Basic User Guide

BRIDGEWATER BANK

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General Information

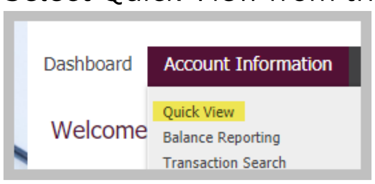
- Contact the Bridgewater Support Team with questions at 952.542.5100 or hello@bridge2bwb.com Monday through Friday, 8:30 a.m. -4:30 p.m.
- Bridgewater follows the Federal Reserve's processing dates. For a most up-to-date Federal Reserve Holiday calendar, reference https://www.federalreserve.gov/aboutthefed/k8.htm

Quick View

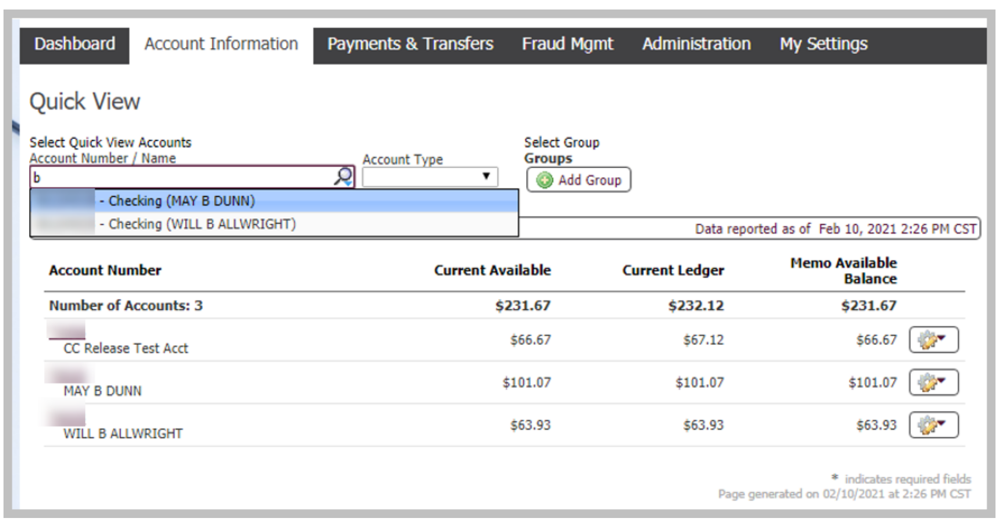
Quick View provides users a simplified view of their accounts with quick access to some of the more commonly used features. Users can easily search for specific accounts or group accounts alphabetically, numerically, or in a customized placement using the drag and drop feature. Accounts can be placed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

Search Account

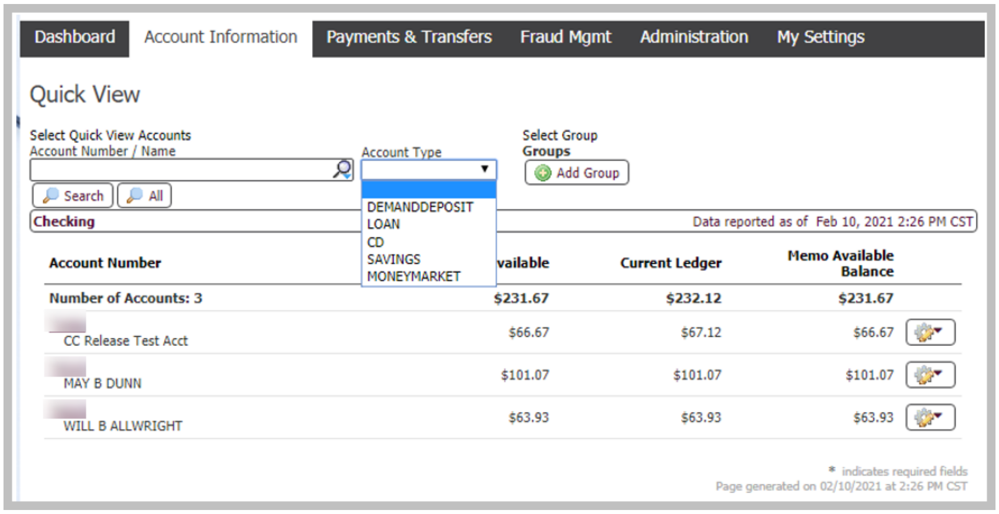
- Select Quick View from the Account Information drop-down menu.



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

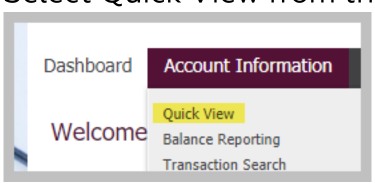


- To view accounts by an account type, select the dropdown of the appropriate account type within the respective field.

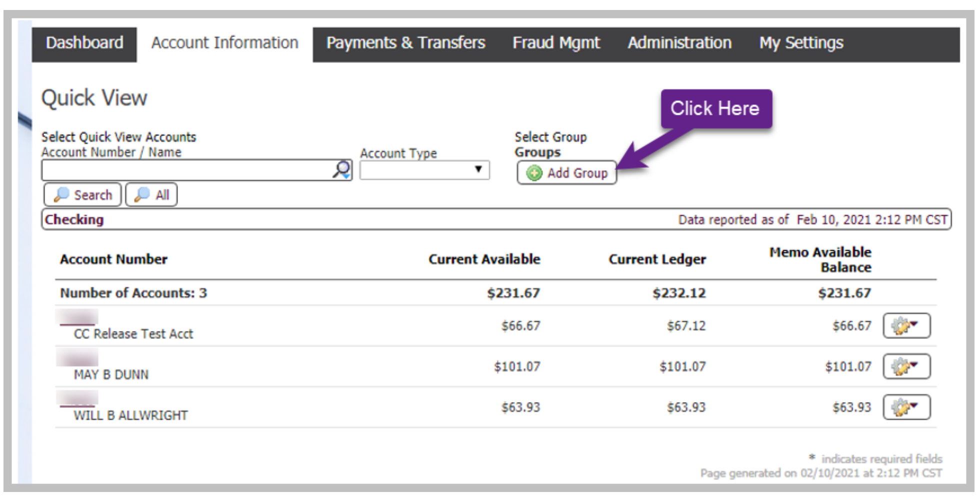


Create a Group

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

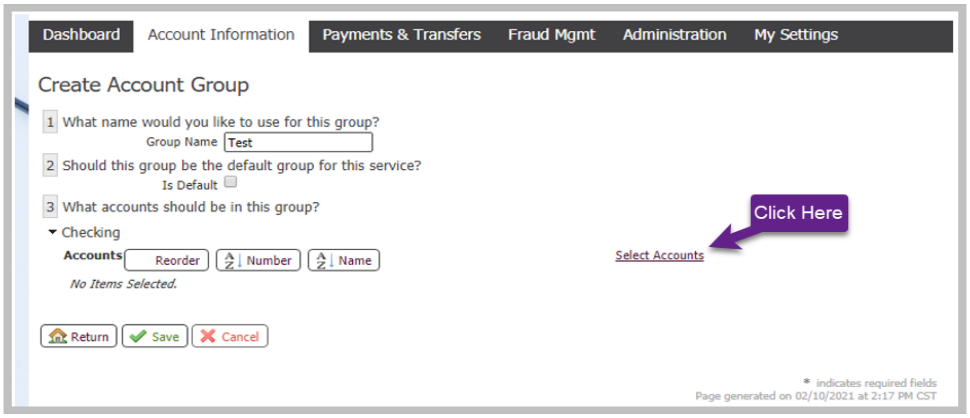


- Select "Add Group" to create an Account Group.

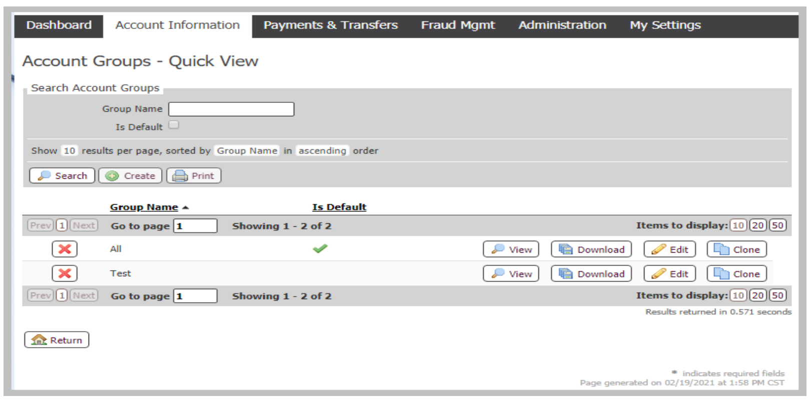


- Enter desired Group Name
- Select if Group should be the Default
    - Note – All new accounts will need to be added to the appropriate Account Group
- Select the appropriate accounts
    - Note – Options available to customize account orders

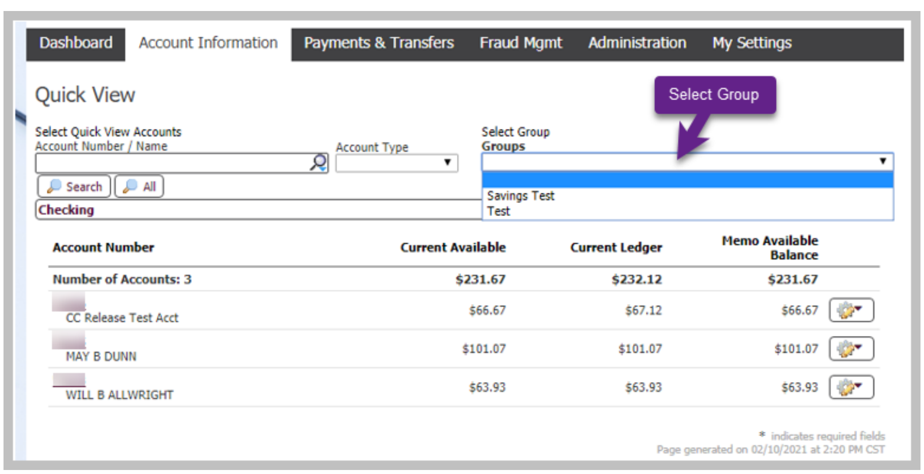
- Select Save



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

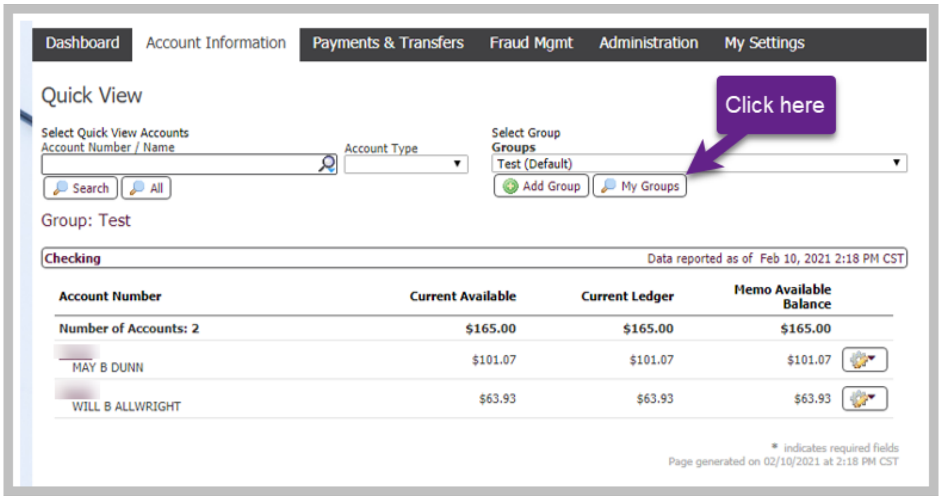


- A drop-down will appear now under Groups allowing you to toggle between your created group(s).
    - Note – The blank option will list all the accounts you have access to view.

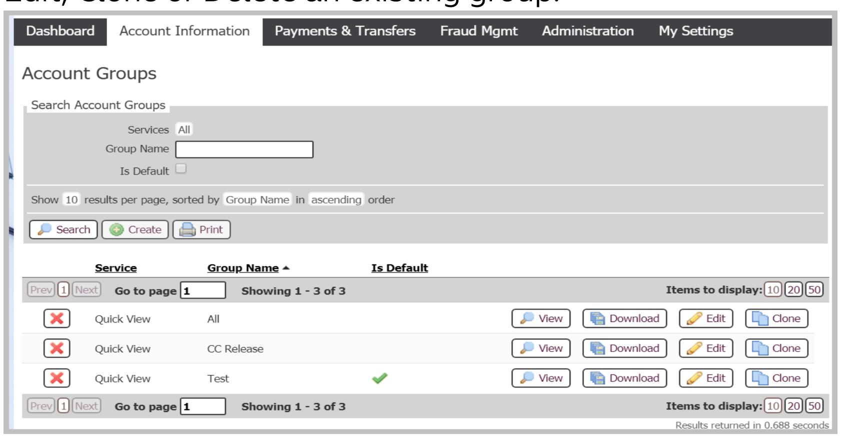


Account Group Maintenance

- Select My Groups

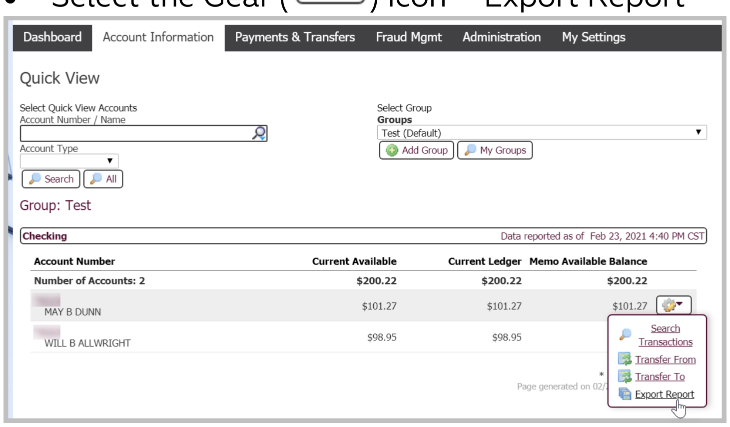


- Select the appropriate action on the Account Groups page to View, Download, Edit, Clone or Delete an existing group.

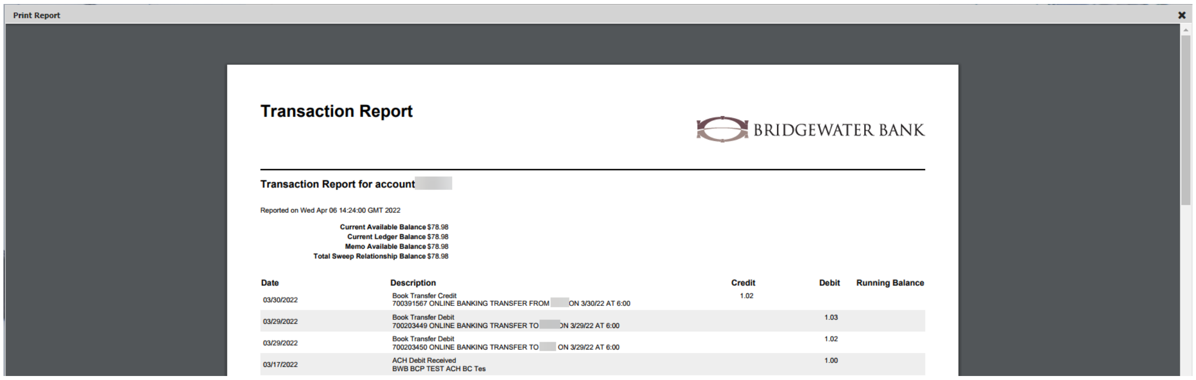


Export Account Transaction Report

- Select the Gear () icon – Export Report



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

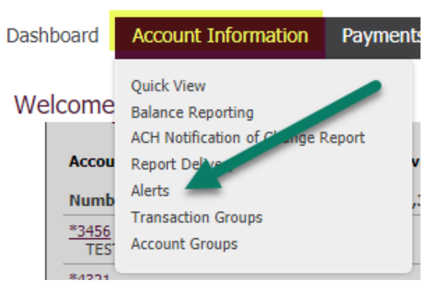


Account Alerts

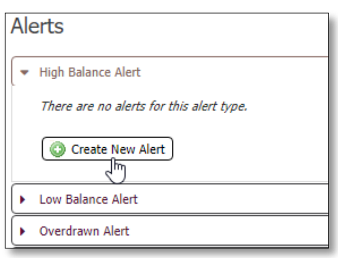
Account alerts allow users to be quickly informed of changes to account balances and can help avoid possible fraud.

<u>Create an Alert</u>

- **Select Account Information - Alerts**

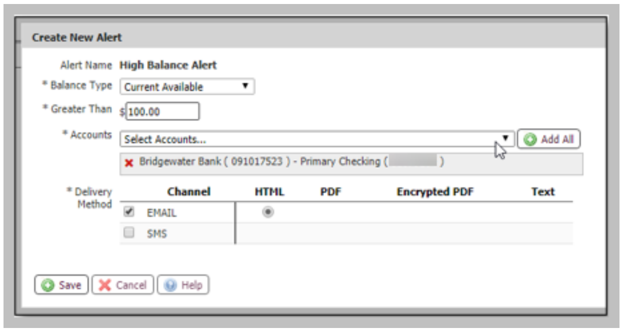


- Select **Create New Alert**



Type of Alerts	
Type	**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

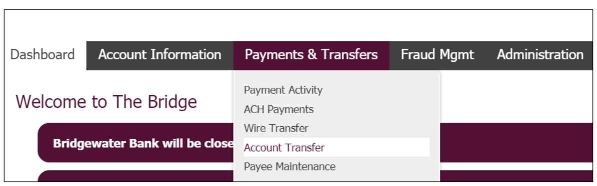


Internal Transfers

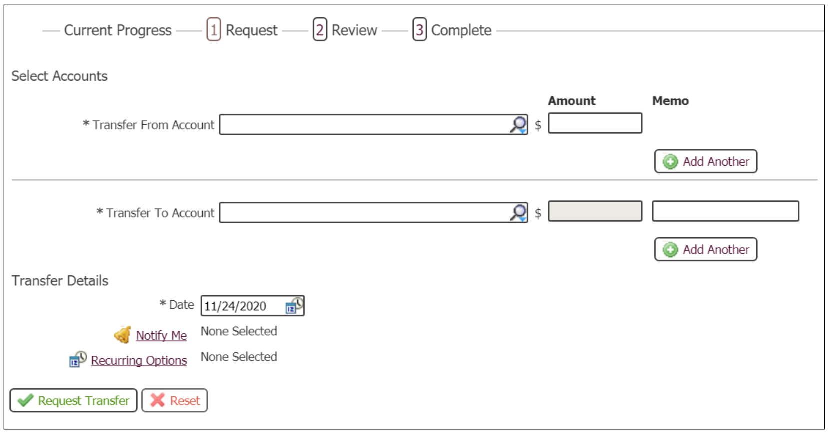
Internal Transfers allows users to seamlessly move funds between their various accounts.

Create an Internal Transfer

- Select Payments & Transfers - Account Transfer.

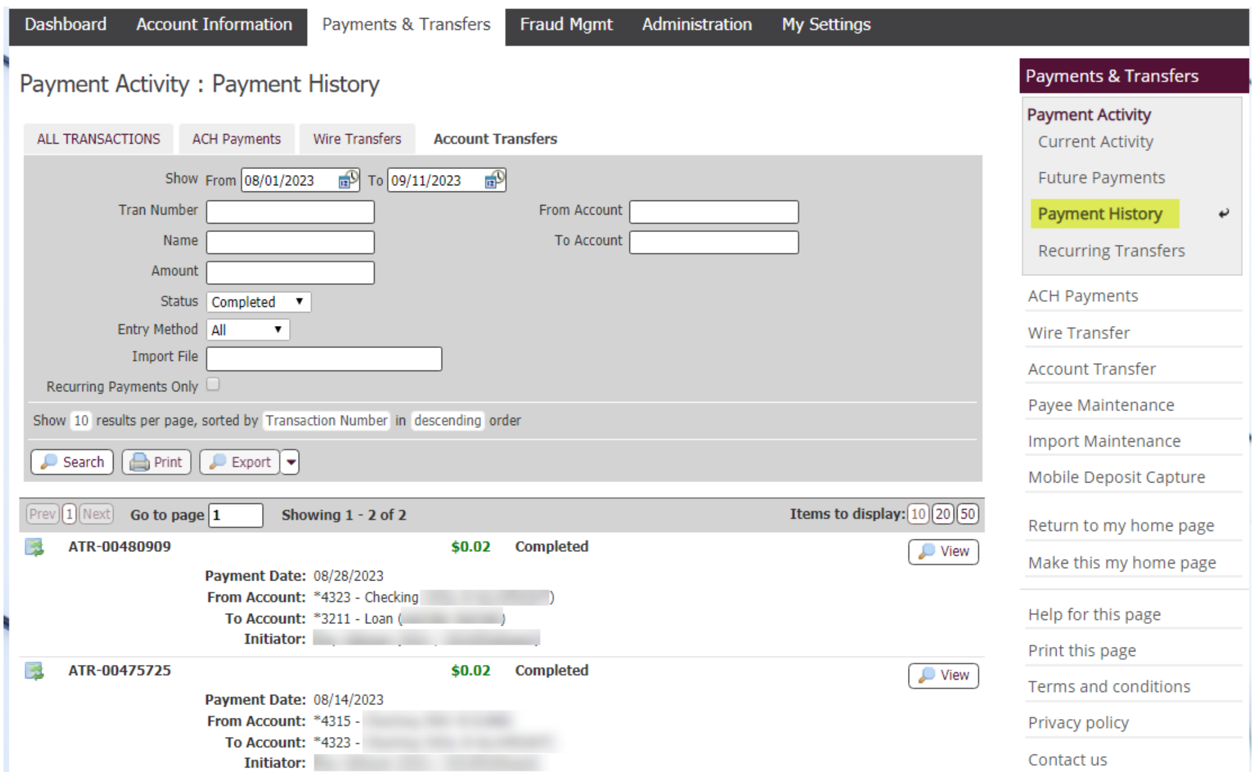


- Enter the Transfer From account information
    - Note – Additional transfers can be added by selecting the Add Another option
- Enter the Transfer To account information
    - Note – Additional transfers can be added by selecting the Add Another option
- Enter the dollar amount
- Select the date of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



View Internal Transfer History

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

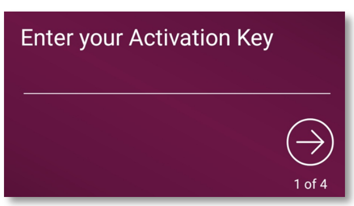


Mobile Banking

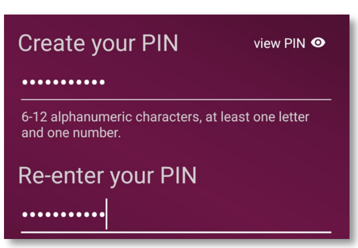
Mobile Banking provides 24/7 access to a wide range of banking services such as account transaction details, bill payment and mobile deposit.

Establish Mobile Banking App

1. Click for Bridgewater Business Mobile in the app store on your mobile device.
2. Select Install.
3. 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.

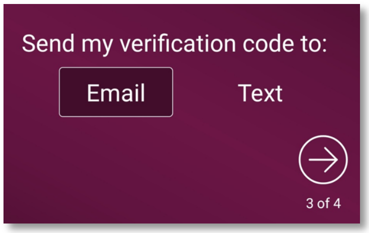


6. Create a PIN and click on the right arrow.
    a. This pin will be only used to login to The Bridge on this mobile device.

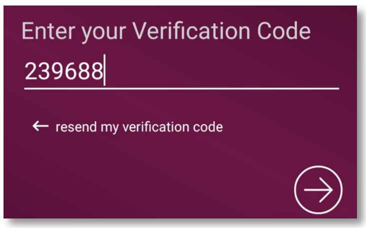


7. Click on the **right arrow** to have the verification code sent to your email address on file.

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.

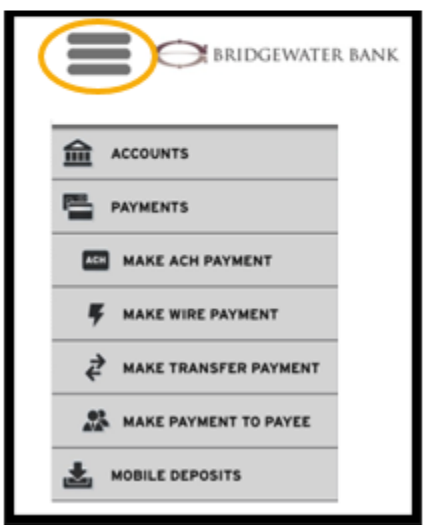


9. Once you enter your verification code you will receive a successful message. Click the right arrow to be brought to the login screen.

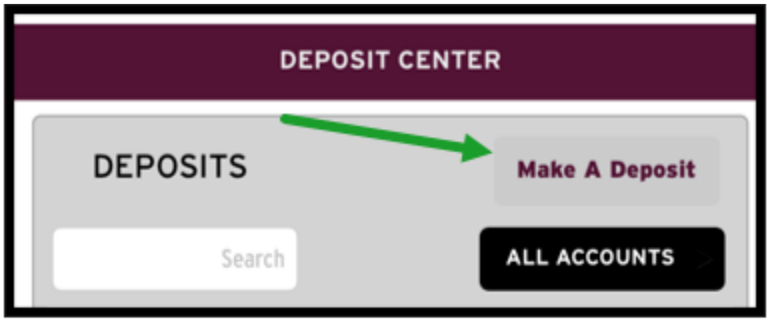
10. Enter the Mobile Pin you created during registration to access the mobile application.

Create a Mobile Deposit

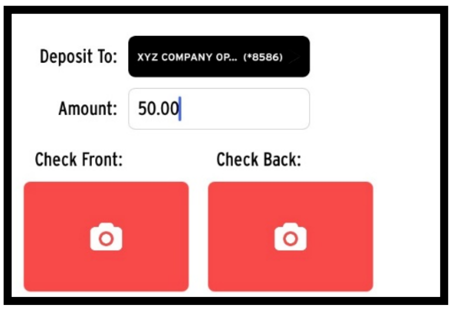
- Select the Menu - Mobile Deposits



- 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
    - Note – ensure the check is properly endorsed prior to depositing



- Select Add Check
- Select Review
- Select Submit