

ELECTRONIC BANKING USERS' GUIDE

Personal Account Access



AMERIS BANK





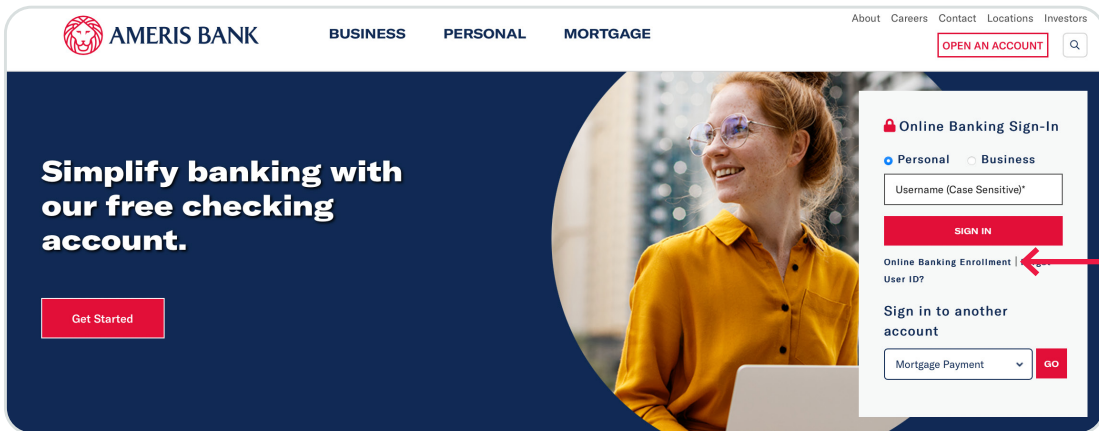
Electronic Banking Users' Guide

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ONLINE BANKING ENROLLMENT

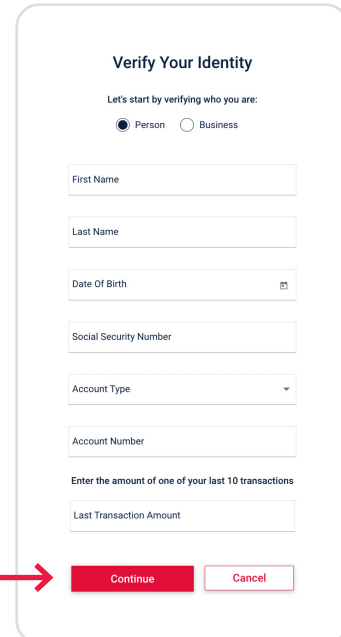
Visit amerisbank.com and click **Online Banking Enrollment**.



The screenshot shows the Ameris Bank homepage. The navigation bar includes the Ameris Bank logo, links for BUSINESS, PERSONAL, and MORTGAGE, and a search icon. A red box highlights the "OPEN AN ACCOUNT" link in the top right corner. The main banner features the text "Simplify banking with our free checking account." and a "Get Started" button. On the right, the "Online Banking Sign-In" menu is open, showing options for Personal and Business accounts. The "Personal" option is selected, and the "SIGN IN" button is highlighted with a red arrow. Below the "SIGN IN" button, the "Online Banking Enrollment" link is also highlighted with a red arrow.

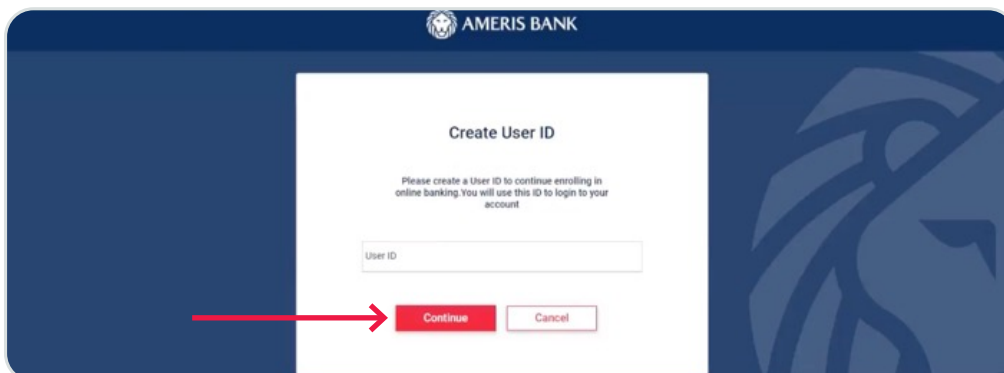
Fill in your information and click **Continue**.

Note: You will need your social security number, account number and the amount of one of your last 10 transactions. This can be any type of transaction (including check, debit card purchase, transfer, deposit etc.)



The screenshot shows the "Verify Your Identity" form. It starts with the heading "Verify Your Identity" and a subheading "Let's start by verifying who you are:". Below this are two radio buttons: "Person" (selected) and "Business". The form contains several input fields: "First Name", "Last Name", "Date Of Birth" (with a calendar icon), "Social Security Number", "Account Type" (a dropdown menu), "Account Number", and "Last Transaction Amount" (with a subtext "Enter the amount of one of your last 10 transactions"). At the bottom, there are two buttons: "Continue" (highlighted with a red arrow) and "Cancel".

Choose a username and password. Be sure it meets the requirements on the screen. Then, click **Continue** to login.



The screenshot shows the "Create User ID" form. It has the heading "Create User ID" and a subheading "Please create a User ID to continue enrolling in online banking. You will use this ID to login to your account". Below this is a single input field labeled "User ID". At the bottom, there are two buttons: "Continue" (highlighted with a red arrow) and "Cancel".

LOGGING IN

Visit amerisbank.com and enter your username and password. Click **Sign In**.

Note: You may be asked to check a text message* on your mobile phone for a verification code. This is to protect your account.

The screenshot shows the Ameris Bank homepage. The header includes the Ameris Bank logo, navigation links for BUSINESS, PERSONAL, and MORTGAGE, and a search bar. A red arrow points to the 'SIGN IN' button in the Online Banking Sign-In panel. The panel also includes a 'Personal' radio button, a 'Business' radio button, a 'Username (Case Sensitive)*' input field, a 'SIGN IN' button, a 'Forgot User ID?' link, a 'Sign in to another account' section with a 'Mortgage Payment' dropdown and a 'GO' button, and an 'OPEN AN ACCOUNT' button in the top right corner.

Simplify banking with our free checking account.

Get Started

Online Banking Sign-In

☒ Personal ☐ Business

Username (Case Sensitive)*

SIGN IN

[Online Banking Enrollment](#) | [Forgot User ID?](#)

Sign in to another account

Mortgage Payment **GO**

SOLUTIONS TO REACH YOUR FINANCIAL DREAMS

Wherever life takes you, we are here to support your success.

PREPARING FOR COLLEGE

STARTING A FAMILY

MANAGING YOUR MONEY

RUNNING YOUR BUSINESS

BUYING A HOME

FUNDING A PROJECT

You may see a page with additional features including **Online Bill Pay**, **eNotices**, and **Zelle®**. To enroll, simply check the box and click **Continue**. You'll be guided through the simple steps for each service.

The screenshot shows the 'Key Features' section of the website. It includes a 'Welcome to D1 Online Banking' message and a list of features to enroll in. A red arrow points to the 'Continue' button at the bottom. The features are 'Bill pay' and 'Zelle®'. Each feature has a list of benefits and an 'Enroll' checkbox.

Key Features

Welcome to D1 Online Banking

Make the most of your Online Banking experience by enrolling in these features.

Bill pay

- Setup Auto Pay for recurring payments
- Pay multiple bills at once
- Archive your history for your records

☐ Enroll

Zelle®

- Fast and free
- Send and receive money straight from your banking account

☐ Enroll

Continue **Remind Me Later** [Don't show me this again](#)

*Mobile carrier data and messaging rates may apply.

** Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Your accounts page is your home base. From here you can view your balances, recent transactions and more. Available and enrolled services are on the right along with important announcements. You can also view balance information for Ameris Bank credit cards and mortgages as well as click directly to those sites for more account details.

AMERIS BANK Accounts Move Money Bill Pay My Cards Communications More ... Sign Out

Welcome, Billy
Last login on: 10/20/2022 12:04:32 PM EDT

Open a new account

Display Options Tile View

Account	Current Balance	Available Balance	Actions
Checking 1234 ****7673	\$5,000.00	\$5,000.00	Transfers Bill pay
Checking and Money Market Total		\$5,000.00	
Savings 5678 ****5187	\$1,505.68	\$1,505.68	Transfers Documents
Savings Total		\$1,505.68	

Recent Transactions

Account: Savings 5678 ****5187

Date	Description	Amount
09/30/2022	INTEREST	+\$5.68

[View All Activity](#)

Announcements

- Loans at 0% interest!**
Here you go! Loans upto \$10,000 at 0% interest rate.
- b840 Announcement**
b840 SB testing [Show More](#)

Scheduled Transactions

You have no upcoming transactions in the next 10 days

Available Services

- [eStatement](#)
- [Bill Pay](#)

Enrolled Services

[Zelle®](#)

Note: To view additional details about your account, click anywhere on the account tile. On the account detail screen, you can view your balance, account number and recent transactions. You can download transactions to your computer and view your statements. To find a specific transaction, you can use the search feature. Click a transaction to view additional details including images of deposits and checks.

AMERIS BANK Accounts Move Money Bill Pay My Cards Communications More ... Sign Out

Savings 5678 ✓
****5187

Current Balance: \$1,505.68 Available Balance: \$1,505.68

[Show Account Details](#) Transfers Documents More

Search: Description or Additional Description [More Search Options](#)

Scheduled

There are no upcoming transactions in the next 14 days

Pending

Date	Description	Amount
There are no Pending Transactions		

Posted

Date	Description	Amount	Balance
09/30/2022	INTEREST	+\$5.68	\$1,505.68

TRANSFERRING BETWEEN AMERIS BANK ACCOUNTS

Click **Move Money** then **Transfers**. Choose the from account, to account and amount. You can complete transfers right away or schedule them for a future date. You can also set recurring transfers.

The screenshot shows the Ameris Bank online banking interface. At the top, the navigation bar includes 'Accounts', 'Move Money', 'Bill Pay', 'My Cards', 'Communications', and 'More ...'. The 'Move Money' link is highlighted with a red arrow. Below the navigation bar, the 'Transfers' section is active, with tabs for 'Transfers', 'External Accounts', and 'Scheduled Transactions'. The 'Transfers' tab is selected, indicated by a red arrow. The form displays the following details:

- From Account:** Savings 5678 ****5187 (Available: \$1,505.68)
- To Account:** Checking 1234 ****7873 (Available: \$5,000.00)
- Amount:** \$ 25.00
- When?**
 - ☐ One Time (Immediate)
 - ☒ Schedule It
- Frequency:** (Dropdown menu)
- Start Date:** (Calendar icon)

At the bottom, there are two buttons: 'Transfer' and 'Cancel'.

TRANSFERRING TO AN ACCOUNT AT ANOTHER BANK*

Click **Move Money**, **Transfers**, **External Account**. You'll need to add any accounts you want to transfer to by clicking the Add Accounts button.

The screenshot shows the Ameris Bank online banking interface. At the top, the navigation bar includes 'Accounts', 'Move Money', 'Bill Pay', 'My Cards', 'Communications', and 'More ...'. The 'Move Money' link is highlighted with a red arrow. Below the navigation bar, the 'Transfers' section is active, with tabs for 'Transfers', 'External Accounts', and 'Scheduled Transactions'. The 'External Accounts' tab is selected, indicated by a red arrow. The page displays the following details:

- Add External Account:** (Button)
- Pending External Accounts:**
 - There are no External Accounts that are pending verification.
- Registered External Accounts:**
 - You have not registered an External account yet. Add an External account to get started.

*External Transfer fee applies to each outgoing external transfer initiated through your Ameris Bank online banking or mobile banking app. See the Miscellaneous Services Pricing Guide for details.

Click the link to read and accept the Electronic Transfer Authorization Agreement and choose a method to verify you own the external account. Then click **Continue** and follow the on-screen steps to verify your account.


Add External Account

×

Verify Account Ownership:

- ☒ **Verify your Account Instantly.** This method requires you to log in to your Bank using your online banking credentials and choose an account that you would like to verify and add with us instantly. Your login information is secure and is not stored while you login and verify your account.
- ☐ **Test Deposits.** To verify your account, 2 small deposits (less than \$1) will be placed into your account in the next 2-3 business days. You will be asked to verify those amounts.

Transfer Authorization

 [Electronic Transfer Authorization Agreement](#)

☒ I have read, understood, and agreed to the Electronic

Continue

Cancel

SEND MONEY TO SOMEONE WITH ZELLE®.*

You can send money to or request money from anyone with an email address. Click **Move Money** then **Zelle®**. Click **Get Started** and follow the steps to set up Zelle®. You'll verify your email, the account you want to use and your mobile number. Then you'll receive an email with a code to verify your email address. Enter this code and click **Verify**.

Send Or Receive Money

Manage Payment Accounts

Send Money With Zelle®

Select the first email or mobile number you want to enroll to send and receive money.

☒ BILLYBANKER@GMAIL.COM

Select the primary account you want to use to send and receive money.

☒ Checking *****7873

You agree to receive texts to the U.S. mobile number provided for enrollment. Message and data rates apply.

CONTINUE

Send Or Receive Money

Manage Payment Accounts

Send Money With Zelle®

Cancel

Enter the 6-digit verification code sent to BILLYBANKER@GMAIL.COM so we can verify this is you.

545164

Change email Resend code

VERIFY

Send Or Receive Money

Manage Payment Accounts

Send Money With Zelle®

✓

Congratulations!

You're ready to send and receive money with:

BILLYBANKER@GMAIL.COM

You have no pending transactions

SEND OR REQUEST MONEY

*Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license."

To send or request money, click **Move Money** then **Zelle®** and choose to either send or request money. Enter the other person's email address or phone number. If this is someone you haven't paid before, you'll need to add them as a contact. Then enter the amount and review, add a note and click **Send**.

Zelle®

Send Or Receive Money

Manage Payment Accounts

<

Select Recipient

Q

billy.banker@gmail.com

Contact Not Found
Select Continue to add the recipient's name.

Continue

Zelle®

Send Or Receive Money

Manage Payment Accounts

<

Add Contact Info

Cancel

What's their name?

Name

Billy Banker

Mobile number or email

billy.banker@gmail.com

Done

Zelle®

Send Or Receive Money

Manage Payment Accounts

<

Enter Amount

Cancel

Send

Billy Banker

\$5.00

From: Checking ...7873

REVIEW

Zelle®

Send Or Receive Money

Manage Payment Accounts

<

Review & Send

Cancel

BB

to Billy Banker

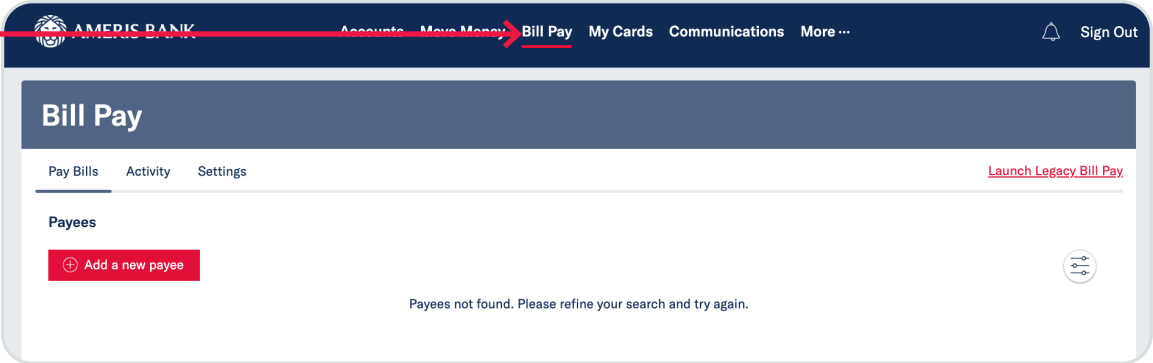
billy.banker@gmail.com

The money will be available once
billy.banker@gmail.com is enrolled.

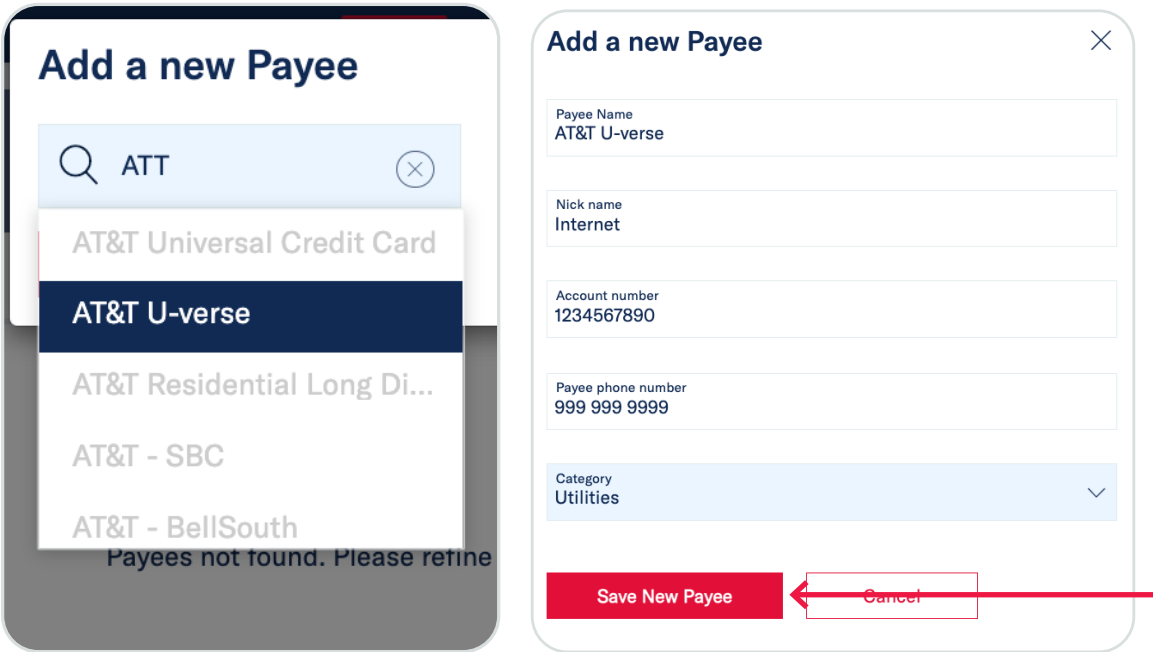
SEND \$5.00

PAY BILLS

You can manage all your bills from one place. Click **Bill Pay** to get started. From the main Bill Pay screen you can view recent and scheduled bills, ebills, and manage your bill pay settings.



To get started **add your payees**. Most large companies can be added by searching the name. Select the correct company, fill in the required information and click **Save New Payee**.



If your Payee is not listed, you can add them manually. Instead of searching, select “**or click here to add a payee manually**” and fill in the required information. The system will compare the address you entered with post office records and ask you to verify.

Add a new Payee

Payee Name

Your Payee

Nick name

Payee

Account number

12345678

Address line 1

3490 Piedmont Rd NE

Address line 2

Zip Code

30305

City

Atlanta

State

GA-Georgia

Payee phone number

123 456 7890

Category

Household

Save New Payee

Cancel

Add a new Payee

Please select most accurate address.

☒ Suggested Address

3490 PIEDMONT RD NE,
ATLANTA, GA, 30305

☐ Entered Address

3490 Piedmont Rd NE,
Atlanta, GA, 30305

Use This Address

Cancel

To schedule a payment, click **Bill Pay**, find who you want to pay in the list and click **Pay A Bill**.

AMERIS BANK

AccountsMove MoneyBill PayMy CardsCommunicationsMore ...

Sign Out

Bill Pay

Pay BillsActivitySettings

Launch Legacy Bill Pay

Upcoming Payments (Next 15 days)

You do not have any upcoming payments in the next 15 days

Payees

Add a new payee

Payee

Last Paid on: Not paid yet

3490 PIEDMONT RD NE
ATLANTA, GA, 30305

Add to favorites

Make Payee Inactive

Active Payments

There are no payments setup for this payee.

Pay A Bill

Edit Details

Delete

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A screen will appear.
Fill out the required information.
You can schedule a one-time
or recurring payment.

Note: Some payments can be processed quickly electronically if your payee accepts electronic payments from the system. If the payee does not accept electronic payments, we will mail them a check. Either way, the payment delivery date will be displayed. When you're finished entering your information, click review and pay.

On the confirmation screen, review your payment details including important information about the delivery date. If you need to make changes, click **Edit**. If everything looks correct, click **Make Payment**.

Pay Bills

Payee ****5678

Pay From
Checking 1234 ****7873 (Available \$5,000.00)

Amount
\$ 25.00

☐ One-Time
☒ Recurring

Start Date
10/28/2022

We will deliver this payment By 11/03/2022 . Payment date may be adjusted for recurring instructions

Frequency
Monthly

☒ Indefinitely
☐ Continue until
☐ Number of instances

Memo(Optional)
Dog Walking

Review and PayCancel

Pay Bills

Almost done.
Please review Bill Payments instructions below.

Payee

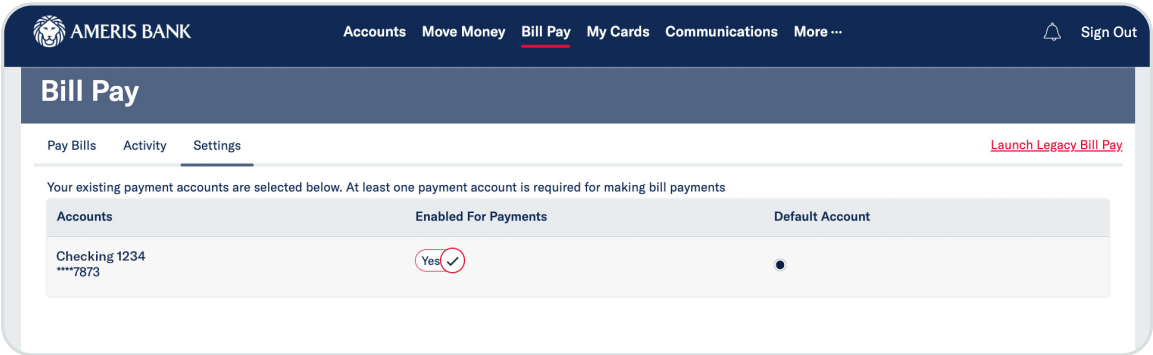
Account number: ****5678
From: Checking 1234 ****7873
(Available \$5,000.00)
Type: Recurring
Frequency: Monthly
Payment amount: \$25.00
Start date: 10/28/2022
Delivers by: 11/03/2022
Continue Until: Indefinitely
Memo: Dog Walking

When will my Payment arrive?

Funds will be debited from your account and delivered to your payee within 5-7 business days.
Payments will be processed on business days(excluding federal holidays).
If the automatic payment date falls on a non-business day, the payment will be scheduled on the next business day.

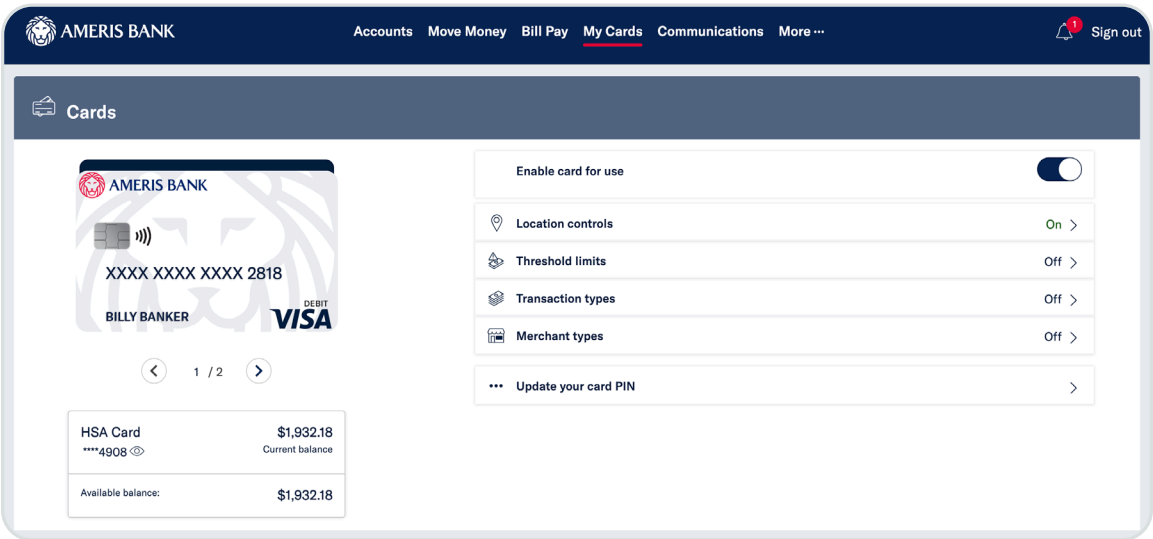
Make PaymentEditCancel

On the settings tab, you can choose which accounts you want to use for Bill Pay and which account is your default bill pay account.

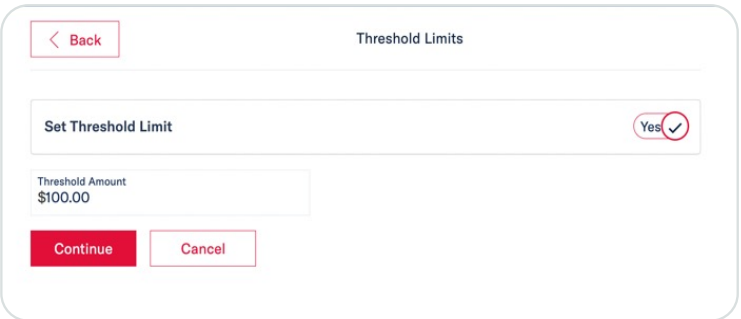


MY CARDS

The My Cards tab allows you to control your Ameris Bank Visa® Debit Card. You can turn your card on and off, order a replacement for a lost or damaged card, change your PIN and even set travel regions.



Threshold Limits set the maximum amount for card transactions



Limit By Transaction Types allows you to only allow your card to be used for certain types of purchases.

Limit by Transaction types

Yes

Allow Transactions of Type

In-Store	Yes
eCommerce	Yes
Mail/ Phone order	Yes
Auto Pay	Yes
ATM	Yes
Others	Yes

Continue

Cancel

Merchant Types limits which types of stores your card can be used for purchases.

< Back

Merchant Types

Limit by Merchant Types

Yes

Allow Merchants of Type

Department Stores	Yes
Entertainment	Yes
Gas Stations	Yes
Groceries	Yes
Household	Yes
Personal Care	Yes
Restaurants	Yes
Travel	Yes

Continue

Cancel

Click **Set Your Card PIN** to change the PIN you use at ATMs and for debit purchases.

< Back

Setup your Card PIN

New PIN

Confirm New PIN

Proceed to update PIN

Cancel



COMMUNICATIONS

The **Communications** menu lets you manage your alerts, view messages from Ameris Bank and push notification to your mobile device through the Ameris Bank Mobile Banking app.

The screenshot shows the Ameris Bank online banking interface. The top navigation bar includes links for Accounts, Move Money, Bill Pay, My Cards, Communications, and Sign Out. The Communications menu is highlighted with a red arrow. Below the navigation bar, the user is greeted with 'Welcome, Billy!' and a 'Last login on: 10/20/2022 02:46:09 PM EDT' message. A 'Manage alerts' dropdown menu is open, showing options for 'Secure Messages' and 'Push Notifications'. A red arrow points to the 'Communications' link in the top navigation bar. The main content area displays account balances for 'Checking 1234' and 'Savings 5678', along with a 'Recent Transactions' section. On the right side, there are sections for 'Announcements', 'Scheduled Transactions', 'Available Services', and 'Enrolled Services'.

Accounts Move Money Bill Pay My Cards **Communications** Sign Out

Welcome, Billy!
Last login on: 10/20/2022 02:46:09 PM EDT

Manage alerts
Secure Messages
Push Notifications

Open a new account

Display Options Tile View

Account	Current Balance	Available Balance	Transfers
Checking 1234 ****7873	\$5,000.00	\$5,000.00	Transfers Bill pay
Checking and Money Market Total	\$5,000.00	\$5,000.00	
Savings 5678 ****567	\$1,505.68	\$1,505.68	Transfers Documents
Savings Total	\$1,505.68	\$1,505.68	

Recent Transactions

Account: Checking 1234 ****7873

No recent transactions

Announcements

- Loans at 0% interest!
Here you go! Loans upto \$10,000 at 0% interest rate.
- b840 Announcement
b840 SB testing

[Show More](#)

Scheduled Transactions

You have no upcoming transactions in the next 10 days

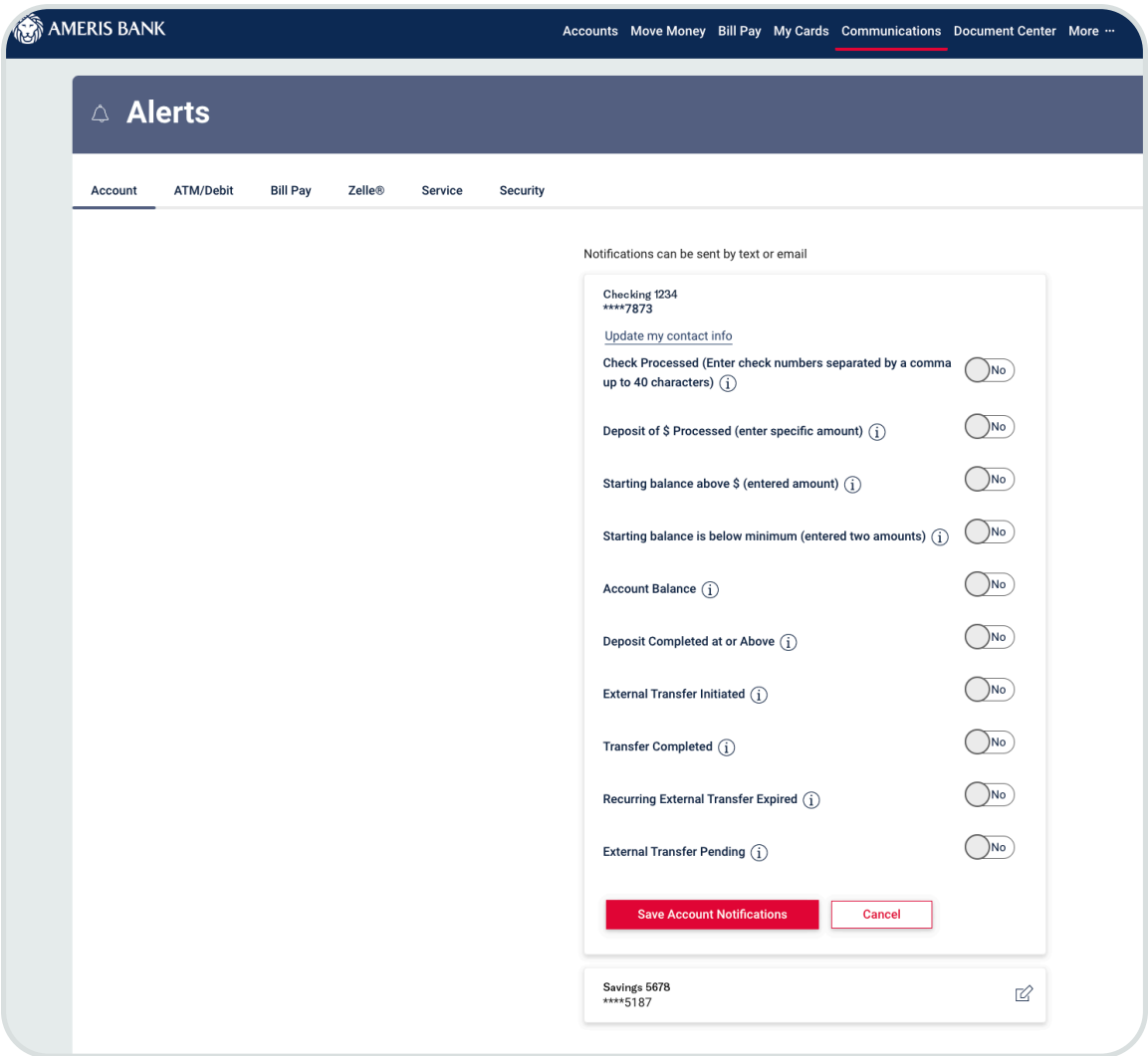
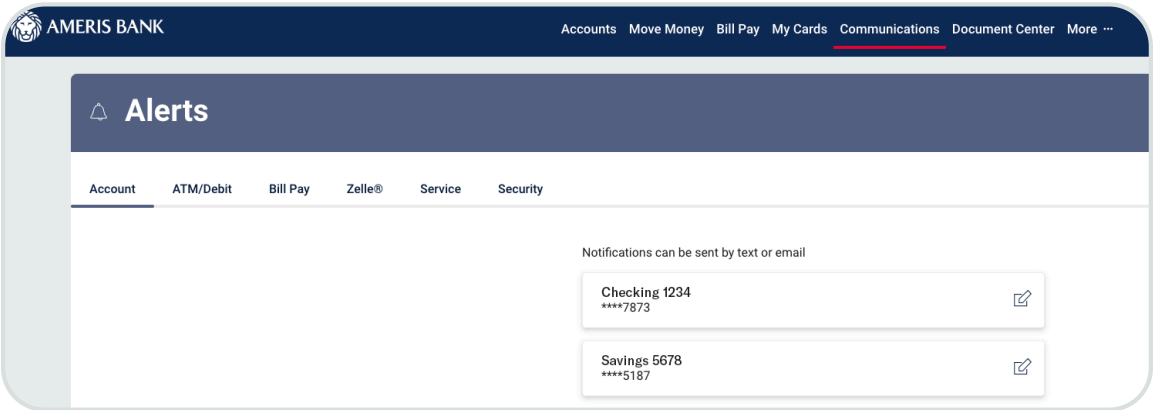
Available Services

eStatement

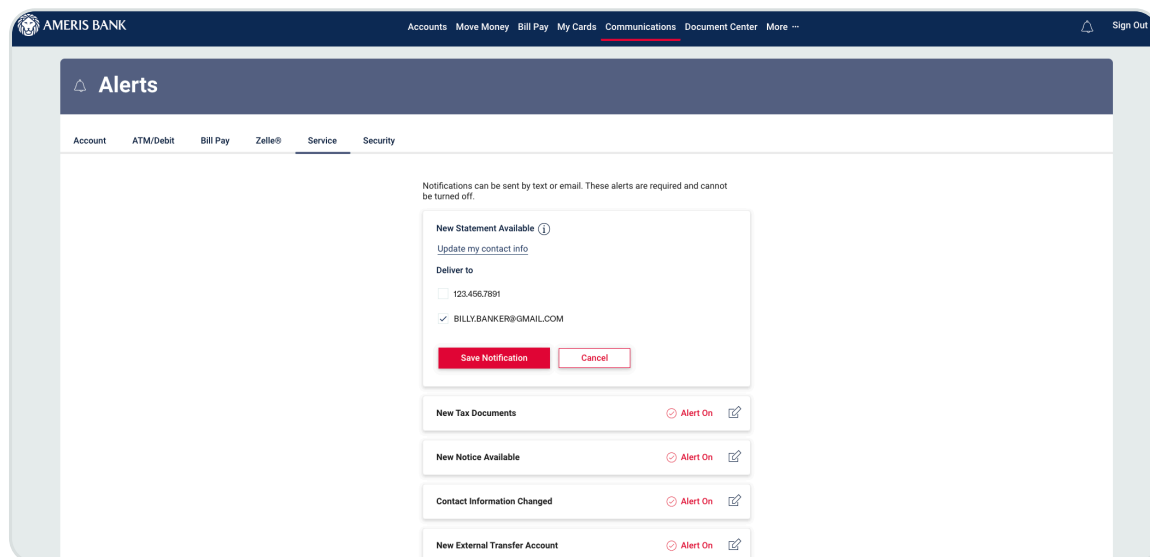
Enrolled Services

- Bill Pay
- Zelle®

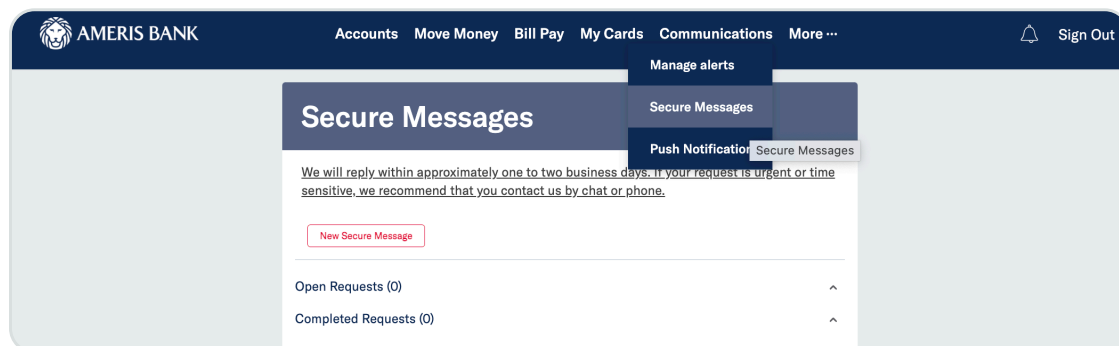
The tabs at the top allow you to choose your alerts category. On the Accounts tab you can select and change settings for an individual account.



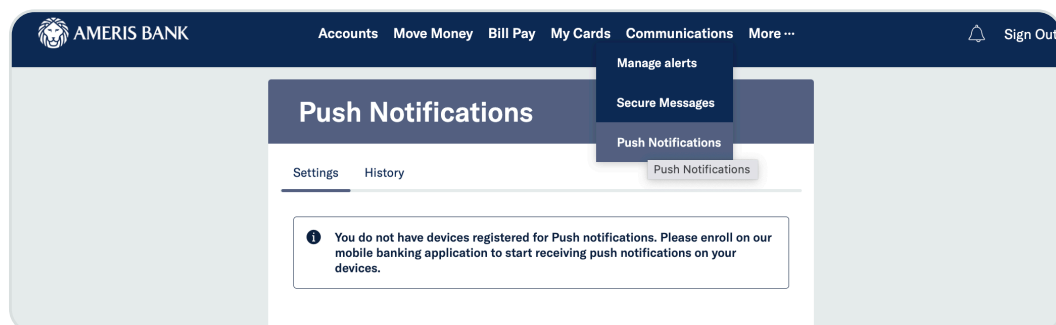
You can also choose how you would like to receive alerts, either by text message* or email.



We want to protect your sensitive information. That's why you should contact the bank for non-urgent matters through the secure message feature in the Communications menu. Here you can send new messages and read replies from the bank. We'll send you a notification when you have a new message to read.



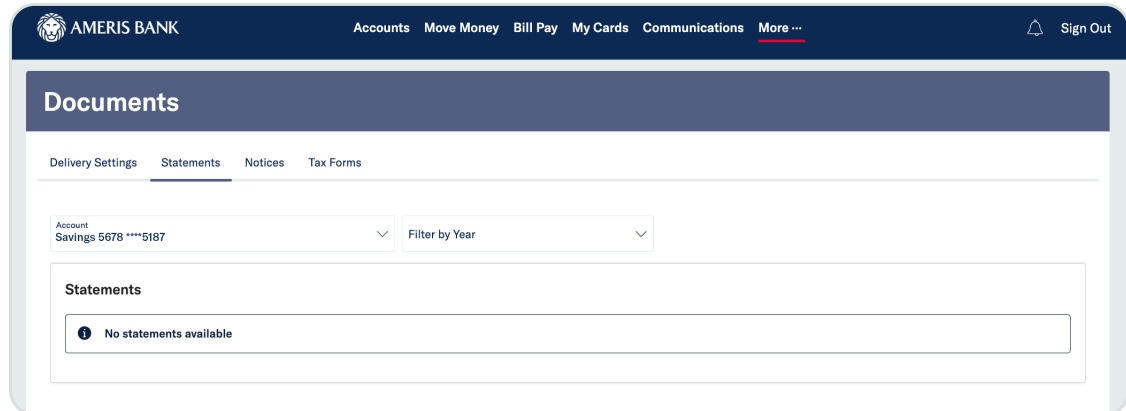
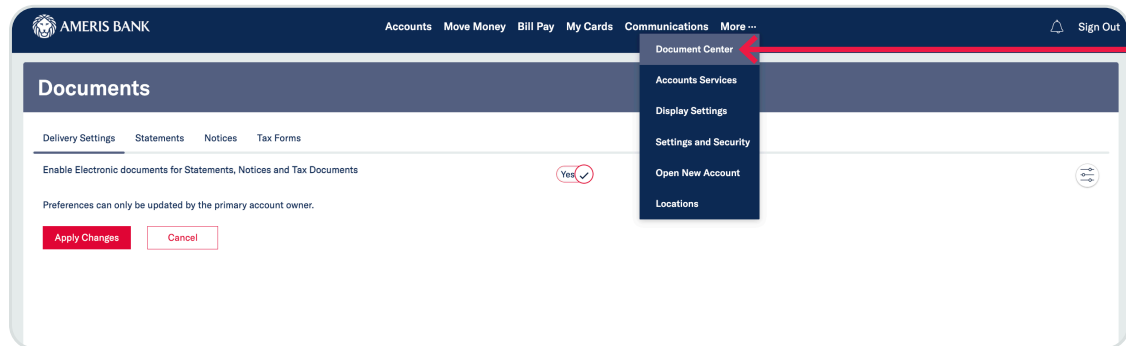
You can also control and view previous push notifications sent to your mobile device through the Ameris bank Mobile Banking app.



*Mobile carrier data and messaging rates may apply.

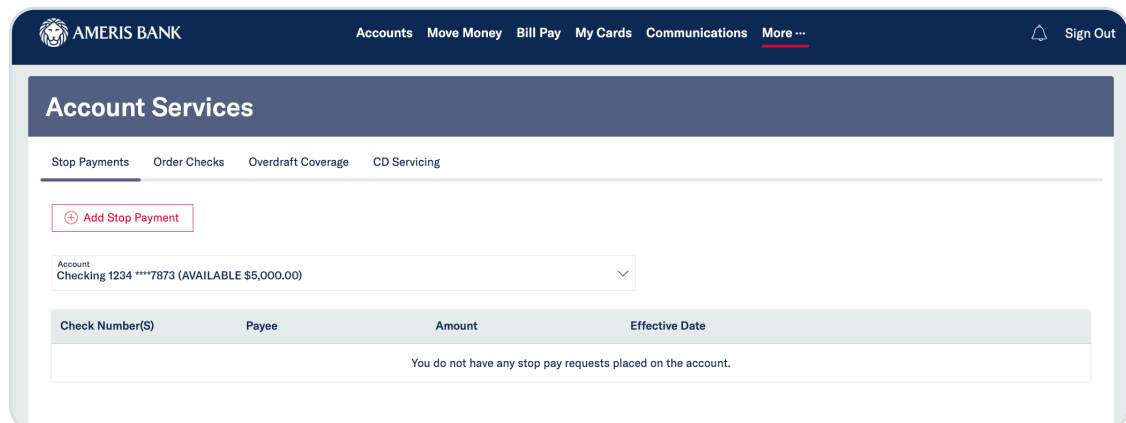
DOCUMENT CENTER

You can view all your account documents including statements, tax forms and notices by clicking **More**, then **Document Center**. You can also enroll in electronic documents on the Delivery Settings tab. This makes it easier to find your records without cluttering up your desk.



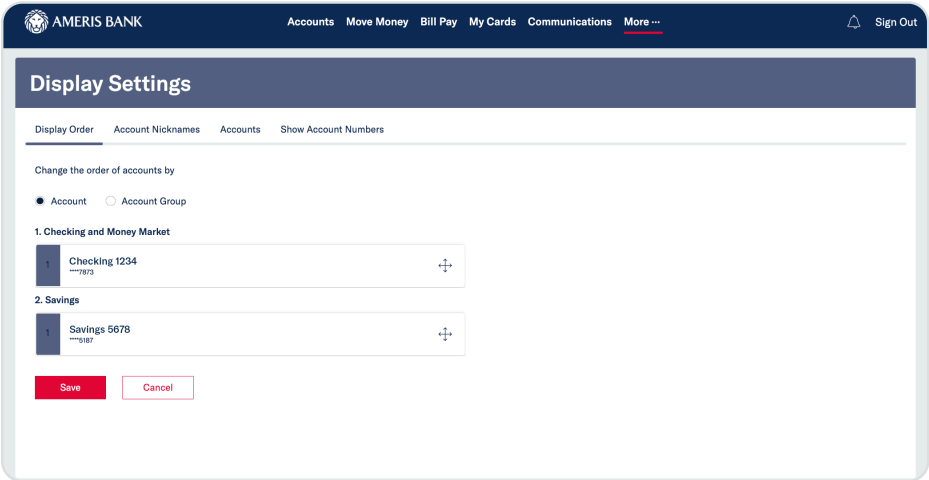
ACCOUNT SERVICES

The **Account Services** area, under **More**, allows you to place stop payments, order checks, adjust your overdraft preferences and renew CD accounts all from the comfort of your home.



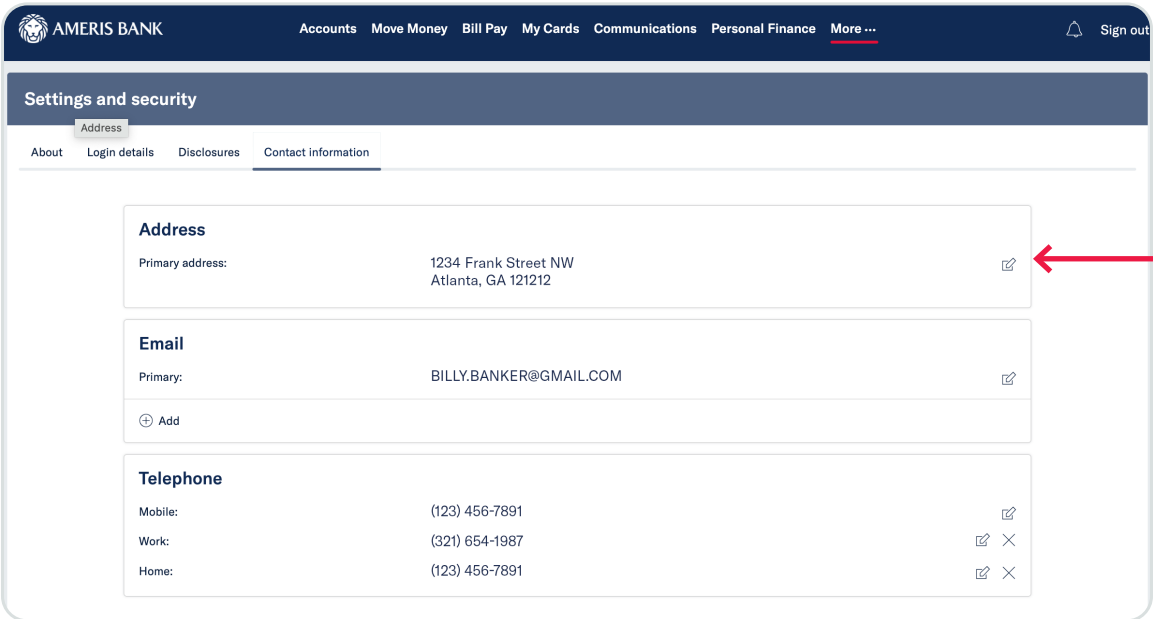
DISPLAY SETTINGS

The display settings page lets you create a customized experience. You can move the accounts you use the most to the top of your accounts page, name your accounts, hide accounts, and decide whether you want the privacy of hidden account numbers or the convenience of having them always displayed.



SECURITY AND SETTINGS

Security and Settings under **More** gives you the ability to change your password, username and update your contact information. Fields that can be edited have a pencil icon. Click this icon to make changes.



Settings and Security

About

Login Details

Disclosures

Contact Information

Disclosures

Login

User ID:

BILLY.BANKER

Password:

Other options included in **More** allow you to open a new account online or locate a branch.

DEPOSIT A CHECK (Mobile App Only)

With the Ameris Bank Mobile App, you can deposit checks using your phone’s camera. Simply tap the **Check Deposit** camera icon at the bottom of the screen, then tap **Front of Check** to take a picture, tap **Back of Check** to take a picture. Then select the account, enter the amount and click **Continue**. Review your deposit details and click **Confirm Deposit** to submit your mobile deposit.

11:10

56%

Check deposit

New deposit

Deposit history

Deposit details

Deposit to

Amount

Email address
billy.banker@gmail.com

Capture check images

Front of check

Back of check

Continue

Cancel



*Supported carriers include: AT&T, T-Mobile, U.S. Cellular, Sprint, Verizon Wireless, MetroPCS, and Cricket. Message and data rates may apply. Apple, the Apple logo, iPhone, iPad and App Store are trademarks of Apple Inc., registered in the U.S. and other countries. Android, the Android Logo and the Google Play Store logo are trademarks of Google Inc, registered in the U.S. and other countries.