



QUICK HELP USER GUIDE

BCT ONLINE BANKING



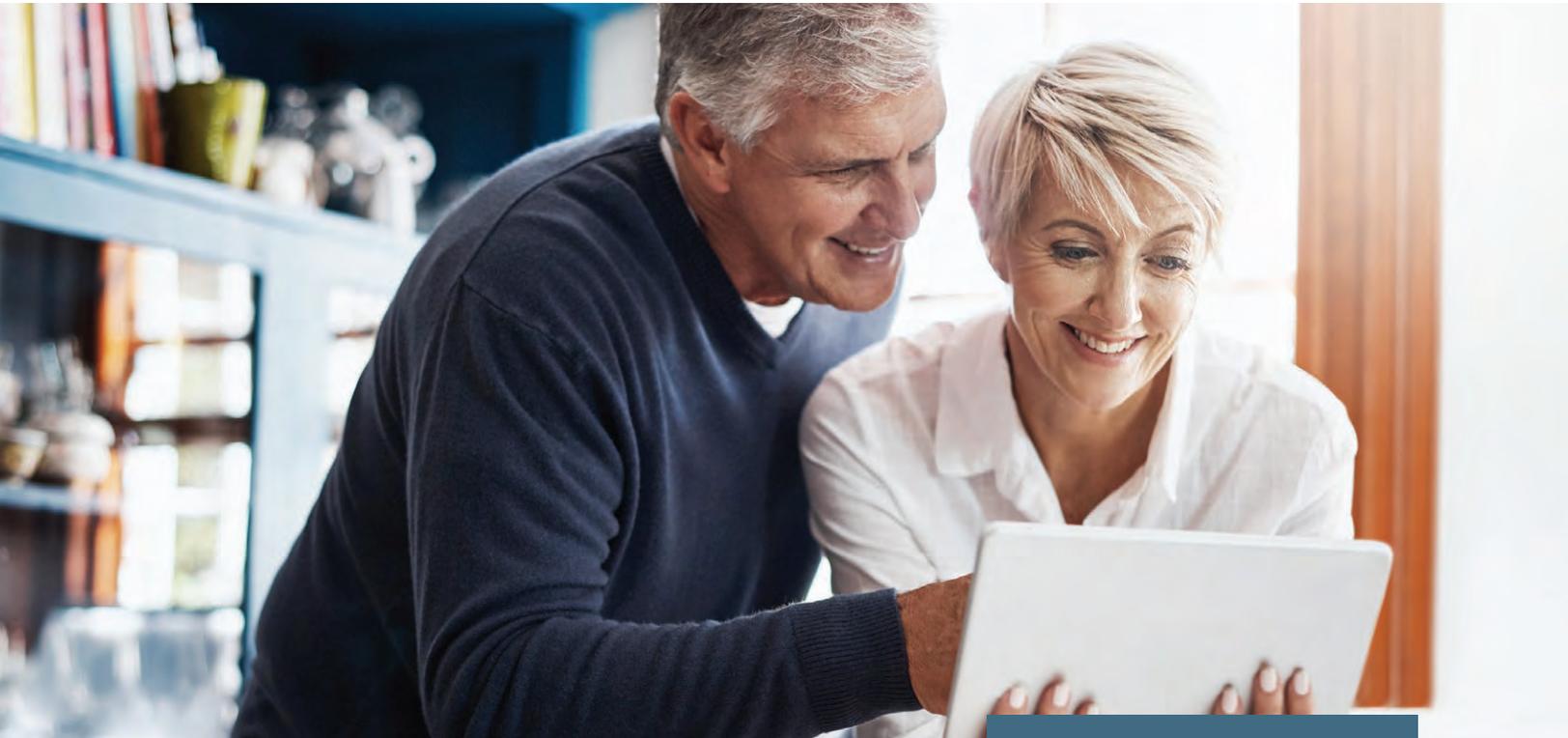
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[LOGIN](#)



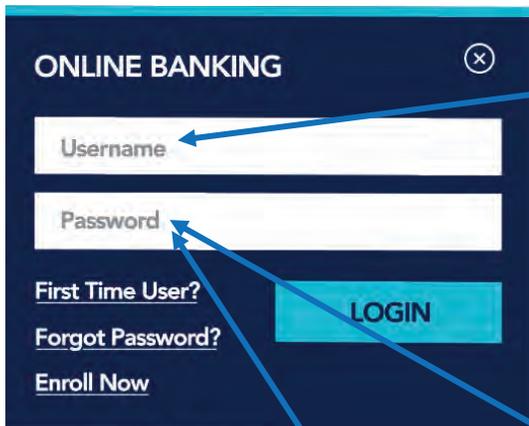
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LOGIN Security

One of the enhanced features of our new Personal Online Banking is the use of advanced multi-factor authentication technology to identify customers. Because of this enhancement, you will not be required to change your password once you have completed your first LOGIN session. During that session you will provide certain information to be used to identify you during normal LOGINS as well as help you reset your forgotten password.

First-time LOGIN

The first LOGIN session will require you to create a new Password after LOGIN. You may also be prompted to create a new Username.



Username

- Enter your current "LOGIN ID" used with BCT's previous Online Banking system.
- If your LOGIN ID is numerical only, you will be prompted to change to an alpha or alpha-numeric Username.
- If your current Username is longer than 20 characters, your Username will be limited to the first 20 characters.
- Lastly, if your Username contains spaces or punctuation, you must remove those when entering your Username.

Example: John, Smith = JohnSmith.

Password – Business

Your first-time LOGIN to the new system is the same process as Personal accounts. Refer to your mailed copy of the *Quick Help User Guide* or contact your BCT Branch or the Customer Care Center at 1-800-296-8431.

Password – Personal

Current Passwords Do Not Carry Over to the new Online Banking system.

Your first-time LOGIN to the new system requires a new Password. For security reasons, we do not share the Password instructions on this public version of the *Quick Help User Guide*.

Instructions can be found in the *Quick Help User Guide* that was mailed to your home. You may also receive Password instructions from your BCT Branch or by contacting the Customer Care Center at 1-800-296-8431.

Reset Forgotten Password

See *Forgotten Password* user guide.



FORGOTTEN PASSWORD



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FORGOTTEN PASSWORD



Step 1
Click "Forgot Password" link.

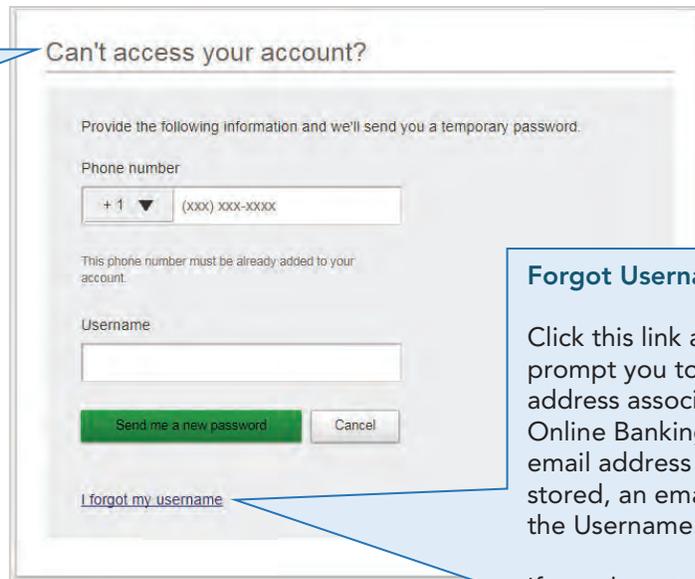
NOTE: Forgotten Password

After 5 invalid Password attempts, you will be locked out of your Online Banking account.

Use the "Forgot Password" link to reset your password & unlock your account.

Step 2
Enter a previously registered **Phone number** and your **Username** in the two fields provided.

NOTE: The Forgotten Password tool is disabled after 3 invalid phone numbers. If you become locked out of the Forgotten Password, contact BCT at **1-800-296-8431** during normal business hours to be reset.



Forgot Username?

Click this link and you will be prompted to enter the email address associated with your Online Banking account. If the email address matches what is stored, an email will be sent with the Username.

If you do not receive the email, contact BCT at **1-800-296-8431**.

FORGOTTEN PASSWORD**Step 3**

The system will generate a Temporary 6-character password (containing letters & numbers) to the registered phone via a voice call or text.

NOTE: The Temporary password expires within 30 minutes.

You will need to use the Temporary password twice.

We just sent you a temporary password

Enter the password we sent to (888) 888 - 8888

⚠ Please enter the password we sent you.

Confirm

Didn't receive the password?

[Send password again](#)

[Try a different number](#)

Success! You need to change your password.

Temporary password

SHOW

New password

SHOW

- ▶ Minimum of six characters
- ▶ Use a mix of letters, numbers or symbols

Retype password

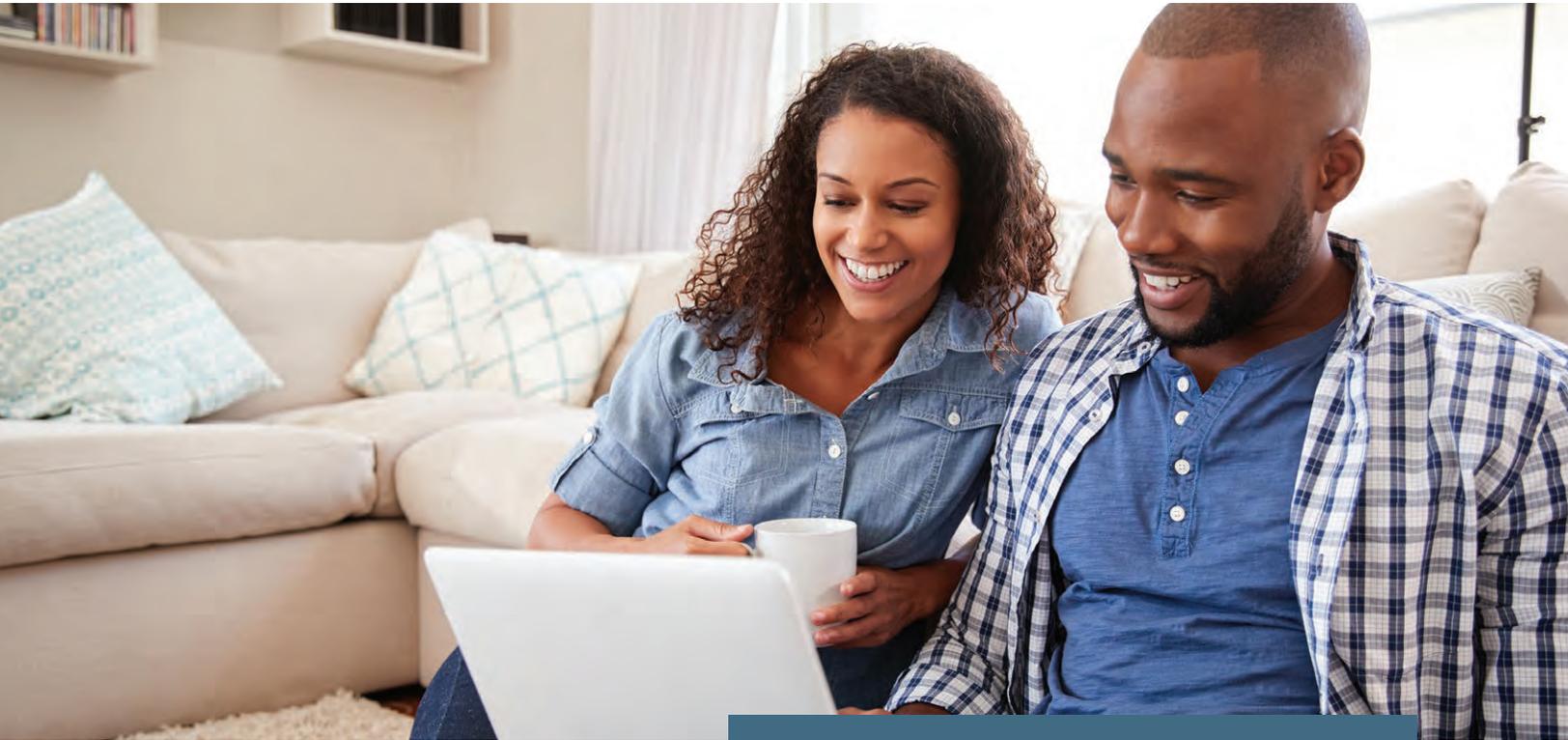
SHOW

- ▶ Passwords must match

Update password

Step 4

- Re-enter your Temporary password.
- Create a new permanent Password.
- Re-type your new permanent Password, then click "Update password"



HOME PAGE OVERVIEW



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Calendar & Calculator
Calendar and calculator sections.

Money Management
Allows you to manage your budget while tracking your spending. This includes your accounts outside of BCT.

My Accounts

- Click account name to open account in History Page.
- Rename an account via the Settings button in the Account section.
- Order of accounts is by type. Change account display order using Account Settings (at right of Transfer).

Quick Peek – Checking

- Allows you to view recent transactions.

Date	Description	Amount
05/16/2017	Internet Transfer	-\$7.77
05/16/2017	Internet Transfer	\$7.77
05/16/2017	Internet Transfer	\$10.00
05/15/2017	Internet Transfer	-\$34.00
05/15/2017	Internet Transfer	\$5,000.00
05/15/2017	Internet Transfer	-\$7.77
05/15/2017	Internet Transfer	\$7.77
05/15/2017	Internet Transfer	-\$10.00
05/15/2017	Internet Transfer	-\$5,000.00
05/15/2017	Internet Transfer	\$5,000.00



NAVIGATION



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NAVIGATION

Utility Navigation Area

- **Notifications** – View alerts (red box indicates number of notifications).
- **My Settings** – Change your email, username, password, and multi-factor authentication settings.
- **Help** – View preformatted answers to common questions.
- **Support** – View contact information to receive assistance.
- **Logout** – Close your online banking session.



Notifications **1** | My Settings | Help | Support | Logout

My Accounts | Move Money | Bill Pay | Additional Services | Money Management

Main Navigation Area

- **My Accounts** – View your registered BCT accounts.
- **Money Management** – View and manage financial tools such as budgeting, spend tracking, net worth, and many other features.
- **BillPay** – Setup direct payments to over 10,000 companies directly from your accounts.
- **Move Money** – Transfer funds between BCT accounts and send funds to family, friends, and accounts at other financial institutions.
- **Additional Services** – BCT specific features, third-party vendor offerings, forms and other Online Banking features not included elsewhere.

⚠ To protect your security, this page will log out in 55 seconds.

Are you still there?

Yes

Timeout is 10 minutes.

A warning message appears one minute before timeout in the top left corner of the screen.



HISTORY PAGE



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Account Details

Change Account
Use this dropdown to switch between accounts.

Date Range

- 10/30 days
- Monthly
- Custom range

Sort
Click any column header to sort (Date, Description, Deposit, etc.).

Export

- Options are:
 - Excel-CSV
 - OFX-Quicken and QuickBooks
- Can be used with the Filter capability to export a filtered list of transactions (like checks or transfers) for a precise report.

Narrow by Items Containing
Enter check numbers or other information to filter transactions.

Running Balance

Date	Description	Amount	Balance
12/29/2017	Internet Transfer	\$200.00	-\$3,994.39
12/25/2017	Internet Transfer	\$3.00	-\$4,194.39
12/25/2017	Internet Transfer	\$500.00	-\$4,197.39
12/22/2017	Internet Transfer		
12/21/2017	Internet Transfer		
12/18/2017	Internet Transfer		
12/18/2017	Internet Transfer		
12/15/2017	Internet Transfer		
12/11/2017	Internet Transfer	50.42	-\$5,601.39
12/11/2017	Internet Transfer	50.21	-\$5,601.81
12/11/2017	Internet Transfer	50.19	-\$5,602.02

Check Images (not shown)

Click the drop-down arrow for "Check" to see the front and back of a cleared check. You may print the check images by clicking the Print symbol. If no check image is available, then the check icon does not appear.



MY SETTINGS



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Personal information

Sam U Simulator
ID: *****2031

Primary email | [Edit](#) diuniversity.di@ncr.com

Login & Security

Username | [Edit](#) apurchaser2

Password | [Edit](#) *****

Security options | [Edit](#) (615) 480-7237 | Enable for text
diuniversity.di@ncr.com

Other settings

[Alerts & Notifications](#)

Address & Phone

Personal Information:

Contact Information – Update Address and Phone Number. Up to 2 Phone Numbers can be added.

Primary Email – Update email address used to contact you and receive notifications regarding your Online Banking Account.

Login & Security – Change your Username, Password, and Security Options also referred to as Multi-Factor Authentication.

Other Settings – Allow you to set up email and text message alerts.

*When updating your Email, Username, Password or Security Options, you will be required to enter your password before savings.

An email is sent to your registered notification email address when the following is updated:

- Email
- Password
- Username
- Security Options – Phone number or email is added / removed.

Personal information

Sam U Simulator
ID: *****2031

Primary email | [Edit](#) diuniversity.di@ncr.com

Login & Security

Username | [Edit](#) apurchaser2

Password | [Edit](#) *****

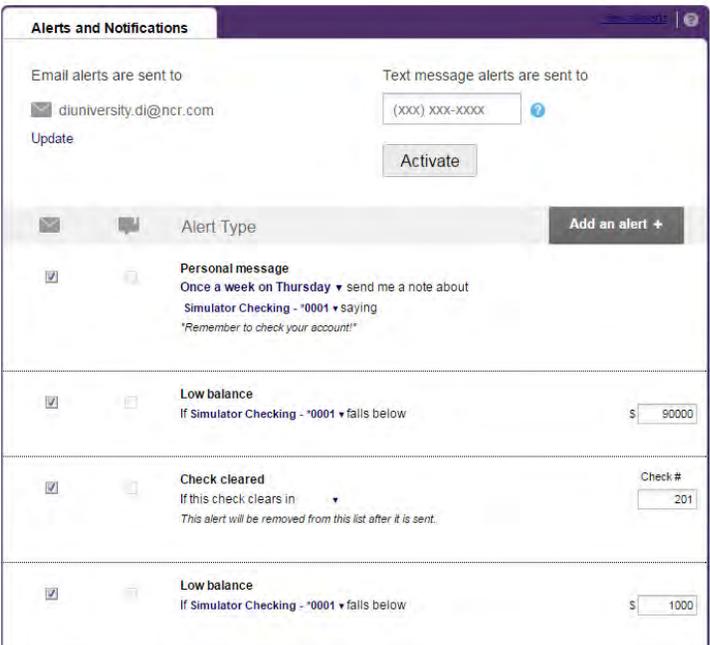
Security options | [Edit](#) (615) 480-7237 | Enable for te
diuniversity.di@ncr.com

Other settings

[Alerts & Notifications](#)

Alerts & Notifications

Users may add, edit, and delete notifications to be sent for selected events within Online Banking. You have the option to receive alerts via text to mobile devices.



The screenshot shows the 'Alerts and Notifications' settings page. It includes sections for 'Email alerts are sent to' (diuniversity.di@ncr.com) and 'Text message alerts are sent to' (a masked phone number). There is an 'Activate' button. Below is a table of alert types:

Alert Type	Details	Value
Personal message	Once a week on Thursday send me a note about Simulator Checking - *0001 saying "Remember to check your account!"	
Low balance	If Simulator Checking - *0001 falls below	\$ 90000
Check cleared	If this check clears in [dropdown]	Check # 201
Low balance	If Simulator Checking - *0001 falls below	\$ 1000



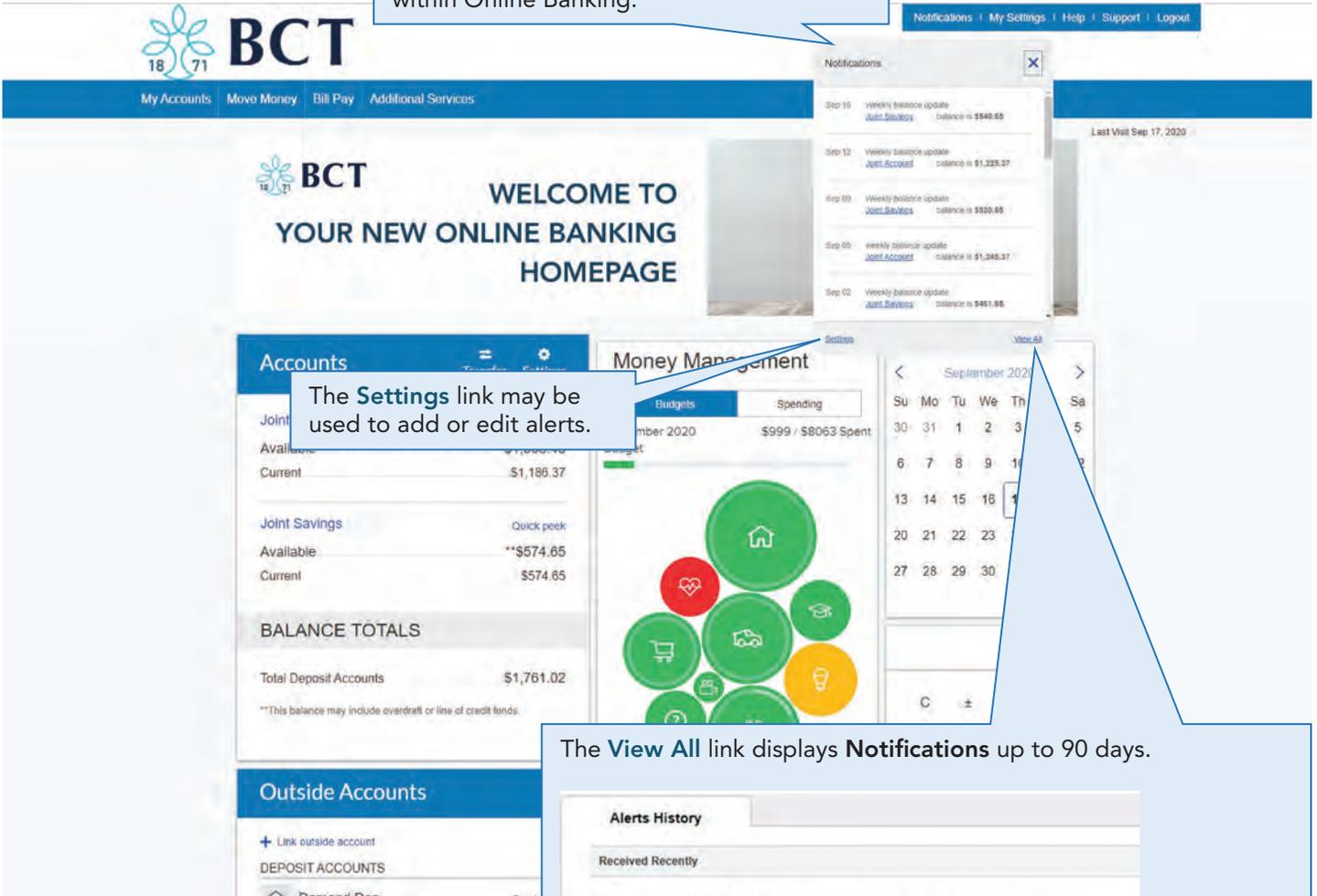
ALERTS



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ALERTS

Accessing Alerts
The **Notifications** link displays all alerts processed in the last 7 days. The red box displays the number of unread alerts from within Online Banking.



The **Settings** link may be used to add or edit alerts.

The **View All** link displays **Notifications** up to 90 days.

Alerts History	
Received Recently	
Mon	High Balance FREE FIRST new name*4477 is at \$1,353.70 . Threshold set to \$100.00.
Mon	Loan payment overdue \$128.82 overdue for LOAN*2320 as of 01/26/2015 .
Mon	Loan payment due \$128.82 due for LOAN*2320 on 12/15/2014 .
Mon	Maturity reminder 16 Month CD*1616 matures on 12/30/2014 .

View all alerts
Displays up to 90 days of alerts history will display.

[View all alerts](#)

Text Message Banking

More features are ready for you.

Now you can use simple text messages to instantly:

- Check your balance.
- Transfer funds.
- Transfer activity – and more.

[Start text banking now](#)

Alerts and Notifications

You can stop receiving these alerts by deselecting your email/text preferences below, or following the in-message opt-out instructions

Email alerts are sent to

✉ diuniversity.di@ncr.com

[Update](#)

Text message alerts are sent to

(xxx) xxx-xxxx ?

[Activate](#)

		Alert Type	Add an alert +
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>Loan payment overdue Everyday ABS Checking - *0025 ▼ has a payment that</p>	<p>Which alert would you like to add?</p> <p>Accounts</p> <p>Balance update</p> <p>Activity</p> <p>Low balance</p> <p>High balance</p> <p>Large withdrawal</p> <p>Large deposit</p> <p>Check cleared</p> <p>Reminders</p> <p>Loan payment due</p> <p>Loan payment overdue</p> <p>Maturity date</p> <p>Personal message</p>
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>Loan payment due If ABS Checking - *0025 ▼ has a payment that</p>	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>Check cleared If this check clears in ▼ <i>This alert will be removed from this list after it is sent.</i></p>	
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<p>Low balance If ▼ falls below \$ 230</p>	
		More Options Remove	

Text Banking allows you to receive alerts via text to mobile devices.

Add an alert
All monetary alerts have a default value of \$100. This amount may be changed in the settings.

SMS Alerts
Text message/SMS alerts may be setup from this screen. If you've already setup Text Message Banking, the phone number in use will display on the Alerts page.

Otherwise, setup a new number from the Alerts page.

Hovering over an alert reveals the **More Options** and **Remove** links for that alert. **More Options** allows you to change the account, frequency, delivery options or add a personal message.



TRANSFERS

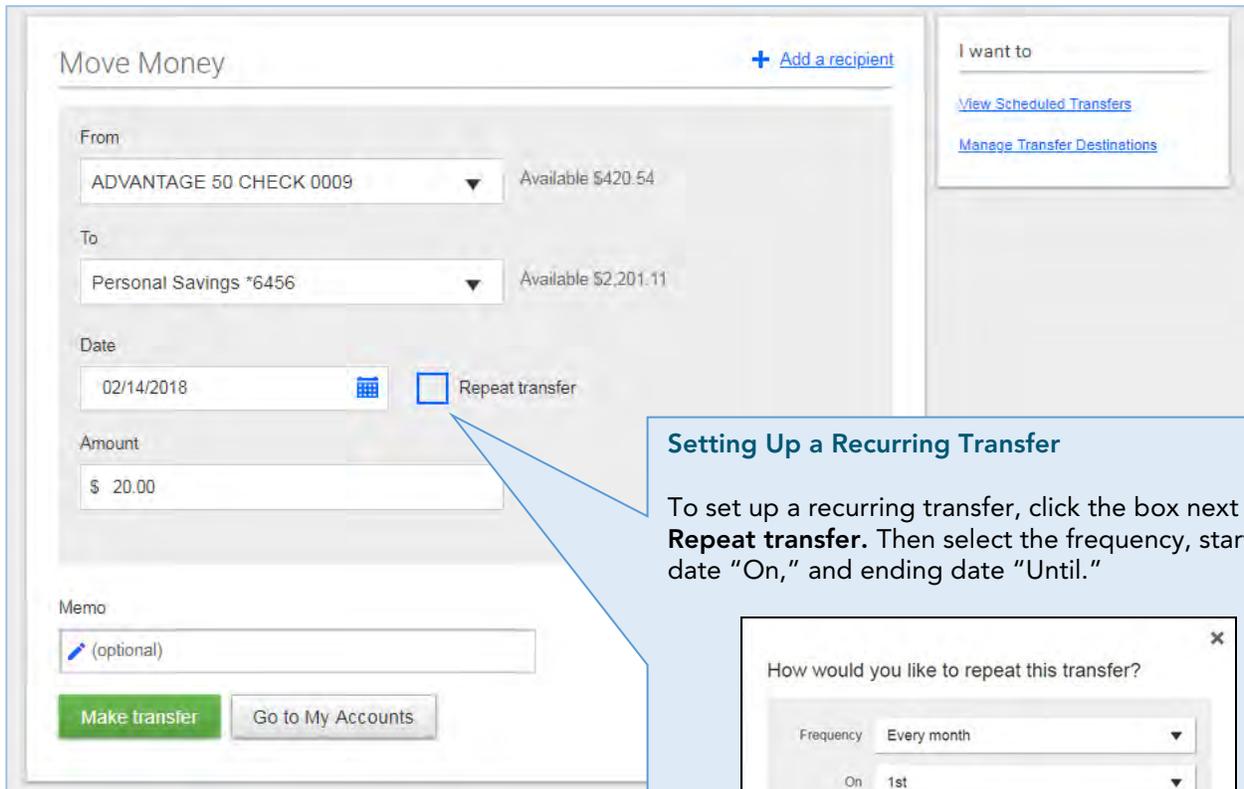


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Accessing Transfers

One-time or scheduled transfers may be made from multiple locations throughout Online Banking:

- **Make a transfer:** Move Money.
- **Transfer:** Home page.
- **Transfer:** Account History page.
- **Quick Peek:** My Accounts section



Setting Up a Recurring Transfer

To set up a recurring transfer, click the box next to **Repeat transfer**. Then select the frequency, start date "On," and ending date "Until."



View Scheduled Transfers

Scheduled transfers may be viewed from the **Move Money** menu in Online Banking.

Scheduled Transfers						Make a Transfer
Amount	From	To	Frequency	Memo		
February 15, 2018						
\$1.11	Personal Checking *9022	My Visa12 1316	Twice a month on the 1st and 15th until I cancel		Edit	Cancel
February 21, 2018						
\$34.00	Business Checking NEW 1315	Personal Checking *9022	Every week on Wednesday until I cancel	why not test memo	Edit	Cancel
February 26, 2018						
\$1.11	ADVANTAGE 50 CHECK 0009	Hidden Business Savings *7263- *9023	Every 2 weeks on Monday until I cancel	Test	Edit	Cancel
\$10.00	Business Checking NEW 1315	ADVANTAGE 50 CHECK 0009	Every 2 weeks on Monday until 08/08/2018		Edit	Cancel
Expired transfers						
\$1.00	ABS Accounts *0027	Simulator Checking *0001	Every week on Monday until I cancel			Delete
\$1.00	Simulator Checking *0001	ABS Account *0026	Just once			Delete
\$5.00	ABS Account *0026	Simulator Savings *0002	Just once			Delete
\$25.00	Account not found	Account not found	Every week on Wednesday until I cancel			Delete

Expired Scheduled Transfers

These are transfers that have completed their cycle or were cancelled by the system. They are available to view until you delete them from the list. To delete, click the "Delete" link to the far right of an individual Expired Scheduled Transfer.

Edit

A Scheduled Transfer may be edited by clicking the "Edit" button. The Scheduled Transfer screen will open where edits can be made.

Cancel

Scheduled Transfers may be cancelled by clicking the "Cancel" link. Follow the instructions from there.

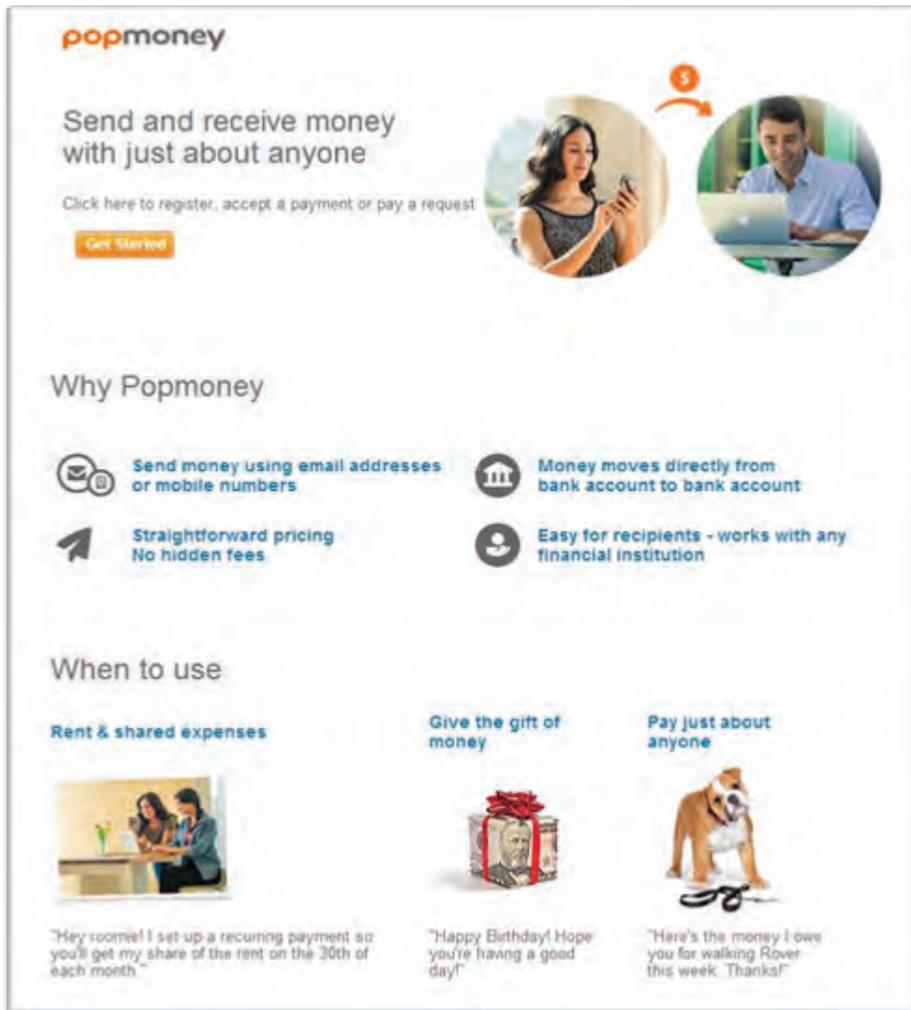


POPMONEY®



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BCT Personal Online Banking offers Popmoney® within the **Move Money** section. Send and receive funds to/from family, friends, and thousands of businesses. For convenience, you can use Popmoney from your mobile device using the BCT Mobile App.*



popmoney

Send and receive money with just about anyone

Click here to register, accept a payment or pay a request

[Get Started](#)

Why Popmoney

- Send money using email addresses or mobile numbers
- Money moves directly from bank account to bank account
- Straightforward pricing. No hidden fees
- Easy for recipients - works with any financial institution

When to use

- Rent & shared expenses**
"Hey roomie! I set-up a recurring payment so you'll get my share of the rent on the 30th of each month."
- Give the gift of money**
"Happy Birthday! Hope you're having a good day!"
- Pay just about anyone**
"Here's the money I owe you for walking Rover this week. Thanks!"

* Fees may apply for Popmoney transactions. Also, the BCT Mobile App requires wireless connectivity which may have usage fees. Check your wireless carrier for details.

Confirm your information Why we need your information

To send and receive money, you'll need access to your email and mobile number.

Email address

[Add another email](#)

Mobile number

[Add another mobile](#)

I accept the [Bank's Popmoney User Agreement](#)

I agree to pay any applicable fees that may be applied for use of this service.

Confirm

Step 1

Confirm your information including your email address and mobile number.

Overview **Send Money** Request Money Activity Contacts Preferences

Don't see a payment you are expecting?

Payment Information

To ?

First Name * Last Name *

Enter the recipient's

Email or Mobile

For their first time, the recipient will be prompted for their bank account information. The money will be directly deposited into their bank account.

Bank Account

Amount

Make this a recurring payment

Send Date ■

Delivery ? Select or add a contact to see delivery speeds

Pay From ▼

Add a note to this transaction

Cancel **Continue**

Step 2

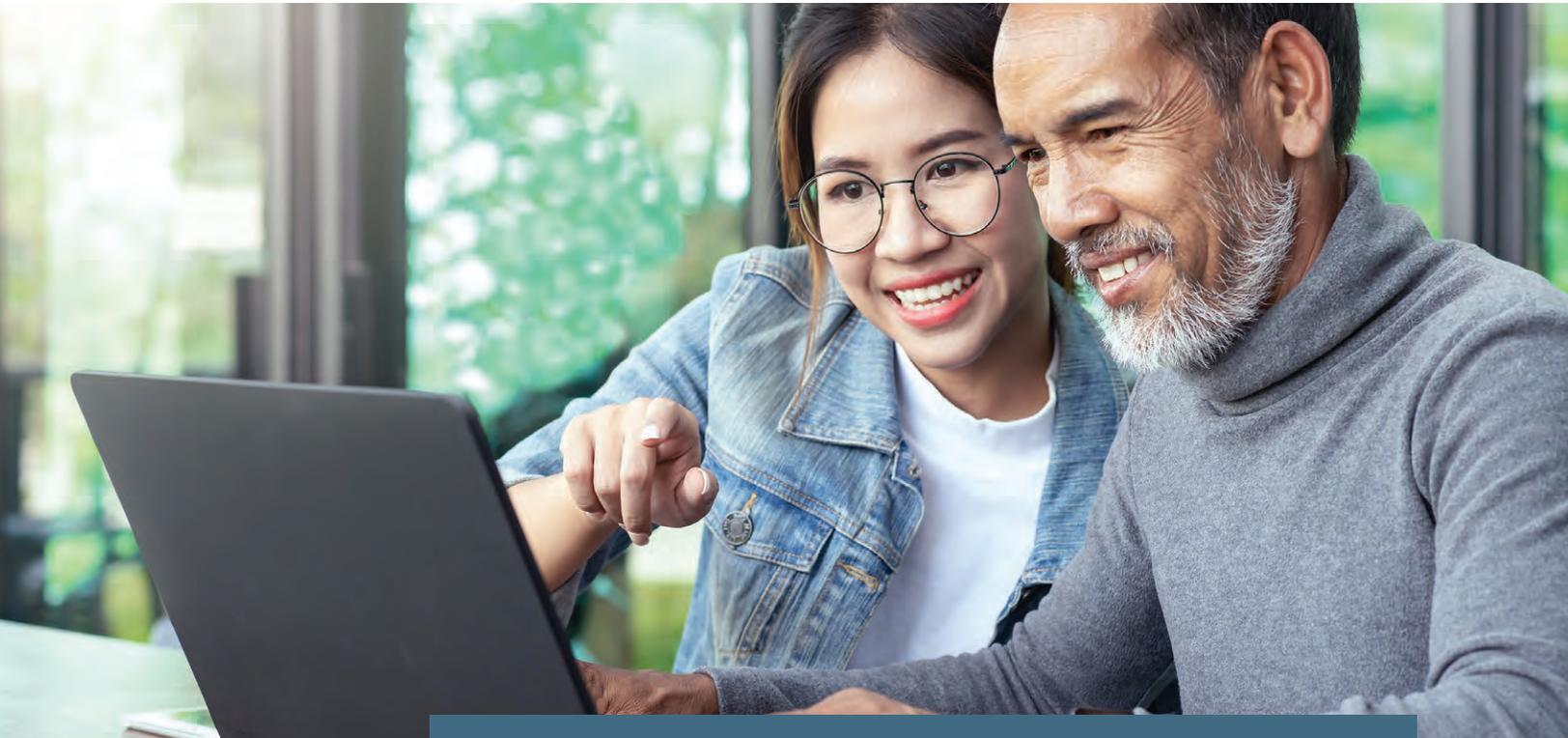
Input Payment Information for the person to whom you are sending funds.

Chose the method you want the recipient to receive payment information:

- Recipient's Email or Mobile, OR
- Recipient's Bank Account information.

Troubleshooting Tips

- The user must be at least 18 years old to register.
- Email address and phone number must be unique to each recipient and can only be used with one Online Banking profile at each of their financial institutions.



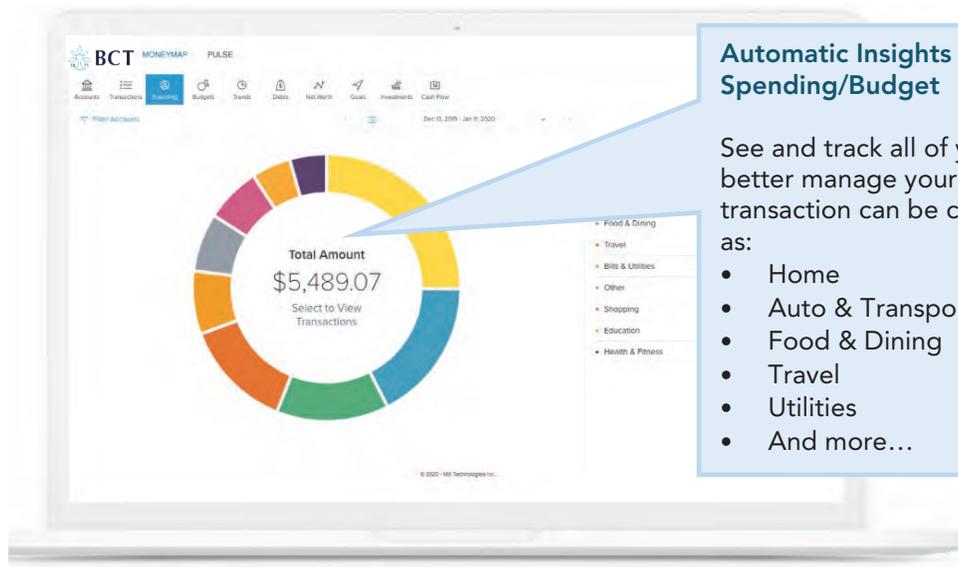
MONEY MANAGEMENT – OVERVIEW



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BCT’s **Money Management** tool is a powerful financial service included with Personal Online Banking. Using it’s features regularly provides a complete financial picture, including your net worth, debt payoff projections, and many other insights. Helpful tips can be found within the Money Management tool. Once you LOGIN to BCT Online Banking, click **Money Management**.

SPENDING and CASH FLOW INSIGHTS



Automatic Insights into Spending/Budget

See and track all of your spending to better manage your budget. Each transaction can be categorized, such as:

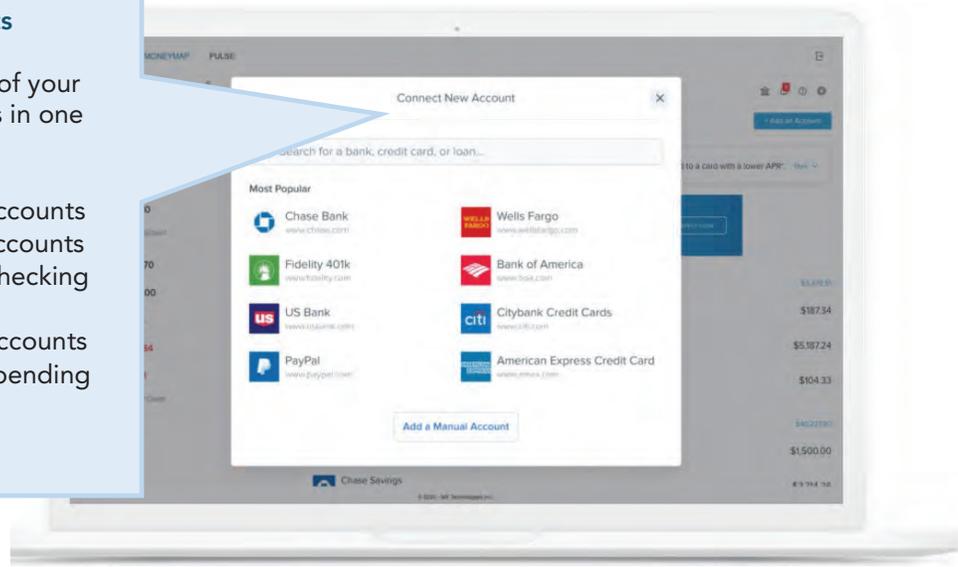
- Home
- Auto & Transportation
- Food & Dining
- Travel
- Utilities
- And more...

CONNECT OUTSIDE ACCOUNTS*

Outside Accounts

See and track all of your financial accounts in one place.

- Retirement accounts
- Investment accounts
- Other bank checking accounts
- Credit card accounts
- Third-party spending accounts



Connect New Account

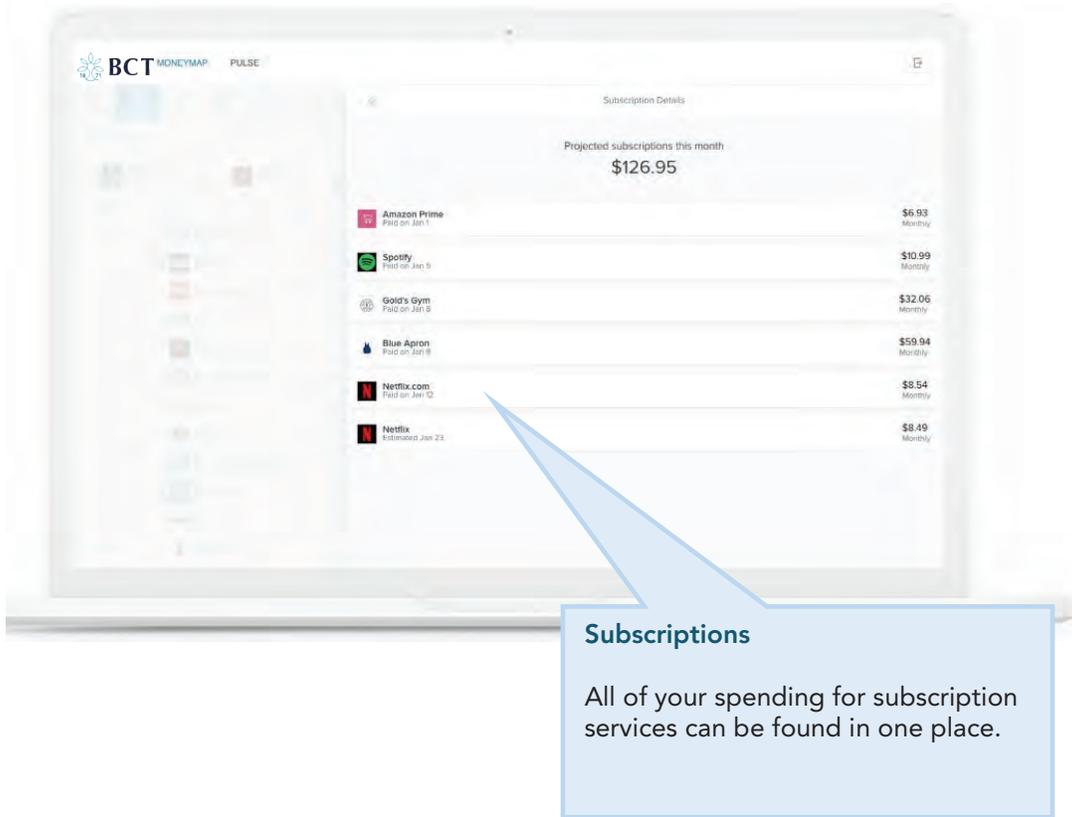
Search for a bank, credit card, or loan...

Most Popular

- Chase Bank
- Fidelity 401k
- US Bank
- PayPal
- Wells Fargo
- Bank of America
- Citybank Credit Cards
- American Express Credit Card

[Add a Manual Account](#)

SUBSCRIPTION TRACKING*



* Performing transactions for outside accounts is not available within BCT Money Management.

mybct.bank

WEST VIRGINIA

CHARLES TOWN
– Main Office
111 E. Washington Street
Charles Town, WV 25414
304-725-8431

HARPERS FERRY
1366 W. Washington Street
Harpers Ferry, WV 25425
304-535-6336

HEDGESVILLE
119 Cowardly Lion Drive
Hedgesville, WV 25427
304-754-0000

KEARNEYSVILLE
5480 Charles Town Road
Kearneysville, WV 25430
304-876-2563

MARTINSBURG
9738 Tuscarora Pike
Martinsburg, WV 25403
304-262-0089

MARYLAND

HAGERSTOWN
1101 Frederick Street
Hagerstown, MD 21740
301-739-4BCT (4228)

VIRGINIA

LEESBURG
446 Madison Trade
Plaza SE
Leesburg, VA 20175
703-777-6319

Lending Office
602 S. King Street
Suite 300
Leesburg, VA 20175
703-443-4484

MIDDLEBURG
115 The Plains Road
Suite 150
Middleburg, VA 20117
540-687-6132

PURCELLVILLE
1201 Wolf Rock Drive
Suite 125
Purcellville, VA 20132
540-619-2913



mybct.bank

111 E. Washington St.
Charles Town, WV
25414

Customer Care Center
1-800-296-8431

