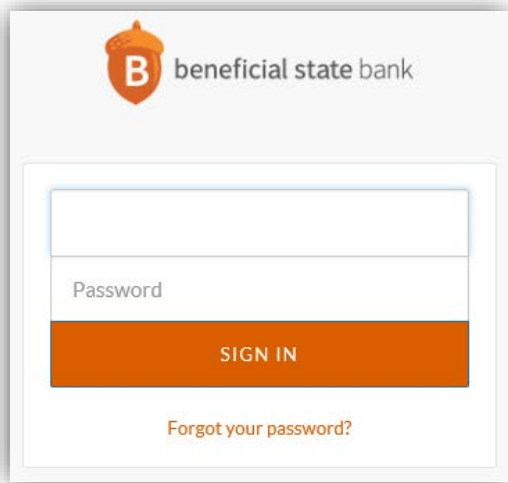build something beautiful. | beneficial state bank

Online Banking
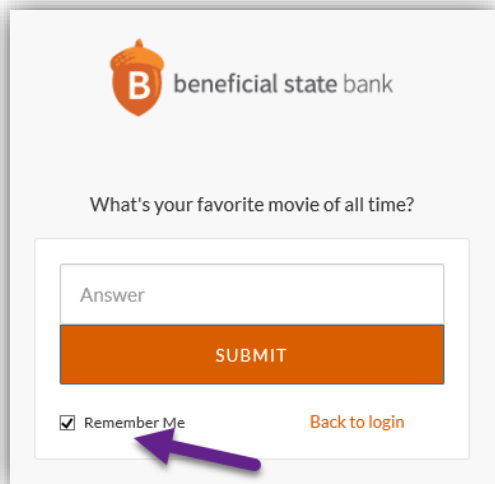
First Time User Guide

Log into Online Banking with your username and password at https://beneficialstatebank.com.

Every user will set up security questions. Each time you use a new computer to access Online Banking you will be asked to answer 1 of your security questions at random. If you check Remember Me, you will not need to answer a security question on that computer going forward.
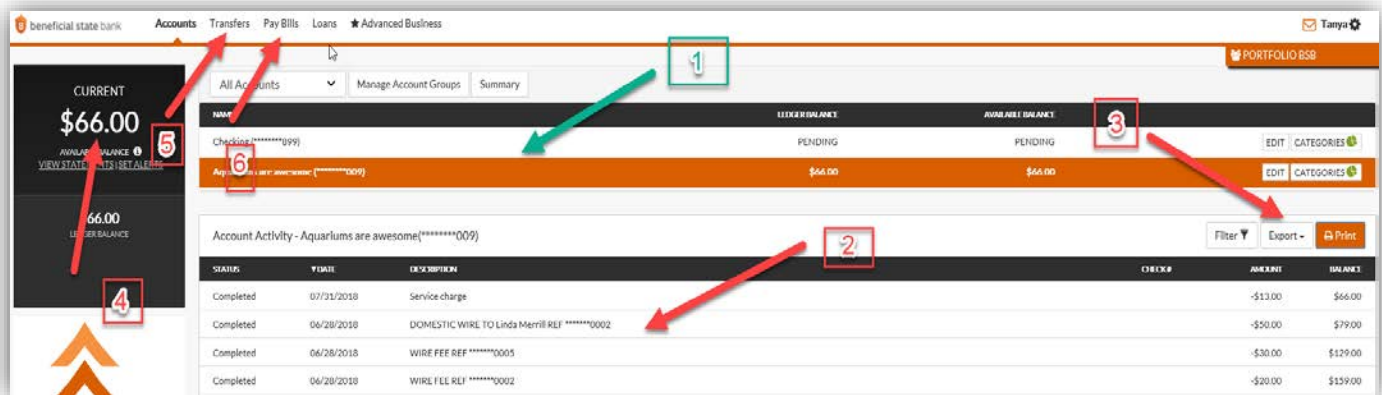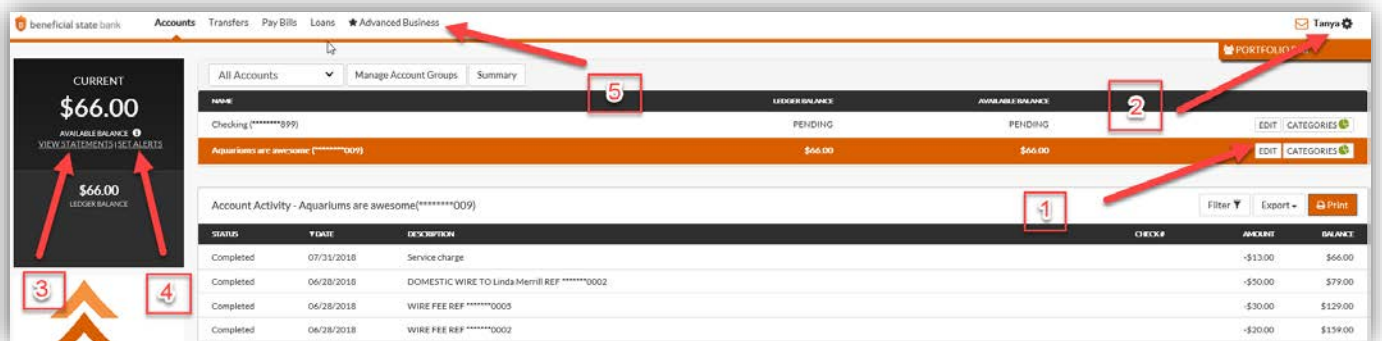
Special Note

We will also be turning on Multi-Factor Authentication in the future. This will require you to receive an email or text every time you log into Online Banking. The email or text will contain a 1-time access code and remove the need for tokens or other authentication devices.

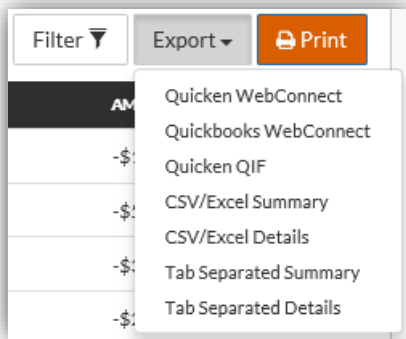
Introduction to the Homepage

1. In the middle of the screen you will see a list of all accounts you have access to.
2. The transaction history of the currently highlighted account will display here, in descending order.
3. The export option will allow you to download the currently displayed transaction history.
4. The balance of the currently highlighted account will display here.
5. You can select Transfers to make a transfer between authorization accounts.
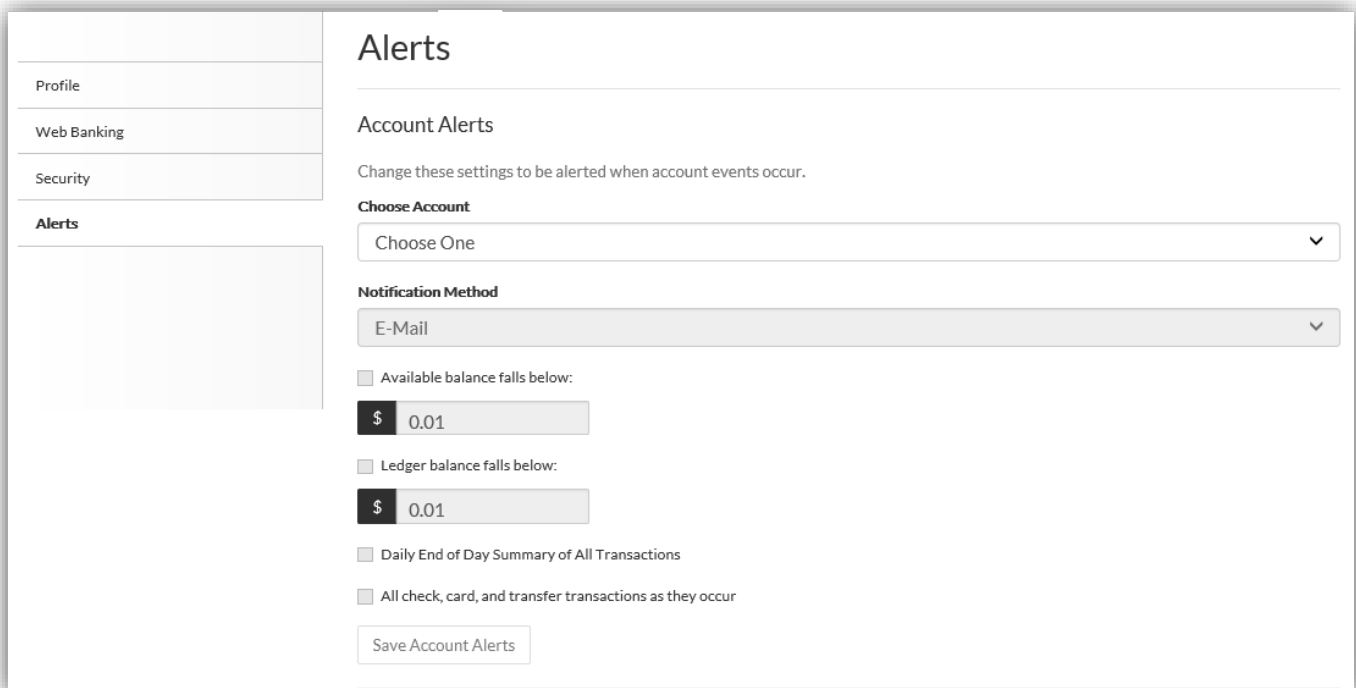6. You can select Pay Bills to enroll or complete a Bill Pay transaction.

1. The Edit function will allow you to nickname and group your accounts.
2. The gear next to your name is where you can adjust profile settings like your password and username.
3. You can view statements from the currently highlighted account here.
4. You can set alerts and other notifications here.
5. For Treasury and Advanced Business users, you can access advanced services from this menu.

Export options for Transaction History:

Alert options in Profile Settings:

Alert options continued:

Card and Security Alerts

Notification method

[⌄]

Change these settings to be alerted when there are specific types of activity on any of your cards.

☐ Notify me when my card(s) is declined

☐ Notify me when cash withdrawals are made using my card(s)

☐ Alert me when a card transaction exceeds:

[$ | 0.00]

☐ Alert me when a card-not-present transaction occurs

☐ Alert me when an out-of-state transaction occurs

☐ Alert me when an out-of-USA transaction occurs

Change these settings to be alerted when there is a security issue. Additionally, we will always alert you if your account is disabled, your contact information changes, or you receive a secure message.

☑ Alert me if my Web Banking login is disabled

☑ Alert me if there are changes to my address, phone number, or e-mail address

☑ Notify me if I receive a Secure Web Message

☐ Alert me when someone logs into my account between:

[11 : 00 PM] and [06 : 00 AM]

[Save Security Alerts]