



ONLINE AND MOBILE USER GUIDE

Contents

New Enrollment.....	3
New Enrollment through WCB Online.....	3
New Enrollment through WCB Mobile App	6
WCB Online and Mobile - Customize the Dashboard	11
Change Card Size.....	11
Add or Rearrange Dashboard Cards	11
Remove Dashboard Cards.....	11
WCB Online and Mobile - Features	12
Accounts	12
Transactions.....	13
Transfers	14
Manage Cards	15
Bill Pay.....	16
Start a New Message	18
View Messages.....	18
WCB Online and Mobile - Features	19
Mobile Deposit	19
WCB Online and Mobile - Settings	20
Add/Remove Accounts from Dashboard.....	20
Rename Accounts	20
Alerts.....	20
Change Photo, Email, Phone Number	20
Change User Name, Password, Passcode, Face/Touch ID.....	21
Change Phone Number for Two-factor Authentication (Security Code)	21
Remove Device Access.....	21
Switching Profiles.....	21

New Enrollment

New Enrollment through WCB Online

- 1) Navigate to westcentralbank.com
- 2) Under Online Banking Login (or Login), select **Enroll**



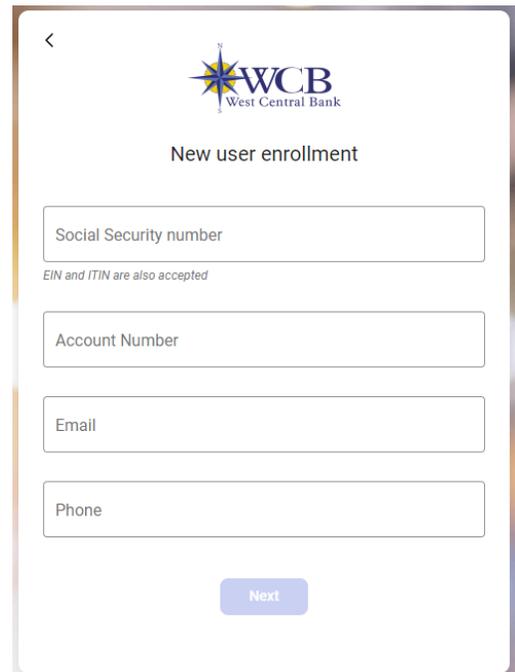
 Personal ID



[Enroll](#) [Forgot Password](#)

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

4) Click **Next**



WCB
West Central Bank

New user enrollment

Social Security number

EIN and ITIN are also accepted

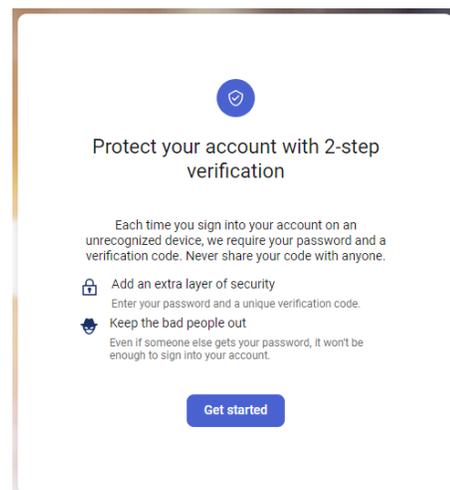
Account Number

Email

Phone

Next

- 5) Select **Get started** to set-up 2-step multifactor verification





Protect your account with 2-step verification

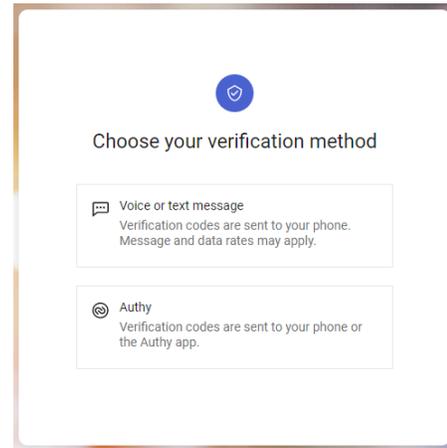
Each time you sign into your account on an unrecognized device, we require your password and a verification code. Never share your code with anyone.

-  Add an extra layer of security
Enter your password and a unique verification code.
-  Keep the bad people out
Even if someone else gets your password, it won't be enough to sign into your account.

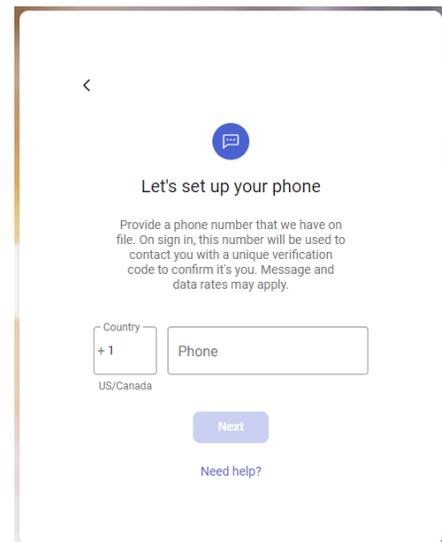
Get started

6) Choose the option that works best for you

- Most common option is **Voice or text message**

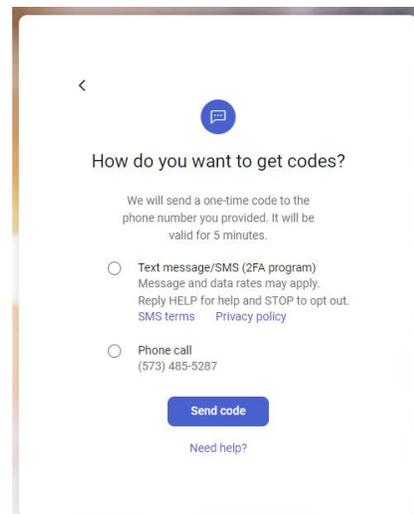


7) Enter your phone number

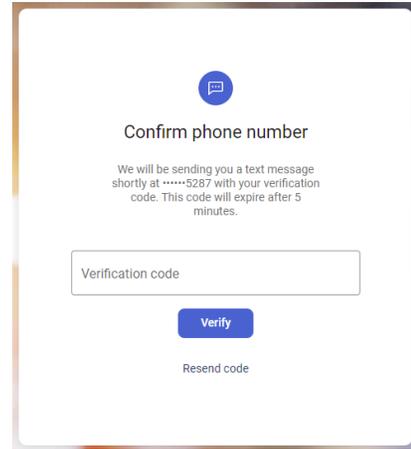


8) Choose the option that works best for you

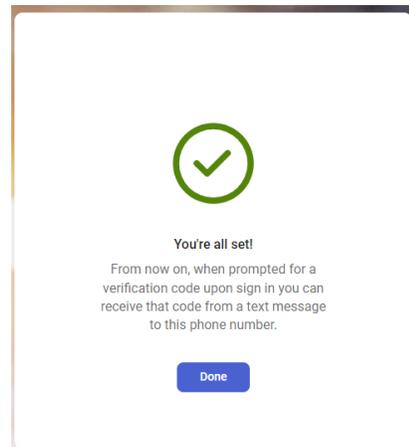
- Most common option is **Text message**



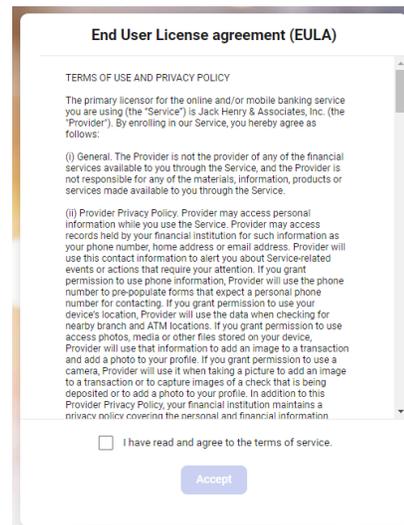
9) Enter the verification code sent to the phone number provided and click **Verify**



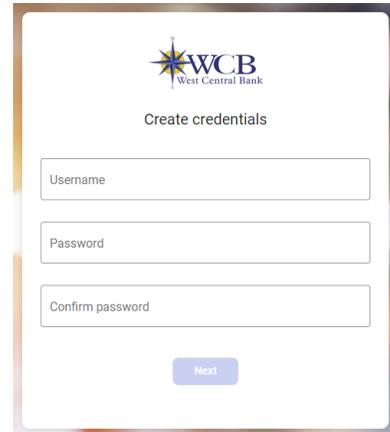
10) Enrollment is complete! Select **Done** to get started



11) Read and agree to the User Agreement



- 12) Create login credentials and select **Next**
- 13) Enrollment is complete!



New Enrollment through the WCB Mobile App

- 1) Download WCB Mobile from the App Store or Google Play



- 2) Launch the app and tap **First-Time User? Enroll Now**

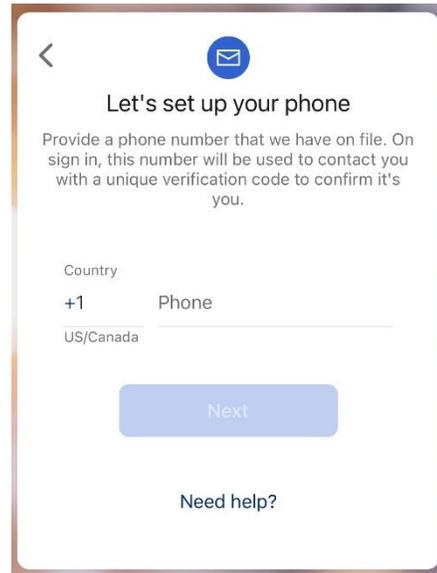


- 3) Enter the requested information:
 - a. Social Security Number
 - b. A valid account number with West Central Bank
 - c. Your email address
 - d. A phone number on record with West Central Bank
(You must have access to this phone to complete enrollment.)
 Tap **Next**

- 4) Select **Get started** to set-up 2-step multifactor verification

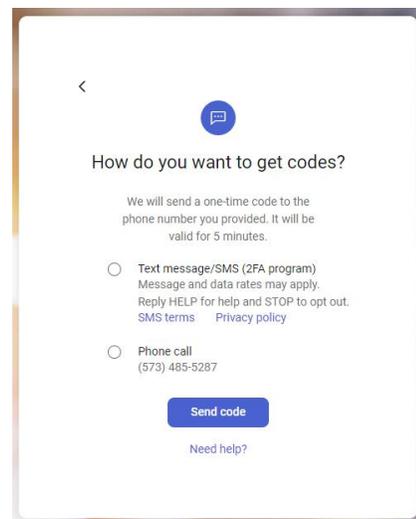
- 5) Choose the option that works best for you
 - a. Most common option is **Text message**

6) Enter your phone number

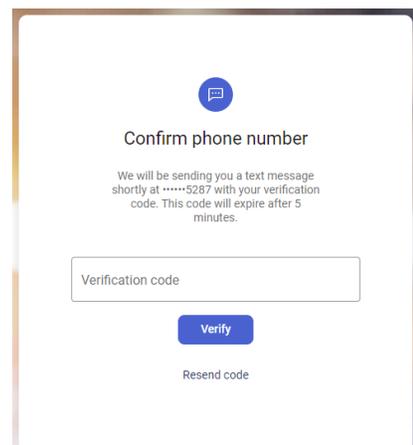


7) Choose the option that works best for you

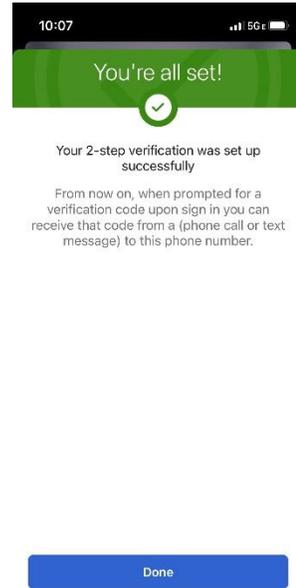
- a. Most common option is **Text message**



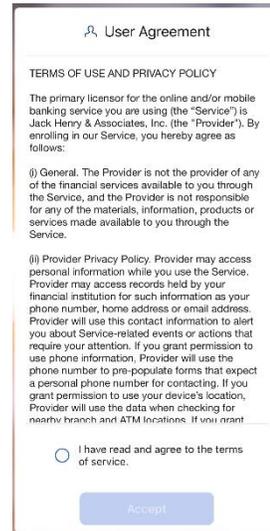
8) Enter the verification code sent to the phone number provided and click **Verify**



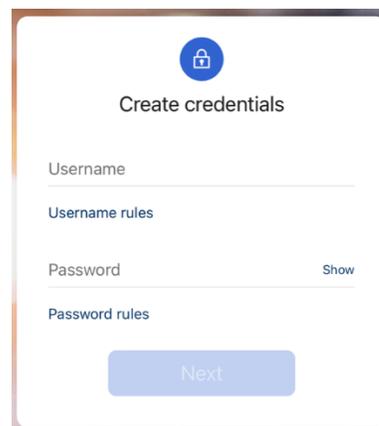
9) Select **Done**



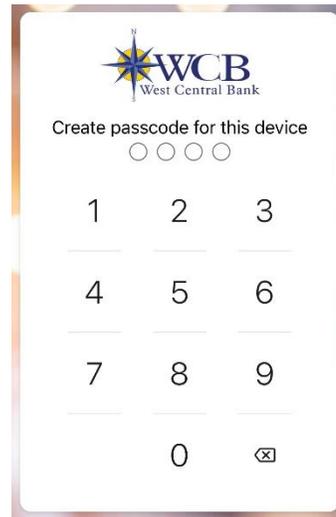
10) Read and accept the terms to the User Agreement



11) Create login credentials

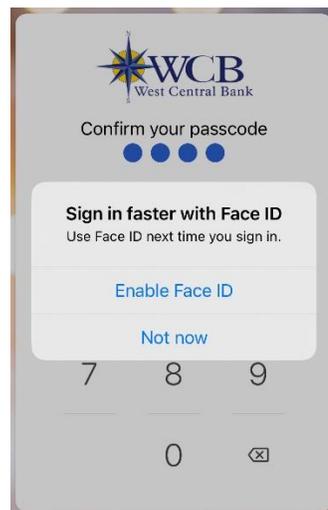


12) Create passcord



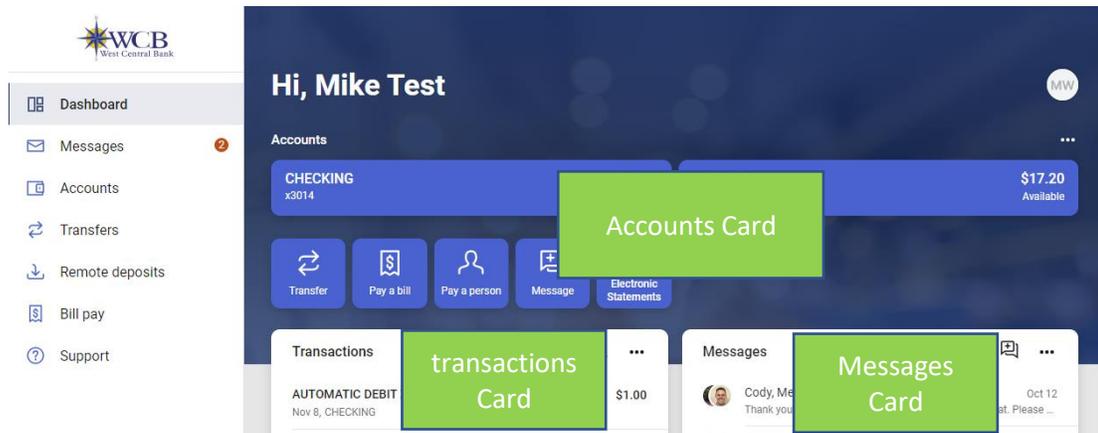
13) Enable Touch/Face ID (if available on your device)

14) Enrollment is complete!



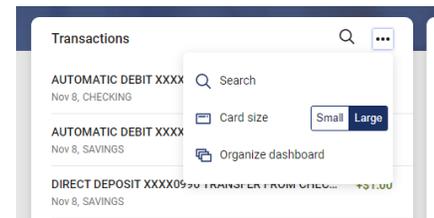
WCB Online and Mobile - Customize the Dashboard

The WCB Online and Mobile 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. These customizations will be similar for both online and mobile devices.



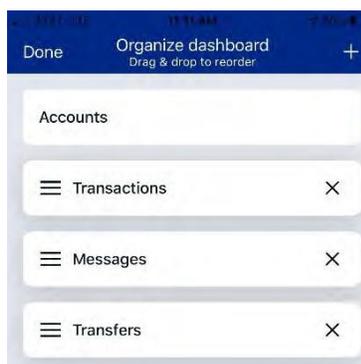
Change Card Size

- 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
- Select **Organize dashboard**
 - 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



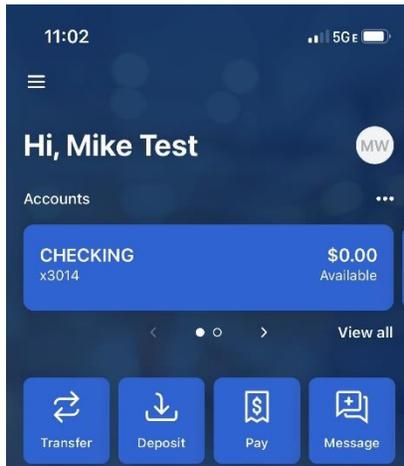
Remove Dashboard Cards

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

WCB Online and 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. These features will be similar for both online and mobile devices.



Change Account Display Order

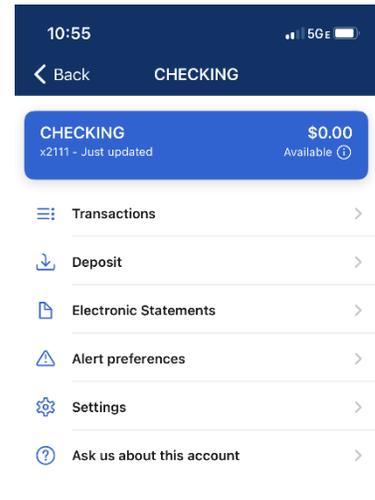
- Change the order in which accounts are listed by pressing the “...” in the upper right of the ACCOUNTS card

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 **Electronic Statements** to enroll or view eStatements

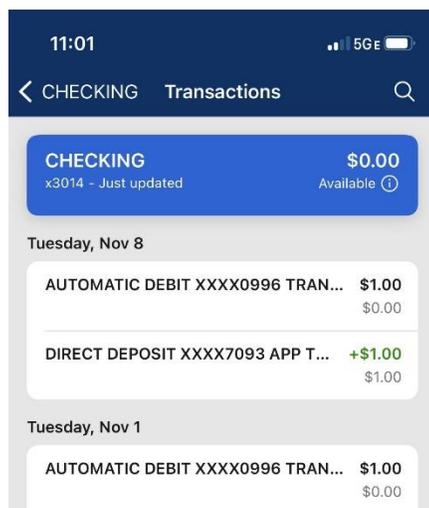


Quick Actions

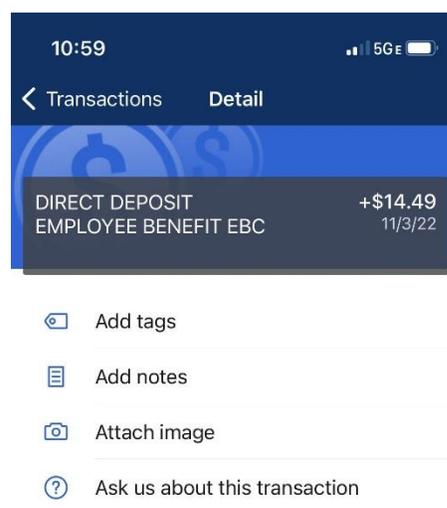
- Under the accounts card, use the *Quick Actions* to make transfers, pay bills, deposit checks, start a conversation with our Data Processing team, or view eStatements.

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.

Transactions

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

Transactions	Q	...
AUTOMATIC DEBIT XXXX0996 TRANSFER TO SAVINGS	\$1.00	
Nov 8, CHECKING		
AUTOMATIC DEBIT XXXX7093 APP TRANSFER TRANS...	\$1.00	
Nov 8, SAVINGS		
DIRECT DEPOSIT XXXX0996 TRANSFER FROM CHEC...	+\$1.00	
Nov 8, SAVINGS		
DIRECT DEPOSIT XXXX7093 APP TRANSFER TRANSF...	+\$1.00	
Nov 8, CHECKING		
AUTOMATIC DEBIT XXXX0996 TRANSFER TO SAVINGS	\$1.00	
Nov 1, CHECKING		

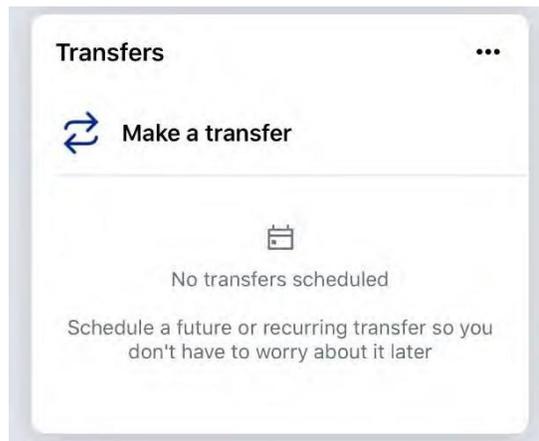
[See more](#)

- If you prefer to view transactions one account at a time, go to the ACCOUNTS card and click the **Transactions** link

Transfers

Move money between West Central Bank accounts using the TRANSFER card on the Dashboard. *

- Tap **Make a transfer**



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

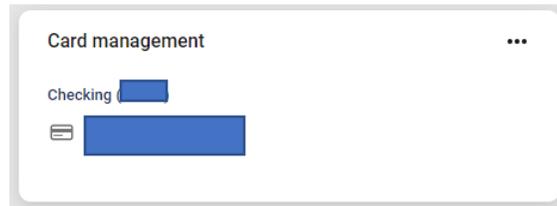
- To set a recurring frequency or a future date tap **More Options**
 - Choose weekly, every two weeks, twice a month, or monthly
 - Choose the start date
 - You can also add a Memo (not required)
- Tap **Submit**

*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.

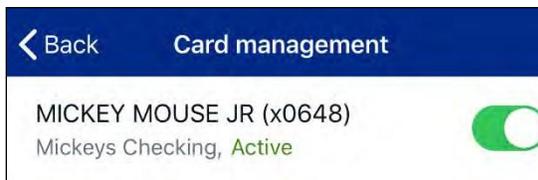
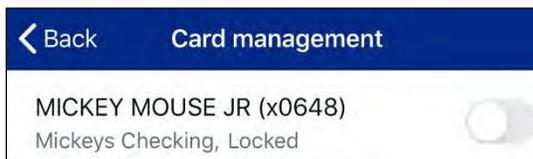
Manage Cards

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

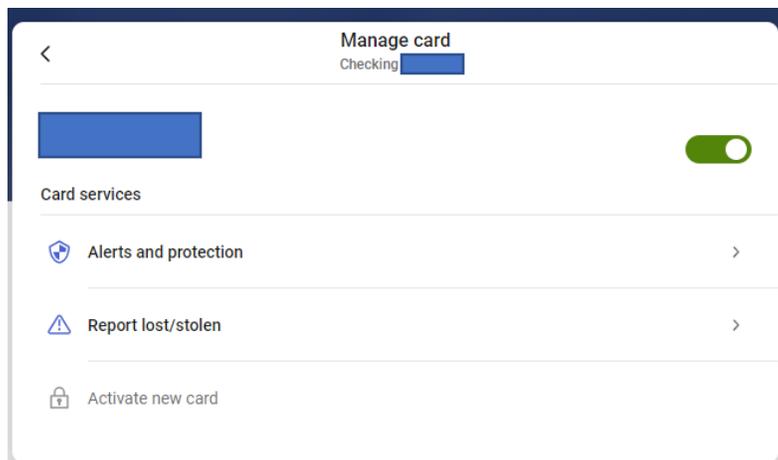
- From the Card Management card tap the debit card that you would like to manage



- 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**

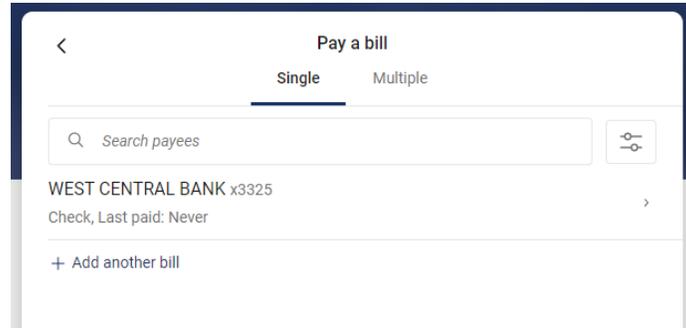


Bill Pay

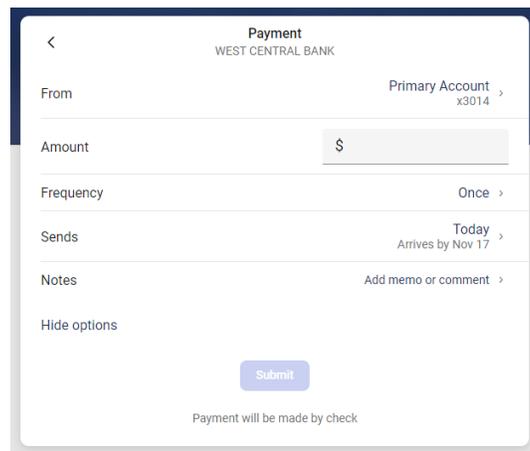
Schedule and edit bills, add payees, and get an overview of recently made payments from the Bill Pay card. *

Pay a bill

- 1) From the BILL PAY card, tap **Pay a bill**
- 2) Select your bill or select *Add another bill to add new bill*



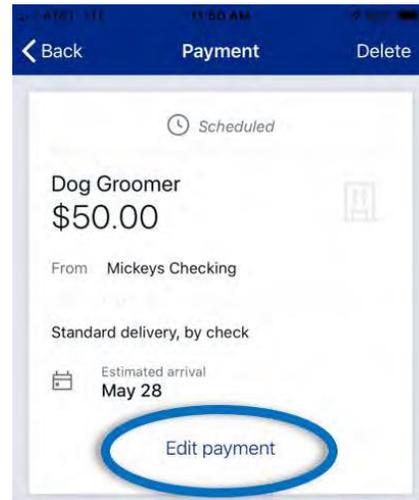
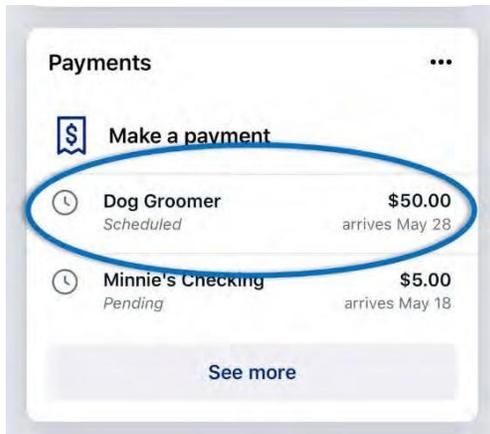
- 3) If you have more than one payment account, select the "Pay From" account
- 4) Enter the amount and, optionally, a note
- 5) Select the payment delivery date
- 6) Tap **Submit**



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

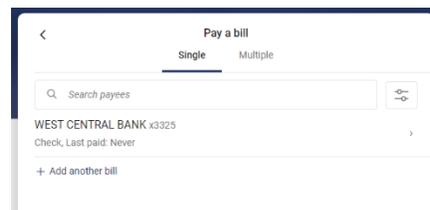
Edit a Bill Payment

- 1) From the BILL PAY card, select the payment you wish to edit
- 2) Tap **Delete** to delete the payment; or
- 3) Tap **Edit payment** to change the amount or date
- 4) **Confirm** your changes

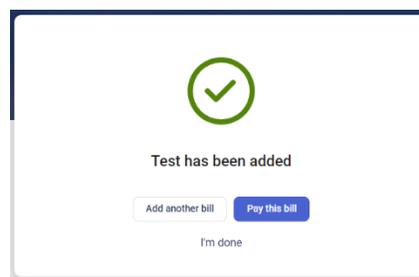


Add a Payee*

- 1) From the BILL PAY card, select **Pay a bill**
- 2) Select **+ Add another bill**
- 3) Enter the payee information and tap **Submit**
- 4) Enter your password for additional authentication
- 5) Select **I'm done**

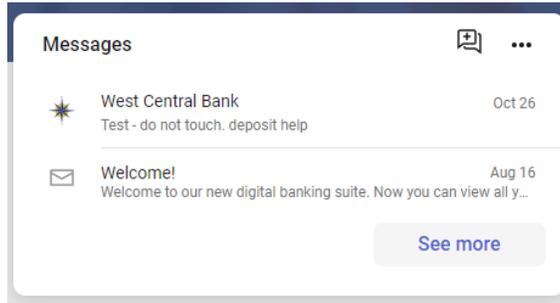


The screenshot shows the 'Add a bill' form with the following fields: Payee name, Payee nickname (optional), Phone number, Account number, Name on bill (optional), Payee address (Street line 1, Street line 2 (optional)), City, State, and Zip. A 'Submit' button is at the bottom.



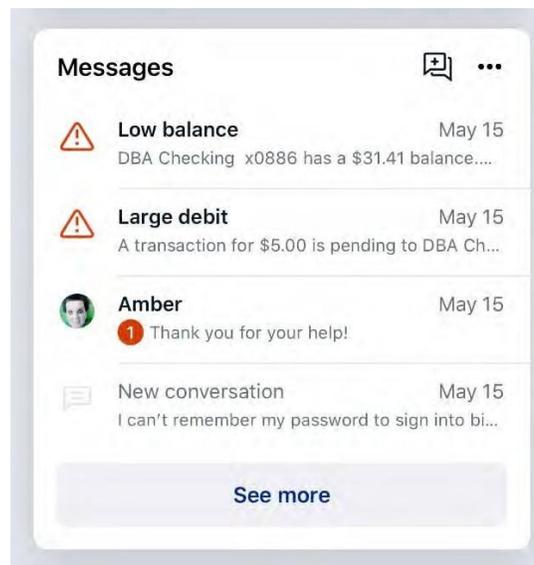
Start a new Message

- 1) From the Messages card, select the + symbol
- 2) Type your message and select Send
- 3) A support member will respond to your message as quickly as possible



View Messages

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

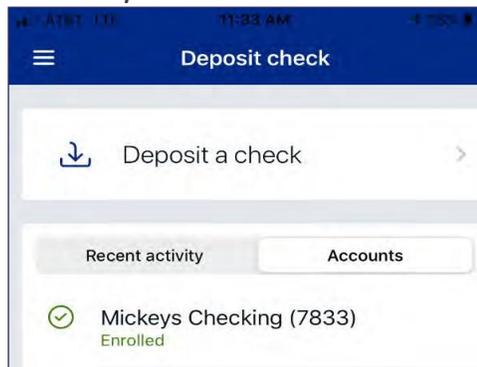


WCB Mobile - Features

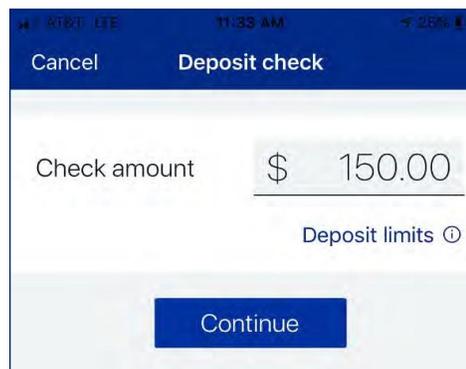
Mobile Deposit

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

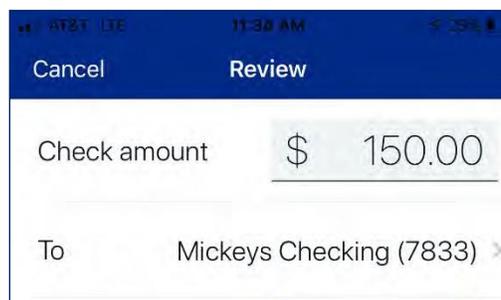
- From the Remote desposits card select **Deposit a check**



- 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



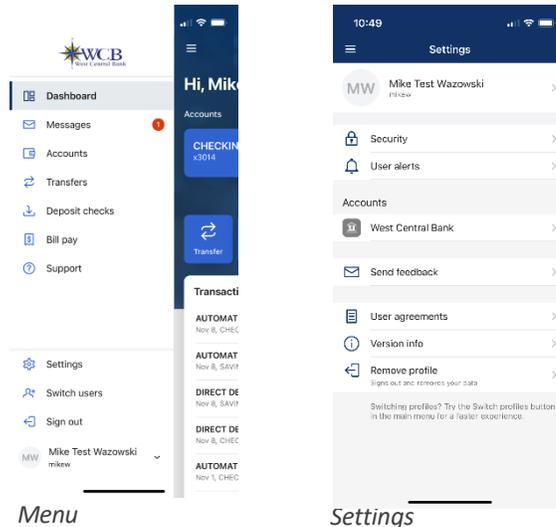
- Click **Submit**

*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.

WCB Online and Mobile - Settings

Add/Remove Accounts from Dashboard

If Menu button is missing select (≡) 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.



Add/Remove Accounts from Dashboard

Menu → Your Name → Settings → West Central Bank → Select an accounts

Rename Accounts

Menu → Your Name → Settings → West Central Bank → Select an accounts

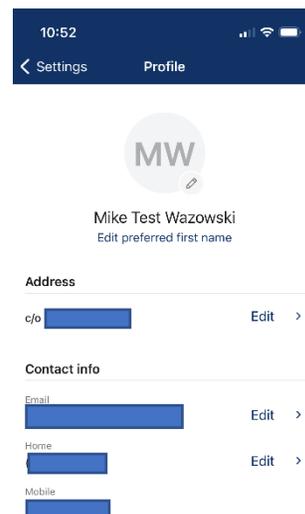
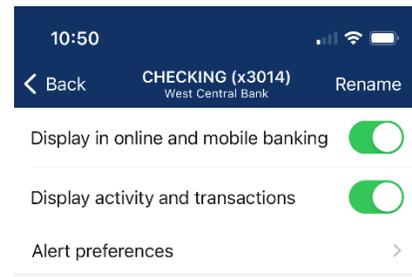
Alerts

Menu → Your Name → Settings → West Central Bank → Select an account → 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 → 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 Central 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 → 2-factor authentication

Remove Device Access

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

Switching Profiles

Menu → Your Name → Switch users → Select new profile

