



Learn how to use Digital Banking with this handy guide.  
For questions, contact us at  
800-423-7026.

## **DIGITAL BANKING**

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### **User Guide**

August 2025



**FDIC**

*FDIC-Insured - Backed by the full faith and credit of the U.S. Government*

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## Self-enrollment First Time Login

### Step 1

Navigate to our website and click **Log in**.

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United Bank 

Bank

Borrow

Build

Connect




 Log in

### Coming Soon

We're upgrading our technology in August 2025 to serve you better while delivering the personal service you know and trust.

[Click Here to Learn More](#)


United Bank   
**SYSTEM  
UPGRADE**



### Step 2

Click **Enroll**. Enter your social security and account numbers, email, and phone number


Online Banking

Online Banking 

Username

[Login](#)


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

United Bank 

New user enrollment

— Social Security number —  
\*\*\*\*\*

— Email and ITIN are also accepted —

— Account number —  
\*\*\*\*\* 

— Email —  
myuser@noemail.com

— Phone —  
(251) 555-1234

[Next](#)



## Step 3

Click **Get started** and choose how to receive your two factor authentication codes:

- **Voice or text message:** Enter your phone number and choose to receive your code via text or phone call. Enter the code you receive.

The four screenshots show the following steps:

- Protect your account with 2-step verification:** A screen explaining the need for two-step verification and a 'Get started' button.
- Let's set up your phone:** A screen asking for a phone number, with a dropdown for country (showing '+1' for US/Canada) and a text field for the phone number. It includes 'Next' and 'Need help?' buttons.
- How do you want to get your codes?:** A screen with two radio button options: 'Text message/SMS (2FA program)' (selected) and 'Phone call (727) 282-3710'. It includes a 'Send code' button and a 'Need help?' link.
- Confirm phone number:** A screen with a 'Verification code' input field, a checkbox for 'Don't ask for codes again while using this browser', a 'Verify' button, and a 'Resend Code or Try another way' link.

## Step 4

Click **Accept** and **Done** to accept the **User Agreement**. Then create a **username** and **password**.

The three screenshots show the following steps:

- User agreement:** A screen displaying the 'United Bank User agreement' with a scroll bar and an 'Accept' button at the bottom.
- You're all set!:** A screen with a large green checkmark icon, a 'Done' button, and text stating: 'From now on, you can use the code delivered to this phone number from a text message when prompted to verify.'
- Create your account:** A screen with input fields for 'Username' (pre-filled with 'JTester'), 'Password', and 'Confirm Password'. It includes a 'Show rules' link and a 'Create' button.



## Account Recovery

Use these steps to reset your password and/or retrieve your username.

### Step 1

Navigate to our website and click **Log in**. Select **Forgot Password?**

Online Banking

Online Banking

Username

Login

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

### Step 2

Enter your username and email address.

**IMPORTANT:** Email must match what is on file.

Don't know your username? Click **Try another way** to use your social security and account number instead.

<

Account recovery

We need this info to verify your identity.

Username

Email

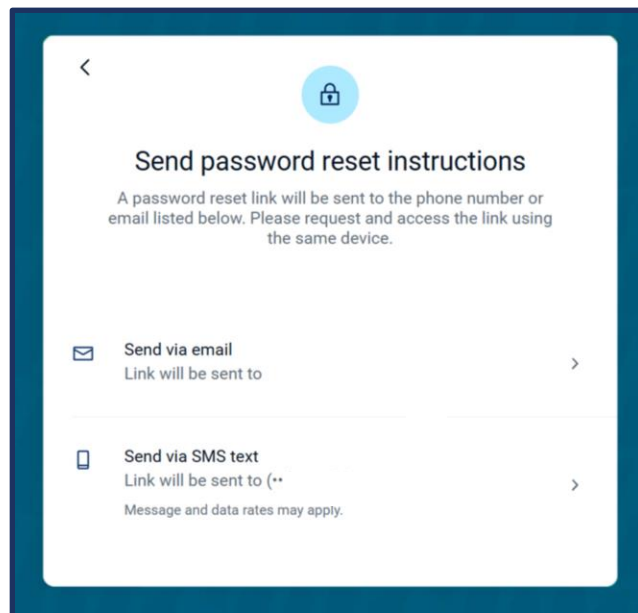
Next

[Can't remember this information? Try another way](#)



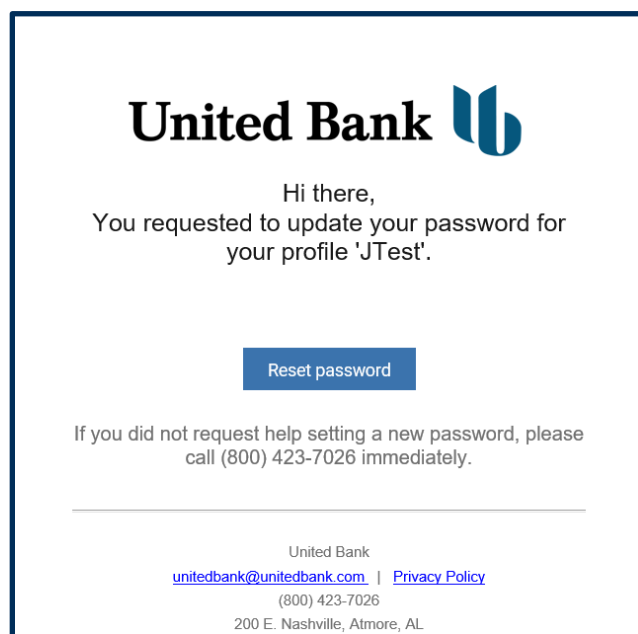
## Step 3

Choose to receive your instructions via email or text.



## Step 4

- **Email:** Open your email. Your username will appear in the email body. Click **Reset Password** if applicable.
- **Text:** Open your text and click the link.





## Step 5

Enter the code you receive. On the next screen create a new password.

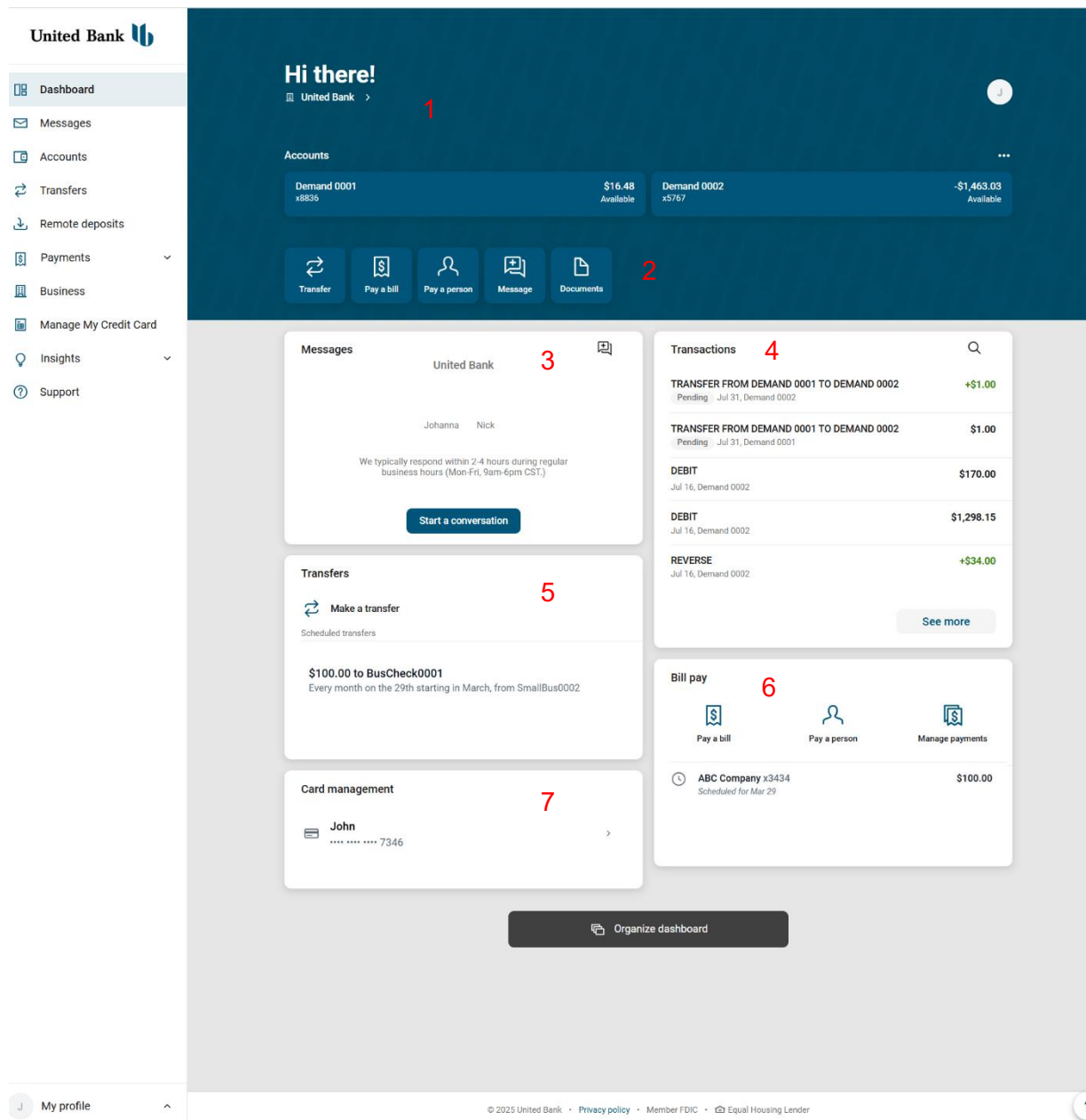
A screenshot of a mobile app's 'Reset password' screen. At the top, there is a blue circular icon with a white padlock. Below it, the text 'Reset password' is centered. There are two input fields: the first is labeled 'New password' and the second is labeled 'Confirm new password'. Between these fields is a link that says 'Show rules'. At the bottom right, there is a blue button labeled 'Update'.

## Dashboard

This is your landing page where you can access your accounts, review recent activity, and move money.

### Default Layout

1. **Accounts** - Displays accounts including balance, status, and last four digits of account number.
2. **Quick Action Buttons** - Click a button to jump to that feature of online banking
3. **Messages** - Displays conversations between you and support representatives as well as alerts and bank messages.
4. **Transactions** - Displays recent activity on all accounts
5. **Transfers** - Displays scheduled transfers and a quick link to Make a Transfer
6. **Bill Pay** - Displays recent activity and quick links to Pay a bill, Setup, or Manage payments.
7. **Card Management** - Displays debit cards that are linked to your accounts. Select a card to toggle it on or off, report it lost or stolen, or reorder.



## Organize Dashboard

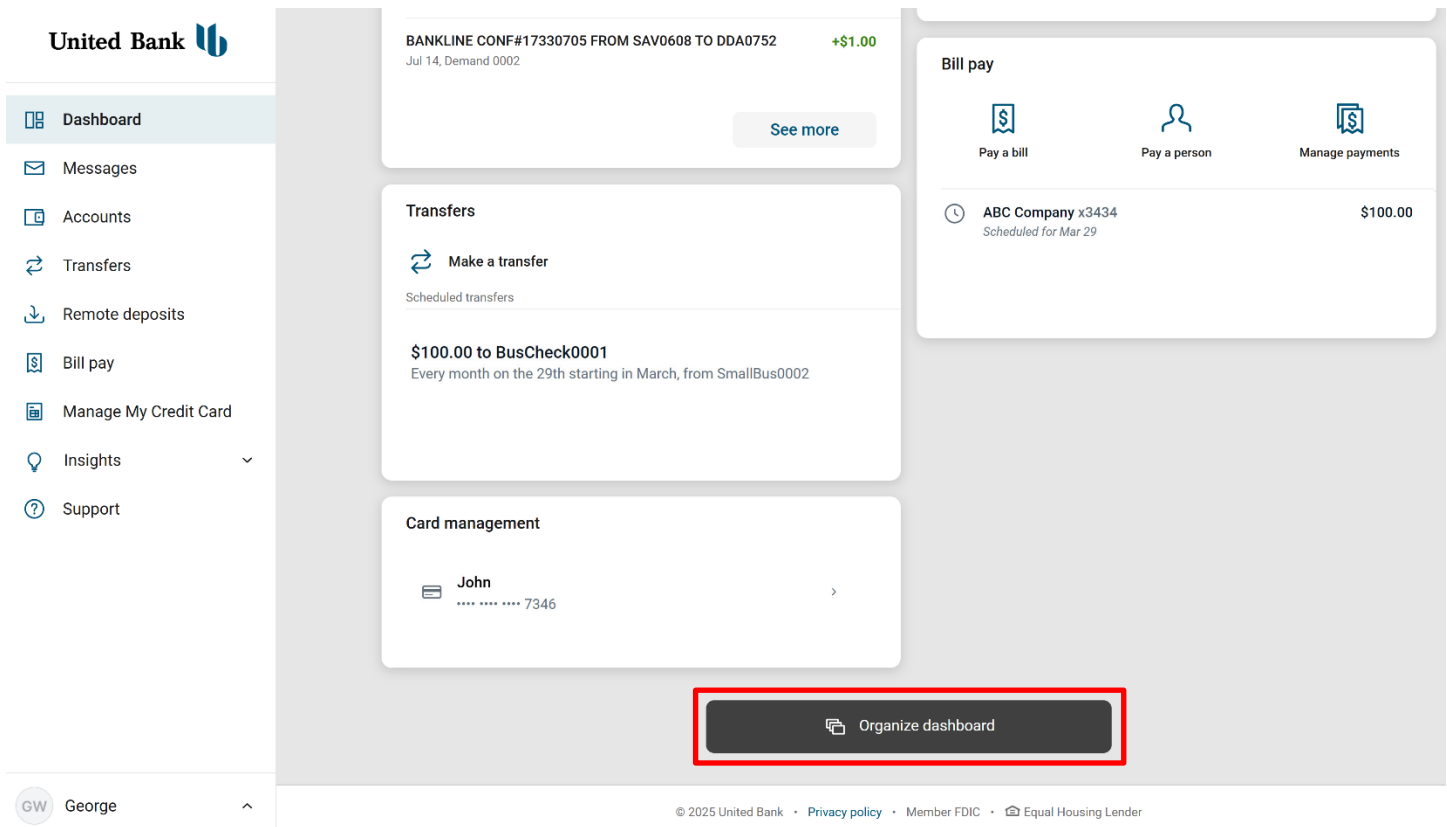
Use this feature to add, remove, or reorder the cards on the dashboard.

### Step 1

Click **Organize dashboard**.

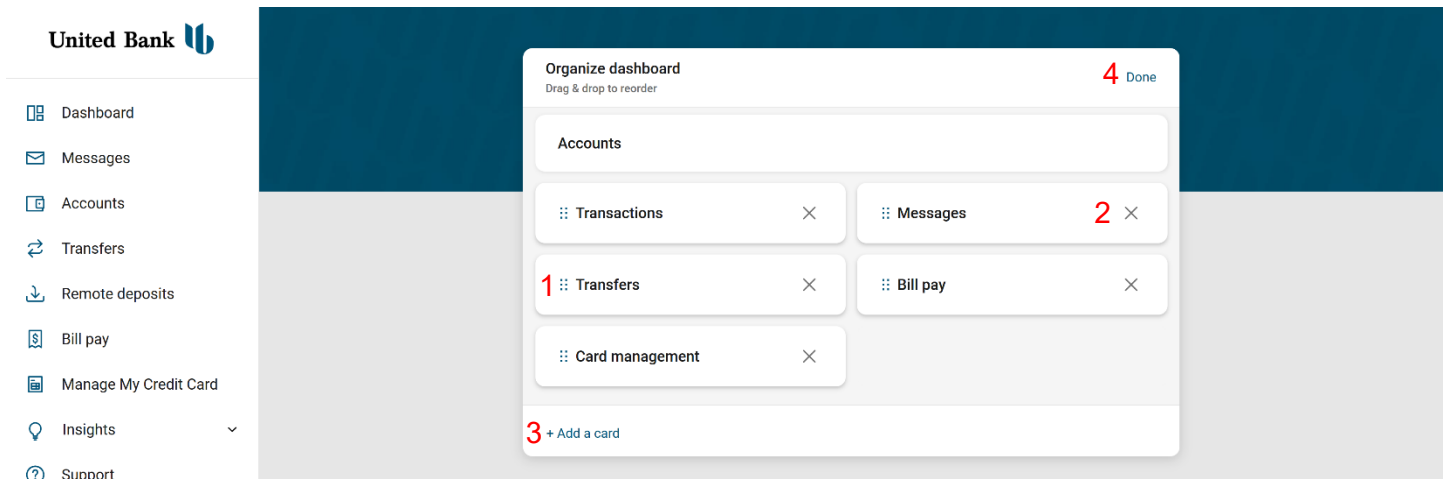


# Digital Banking User Guide



## Step 2

1. Click and hold the **6 dot icon** to drag and drop the cards to the order you prefer.
2. Click the **X** to remove a card from the dashboard.
3. Click **+ Add a card** to browse available cards that may be added to the Dashboard. Select any you'd like to appear and click **<** when finished.
4. Click **Done** once the layout suits your needs.



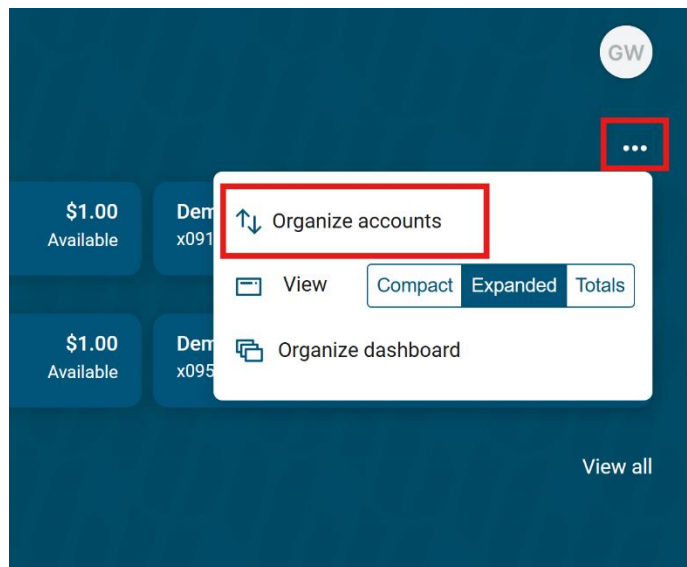


## Organize Accounts

Use this feature to change the order of your accounts on the dashboard or update how the account information is displayed.

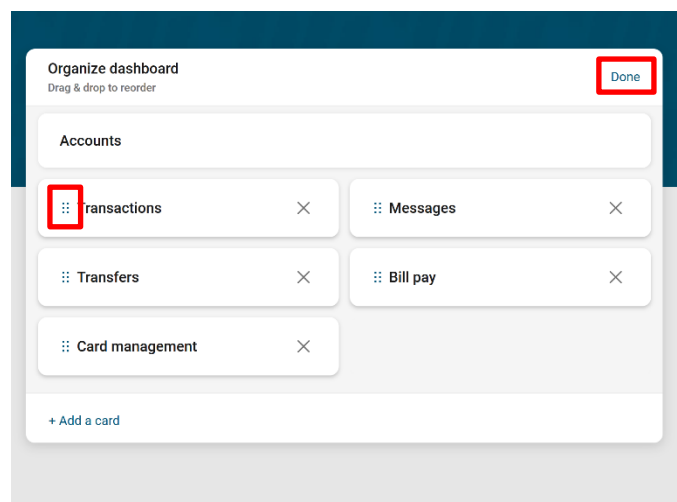
### Step 1

Click the **ellipsis icon** next to the **Accounts** section, then select **Organize accounts**.



### Step 2

Click and hold the **6 dot icon** to drag and drop an account to the order you prefer, then click **Done**.





## Account View

Use this feature to change what account information is displayed on the dashboard.

Click the ellipsis icon next to the **Accounts** section choose from one the **View** options:

- **Compact:** Displays accounts in a single row. Only three accounts will appear at a time.
- **Expanded:** Displays accounts in two rows. Up to six accounts will appear at a time.
- **Totals:** Groups accounts together based on type such as Cash, Borrowed, Credit Balance, and Investments. Displays the total balance for all accounts in each group.

The screenshot displays the United Bank digital banking dashboard. On the left is a navigation menu with options: Dashboard, Messages, Accounts, Transfers, Remote deposits, Bill pay, Manage My Credit Card, Insights, and Support. The main content area is titled "Hi, George" and features an "Accounts" section. A red box highlights an ellipsis menu icon next to the "Accounts" section header. A dropdown menu is open, showing options: "Organize accounts", "View", "Compact", "Expanded", "Totals", and "Organize dashboard". The "View" option is currently selected. Below the accounts section are buttons for "Transfer", "Pay a bill", "Pay a person", "Message", and "Documents". The bottom section of the dashboard shows "Transactions" with a list of recent transfers and a "Bill pay" section with buttons for "Pay a bill", "Pay a person", and "Manage payments".

United Bank

Hi, George

Accounts

- Demand 0002 x0752 \$2.00 Available
- Demand 0003 x0765 \$1.00 Available
- Demand 0005 x0927 \$1.00 Available
- Demand 0006 x0943 \$1.00 Available

Transfer Pay a bill Pay a person Message Documents

Transactions

- PHONE/IN-PERSON TRANSFER Pending Jul 31, Demand 0004 +\$1,812.00
- TELEPHONE TRANSFER TESTING Jul 15, Demand 0004 \$1,776.00
- BANKLINE CONF#17330705 FROM SAV0608 TO DDA0752 Jul 14, Demand 0004 \$34.00
- BANKLINE CONF#17330705 FROM SAV0608 TO DDA0752 Jul 14, Savings 0008 \$1.00

United Bank

Call Message Info

Bill pay

Pay a bill Pay a person Manage payments



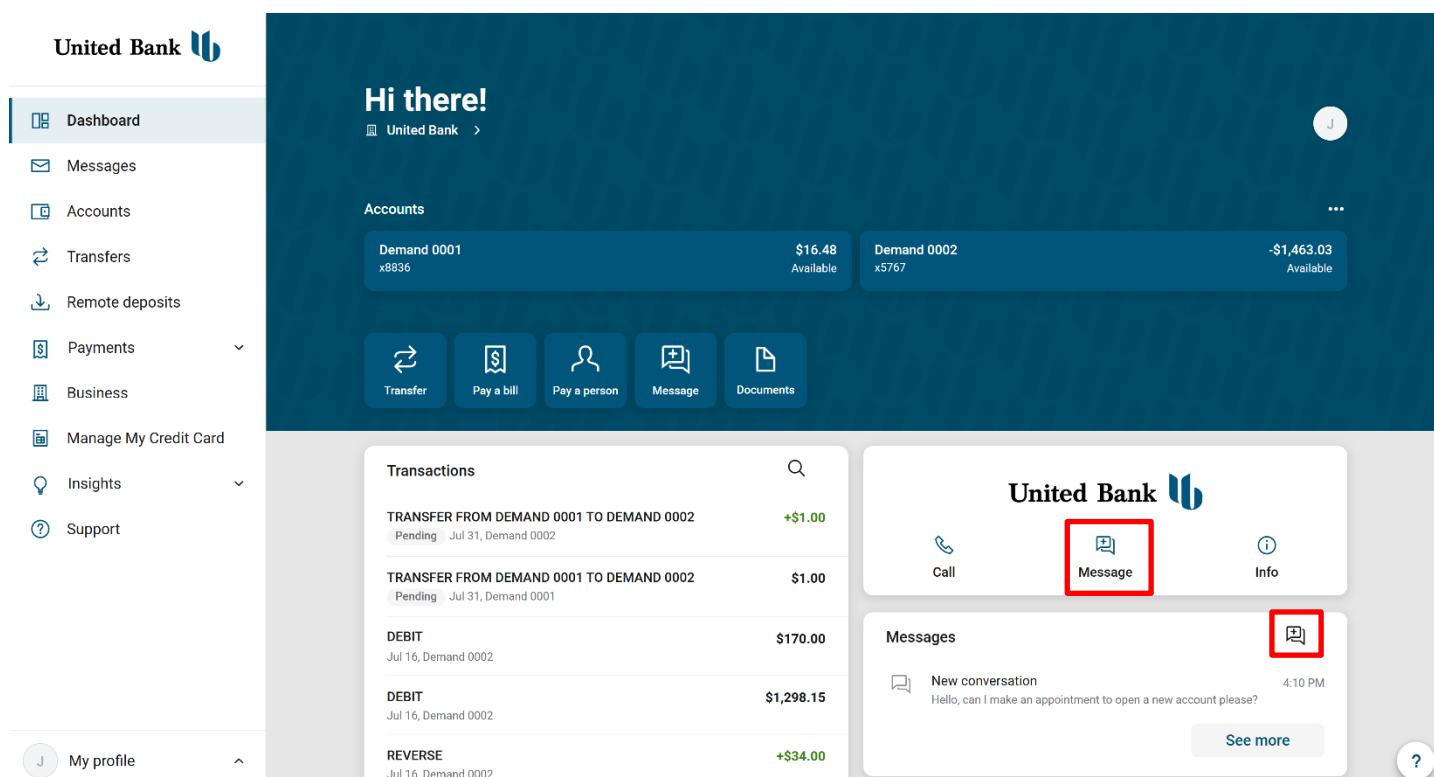
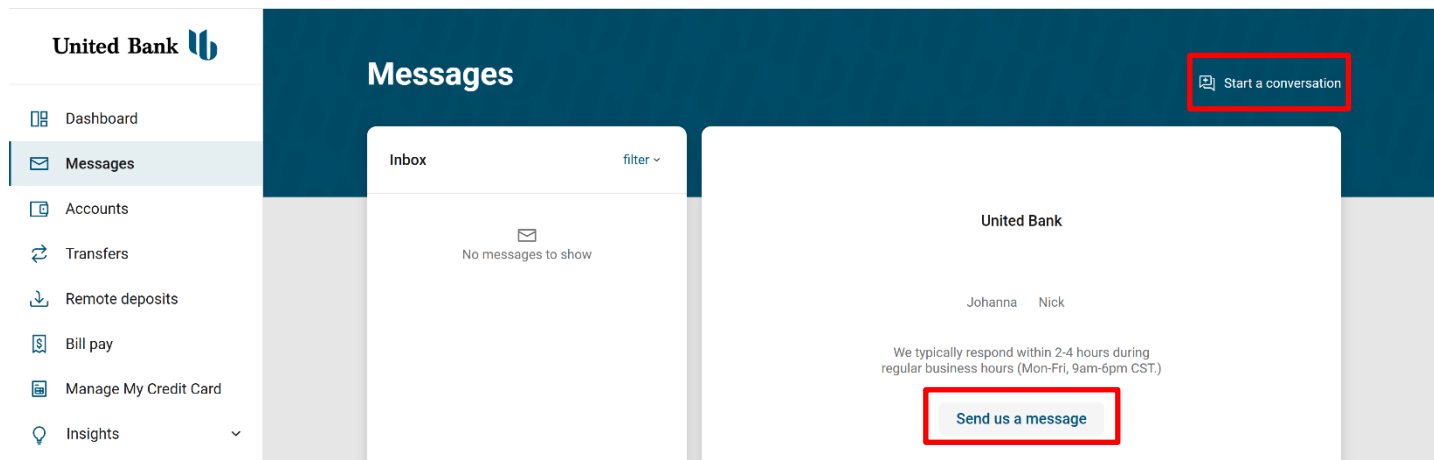
## Messages

Use this module to start a conversation with the institution, review alerts, and access informational messages from the institution.

### Start a Conversation

#### Step 1

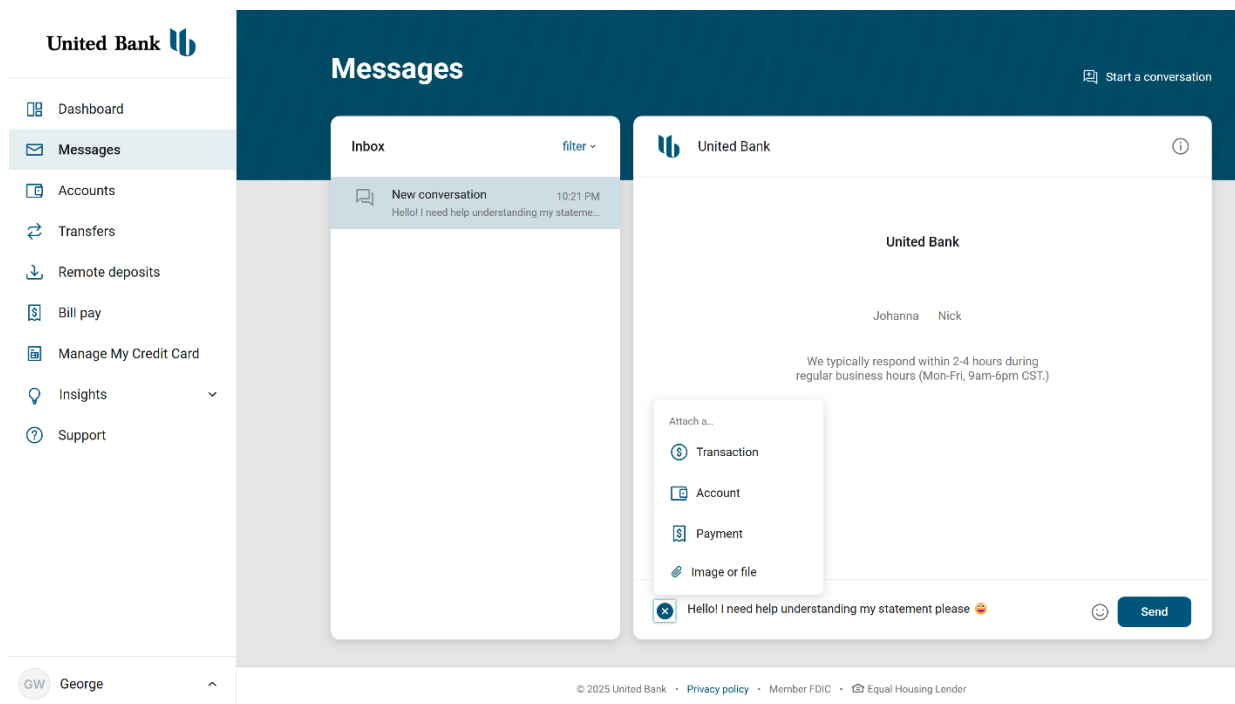
Select **Messages** from the navigation pane or navigate to the **Messages** card on the **Dashboard**. Click **Start a conversation**, **Send us a message**, or select the **New conversation** icon.





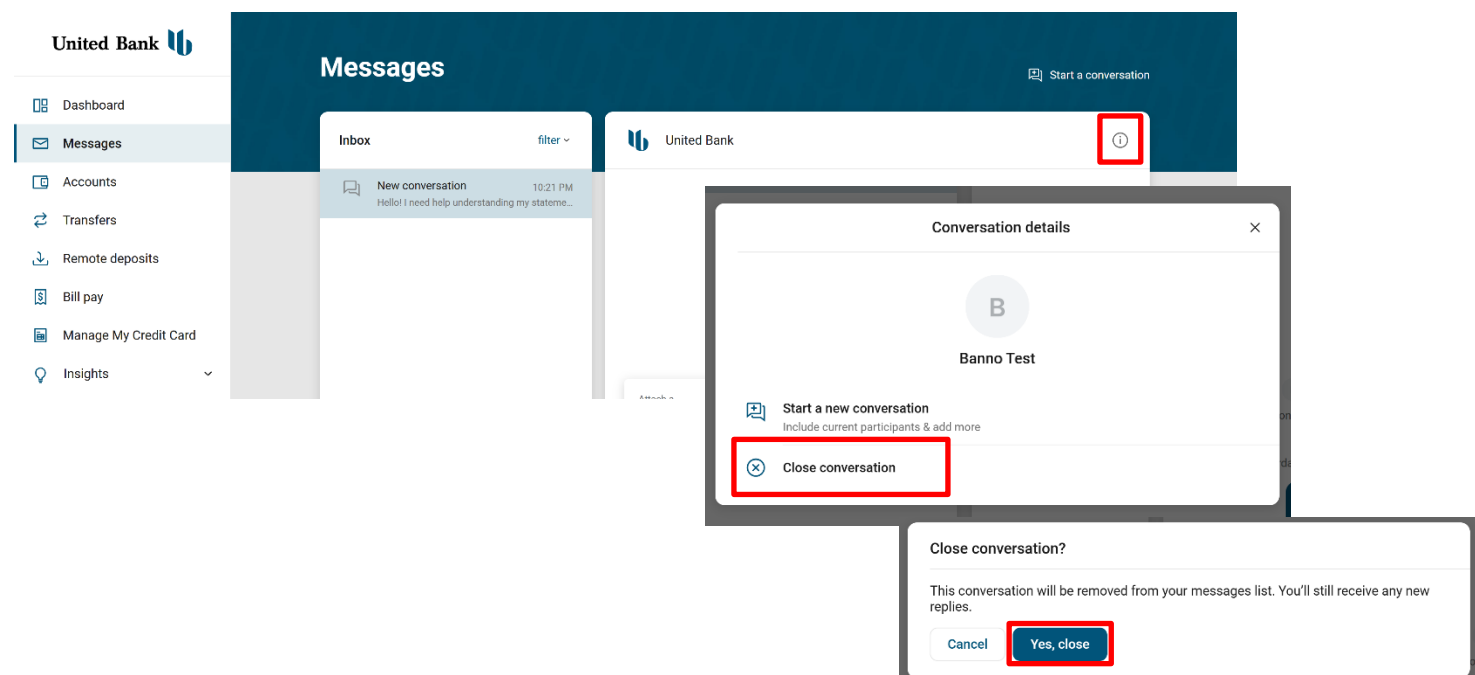
## Step 2

Type your message in the field. Click the **+** to add transaction, account, or payment details to your message. You can also attach images or other files. Click **Send** when done.



## Close/Delete a Message

Select the icon and click **Close conversation**. Then click **Yes, Close**. Closing a conversation deletes it.





## Accounts

Select **Accounts** to see a listing of all the accounts tied to your online banking ID.

Accounts	
Demand 0002 x0752	\$2.00 Available
Demand 0003 x0765	\$1.00 Available
Demand 0004 x0914	\$1.00 Available
Demand 0005 x0927	\$1.00 Available

**Totals**

CASH **\$12.00**  
8 accounts

INVESTMENTS **\$3.00**  
3 accounts

[Add an external transfer account](#)  
Add an account from another financial institution to make transfers with.

## Account Information

Select an account from the **Accounts** page or from the **Dashboard**.

1. Download into CSV, TXT, OFX, QBO or QFX format, print, or search transaction activity.
2. Review recent account activity.
3. Quickly access other features for this account.
4. Review account details such as account and routing numbers, account owners, and important dates.

**United Bank**

**Demand 0002**  
x0752

**\$2.00**  
Available

**Transactions**

BANKLINE CONF#17330705 FROM SAV0608 TO DDA0752  
Jul 14 **+\$1.00**  
\$2.00

End of available activity

**Details**

**Account numbers**

Account number  
Routing number

**Account information**

Owner: George T Washington  
Date opened: 3/26/2025

**Activity**

Last statement balance: \$2.00  
Date of last statement: 7/15/2025  
Date of last deposit: 7/14/2025

**Interest**

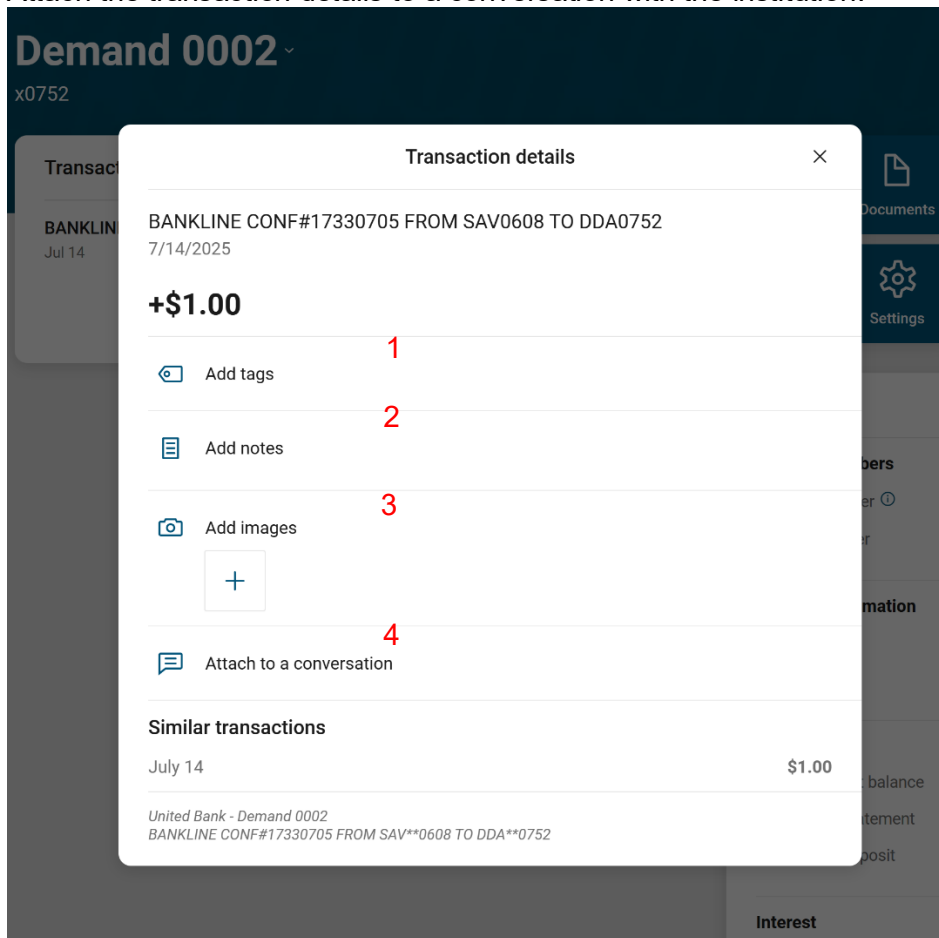
Rate: 0.250000%  
Accrued: \$0.00



## Transaction Details

Select a transaction to view additional information.

1. Add a **tag** to categorize the transaction.
2. Add **notes** to accompany the transaction description.
3. Review check **images** or add an image such as an invoice or receipt.
4. Attach the transaction details to a conversation with the institution.



5.

## eDocuments

Enroll for eDocuments to stop paper documents from being mailed. You will receive an email when your electronic document is available to view. eDocuments are available online for 18 months.


## eDocument Enrollment

### Step 1

Click **eDocuments** from the Accounts page or the Dashboard and accept the terms and conditions.

# Digital Banking User Guide



United Bank 

Dashboard  
Messages  
Accounts  
Transfers  
Remote deposits  
Bill pay  
Manage My Credit Card  
Insights  
Overview  
Budgets  
Cashflow  
Goals  
Net worth  
Spending by category  
Support

George

**Demand 0002**  
x0752

**\$2.00**  
Available ⓘ

Transactions

BANKLINE CONF#17330705 FROM SAV0608 TO DDA0752  
Jul 14

+ \$1.00  
\$2.00

End of available activity

Transfer Documents Insights Order Checks Stop payments

Alert preferences Settings Attach to a conversation

**Details**

**Account numbers**  
Account number ⓘ  
Routing number


**Account information**  
Owner George T Washington  
Date opened 3/26/2025

**Activity**  
Last statement balance \$2.00  
Date of last statement 7/15/2025  
Date of last deposit 7/14/2025

**Interest**  
Rate 0.250000%  
Accrued \$0.00

## Step 2

Select a document to download and view.

United Bank 


Dashboard  
Messages  
Accounts  
Transfers  
Remote deposits  
Bill pay  
Manage My Credit Card  
Support


**Documents**


eStatements/Notices Sign Up/Changes Email Settings Additional Recipients Disclosures


**eStatements**


ACCT 1 (X4690) Clear all


Statements August 2024  
Statement, ACCT 1 (x4690) 


Statements July 2024  
Statement, ACCT 1 (x4690) 


Statements June 2024  
Statement, ACCT 1 (x4690) 


Statements May 2024  
Statement, ACCT 1 (x4690) 


Statements April 2024  
Statement, ACCT 1 (x4690) 

Statements March 2024  
Statement, ACCT 1 (x4690) 

Statements February 2024  
Statement, ACCT 1 (x4690) 

Statements January 2024  
Statement, ACCT 1 (x4690) 

Statements December 2023  
Statement, ACCT 1 (x4690) 

Statements November 2023  
Statement, ACCT 1 (x4690) 



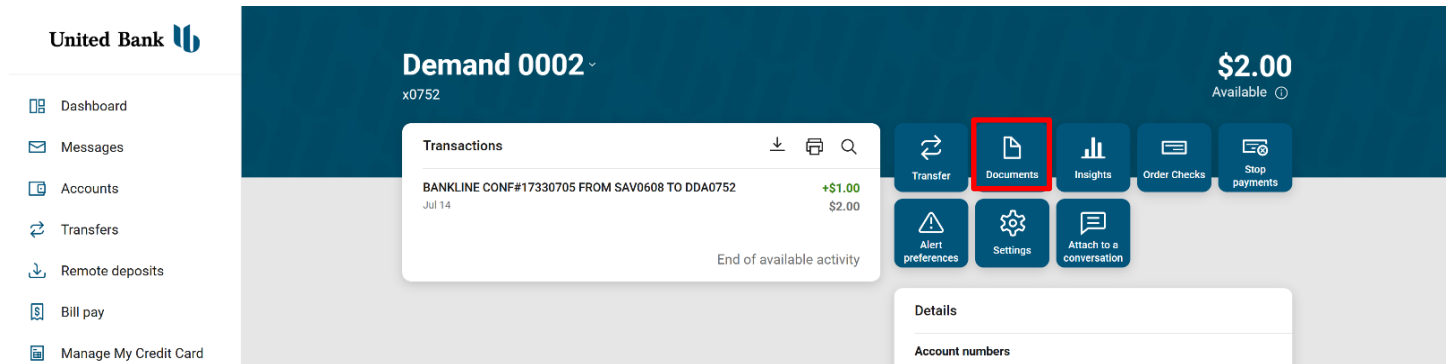


## eDocument Enrollment Changes

Need to make changes to your **eDocument** enrollment?

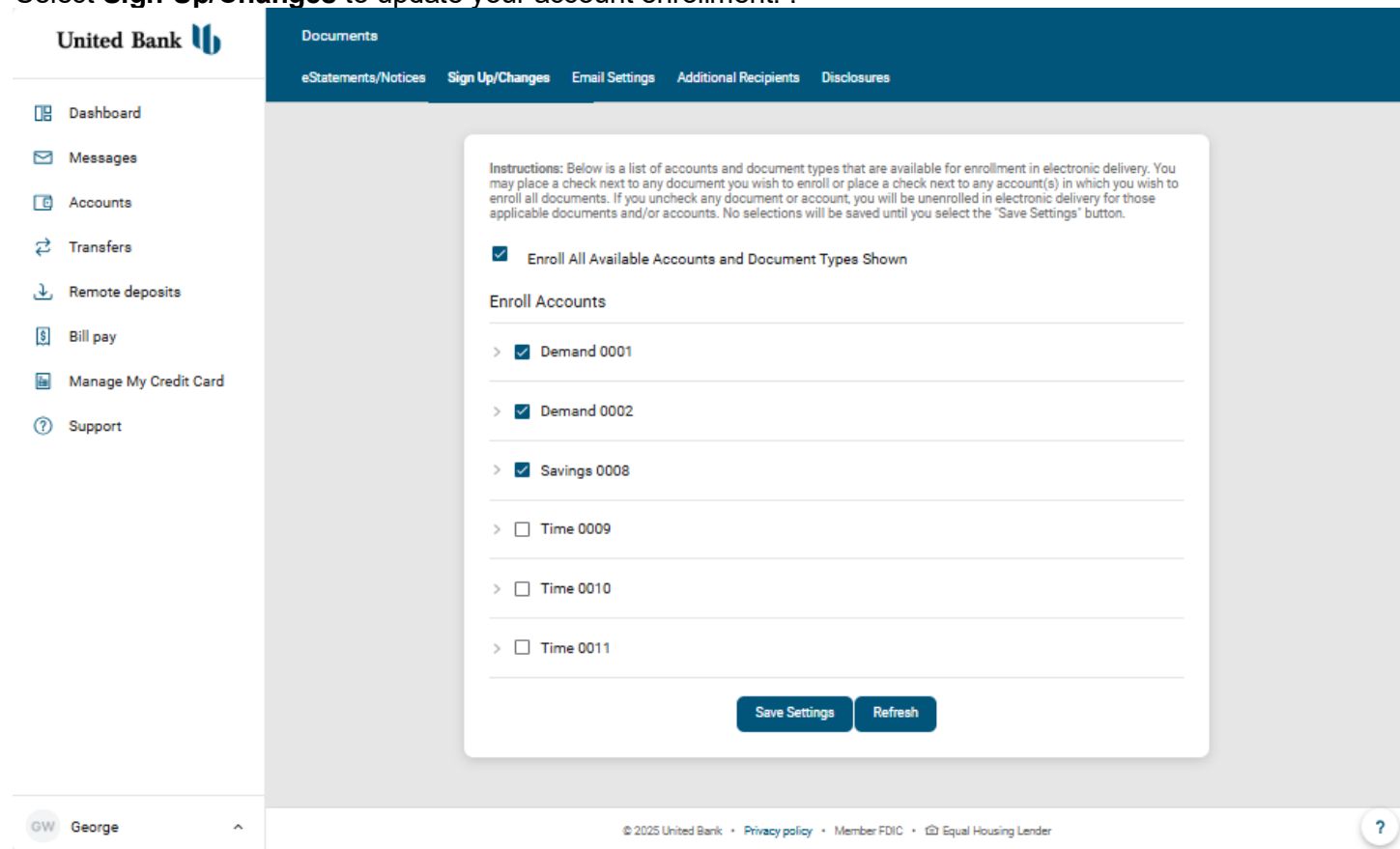
### Step 1

Click eDocuments



### Step 2

Select **Sign Up/Changes** to update your account enrollment. .





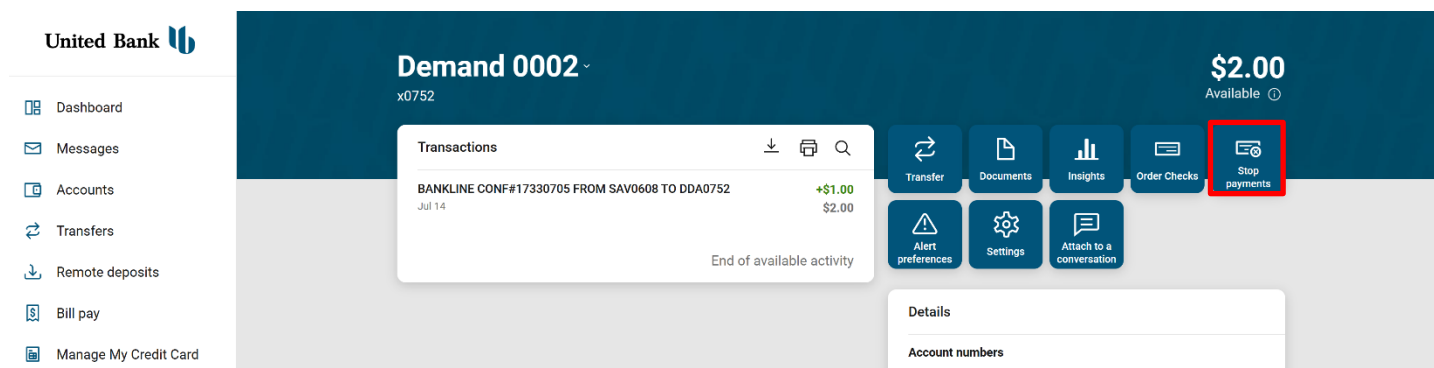
## Stop Payments

You have the option to place a Stop Payment on either a single check or a range of checks via Online Banking. The Stop Payment Service Fee is displayed before finalizing the request. The stop remains active for six months, after which the payment(s) may proceed as normal. If you need assistance, wish to cancel a Stop Payment before the six-month period ends, or need to stop an ACH or recurring debit card transaction, please reach out to the bank by phone or through a Secure Message.

### Place Stop Payment on a Single Check

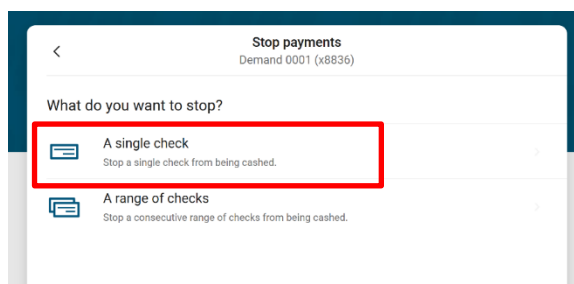
#### Step 1

Select **Stop payments** and select **+ Stop a payment**.



#### Step 2

Choose **A single check**.



#### Step 3

Complete the details and click **Submit**.

Stop payments  
Demand 0001 (x8836)

What do you want to stop?

A single check  
Stop a single check from being cashed.

A range of checks  
Stop a consecutive range of checks from being cashed.

Check #  
9876

Check amount  
500.00

Enter "0" if unknown or if it does not apply.

Check date  
8/2/2025

Payee  
Rent 4 U

Optional

Reason  
Lost

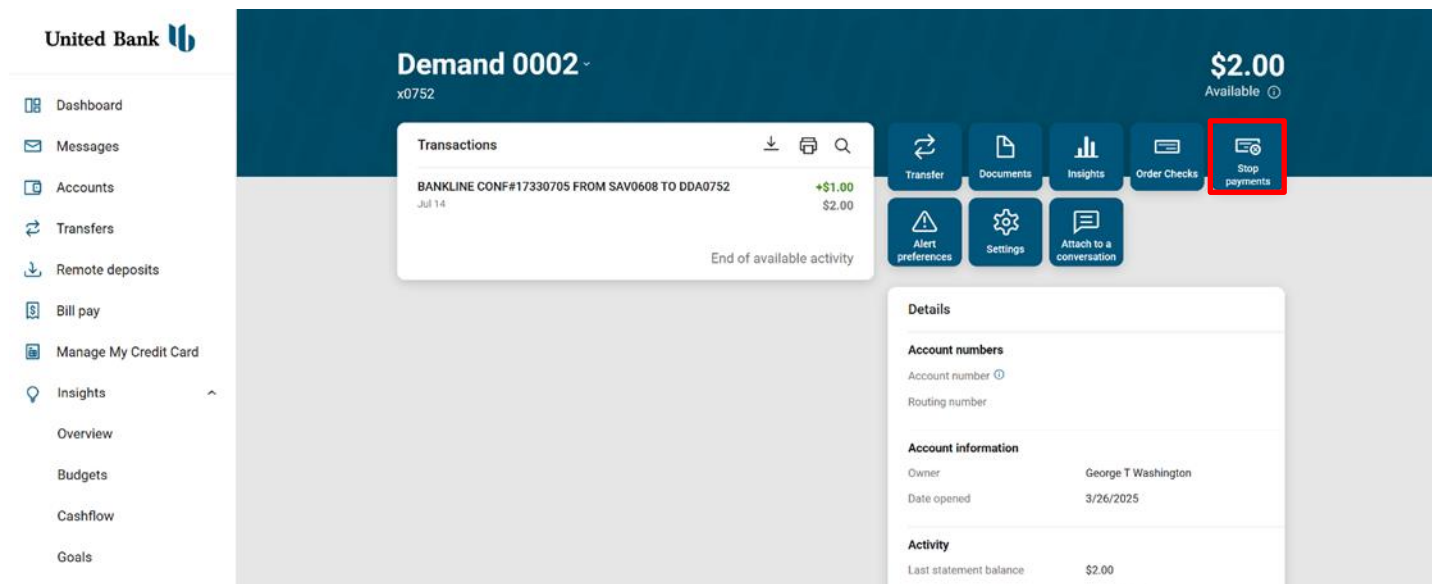
Submit



## Place a Stop Payment on a Range of Checks

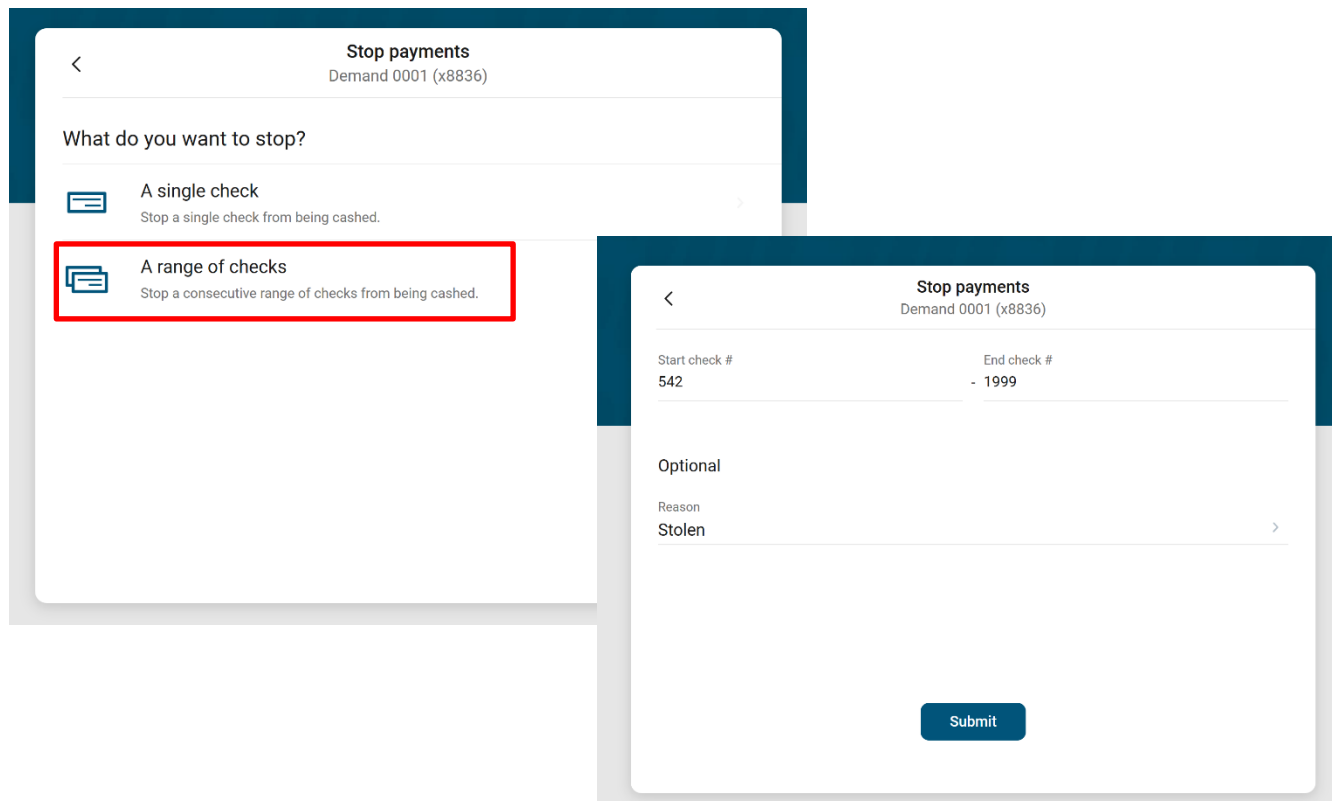
### Step 1

Select **Stop payments** and select **+ Stop a payment**.



### Step 2

Choose **A range of checks** and complete the details. Then click **Submit**.





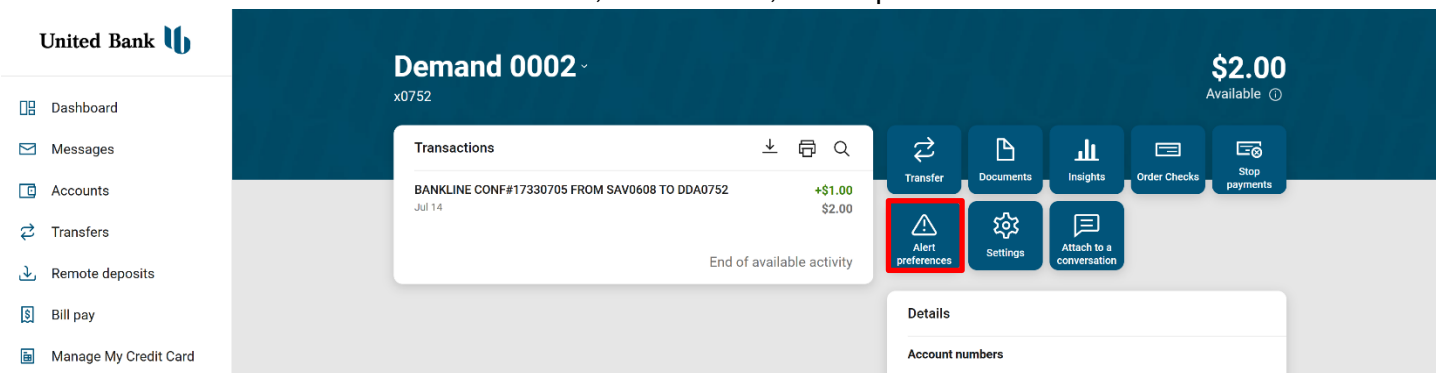
## Alerts

Set up alerts to be notified about your balance or certain transactions.

## Set up Alerts

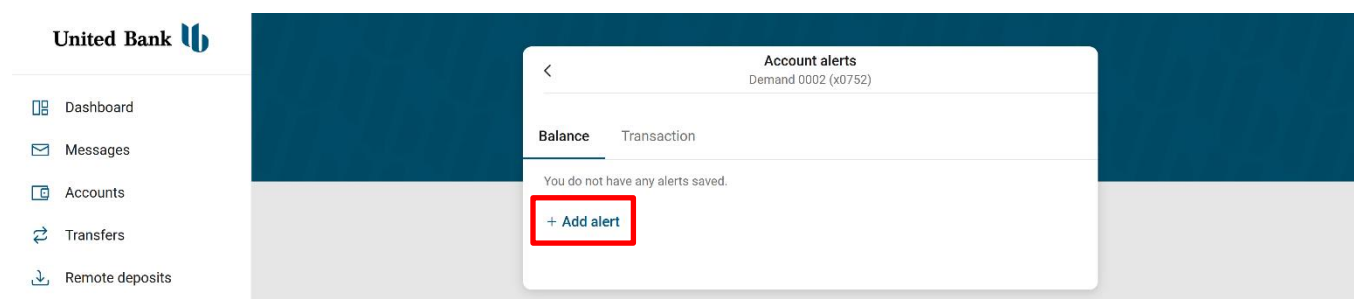
### Step 1

Click **Alert Preferences** and select Balances, transactions, and deposits.



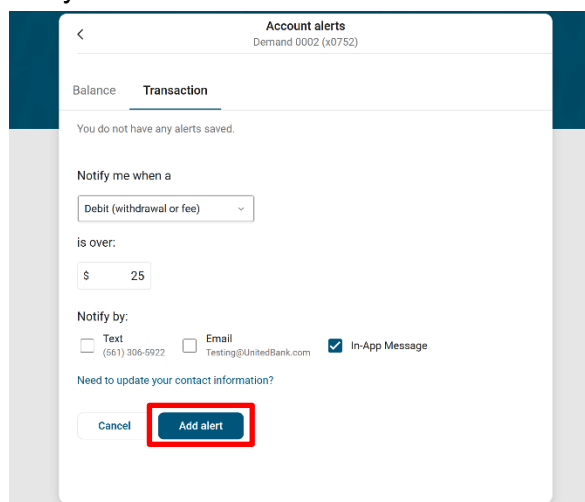
### Step 2

Choose **Balance** or **Transaction** and click **+ Add alert**.



### Step 3

Complete the details and select how you'd like to receive the alert. Click **Add alert**.

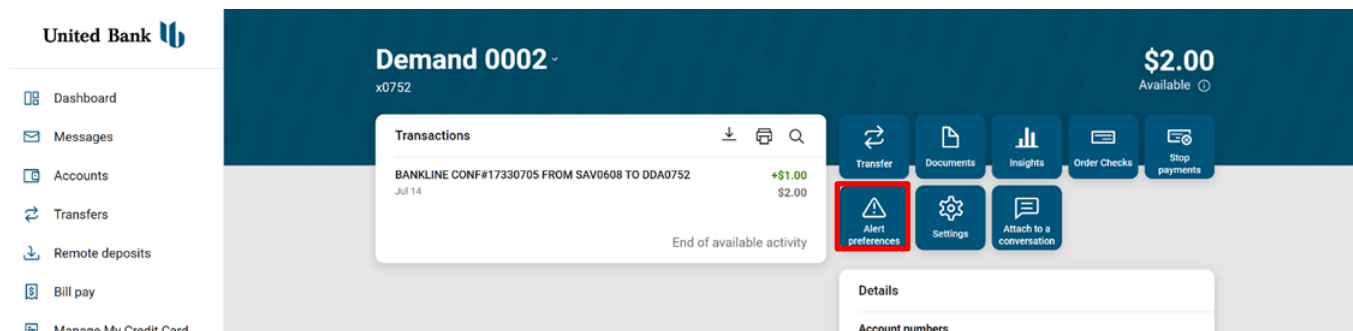




## Edit or Delete an Alert

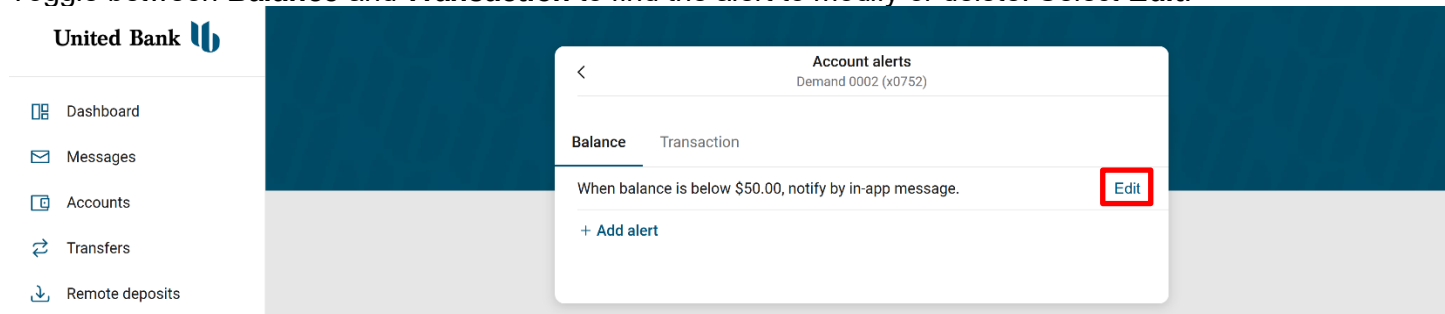
### Step 1

From within the account, click **Alert Preferences** and select Balances, transactions, and deposits.



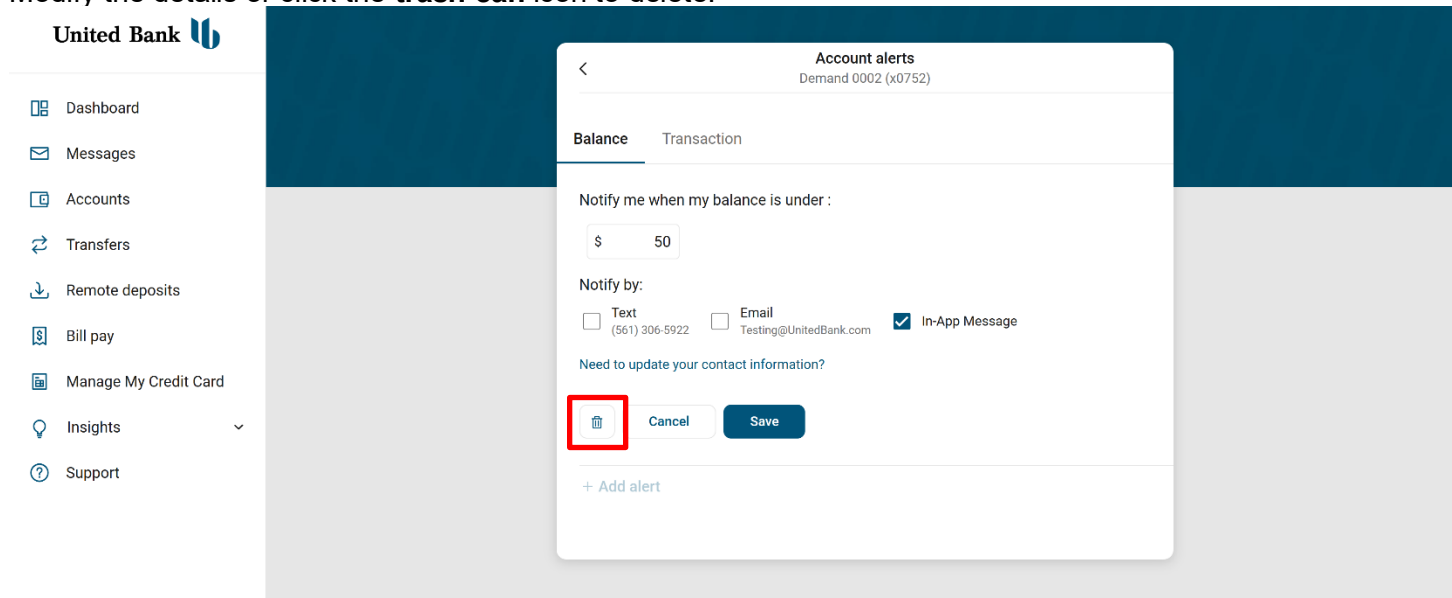
### Step 2

Toggle between **Balance** and **Transaction** to find the alert to modify or delete. Select **Edit**.



### Step 3

Modify the details or click the **trash can** icon to delete.



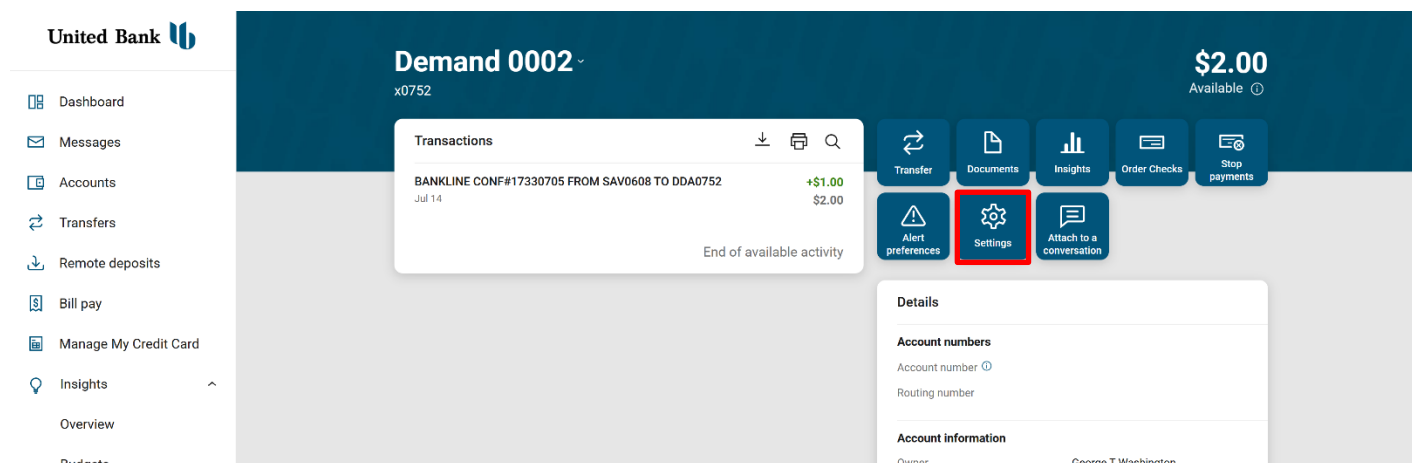


## Account Settings

Change how the account appears within online banking, update preferences, and manage alerts.

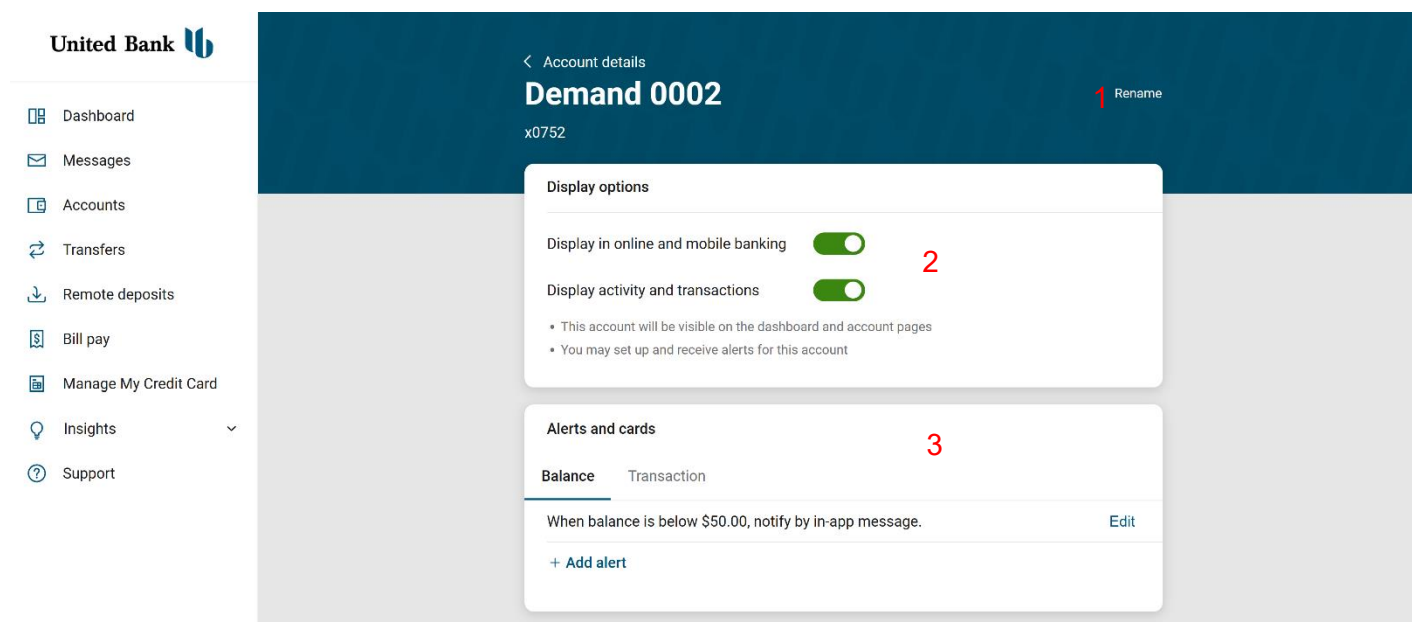
### Step 1

From within the account, select **Settings**.



### Step 2

1. **Rename** - Change the nickname of the account.
2. **Display** - Choose to display the account and/or activity in online banking.
3. Add or modify alerts.



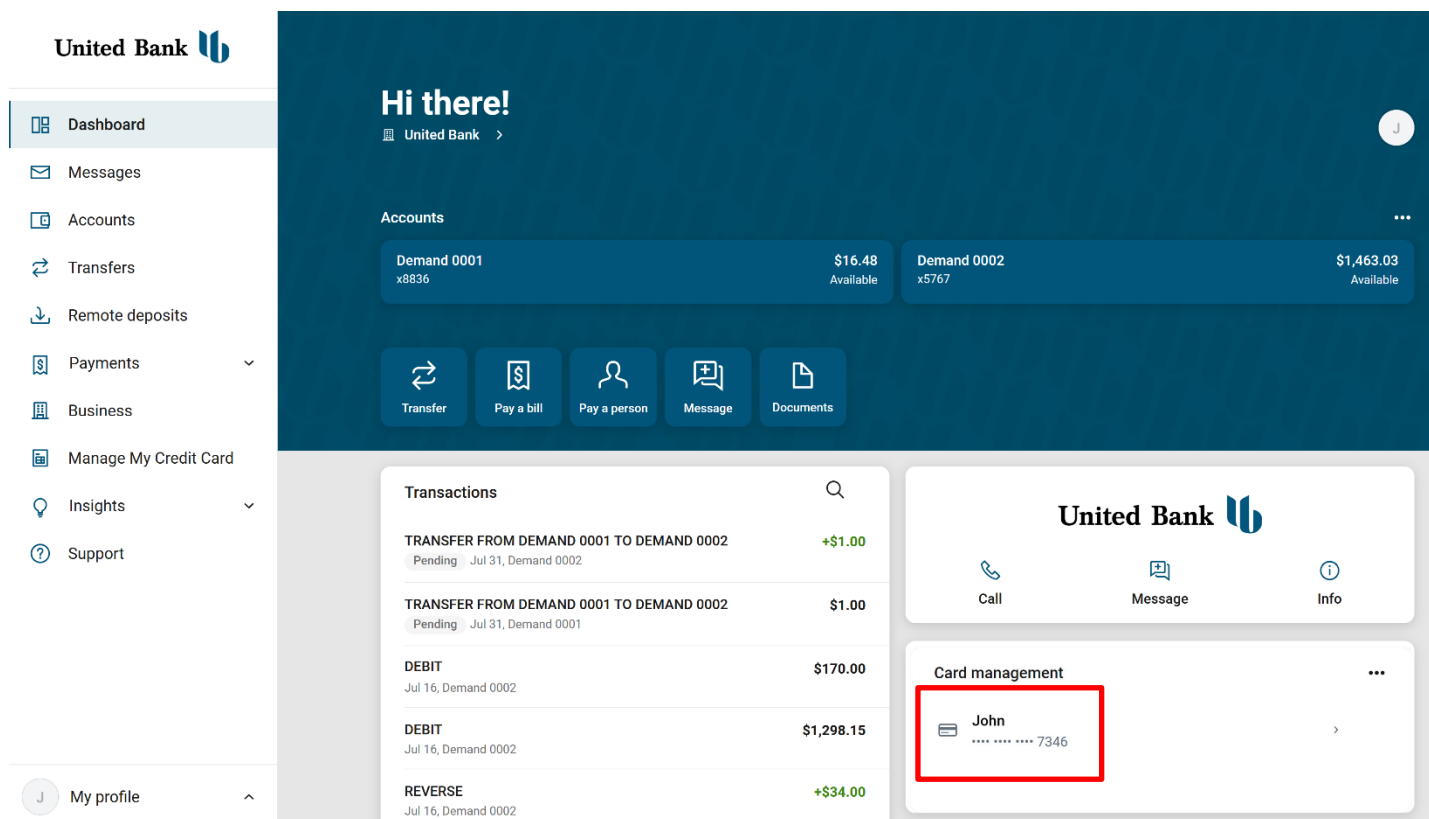
## Card Management

Update the status of your debit card or set up card alerts. Please visit the Settings section of this guide for information on adding a Travel Notice.



## Step 1

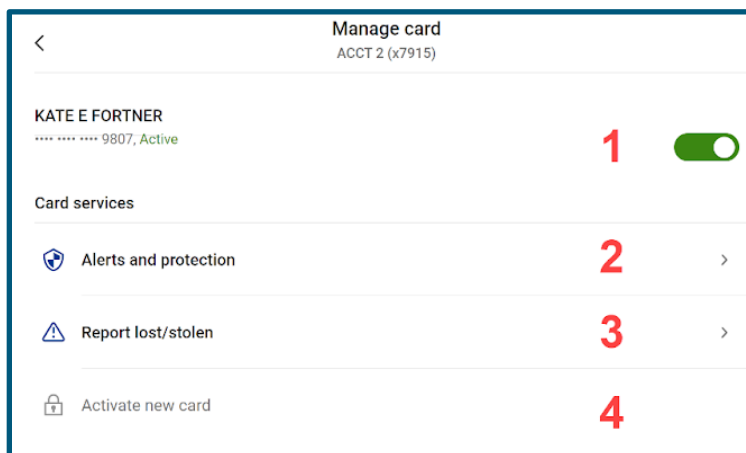
Select your debit or credit card under **Card management**.



## Step 2

Update the status or set up alerts.

1. Toggle the switch off to temporarily block debit card transactions.
2. Set up alerts for certain types of transactions, block specific transactions, and set spending limits.
3. Report your card lost or stolen to permanently shut off your card.
4. Activate a new card once you receive it.





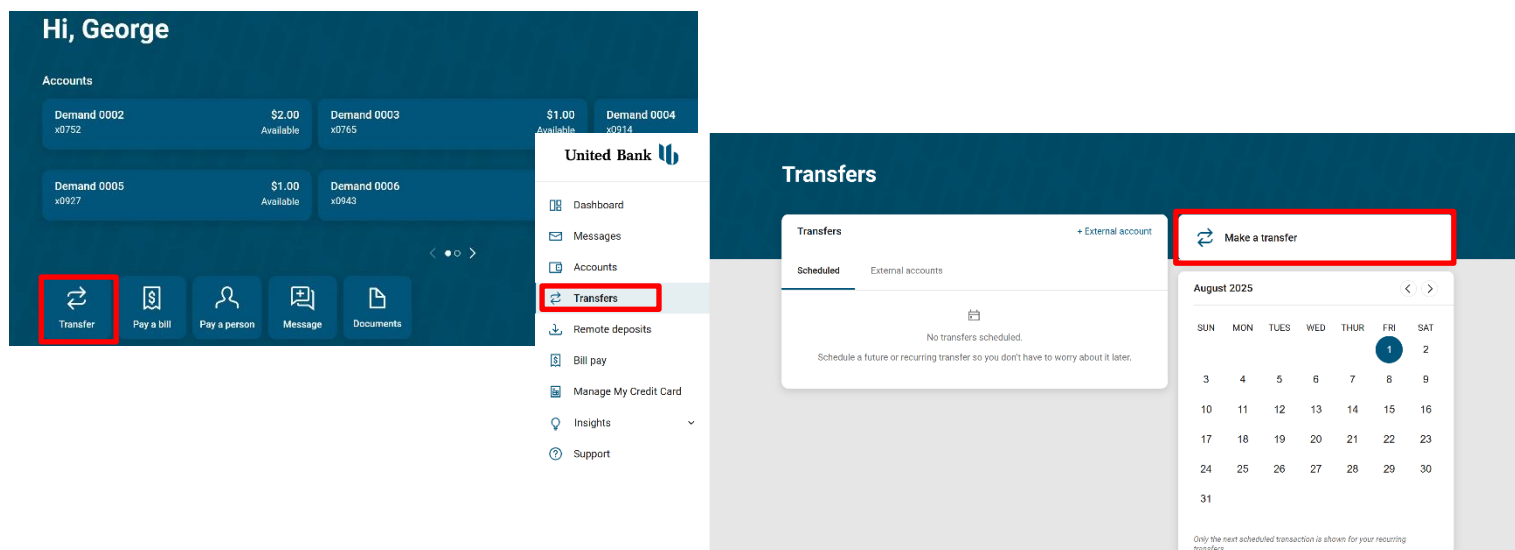
## Transfers

Move money between internal and external accounts.

### Submit a Transfer

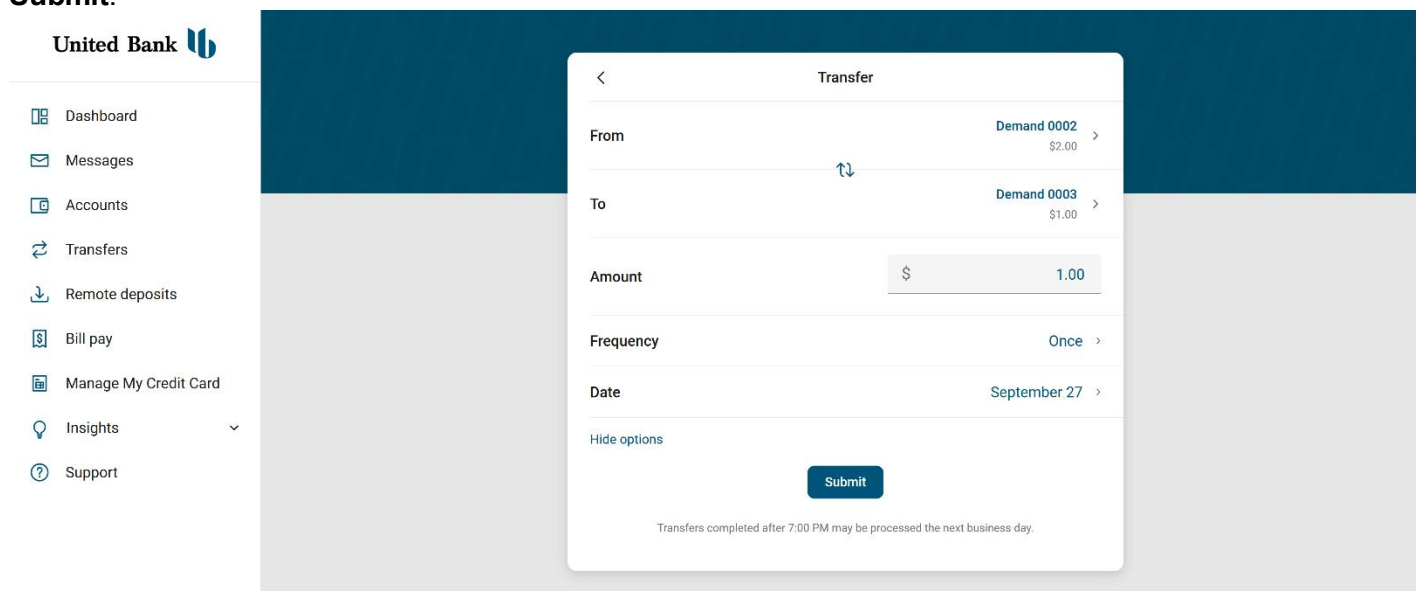
#### Step 1

Click **Transfer** or **Make a Transfer** from the **Dashboard** or the **Transfers** page.



#### Step 2

Select your **From** and **To** accounts and enter the amount to transfer. Click **More options** to set up a recurring frequency, select a future date, or add a memo if applicable. Click **Submit**.



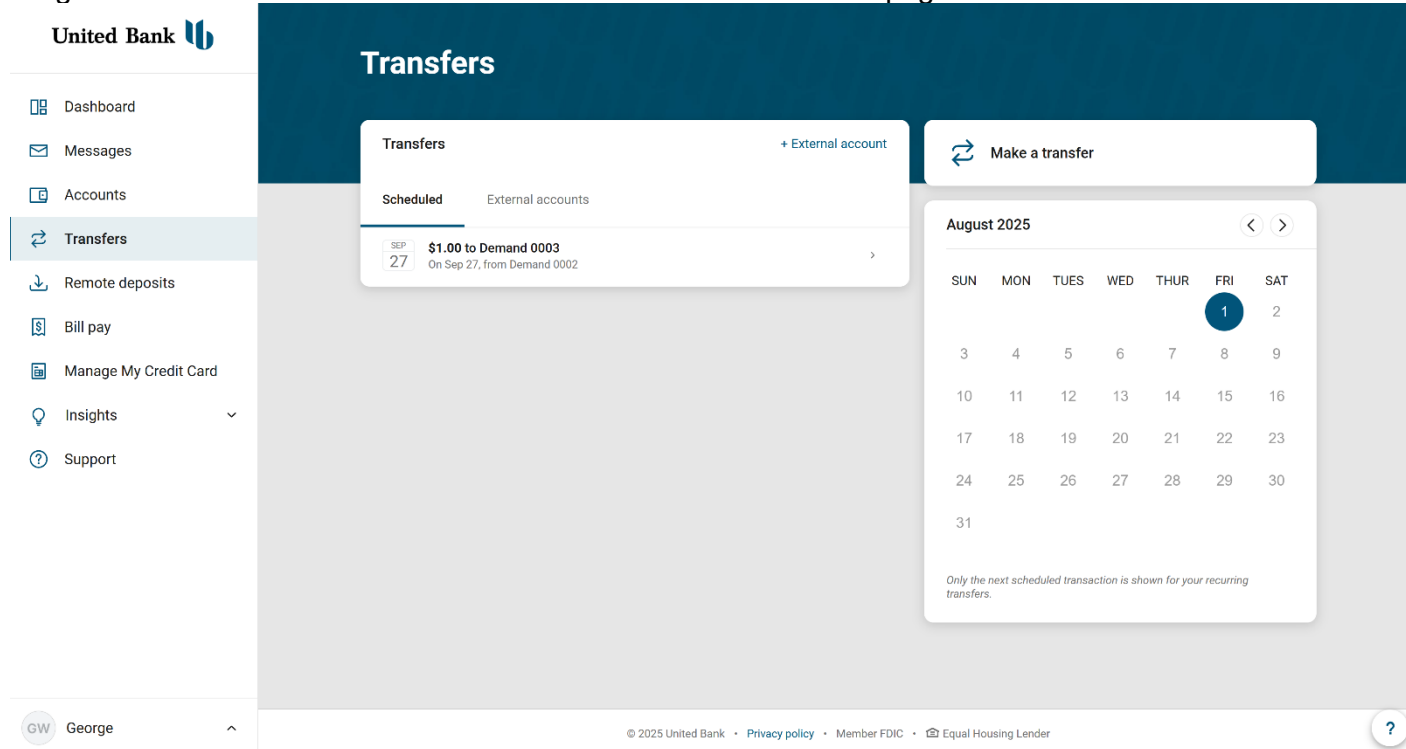




## Edit or Delete a Scheduled Transfer

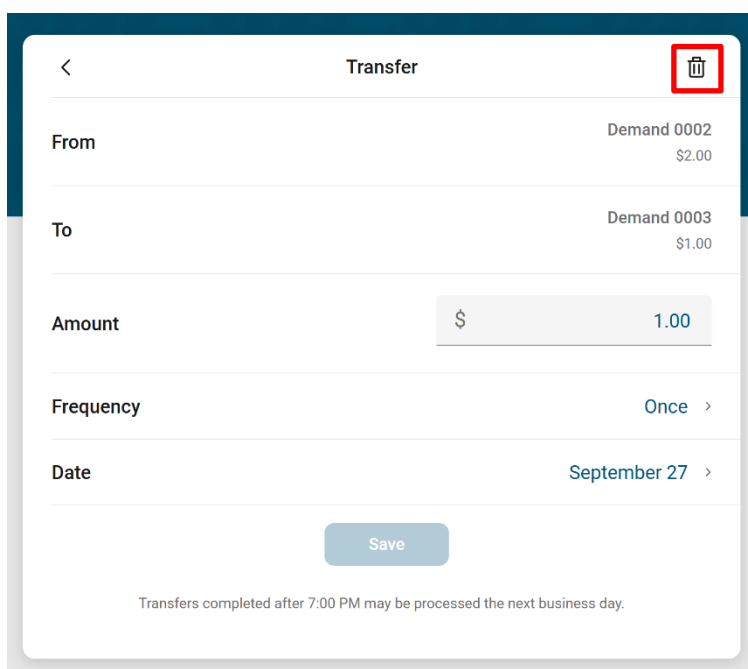
### Step 1

Navigate to the **Transfers** card on the **Dashboard** or the **Transfers** page to find the transfer to edit or delete.



### Step 2

Select the transfer and modify details or select the **trash can** icon to delete.

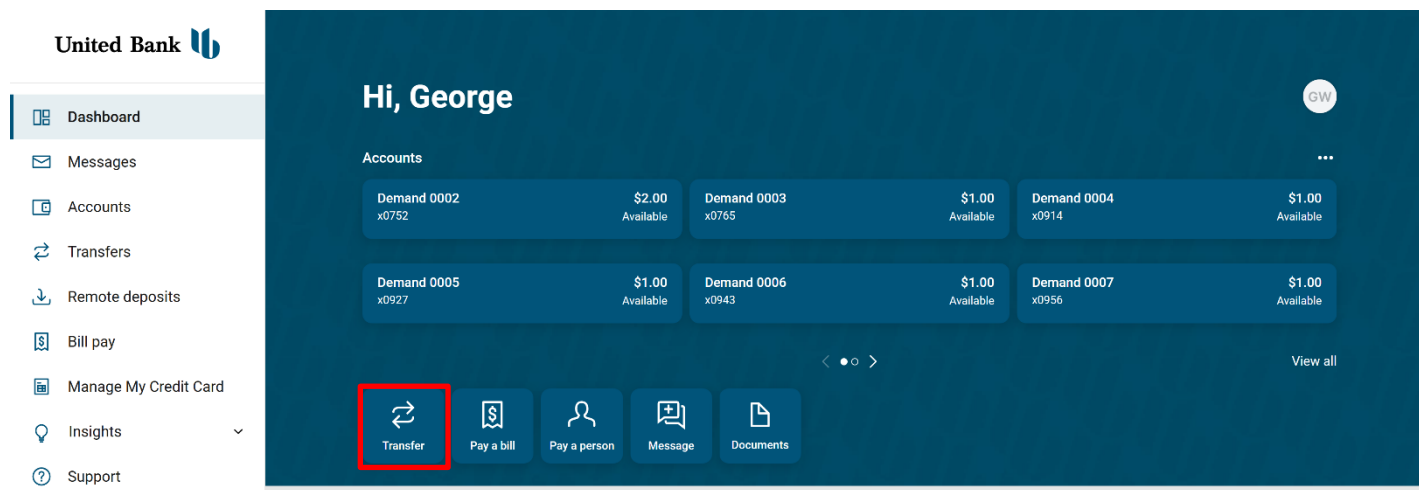




## Submit an External Transfer

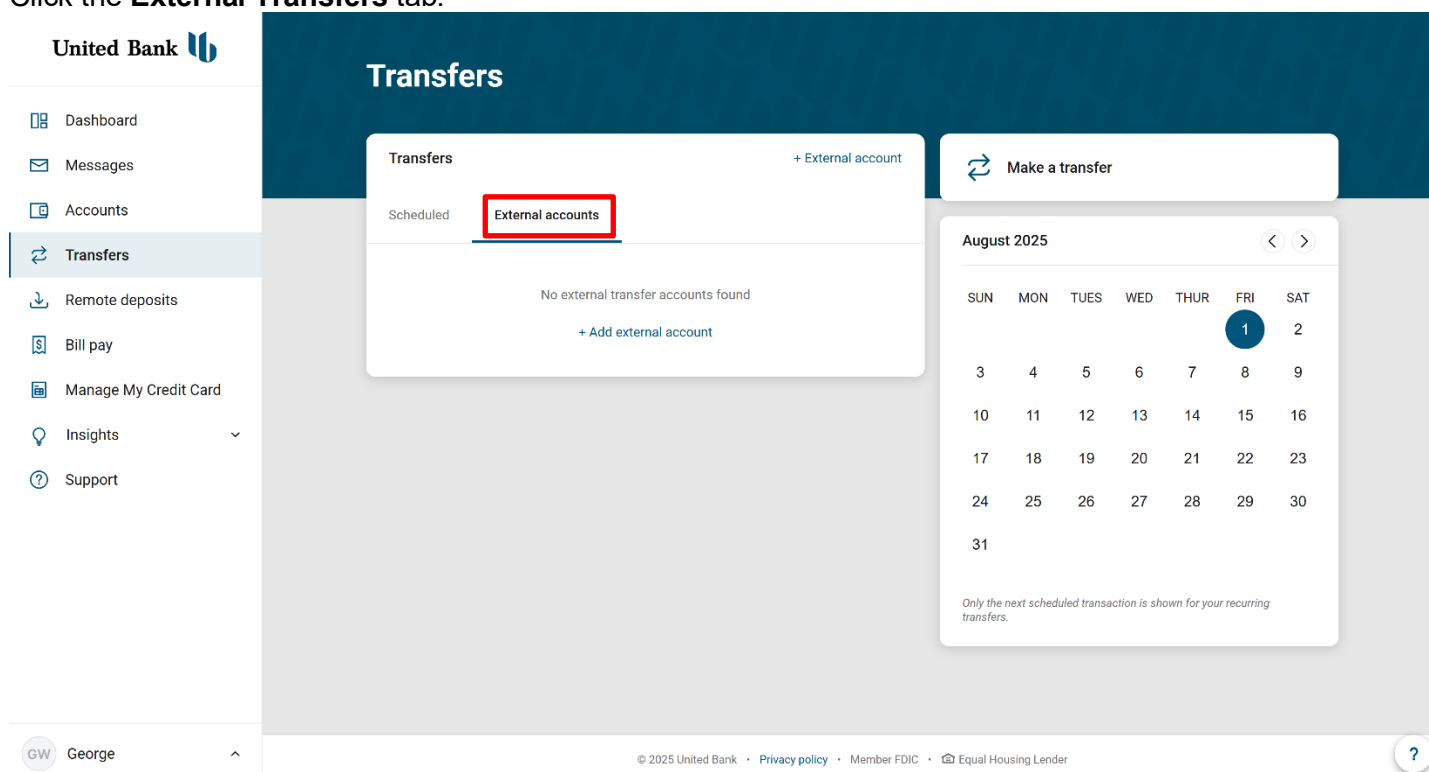
### Step 1

Click **Transfer** from the dashboard.



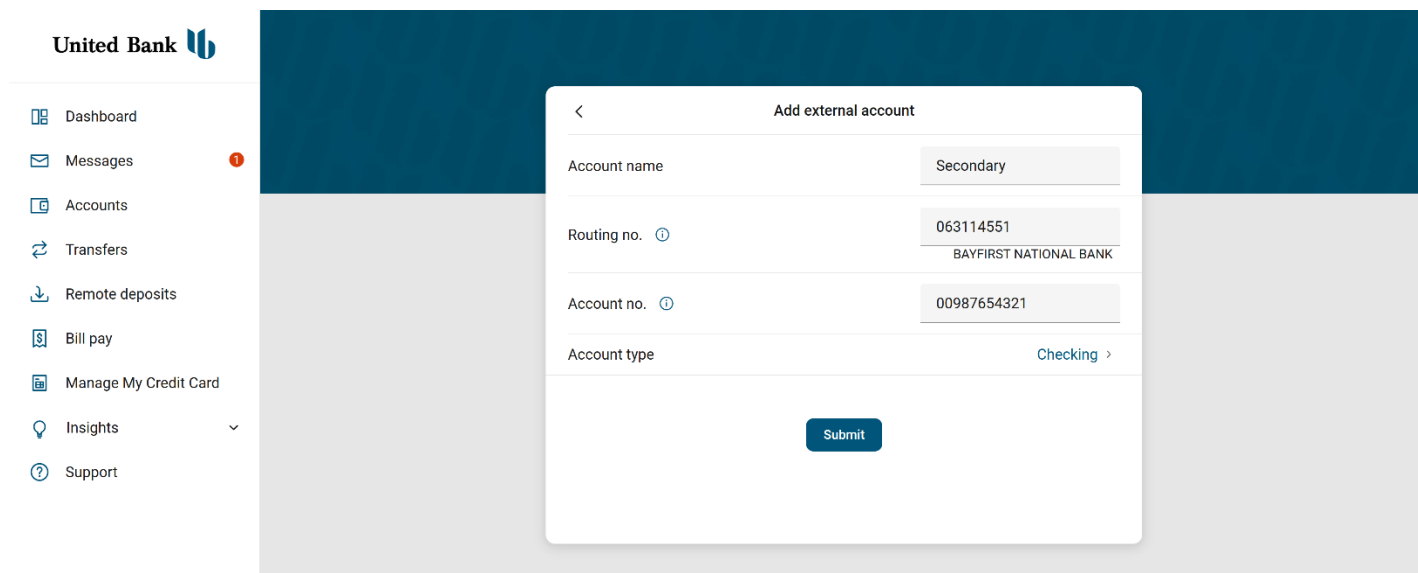
### Step 2

Click the **External Transfers** tab.



## Step 3

Select your **From** and **To** accounts and enter the amount to transfer. Click to set up a recurring frequency, select a future date, or add a memo if applicable. Click **Submit**.



The screenshot shows the 'Add external account' form in the United Bank digital banking interface. The form is titled 'Add external account' and has a back arrow on the top left. It contains the following fields:

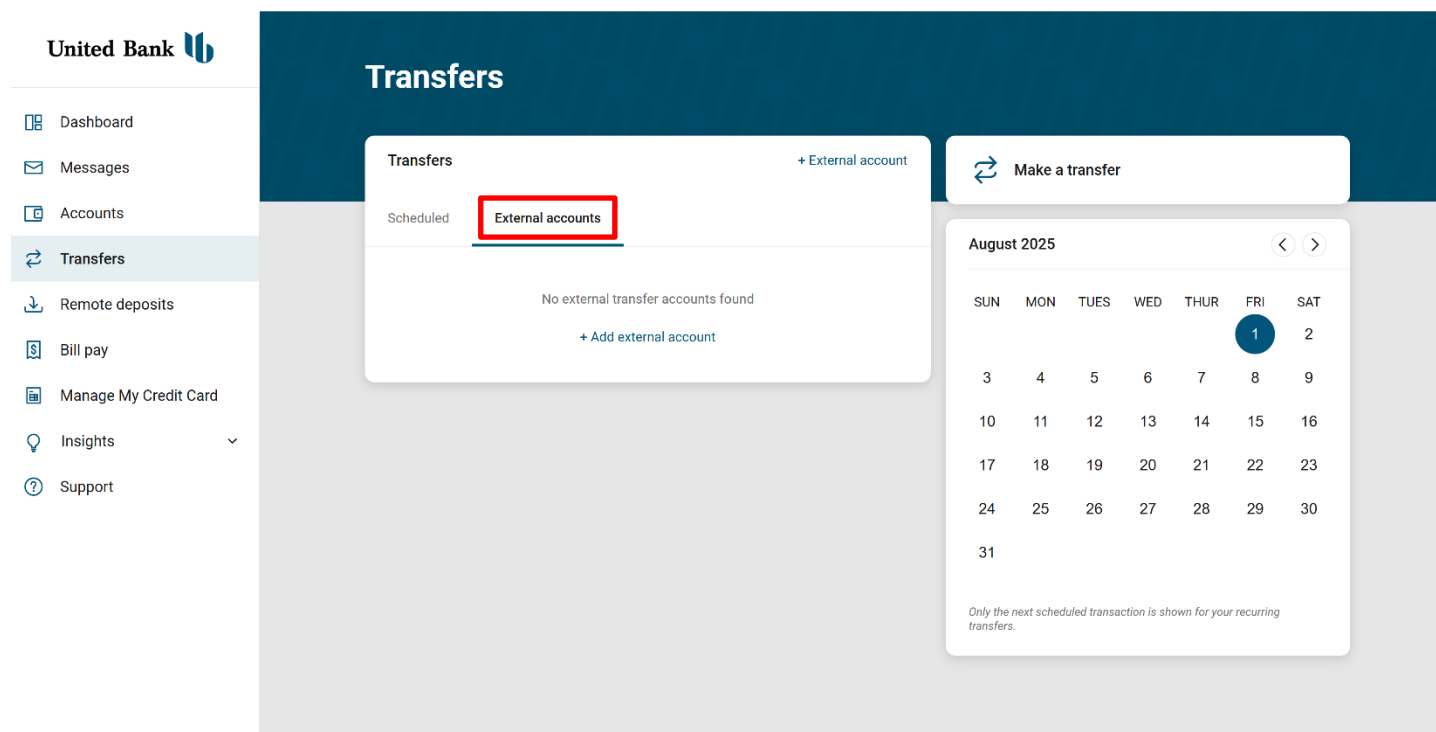
- Account name:** Secondary
- Routing no.:** 063114551 (with a help icon) and BAYFIRST NATIONAL BANK
- Account no.:** 00987654321 (with a help icon)
- Account type:** Checking (with a dropdown arrow)

A **Submit** button is located at the bottom right of the form.

## Edit or Delete a Scheduled External Transfer

### Step 1

To edit or delete scheduled external transfers, go to the dashboard and select **Transfers**, then click the **External Transfers** tab.



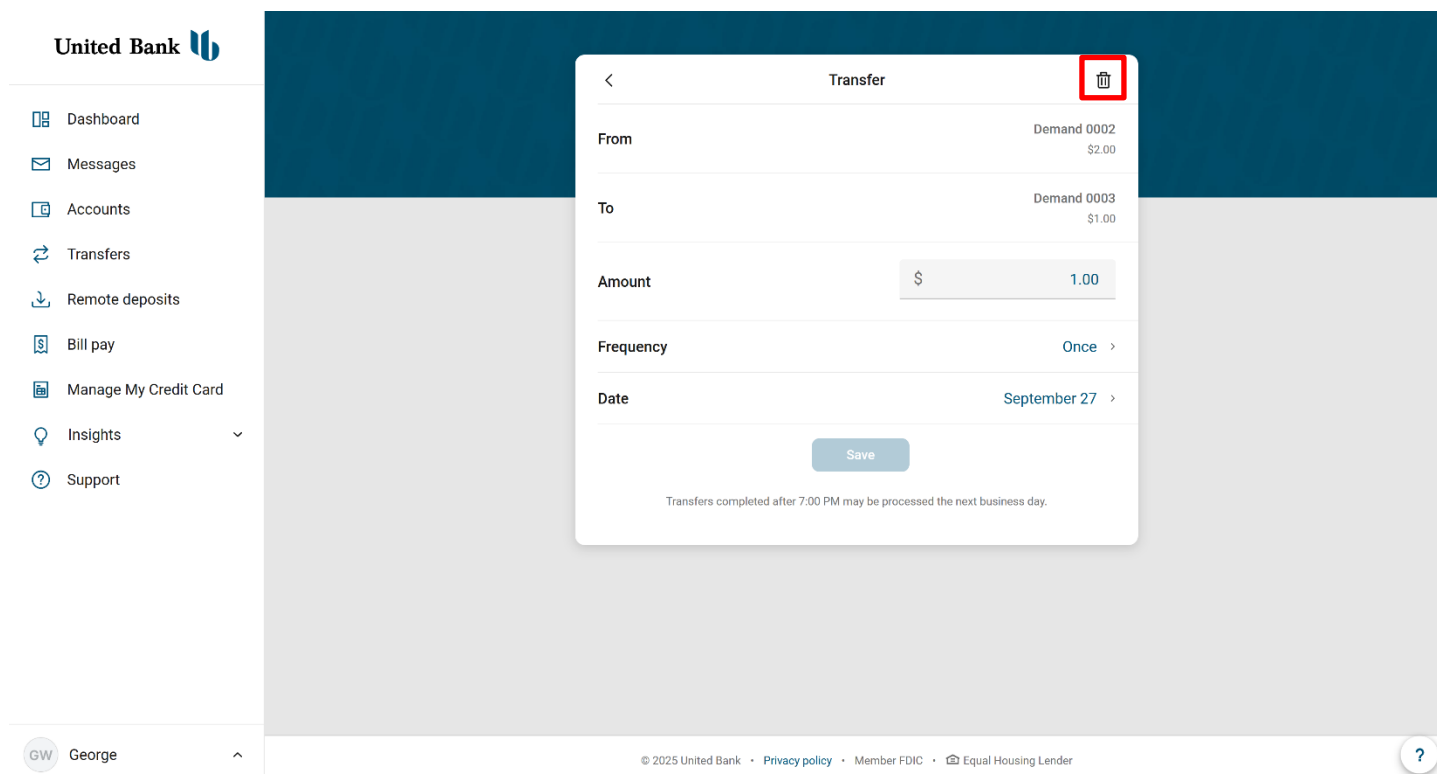
The screenshot shows the 'Transfers' page in the United Bank digital banking interface. The page has a dark blue header with the title 'Transfers'. On the left is a sidebar with the United Bank logo and a list of navigation items: Dashboard, Messages, Accounts, Transfers (highlighted), Remote deposits, Bill pay, Manage My Credit Card, Insights, and Support. The main content area has a white background and contains the following elements:

- Transfers** header with a '+ External account' link.
- Scheduled** and **External accounts** tabs. The 'External accounts' tab is highlighted with a red box.
- No external transfer accounts found** message with a '+ Add external account' link.
- Make a transfer** button with a circular arrow icon.
- Calendar** for August 2025, showing the days of the week and the dates. The date '1' is highlighted with a blue circle.
- Only the next scheduled transaction is shown for your recurring transfers.** note at the bottom of the calendar.



## Step 2

Select the transfer and modify details or select the **Trash Can Icon** to delete.



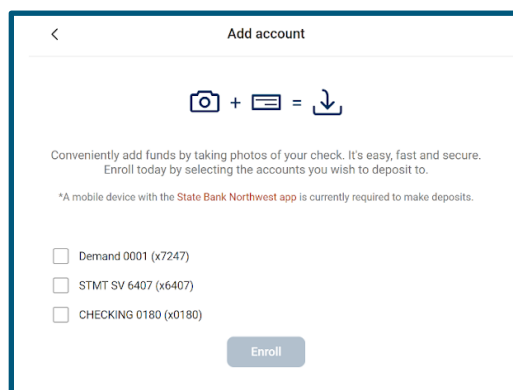
## Remote Deposits

Deposit checks from anywhere using your mobile device. Deposits are subject to verification.

### Enrolling for Remote Deposits

Navigate to the **Remote deposits** page and select the accounts to enroll. Click **Enroll**. Click **Ok** on the confirmation screen.

You will receive a notification once your request has been approved. The account status will change from **Account pending approval** to **Enrolled**.





## Viewing Remote Deposits

Recent mobile deposits will appear on the Remote deposits card on the Dashboard or on the Remote deposits page.

✓	Main Checking (x5717) Accepted	\$1,573.85 Apr 29
✓	Main Checking (x5717) Accepted	\$176.00 Feb 13

## Bill Pay


Use this feature to pay a business from one of your accounts.

### Add a Payee

### Add a Biller

#### Step 1

Click **Pay a Bill** from the dashboard and click **Enroll**.

United Bank 

Dashboard

Messages

Accounts

Transfers

Remote deposits

Bill pay

Manage My Credit Card

Support

Hi, George GW

Accounts

Demand 0002  
x0752 \$2.00  
Available

Demand 0003  
x0765 \$1.00  
Available

Demand 0004  
x0914 \$35.00  
Available

Demand 0005  
x0927 \$1.00  
Available

Demand 0006  
x0943 \$1.00  
Available

Demand 0007  
x0956 \$1.00  
Available

Transfer

Pay a bill


Pay a person

Message

Documents

View all

✕



Enroll in payments

Conveniently make payments to people or companies. Enroll your eligible accounts today for easy, fast and secure payments.

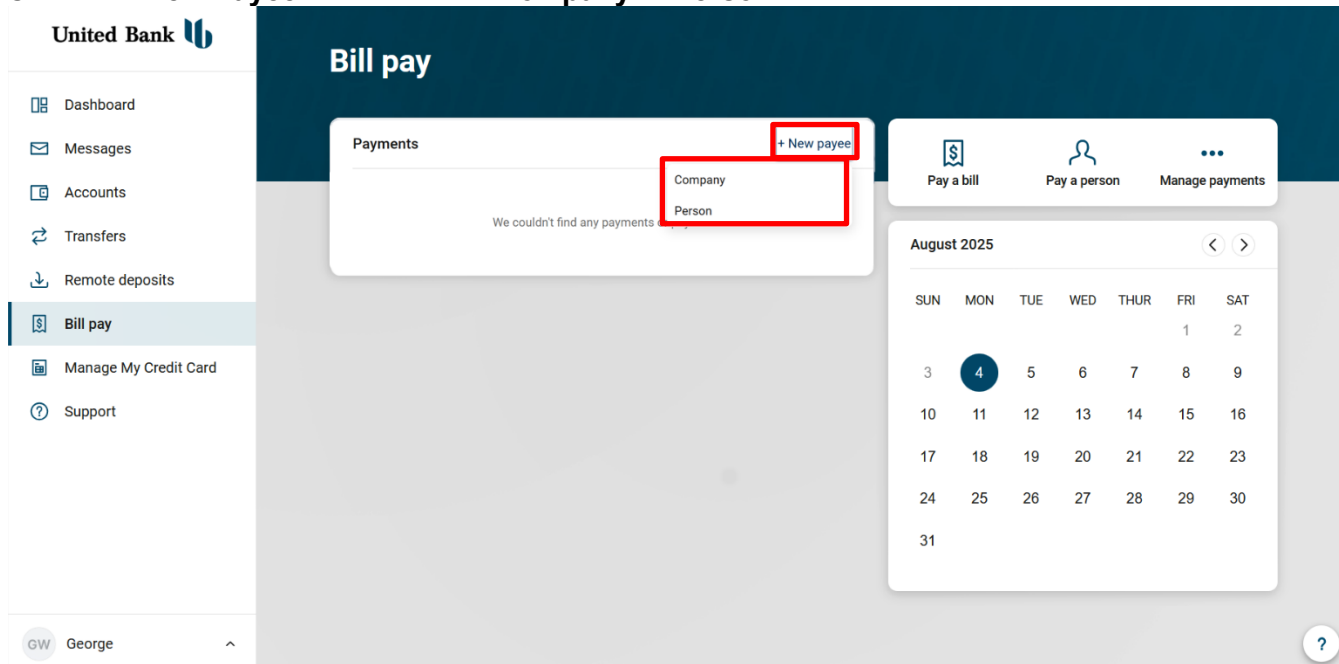
Cancel

Enroll



## Step 2

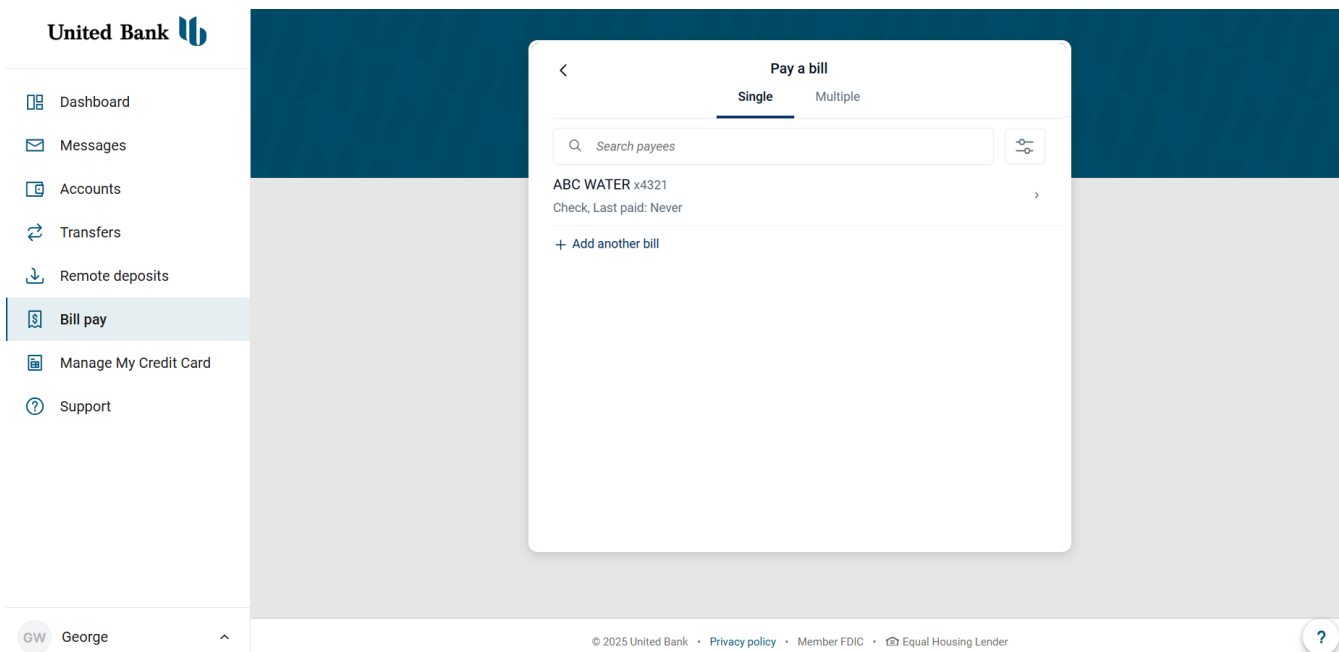
Click the **+New Payee** tab and select **Company** or **Person**.



## Step 3

Enter your biller's name. A list of possible matches will appear below. You may choose to add them manually or if their information is on file, you may choose to send them payments electronically. Enter your account information and the biller's address.

Your payee will appear under the **Payees** section once saved.





< Add a bill

Payee name

Payee nickname (optional)

Phone number

Account number

Name on bill (optional)

**Payee address**

Street line 1

Street line 2 (optional)

City State Zip

Submit

## Add a Person

### Step 1

Click **Pay a Person**.

### Step 2

Click **+Add another person**. Choose the delivery method for the payment and enter their information. Click **Submit**.

Hi, George

Accounts

Demand 0002 x0752	\$2.00 Available	Demand 0003 x0765	\$1.00 Available	Demand 0004 x0914	\$35.00 Available
Demand 0005 x0927	\$1.00 Available	Demand 0006 x0943	\$1.00 Available	Demand 0007 x0956	\$1.00 Available

< • >

View all

Transfer Pay a bill **Pay a person** Message Documents



United Bank

Dashboard

Messages

Accounts

Transfers

Remote deposits

Bill pay

Manage My Credit Card

Support

GWGeorge

Add a person

Email

First name

Jane

Last name

Smith

Nickname (optional)

Phone number

(207) 555-1234

Email

janesmith@testco.com

Shared keyword

Acadia

Shared keyword rules

Submit

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Privacy policy

Member FDIC

Equal Housing Lender

?

## Edit or Delete a Payee

### Step 1

Navigate to the **Bill pay** page and select the **Payees** tab.

United Bank

Dashboard

Messages

Accounts

Transfers

Remote deposits

Bill pay

Manage My Credit Card

Support

GWGeorge

Bill pay

Payments

+ New payee

History

Payees

Search payees

TYPE	PAYEE	METHOD
	ABC Electric x6789	Check

Pay a bill

Pay a person

Manage payments

August 2025

SUN

MON

TUE

WED

THUR

FRI

SAT

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

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29

30

31

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Member FDIC

Equal Housing Lender

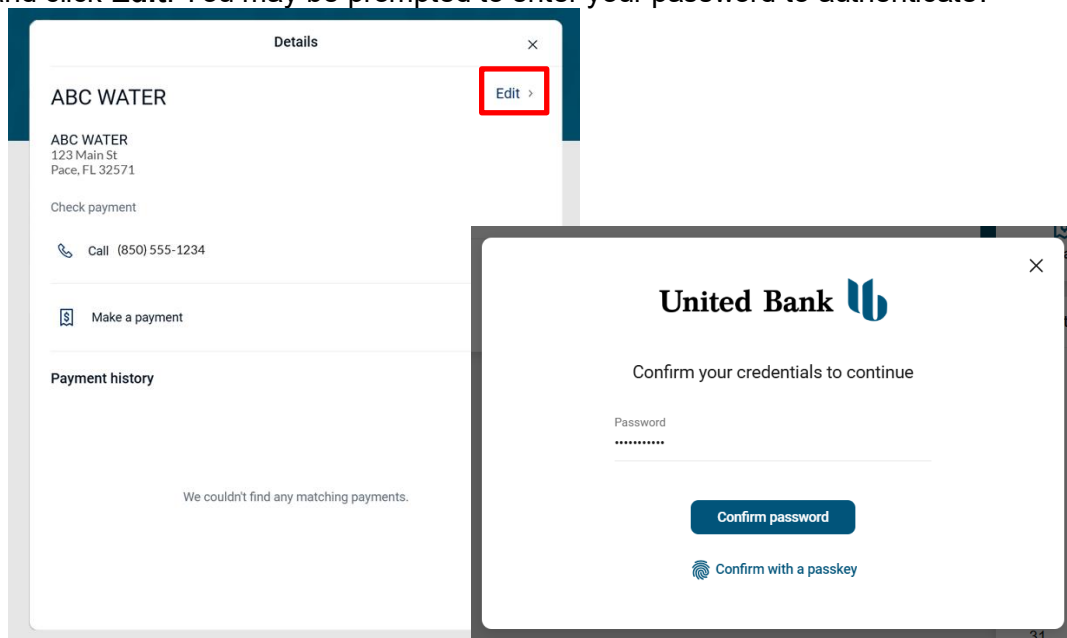
?





## Step 2

Select the payee and click **Edit**. You may be prompted to enter your password to authenticate.



## Step 3

Modify the payee's information or click the **trash can** icon to delete.

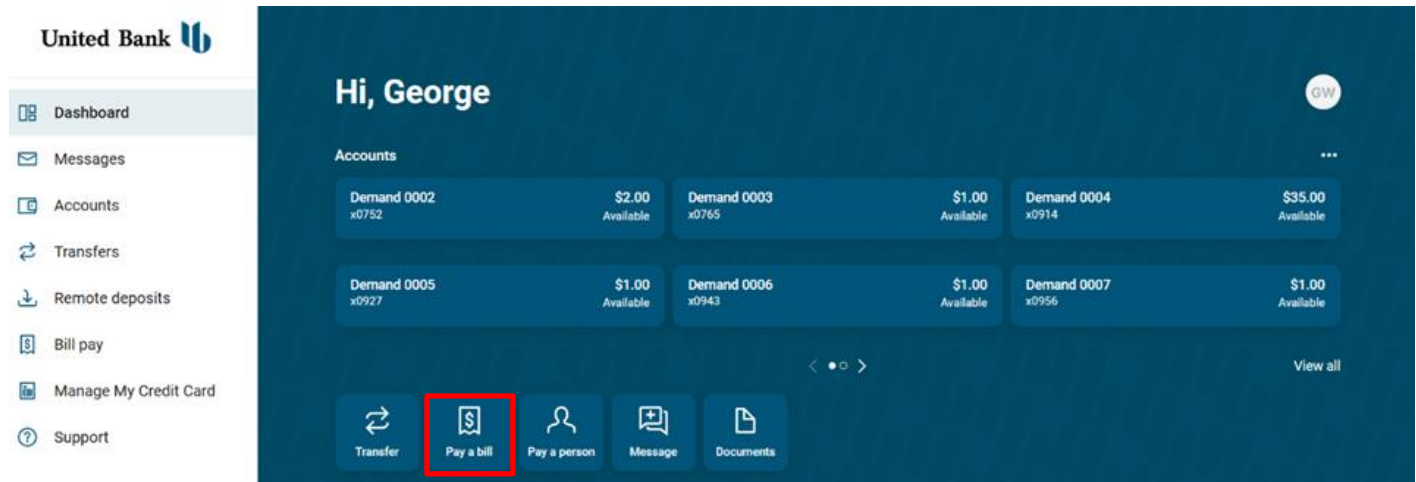
The image shows the 'Edit payee' screen in a mobile app. The screen has a title bar with a back arrow, 'Edit payee', and a trash can icon. The form contains the following fields: 'Payee name' (SALLY TEST), 'Payee nickname (optional)' (Test), 'Phone number' ((509) 789-4335), 'Account number' (x7247), 'Name on bill (optional)' (Sally T Test), 'Payee address' section with 'Street line 1' (12902 E SPRAGUE AVE), 'Street line 2 (optional)', 'City' (SPOKANE VALLEY), 'State' (WA), 'Zip' (99216), and 'Default pay from account' (CHECKING 0180). A note at the bottom states: 'If you have more than one account with bill pay enabled, you may select a different account to use with this payee.'



## Pay a Bill

### Step 1

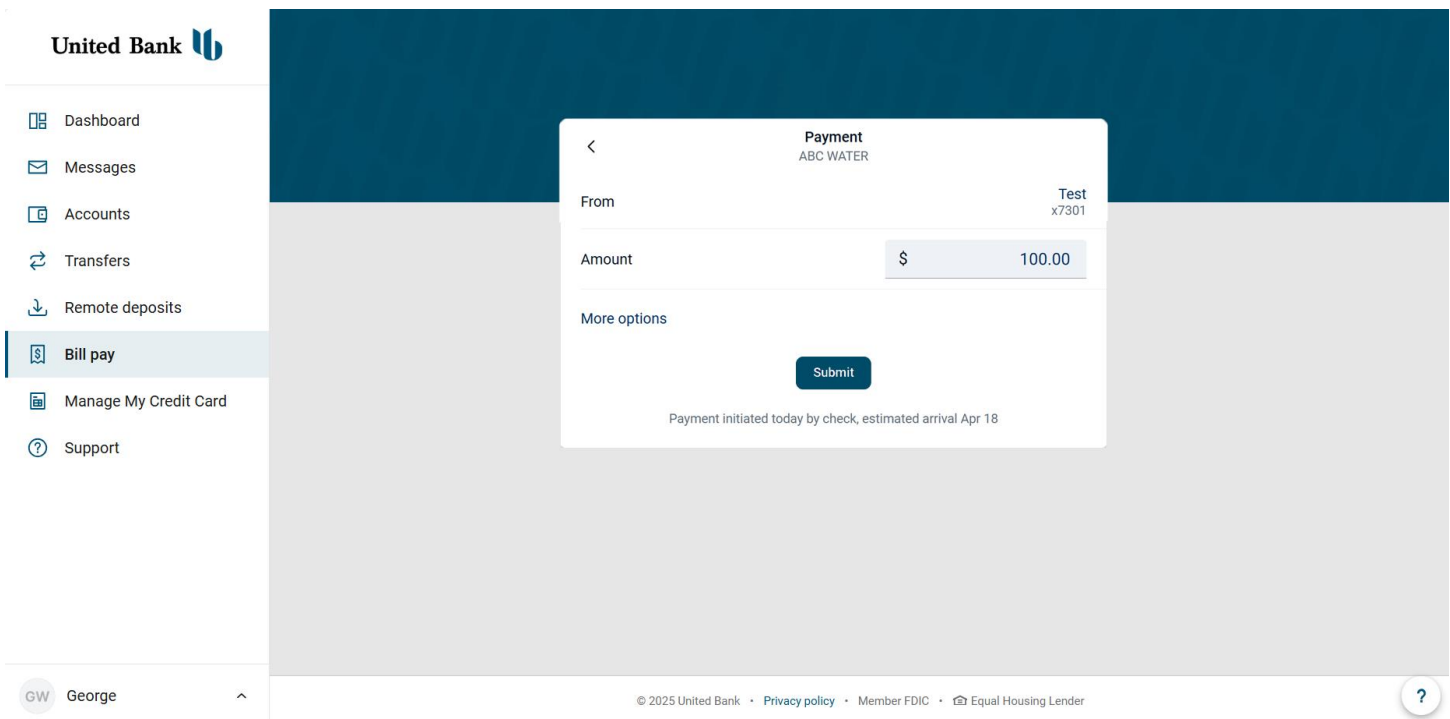
Click **Pay a Bill**.



### Step 2

Under the **Pay Bill** tab, locate your biller(s) and enter the amount to pay them. Click more options to see other options such as the ability to future date the payment, make it recurring, or add a memo.

Click **Submit** and confirm.



# Digital Banking User Guide



Your payment will appear under the **History** tab.

**United Bank**

Dashboard  
Messages  
Accounts  
Transfers  
Remote deposits  
**Bill pay**  
Manage My Credit Card  
Support

**Bill pay**

Payments + New payee

History Payees

Search payments

DATE	PAYEE	STATUS	AMOUNT
MAY 30	ABC WATER x4321	Approval Required	\$100.00

August 2025

SUN MON TUE WED THUR FRI SAT

1 2  
3 4 5 6 7 8 9  
10 11 12 13 14 15 16  
17 18 19 20 21 22 23  
24 25 26 27 28 29 30  
31

Pay a bill Pay a person Manage payments

GW George

## Pay a Person

### Step 1

Click **Pay a Person**.

**United Bank**

Dashboard  
Messages  
Accounts  
Transfers  
Remote deposits  
Bill pay  
Manage My Credit Card  
Support

**Hi, George**

Accounts

Demand 0002 x0752	\$2.00 Available	Demand 0003 x0765	\$1.00 Available	Demand 0004 x0914	\$35.00 Available
Demand 0005 x0927	\$1.00 Available	Demand 0006 x0943	\$1.00 Available	Demand 0007 x0956	\$1.00 Available

Transfer Pay a bill **Pay a person** Message Documents

Transactions

MEMO CREDIT	+\$34.00
Pending Aug 4, Demand 0004	
PHONE/IN-PERSON TRANSFER	+\$1,821.00
Pending Jul 31, Demand 0004	
TELEPHONE TRANSFER TESTING	\$1,776.00

Net worth

\*\*\*\* \$1,821.00  
No change As of Aug 4, 2025

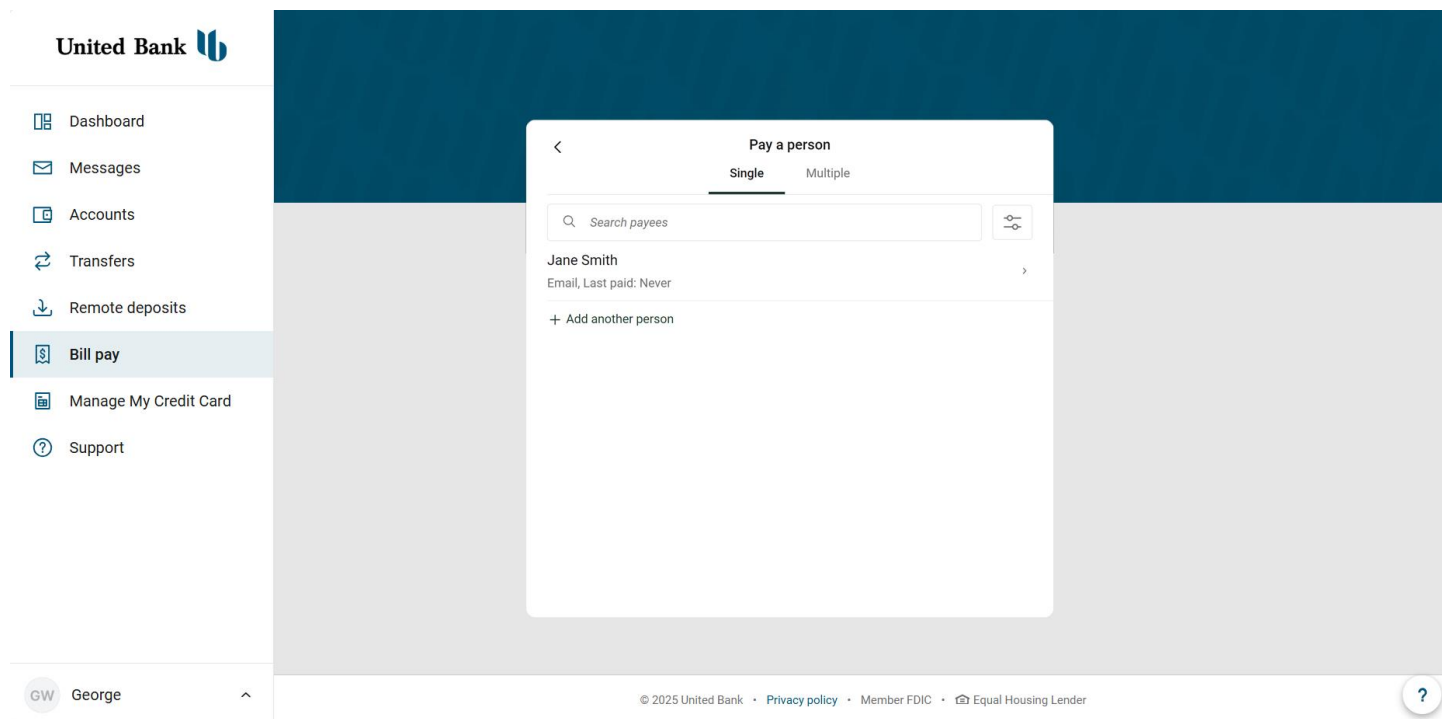
Assets \$1,821.00  
Liabilities

GW George



## Step 2

Select the person you want to pay.

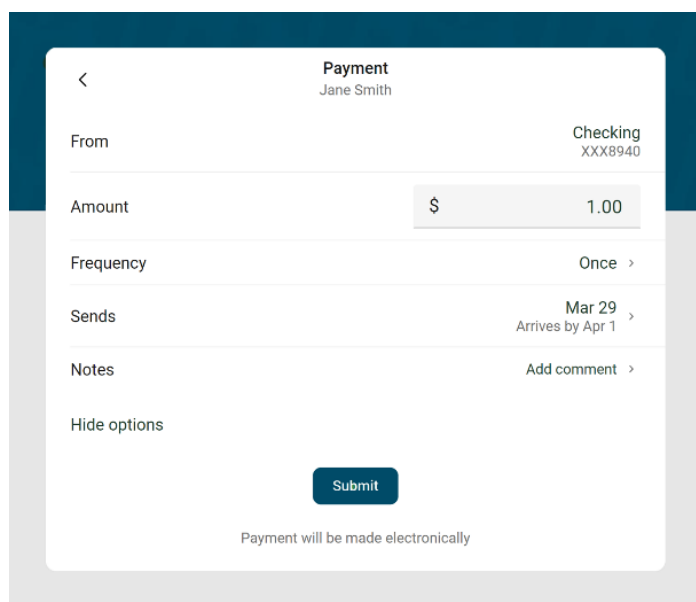


## Step 3

Choose the From account for the payment and enter the amount to pay them.

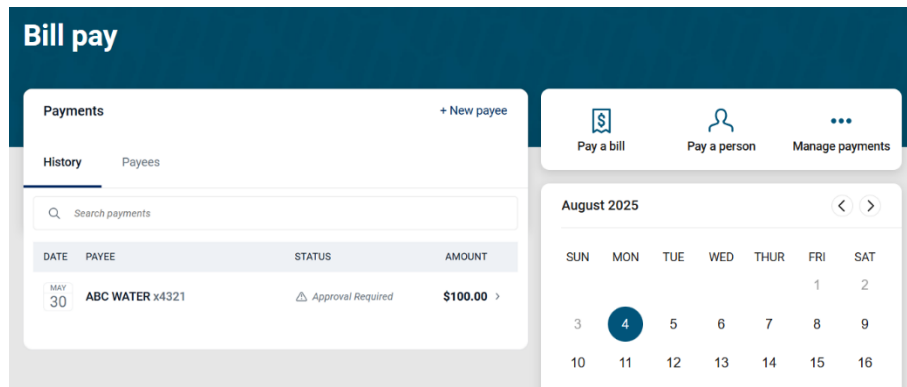
Click **More Options** to see other options such as the ability to future date the payment, make it recurring, or add a memo.

Click **Submit** at the bottom of the screen and confirm.





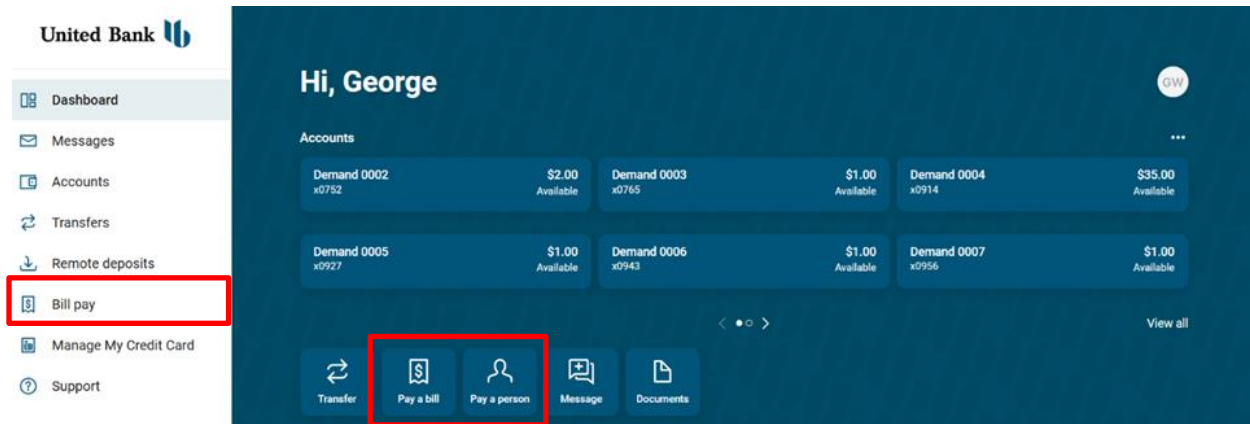
Your payment will appear under the **History** tab.



## Pay Multiple Bills or People

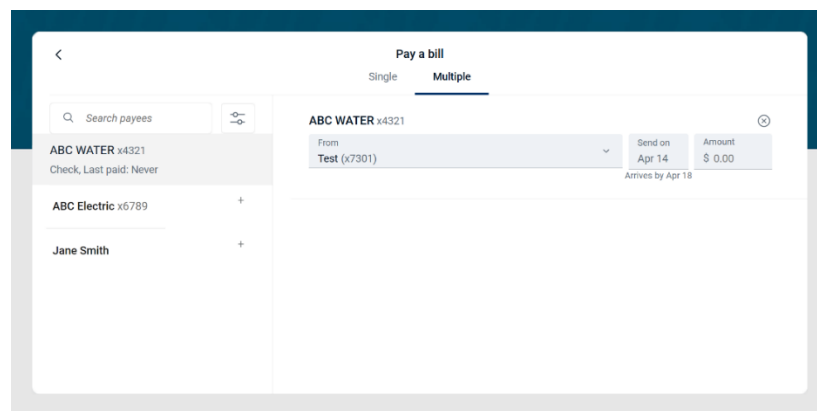
### Step 1

Select **Pay a Bill** or **Pay a Person** from the **Dashboard** or the **Bill pay** page.



### Step 2

Select the **Multiple** tab and click the **+** next to the payees to send payments to.





Step 3

Select the account to pay from, choose the date to send, and enter the amount. Click **Review and pay** then **Submit payments**.

United Bank

Dashboard

Messages

Accounts

Transfers

Remote deposits

Bill pay

Manage My Credit Card

Support

Pay a bill

SingleMultiple

Search payees

ABC WATER x4321  
Check, Last paid: Never

ABC Electric x6789

Jane Smith

From

Test (x7301)

Send on

Apr 14

Amount

\$ 100.00

Arrives by Apr 18

Review and pay (1)

GWGeorge

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?

Scheduled payments can be reviewed on the **Dashboard** or on the **Bill pay** page.

United Bank

Dashboard

Messages

Accounts

Transfers

Remote deposits

Bill pay

Manage My Credit Card

Support

Bill pay

Payments

+ New payee

HistoryPayees

Search payments

DATE	PAYEE	STATUS	AMOUNT
MAY 30	ABC WATER x4321	Approval Required	\$100.00

Pay a bill

Pay a person

Manage payments

August 2025

SUN	MON	TUE	WED	THUR	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

GWGeorge

?



## Edit or Delete a Payment

### Step 1

Click **Bill Pay**.

United Bank

Dashboard

Messages

Accounts

Transfers

Remote deposits

Bill pay

Manage My Credit Card

Support

Hi, George

GW

Accounts

Demand 0002  
x0752

\$2.00  
Available

Demand 0003  
x0765

\$1.00  
Available

Demand 0004  
x0914

\$35.00  
Available

Demand 0005  
x0927

\$1.00  
Available

Demand 0006  
x0943

\$1.00  
Available

Demand 0007  
x0956

\$1.00  
Available

Transfer

Pay a bill

Pay a person

Message

Documents

Transactions

MEMO CREDIT

Pending Aug 4, Demand 0004

+\$34.00

PHONE/IN-PERSON TRANSFER

Pending Jul 31, Demand 0004

+\$1,812.00

Net worth

\*\*\*\*

\$1,821.00

No change As of Aug 4, 2025

Assets

\$1,821.00

Liabilities

GW

George

### Step 2

Under the **History** tab, select your payment.

United Bank

Dashboard

Messages

Accounts

Transfers

Remote deposits

Bill pay

Manage My Credit Card

Support

Bill pay

Payments

+ New payee

History Payees

Search payments

DATE	PAYEE	STATUS	AMOUNT
MAY 30	ABC WATER x4321	Approval Required	\$100.00

Pay a bill

Pay a person

Manage payments

August 2025

SUN	MON	TUE	WED	THUR	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

GW

George



## Step 3

Click Edit.

A screenshot of a mobile app interface for a scheduled payment. At the top, it says "Scheduled" with a clock icon and a close button. The payee is "ABC Electric" with a payment amount of "\$1.00". An "Edit >" button is highlighted with a red box. Below this, it says "Standard delivery, by check". A timeline shows "Send on Jun 27" and "Estimated arrival Jul 3". The source is "From Command 0074". At the bottom, there is a help icon and the text "Attach to a conversation".

## Step 4

Modify the payee's information or click the **trash can** icon to delete.

A screenshot of the "Edit payment" screen for ABC Electric. At the top, there is a back arrow, the title "Edit payment", and a trash can icon highlighted with a red box. Below the title is the payee name "ABC Electric". The "From" field shows "Command 0074" with a right arrow and "x2559" below it. The "Amount" field shows "\$ 1.00". The "Sends" field shows "Jun 27" with a right arrow and "Arrives by Jul 3" below it. The "Notes" field has the text "Add memo or comment" with a right arrow. A "Save" button is at the bottom. At the very bottom, it says "Payment will be made by check".





## Settings

Manage your profile, security, and other features.

Click your name at the bottom left and select **Account Settings**.

United Bank

Dashboard

Messages

Accounts

Transfers

Remote deposits

Bill pay

Manage My Credit Card

Insights

Support

Personal settings

Account settings

Sign out

George

Hi, George

Accounts

Demand 0002  
x0752

\$2.00  
Available

Demand 0003  
x0765

\$1.00  
Available

Demand 0004  
x0914

\$1.00  
Available

Demand 0005  
x0927

\$1.00  
Available

Demand 0006  
x0943

\$1.00  
Available

Demand 0007  
x0956

\$1.00  
Available

Transfer

Pay a bill

Pay a person

Message

Documents

Transactions

PHONE/IN-PERSON TRANSFER  
Pending Jul 31, Demand 0004

TELEPHONE TRANSFER TESTING  
Jul 15, Demand 0004

BANKLINE CONF#17330705 FROM SAV0608 TO DDA0752  
Jul 14, Demand 0004

BANKLINE CONF#17330705 FROM SAV0608 TO DDA0752  
Jul 14, Savings 0008

Net worth

\*\*\*\* \$1,821.00  
No change As of Aug 1, 2025

Assets  
\$1,821.00

Liabilities  
\$0.00

Accounts must be linked for 30 days before changes begin displaying.



## Profile

1. **Photo** - Click the **pencil icon** to upload a profile picture, if desired.
2. **First Name** - Click **Edit preferred first name** to change how your name is displayed in online banking.
3. **Address** - Click **Edit address** to send us a request to update your address.
4. **Email** - Click **Edit email** to change your email address.
5. **Phone** - Click **Edit phone numbers** to modify your phone number.

be prompted to enter your password in order to authenticate your identity.

The screenshot shows the United Bank digital banking interface. On the left is a navigation menu with options: Dashboard, Messages, Accounts, Transfers, Remote deposits, Bill pay, Manage My Credit Card, Insights, and Support. The main area is titled 'Settings' and contains a 'PERSONAL' section with 'Profile' selected. The 'Profile' page shows a profile picture (GW) with a pencil icon (1), the name 'George Washington' with an 'Edit preferred first name' link (2), the address '123 Old Cemetery Avenue, Revolution, AL 99999-0000' with an 'Edit address' link (3), the email 'Testing@UnitedBank.com' with an 'Edit email' link (4), and phone fields for 'Home' and 'Mobile' with an 'Edit phone numbers' link (5). The bottom of the page shows the user's name 'George' and a help icon.

The screenshot shows a password confirmation screen. At the top is the United Bank logo. Below it is the text 'Confirm your credentials to continue'. There is a password field with masked characters (.....) and a 'Confirm password' button. Below the button is a 'Confirm with a passkey' option with a fingerprint icon.



## Security

1. **Credentials** - Click **Edit** to update your username and or change your password.
2. **Connected apps** - Manage external apps and websites that can access your account.
3. **Two-factor authentication** - Remove or add additional authentication methods.
4. **Recently used devices** - Review devices that have accessed your account. Click Remove to require that device to authenticate with two-factor authentication upon their next login.

You may be prompted to enter your password in order to authenticate your identity.

**United Bank**

**Settings**

**PERSONAL**

- Profile
- Security**
- Alerts
- User agreement

**ACCOUNTS**

- United Bank
- + Add account

**Security**

Username [Edit](#) **1**

Password [Edit](#)

**Passkeys** [Add passkey](#)

Sign into your account simply and securely without entering your password using a compatible device.

No passkeys registered

**Connected apps** [Manage](#) **2**

External app and website permissions that can access your account.

**Direct Connect** [Manage](#)

Approve connection requests for Intuit desktop products or Quicken.

**2-step verification** **3**

Enabled for phone [Edit settings](#)

**Recently used devices** **4**

Check when and where specific devices have accessed your account.

- Google Chrome on Windows ⓘ  
This device
- Microsoft Edge on Windows ⓘ  
Used 14 hrs ago  
[Remove](#)
- iPhone 15 ⓘ  
Used 1 day ago  
[Remove](#)

GW George

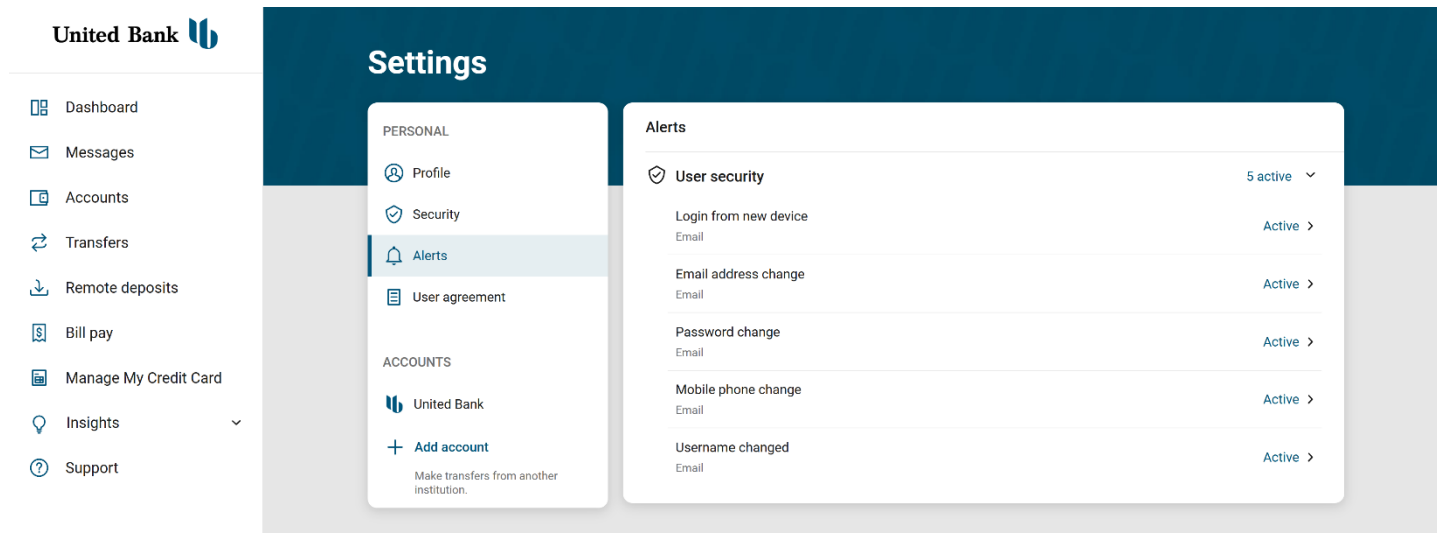
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## User Alerts

The following alerts will automatically be sent to your email if triggered.

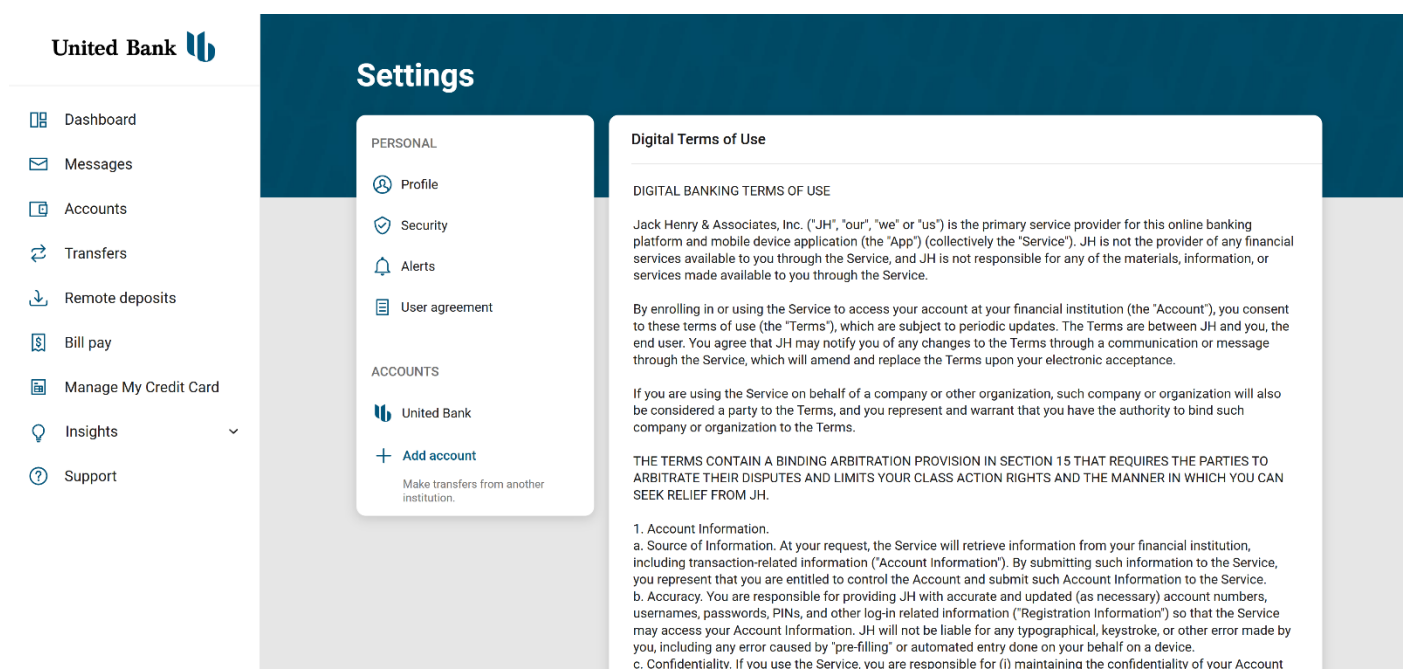
- Login from new device.
- Email address change.
- Password change.
- Mobile phone change.
- Username change.



If desired, click an alert to toggle on text or in-app alerts as well.

## User Agreement

Click **User agreement** to review various documents you have accepted.





## Support

Displays contact and information about our institution. A support card is also available on the **Dashboard**.

United Bank

Dashboard

Messages

Accounts

Transfers

Remote deposits

Bill pay

Manage My Credit Card

Support

Support

Contact information

Call us

We're here to help. Give support a call at (800) 423-7026.

United Bank

Our goal is to empower people and lift up our local communities.

A Legacy of Service and Success

United Bank is committed to the communities it serves. That's nothing new. It's been our way of doing business since we opened in 1904.

Back then, we were a small operation. Our assets totaled less than \$45,000. By the end of the 1970s, that number had increased a thousand times, to over \$45 million. Since then, our assets have grown to \$1.3 billion.

In the beginning, we served a region that was largely rural. Farm families needed a safe place to keep their savings and access to affordable loans that would help them grow their crops, raise their livestock and continue their way of life.

United Bank

Johanna Shannon Nick

We typically reply within 2 hours

We typically respond within 2-4 hours during regular business hours (Mon-Fri, 9am-6pm CST.)

Send us a message

GW George

?

United Bank

Dashboard

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Hi, George

Accounts

Demand 0002

x0752

\$2.00

Available

Demand 0003

x0765

\$1.00

Available

Demand 0004

x0914

\$1.00

Available

Demand 0005

x0927

\$1.00

Available

Demand 0006

x0943

\$1.00

Available

Demand 0007

x0956

\$1.00

Available

Transfer

Pay a bill

Pay a person

Message

Documents

Transactions

PHONE/IN-PERSON TRANSFER

Pending Jul 31, Demand 0004

+ \$1,812.00

TELEPHONE TRANSFER TESTING

Jul 15, Demand 0004

\$1,776.00

United Bank

Call

Message

Info

GW

Digital Banking  
User Guide

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Last Revised August 2025