

The Bridge

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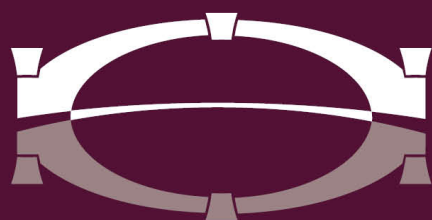
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BRIDGEWATER BANK

All Users: Getting Started in The Bridge & First Time Log In Instructions

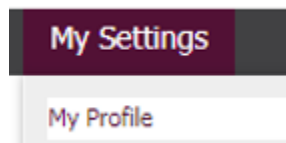
Step 1: Log in with The Bridge Secure Browser

You will need to have downloaded the secure browser in order to complete the following steps. If you have not yet completed this step, follow [these instructions](#).

- Complete the steps on pages 4-5 of the [Secure Browser Download Instructions](#) using your unique activation key.
- To log in you will need:
 - Your Business Online Banking username
 - The activation key received via email
- *Note: Please save the activation key to activate additional devices such as tablets, mobile phones, etc.*

Step 2: Confirm User Profile Information

- Select My Settings > My Profile. This is where you can manage your online profile. Carefully review the information in your profile to ensure the information is accurate.



- If you are a senior admin user, please call 952.542.5100 or email hello@bridge2bwb.com for assistance modifying your profile.

Step 3: Enable Text and Email Messaging

- Select My Settings > My Profile. To receive text messages from The Bridge, please enable SMS messaging and accept the Terms and Conditions on your profile.

Enable SMS Messages
Terms and Conditions By clicking here, I agree to the [Terms and Conditions](#).

- Please add your cell phone number to the Message Enabled Cell Phone field. (If you are an online Senior Administrator please call the bank at 952.542.5100 to update your cell phone number.)

Message Enabled Cell Phone Number

Test

- To receive email messaging, verify the email address in your profile is correct.
- Select **Save** at the bottom of the page, you will receive a text confirming your enrollment. Follow the instructions you receive via text and reply.

All Users: Mobile Banking

For your convenience, download the app from the Apple store or Google Play by searching "Bridgewater Business Mobile."

- Logging in for the first time will require your activation key.



All Users: Fraud Mgmt

The following is found by selecting Fraud Mgmt

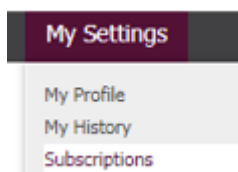
- **Stop Payments** can be requested for one stop payment or a range of 5 from the convenience of your desk.
- **Check Positive Pay** to import your issued checks and to decision exception items.

All Users: Notifications

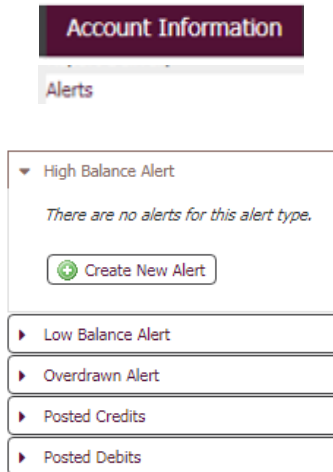
How to Set Up Notifications

Subscriptions are sent via email or SMS. To select your preference, follow these instructions:

- Select **My Settings > Subscriptions** from the horizontal tool bar. Please review the subscriptions available in The Bridge.



- To subscribe to a subscription notification, select the title and select your format preference.
- To set up Alerts, select **Account Information > Alerts** from the horizontal tool bar. Review and select balance or posting alert notifications.



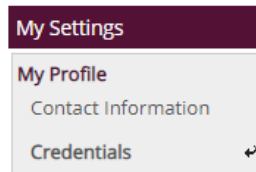
Payment Users: ACH & Wires

How to set up Out of Band Credentials

! *This must be completed BEFORE any ACH or Wire transfers can be initiated.*

! ***Important** - You are required to release your wires for them to be sent to the bank. Go to **Payment & Transfers > Payment Activity** to release your pending wires.*

- Select Credentials in the upper right-hand corner.



- **Important to Note:** You are not required to change or update your password. Please bypass this step.

Password Change (Not Required)


* Please enter your current password

* Please enter your new password (Must be at least 8 characters including 1 numeric and 1 special character.)

* Please re-enter your new password

- Setup a PIN in the **Reverification Out of Band** section.

Reverification Out-of-Band

 Your PIN should be at least 6 characters and contain at least one letter and one number

Enter PIN

Confirm PIN

- Select **Update Credentials** at the bottom of the page by selecting Out of Band Authentication and clicking update credentials.

Reverification Preference

Out-of-band Authentication
Requires entry of PIN to receive a one-time passcode via Email or SMS (delivery channel based on current user subscription settings).

Helpful Payment Information

The following is found by selecting Payments & Transfers:

- **Payment Activity** shows all payments (ACH, Wires and Internal Transfer activity) with real time status updates for quick confirmation of payment activity.
- **ACH Payments** can be initiated through Manual Batch, Templates or File Import. File Import can be done through pre-established file formats or use the file map to create your own. ACH payments can be initiated 30 days in advance.
- **Future Payments** are future dated ACH and wire payments that are displayed on a calendar format.
- **Wires (US Dollar and Foreign Currency)** can be initiated manually through Templates or with File Import. Wires can be initiated 11 days in advance. Templates are either Semi-repetitive or Repetitive
- **Semi-Repetitive** Input the Amount and Reference Information each time the wire is sent, all other information is static.
- **Repetitive** All information is static as created. Just update the date and the Release the wire.

Contact Us

For assistance, The Bridge Support Team is available to assist you at hello@bridge2bwb.com or 952.542.5100. For online resources, click [here](#).