

What to Expect During Conversion

Northwest Bank's new Commercial Online Banking platform delivers an intuitive dashboard, an Action Center providing access to pending transfers and approvals, more robust reporting and increased administrator control.

Before you can experience those features, there are a few things you need to know about the first time you login, and changes to commonly used services.

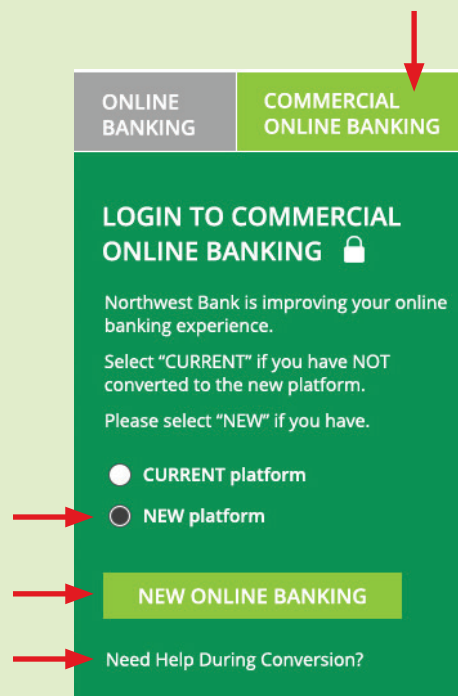
First Time Login for Traditional Browser

Go to www.northwest-bank.com. Select the **"COMMERCIAL ONLINE BANKING"** tab, and click the radio dial next to **"New Platform"**, and then **"NEW ONLINE BANKING"**.

Important: our new online banking platform has greatly increased online support should you have issues. In addition, you can access training documents, FAQs and other help by clicking **"Need Help During Conversion?"** at any time.

To Login, you will need:

- ✓ Company ID
- ✓ User ID
- ✓ Password



Note: Your User ID will transfer from the previous system. A temporary password and the company ID will be provided separately by Northwest Bank. The first time you login, you will be prompted to change your password, and select security related options (questions, phrases and images to help verify your identity).

First Time Login for Secure Browser

If your organization has chosen to deploy the secure browser, your experience will be different. First you will download the Secure Browser Software from the Commercial Online Banking dashboard, or by logging into COB and accessing the link under **My Settings**. You will need to restart your computer after installation, and an icon for secure browser will appear on the desktop.

When you launch the secure browser for the first time and continue registration, you will need your Software Activation Key and will create a PIN (8–12 alphanumeric characters, at least one upper case and lower case letter, and a number). Registration requires a Verification Code, which you will receive by SMS or email. After registration is complete, logging in will require only your PIN. Installation does require that you have administrative privileges on your computer, so check with your IT team if you have any questions. For more information, please see the **Secure Browser User Guide**.

First Time Login for the Commercial Banking Mobile App

The Northwest Bank Commercial App is available for both Apple and Google platforms. Before using the Northwest Bank Commercial App, users will need to be granted access by their Account Administrator, and will require the Software Activation Key found in their profile. As part of their initial session, users will establish a PIN to be used for signing in in the future.

Installing the Soft Tokens

The default setting for Northwest Bank customers approving ACH Payments and Wires is to verify identity with their password. However, customers may choose to use a soft token for that purpose, and will need to install either, or both, the desktop and mobile versions of the soft token app. Users of the secure browser and mobile banking will use their PIN for that purpose. For full detail, please review the **Soft Token Users Guide**.

Desktop Token

Users will install the desktop version of the soft token app from the Commercial Online Banking landing page. This requires having administrative privileges on their PC, and they will need their Company ID, User ID, and the Software Activation Key.

Mobile Token

Users will install the mobile version of the soft token app from their mobile app store, the same as they install the mobile banking app. This will require having their Software Activation Key and creation of a PIN that will be used for future usage.

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About Activation Keys

Any user's Software Activation Key (SAK) may be found under their user profile, and can be used up to three times before needing to be reset. So the same SAK can be used for installation of the secure browser, mobile banking app and either version of the soft token.

Log In After First Use

After the initial session when users security set up is completed, logging into the system will change.

| Secure Browser | Traditional Browser | Mobile |
|--|---|--|
| Desktop Application <ul style="list-style-type: none">• PIN | northwest-bank.com <ul style="list-style-type: none">• Company ID• User ID• Password | Cell/Tablet Devices <ul style="list-style-type: none">• PIN |

Changes to Common Services

WIRES:

- Any previously existing wire template information will be available in the new system, with the exception of default messages. Historical non-template wire information will not transfer over. If you have questions, or need access to information that has not transferred, please contact your local customer service team.
- Today, customers with authority to do so may approve *and* release wires on one page. In the new system, users will first originate and submit wires. Then, depending on permissions (single or dual-control) the user may approve and release the wire. Refer to the **Wire Transfer Guide** for detail.

ACH:

- ACH origination, submission and approval will function in the same way as described for wires. See the **ACH Payments Guide** for additional detail.
- Internal Transfer templates (enabling transfer between your Northwest Bank accounts) will not transfer over. You will need to set that up in the new platform under the Transfer functionality. If you need detailed information about existing templates, please contact your local customer service team.

FUTURE DATED ACH, WIRES & INTERNAL TRANSFERS:

- In the new system, customers will have greater flexibility and control to manage future dated ACH, Wire and Internal Transfer payments. You will use **Payment Activity** under the **Payments & Transfers** tab for overall management, and the **Action Center** for releasing pending transactions on the effective date. See the **Payment Activity User Guide** for more detail.

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- Internal Transfer templates (enabling transfer between your Northwest Bank accounts) will not transfer over. You will need to set that up in the new platform under the **Transfer** functionality. If you need detailed information about existing templates, please contact your local customer service team.

ACH & WIRE APPROVALS:

- To provide appropriate security to customers, Northwest Bank requires approval on for transactions including Wire Transfers and ACH Originations.
 - **Secure browser / mobile app:** Users will resubmit their PIN to complete approvals.
 - **Traditional browser:** Approvers will be prompted to enter a code generated from their soft token.

At time of approval, approvers will be prompted to enter a code generated from their soft token.

CHECK POSITIVE PAY:

- The format of the Check Issue file is different in the new system, and reports generated from your Accounts Payable software will need to be changed. Your Treasury Management support will work with you to ensure the format is correct in advance of conversion.

LOAN NOTICES:

- Customers will continue to receive printed loan notices; however electronic delivery will not be available in the new system.

During conversion the following resources are available to you:

- Your local customer service team
- The new digital banking help page on www.northwest-bank.com



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