



**AMERIS
BANK**

**ELECTRONIC BANKING
USERS' GUIDE**

Personal Account Access



Electronic Banking Users' Guide

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Personal Online Banking Enrollment

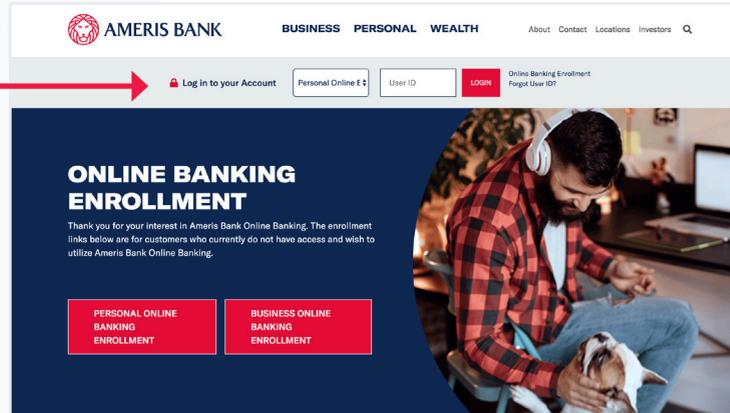
ENROLLMENT STEPS

Step 1

Visit amerisbank.com.

Step 2

Select **Personal Online Banking Enrollment**.

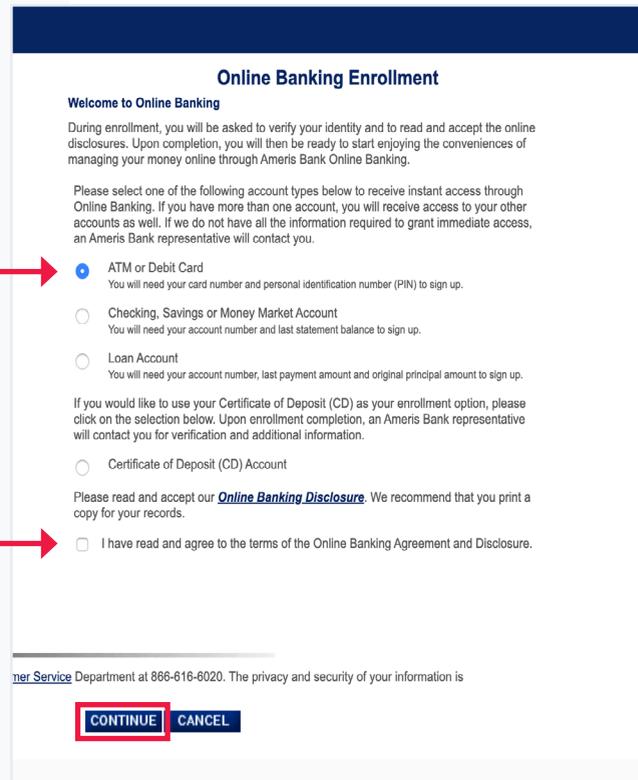


HELPFUL TIP

Next time you log in, follow steps 1–2 and then click the **Login** button to access your accounts.

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**.

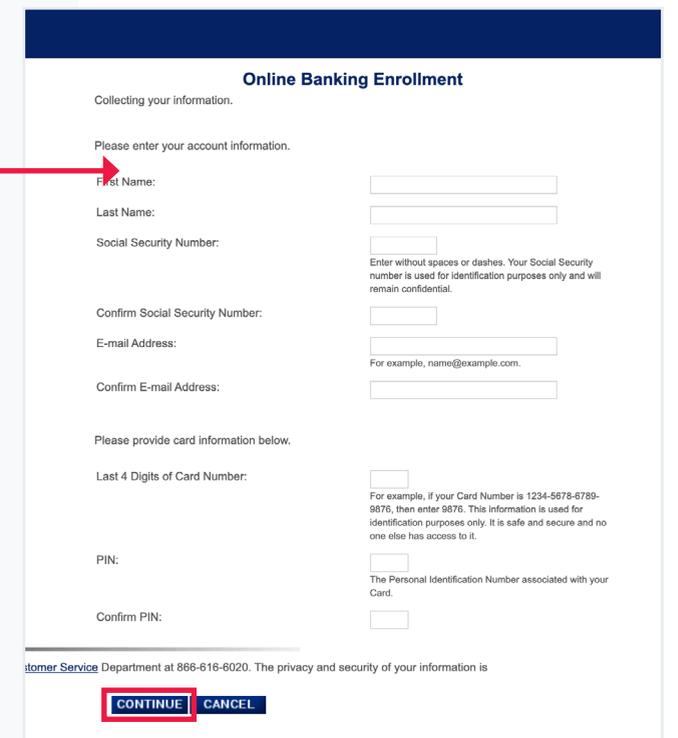
HELPFUL TIP

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.



Step 6

Choose a User ID and password.

You'll use this each time you login.

Remember your User ID and Password are case sensitive.

Online Banking Enrollment

Creating User Profile
Create a User ID and Password for access to the Internet Banking service.

User ID:
Choose a User ID that contains at least 8 characters and contains a minimum of 2 alpha and 2 numeric characters. User IDs cannot begin or end with a space. Some special characters are not allowed, for example \, < and >. The maximum length for User ID is 16 characters.

Confirm User ID:

Password:
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.

Confirm Password:

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

[mer Service](#) Department at 866-818-7016. The privacy and security of your information

Step 7

Choose whether or not you want to

also sign up for Bill Pay. Bill Pay allows

you to schedule all your payments in

one place.

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.

An extra layer of security is needed to complete this request.

Sign in to Online Banking

User ID: susiebanker11

[One-Time Security Code](#)

When you continue, we will call or send a text message and ask you to enter a one-time code.

Phone not available? You can [answer verification questions](#) derived from public or commercially available records to continue.

[Enter different User ID](#)

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)

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**.

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.

One-Time Security Code

Tell us where to reach you

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.

Phone:

- (XXX) XXX-0395
- (XXX) XXX-2049
- (XXX) XXX-6216

Text Message:

- Send a text message to a mobile phone on record.

Note: Standard text message rates apply. Please contact your wireless carrier for details.

Continue Cancel

[My phone number is not listed](#)

METHOD 2

Step 1

A pop-up box will appear, asking for the first name, last name and date of birth within your banking profile.

Step 2

Click **Continue**.

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.

Security Questions

This information is used to create a quiz from public and commercially available data.

First name:

Last name:

Birth date:
mm/dd/yyyy

Continue 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.

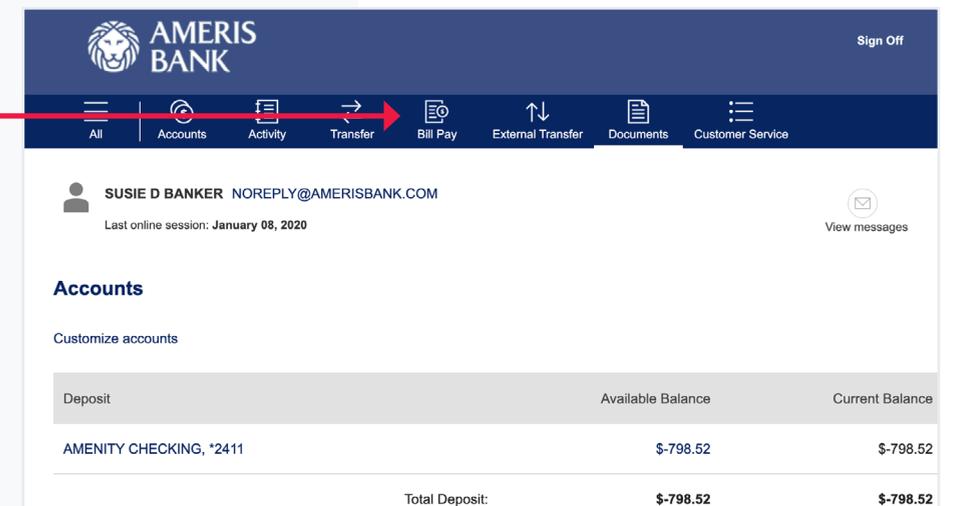
ENROLLMENT STEPS

Step 1

Log in to Ameris Bank Personal Online Banking.

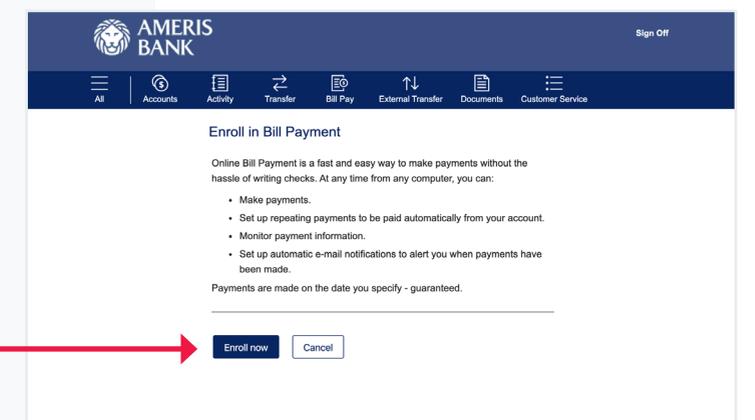
Step 2

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



Step 3

Click **Enroll now**.



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**.

Eligible Accounts	Use For Bill Payment	Default Account†
AMENITY CHECKING, *2411	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Enroll

† The default account is used to pay most of your bills online.

Step 5

Check the box to choose a starting check number.

Starting check number (optional):

AMENITY CHECKING, *2411

This is the starting check number for checks that we send on your behalf. It should not overlap with checks that you have already used or will use in the future.

Enroll

† The default account is used to pay most of your bills online.

HELPFUL TIP

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

Step 6

Choose whether to make a payment or go back to your accounts.

Confirmation

You have successfully enrolled in bill payment!

Ready to make a payment? Go to [Make Payments](#) and follow the instructions. We'll need to know where payments are sent and your account number with the payee, if any. You may want to have the bill handy.

What would you like to do?

- [Make Payments](#)
- [View accounts](#)

Step 7

Add a popular payee or enter a name and click **Add**.

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 Person or Business to Pay

Add a Popular Payee in Your Area

Credit Cards: American Express Credit Cards, Bank of America Credit Cards, Belk, Capital One Credit Card, Chase Credit Card, Discover Credit Card, Lowe's

Utilities: AT&T, Comcast Cable, DirecTV, Dish Network, Georgia Power Company, Verizon Wireless, Windstream Communications

Other Popular Payees: BB&T, State Farm Insurance, Wells Fargo Dealers Services, Wells Fargo Home Mortgage

Enter Any Person or Business:
Examples: Your cable company, your mobile phone provider, your credit cards, your sister, your gardener.

Add

Close

Step 8

Enter all requested information and click **Save Changes**.

HELPFUL TIP

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

Add a Person or Business to Pay

Good news! All we need is the account number and the AT&T zip code that appears on your bill.

Name:

Nickname:

Account number: ?
 Hide account number

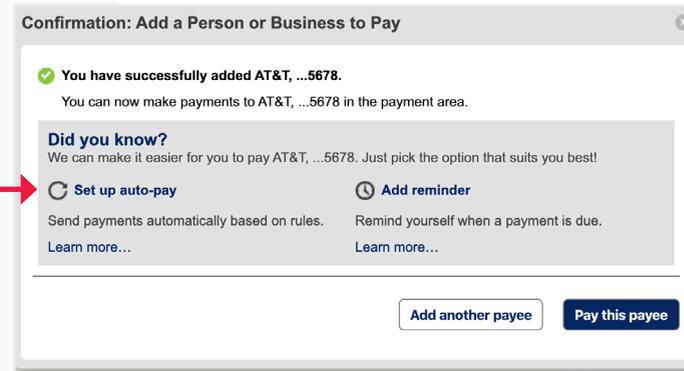
Zip: ?

Category:

Save Changes

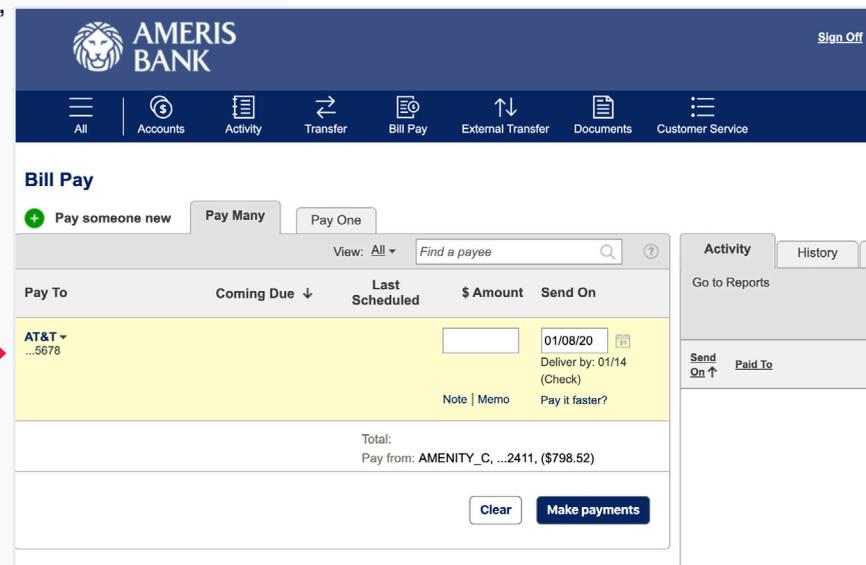
Step 9

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.



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

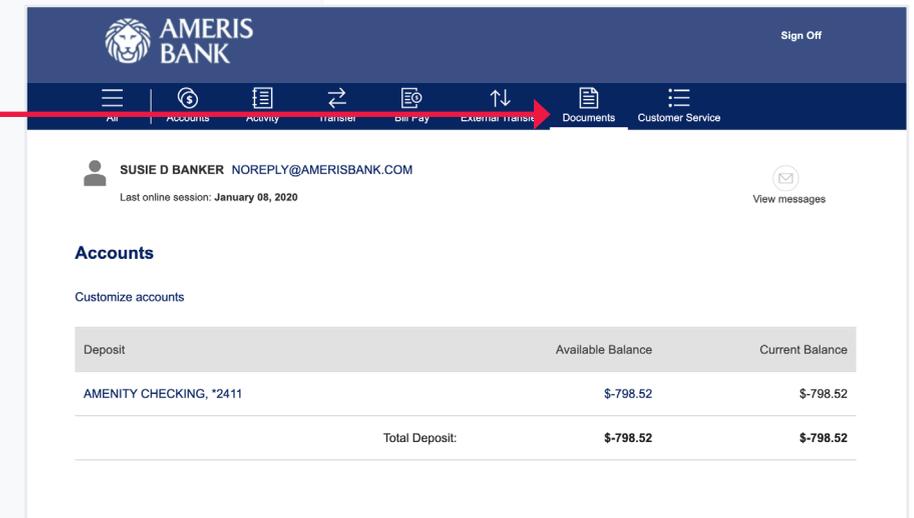
ENROLLMENT STEPS

Step 1

Log in to Ameris Bank Personal Online Banking.

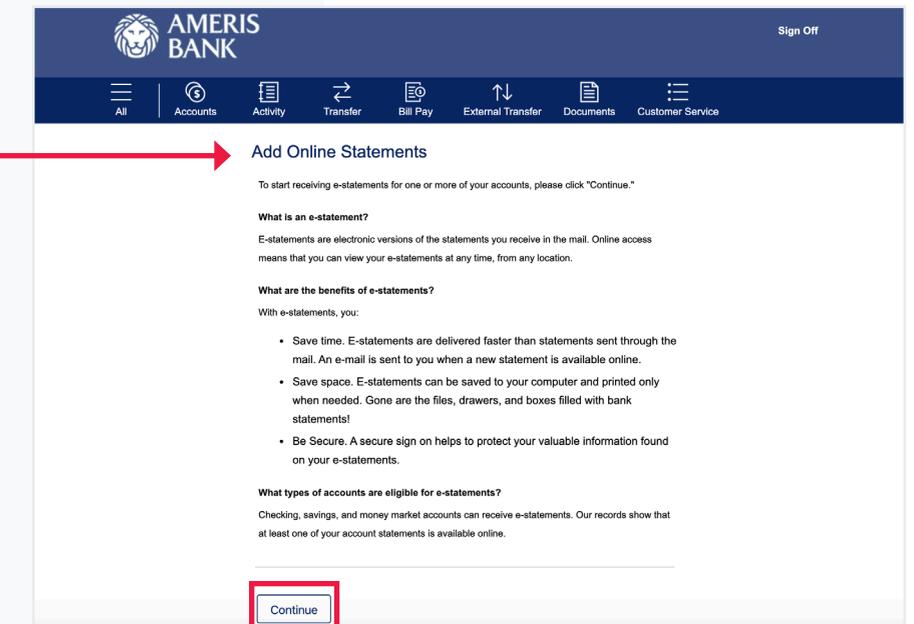
Step 2

Select **Documents** from the top navigation.



Step 3

Read the information and click **Continue**.



Personal Online Banking Alerts

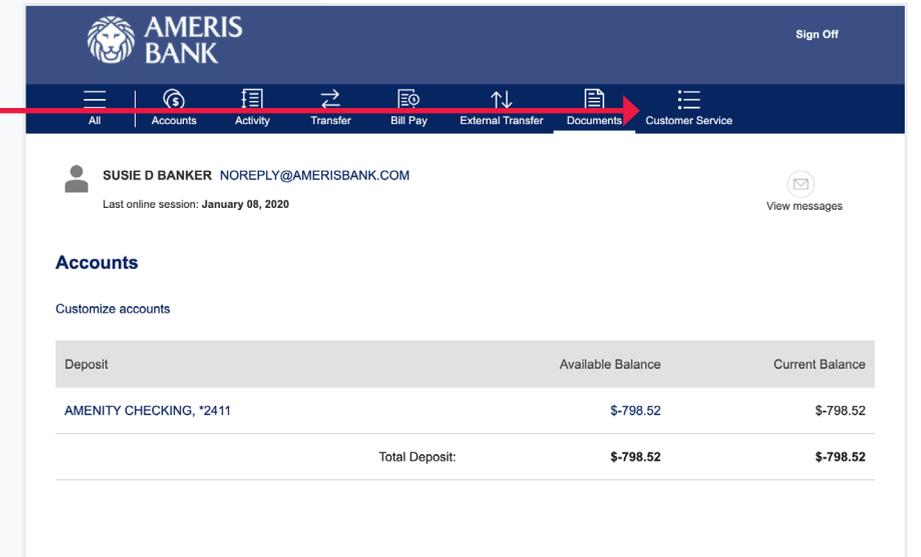
ESTABLISH ALERTS STEPS

Step 1

Log in to Ameris Bank Personal Online Banking.

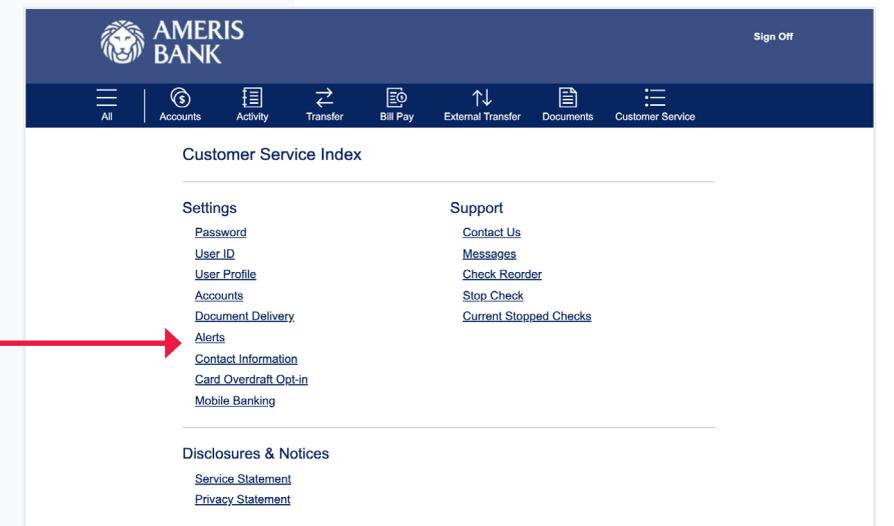
Step 2

Select **Customer Service** in the top navigation.



Step 3

Select **Alerts**.



Step 4

Indicate **Online** delivery method.

Step 5

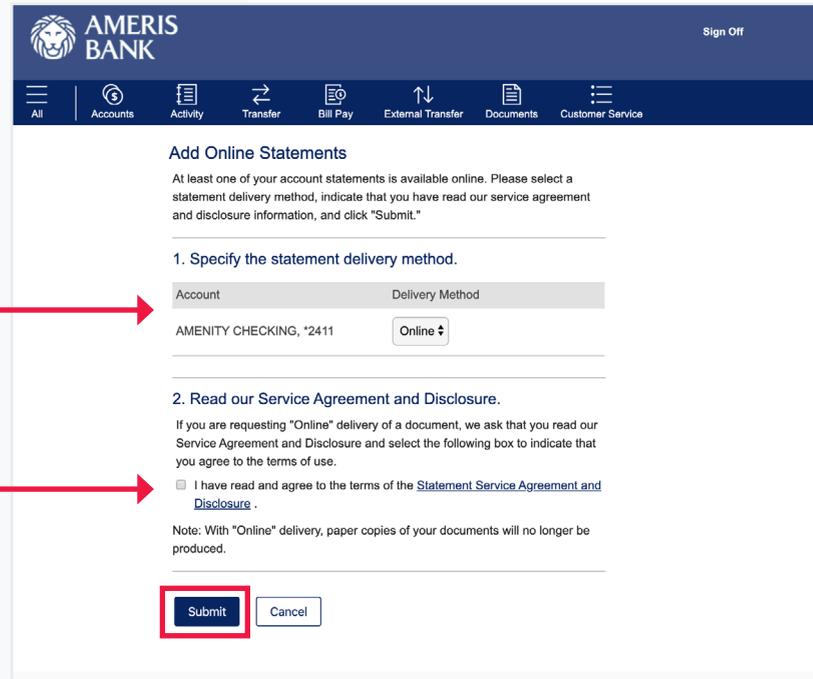
Agree to the statement service agreement and disclosure.

Step 6

Click **Submit**.

Step 7

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



Step 4

Verify, and if necessary update your contact information by clicking **Change**. This is the email address and phone number alerts will be sent to.

AMERIS BANK Sign Off

All Accounts Activity Transfer Bill Pay External Transfer Documents Customer Service

Manage Alerts

Contact information

Primary e-mail: NOREPLY@AMERISBANK.COM • Change

Text Message Phone: (803) 391-6216 • Opt • Change

When you choose to receive text message alerts, you are agreeing to the [Terms of Use](#). Standard text message and other rates may apply. See your carrier for details. Send STOP to 20736 to end.

Add contact information

Account Alerts Bill Payment Alerts Service 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 Go

Send Alert When	Send To	
Account Balance, Every	Alert is Off	Add
Check # ___ Processed	Alert is Off	Add
Deposit at or Above \$___ Processed	Alert is Off	Add

Step 5

Indicate which alerts you want to receive for each Ameris Bank account.



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 your 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

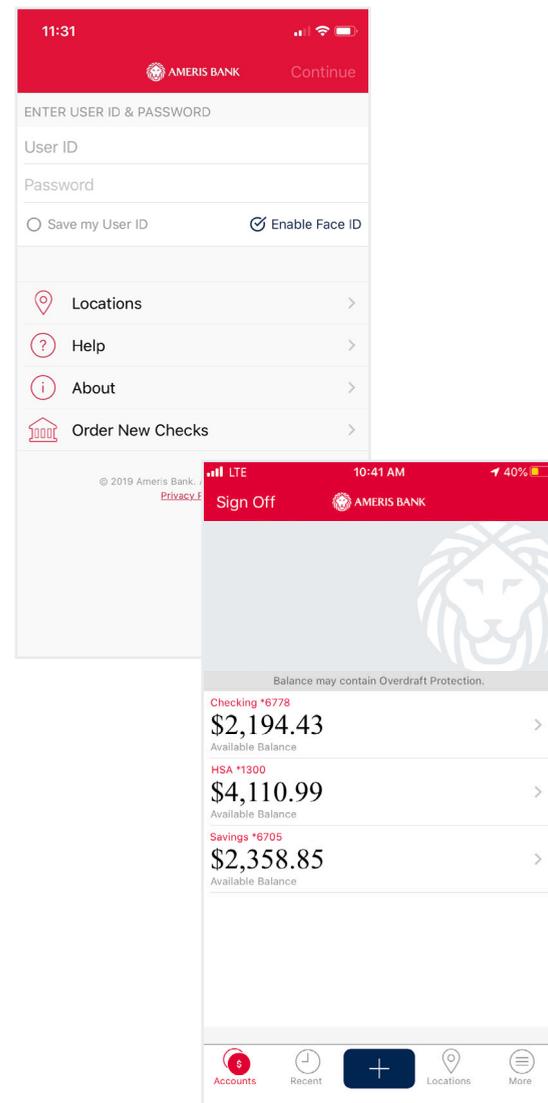
Read and accept the mobile terms and conditions.

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.



Personal Text Banking Enrollment

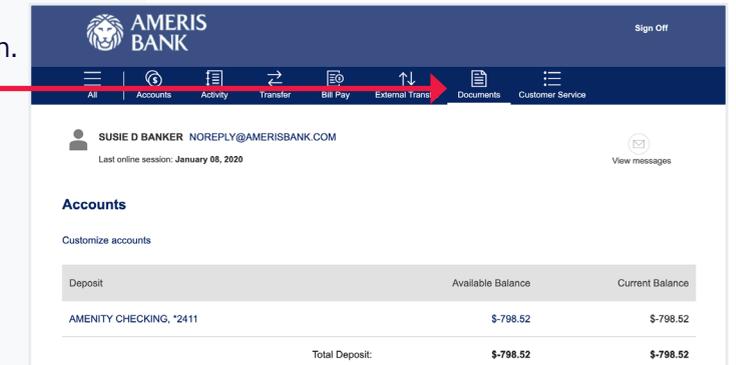
ENROLLMENT STEPS

Step 1

Log in to Ameris Bank Personal Online Banking.

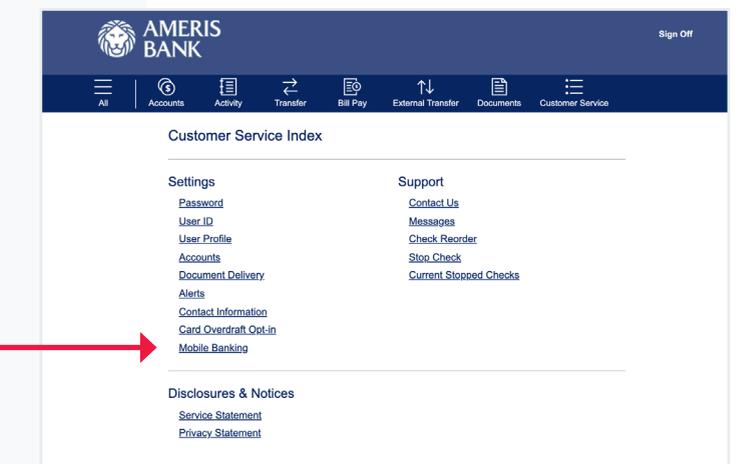
Step 2

Select **Customer Service** in the top navigation.



Step 3

Click the **Mobile Banking** link.



Step 4

Follow the prompts to activate and begin using text banking.

TEXT COMMAND	MEANING
B or BAL	Balance summary
H or HIST	History of recent transactions
C or CMD	List of Text Banking commands
HE or HELP	Help content for Text Banking
L or LOGIN	URL to log in to the mobile banking website
M or MORE	Displays more messages when available
S or STOP	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.**



