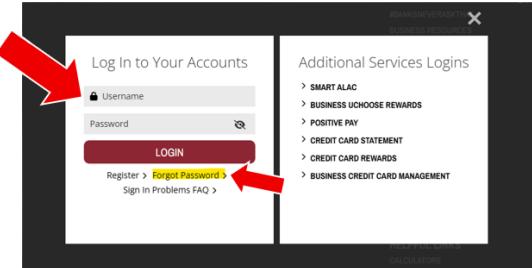


## Cash Management (General)

1. Locate login on [bankbac.com](http://bankbac.com)
  - a. **Reminder:** there is only one log in location for consumers *and* businesses.  

  - b. If you have a separate Personal username *and* a separate Business username, please use the appropriate username and password to login.
2. Activate Tokens (if applicable) – see [DigiPass – Download & Activation](#) instructions
3. Confirm Terms & Conditions appear, review, and accept.
4. Familiarize yourself with the new Desktop Cash Management interface
  - a. Review checklists, FAQs, videos and demos at [www.bankbac.com/DigitalUpgrade](http://www.bankbac.com/DigitalUpgrade)
5. Review Profile/Settings
  - a. If you manage users, confirm you can view users – see [Managing Users](#) instructions
6. Using the [Accessing Account Summary & History](#) instructions
  - a. Validate all accounts are viewable under Account Summary (default at login)
  - b. Validate applicable services are accessible through the site's menu, such as Accounts, Transfers, Payments, Deposits, ACH, Wire, etc.
7. Mobile App
  - a. If you do not already have the BAC Digital Banking app, use the link or QR code below to download and install the app on your device



[www.bankbac.com/BACDigitalBankingApp](http://www.bankbac.com/BACDigitalBankingApp)

**Reminder:** there is only one app for Personal and Business accounts.

- b. If you have a separate Personal username *and* a separate Business username, please use the appropriate username and password to login.

**Note:** The former BAC Business Banking app is now obsolete and can be removed from your device.

## Bill Pay

**Reminder: Bill Pay is only accessible through your desktop. It is not available in the BAC Digital Banking mobile app.**

From a desktop computer, log in to Bill Pay and validate your Payees and Scheduled Payments have converted correctly.

### Single Entity (single TIN)

- Confirm your Payees and Scheduled Payments have been converted. If not, use the copy of Payees and Recurring Payments that you made before conversion to reestablish the data.

### Multiple Entities (multiple TINs)

- Confirm that your Payees converted with assignment to **primary** business.
- Scheduled Payments for **secondary** businesses will need to be re-entered after conversion.

If you did not make a copy of Payees and Recurring Payment history, please contact us at 1-877-226-5820 for assistance.

**Reminder: At least one user must be set up as a Bill Pay Approver to complete bill payments.**