Cash Management (General)
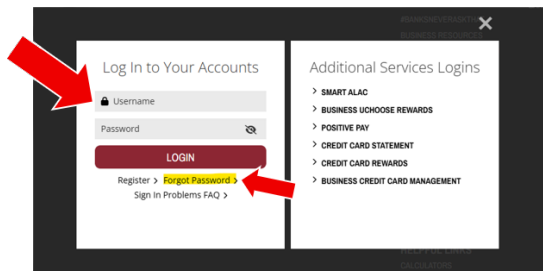
1. Locate login on bankbac.com

    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**

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

    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.

Wires

Wire Template information has converted to "Wire Payees". You will need to create new wires, one time and recurring, using your "Wire Payees". – see **Wire - Business Wire Payees, Domestic** instructions

Recurring Wires:

- Confirm any recurring wires that were set to process on or ***before*** **February 6th** have processed. View account details to confirm if wire a has been debited. If not, please resubmit or contact us at 1-877-226-5820 for assistance.

- Reestablish recurring wires using "Wire Payees" ***after*** **February 9th**.

Future Dated Wires:

- Confirm any future dated (scheduled) Wires that were scheduled to process on or **before February 6th** processed. View account details to confirm if wire a has been debited. If not, please resubmit or contact us at 1-877-226-5820 for assistance.

- Reestablish future dated wires using "Wire Payees" ***after*** **February 9th**.

Wire History - If you did not download a backup of your Wire Templates, History, Scheduled Items or Recurring Items, please contact customer service to place a request.