



ONLINE BANKING Frequently Asked Questions

1. Q: When I sign in I am prompted to obtain a secure access code.

A: Obtaining a temporary secure access code satisfies the security requirements of a user both “knowing” and “having” the data elements necessary for authorized access to Online Banking. In order to confirm your identity and register your computer we need to send you a Secure Access Code. You can choose a phone number to receive the code by voice or by text. After entering the Secure Access Code you can activate your computer for later use or only allow one-time access to Online Banking if you are using a public computer. If you elect to activate your computer for later use, in the future you will login to Online Banking by entering your login ID and password.

2. Q: When I sign in, I don't have a phone that I can use to get a Secure Code delivered. What do I do?

A: Please contact your local branch to have your contact information updated.

3. Q: I have signed in once successfully and registered my browser. I have selected “Activate this computer for later use”, but each time I login in, it makes me go through the Browser Registration process (where I have to get a Secure Code). Why?

A: The most likely explanations for having to register your browser multiple times are:

- You are logging in from separate browsers or separate PCs.
- Cookies are automatically deleted each time you close your browser.
- Your browser is not set to store Cookies from the web address of our online banking server. Add our online web address https://online.bankofthepacific.com/BankofthePacificOnline_40/uux.aspx#/login to your favorites.
- Call the Electronic Banking Department for assistance if you are continually prompted to re-register your computer 360-537-4090 option 2.

ACCOUNT OVERVIEW

4. Q: Can I nickname the accounts on this page?

A: Yes, you can change the default display name for any account by navigating to the Settings>Account Preferences menu. Click on your account name and use the pencil to

add or edit the account description. Your chosen nickname will be used instead of the default name or account number throughout the online banking system.

5. Q: Can I group my accounts?

A: Yes, you can use the Account Grouping feature to categorize account on the Home page. To create a new account group, click or tap an account card and drag it to the New Group Icon (*green icon appears on screen in the lower-right corner while a card is being moved.*) If using a mouse, click an account card, hold the mouse button, drag the card to a new location and release the mouse button. You can easily rename a group by clicking the pencil icon and editing the name.

ACCOUNT HISTORY

6. Q: How do I know how much history is available for an account?

A: At the bottom of the account history page you can see the number of transactions available for the selected account. We typically maintain 2 years of history.

7. Q: How much history displays by default for an account? Can I change the default amount?

A: The default amount of history displayed for a selected account is 100. Use the arrow to advance the page to the next 100 transactions or use Filters to query using searchable criteria.

8. Q: What is the best way to export transactions into Quicken?

A: Set up your One Step Update within Quicken to easily update your transactions.

9. Q: How do I view check and other transaction images?

A: The check icon next to some transactions indicates that there is an image stored for that transaction, a check image for example. Just click on the check icon for the specific transaction image you want to view and the system will retrieve the image and display it in a pop-up window. You should configure your pop-up blocker to accept pop-ups from our site to use this feature. You may also view and print images within eStatements.

ONLINE ACTIVITY

10. Q: How is the Online Activity page different from Account History?

A: The Online Activity page contains all transactions initiated via electronic banking including single transactions, recurring transfers and mobile deposits, but does not include transactions made via other means, such as ATM or Debit/Credit card transactions. This page also shows the status of each Online Banking transaction as it moves from a drafted status to approved, then processed as well as authorized or cancelled.

In contrast, the Account>History page is a record of processed and cleared transactions against your account from all sources, not just online banking. Additionally, account

history does not include transactions that have been drafted/approved/cancelled via electronic banking, but only those that have already cleared or will clear your account the next processing day.

11. Q: What is a drafted transaction?

A: A drafted transaction is one that has been created and saved for later approval. A drafted transaction **HAS NOT** been transmitted to us for processing, just as a drafted e-mail has not been sent to the intended recipient. This allows you to schedule and draft payments that you, or someone in your household or company, can later approve.

12. Q: What is a Tracking ID?

A: The Tracking ID is a unique identifier of each transaction on our system and provides you a way to easily reference a transaction and communicate with our support staff. Please use tracking IDs in any communication to us.

FUNDS TRANSFER

13. Q: What is the cutoff time for transfers?

A: Internal Transfers are real time and funds are available immediately. Transfers completed prior to 6:00 p.m. (PST) will be posted to the account during our nightly processing.

14. Q: If I make a future dated transfer, when will the transfer be processed and effective?

A: If you create a future-dated transfer, the transfer will be processed the morning of the effective transfer date.

15. Q: Where can I see my Funds Transfer activity?

A: Your funds transfer activity is available in your Online Activity under the Accounts>Online Activity menu. Any drafted, approved, cancelled or processed funds transfers will be displayed. Each transaction has a unique Tracking ID for easy identification.

16. Q: Can I make my loan payments by initiating a transfer?

A: Yes, go to funds transfer and pick your "from account" you want to withdraw the funds from for your payment, then choose the "to account" that you want your payment to be credited.

17. Q: Can I make a principal only loan payment?

A: Yes, you can make a principal only payment by selecting Principal Only versus Regular Payment. This option is available when you make a funds transfer.

18. Q: Can I make my Bank of the Pacific credit card payment by initiating a transfer?

A: No, unfortunately we are not able to accept credit card payments through online banking at this time. You may use the MyCardStatement.com link available on our website to view credit card transactions and make payments.

MANAGING RECURRING TRANSFERS

19. Q: Can I modify a recurring transaction?

A: No, recurring transactions may only be created or cancelled. You can also cancel individual occurrences of the transaction under the Accounts>Online Activity menu.

SECURE MAILBOX

20. Q: How do I know if I have a message in my mailbox?

A: You can logon and select Messages from the left hand navigation.

21. Q: Is the content of my message and any attachments sent securely?

A: Yes, the transport of your message is encrypted and is never sent through public, unsecured communication channels like e-mail communication.

22. Q: Can I see the messages I have sent?

A: Yes, you can see all messages and responses until they are deleted or they expire.

23. Q: How long are messages kept in my mailbox?

A: Each message is kept for a specified number of days, unless you choose to set a Specific message to never expire.

CHANGE OF ADDRESS

24. Q: Is my Change of Address request immediate?

A: No, the online change of address request is only a request. Your branch of account may contact you to confirm your change of address.

25. Q: Will this affect the delivery of my statement and other mail?

A: Yes, a change of address request affects the account profile, statement, debit card and other mail and correspondence related to the account.

STOP PAYMENTS

26. Q: What is a Stop Payment?

A: A Stop Payment request is an order by the writer of a check that the payment should not be honored. This may be related to failure by a merchant to provide services, or due to potential fraud-related activity on the account.

27. Q: Does a Stop Payment request guarantee that the payment will be stopped?

A: No, an online request to stop payment on a check does not guarantee that the check will be stopped, as the item may have already been processed and posted to your account. Stop payments are good for 6 months and must be renewed by submitting a new request if a stop is still needed.

ALERTS

28. Q: What types of Alerts are available?

A: Within Online & Mobile Banking you can set up:

Date Alerts – set a reminder for a special date, meeting or appointment.

Account Alerts – select to receive a balance alert when your balance is above or below a specified amount.

History Alerts – receive an alert when transactions or checks post to your account.

Insufficient Funds Alerts – set up an alert to notify you when your account balance is non-sufficient.

Transaction Alerts – receive an alert when a funds transfer, stop payment, Wire or ACH Payment is drafted, authorized, processed cancelled or has failed.

Security Alerts – While some security alerts are required, many are configurable. There are additional security alerts for businesses to help protect against unauthorized usage including when a recipient or user is created or modified.

29. Q: How do I set up alert sin Online Banking?

A: To enable or disable an alert in Online or Mobile Banking, 1) select Alerts under the Settings menu option. 2) Use the New Alert drop down to select the type of alert. 3) Select each field to define the alert. For Security Alerts, access the list of alerts by expanding the Security Alerts drop down and select each button to Enable or Disable the alert. *Note some alerts are grayed out and cannot be disabled.*

30. Q. How will I receive the Alert?

A: When setting up an alert, you can select a delivery method by eMail, Phone, Text Message or Secure Message only (*online/mobile message box*). You may edit the alerts and delivery at any time by selecting Edit. The delivery preferences for Security Alerts must be updated under Security Alerts/Edit Delivery Preferences. Any changes to Security Alert delivery will prompt an alert to user that the preferences have been changed.

31. Q. Are Alerts received Real Time?

A: Transaction Alerts and Security Alerts are real time. Date, Account, and History alerts are received after processing at approximately 5:30 am or if applicable, uncheck 'Call Immediately', to set a time you prefer.

32. Q: What if I don't receive a phone alert?

A: If you miss the alert call, our alert system will leave a message on voice mail. If you believe you did not receive a phone call, please check your message mailbox under the Services>Messages menu to confirm receipt. If there is not an alert in the secure mailbox,

confirm that the alert is enabled. If you still believe you did not receive an alert, please contact us at 360-537-4090 option 2.

NOTE: E-mail and phone alerts are a convenience and should not be used to manage critical account details or appointments, as they are not 100% reliable delivery channels. If triggered, secure messages within the online banking system are very reliable, as they are sent within the online banking system.

33. Q: What if I don't receive an email alert?

A: If you believe you did not receive an alert e-mail, please check your message mailbox under the Services>Messages menu to confirm receipt. If you received your secure message, but not your e-mail, check your Junk e-mail folder first. If your alert is delivered as junk mail, configure your junk mail settings to allow e-mail from our e-mail address.

If there is not an alert in your online secure mailbox, it was not sent. Confirm that the alert is enabled. If you still believe you did not receive an alert, please contact us at (360) 537-4090 option 2.

NOTE: E-mail and phone alerts are a convenience and should not be used to manage critical account details or appointments, as they are not 100% reliable delivery channels. If triggered, secure messages within the online banking system are very reliable, as they are sent within the online banking system.

34. Q: Can I disable an alert without deleting it?

A: Yes, you can edit an alert and uncheck the 'Enable this alert' checkbox to render the alert inactive.

SECURITY

35. Q: Can I reset my password on line?

A: Yes, you may change your password at any time under the Preferences>Security menu. You may also check the box marked **Forgot Password** during your login process, pick a phone number for voice or text delivery option of a secure access code. As soon as you receive your secure passcode enter that code, then enter a new password and again to confirm the password.

36. Q: Why would I change my Login ID and Password?

A: It is a good practice to change your password periodically. You may change your login ID or Password at any time under Settings>Security Preferences. If you suspect or believe your Login ID and/or password have been compromised, contact the Electronic Banking department at 360-537-4090 option 2.

37. Q: How can I help safeguard my personal information?

A: Incorporate best practices including but not limited to:

- Never share login IDs (User IDs), passwords or PIN numbers.
- Do not use the login or password for your financial institution on any other website or software.
- Use strong complex passwords (upper, lower, numbers, special characters and phrases).
- Do not write down your login ID or passwords. If you do, store the information in a secure place.
- Never access your financial institution's website for online banking from a public computer at a hotel, library, café or other public wireless access point.
- Enable Transaction and Security Alerts through the online banking site.
- Do not provide personal or financial information over unsecure websites.
- Firewalls and anti-virus software can protect your computer.
- Ensure your anti-virus software and operating system patches are kept up to date.
- Never click on a link in a suspicious email. Instead, confirm the web address on your own, and then type it directly into the browser window.
- Attachments can contain malicious software. Use caution when opening attachments you are not expecting or from someone you do not know.

38. Q: What is phishing?

A: Phishing is an attempt to criminally and fraudulently acquire sensitive information, such as user names, passwords and credit card details, by masquerading as a trustworthy entity in an electronic communication, like an e-mail or an instant message.

39. Q: Why does my contact information appear partially blocked?

A: The listing of your secure delivery contacts is masked, or partially blocked, when presented online. This is done to prevent possible "over-the-shoulder" viewing of your personal information.

NEED ASSISTANCE

40. Q: Who do I call if I need assistance?

A: You may contact your local branch for assistance or call the Electronic Banking Department at 360-537-4090 option 2. You can also send a secure message through Online Banking.