

Business Mobile Banking

User Guide

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Downloading the App

You can download the Mobile Banking App (“Mechanics Bank Business Mobile”) directly from either the Apple App Store or Google Play, depending on the mobile device’s operation platform.



Requirements

- You must have an iPhone or Google Android device with a data service plan or Wi-Fi access.
- You must be registered for Business Online Banking and have Mobile Banking access enabled. If you are not registered or do not have Mobile Banking access enabled, call 1.800.272.1876.

Log In

You can log in by using your Business Online Banking User ID and Password, a Security Token or Apple Touch ID.

User ID and Password

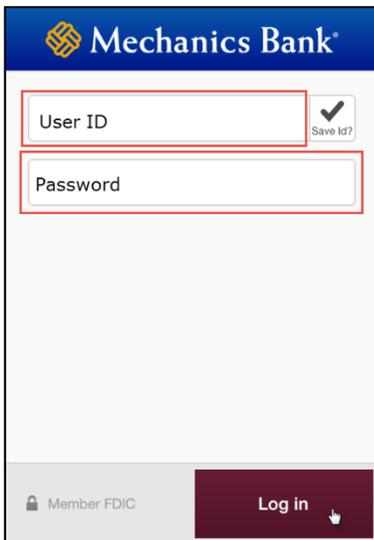
When logging in with your User ID and Password you may be prompted to answer your already established Security Questions in Business Online Banking. The system automatically registers the device after you successfully answer the questions.

At this time, the system collects unique metrics about the device to establish a “trusted relationship” between the device and the system. Along with your password, the system uses these metrics to identify devices during future sign-ins, ensuring that you are an authorized user and are signing in from a trusted device. The system follows this process every time you log in with a new, “untrusted” device.

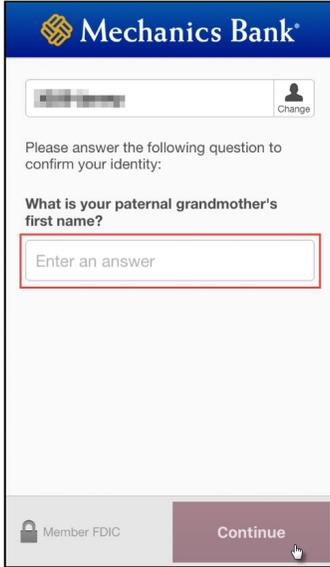
To log in with your User ID and Password:

- Open the Mobile Banking App.
- Enter your **User ID** and **Password** and then tap **Log In**.

 **Note:** To save your **User ID** to the Mobile Banking App so the system remembers it during future log in’s, tap **Save ID**.



- If prompted, enter the answer to the **Security Question** and tap **Continue**.



- If the Terms and Conditions appear, review them and then tap **"I Accept"**.

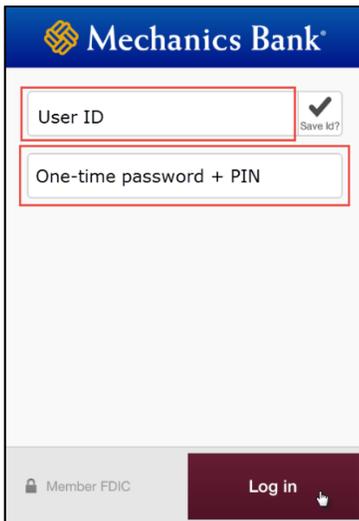
Security Token

Logging in with a security token involves two-factor authentication: The first factor is the User ID, and the second factor is the numeric eight-digit, onetime password that appears on the security token, plus the four-digit PIN that you established during token enablement. You must enter token information during each log in because the password continually changes.

To log in with a security token:

- Open the Mobile Banking App.
- Enter your **User ID** and enter numeric eight-digit, **one-time password generated from your Security Token** (soft token users need to copy and paste from the soft token app), **plus your four-digit PIN** and then tap Log In.

 **Note:** To save your **User ID** to the App so the system remembers it during future log in's, tap **Save Id**.



- Verify the **four-digit site key** the Mobile Banking App displays on the log in screen is the same as the site key that displays on the **Security Token**.
- If the **Terms and Conditions** appear, review them and then tap **"I Accept"**.

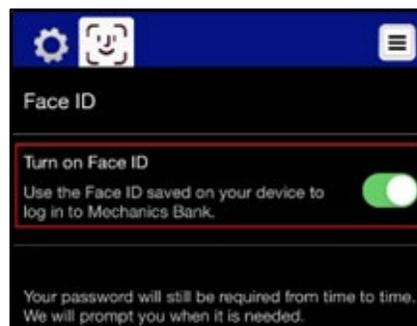
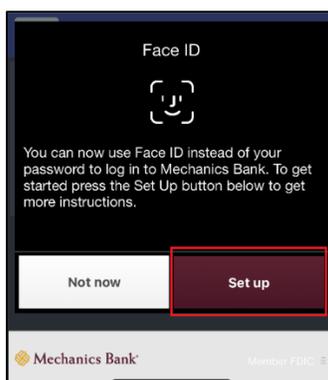
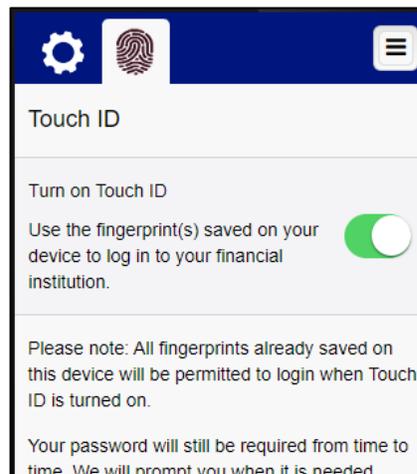
Biometric Authentication

You can log in to the Mobile Banking App using biometric authentication (i.e. Face ID or Touch ID) instead of entering a password or using your security token, if the function is supported on your mobile device.

For security reasons, the Mobile Banking App may require you to fully authenticate with your password when performing certain transactions (i.e. ACH & Wire transfers, approvals).

To turn on Biometric Authentication:

- Open the Mobile Banking App.
- To turn on biometrics, tap **Log in with Touch ID/Face ID** from the log in screen.
- Complete one of the following:
 - If you already have biometrics stored on the device
 - Tap **Log in** and set up.
 - Enter your **User ID** and **password or security token+PIN**, and then tap **Log in** and set up.
 - Toggle the **Turn on Touch ID** switch to the **On** position.
 - If you do not have any biometrics stored on the device
 - Tap **Settings**
 - Follow the device prompts to save a fingerprint or facial recognition.
 - Return to the App and log in with your **User ID** and **password or security token+PIN**.
 - Tap the  icon for the **Settings** menu.
 - Toggle the Turn on Touch ID/Face ID switch to the On position.



After turning on **Touch ID/FaceID**, you can sign in using your fingerprint/camera.

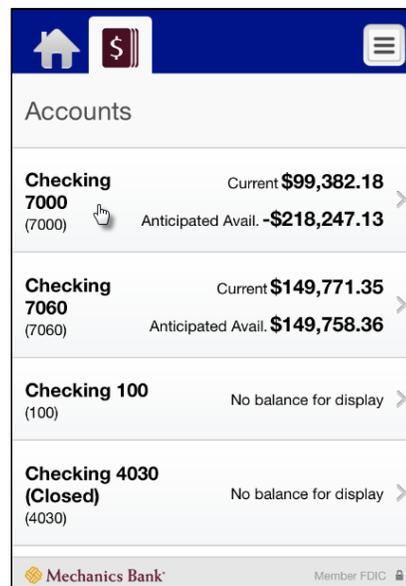
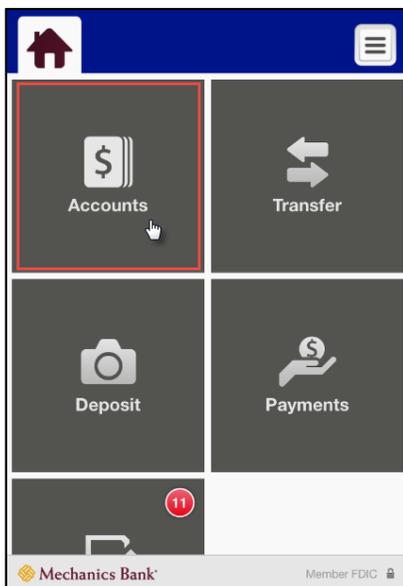
- Open the Mobile Banking App.
 - TouchID: Touch the device's **Home** button with a saved fingerprint.
 - FaceID: Select **Log in with Face ID**
- If the **Terms and Conditions** appear, review them and then tap **"I Accept"**.

Viewing Account Balances and Transaction History

You can view balance and transaction history for your accounts that have been established on Business Online Banking. You can view images of checks and other types of items, such as deposit tickets.

To view account balances and transaction history:

- Log in to the Mobile Banking App.
- Tap the account for which you want to view the transaction history.
- Tap **Accounts**.



 **Note:** The Current balance includes posted transactions. The Anticipated Avail. Balance includes posted and pending transactions.

- Transactions with a check mark  highlighted in green in the upper-right corner successfully posted to the account. Transactions with a clock  highlighted in yellow in the upper-right corner are pending and the system has not yet posted it to the account.

 **Note:** The current and previous month statement cycle history is available in the Mobile Banking App. To view transaction history prior to your previous statement cycle, you must log in to Business Online Banking to retrieve the information.

- To view images of an item, tap the  icon. The front view of the item appears in a pop-up window. Tap the  icon to switch between the front view and back view of the item.

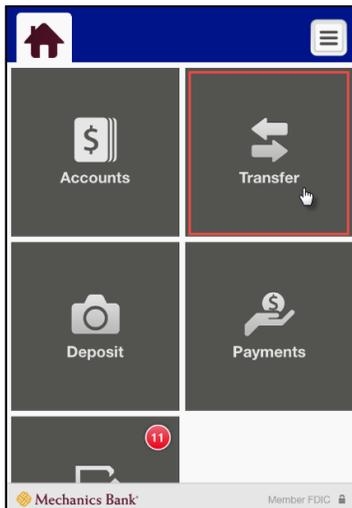


Transfer Internal Funds

Transferring internal funds in the Mobile Banking App uses the same internal funds templates you already established in Business Online Banking.

To transfer funds:

- Log in to the Mobile Banking App.
- Tap **Transfer**.
- Tap **Internal Transfer**



Note: If you have not been granted access to initiate internal transfers, this option may not appear.

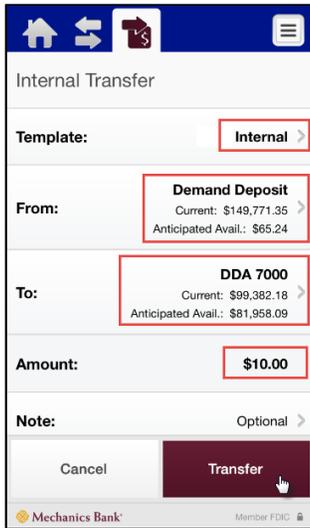
- Tap **Template** and select the transfer template.

Note: If you set up **To** and **From** accounts in the template, Mobile Banking App displays those accounts with their current and anticipated available balance. You can change the account if a ">" appears next to the account details.

- Tap **From** and select the account from which to withdraw funds.
- Tap **To** and select the account to receive funds.

Note: If **To** account selected is a loan account, tap **Payment Type** and select type of payment you want to make.

- Tap **Amount** and specify the amount you want to transfer.
- Tap **Transfer**.
- Verify the transfer details and tap **Confirm**.
- Complete the security challenge if the system presents it, and then tap **Done**.



Internal Transfer

Template: Internal >

From: Demand Deposit
Current: \$149,771.35
Anticipated Avail.: \$65.24

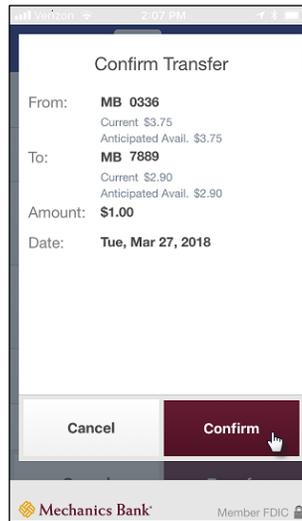
To: DDA 7000
Current: \$99,382.18
Anticipated Avail.: \$81,958.09

Amount: \$10.00

Note: Optional >

Cancel Transfer

Mechanics Bank Member FDIC



Confirm Transfer

From: MB 0336
Current: \$3.75
Anticipated Avail. \$3.75

To: MB 7889
Current: \$2.90
Anticipated Avail. \$2.90

Amount: \$1.00

Date: Tue, Mar 27, 2018

Cancel Confirm

Mechanics Bank Member FDIC

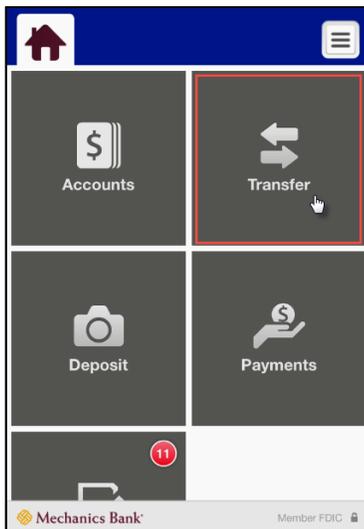
 **Note:** If the system **does not** require a user to approve the transfer, the system moves the funds between accounts. If system **does** require approval, system adds the transfer to the list of funds transfers awaiting approval.

Initiate ACH Transfers

You can initiate single-item ACH transfers in the Mobile Banking App by using the same ACH transfer templates you already established in Business Online Banking. You cannot create new or edit your templates within the Mobile Banking App.

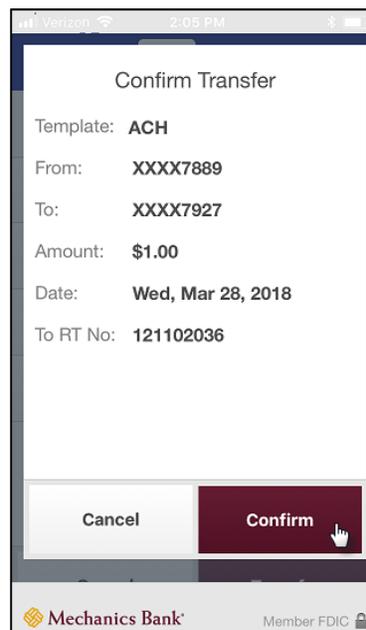
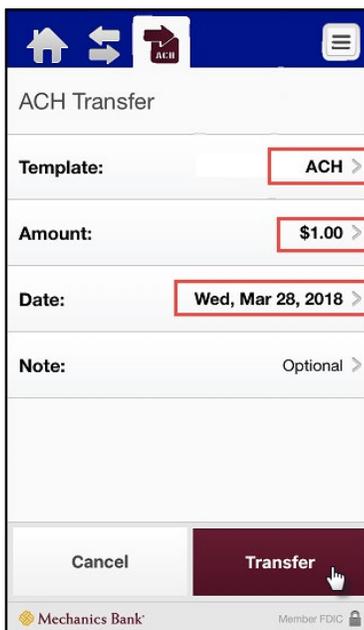
To initiate an ACH transfer:

- Log in to the Mobile Banking App.
- Tap **Transfer**.
- Tap **ACH Transfer**.



Note: If you have **not** been granted access to initiate ACH transfers, this option may not appear. **Also**, if you use Touch ID to login, you may be prompted to enter your password in order to continue.

- Tap **Template** and select the transfer template.
- Tap **Amount** to modify the transfer amount, if necessary.
- Tap **Date** and select the **Effective Date** of the transfer.
- Tap **Note** to add an addenda message (optional).
- Tap **Transfer**.
- Verify the transfer details and tap **Confirm**.
- Complete the security challenge if the system presents it, and then tap **Done** (soft token users need to copy and paste from the soft token app).



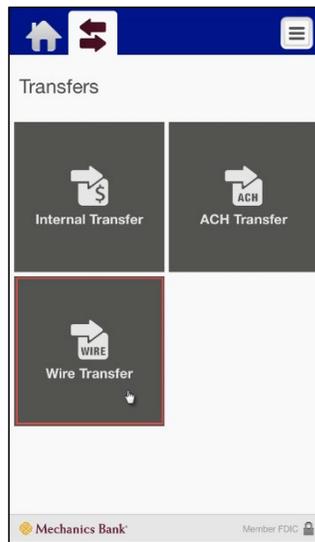
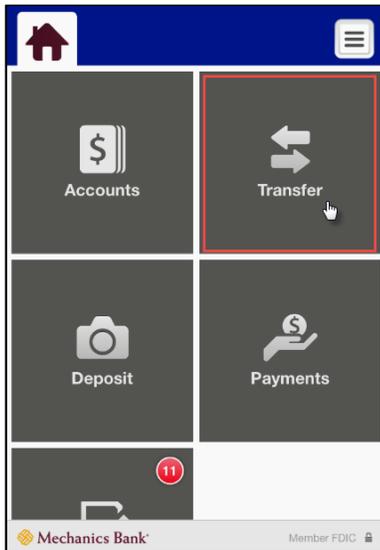
Note: If the system **does not** require a user to approve the transfer, the system initiates the transfer of funds. If the system **does** require approval, the system adds the transfer to the list of ACH transfers awaiting approval.

Initiate Wire Transfers

You can initiate domestic Wire transfers in the Mobile Banking App by using the same Wire transfer templates you already established in Business Online Banking. You cannot create new or edit your templates within the Mobile Banking App.

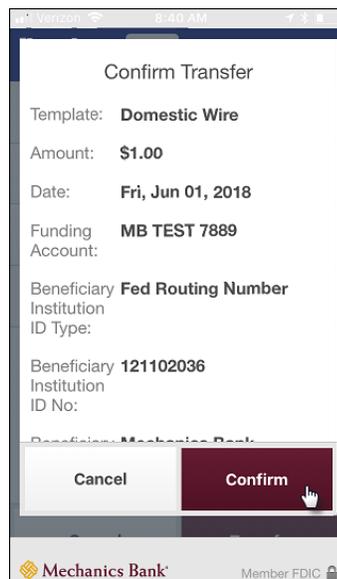
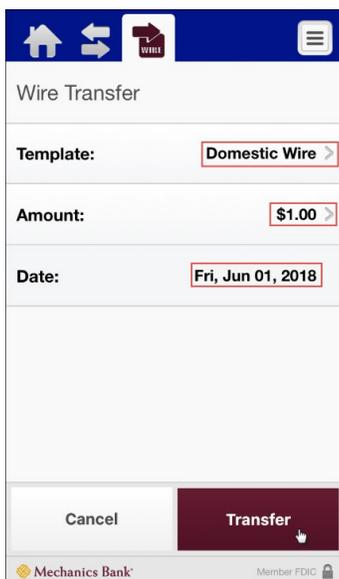
To initiate a Wire transfer:

- Log in to the Mobile Banking App.
- Tap **Transfer**.
- Tap **Wire Transfer**.



 **Note:** If you have **not** been granted access to initiate Wire transfers, this option may not appear. Also, if you use Touch ID to login, you may be prompted to enter your password in order to continue.

- Tap **Template** and select the transfer template.
- Tap **Amount** to modify the transfer amount, if necessary.
- Tap **Date** and select the effective date of the transfer.
- Tap **Transfer**.
- Verify the transfer details and tap **Confirm**.
- Complete the security challenge if the system presents it, and then tap **Done** (soft token users need to copy and paste from the soft token app).



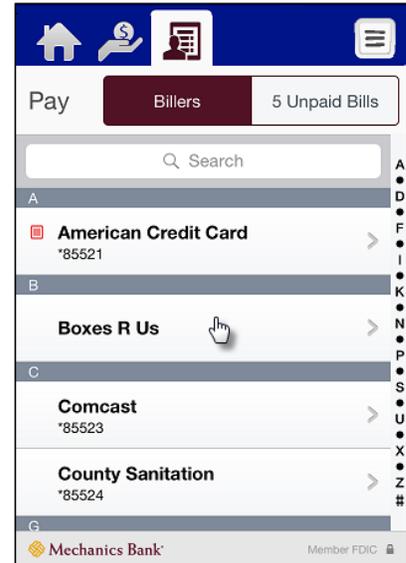
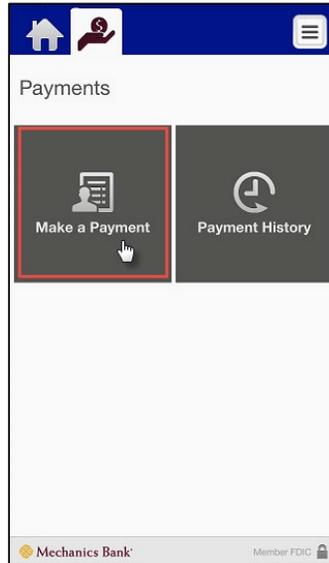
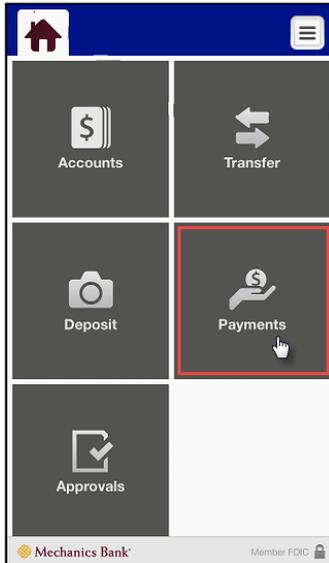
 **Note:** If the system **does not** require a user to approve the transfer, the system initiates the transfer of funds. If the system **does** require approval, the system adds the transfer to the list of Wire transfers awaiting approval.

Bill Pay

You can submit bill payments using Mobile Banking App to any biller you have previously set up in Business Online Banking.

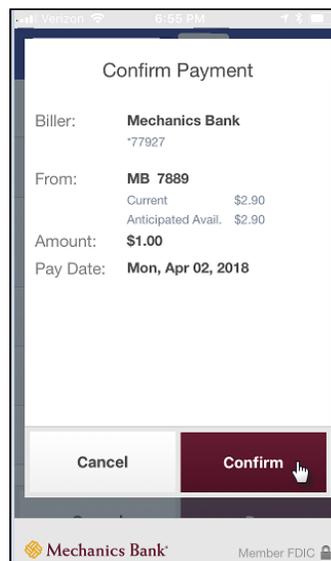
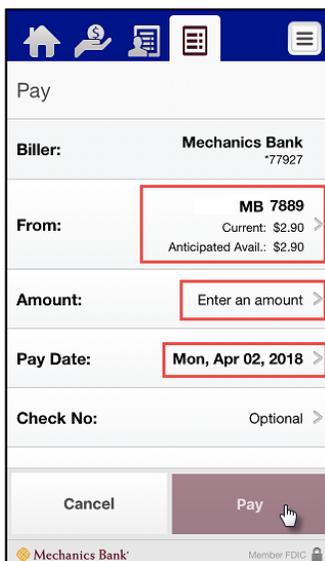
To submit a bill payment:

- Log in to the Mobile Banking App.
- Tap **Payments**.
- Tap **Make a Payment**.
- Tap a biller without the  icon.

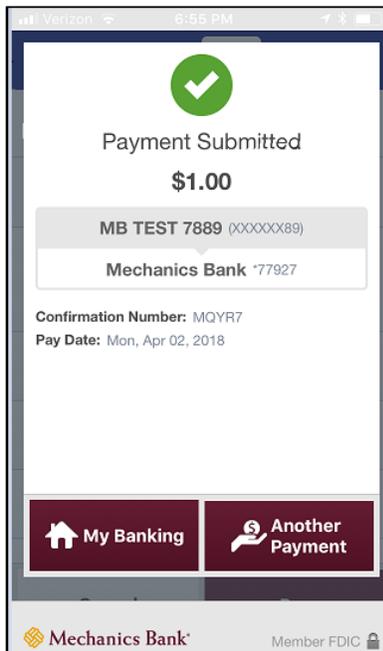


 **Note:** If  icon displays to the left of the biller's name, an eBill is available. If you want to submit an eBill payment, tap the **Unpaid Bills** tab to display only billers with an available eBill.

- Tap **From** and select the account to debit for the payment.
- Tap **Amount** and enter the amount you want to pay and tap **Done**.
- Tap **Pay Date** and tap the **date** on the calendar on which you want to submit the payment.
- Tap **Check No** and enter a **check number** (optional).
- Tap **Note and/or Memo** and enter a comment regarding the payment (optional).
- Tap **Pay** and then tap **Confirm**.



- The **Payment Submitted** screen appears.
 - ☞ **Note:** If the system **does not** require a user to approve the bill payment, the system initiates the payment to the biller. If the system **does** require approval, the system adds the payment to the list of bill payments awaiting approval.

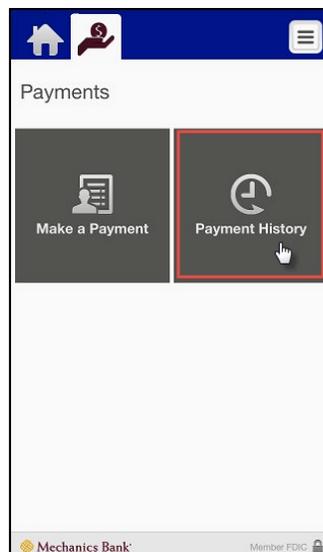
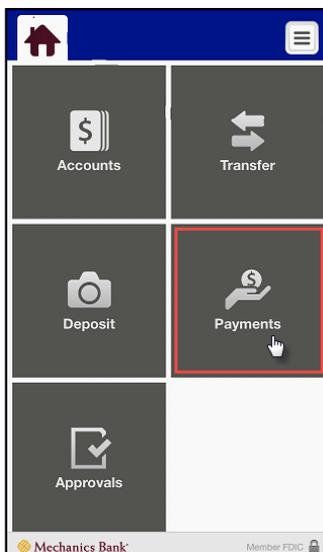


View Bill Payment History

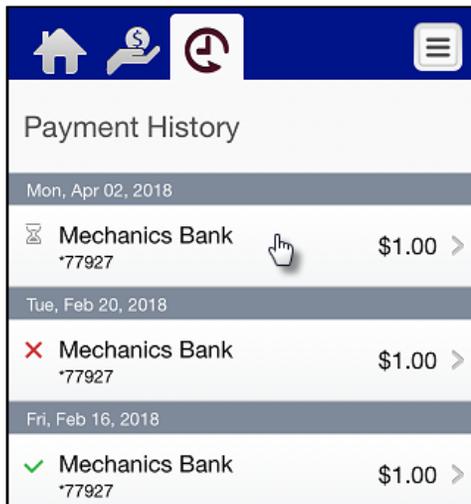
A history of all bill payments you submitted through both Business Online Banking and the Mobile Banking App are available for viewing. This history includes all payments the system has processed in the last 45 days in addition to any payment scheduled for processing in the next 365 days.

To view the bill payment history:

- Log in to the Mobile Banking App.
- Tap **Payments**.
- Tap **Payment History** to display a list of payments.



- Tap deposit to view its details in addition to front and back images of check Payment History to display a list of payments.



- Payments with a grey hourglass ⌚ icon in the left column indicates a user submitted a bill payment and it is awaiting approval by another user before the system places it in the queue to be sent to the biller.
- Payments with a green thumbs-up 👍 icon in the left column indicates it has been approved by another user and it is in the system queue, ready for the system to send it to the biller.
- Payments with an orange clock ⌚ icon in the left column indicates the system sent the payment to the biller but the biller may not have received it yet. You cannot edit or cancel bill payments with this status.
- Payments with a red X ❌ icon in the left column indicates the payment was cancelled or not approved or it failed to reach the biller.
- Payments with a green check mark ✓ icon in the left column indicates the system has debited or is in process of debiting the payment amount from the selected account. You cannot edit or cancel bill payments with this status.

Receive Approval Alerts

When fund transfers, wire transfers, ACH transfers, and bill payments require approval, you can receive a push notification on your device notifying you of these tasks. A push notification is similar to a text message alert, but only requires an Internet connection and not an active phone number. Where the notifications appear on your device depends upon the device and its setup.

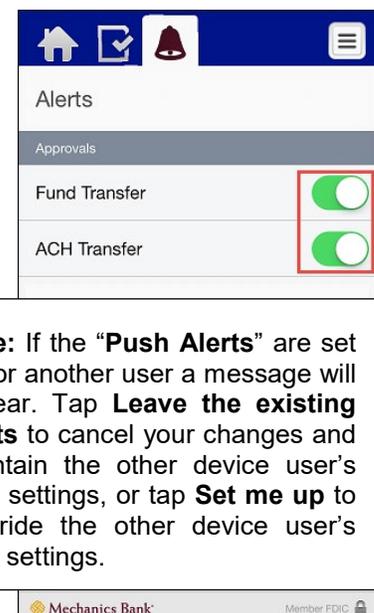
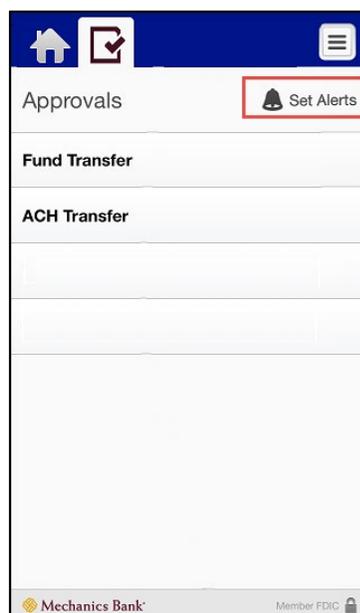
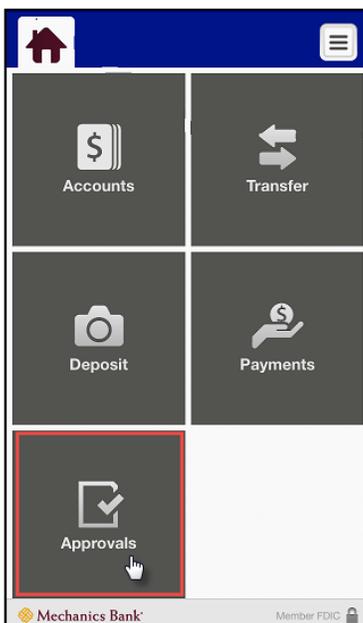
You can configure alerts per device, not per account. Therefore, when multiple people have access to the same business account through the Mobile Banking App, each person can designate alerts they would like to receive on their device. If two people share a device, only one person can configure Mobile approval alerts. By default, all alerts are set to off.

To begin receiving approval alerts:

- Log in to the Mobile Banking App.
- Tap **Approvals**.

- Tap **Set Alerts**.

- Tap the toggle switch to turn it green for each type of approval for which you want to receive alerts.



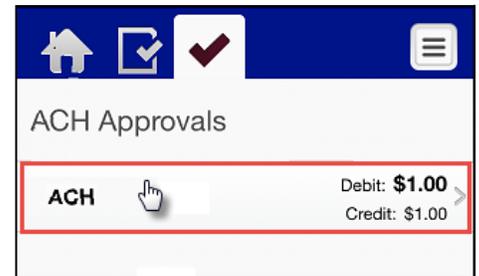
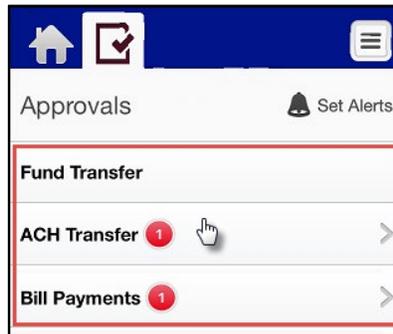
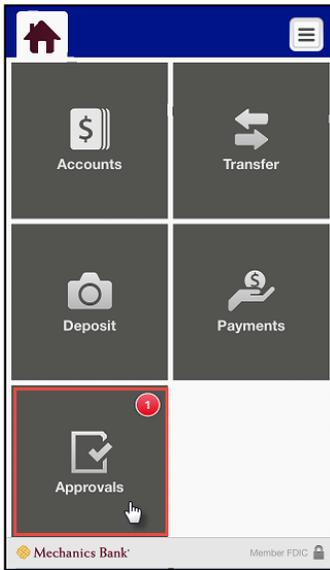
Note: If the “Push Alerts” are set up for another user a message will appear. Tap **Leave the existing alerts** to cancel your changes and maintain the other device user’s alert settings, or tap **Set me up** to override the other device user’s alert settings.

Approve or Reject Transfers and Payments

The system may require you to review and approve pending internal fund transfers, wire transfers, ACH transfers and bill payments initiated through Business Online Banking or the Mobile Banking App before it can complete them. You can review and approve these transfers directly in the Mobile Banking App.

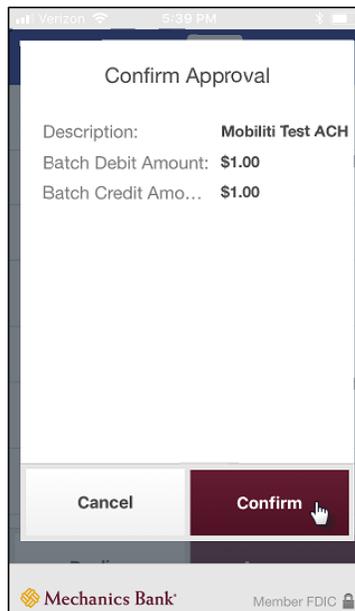
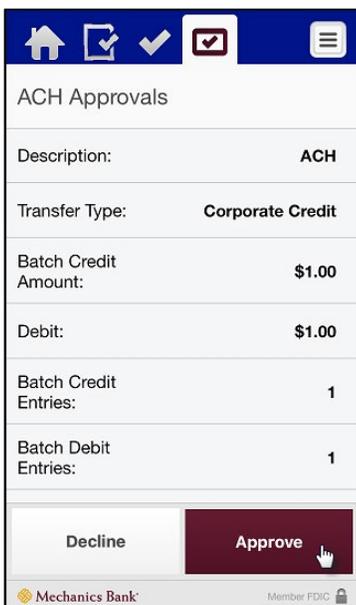
To make decisions on transfers:

- Log in to the Mobile Banking App.
- Tap **Approvals**.
- Tap the type of transfer you want to review.
- Tap the transfer on which you want to make a decision.



Note: If you use Touch ID to login, you may be prompted to enter your password in order to continue.

- Tap **Approve** to approve the transfer, or **Decline** to reject the transfer.
- Tap **Confirm** to confirm the decision.



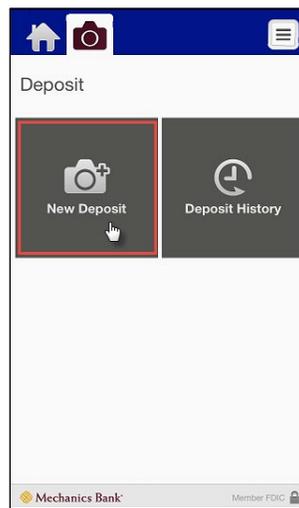
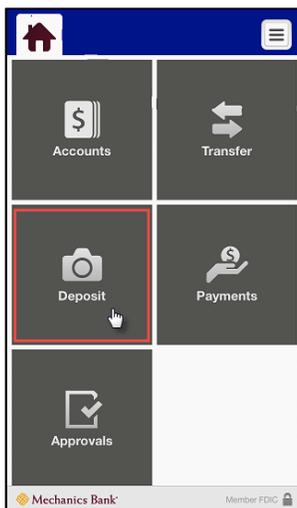
Mobile Deposit

You can submit check deposits anywhere, anytime by using the Mobile Deposit feature in the Mobile Banking App. Use the camera on your device to take pictures of the front and back of a check then submit the images electronically to the Bank for processing.

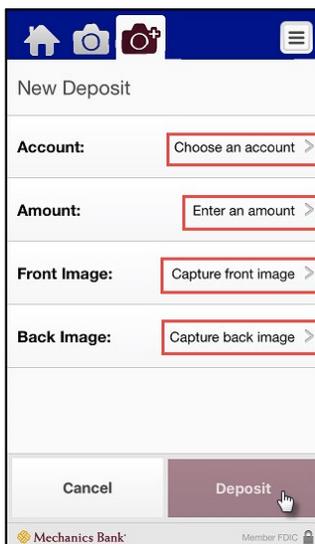
The system analyzes each check image for quality upon submission; if the image **does not** pass quality inspections, it notifies you so you can recapture the check image. After you submit a mobile deposit, the Bank conducts a review of the deposit. If the deposit fails the review, the Bank notifies you of the deposit rejection.

To make a deposit:

- Log in to the Mobile Banking App.
- Tap **Deposit**.
- Tap **New Deposit**.



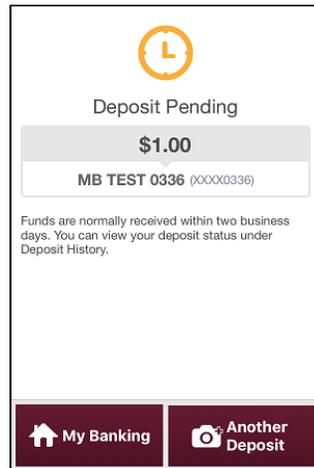
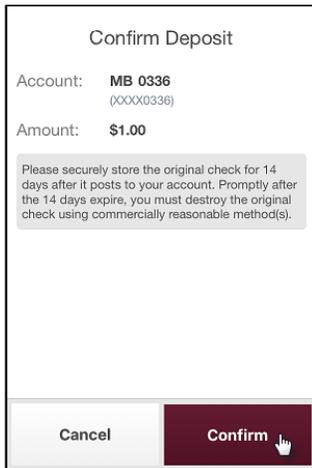
- Tap **Account** and select the account into which you want to deposit funds.
- Tap **Amount** and enter the amount of the check.
- Tap **Front Image**. Take picture of the front of check and tap **Use** to submit the image or **Retake** to take a new picture.
- Tap **Back Image**. Take a picture of the back of the check and then tap **Use** to submit the image or **Retake** to take a new picture.



 **Note:** Be sure to **endorse** the back of the check before depositing. The endorsement should include this sample verbiage: ***“For Remote Deposit Only to Mechanics Bank”***

- Tap **Deposit**.

- Verify deposit details and tap **Confirm**.
 - ☞ **Note:** If the system presents you with a security question, enter the answer to the question and tap **Continue**.
- Please securely store the original check for **14 days** after it posts to your account. Promptly after the 14 days expire, you **must destroy** the original check using commercially reasonable method(s).
- The Deposit Pending screen appears.

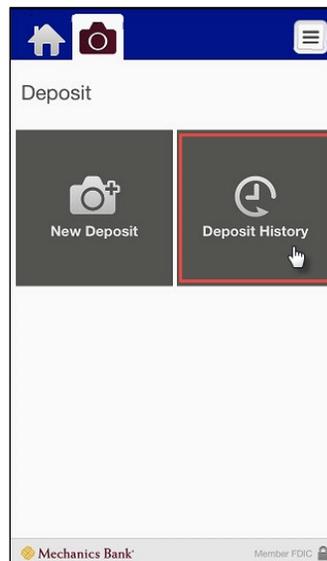
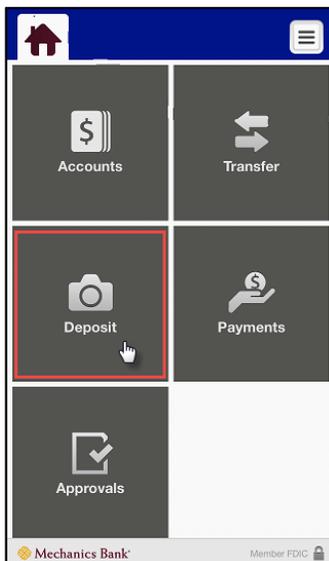


View Mobile Deposit History

A 30-day history of mobile check deposits is available in the Mobile Banking App, along with the front and back images of the checks that you have submitted.

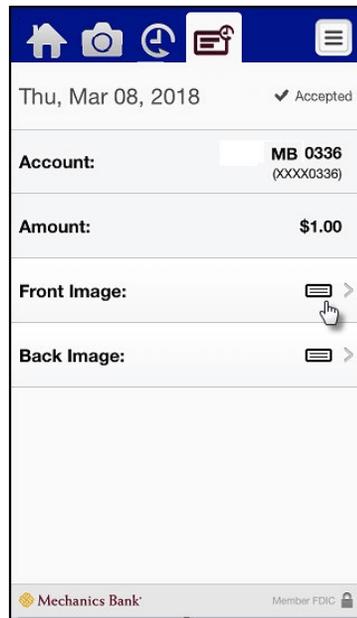
To view deposit history:

- Log in to the Mobile Banking App.
- Tap **Deposit**.
- Tap **Deposit History**.



- Tap a deposit to view its details in addition to the front and back images of the check.
 - Deposits with a check mark  highlighted in green in the upper-right corner have been accepted by the Bank and are in the process of posting or have been posted to your account.

- Deposits with a clock icon highlighted in yellow in the upper-right corner are pending and the Bank is currently reviewing the deposit.
- Deposits with an 'x' icon highlighted in red in the upper-right corner have failed the review process and is not posted to your account.



- To view images of an item, tap the icon.

Sign Out

To sign out of the Mobile App:

- Tap the button to access the **Settings** menu.
- Tap **Sign Out**.

Note: The App automatically signs you out after **5 minutes** of no activity within the Mobile Banking App or within **1 minute** of no activity if moving in and out of the App.

