



BRENHAM NATIONAL BANK

Our people. Our service. Our best.



Total Access Internet Banking Guidebook

To log on to Total Access Internet Banking go to
the Brenham National Bank Website:

www.bnbank.bank



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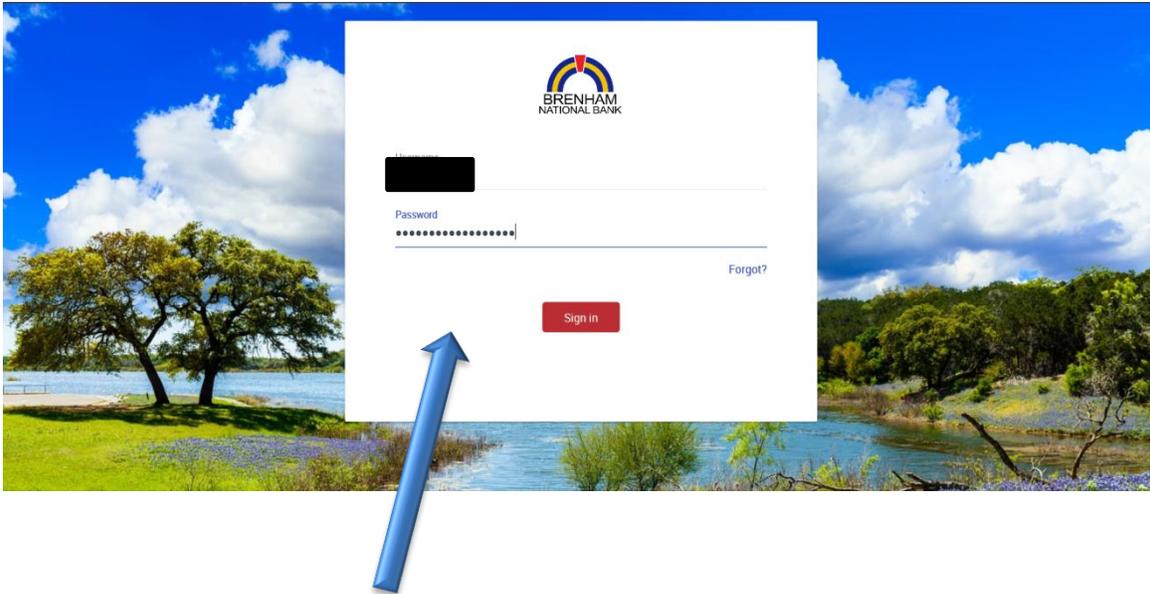
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Logging into Internet Banking



This is the Total Access Login section of the Website

Go to www.bnbank.bank.
Enter your Total Access ID and Password in the appropriate blanks.

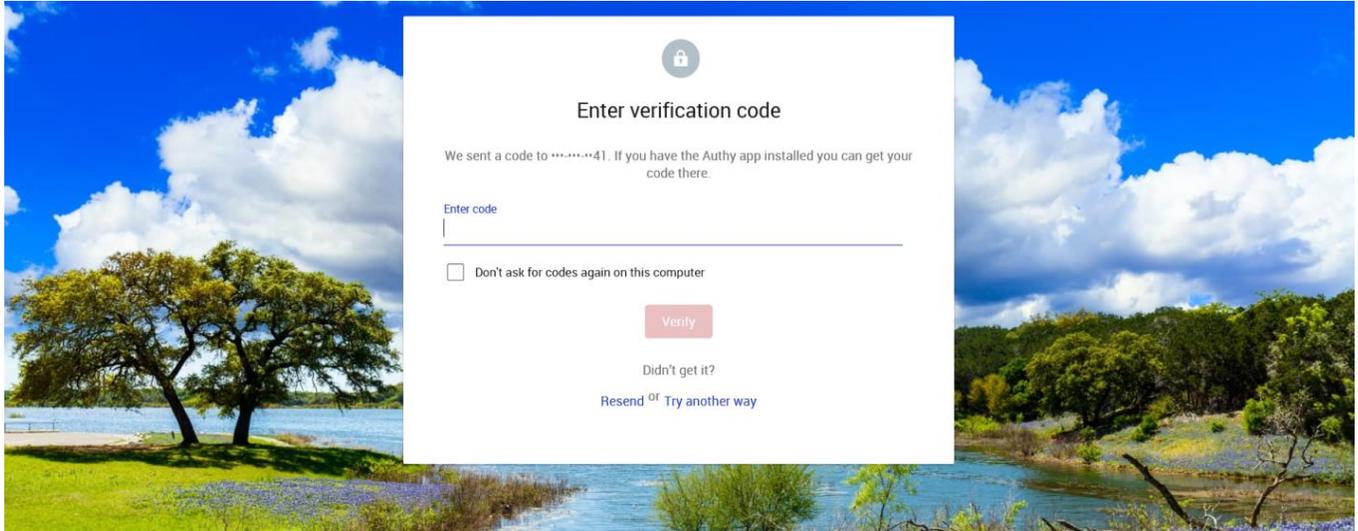
Your Total Access ID and temporary Password are provided to you when you enroll.

If this is your first time logging into Total Access Banking, the system will prompt you to change your Password.

Account Locked:

If you try to log in 3 times with an incorrect ID or Password, the system will automatically lock you out. Once you are locked out, you will not be able to log in.

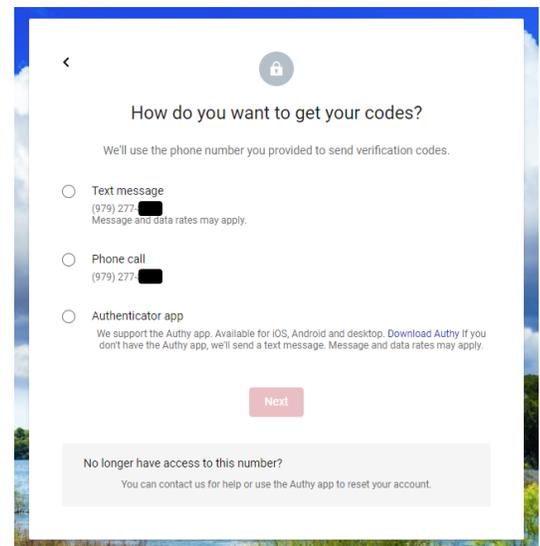
Logging into Internet Banking (continued)



The security of your personal and financial information has always been our top priority. A second level of security has been added to the Total Access login.

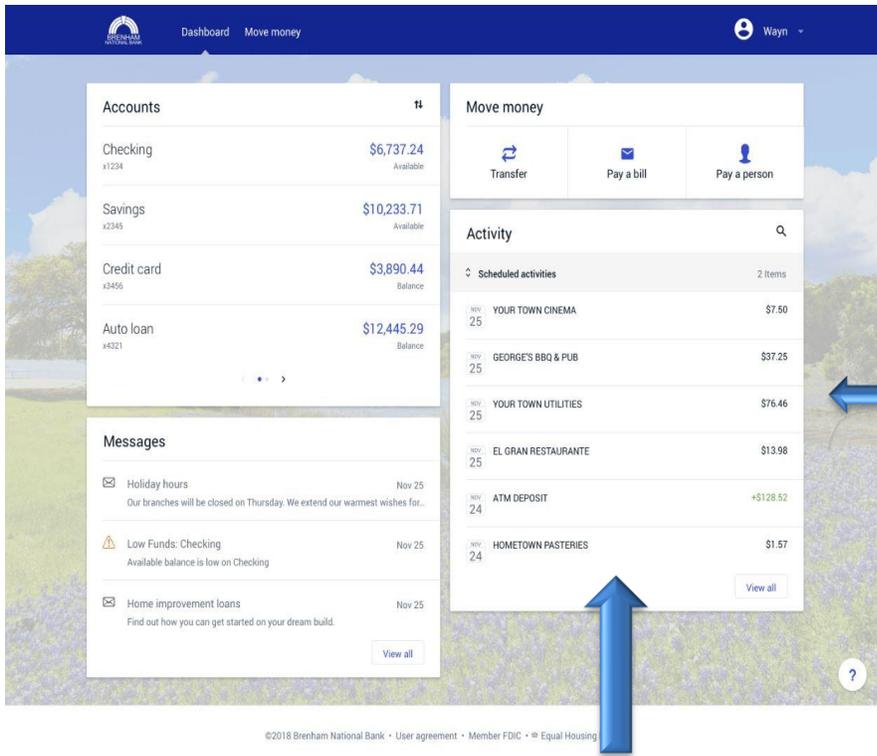
Upon your first time logging into the system, you will have three options to receive an authentication code. These include a text message, phone call, or authenticator app (we support the Authy app). Once you enter in the code your accounts will then appear.

Note: There will be a check box shown below the blank for the code that you can decide to mark if you do not want to enter a verification code every login. Be sure to click this box.



Don't ask for codes again on this computer

Internet Banking Dashboard



The activity screen also displays the date that transactions were posted to your account, check numbers, and a description of where the transaction was processed at. The amounts of the transactions are shown after the description of the transaction.

If you want to view a copy of any transaction document, just click on the transaction you want to view and it will appear with a description of the transaction.

****This is the Dashboard of Internet Banking which shows you different account widgets that are available to you. Showing you the summary balance of your account and will show you login information as well. ****

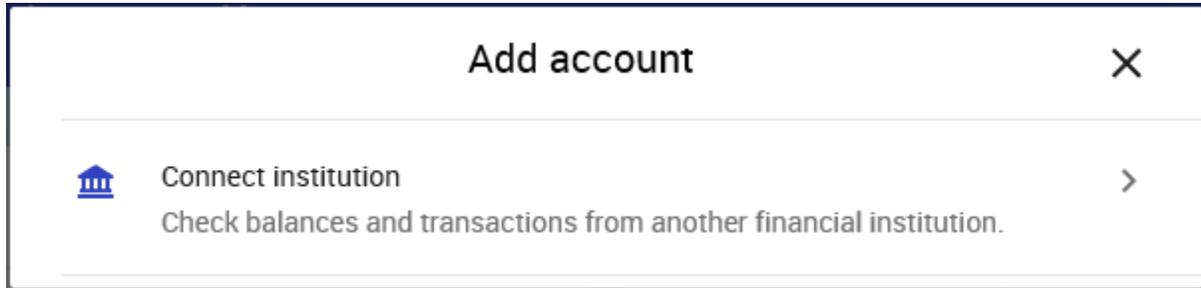
Accounts

The screenshot displays the BNBANK internet banking dashboard. At the top, there is a navigation bar with the BNBANK logo, "Dashboard", "Accounts", and "Move money" links, along with a search bar and a notification icon. The main content area is divided into several sections:

- Accounts:** A list of four accounts:
 - Joint Checking (x4210) with a balance of \$44,328.74, updated 15 mins ago.
 - Joint Savings (x4220) with a balance of \$6,609.97, updated 15 mins ago.
 - Savings (x0720) with a balance of \$2,807.64, updated 15 mins ago.
 - Savings (x0020) with a balance of \$1,365.76, updated 15 mins ago.
- Move money:** Three quick-action buttons: "Make a transfer", "Pay a bill", and "Pay a person".
- Messages:** A list of alerts:
 - Payment Alert: A payment of \$6000.00 was posted to CREDIT CARD on May 14.
 - Deposit Alert: A deposit of \$1957.49 has been made to Joint Check... on May 9.
 - Attached: happy-friday-lettering-vector-13541156.jpg on Mar 1.
- Activity:** A list of recent transactions:
 - MAY 16: TIMETRACK MEMO POSTED TRANSACTION PENDING - Joint Checking, \$5.72
 - MAY 16: PRE SUPER NAILS & TAN LOC: BRENHAM TX PENDING - Joint Checking, \$5.00
 - MAY 16: MEMO CREDIT PENDING - Joint Checking, +\$192.30
 - MAY 16: BRENHAM CROSSFIT LOC: 281-844-4682 TX PENDING - Joint Checking, \$6.34
 - MAY 15: PRE SONIC DRIVE IN #5719 LOC: BRENHAM PENDING - Joint Checking, \$1.94
- Payments:** Three buttons: "Pay a bill", "Pay a person", and "Manage payments". A note below states "No recent payments".
- Transfers:** A "Make a transfer" button and a section for "Scheduled transfers" which is currently empty, with the text "No transfers scheduled" and a note to "Schedule a future or repeating transfer so you don't have to worry about them later."

At the bottom of the dashboard, there is an "Organize dashboard" button.

Accounts (continued)



If you click the “+” sign next to “Accounts” it will ask you to connect Institution. With this feature, you are able to connect another bank (such as Chase, Wells Fargo, etc.). You are able to view account balances and transactions only of those other banks!

The three dot icon next to accounts will allow you to organize accounts as you would like.

Activity

Activity		Q	...
MAY 16	TIMETRACK MEMO POSTED TRANSACTION PENDING -Joint Checking	45.72	
MAY 16	PRE SUPER NAILS & TAN LOC: BRENHAM TX PENDING -Joint Checking	5.00	
MAY 16	MEMO CREDIT PENDING -Joint Checking	+\$192.30	
MAY 16	BRENHAM CROSSFIT LOC: 281-844-4682 TX PENDING -Joint Checking	6.34	
MAY 15	PRE SONIC DRIVE IN #5719 LOC: BRENHAM PENDING -Joint Checking	\$1.94	

[View all](#)

If you click the magnifying glass next to “Activity” you are able to search through transactions for quick reference.

Again, the three dot icon next to accounts will allow you to organize activity as you would like.

Transfers

< Transfer

From Joint Checking \$44,328.74 >

↕

To Joint Savings \$6,609.97 >

Amount \$

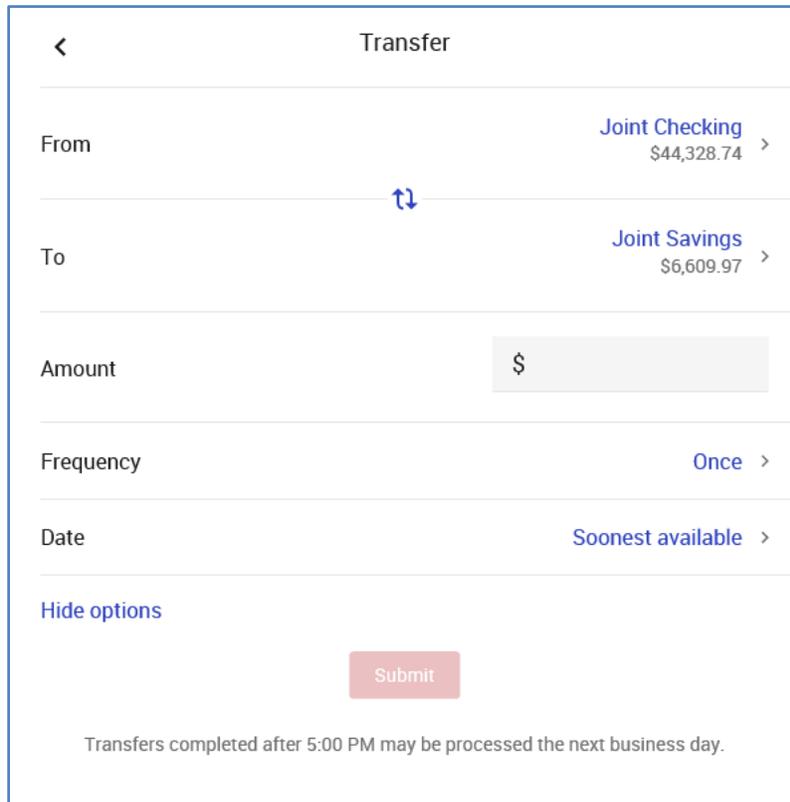
More options

Submit

Transfers completed after 5:00 PM may be processed the next business day.

When you hit "More Options," Frequency and Date populate.

Transfers - continued



< Transfer

From Joint Checking >
\$44,328.74

↕

To Joint Savings >
\$6,609.97

Amount \$

Frequency Once >

Date Soonest available >

Hide options

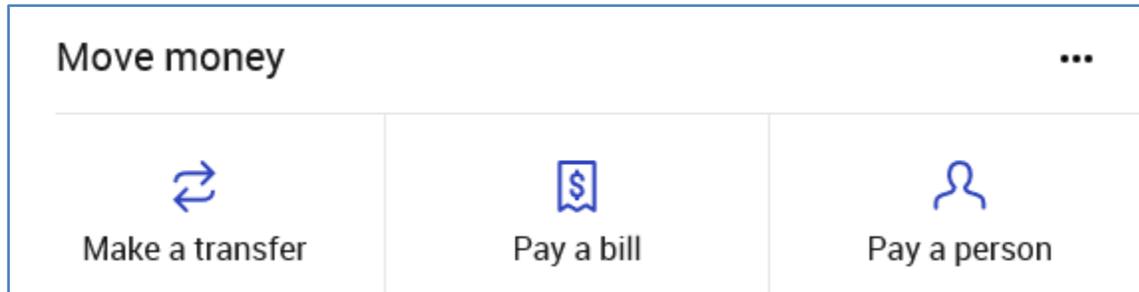
Submit

Transfers completed after 5:00 PM may be processed the next business day.



When you hit
“More Options,”
Frequency and
Date populate.

Move Money



The “Move Money” section is ways to move money faster. It has the “Make a transfer” part to move money from one account to another, “pay a bill” (such as phone and electricity) and “pay a person.”

Screenshot of “Make a transfer”

< Transfer

From Joint Checking \$44,328.74 >

To Joint Savings \$6,609.97 >

Amount \$

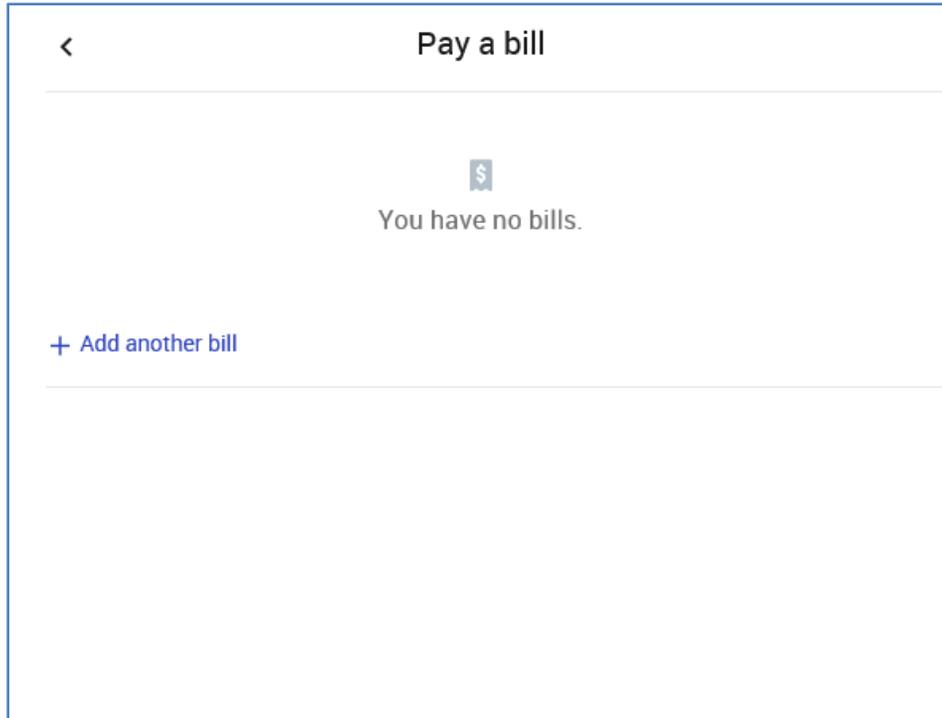
More options

Submit

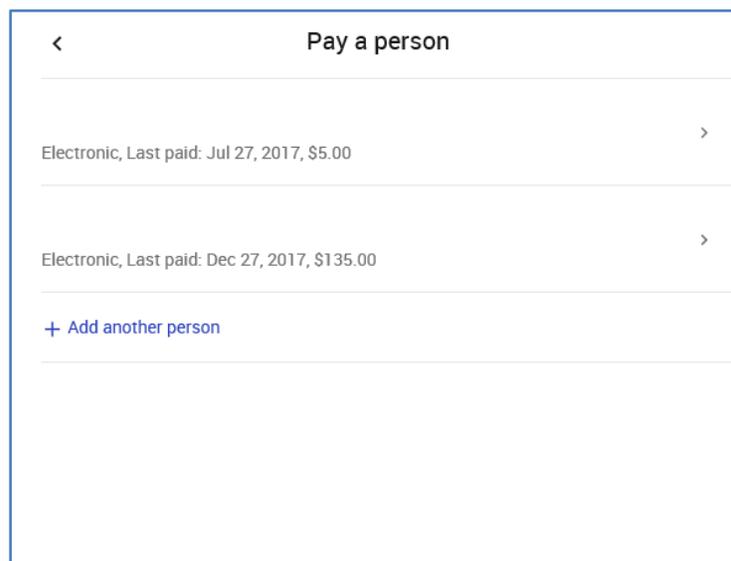
Transfers completed after 5:00 PM may be processed the next business day.

Move Money (cont'd)

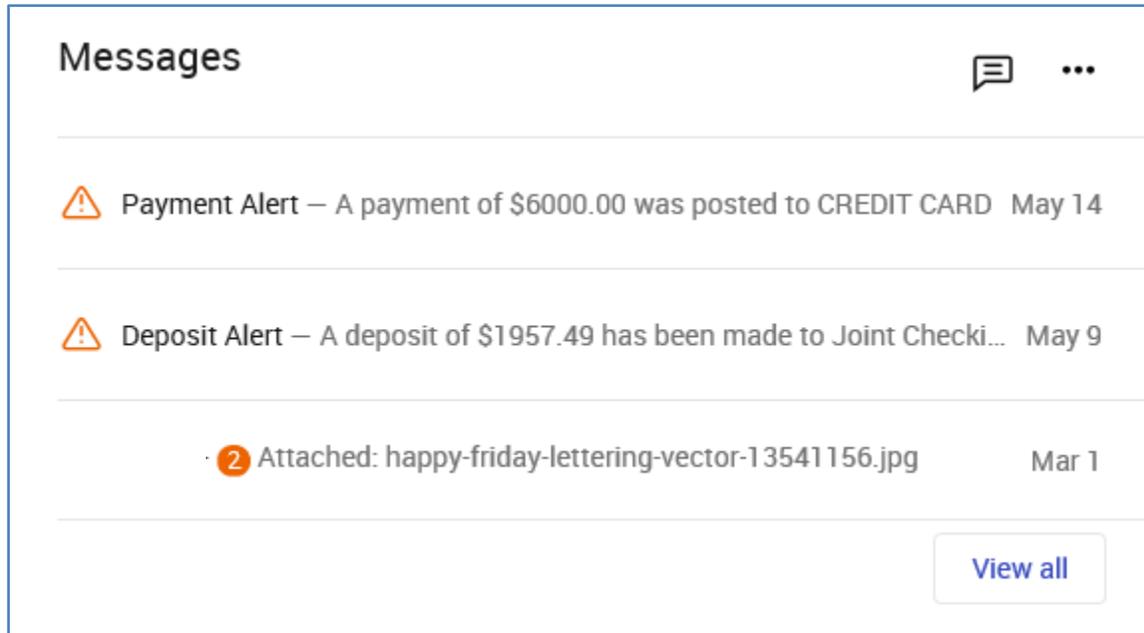
Screenshot of "Pay a bill"



Screenshot of "Pay a person"

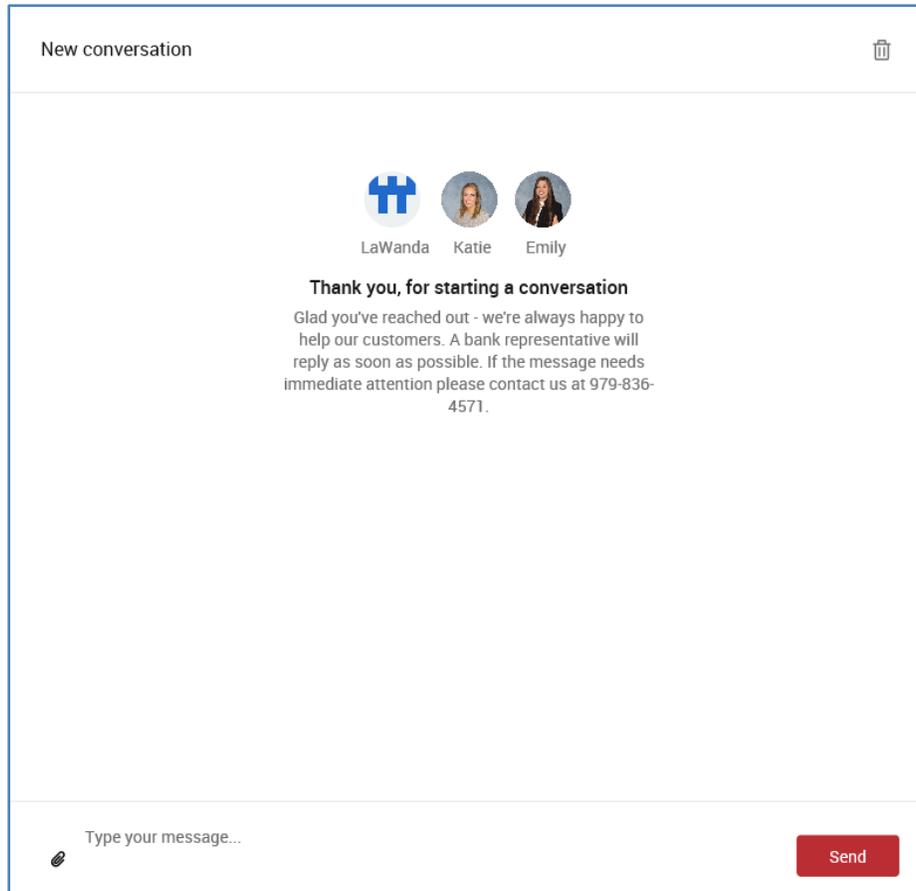


Messages



If you click the “chat” box to the right of “Messages” it will take you to below screen to begin a message between customer and bank representative.

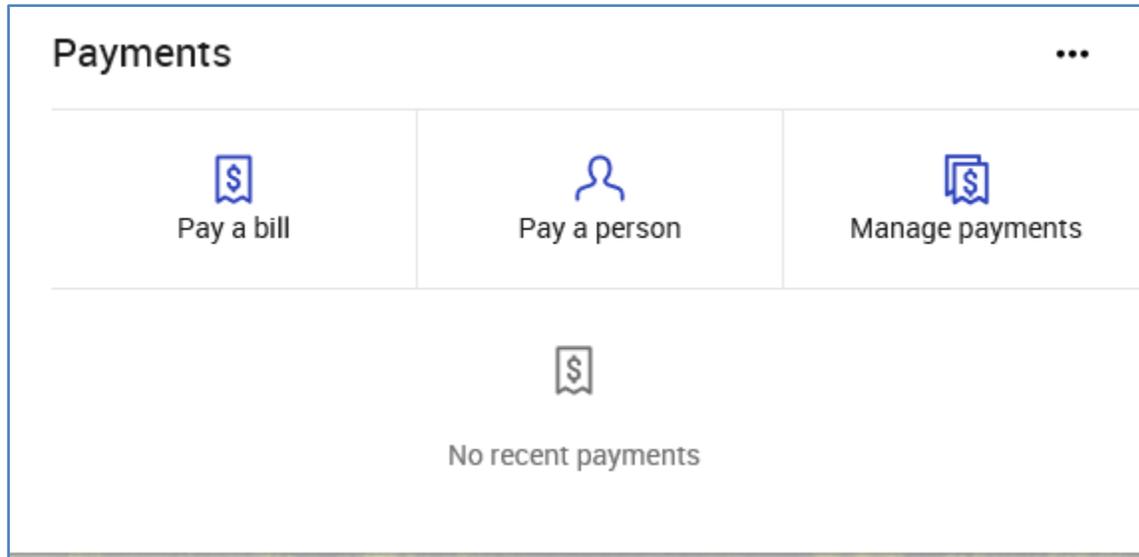
Messages (cont'd)



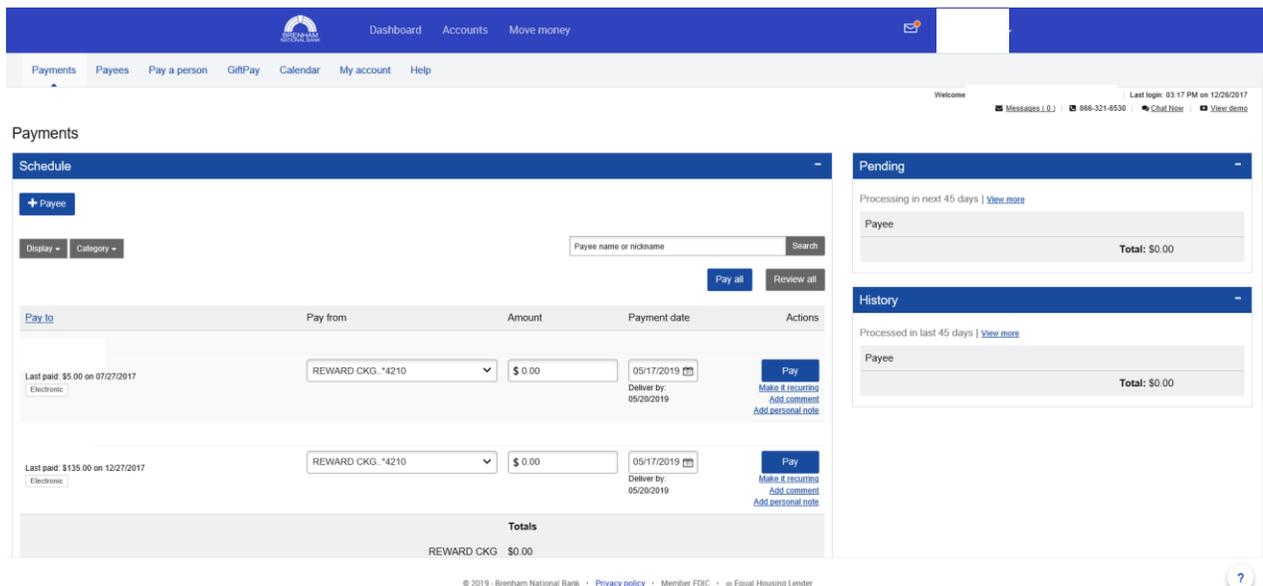
Sample of conversations

Type message and then hit send.

Payments



If you click “Manage Payments” it will take you to our BNB Bill Pay Plus site. (See below.)



Glossary of Terms

- Bill Pay
 - Now referred to as “Payments”
 - For traditional view, navigate to “Manage Payments”
- Statements
 - Navigate to the account, and then select documents
 - Under “Documents”, you will now find electronic statements
- Transfers
 - Can either navigate to “Move Money” or make a transfer from the dashboard
 - “Bank 2 Bank” transfers are now referred to as “External Transfers”
- Secure Messages
 - Secure Messages are now referred to as “Conversations”
 - Changing your phone number or address in settings will now automatically create a “Conversation”
- Customization of Dashboard
 - You can connect an external institution to view account balances
 - You can change the size, and order of your cards by selecting the three dots in the cards upper right-hand corner
 - You can add more cards by selecting “Organize Dashboard” at the bottom of the dashboard
- Settings
 - You can add a photo of yourself, change addresses, emails, and phone numbers
 - You can also connect your account with another institution under the “accounts” sidebar
 - Under “Security”, you can change your username and password, along with managing your “Two-step verification” and approved devices.