

ELECTRONIC BANKING USERS' GUIDE

Personal Account Access



Electronic Banking Users' Guide

Personal Online Banking Enrollment	.4
For Your Security: Advanced Login Authentication	.7
Personal Online Bill Pay Enrollment	11
Personal Online Banking E-Statement Enrollment	15
Personal Online Banking Alerts	17
Mobile Banking and Mobile Web Enrollment	20
Personal Text Banking Enrollment	21

Personal Online Banking Enrollment

ENROLLMENT STEPS

Step 1

Visit amerisbank.com.

Step 2



Step 3

Click the Online Banking Enrollment link. A window will open for online banking enrollment. Read through this welcome page and select your preferred enrollment method.

Step 4

Read and accept the online banking agreement and disclosure. Click Continue.

Online Banking Enrollment

Welcome to Online Banking

During enrollment, you will be asked to verify your identity and to read and accept the online disclosures. Upon completion, you will then be ready to start enjoying the conveniences of managing your money online through Ameris Bank Online Banking.

Please select one of the following account types below to receive instant access through Online Banking. If you have more than one account, you will receive access to your other accounts as well. If we do not have all the information required to grant immediate access, an Ameris Bank representative will contact you

ATM or Debit Card 0 You will need your card number and personal identification number (PIN) to sign up.

- Checking, Savings or Money Market Account
- You will need your account number and last statement balance to sign up
- Loan Account You will need your account number, last payment amount and original principal amount to sign up.

If you would like to use your Certificate of Deposit (CD) as your enrollment option, please click on the selection below. Upon enrollment completion, an Ameris Bank representative will contact you for verification and additional information.

Certificate of Deposit (CD) Account

Please read and accept our **Online Banking Disclosure**. We recommend that you print a copy for your records

I have read and agree to the terms of the Online Banking Agreement and Disclosure.

mer Service Department at 866-616-6020. The privacy and security of your information is



HELPFUL TIP

If you choose to enroll with your ATM or debit card you'll need to provide the last 4 digits of your Ameris Bank Debit Card number and your new Ameris Bank PIN.

If you choose to enroll using the **Checking**, **Savings** or Money Market Account option, you will be asked to enter your last statement balance. If you're a new customer and haven't received your first statement, enter \$0 balance in this field.

Step 5 Enter the requested information.

Online B	anking Enrollment
ollecting your information.	
Please enter your account information.	
st Name:	
ast Name:	
Social Security Number:	Enter without spaces or dashes. Your Social Security number is used for identification purposes only and will remain confidential.
Confirm Social Security Number:	
E-mail Address:	For example, name@example.com.
Confirm E-mail Address:	
Please provide card information below.	
.ast 4 Digits of Card Number:	For example, if your Card Number is 1234-5678-6789- 9876, then enter 9876. This information is used for identification purposes only. It is safe and secure and no one les has access to it.
PIN:	The Personal Identification Number associated with your
	ouro.

stomer Servic

Step 6 Choose a User ID and password. You'll use this each time you login. Remember your User ID and Password are **Online Banking Enrollment** Creating User Profile case sensitive. Create a User ID and Password for access to the Internet Banking service User ID $\label{eq:choose a User D that contains at least 8 characters and contains a minimum of 2 alpha and 2 numeric characters. User Ds cannot begin or end with a space. Some special characters are not allowed, for example \, < and >. The maximum length for User D is 16 characters.$ Step 7 Confirm User ID: Choose whether or not you want to Password also sign up for Bill Pay. Bill Pay allows Your password must be at least 8 characters and contain a minimum of 1 alpha and 1 numeric character. Passwords cannot begin or end with a space. The maximum length for a password is 16 characters. you to schedule all your payments in Confirm Password: one place. Please select the online account service package that best fits your needs. Free Internet Banking Only (add Intercheck bill pay later if desired) INTERNET BANKING WITH NO INTERCHECK BILL PAYMENT Internet Banking with Intercheck bill payment INTERNET BANKING INCLUDING INTERCHECK BILL PAYMENT ner Service Department at 866-818-7016. The privacy and security of your information



HELPFUL TIP

Online bill pay is also referred to as Intercheck Bill Pay.

You have now successfully enrolled and will have access to Ameris Bank Online Banking.

For Your Security: Advanced Login Authentication

The first time you log in to Ameris Bank Personal Online Banking, we'll take extra steps to verify your identity. After entering your User ID, the screen below will appear. To protect your accounts, we'll ask you to repeat this step if you sign in from a new device.

LOGIN AUTHENTICATION STEPS

Select the authentication method you prefer. If method 1 is preferred, select the **Continue** with Security Code button. If method 2 is preferred, select the **Answer Verification Questions** link.

HELPFUL TIP

You have three chances to complete the advanced authentication.

After the third failed attempt, you'll receive a message indicating that online banking was unable to process the request. If you see this message, please call us at 866.616.6020 for assistance.

Monday – Thursday: 8:00 a.m. – 6:00 p.m. (ET) Friday: 8:00 a.m. – 7:00 p.m. (ET) Saturday: 8:00 a.m. – 1:00 p.m. (ET)

With extended debit card and online banking support:

Monday – Saturday: until 8:00 p.m. (ET) Sunday: 8:00 a.m. – 8:00 p.m. (ET)

(i) An extra layer of security is needed to complete this request.					
Sign in to	Online Banking				
User ID:	susiebanker11				
One-Time S	Security Code				
0	When you continue, we will call or send a text message and ask you to enter a one-time code.				
Continue w	vith Security Code Cancel				
Phone not a from public o	vailable? You can answer verification questions derived r commercially available records to continue.				
Enter differer	t User ID				

METHOD 1

Step 1

Select how you would like to receive the one-time security code: through an automated phone call or by text message.

Step 2 Click Continue.

One-Time Security Code

Tell us where to reach you

Phone:

Text Message:

Don't recognize these phone numbers?

You might have entered an incorrect user ID. Return to the sign-in page and re-enter your user ID. If you recognize the phone numbers, but they are no longer accurate, contact us at 866-616-6020.

- (XXX) XXX-0395 (XXX) XXX-2049
 - (XXX) XXX-6216
 - Send a text message to a mobile phone on record.

	Note: Standard text message		
	rates apply. Please contact you		
	wireless carrier for details.		
Continue		Cancel	

My phone number is not listed

Step 3

Follow the instructions within each prompt to finalize advanced authentication.

Step 4

Once complete, you will be asked for the password you chose during the enrollment process and will then be granted access to personal online banking.

Note: for your protection the phone number is scrambled if there is a username or password mismatch. If you do not recognize the number listed for the one time security code, return to the previous page to reenter your username and password.

METHOD 2

Step 1

×

Security Quest A pop-up box will appear, asking for the first name, last name and This information is date of birth within your banking available data. profile. First name: Step 2 Last name: Click Continue. Birth date:

Step 3

A second pop-up box outlining four questions specific to you, based on public and commercially available information. You must answer three of the four questions accurately.

Step 4

Once complete, enter the password you chose during the enrollment process and will then be granted access to personal online banking.

tions		×
s used to create a qu	uiz from public and commercially	
mm/dd/yyyy		
inue	Cancel	



Personal Online Bill Pay Enrollment

If you didn't sign up for online bill pay when you enrolled in Online Banking, contact your local branch or call us at 866.616.6020. Then, follow all steps outlined within this section. If you're already enrolled in online bill pay, go to step 4 to schedule and pay bills.

ENROLLMENT STEPS

Step 1

Log in to Ameris Bank Personal Online Banking.

Step 2

Select **Bill Pay** tab located within the top navigation.



Step 3 Click Enroll now. Online Bill Payment is a fast and easy way to make payments without th hassle of writing checks. At any time from any computer, you can:

- Make payments.
- · Set up repeating payments to be paid automatically from your account
- Monitor payment information.
- Set up automatic e-mail notifications to alert you when payments have been made.

Payments are made on the date you specify - guaranteed.

-	Enroll now	Cancel	
		·	

Step 4

Choose which accounts you want to pay bills from. You can also choose which one you want to be your default bill pay account and click Enroll.



HELPFUL TIP

Step 5

number.

Don't choose a number that will overlap with your physical checkbook.



Add a popular payee or ente	er a name and click A	d.
	Add a Person or Business to Pay	
HELPFUL TIP Once you begin typing in the open field, several preloaded payees will appear. If you do not see your payee in the list, continue typing the entire name of the person or business.	Add a Popular Payee in Your Are Credit Cards American Express Credit Cards Bank of America Credit Cards Belk Capital One Credit Card Chase Credit Card Discover Credit Card Lowe's Other Popular Payees BB&T State Farm Insurance	a Utilifies AT&T Comcast C DirecTV Dish Netwo Georgia Po Verizon Wit Windstream Wells Fargy Wells Fargy

Step 8 Enter all requested information and click Save Changes.

HELPFUL TIP

Ctore 7

If the payee is found within our system, you'll just enter the account number and zip code to complete the setup.

		0
	Enter Any Person or Business	
illities	Enter full name to ensure a better match	Add
ſ&T	Examples: Your cable company, your mobile phone provider your credit cards your sister your gardener	
omcast Cable	promotil your oroun our our of your oroton, your gardonon	
recTV		
sh Network		
eorgia Power Company	OR	
erizon Wireless		
indstream Communications		
ells Fargo Dealers Services		
ells Fargo Home Mortgage		
		Close

Add a Person or	Business to Pay	0			
Good news! All we need is the account number and the AT&T zip code that appears on your bill.					
Name:	AT&T				
Nickname:	AT&T				
Account number:	0				
	Hide account number				
Zip:	0				
Category:	None				
~	_				
	Cancel Save Changes	\$			

Step 9

You'll see a confirmation page for your new payee. You can setup reminders and auto-payments or schedule a payment for this payee, or set up another payee.

	You have successfully added AT&T,5678. You can now make payments to AT&T,5678	in the payment area.
	Did you know? We can make it easier for you to pay AT&T,567	78. Just pick the option that suits you best!
\rightarrow	C Set up auto-pay	() Add reminder
	Send payments automatically based on rules.	Remind yourself when a payment is due.
	Learn more	Learn more

Step 10

From the **Bill Pay** homepage, schedule

a payment by entering the amount, choosing the date, and clicking Make Payments. From this web page, you can also schedule reminders or place payments on auto payment by clicking the **down arrow** next to the payee's name.







HELPFUL TIP

All payees will stay in your history list for the next time you need to pay them.

Personal Online Banking E-Statement Enrollment

Accounts

Customize account

ENROLLMENT STEPS

Step 1

Step 2

Select Documents

from the top navigation.

Log in to Ameris Bank Personal Online Banking.

I AME BANI	RIS K					Sign Off
			© ↑↓ Fay External Ina	Documents	Customer Service	
SUSIE D BANKER	R NOREPLY@AN January 08, 2020	IERISBANK.COM	1			(⊠) View messages
Accounts						
Deposit				Available Ba	ance	Current Balance
AMENITY CHECKING, *2	2411			\$-79	98.52	\$-798.52
		Total	Deposit:	\$-79	98.52	\$-798.52

					Sign Off	
→ ← ransfer	E Bill Pay	T↓ External Transfer	Documents	Customer Service		
e Staten	nents					
e-statements	for one or more	e of your accounts, plea	se click "Continue	e."		
itement?						
an view your	rsions of the sta e-statements at	any time, from any loca	the mail. Online a	ICCess		
nefits of e-sta	stements?					
ls, you:						
ne. E-staten ı e-mail is se	nents are deliv	vered faster than sta n a new statement i	tements sent th s available onli	nrough the ne.		
pace. E-state eded. Gone ints!	e-intail is sent to you when a new statement is available online. ace. E-statements can be saved to your computer and printed only seded. Gone are the files, drawers, and boxes filled with bank net					
ure. A secur e-statemen	ə sign on help ts.	os to protect your val	uable information	on found		
ccounts are e	ligible for e-st	atements?				
and money market accounts can receive e-statements. Our records show that account statements is available online.						



Personal Online Banking Alerts

ESTABLISH ALERTS STEPS

Step 1

Step 2

Step 3

Log in to Ameris Bank Personal Online Banking. MERIS BANK Select Customer Service in the top navigation. SUSIE D BANKER NOREPLY@AMERISB Last online session: January 08, 2020 Accounts Customize accounts Deposit AMENITY CHECKING, *2411 AMERIS BANK 3 锢 Customer Servi Settings Password User ID User Profile Select Alerts. Accounts Document Delivery Alerts Contact Information Card Overdraft Opt-Mobile Banking Disclosures & Noti Service Statement Privacy Statement

Step 7

You'll receive confirmation of your preference to receive Ameris Bank e-statements.

					Sign Off
E Bill I	ာ Pay	↑↓ External Transfer	Documents Cus	stomer Service	
ANK.COM					View messages
			Available Balance		Current Balance
			\$- 798.52		\$-798.52
Total	Deposit:		\$-798.52		\$-798.52

					Sign Off
→ Transfer	E Bill Pay	↑↓ External Transfer	Documents	Customer Service	
ce Index					
		Support			
		Contact Us			
		<u>Messages</u>			
		Check Reorde	er		
		Stop Check			
		Current Stopp	ed Checks		
'n					
icos					
1085					

ELECTRONIC BANKING USERS' GUIDE | 17

_					
Step 4 Verify, and if necessary update	AMERIS BANK		Sign Off		
your contact information by	— ③ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓ ↓	Il Pay External Transfer Documents Customer Service	20		
clicking Change. This is the email address and phone number alerts will be sent to.	Manage Alerts Contact information Primary e-mail: NOREPLY@AMERISBAN Text Message Phone: (1) (803) 391-6216 •	NK.COM • Change			
	When you choose to receive text message alerts, you a Standard text message and other rates may apply. See 20736 to end. Add contact information Account Alerts Bill Payment Alerts Service	are agreeing to the <u>Terms of Use</u> . your carrier for details. Send STOP to e Alerts			
	Here's a list of available alerts for this account and your current settings for each. You can add a new account alert and change or delete an existing alert. To view alerts for another account, select the account and click Go.				
	AMENITY CHECKING, *2411, Available \$-798.52 C	30			
	Send Alert When	Send To			
Step 5	Account Balance, Every	Alert is Off A	Add		
Indicate which alerts you	Check # Processed	Alert is Off A	Add		
Amoria Dank appount	Deposit at or Above \$ Processed	Alert is Off A	Add		



Mobile Banking Enrollment

Step 1

First make sure you've enrolled in Ameris Bank Online Banking.

Step 2

Download the Ameris Bank Mobile Banking App from the Apple App Store or Google Play or by visiting us at amerisbank.com.

Step 3

Log in to the app with you Online Banking user ID and password.

Mobile Web Enrollment

Don't want to download the app? Enroll in mobile access to check your accounts on the go.

Step 1

On your mobile device, visit mc.amerisbank.com.

Step 2

From the login screen, enter your online banking User ID and password.

Step 3

Enter your first name, last name and date of birth when prompted.

Step 4

Answer the questions. These are obtained from your public information.

Step 5

Read and accept the mobile terms and conditions.

Step 6

Enter the phone number of the device you are enrolling.

Step 7

If enrollment and activation are successful, you will be presented the accounts page, listing your accounts and balances.

ENTE	R USER ID & PASSWORD		
User	ID		
Pass	word		
O s	ave my User ID	🗭 Enable Face ID	
0	Locations	>	
?	Help	>	
i	About	>	
5000	Order New Checks	>	
	Privacy F	Sign Off 🛛 🛞 🗚	IERIS BAN
		Balance may conta	in Overdra
		\$2,194.43 Available Balance	
		HSA *1300 \$4,1110.99 Available Balance	
	5	Savings *6705 \$2.358.85	

+

(5

Personal Text Banking Enrollment

ENROLLMENT STEPS

Step 1

Log in to Ameris Bank Personal Online Banking.



H or HIST
C or CMD
HE or HELP
L or LOGIN
M or MORE
S or STOP

20 | AMERIS BANK

MEANING Balance summary History of recent transactions List of Text Banking commands Help content for Text Banking URL to log in to the mobile banking website Displays more messages when available Cancels Text Banking services. This does not cancel any other modes of communication.

Contact

CUSTOMER SERVICE CENTER

At Ameris Bank, we understand the importance of speaking to a live person. Our Customer Service Center, located within our Southeastern footprint, is a team of skilled bankers ready to assist you.

Call 866.616.6020 to reach a representative.

Monday – Thursday: 8:00 a.m. – 6:00 p.m. (ET) Friday: 8:00 a.m. – 7:00 p.m. (ET) Saturday: 8:00 a.m. – 1:00 p.m. (ET)

With extended debit card and online banking support Monday – Saturday until 8:00 p.m. (ET) Sunday 8:00 a.m. – 8:00 p.m. (ET)

AUTOMATED TELEPHONE BANKING

Access automated account information 24 hours a day, seven days a week to hear your balances, verify transactions, and transfer funds. Call 866.616.6020 and select option 1.

The first time you call, your PIN is the last four digits of the primary account holder's Social Security number. After entering this PIN for the first time, you'll be prompted to change your PIN.

REACHING A SPECIFIC BANKING REPRESENTATIVE

If you need to reach a specific banking representative, **call 866.616.6020 and select option 2 to dial by name.**





