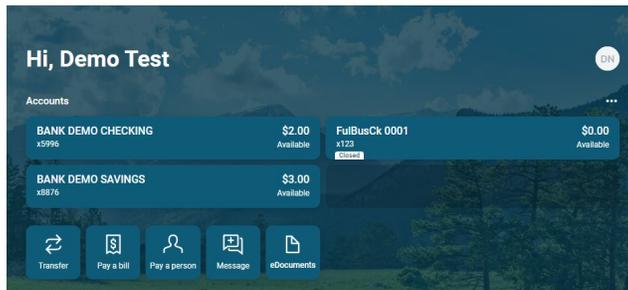


QUICK REFERENCE GUIDE

These tips apply to both online banking and the mobile app.

Desktop View



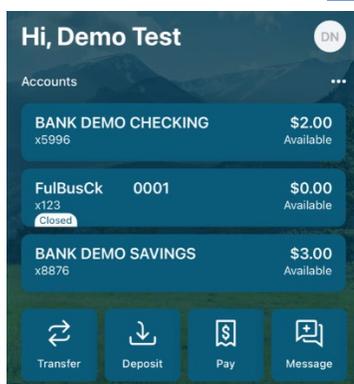
Quick Action Buttons

CUSTOMIZE YOUR VIEW

Tap the “...” in the upper right corner of any section to reorganize the dashboard layout and adjust the amount of information display in each section. Large (Expanded) –or Small (Consolidated) view.

Many of these features can also be accessed from the Menu in the upper left, or the Quick Action buttons under the accounts listing.

Mobile View



Quick Action Buttons

ACCOUNTS

View your accounts and available balances. Scroll through all your accounts by swiping the Accounts section left or right.

- Use the Quick Action buttons on the Dashboard to access features like transfers, paying a bill, paying a person, leaving us a message, making a mobile deposit, or viewing e-Statements.
- Press/Click the account name for additional options, such as viewing transactions, making a deposit, viewing documents (e-statements), card management (debit cards), and setting alert preferences.

FREQUENTLY USED FEATURES

Hint: To locate Settings on your desktop, click your name At the bottom of the menu or image upper right corner.

Expand or Shrink Tiles/Windows

Click the 3 dots (...) and choose Small or Large for consolidated Recap or full detail.

Rename Accounts

Choose an Account > Settings > Quick Action Button > Rename

Alerts

Choose an Account > Alert Preferences

eStatements

From Dashboard > eDocuments > Select Account from drop down

Change User Name, Password, Two Factor, Etc.

Settings > Security > Choose area to update

Add your Picture

Settings > Profile > Click the pencil next to the round image. Upload photo

Update your Email or Phone Number

Settings > Profile > Click edit next to the information you wish to update.

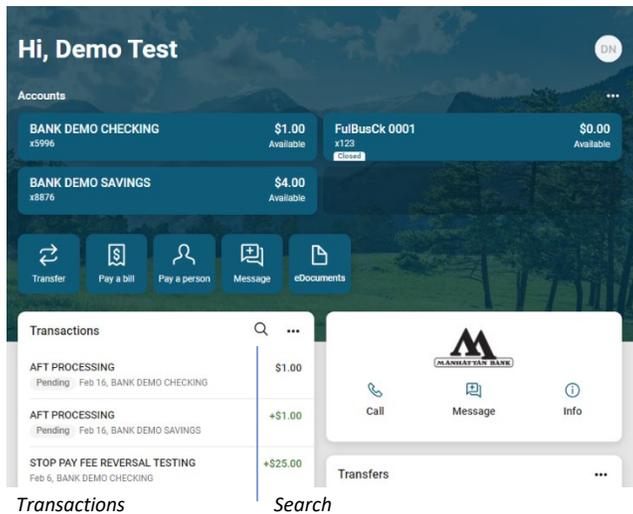
Travel Notices

Card Management > Click on airplane

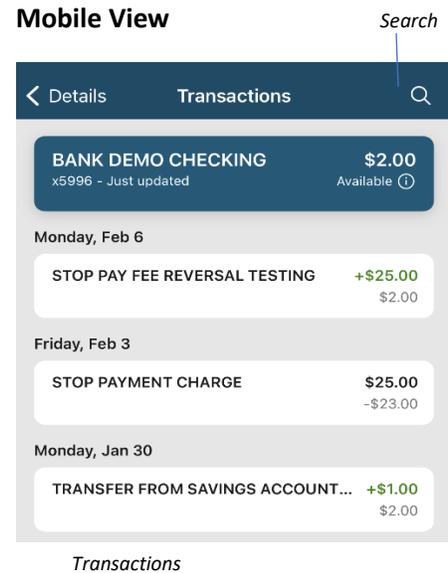
Account Information

Choose Account and scroll to the bottom

Desktop View



Mobile View



TRANSACTIONS

View transactions across all your accounts from the dashboard Transactions section. To view transactions for a single account, select the Account from the Dashboard.

- Search for transactions by using the magnifying glass in the Upper right of the Transaction section. Mobile has limited search capabilities.
- Select any posted transaction to add a tag, note, or attach an image, such as a receipt.
- See additional transaction details by clicking on the specific Transaction.

TRANSFERS

Transfer between internal accounts at Manhattan Bank
Setup External transfers to accounts you own at other banks

CARD MANAGEMENT

Manage all your debit cards in one location.

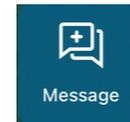
- Select a card (verify last 4 card number) to manage.
- Turn card on/off if you wish to stop use temporarily.
- Report Lost/Stolen and close immediately.
- Re-order an existing card/number. Fees may apply.
- Activate a new card.
- Set alerts and limits on various categories.
Set travel alerts.

QUICK ACTION BUTTONS



Transfer

Move money between Manhattan Bank accounts.
External transfer moves money to your account at another Bank.



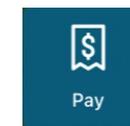
Message

Start a conversation with Manhattan Bank representatives during posted hours. Message after hours and we'll respond the next business day.



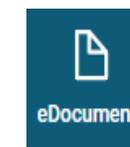
Deposit

Deposit a check right from your phone or tablet.
Mobile app only & enrollment required.



Pay

Pay bills or pay a person.
Bill Pay enrollment required.
Clicking on icon will auto enroll.



eDocuments

e-Statements available for 18 months.
Enrollment required.
No longer receive paper statements.
History begins after enrollment and first statement cycle.

Bill Pay Features

Free service. Click on the tile to auto enroll.

- Pay bills from multiple accounts
- Electronic and check payments
- Person to Person (P2P) payments
- Make one time payments or schedule recurring payments
- View payment history
- Send gift checks or donations (GiftPay) [Additional fees apply]

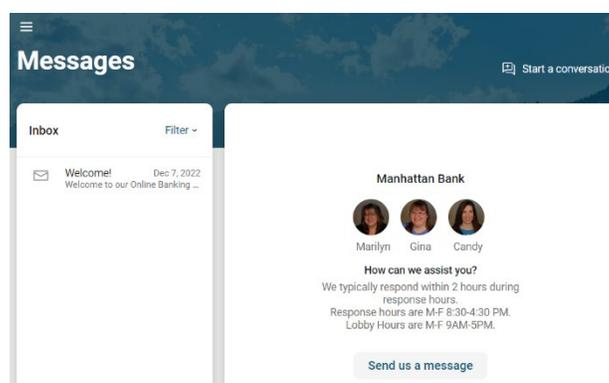
Person to Person Payments

Setup a payee with just an email
No need to share account information
Submit payments directly to their account

Skip Venmo, Cash App, etc. and use your online banking to send money.
Safe and secure money transfers.

Messages

- Menu > Messages
- You can send a message to us at the bank and we will respond directly.
- Ask us any questions or concerns in a secure platform with Online Banking.
- Response hours are M-F 8:30 AM – 4:30 PM usually within 2 hours.
- After hours responses will be answered the next business day.
- Click 'Start a Conversation'
- Watch for other important messages in this area.



Security

2-Step Verification - Setup

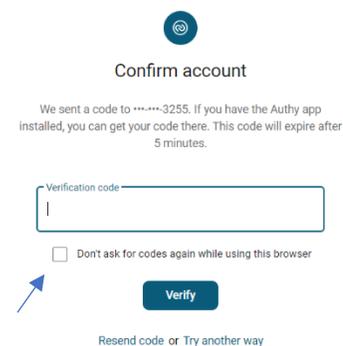
- First time devices will need to be authenticated for your extra protection.
- When the Protect your account with 2-step verification screen appears, select **Get started**.
- Choose from **Voice or text message, Email, or Authy**.
- Information must match customer information on file at the bank.
- Follow the instructions for the chosen method.
- Select **Done**.

2-Step Verification – Ongoing

- On new devices or when needing to reauthenticate, follow prompts
- If authy or other authentication app setup, open app and enter code.
- Depending on setup may also prompt for SMS text or phone call.
- If device you use often and trust, you can check the box to remember it.

Users can control their 2-step verification and devices.

- Log into Online Banking.
- Click on Settings > Security to change settings
- If remove 2-step verification; will force user to setup upon next login.
- If remove a device, and reconnect, will need to re-verify again when login.



E-STATEMENTS

eStatements is a fast and secure method of delivering monthly statements. When your statement is ready you will receive an email notification. Login to Online Banking to view the document and/or archive to your computer. Enroll today through your Online Banking!

Once enrolled you will no longer receive paper statements.

Statements begin to save after enrollment and archived for 18 months. Should you require them for a longer period you will need to download to your device or print a copy.

Questions? Contact a Customer Service Representative at your local branch.

Small Business & Sole Proprietor's

Looking for ways to invoice and accept payments?

Online Banking now offers Autobooks, an easy-to-use solution that includes everything you need to stay on top of your business — digital payment acceptance and invoicing, plus accounting and reporting.

- Get paid directly inside your online banking — no need to transfer funds from a third-party app.
- Let people easily pay you online with a credit card, debit card, or electronic bank transfers (ACH).
- Create and send digital invoices that are customized with your business logo, and include our name for extra credibility.
- Share your secure payment form link on any invoice, text message, social media profile, or web page.
- View all your transactions inside one place — always know who's paid and who's due.

These standard features are included without any up-front or recurring fees. Processing fees will apply on payments.

- Click to Send an Invoice.
- Accept Payments now.

Full product features and reporting is a small monthly fee. No fee to use basic service.