



WASHINGTON TRUST®

What we value is you.®



New Digital Banking experience! What you need to know and what you need to do.

On Tuesday afternoon, March 24th, Washington Trust's personal online and mobile banking platforms will be fully integrated into one unified Digital Banking experience — which means you'll enjoy the same features whether you log in on your desktop, phone, or tablet.

Please read this guide completely to be aware of any impact this upgrade may have on your banking needs.
If you use any of the features below, please review carefully.

Personal Online Banking

Online Banking **will be unavailable** beginning Monday, March 23rd at 4:00pm through Tuesday afternoon, March 24th.

Mobile Check Deposit

Mobile Check Deposit **will be unavailable** beginning Friday, March 20th at 4:55pm and will be available in the new system Tuesday afternoon, March 24th.

Bill Payment

- Beginning at 5:00pm on March 17th, Personal Bill Pay Service **will not be available**. If you currently do **not** use the WTC Bill Pay service, **you are not affected**.
- Payments scheduled to process between March 19th – March 23rd **will not be sent**.
- Your active payees, payment history, and currently scheduled payments **will move** to the new service.
- Payees enrolled in eBill **will not move** to the new Digital experience and will need to be reestablished.
- Need to pay a bill in the meantime?** Make payment directly with your payee, or use our new Digital Banking when it is available Tuesday afternoon, March 24th.

Please note: We recommend reviewing your bill pay information from your current online banking account **before March 16th**.

Scheduled Transfers

(WTC account to WTC account)

- Beginning March 11th, you **will not be able to create** new Scheduled Transfers.
- Future-dated and recurring transfers **will continue to process** as scheduled.
- You will be able to access our current personal online or mobile banking service and perform a one-time transfer or loan payment **until 4:00pm on March 23rd**.

Please note: Scheduled Transfers between Washington Trust accounts **WILL** move to the new Digital experience. We recommend you **verify the transfers** have moved successfully, per your original schedule.

External Transfers (A2A)

(Send money to my account at another bank)

- Beginning at 4:00pm on March 17th, any previously scheduled External Transfers **will not process and must be rescheduled** within the new Digital Banking Service.
- You will need to **re-create your External Transfers** in the new Digital Banking system.

Person-to-Person Transfers (P2P)

(Send money to another person)

- Beginning at 4:00pm on March 17th, any Person-to-Person Transfers scheduled to process OR that have not been accepted by the recipient with payment instructions **will be cancelled**.

Tuesday Afternoon, March 24th

Your NEW Digital Banking experience, including Personal Online Banking, Mobile Banking & Bill Pay, is **available for use!**

Continue reading for more important information>>

On Tuesday afternoon, March 24th

Get Started In Three Easy Steps!

Your **new Digital Banking** experience, including Personal Online Banking, Bill Pay, and Mobile Banking, will be available on **Tuesday afternoon, March 24th!**

Step One:

Access our new Digital Banking experience and update your password at washtrust.com or download or update your device to our new Mobile app.

Step Two:

Sign in and update your password

See below for step-by-step instructions on how to access the new system and log in for the first time.

Step Three:

Validate your previous Bill Pay information in the new system, **confirm your Scheduled Transfers** have been carried over, and **set up Zelle!**

How To Access Our New Digital Banking Experience

- To get started on your desktop, **visit washtrust.com, click on the Log-In button at the top of the home page and choose “NEW Personal Digital Banking.”**
- **Our Mobile app has changed!** To get started on your phone or tablet, download/update your device to the NEW mobile app (*see instructions at the bottom of this page*).

Then follow the directions below:

- Enter your current online banking username, then tap **Forgot Password**.
- You will be prompted to **create a new password**.
- **Verify your identity** by entering your Username, SSN, and Date of Birth.
- Select the delivery method of your choice to receive a temporary passcode, then select **Continue**.
- Once you have received your one-time passcode, enter it into the field provided, then click **Verify**.
- **Create a new password** ensuring it meets all requirements.
- Read the disclosure and check the box next to **I Agree**, then select **Continue**.

Your login process is complete and you can begin using the new Digital Banking experience!

New Mobile App!

Scan this QR Code for detailed instructions on how to download or update your device to our new Mobile app.



Continue reading for more important information>>

More Important Information

Payment Services (including Bill Payment, External Transfers, Zelle)

Upgraded Payment Services within our new Digital Banking experience will make it easier for you to pay bills and manage your finances from wherever you are on any device you choose.

Please note, new payment method:

Funds for electronic payments **will be debited from your account when the payment is processed.**

- If funds are not available, the payment will **NOT** process and you will need to reschedule the payment.
- Bill Pay Payees, Recurring, or Future Dated Payments, and Payment History will be transferred to the new Digital Banking service. Please be sure to **review information before processing any payments to ensure accuracy.**
- Bill Pay eBills and scheduled payments based on receipt of your eBills will **NOT** be transferred to the new Digital Banking service and **must be re-established.**

Account Alerts

Make note of all current Alerts. The new Digital Banking system offers Account Alerts; however, your current Alerts will **NOT** be transferred and will **need to be recreated in the new system.**

eStatements & Tax Documents

Your eStatements & Tax Documents **will carry over** to the new Digital Banking system.

Have questions? We're here to help!

Your banking experience with us is our top priority. If you have questions before, during, or after the upgrade, please call us during regular banking hours at **800.475.2265** or visit your local **Washington Trust branch**. We'll be happy to help you.

Plus, we're available for in-person support!

Washington Trust's Digital Banking experts will be available in-person at all branches, any time during regular branch lobby hours, **plus the following extended lobby hours at most* locations:**

4:00 - 5:00 p.m.
Tuesdays & Thursdays
March 17 - April 16

**Our Westminster Street Branch extended lobby hours will be mornings from 8:00 - 9:00am during the same timeframe. Our Block Island Branch will be open regular business hours.*



Have questions or need help?

Scan the QR code for more detailed information about our new Digital Banking experience, or visit your local branch or call us at 800.475.2265.



WASHINGTON TRUST®

What we value is you.®

wasitrust.com | 800.475.2265

Member
FDIC