



Online Banking Resources

Our enhanced online banking platform is here! We have upgraded our online banking system for your convenience and improved banking experience. While most of the features you currently enjoy will remain unaffected, there are a few upgrade preparations that may apply to you. Key dates and changes are identified below.

WHAT DOES THIS MEAN TO YOU?

Here are just a few of the new features you will see in the upgraded Online Banking system:

Customizable Homepage

Ability to Activate or Deactivate your Debit Card

Added Transfers: to another Bay State Savings Bank Account, Person-to-Person and Bank to Bank

Self Service Center

Robust Budgeting Tools

Full Business Platform

Easy Transaction Inquiries

Real Time Alerts

Manage My Money

Direct Connect to Quicken®, Quickbooks®

ONLINE BANKING SYSTEM UPGRADE – WHAT YOU NEED TO KNOW

IMPORTANT LOG IN CHANGES – Your current username will remain the same unless your username contains any special characters.* Your initial password will be provided at login, with a prompt to establish a new password and select an image site key.

****If your username contains any special characters, such as: ?, *, &, \$, #, we ask that you change your username prior to March 15th to ensure uninterrupted access to your account online.***

To change your username:

1. From a desktop or laptop computer, login to Online Banking
2. Click on My Settings tab in the upper right corner of the screen
3. Under the Login & Security heading you will see Update User Name
4. Click on Update
5. Enter new User Name
6. Enter Password
7. Click Save
8. Your User Name has been changed

IMPORTANT: RECURRING/SCHEDULED TRANSFERS – Be sure to document your Recurring/Scheduled Transfers. These will not carry over and will need to be re-established post upgrade.

IMPORTANT BILL PAY, FINANCEWORKS™ & QUICKEN® CHANGES – Any past Bill Pay, FinanceWorks™ & Quicken® histories will not be available after the upgrade. In other words, you will not be able to access any Bill Payment, FinanceWorks™ or Quicken® transaction activity that preceded the upgrade through Bay State Online. As such, we strongly encourage you to retain your Bill Pay, FinanceWorks™ & Quicken® histories as applicable by downloading or otherwise backing up your histories on or before April 1, 2017.

To download your FinanceWorks™ transaction history:

1. Launch FinanceWorks™
2. Choose transactions
3. Choose desired time frame to download
4. Select download – your file will download in Excel format
5. Save your file onto your computer

Note that payees and recurring/automatic bill payments will not be erased and will remain in the system after the upgrade. Bill Pay will not be available on April 4th during the upgrade. In the afternoon of April 5th you can log in to the upgraded Online Bill Pay system. Payees and Scheduled Auto Payments will convert.

NEW FEATURES

After the upgrade Bay State Online will be your Virtual Branch. The upgraded system offers easier navigation and improved features, such as:

- **Enhanced Security** – easier authentication for user access
- **Establish Real-Time Alerts**
- **View pending transactions**
- **Direct Connect to Quicken®** - if you are a Quicken® user an optional upgrade to direct connect will be provided to you at log-in following the upgrade.
- **Transfers** – Make transfers Person-to-Person, Bank-to-Bank, and other Bay State Savings Bank customer accounts. External transfer capability will continue.
- **Robust Online Banking for Business** – If your business utilizes Online Banking and requires secondary users, you will now be able to designate permissions that are customized to individual job responsibilities.
- **Quick Links** – Add a payee or make a payment easily from any page
- **Deliver by Scheduling** – Schedule recurring payments and choose the date you want your payment to arrive.
- **Stop Payment** – Stop outgoing check payments with a click.
- **Payments Review Page** – Review, edit and expedite your payments on one page.
- **Recurring Payments** - If you have scheduled recurring payments, the “Auto Pay” indicator will be highlighted in green and checked, next to the name of the payee.

FinanceWorks™ CHANGES – FinanceWorks™ will be replaced by an enhanced **Manage My Money** tool. You will be able to establish budget tracking to fit your customized financial needs in the new **Manage My Money** tool.

SECURITY

Bay State Online utilizes multifactor authentication (MFA) technology to verify a user’s identity every time a user accesses their online banking profile. The security technology verifies the person through a knowledge-based challenge and a risk-based challenge. The system will calculate on several parameters, such as the time of day, location, device, IP address, etc., to establish a “risk score.” If this score is below the acceptable safety threshold, the user will be prompted to answer additional security questions.

We are sincerely pleased to be enhancing your online banking experience and hope you find this information helpful.

If you have any questions or need assistance, please do not hesitate to contact customer support at 844-620-1283 or via email: onlinebankingmanager@baystatesavings.com.