Basic User Guide



BRIDGEWATER BANK

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General Information

- Contact the Bridgewater Support Team with questions at 952.542.5100 or <u>hello@bridge2bwb.com</u> Monday through Friday, 8:30 a.m. -4:30 p.m.
- Bridgewater follows the Federal Reserve's processing dates. For a most up-todate Federal Reserve Holiday calendar, reference <u>https://www.federalreserve.gov/aboutthefed/k8.htm</u>

Quick View

Quick View provides users a simplified view of their accounts with quick access to some of the more commonly used features. Users can easily search for specific accounts or group accounts alphabetically, numerically, or in a customized placement using the drag and drop feature. Accounts can be placed in multiple groups and a group can be selected as a default to appear on the Dashboard.

Search Account

• Select Quick View from the Account Information drop-down menu.



• To view an account, enter the account name or number in the search field.

I	Dashboard Account Information	Payments & Transfers	Fraud Mgmt	Administration	My Settings	
	Quick View Select Quick View Accounts Account Number / Name b - Checking (MAY B DUNN)	Account Type	Select Group Groups @ Add Group)		
L	- Checking (WILL B ALLWRIGHT)			Data report	ed as of Feb 10, 2021 2:26 PM C	:ST
	Account Number	Current Ava	ilable (Current Ledger	Memo Available Balance	
	Number of Accounts: 3	\$2	31.67	\$232.12	\$231.67	_
	CC Release Test Acct	:	\$66.67	\$67.12	\$66.67	
	MAY B DUNN	\$.	101.07	\$101.07	\$101.07	
	WILL B ALLWRIGHT	:	\$63.93	\$63.93	\$63.93	
				Page ger	 indicates required field merated on 02/10/2021 at 2:26 PM CS 	ds 5T

• To view accounts by an account type, select the dropdown of the appropriate account type within the respective field.

Dashboard Account Information Pa	yments & Transfers	Fraud Mgmt	Administration	My Settings
Quick View Select Quick View Accounts Account Number / Name	Account Type	Select Group Groups		
Search P All Checking	DEMANDDEPOSIT		Data reporte	d as of Feb 10, 2021 2:26 PM CST)
Account Number	CD SAVINGS va MONEYMARKET	ilable Cu	urrent Ledger	Memo Available Balance
Number of Accounts: 3	\$2	31.67	\$232.12	\$231.67
CC Release Test Acct	1	\$66.67	\$67.12	\$66.67
MAY B DUNN	\$	101.07	\$101.07	\$101.07
WILL B ALLWRIGHT	:	\$63.93	\$63.93	\$63.93
			0	* indicates required fields

Create a Group

• Select Quick View from the Account Information drop-down menu.

Dashboard	Account Information
Welcome	Quick View Balance Reporting Transaction Search

• Select "Add Group" to create an Account Group.

Dashboard Account Information	Payments & Transfers F	raud Mgmt	Administration	My Settings
Quick View Select Quick View Accounts Account Number / Name	Account Type	Gelect Group Groups (2) Add Group	Click Her	e
Checking			Data reporte	ed as of Feb 10, 2021 2:12 PM CST
Account Number	Current Availa	ble (Current Ledger	Memo Available Balance
Number of Accounts: 3	\$231	.67	\$232.12	\$231.67
CC Release Test Acct	\$6	5.67	\$67.12	\$66.67
MAY B DUNN	\$10	1.07	\$101.07	\$101.07
WILL B ALLWRIGHT	\$6.	3.93	\$63.93	\$63.93
			Page gen	 indicates required fields erated on 02/10/2021 at 2:12 PM CST

- Enter desired Group Name
- Select if Group should be the Default
 - Note All new accounts will need to be added to the appropriate Account Group
- Select the appropriate accounts
 - Note Options available to customize account orders

• Select Save

I	Dashboard	Account Information	Payments & Transfers	Fraud Mgmt	Administration	My Settings
	Create Acc	count Group				
	1 What name	Group Name Test	this group?			
	2 Should this	group be the default grou Is Default	p for this service?			
	3 What accou	ints should be in this grou	?			Click Here
	✓ Checking Accounts No Items See	Reorder A Number	A ↓ Name		Select Accounts	
	Return	Save X Cancel				
					Page gen	 indicates required fields ierated on 02/10/2021 at 2:17 PM CST

• The new account group created will now be displayed. Follow the steps above if you need to create more groups.

Dashboard	Account Information	Payments & Transfers	Fraud Mgmt	Administration	My Settings
Account G	Groups - Quick Vie	w			
Show 10 resu	Is Default	Name in ascending order			
Search	📀 Create 🔚 Print	,			
	Group Name +	Is Default			
Prev 1 Next	Go to page 1 Sh	owing 1 - 2 of 2			Items to display: 10 20 50
×	All	×	P	View 📄 🐚 Downloa	d) 🥜 Edit) [Clone
×	Test		_	View 📔 Downloa	d 🥜 Edit 🖺 Clone
Prev 1 Next	Go to page 1 Sh	owing 1 - 2 of 2			Items to display: 10 20 50
<u> Return</u>				Page gen	Results returned in 0.571 seconds * indicates required fields erated on 02/19/2021 at 1:58 PM CST

- A drop-down will appear now under Groups allowing you to toggle between your created group(s).
 - Note The blank option will list all the accounts you have access to view.

I	Dashboard Account Information	Payments & Transfers	Fraud Mgmt	Administration	My Settings
	Quick View Select Quick View Accounts Account Number / Name Search D All (checking	Account Type	Select Group Groups Savings Test Test	Sele	ect Group
	Account Number	Current Ava	ilable	Current Ledger	Memo Available Balance
	Number of Accounts: 3	\$2	31.67	\$232.12	\$231.67
	CC Release Test Acct	4	\$66.67	\$67.12	\$66.67
	MAY B DUNN	\$.	101.07	\$101.07	\$101.07
	WILL B ALLWRIGHT	4	\$63.93	\$63.93	\$63.93
				Page ger	 indicates required fields nerated on 02/10/2021 at 2:20 PM CST

Account Group Maintenance

• Select My Groups

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Dashboard	Account Information	Payments & Transfers	Fraud Mg	mt Administratio	on My Settings	
Quick View	Accounts Name	Account Type	Select Grou Groups Test (Defa Ø Add G	p ult) iroup) 🥬 My Groups	Click here	T
Account Numl	ber	Current Av	ailable	Current Ledger	Memo Available Balance	2.10 FH (51)
Number of Ac	counts: 2	\$1	65.00	\$165.00	\$165.00	
MAY B DUNN		ţ	101.07	\$101.07	\$101.07	(¢~
WILL B ALLW	RIGHT		\$63.93	\$63.93	\$63.93	
				Pag	 indicates re generated on 02/10/2021 at 	equired fields 2:18 PM CST

• Select the appropriate action on the Account Groups page to View, Download, Edit, Clone or Delete an existing group.

	Dashboard Account Info	rmation Payments	& Transfers	Fraud Mgmt	Administration	My Settings
	Account Groups					
L	Search Account Groups					
	Services All Group Name					
ľ	Show 10 results per page, sorted	d by Group Name in ascen	ding order			
	🔎 Search 💿 Create 🔚	Print				
l	Service	Group Name	Is Default			
L	Prev 1 Next Go to page 1	Showing 1 - 3 of	3			Items to display: 10 20 50
l	Quick View	All		J	View 🐚 Downloa	ad 🖉 Edit 🖺 Clone
l	Quick View	CC Release			View 🐚 Downloa	ad 🖉 Edit 🖺 Clone
l	Quick View	Test	~	J	View 🐚 Downloa	ad 🖉 Edit 🖺 Clone
	Prev 1 Next Go to page 1	Showing 1 - 3 of	3			Items to display: 10 20 50
						Results returned in 0.688 seconds

Export Account Transaction Report

• Select the Ge	ear (💇) icor	n – Expo	ort Report
Dashboard Account Information	Payments & Transfers Fraud Mgm	t Administration	My Settings
Quick View Selet Quick View Accounts Account Number / Name Account Type Search All Group: Test	Select Group Groups Test (Default Add Gro) up) 🔎 My Groups)	•
Assount Number	Current Available	Current Lodger Ma	no Available Palance
Number of Accounts: 2	\$200.22	\$200.22	\$200.22
MAY B DUNN	\$101.27	\$101.27	\$101.27
WILL B ALLWRIGHT	\$98.95	\$98.95	Search Transactions
		Page g	enerated on 02/2 Transfer From

A new window will populate with the PDF document which can be downloaded or printed as needed.

Transaction Re	oport	BRID	GEWAT	fer bank
Transaction Report for Reported on Wed Apr 06 1424.00 CC Current A Current Memo Ar	Transaction Report for account Reported on Wed Apr 08 14 24:00 GMT 2022 Current Available Balance 578.08 Current Ladger Balance 578.09			
Date	Description Book Transfer Confit	Credit	Debit	Running Balance
03/20/2022	700391567 ONLINE BANKING TRANSFER FROM ON 3/30/22 AT 6:00 Book Transfer Debit 700/034480 ONLINE RANKING TRANSFER TO IN 3/29/22 AT 6:00		1.03	
03/29/2022	Book Transfer Debit 700203450 ONLINE BANKING TRANSFER TO ON 3/29/22 AT 6:00		1.02	
03/17/2022	ACH Debit Received BWB BCP TEST ACH BC Tes		1.00	

Account Alerts

Account alerts allow users to be quickly informed of changes to account balances and can help avoid possible fraud.

Create an Alert

• Select Account Information - Alerts



• Select Create New Alert



Type of Alerts			
Туре	Description		
High Balance Alert	A notification will be generated when the balance exceeds the threshold of the defined dollar amount.		
Low Balance Alert	A notification will be generated when the user's balance falls below the defined dollar amount.		
Overdrawn Alert	A notification will be generated when the account is overdrawn.		
Incoming Wire Alert	A notification that will be generated when an incoming wire is received based on defined thresholds.		

- Select the Balance Type
- Enter Amount
- Select the appropriate Accounts
- Select the appropriate Delivery Method
- Select Save

Balance Type	High	Balance Alert	•			
contract type	Curr					
Greater Than	\$100	0.00				
* Accounts	Sele	ct Accounts				🔻 🔘 Add /
* Delivery	X ^E	Bridgewater Bank (091017523) -	Primary Check	Encrypted PDE	3 Text
Method		Channel	ninc	PUF	Encrypted PDF	Text
		EMAIL	۲			
		SWC				

Internal Transfers

Internal Transfers allows users to seamlessly move funds between their various accounts.

Create an Internal Transfer

• Select Payments & Transfers - Account Transfer.

Dashboard	Account Information	Payments & Transfers	Fraud Mgmt	Administration
Welcome	e to The Bridge	Payment Activity ACH Payments Wire Transfer		
Bridgewater Bank will be close		Account Transfer Payee Maintenance		

- Enter the Transfer From account information
 - Note Additional transfers can be added by selecting the Add Another option
- Enter the Transfer To account information
 - Note Additional transfers can be added by selecting the Add Another option
- Enter the dollar amount
- Select the date of the transfer
- Select Request Transfer
- Review the transfer details page and select Confirm

— Current Progress —	- 1 Request	2 Review —	- 3 Complete -		
Select Accounts					
* Transfer From Acco	ount			Amount \$	Memo
					O Add Another
* Transfer To Acco	ount			Q \$	
					O Add Another
Transfer Details					
* Date	11/24/2020]			
🝕 Notify Me	None Selected				
Recurring Options	None Selected				
Request Transfer					

View Internal Transfer History

- Select Payments & Transfers Payment Activity Payment History.
- Enter the relevant search criteria.
- Select Search.

Dashboard Account Information Payments & Transfers Fraud Mgmt Administration My Settings	
Payment Activity : Payment History	Payments & Transfers
ALL TRANSACTIONS ACH Payments Wire Transfers Account Transfers	Payment Activity Current Activity
Show From 08/01/2023 To 09/11/2023 From Account Tran Number From Account	Future Payments Payment History
Name To Account Amount	Recurring Transfers
Status Completed Entry Method All	ACH Payments
Import File	Account Transfer
Show 10 results per page, sorted by Transaction Number in descending order	Payee Maintenance
Search A. Drint Evont	Import Maintenance
	Mobile Deposit Capture
Prev 1 Next Go to page 1 Showing 1 - 2 of 2 Items to display: 10 (20,50)	Return to my home page
ATR-00480909 \$0.02 Completed	Make this my home page
To Account: *3211 - Loan ()	Help for this page
Initiator:	Print this page
Payment Date: 08/14/2023	Terms and conditions
From Account: *4315 -	Privacy policy
Initiator:	Contact us

Mobile Banking

Mobile Banking provides 24/7 access to a wide range of banking services such as account transaction details, bill payment and mobile deposit.

Establish Mobile Banking App

- 1. Click for Bridgewater Business Mobile in the app store on your mobile device.
- 2. Select Install.
- After the application has finished installing click on the application to launch it. The application will have the Bridgewater Logo and say Bridgewater underneath.



- 4. The application will launch and ask for an Activation Key.
- 5. Enter the Activation key provided by Bridgewater and click on the right arrow.



- 6. Create a PIN and click on the right arrow.
 - a. This pin will be only used to login to The Bridge on this mobile device.



7. Click on the **right arrow** to have the verification code sent to your email address on file.

a. If the email is not received within 5 minutes, please contact the Bridgewater Support Team at 952.542.5100.



8. Enter the Verification Code that you received and click on the right arrow.



- 9. Once you enter your verification code you will receive a successful message. Click the right arrow to be brought to the login screen.
- 10. Enter the Mobile Pin you created during registration to access the mobile application.

Create a Mobile Deposit

• Select the Menu - Mobile Deposits



- Select the Account
- Select Make A Deposit



- Enter the full dollar amount of the check
- Select the Check Front icon to capture an image of the front of the check
- Select the Check Back icon to capture an image of the back of the check
 - \circ $\,$ Note ensure the check is properly endorsed prior to depositing



- Select Add Check
- Select Review
- Select Submit

