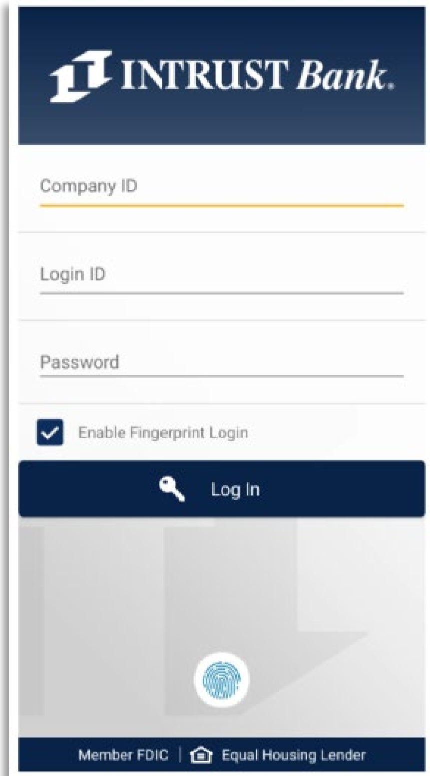
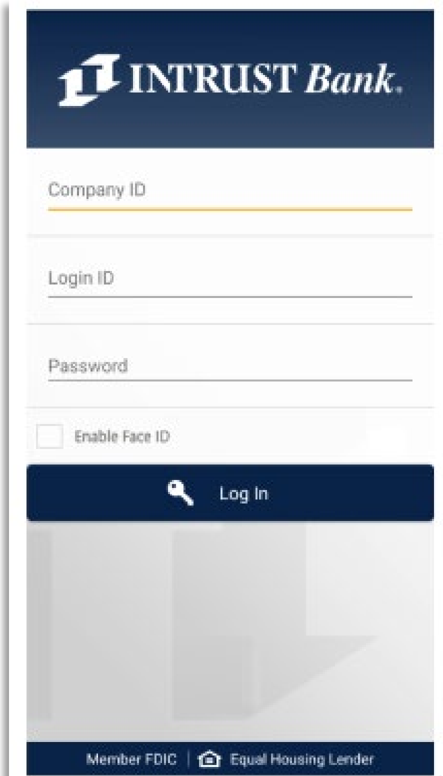
Mobile App

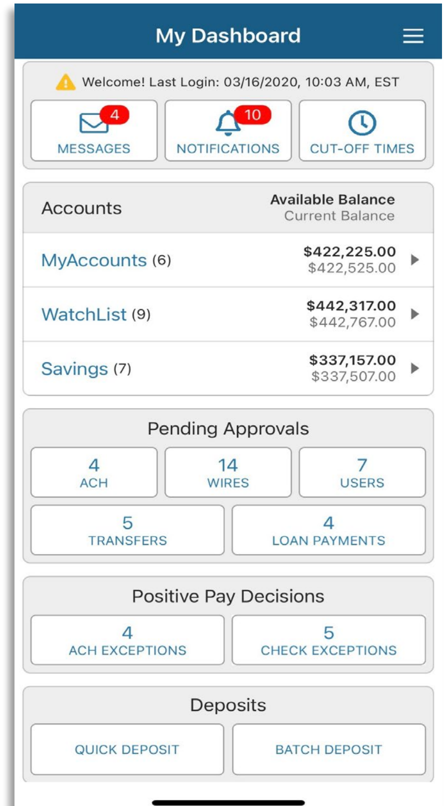
Quick Reference Guide

Mobile App

Login





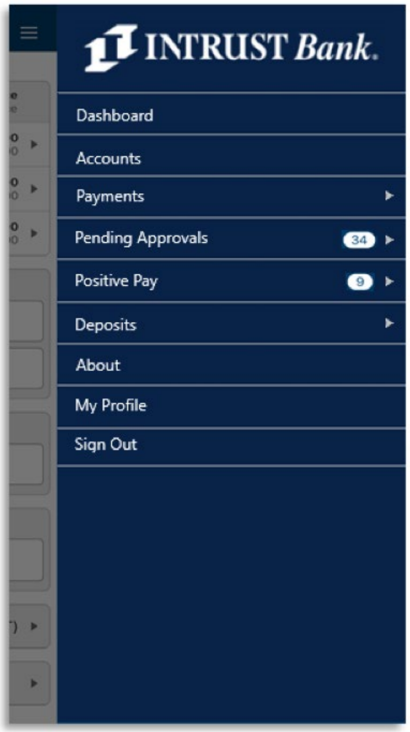


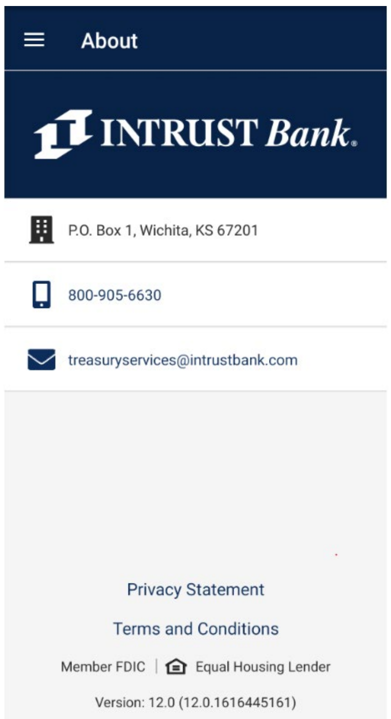
- Enter Company ID, Login ID and Password
- To enroll in biometric login, select Enable Touch ID, Face ID, or Fingerprint. The user may be prompted to establish or answer authentication questions.
- The user is taken to the Dashboard upon successful login.

➢ *Users cannot be logged into channel and mobile at the same time.*
➢ *If biometric login is enabled and the user's password has changed since enrollment, the user will need to login manually with the new password and re-enroll.*
➢ *Secure tokens and out of band authentication is supported for payments. However, if the user has not enrolled, they will be unable to login to mobile.*

Main Menu

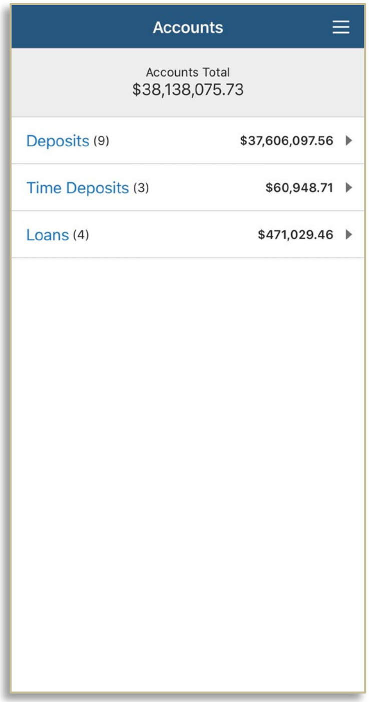
MAIN MENU

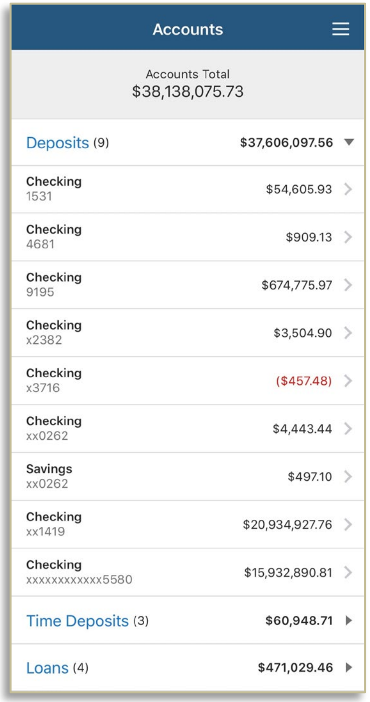




- Select the hamburger icon to display full menu options.
- Select a menu item to be taken directly to the corresponding page.
- Select the dropdown arrow next to an item to display the sub menu.
- Select About to view Privacy Statement and Terms and Conditions.
- Select My Profile to change your password.

ACCOUNTS





- Accounts Total displays the total balance across all accounts.
- Accounts are grouped by type: Deposits, Time Deposits and Loans.
- Select the arrow next to an account type to display individual accounts.
- Select an account to view details and transactions.

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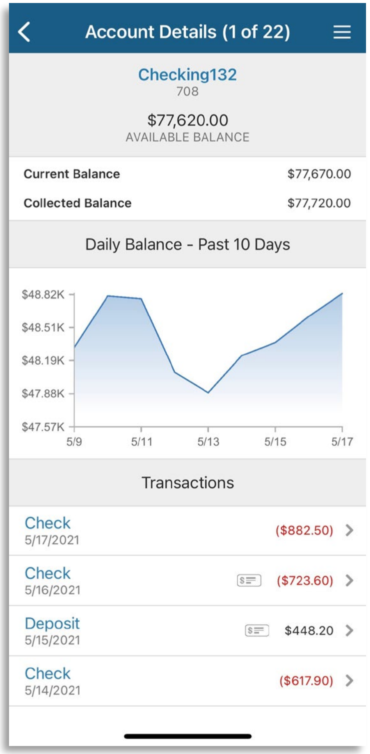
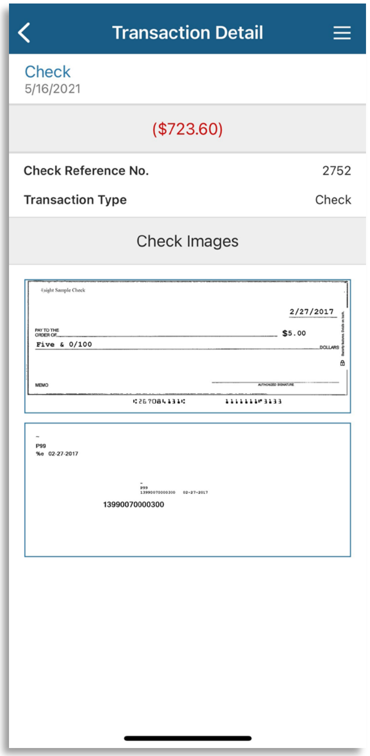
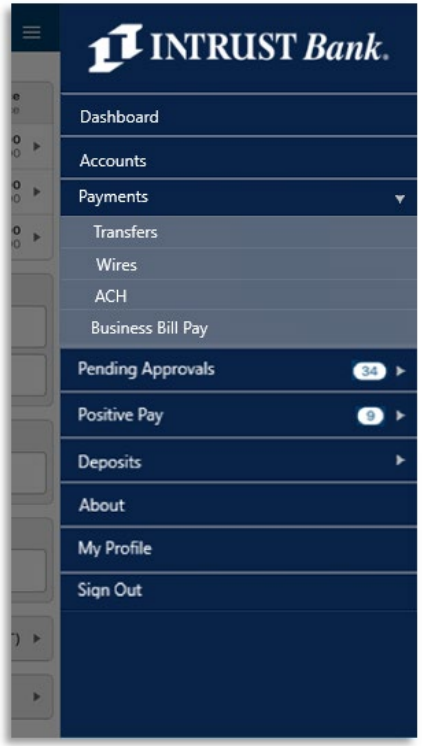
TRANSACTIONS





- The Account Details page displays the selected account's transaction history.
- For deposit accounts, a graph charts the daily available balance over the past 10 days.
- Select the arrow next to a transaction to view additional details, including check images (if applicable).

PAYMENTS



- Transfers, Wires, ACH and Business Bill Pay may display under the Payments menu.
- Select a payment type to be directed to the payments main page where additional actions will display. This includes creating or approving payments.

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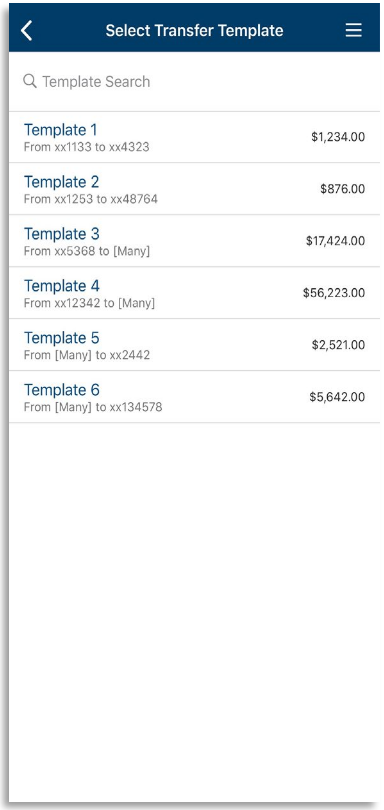
CREATE TRANSFER

- From the flyout menu select Transfers – Create Transfer.
- Complete Transfer fields.
- Select Frequency to set up a recurring transfer.
- Select Review, then Confirm.

CREATE TRANSFER FROM TEMPLATE



- From the flyout menu select Transfers – Create Transfer from Template.
- Select a template. One-to-One, One-to-Many, and Many-to-One are supported.
- Edit fields if needed.
- Select Review, then Confirm.

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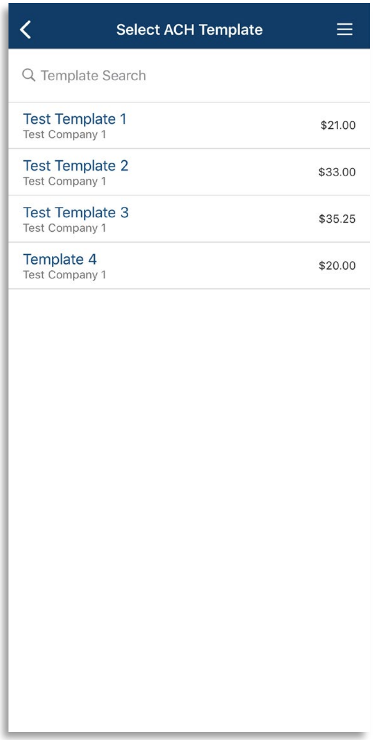
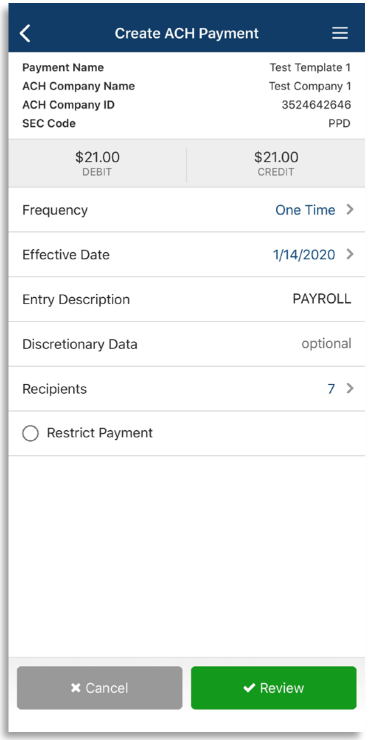
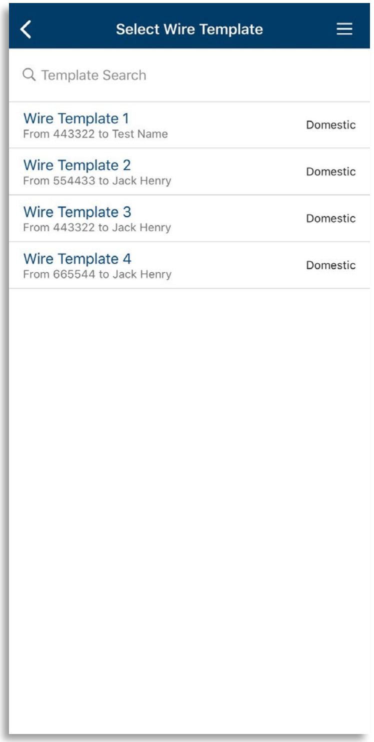
CREATE ACH

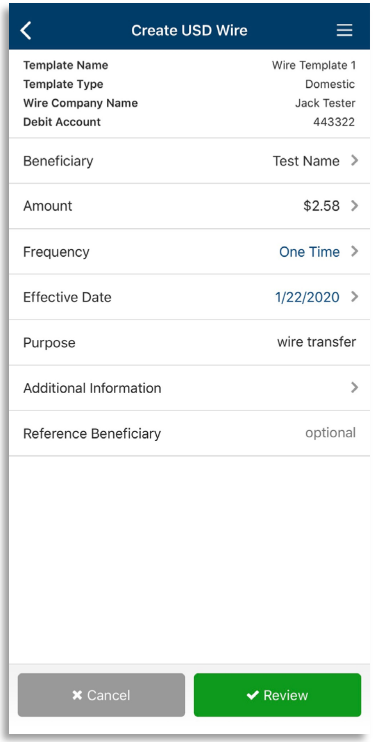




1. Open the flyout menu and select Payments - ACH - Create ACH from Template.
2. Select a template.
3. Edit fields if needed.
4. Select Recipients to change or hold amounts for a specific individual.
5. Select Review then Confirm.

CREATE ACH FROM TEMPLATE





1. From the flyout menu select Wires – Create USD Wire from Template.
2. Select a template.
3. Edit fields if needed.
4. Select Review, then Confirm.

> - *Only the dollar amount or hold feature can be edited on a recipient.*
> - *On the Review Page an option to "Apply updates to the Template" can be selected. If selected, any changes made for this payment would be saved to the template.*

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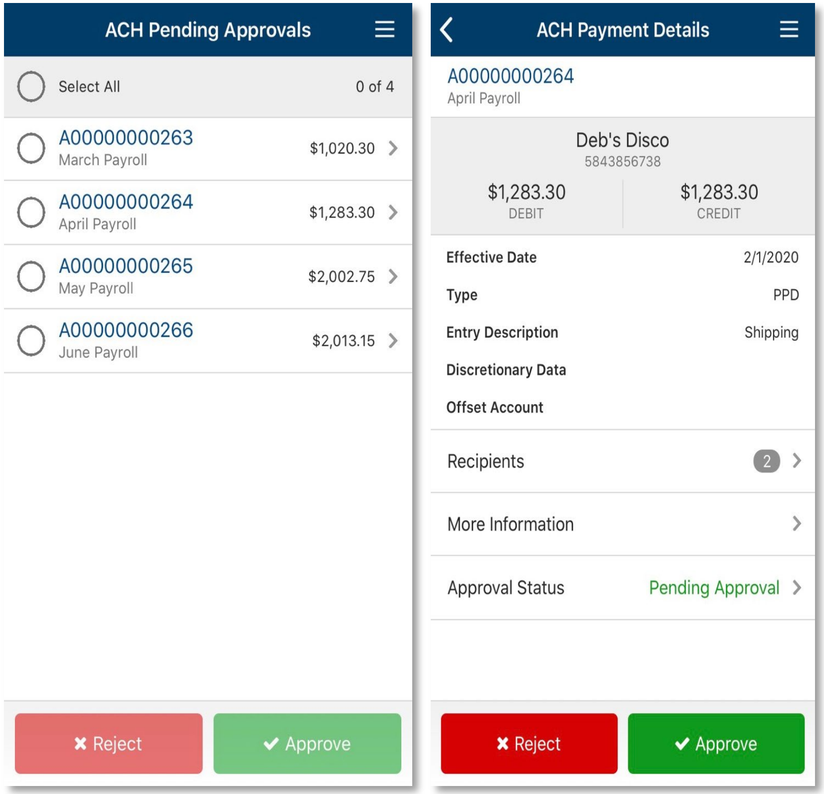
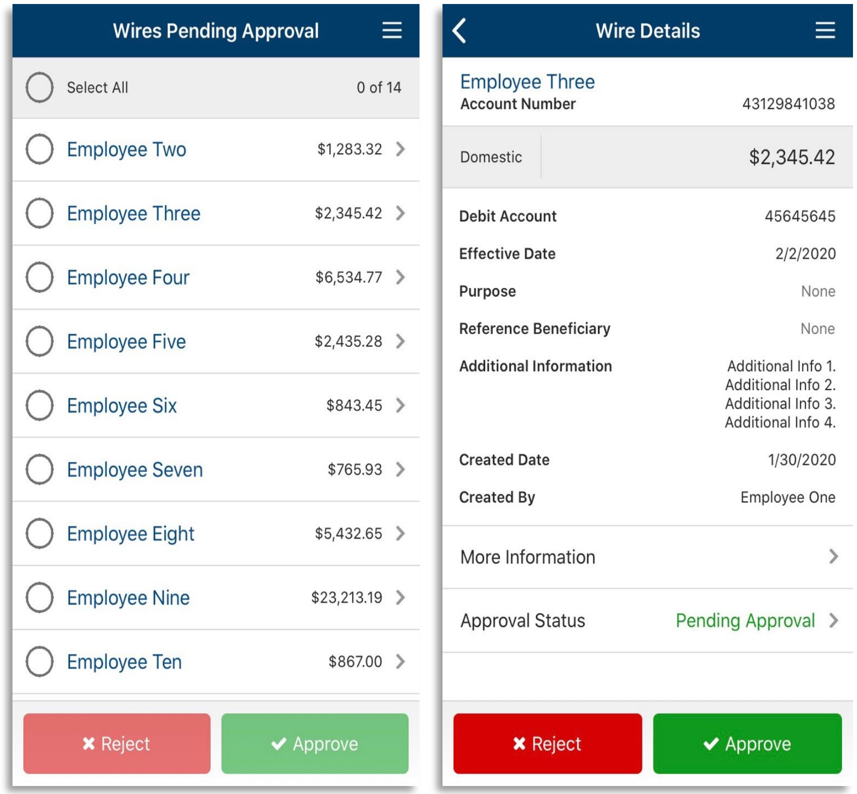
ACH APPROVAL



WIRE APPROVAL



ACH approval:

1. Select an ACH payment to approve or reject or use the **Select All** option to approve or reject all payments.
2. Select the arrow next to the payment to view details.
3. A confirmation page will display upon approval or rejection.

Wire approval:

1. Select a wire to approve/reject or select all to approve/reject all transfers.
2. Select the arrow next to a wire to view wire details.
3. Confirmation page displays after approval or rejection.

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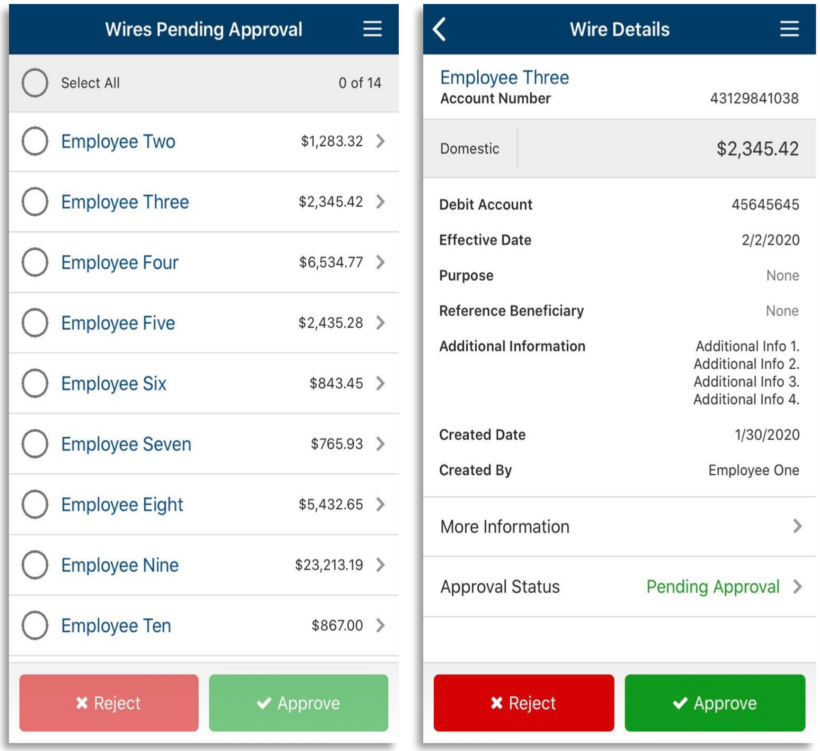
POSITIVE PAY DECISIONS



1. From the dashboard or flyout menu select Check or ACH Exceptions.
2. Select an Exceptions to Pay or Return.
3. Option to Pay All/Return All displays for Check Exceptions.
4. See the Positive Pay QRG for additional information.

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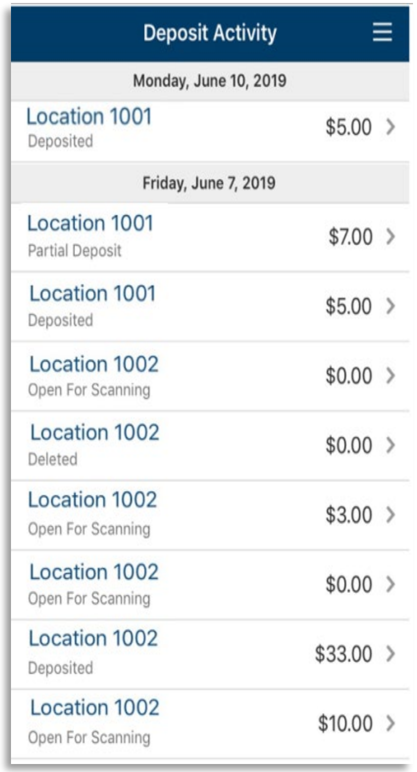
QUICK REMOTE DEPOSIT

1. Navigate to Quick Deposit from the dashboard or fly out menu.
2. Select the appropriate Location to deposit the checks into.
3. Select Front of check and Back of check to capture the image.
4. Enter Amount.
5. If applicable, select Customer to associate to the deposit.
6. Select Submit Deposit.
7. If the deposit is accepted the following options display: Another Quick Deposit, Create Batch Deposit, View Deposit Activity or Go to the Dashboard.

DEPOSIT ACTIVITY



1. Select a deposit to view Deposit Detail.
2. Individual checks display within the Deposit Detail.

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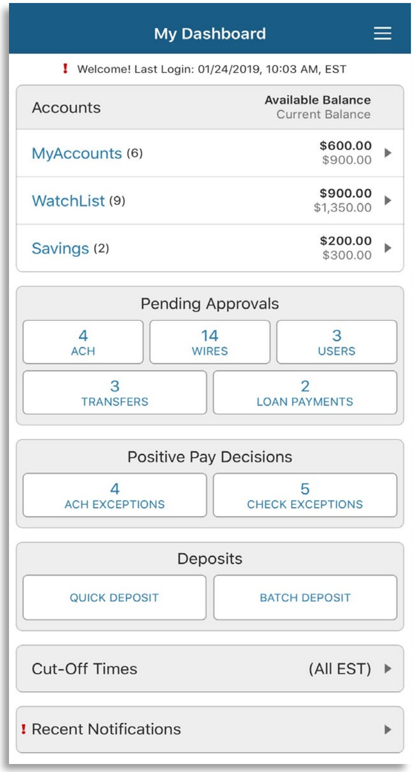
BATCH REMOTE DEPOSIT



1. Navigate to Batch Deposit from the dashboard or fly out menu.
2. Select the appropriate Location to deposit checks into.
3. Select Create Batch and the user is taken to the Add Checks page.

1. Select Add Check.
2. Select Front and Back to capture check images
3. Enter Amount.
4. If applicable, select Customer to associate to the deposit.
5. Additional fields may display based upon settings in SmartPay Business.
6. After selecting Add Check, the user is returned to the previous Add Checks page where additional checks may be added.
7. Once all checks have been added, select Submit.

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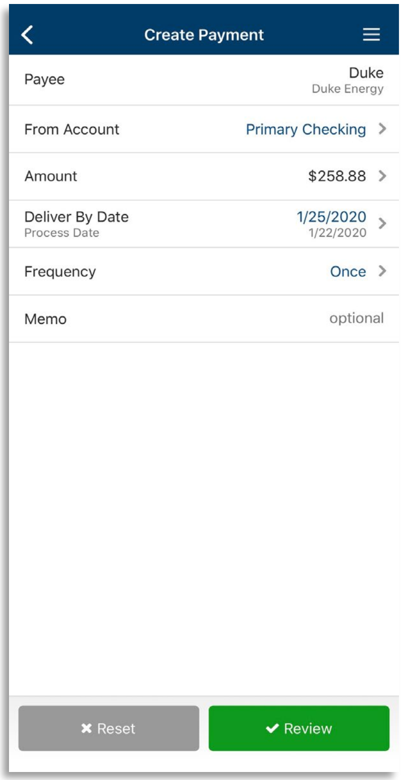
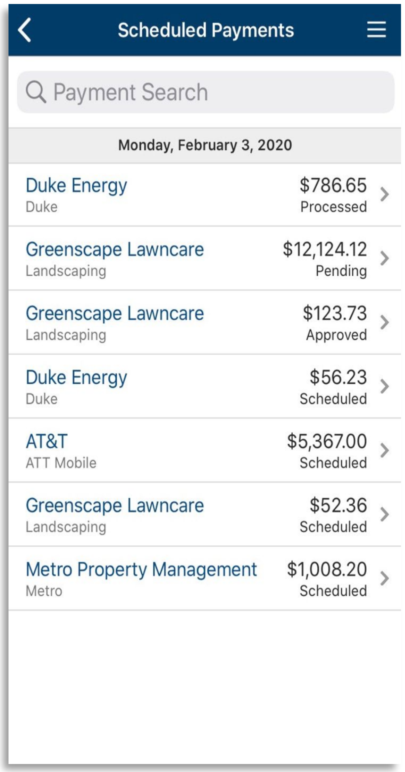
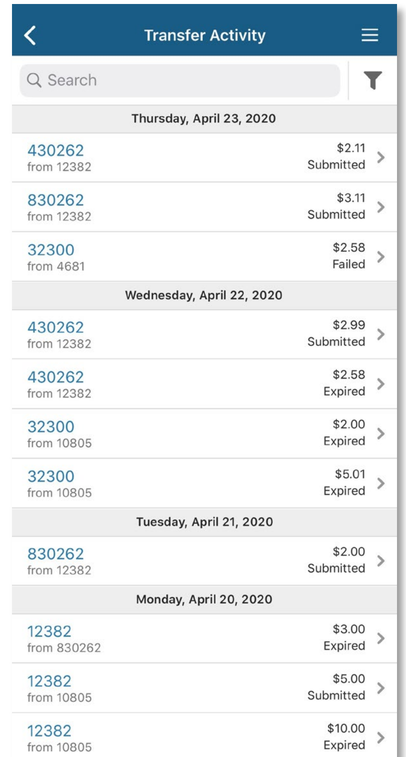
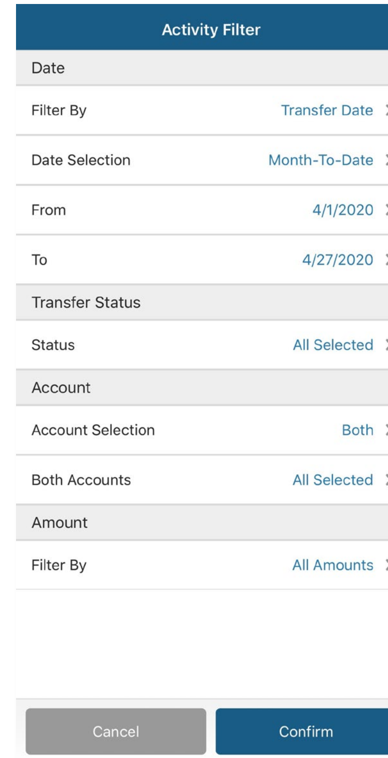
BUSINESS BILL PAY









1. Business Bill Pay allows users to create payments and view payees, payment history and scheduled transactions.
2. From the fly out menu select Payments – Business Bill Pay.

1. View and filter Transfer, ACH or Wire Activity.
2. From the fly out menu select the Payments – Payment Type – Activity.
3. Select the filter icon to filter based on selected criteria.

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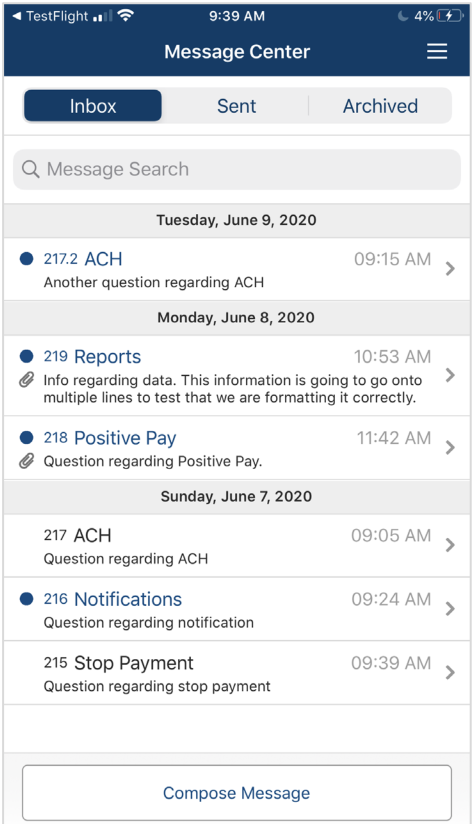
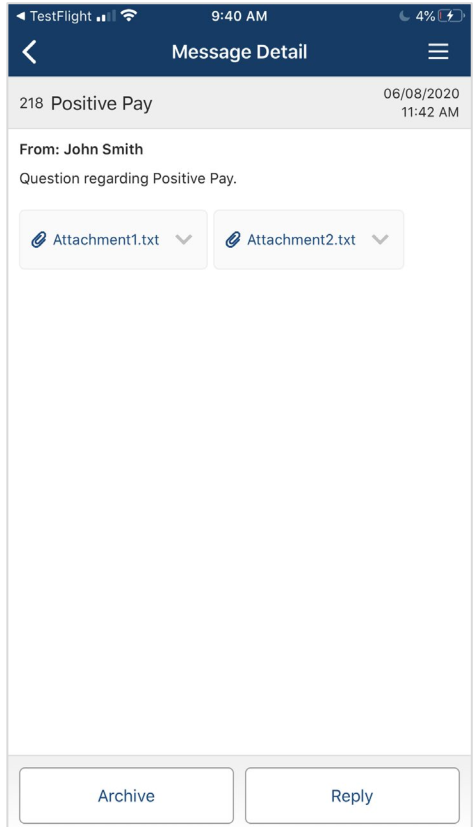
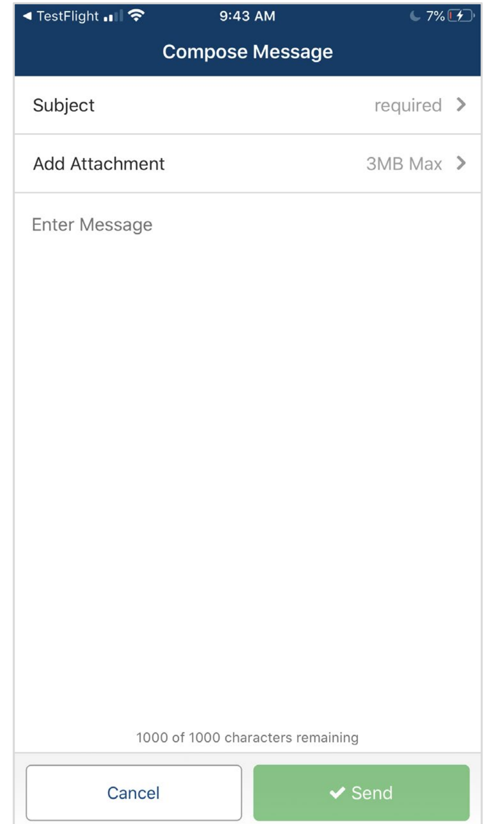
MESSAGE CENTER



1. From the dashboard or flyout menu select Message Center.
2. Select Inbox, Sent or Archived.
3. All three options allow the user to compose a message.
4. All three options allow the user to search for messages.



1. Selecting a message allows the user to view the details and any attachments associated with the message.
2. The user will be able to archive the message as well as reply to the message.



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