

Online Banking Resources

Our enhanced online banking platform is here! We have upgraded our online banking system for your convenience and improved banking experience. While most of the features you currently enjoy have remained unaffected, you may notice that some of the features are different from the former system.

Here are just a few of the enhancements you will see in the upgraded Online Banking system:

- ***Mobile Deposit for business and consumers***
- ***Online Banking “Other Services” dashboard with convenient quick links to accounts, services and helpful information***
- ***Transfers from person-to-person, financial institution-to-financial institution, and account-to-account***
- ***Pay bills using scheduled payment dates***
- ***Schedule recurring payments using the “Auto Pay” feature. The “Auto Pay” indicator will be highlighted in green and checked, next to the name of the payee. Be sure to verify previous transfers you had set up! Please contact us if you are unable to do so.***
- ***Rush delivery available (only if selected) - expedited payment fee¹ assessed when selection is confirmed.***
- ***View your pending transactions and processing items.***
- ***Place stop payments with just one click – stop payment fee¹ assessed when selection is confirmed.***
- ***Set real time alerts and reminders so you know your account status at all times and receive notifications about recent account activity, available balance, specific transactions, when it’s time to make payments, and more...***
- ***Add payees in seconds and organize them by category.***
- ***Receive e-bills from selected payees and e-Documents (e-statements for deposit accounts and loans).***
- ***Apply for a debit/ATM card and request a card replacement¹.***
- ***Activate and de-activate debit cards.***
- ***Check account balances from sign in screen using Fast Balances feature.***
- ***Notify us of your travel plans.***
- ***Reorder checks.***
- ***Manage My Money tool for budget tracking***
- ***Make online payment transfers (deposits to loan accounts) by first selecting the accounts you are transferring to and from. “Apply Payment” options will then appear for you to make your selection. Choose the account to which you want to apply the payment. Select the “Other Amount” to make escrow payments.***
- ***Payments Review Page – Review, edit and expedite your payments on one page.***
- ***Link to Quicken® or Quickbooks®.***

¹Please refer to Fee Schedule for current fees and charges.

SECURITY

Bay State Online utilizes multifactor authentication (MFA) technology to verify a user's identity every time a user accesses their online banking profile. The security technology verifies the person through a knowledge-based challenge and a risk-based challenge. The system will calculate on several parameters, such as the time of day, location, device, IP address, etc., to establish a "risk score." If this score is below the acceptable safety threshold, the user will be prompted to answer additional security questions.

We are sincerely pleased to be enhancing your online banking experience and hope you find this information helpful.

If you have any questions or need assistance, please do not hesitate to contact customer support at 844-620-1283 or via email: onlinebankingmanager@baystatesavings.com.