below the account name, there is a 'Transactions' list and a navigation menu. The 'Documents' button in the navigation menu is circled in red. The 'Details' section below the navigation menu shows account numbers and other information.

Transaction Date	Description	Amount
MAY 15	CHECK #334 TEST TRANSACTION ALERT 334 <small>Pending</small>	\$5.00
APR 1	TRANSFER TO DDA	\$1.00 \$36.41
MAR 11	CREDIT BACK ITEM	+\$20.00 \$37.41
MAR 9	CUSTOMER DEPOSIT	+\$19.98 \$17.41
MAR 6	EXPENSE MICKEYS GLOVE CO PPD	\$22.00 -\$2.57

Navigation Menu:

- Transfer
- Documents** (circled in red)
- Reorder Checks
- Stop payments
- Alert preferences
- Settings
- Ask about this account

Details:

Account Numbers	
Account number	20030886
Routing number	072408290

Account Details

- From the ACCOUNTS card, choose any account
- See additional deposit or loan details on the DETAILS card

The screenshot shows the 'Account Details' page. It features a navigation menu at the top and a 'Details' section below. The 'Details' section is divided into three categories: Account Numbers, Account information, and Activity.

Navigation Menu:

- Transfer
- Documents
- Reorder Checks
- Stop payments
- Alert preferences
- Settings
- Ask about this account

Details:

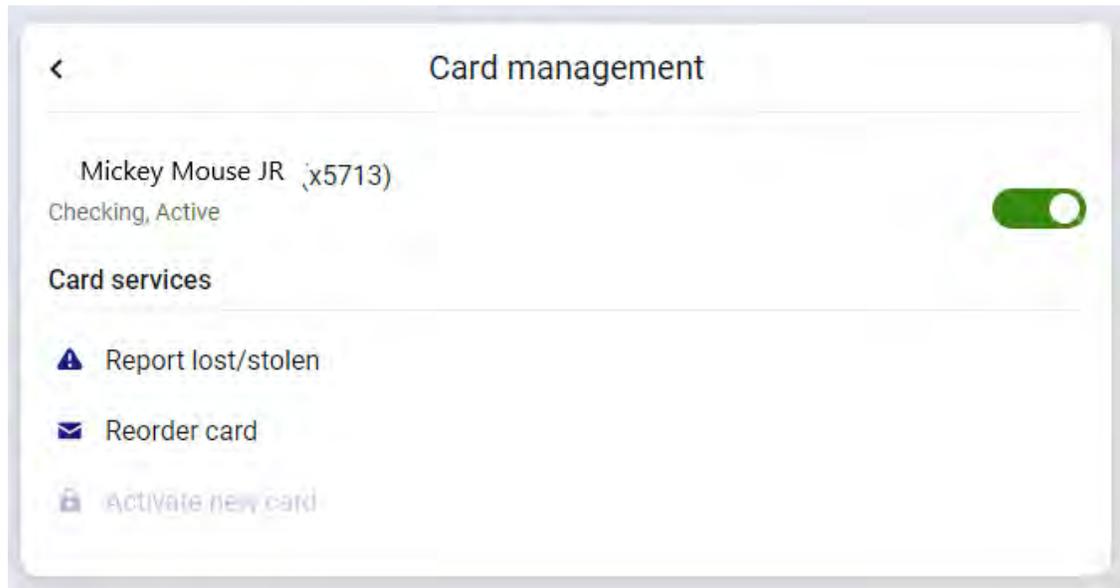
Account Numbers	
Account number	20030886
Routing number	072408290

Account information	
Owner	MICKEYS GLOVE COMPANY
Other names on account	DBA MINNIE'S BOW COMPANY
Date opened	05/22/2013

Activity	
Last statement balance	\$36.41
Date of last statement	04/30/2020
Date of last deposit	03/11/2020

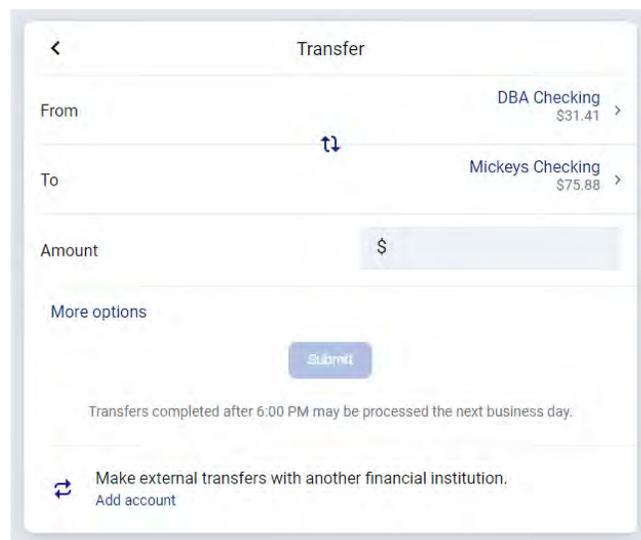
Card Management

- On the Dashboard, maneuver to the Card Management Card
- To submit a Travel notice, click on the “...” in the upper right corner
- Tap on the card you want to manage
 - To temporarily lock the debit card, slide the green button to the off position
 - To unlock the debit card, slide the button back to green/active
 - To report the card lost or stolen, click **Report lost/stolen** (NOTE: This action cannot be undone.)
 - To activate a new card, click **Activate New Card**



Transfers

- From the Transfers card, select **Make a transfer**
- Select the “From” account and “To” account (NOTE: Eligible internal *and* external accounts will be listed.)
- Enter the amount
- For an immediate one-time transfer, simply click **Submit***



**Internal transfers will memo-post at any time; however, only funds transferred before 6:00 PM Eastern Time can be applied toward previous transactions.*

- To set a recurring frequency or a future date, click **More Options**
 - Choose weekly, every two weeks, twice a month, or monthly
 - Choose the start date
- Click **Submit**.

Payments

Pay a bill

- From the Payments card, click **Pay a bill***
- Select your payee

- To make a payment to more than one payee, select the “Multiple” tab
- Enter the amount and payment date, and optionally, a memo to display to the payee
- Click **Submit**

The Pay a Bill option can currently be used to make a quick one-time payment and to add a payee. All other bill pay functionality can be accessed from **Manage Payments on the Payments card.*

Add a Payee

- From the Payments card, click **See more**
- Select + **New payee**, then **add a bill** or **add a person**
- Enter and confirm payee information and click **Submit**

< Add another bill

Company name on bill

Nickname (optional)

Phone number

Account number

Delivery details

Street line 1

Street line 2 (optional)

City State Zip

Submit

Manage Payments

- From the Payments card, click **Manage Payments**
- Access comprehensive bill pay options, including editing or deleting payees and scheduled payments, managing recurring payments, and viewing payment history

Payments

Schedule

Our goal is to deliver your payment securely and quickly. Some payments will process using a single-use, pre-paid card, which means you will not recognize card numbers within payment confirmation communications you receive.

+ Payee

Display Category

Payee name or nickname Search

Pay all Review all

Pay to	Pay from	Amount	Payment date	Actions
<input type="checkbox"/> Cable Company *8765 CABLE COMPANY Check	Mickeys Chec., *71	\$ 0.00	05/27/2020	Pay Rush delivery Make it recurring Add memo/comment
<input type="checkbox"/> Dog Groomer *1110 DONALD'S DOG GROOMING CHECK	Mickeys Chec., *71	\$ 0.00	05/27/2020	Pay

Pending

Processing in next 45 days | View more

Payee

Total: \$0.00

History

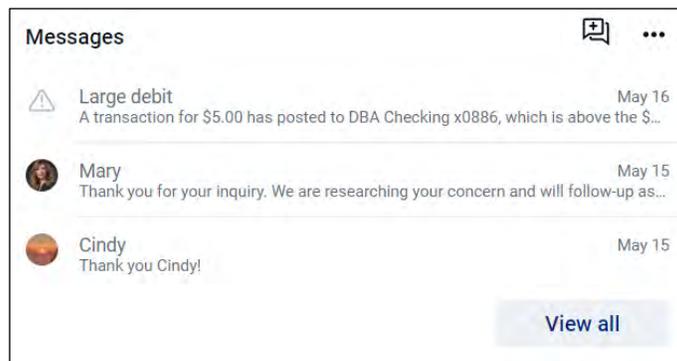
Processed in last 45 days | View more

Payee

Total: \$0.00

Messages

Display messages and alerts from West Shore Bank right on your Dashboard on the MESSAGES card.



Transactions

View combined transactions across all your accounts from the Dashboard Transactions card.

The Transactions card shows a list of transactions with a search icon and a menu icon at the top right. The transactions are as follows:

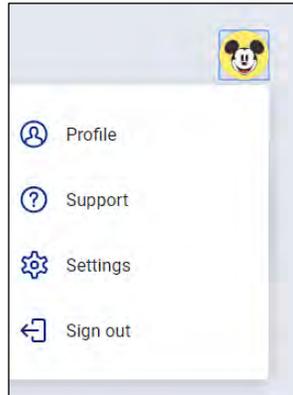
Transaction Description	Amount
CHECK 334	\$5.00
May 15, DBA Checking	\$31.41
CUSTOMER DEPOSIT	+\$5.00
May 15, Mickeys Checking	\$75.88
TRNSF TO INT SEC 0001 CONFIRMATION NUMBER 311200059	\$1.00
May 1, Minnies Savings	\$137.59
TRSF FROM STMT SAV 0002 CONFIRMATION NUMBER 3112000...	+\$1.00
May 1, Mickeys Checking	\$70.88
INTEREST DEPOSIT	+\$0.01
Apr 8, Mickeys Checking	\$69.88

A 'See more' button is located at the bottom right of the card.

- If you prefer to view transactions one account at a time, select an account from the ACCOUNTScard

WSB Touch Online – Settings Quick Reference

Click your Profile Picture in the upper right of the screen to access Online Banking Settings.



Add/Remove Accounts from Dashboard/Show in App

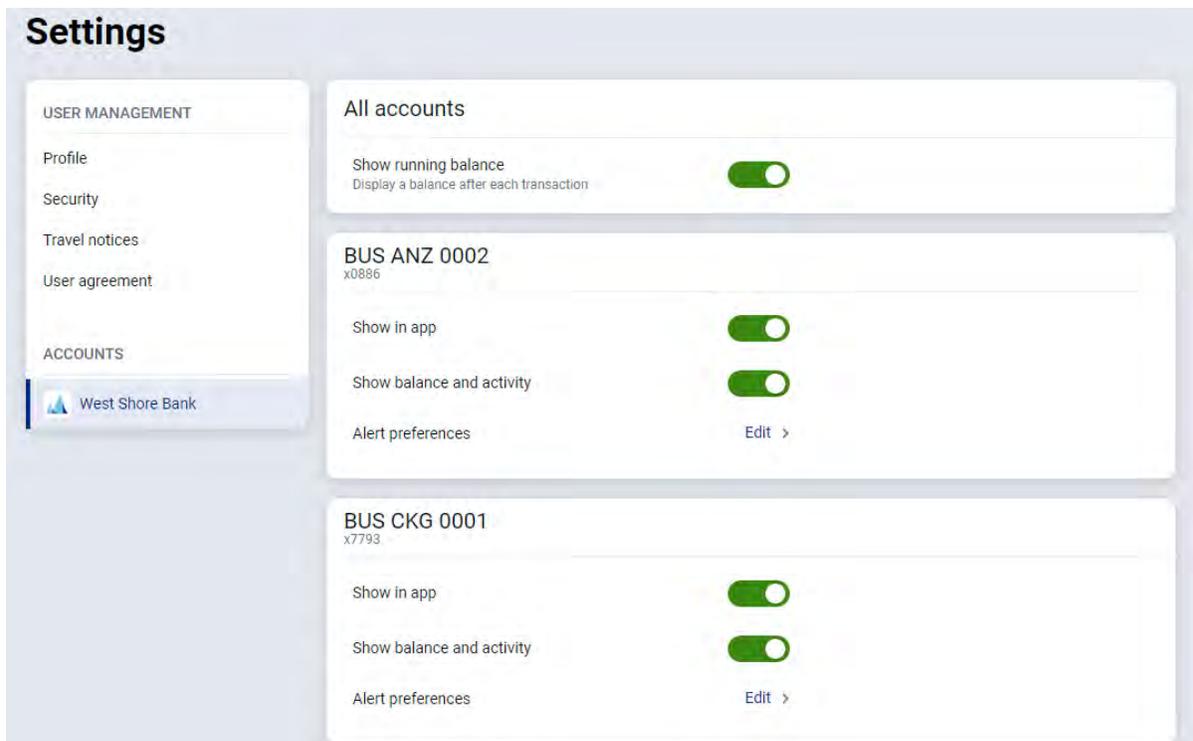
Click your Picture → Settings → West Shore Bank → Show in App/Show balance and activity

Rename Accounts

Click your Picture → Settings → West Shore Bank → Rename

Alerts

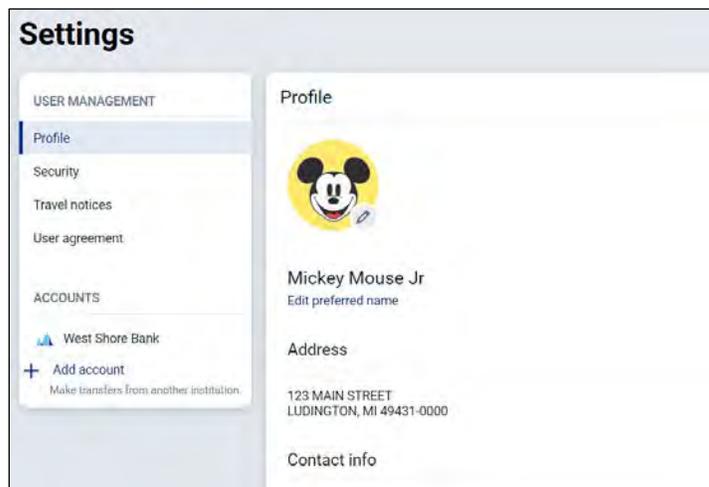
Click your Picture → Settings → West Shore Bank → Alert Preferences*



**Users can set balance and transaction alerts based on low/high thresholds and can be alerted with a push notification and/or email.*

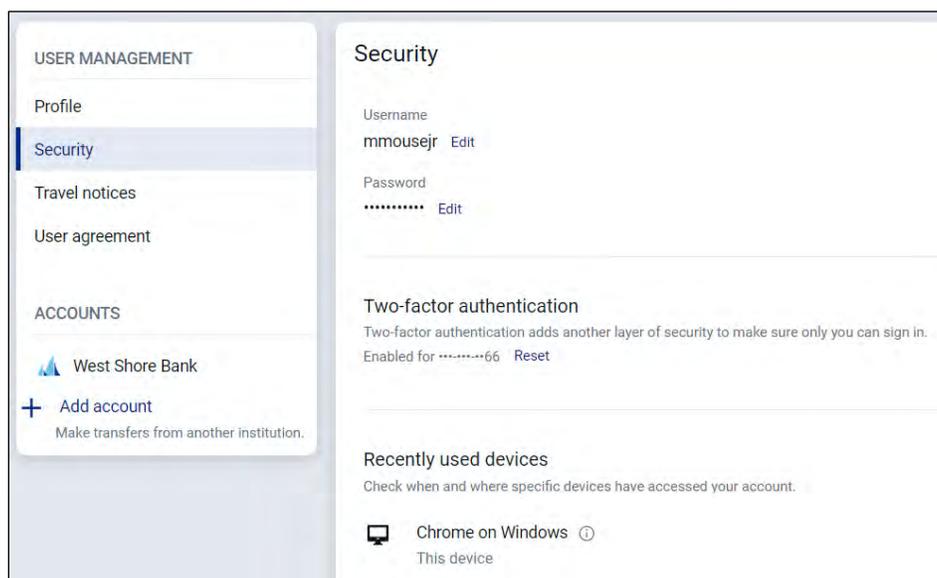
Change Photo, Email, Phone Number

Click your Picture → Settings → Profile → Select the pencil next to the image to add a photo
Click **Edit** to update email or phone number at the Bank



Change User Name or Password

Click your Picture → Settings → Security



Change Phone Number for Two-factor Authentication (Security Code)

Click your Picture → Settings → Security → Two-factor authentication

Remove Device Access

Click your Picture → Settings → Security → Recently used devices → Remove