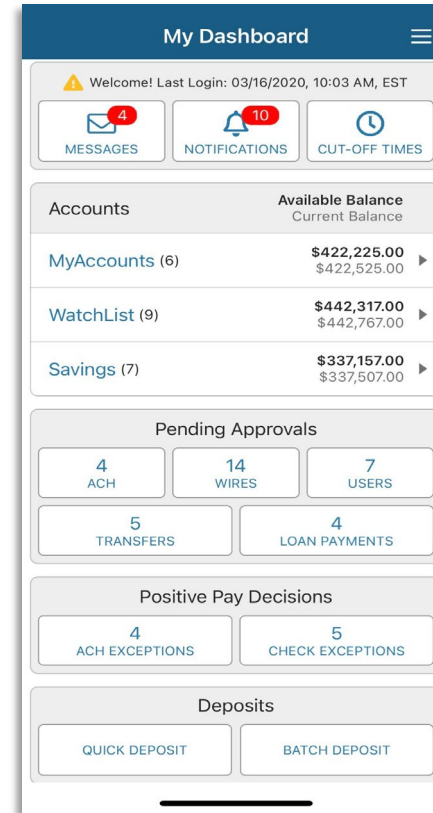
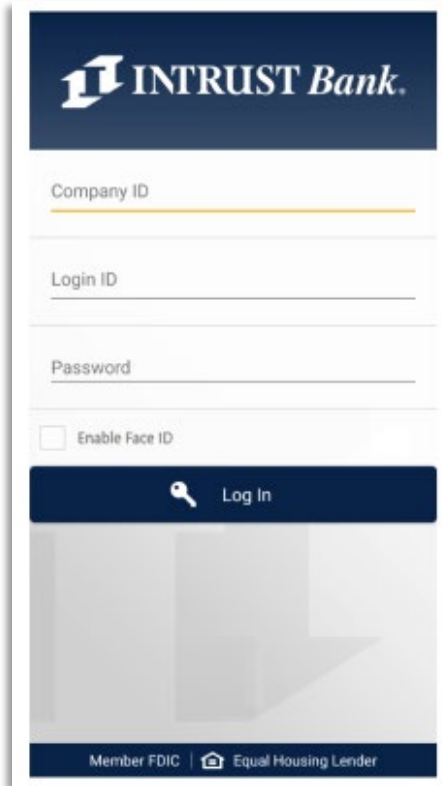
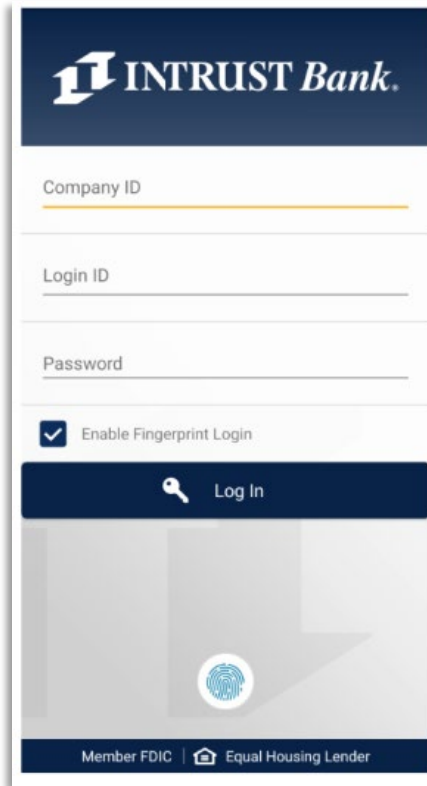


Mobile App

Quick Reference Guide

Mobile App

Login



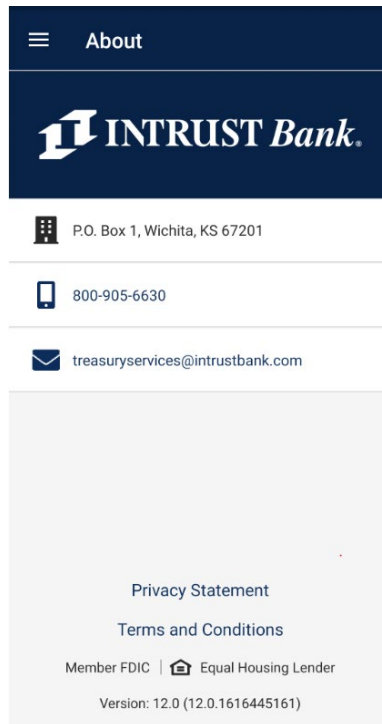
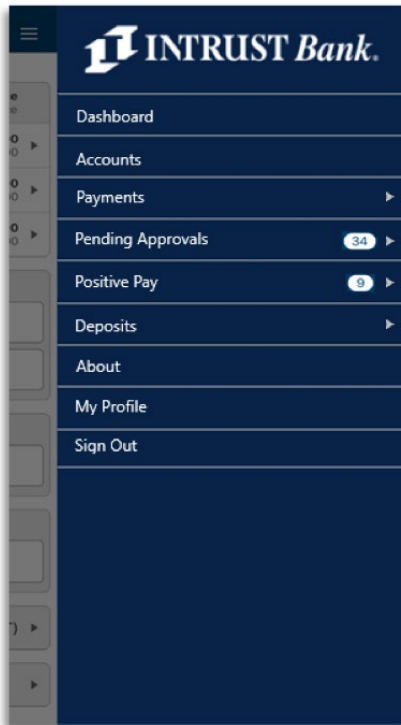
- Enter Company ID, Login ID and Password
- To enroll in biometric login, select Enable Touch ID, Face ID, or Fingerprint. The user may be prompted to establish or answer authentication questions.
- The user is taken to the Dashboard upon successful login.

- *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.*

Mobile App

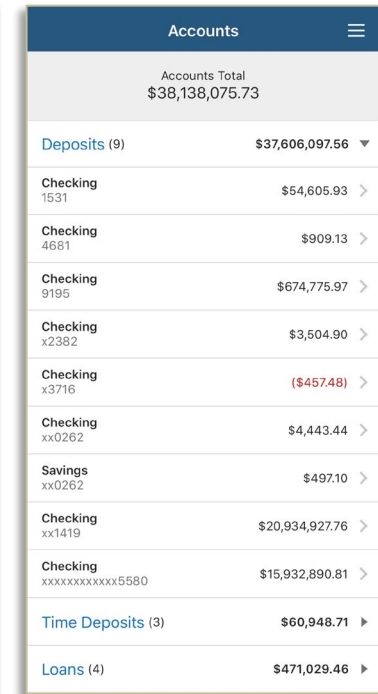
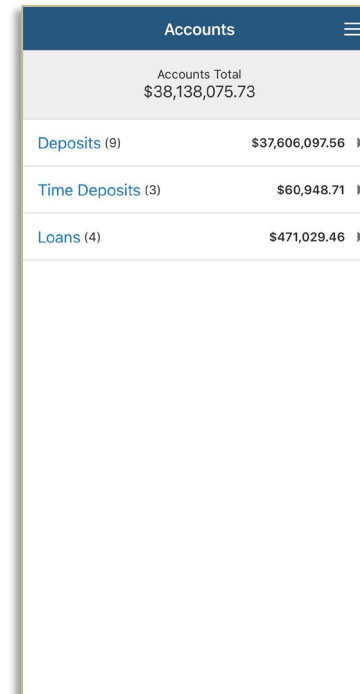
Main Menu

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.

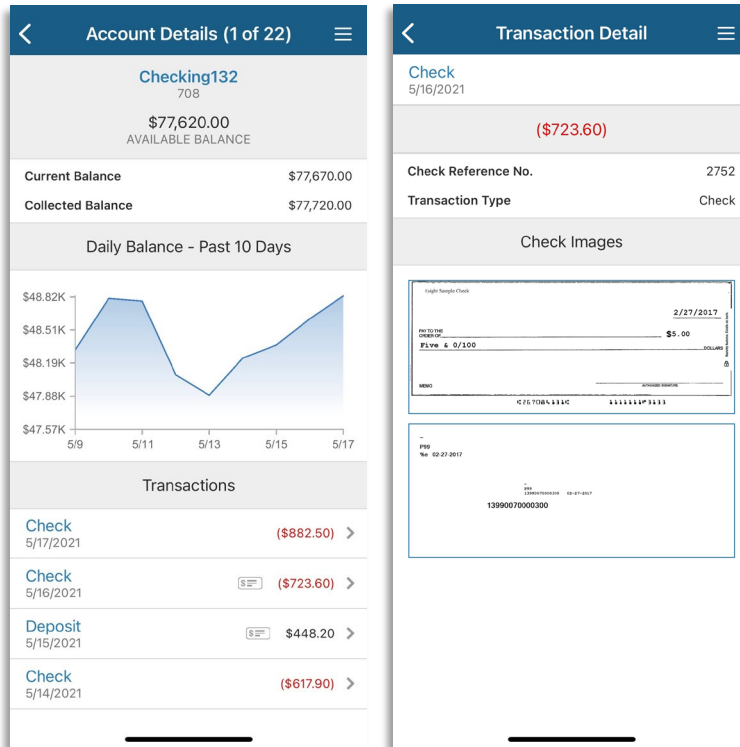
ACCOUNTS



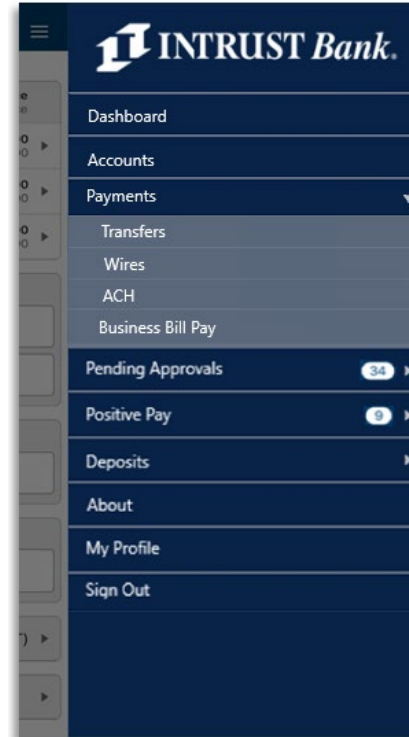
- Accounts Total displays the total balance across all accounts.
- Accounts are grouped by type: Deposits, Time Deposits and Loans.
- Select the arrow next to an account type to display individual accounts.
- Select an account to view details and transactions.

Mobile App

TRANSACTIONS



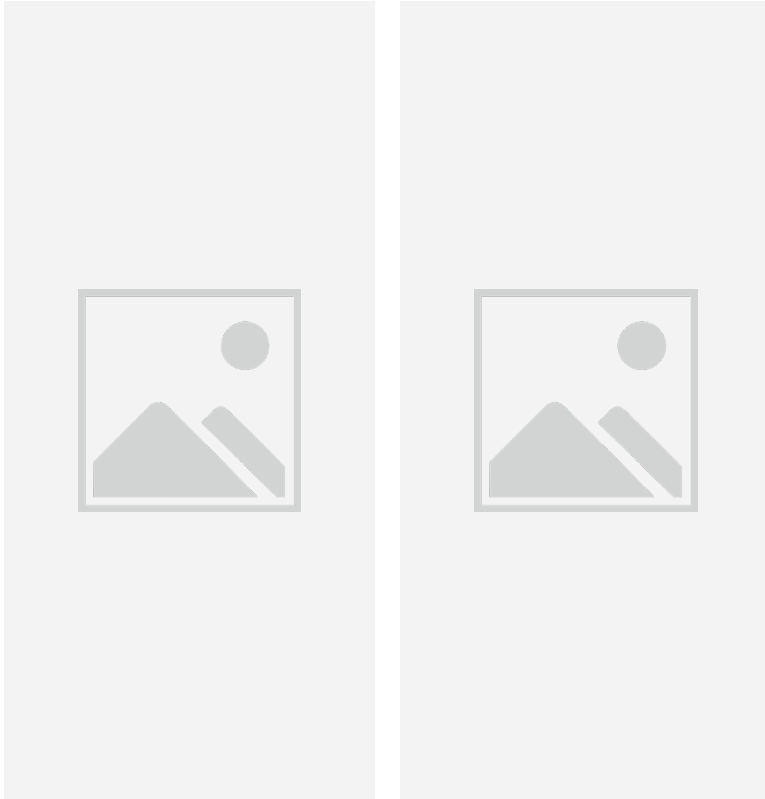
PAYMENTS



- 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).
- 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.

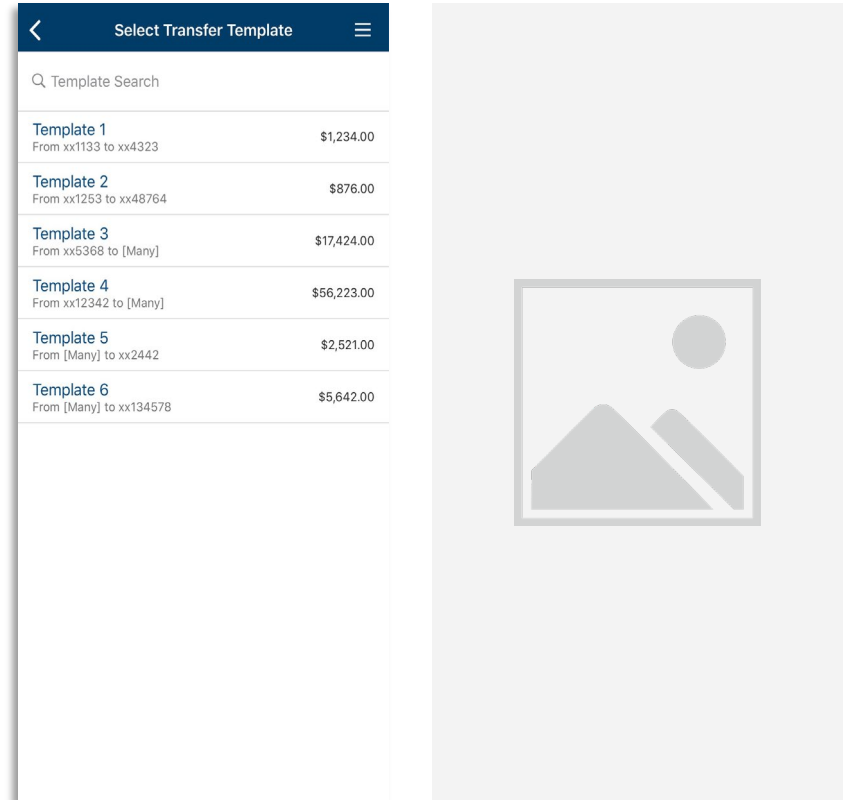
Mobile App

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.

Mobile App 11.0

CREATE ACH

Select ACH Template

Template Search

Test Template 1 Test Company 1	\$21.00
Test Template 2 Test Company 1	\$33.00
Test Template 3 Test Company 1	\$35.25
Template 4 Test Company 1	\$20.00

Create ACH Payment

Payment Name: Test Template 1
ACH Company Name: Test Company 1
ACH Company ID: 3524642646
SEC Code: PPD

\$21.00 DEBIT | \$21.00 CREDIT

Frequency: One Time >
Effective Date: 1/14/2020 >
Entry Description: PAYROLL
Discretionary Data: optional
Recipients: 7 >
 Restrict Payment

Cancel Review

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

Select Wire Template

Template Search

Wire Template 1 From 443322 to Test Name	Domestic
Wire Template 2 From 554433 to Jack Henry	Domestic
Wire Template 3 From 443322 to Jack Henry	Domestic
Wire Template 4 From 665544 to Jack Henry	Domestic

Create USD Wire

Template Name: Wire Template 1
Template Type: Domestic
Wire Company Name: Jack Tester
Debit Account: 443322

Beneficiary: Test Name >
Amount: \$2.58 >
Frequency: One Time >
Effective Date: 1/22/2020 >
Purpose: wire transfer
Additional Information: >
Reference Beneficiary: optional

Cancel Review

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.

Mobile App

ACH APPROVAL

ACH Pending Approvals ☰

Select All 0 of 4

- A00000000263 \$1,020.30 >
March Payroll
- A00000000264 \$1,283.30 >
April Payroll
- A00000000265 \$2,002.75 >
May Payroll
- A00000000266 \$2,013.15 >
June Payroll

✖ Reject
✔ Approve

ACH Payment Details ☰

A00000000264
April Payroll

Deb's Disco
5843856738

\$1,283.30 <small>DEBIT</small>	\$1,283.30 <small>CREDIT</small>
------------------------------------	-------------------------------------

Effective Date 2/1/2020

Type PPD

Entry Description Shipping

Discretionary Data

Offset Account

Recipients 2 >

More Information >

Approval Status Pending Approval >

✖ Reject
✔ Approve

WIRE APPROVAL

Wires Pending Approval ☰

Select All 0 of 14

- Employee Two \$1,283.32 >
- Employee Three \$2,345.42 >
- Employee Four \$6,534.77 >
- Employee Five \$2,435.28 >
- Employee Six \$843.45 >
- Employee Seven \$765.93 >
- Employee Eight \$5,432.65 >
- Employee Nine \$23,213.19 >
- Employee Ten \$867.00 >

✖ Reject
✔ Approve

Wire Details ☰

Employee Three
Account Number 43129841038

Domestic \$2,345.42

Debit Account 45645645

Effective Date 2/2/2020

Purpose None

Reference Beneficiary None

Additional Information Additional Info 1.
Additional Info 2.
Additional Info 3.
Additional Info 4.

Created Date 1/30/2020

Created By Employee One

More Information >

Approval Status Pending Approval >

✖ Reject
✔ Approve

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.

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.

Mobile App

POSITIVE PAY DECISIONS

The image displays two screenshots from a mobile banking application. The left screenshot, titled 'Wires Pending Approval', shows a list of ten employees with their respective wire amounts and a 'Select All' option. The right screenshot, titled 'Wire Details', provides a breakdown of a wire for 'Employee Three', including account number, domestic status, amount, debit account, effective date, purpose, reference beneficiary, additional information, created date, and created by.

Wires Pending Approval	
<input type="radio"/> Select All	0 of 14
<input type="radio"/> Employee Two	\$1,283.32 >
<input type="radio"/> Employee Three	\$2,345.42 >
<input type="radio"/> Employee Four	\$6,534.77 >
<input type="radio"/> Employee Five	\$2,435.28 >
<input type="radio"/> Employee Six	\$843.45 >
<input type="radio"/> Employee Seven	\$765.93 >
<input type="radio"/> Employee Eight	\$5,432.65 >
<input type="radio"/> Employee Nine	\$23,213.19 >
<input type="radio"/> Employee Ten	\$867.00 >

Wire Details	
Employee Three	
Account Number	43129841038
Domestic	\$2,345.42
Debit Account	45645645
Effective Date	2/2/2020
Purpose	None
Reference Beneficiary	None
Additional Information	Additional Info 1. Additional Info 2. Additional Info 3. Additional Info 4.
Created Date	1/30/2020
Created By	Employee One
More Information	>
Approval Status	Pending Approval >

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.

Mobile App

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

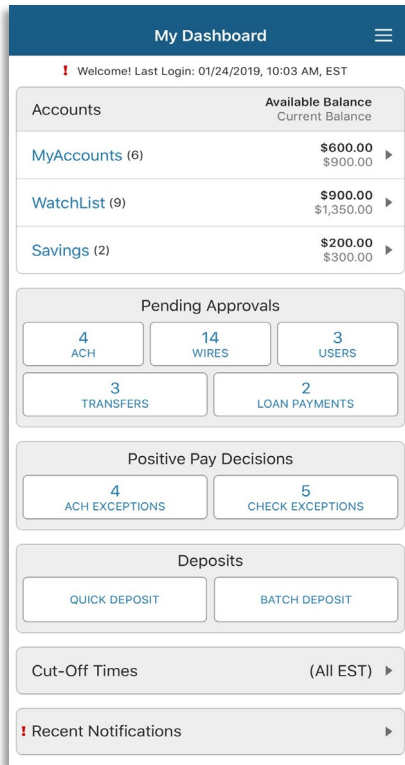
Deposit Activity	
Monday, June 10, 2019	
Location 1001 Deposited	\$5.00 >
Friday, June 7, 2019	
Location 1001 Partial Deposit	\$7.00 >
Location 1001 Deposited	\$5.00 >
Location 1002 Open For Scanning	\$0.00 >
Location 1002 Deleted	\$0.00 >
Location 1002 Open For Scanning	\$3.00 >
Location 1002 Open For Scanning	\$0.00 >
Location 1002 Deposited	\$33.00 >
Location 1002 Open For Scanning	\$10.00 >



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

Mobile App

BATCH REMOTE DEPOSIT

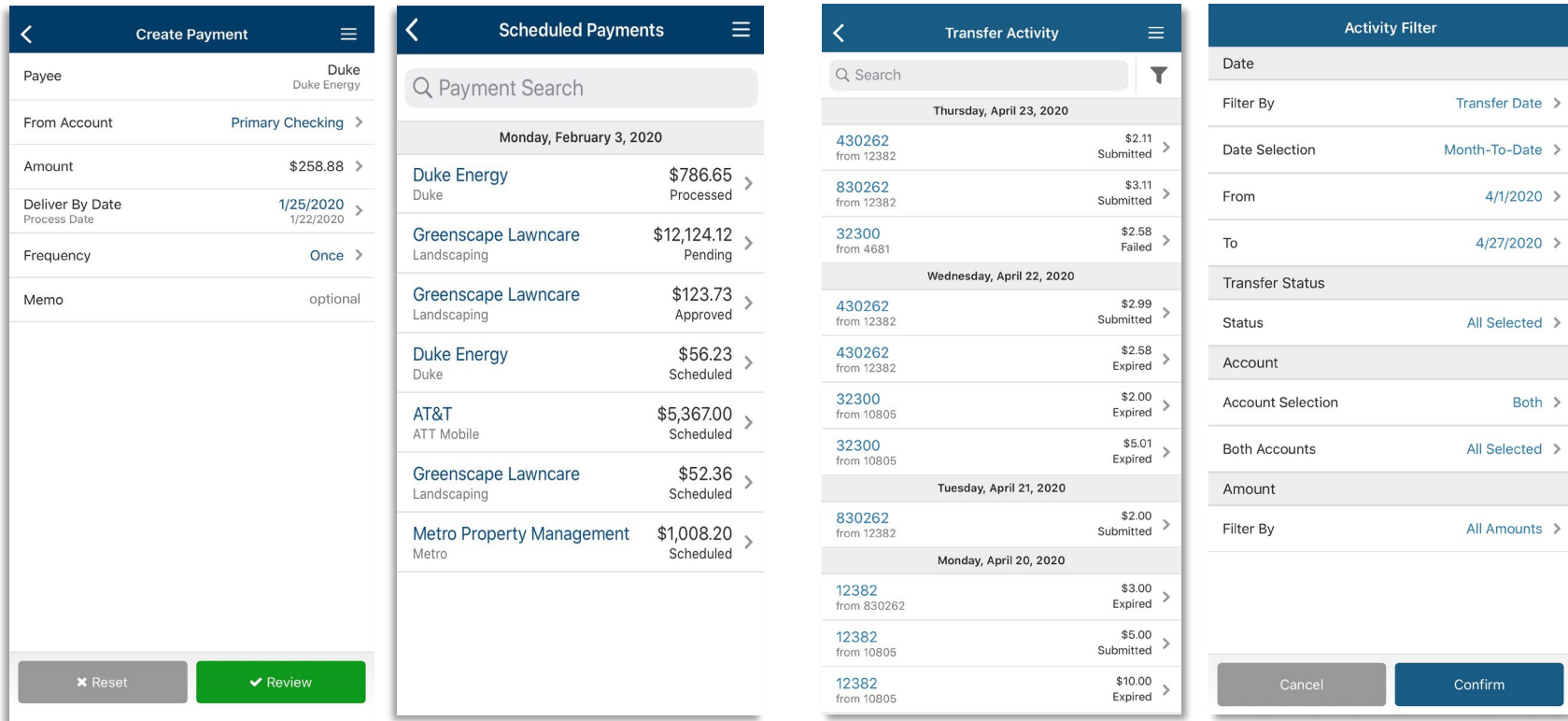


1. Navigate to Batch Deposit from the dashboard or fly out menu.
2. Select the appropriate Location to deposit checks into.
3. Select Create Batch and the user is taken to the Add Checks page.

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.

Mobile App

BUSINESS BILL PAY

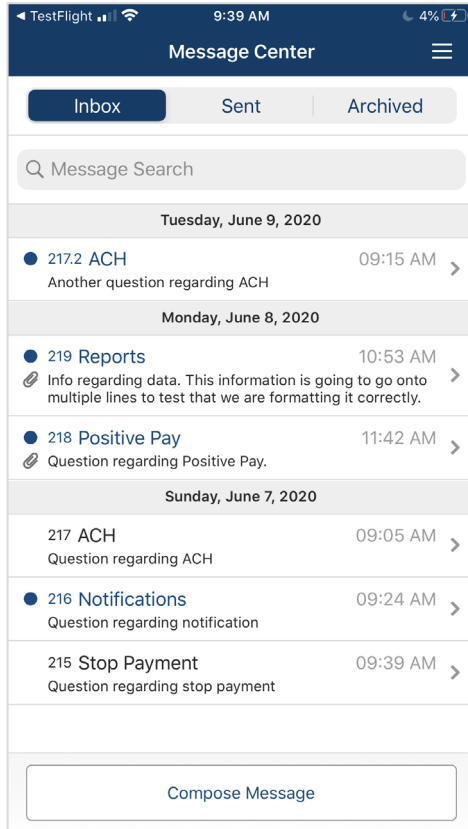


1. Business Bill Pay allows users to create payments and view payees, payment history and scheduled transactions.
2. From the fly out menu select Payments – Business Bill Pay.

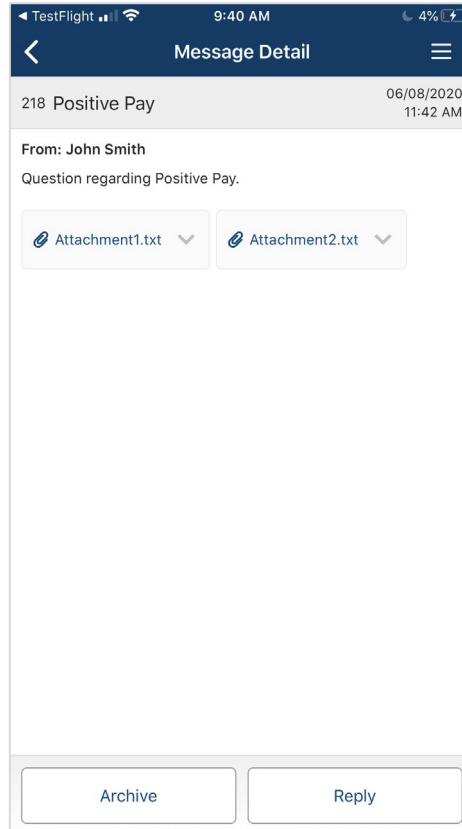
1. View and filter Transfer, ACH or Wire Activity.
2. From the fly out menu select the Payments – Payment Type – Activity.
3. Select the filter icon to filter based on selected criteria.

Mobile App

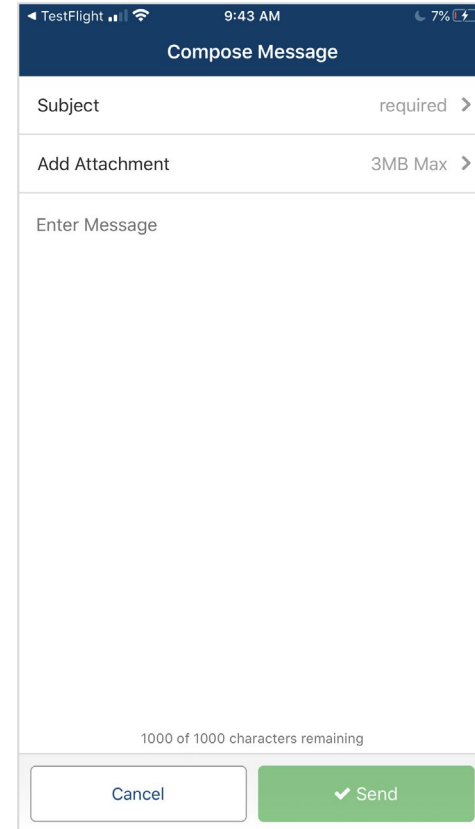
MESSAGE CENTER



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.



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.