Quick Start Guide DESA: Opening Tenant Security Accounts
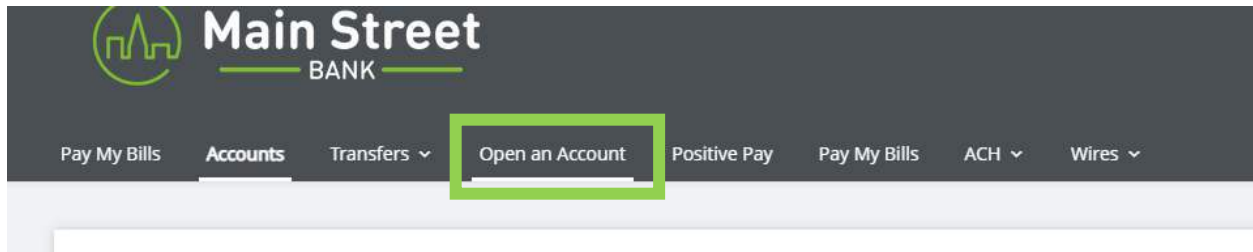
Main Street BANK

Table of Contents
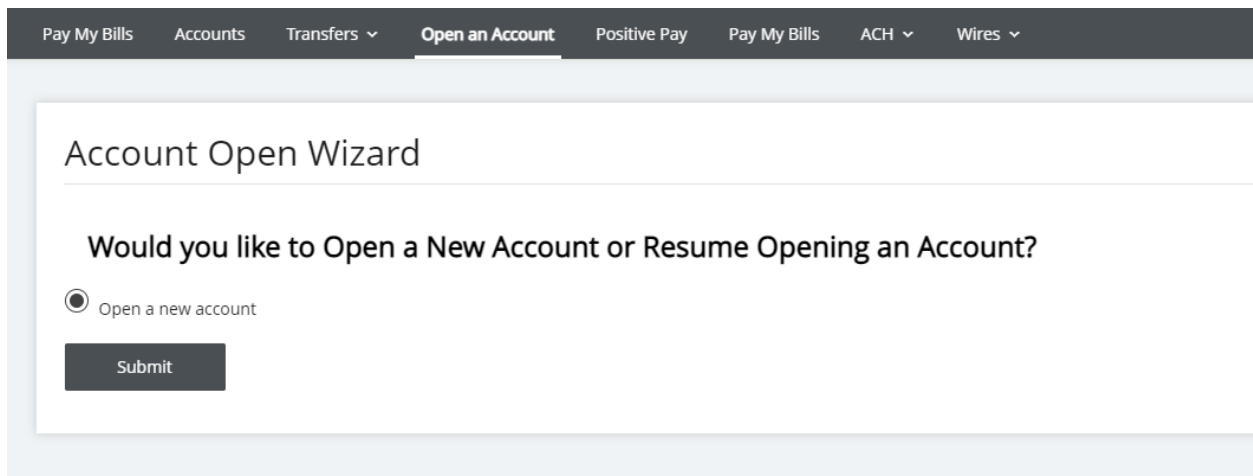
Opening the Wizard

Once you are logged into your online banking, click **Open Account** at the top of the screen.

You will be prompted to select whether you are opening a new account, or resuming an account opening that you began previously. Select **Open a New Account** and Submit.

Select Owners

The Account Opening Wizard will guide you through the process of account opening. The panel on the left will indicate which step you are currently in. Card Options is not available to this account type.

While in the Select Owners step, check off the box for "I want to include a joint owner for my new accounts". Fill in the tenant's information and click Save and Continue.

Select Owners	☑ I want to include a joint owner for my new accounts.
Select Accounts	**First Name** Tenant First Name
Card Options	**Last Name** Tenant Last Name
Fund Accounts	**Email Address** tenant@gmail.com;
Disclosures	**City** Marlborough
Review Selections	**State** MASSACHUSETTS
	ZIP Code 01752
	Social Security Number 012345678
	Birth Date 04/06/2000
	Back Save and Continue

Select Accounts

While in the Select Accounts step, the account type defaults to Savings. Use the next dropdown to select DESA Consumer Sub Account or DESA Business Sub Account. Giving your account a nickname, such as your tenant's name or unit number, may be helpful. Click Add Account.

Account Open Wizard

Select Owners
test tester

Select Accounts

Card Options

Fund Accounts

Disclosures

Review Selections

What type of account would you like to open?

Savings

Please click here to find a savings account that best fits your needs.

Please select an account:

Select an account

Select an account

DESA Business Sub Account

DESA Consumer Sub Account

Add Account

Account Open Wizard

Select Owners
Tenant First Name Tenant Last Name

Select Accounts
DESA Consumer Sub Account

Card Options

Fund Accounts

Disclosures

Review Selections

DESA Consumer Sub Account - Optional tenant name or unit #   Remove

Add An Account (*with the same joint owner)

Back

Save and Continue

Click Save and Continue.

Fund Accounts

In the Fund Accounts step, select a funding account from the dropdown and enter a dollar amount. Click Save and Continue.

Account Open Wizard

Select Owners
  Tenant First Name Tenant Last Name

Select Accounts
  DESA Consumer Sub Account

Card Options

Fund Accounts

Disclosures

Review Selections

Select funding account:

Select an account to fund from

DESA Consumer Sub Account
(Minimum $10)

10.00

Back

Save and Continue

Disclosures

In the Disclosures step, you must click on each agreement and then check each box. Click Save and Continue.

Note: If you do not open the agreements, the Wizard will not let you move forward.

Account Open Wizard

Select Owners
　　Tenant First Name Tenant Last Name

Select Accounts

Card Options

Fund Accounts

Disclosures

Review Selections

Disclosures and Agreements

Electronic Records Disclosure and Agreement

Electronic Records Disclosure and Agreement

☐ I accessed, reviewed, and consent to the Electronic Records Disclosure and Agreement.

Privacy Notice

Privacy Notice

☐ I accessed, reviewed, and consent to the Privacy Notice.

Deposit Account Agreement

Deposit Account Agreement

☐ I accessed, reviewed, and consent to the Deposit Account Agreement.

Truth in Savings Disclosure

Truth in Savings Disclosure

☐ I accessed, reviewed, and consent to the Truth in Savings Disclosure

Funds Availability Disclosure Agreement

Funds Availability Disclosure Agreement

☐ I accessed, reviewed, and consent to the Funds Availability Disclosure Agreement.

Electronic Funds Transfer Disclosure Agreement

Electronic Funds Transfer Disclosure Agreement

☐ I accessed, reviewed, and consent to the Electronic Funds Transfer Disclosure Agreement.

Retail Summary of Fees

Retail Summary of Fees

☐ I accessed, reviewed, and consent to the Retail Summary of Fees.

Back   Save and Continue

Review Selections

Once you have reviewed and verified the information, click Confirm and Submit.

Account Open Wizard

Select Owners Tenant First Name Tenant Last Name	Please verify the information below. Once confirmed, you will not be able to go back and make further changes. **Joint Owner:** Tenant First Name Tenant Last Name **Account Summary:** DESA Consumer Sub Account Opening Deposit $10.00 Opening deposit funded from x1052 - Main Street Bus Basic Checking ($26.00 available)
Select Accounts DESA Consumer Sub Account	
Card Options	
Fund Accounts	
Disclosures	
Review Selections	

Back   Confirm and Submit

Uploading Required Documents

When opening tenant security accounts, it is necessary to have a W9 and a DESA Setup Form on file. Click the red "click here" link to upload the required documents.

Account Open Wizard

Thank you for submitting your new account application!

If your account was funded from an external account, it may take up to 3 business days for your account to become available for use.

Business customers, please click here to submit any additional documents needed for your new account.

Account Summary:

DESA Consumer Sub Account
   Opening Deposit $10.00

Initial deposit funded from x1052 - Main Street Bus Basic Checking ($26.00 available)

Within the Category dropdown, select Submit Tenant Documents.

Message Detail

Category

— Select a Category —

General Inquiry - Consumer Loans and Home Mortgages

General Inquiry - Personal Accounts and Services

General Inquiry – Commercial Loans

Pay a Person Inquiry

Profile Update

Report Lost or Stolen Card

Submit Tenant Documents

Transaction Inquiry

☐ Add Attachment

Select the Account from the dropdown. Enter "New Tenant Security Account" in the Subject line. In the Message body, enter the tenant's name, date of birth, and email address.

Select "**Add Attachment**" and click **Choose Files** to add the W9 and DESA Setup Form.

Message Detail

Category

Submit Tenant Documents ⌄

Status

New

Account (if applicable):

x2640 - DESA Master Account (Available ($97.00)) ⌄

Subject

NEW TENANT SECURITY ACCOUNT

Message

Tenant Name
Tenant DOB
Tenant Email address

UPLOAD both the DESA Set Up Form and the W9 below by clicking add attachment and Choose files.

☑ Add Attachment

Files
Choose Files | No file chosen

Check the box for "Send notification on receiving a response to this message" and click Send.

☑ Send notification on receiving a response to this message.

Back   Send

You will receive a confirmation that your message was sent successfully.