IPad User Guide

Version 1.2

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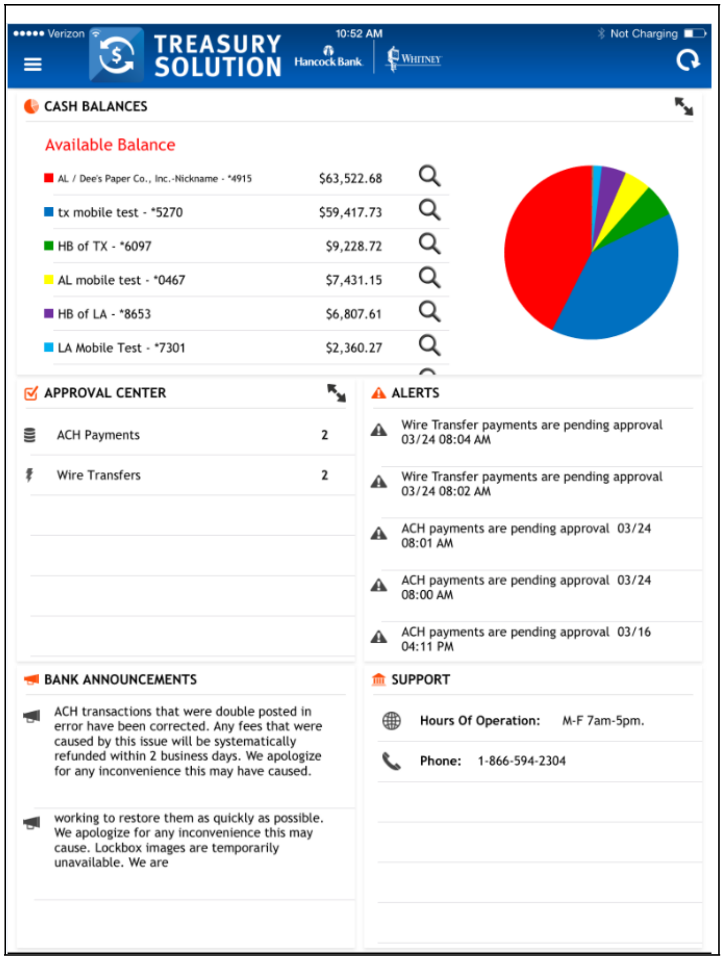
1 Introduction

1.1 Product Overview

Business Banking for iPad® is a native iOS app designed specifically for the iPad. This app allows you to access banking information from anywhere and at any time using an intuitive touch screen interface. You can view balances, transactions, alerts and bank messages. In addition, you can view/approve ACH & Wire transactions.

Diagram 1: Main System screen



1.2 Document Purpose

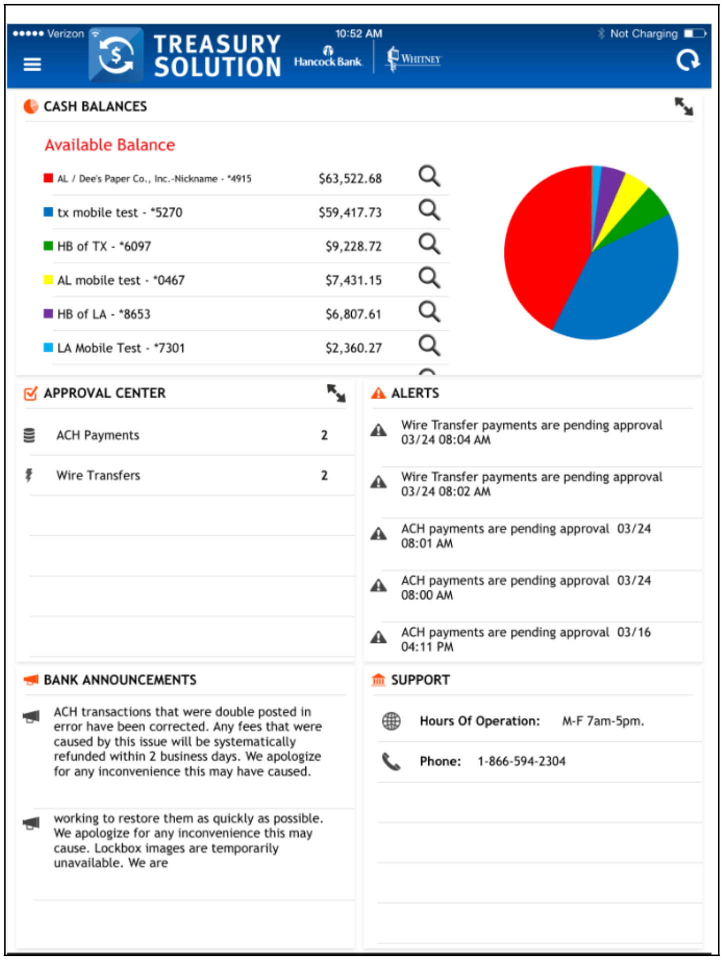
The purpose of this document is to describe the functionality of the Business Banking for iPad app.

2 General Attributes

2.1 Business Banking Widgets

You can view and interact with bank data via a series of widgets. Each widget provides specific banking functionality (e.g. viewing Cash Balances) and retrieves data from the bank's cash management system. Widgets are displayed on panels to which you can navigate by swiping left or right on the iPad screen. A panel with five separate widgets is illustrated below.

Diagram 2: Main System screen showing a panel with five widgets



2.2 Orientation

The Business Banking for iPad app can be operated in either portrait or landscape orientation. Rotate the iPad and the screen rotates as well, adjusting the panels and widgets to fit the new screen orientation, as illustrated below.

Diagram 3: Portrait orientation

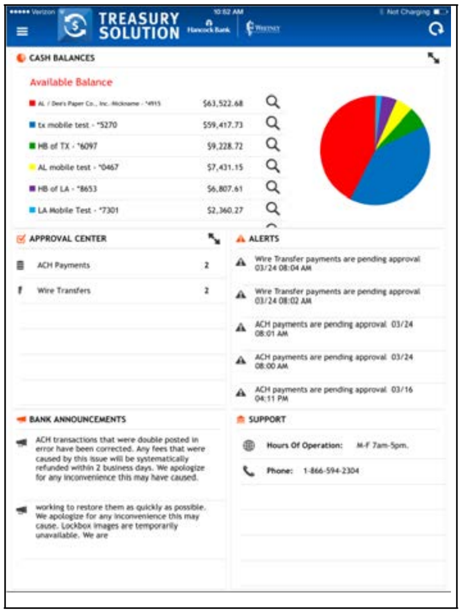
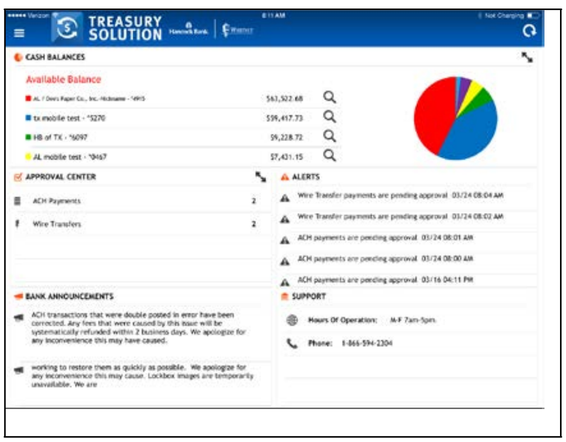


Diagram 4: Landscape orientation



2.3 Navigation & Touch Gestures

You can navigate and interact with the Business Banking for iPad app using standard Apple iOS touch gestures. These include the following: tap, swipe, and drag.

Tap: Tapping is the primary way to interact with the app. For example, you can tap a button by touching it with your finger.

Drag: Some widgets contain lists where not all of the data fits on the screen. You can scroll through these lists by dragging your finger up or down. Dragging your finger to scroll does not activate items on the list (which would be done by tapping).

2.4 Common Icons & Controls

The Business Banking for iPad app contains several commonly used icons and controls. These are described below.

1. **Pull out Menu -** Displays Help, Settings and Logoff functions.

2. **Refresh -** Will refresh the screen and the system will retrieve any newly available data from the bank.

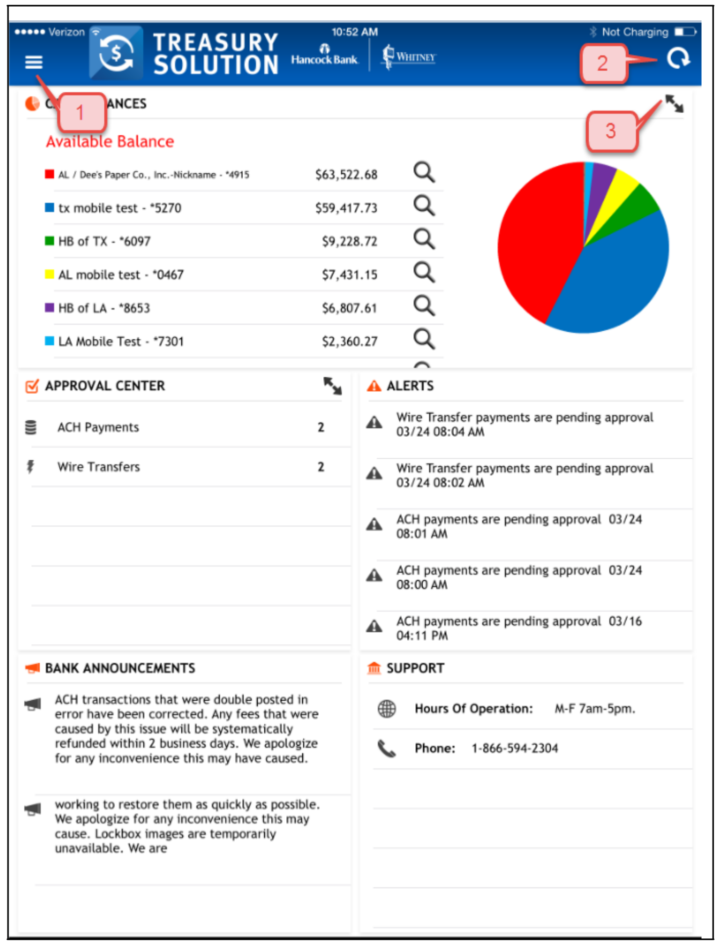
   Regardless of which screen you are on when the Refresh icon is tapped, all widgets will retrieve data from the bank and you will be returned to the main screen.

3. **Expand/Contract -** Expand increases the size of the widget to full screen. The Expand icon is illustrated below.

   Once a widget is expanded, the icon will be replaced with a Contract icon that is used to return the widget to its original size.



4 Initial Setup

After you download the app to your iPad device, you must complete a one-time setup process to register and activate the installation. This process includes steps for Registration, Setup Password and Activation. These are described in the following sections.

4.1 Registration

Description: The Registration function submits registration information to the bank. This information must match the data that is set up on at the bank.

User Actions:

1) Input your User Id and mobile number. The Device Name field is automatically populated.
    a) The User Id is the same as your online user Id.
    b) The Mobile Number must match the one that is set up on the online system for your user Id. The activation PIN that is required to complete the activation process will be delivered via SMS text message to this mobile number.
2) When your user Id and mobile number have been entered, the tap the Next button.

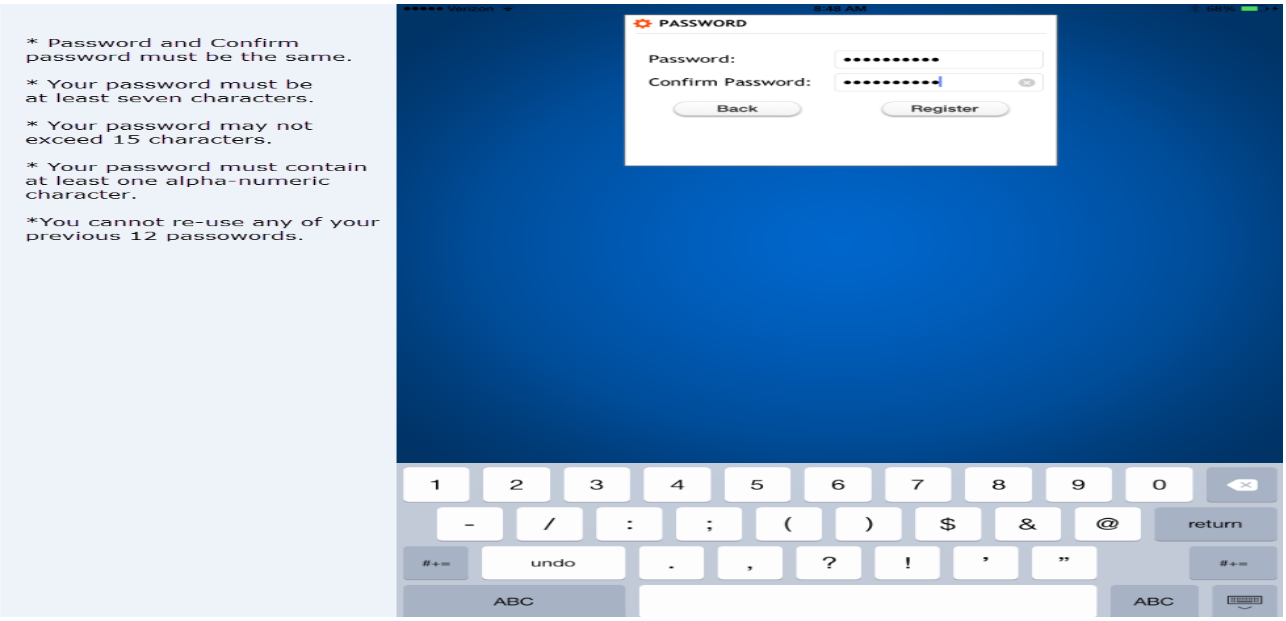
4.2 Setup Password

Description: The Setup Password function is used to create the password that you will use to log in to the app.

User Actions:

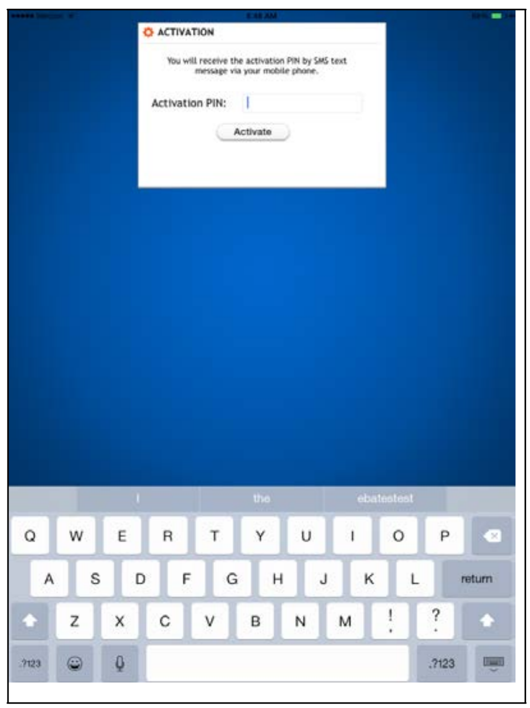
1) Enter the password that you will use to log in to the app. You must re-type the password in the Confirm Password field.
2) Tap the Register button to proceed.
    a) The app validates the newly created password.
    b) If the password is valid, the bank will send a one-time activation code to your mobile number via SMS text message.

Password requirements are as follows:



4.3 Activation

Description: The Activation function activates the app so that it can be used on your iPad. This is accomplished by entering the activation code that was sent to your mobile phone via SMS text message.



User Actions:

1) Enter the Activation Code the bank sent to your mobile number.
2) Tap the Activate button.
    a) If the activation code is valid, the system will load the main screen and begin retrieving data from bank.
    b) If the activation code is invalid, an error message will be displayed.

5 Login

Description: The Login function securely logs you in to the app. Your user Id is the same one that you use to log in to bank's web system via the Internet. Your password is the one that was created during the Setup Password step of the Initial Setup process. These topics are described in Section 4 of this user manual.

Display/Rules:

1) When the Login screen loads, the cursor defaults to the User ID field and the iPad's keyboard automatically displays.
2) User ID is a required field.
3) Password is a required field.
4) Three invalid login attempts result in your user Id being locked for ten minutes.

User Actions:

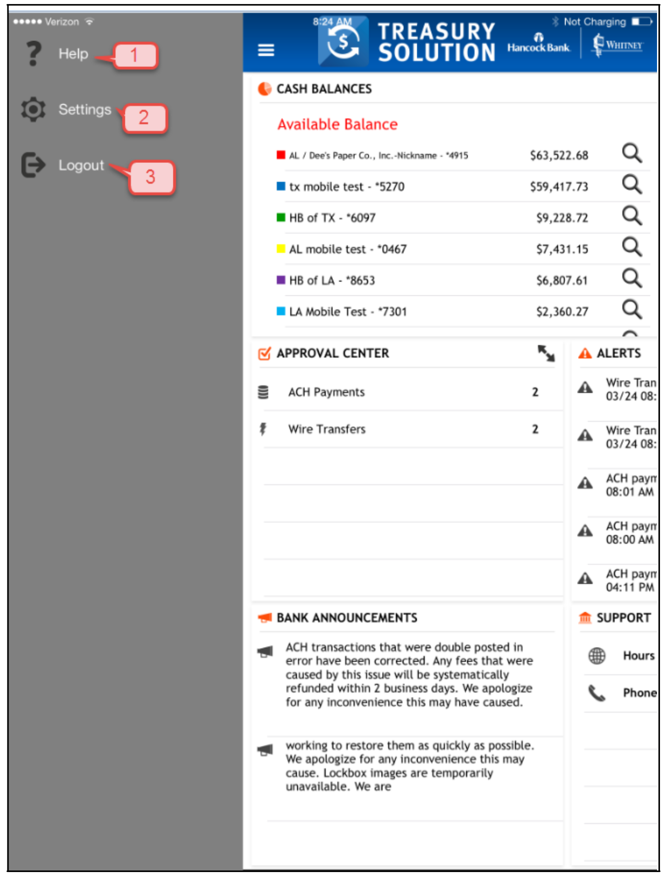
1) The Remember User ID setting may be set to On for subsequent use. If set to On, the app will remember and display your user Id when you return to the Login screen.
   Enter your login credentials and tap the Log In button. This will display the main app screen and automatically retrieve data from CASHplus. Note: You must be connected to the Internet in order to retrieve data from the bank.

1. **Help -** Displays the Help screen.

2. **Settings -** Displays the Settings screen. This allows you to change your password and view version and legal information.

3. **Logoff -** Displays the message confirming that you wish to logoff. If you select Yes, the app will be closed and you will be returned to the Login screen.

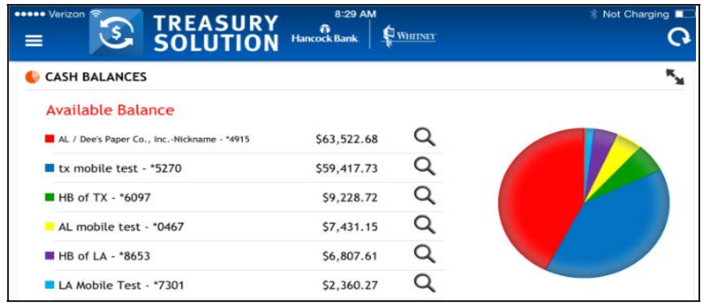
   If you select No, you will remain on the same screen.



3 Business Banking for iPad Widgets

3.1 Cash Balances Widget

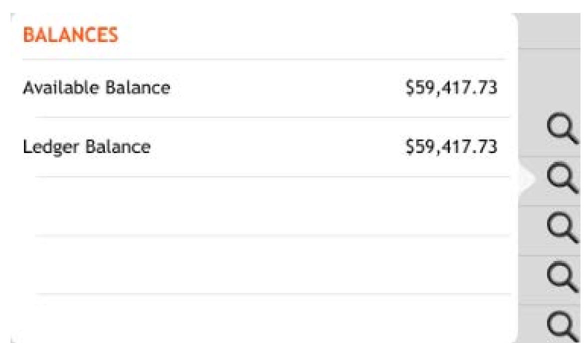
Description: The Cash Balances widget allows you to view balances for your accounts. When needed, you can drag your finger up or down to see more accounts in the list. A pie chart illustrates the distribution of your cash balances.



Note that widget presentation and functionality will vary depending on licensed service. The top image depicts Previous Day and Intra-Day filtering functionality while the latter depicts a since balance type data model, be it Previous Day or Intra-Day.

User Actions:

1) Tap the Expand icon to expand the widget to full screen and view transaction information for the first account in the list.
2) For filtering functionality:
    a. Tap the data type filter to switch between Previous Day and Intra-Day.
    b. Tap the As of date to select an alternate date
    c. Tap All Accounts to select alternate account options.
3) Tap an account row to expand the widget to full screen and view transaction information for the selected account.
4) Tap the magnifying glass icon to display a popover box which shows all of the balances returned for the account from the bank (e.g. Available Balance, Closing Ledger, etc.).
5) You can drag your finger up or down to view additional balances.



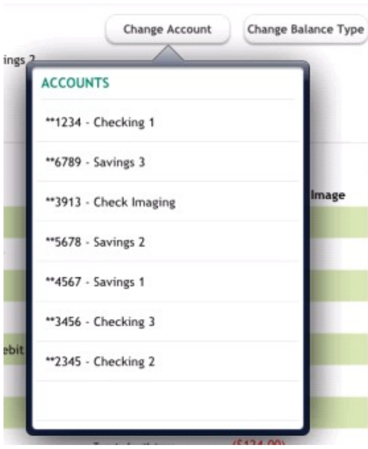
3.2 Cash Balances (Expanded) Widget

Description: Expanding the Cash Balances widget allows you to view balances and transactions for a specific account. Any available check images can also be viewed.

As with the minimized widget, the presentation and functionality will vary depending on licensed service. The From Date and To Date calendars along with the Apply button are only available with the balance data filtering option.

User Actions:

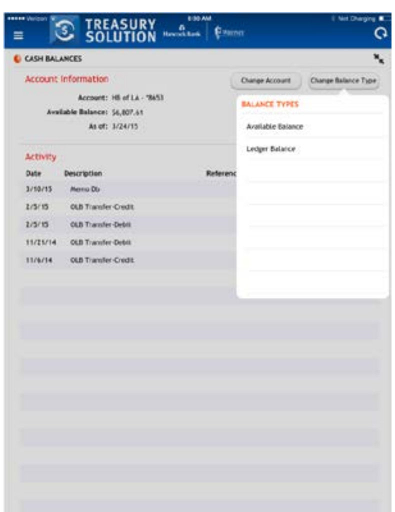
1) Tap the Change Account button to display a popover box with all entitled accounts, as illustrated below.

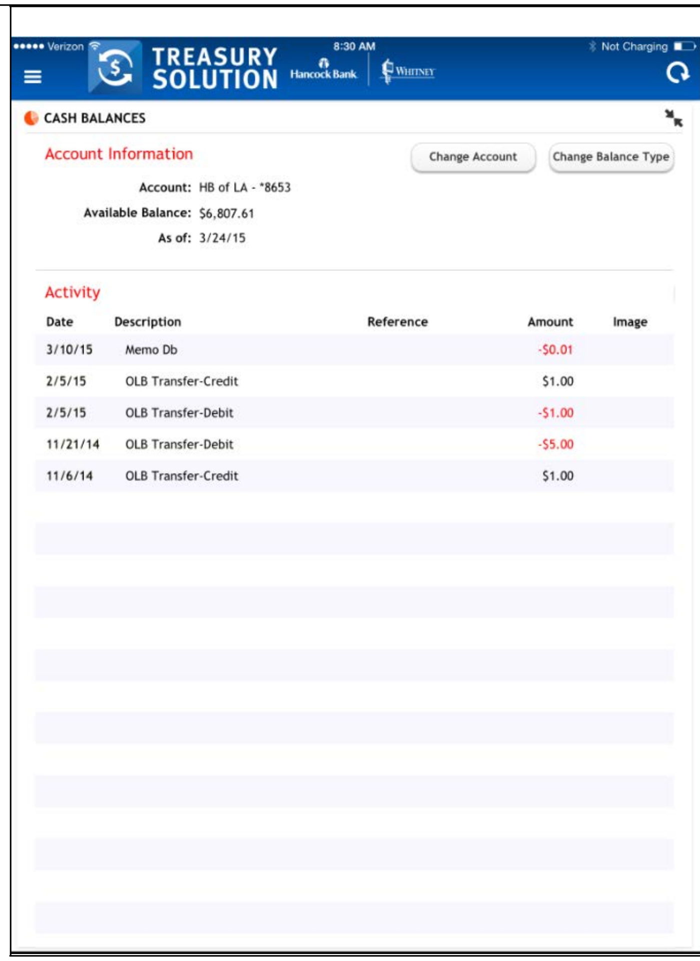


   a. Select a new account to close the popover box and refresh the Account Information and Activity sections with the new account number and data for that account.

2) Tap the Change Balance Type button to display a popover box with available balance/ledger balance types, as illustrated.

   a. Select a balance type to close the popover box, refresh the screen to display the newly selected balance type and refresh the Activity section.



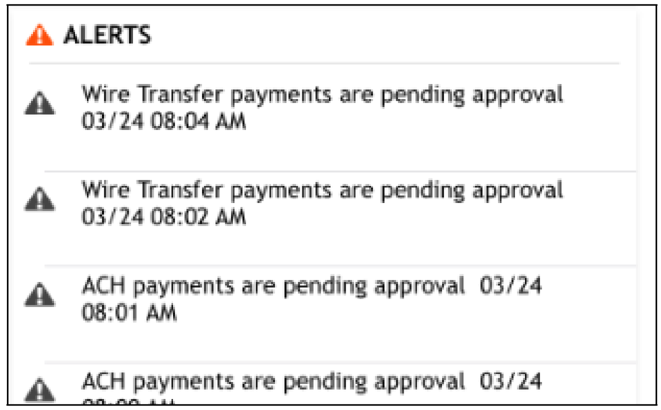


3.3 Alerts Widget

Description: The Alerts widget allows you to view the alerts that are returned from the bank.

User Actions:

Drag up or down on the Alerts list to view all items in the list.

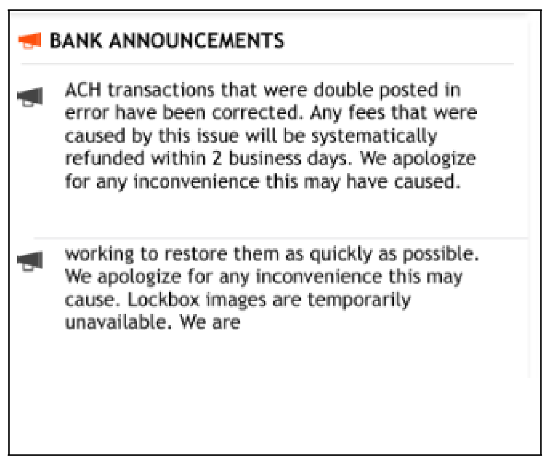


3.4 Bank Announcements Widget

Description: The Bank Announcements widget allows you to view the announcements that are returned from the bank.

User Actions:

Drag up or down on the Bank Announcements list to view all items in the list.



3.5 Approval Center Widget

Description: The Approval Center widget allows you to view a summary of the transactions that are pending approval. These are limited to items which you are entitled to approve. You can expand the widget to view the details of the transactions that are pending approval.

User Actions:

1) Tap the Expand icon to expand the widget to full screen and show the items that require approval.
2) Tap a transaction type in the list to expand the widget to full screen and view pending transactions of the selected service.

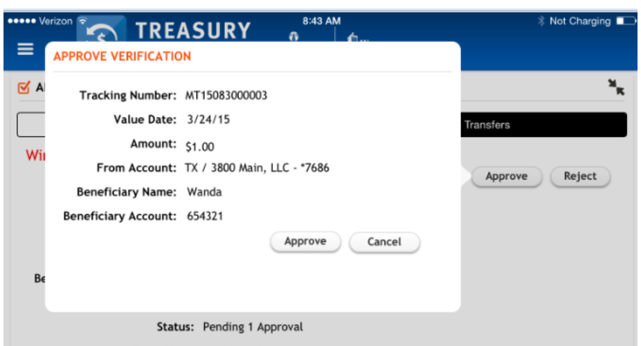
3.6 Approval Center (Expanded)

3.6.1 Wire Approval

Description: The Wire Approval workflow allows you to view the details of wires that require approval and either approve or reject them.

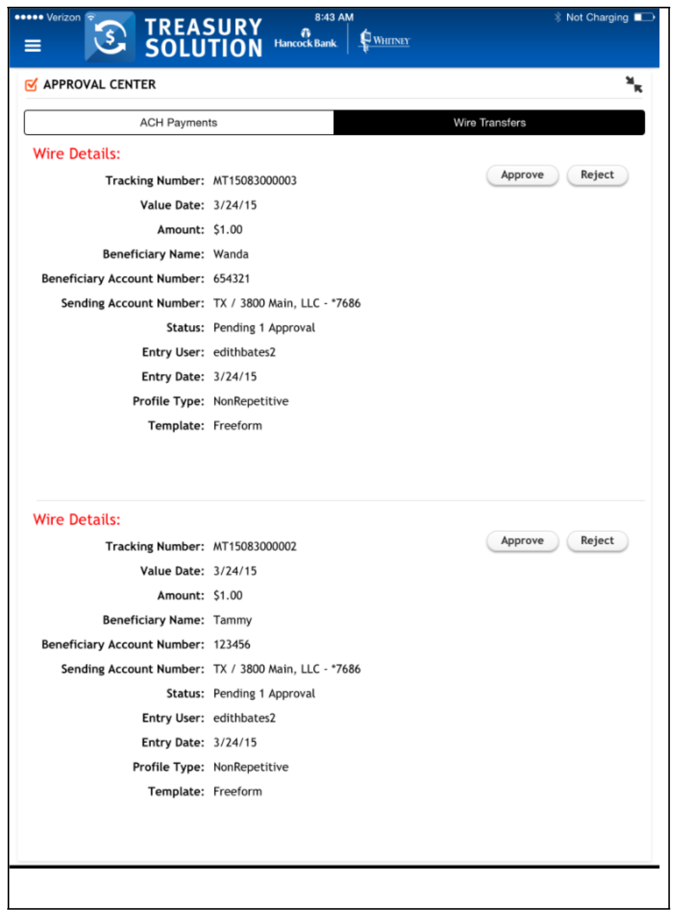
User Actions:

1) Tap a different option on the segmented bar to view different transaction types that require approval.
2) Swipe up or down on the Wire Details list to scroll through the pending wires that have been returned from the bank.
3) Tap the Approve button to display the Approve Verification screen, as illustrated below.

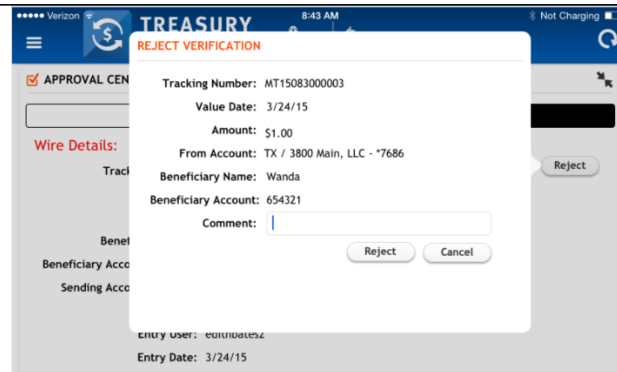


a. Tap the Cancel button to return to the prior screen without approving the wire.

b. Tap the Approve button to approve the wire and it will ask for the security code from your security token.



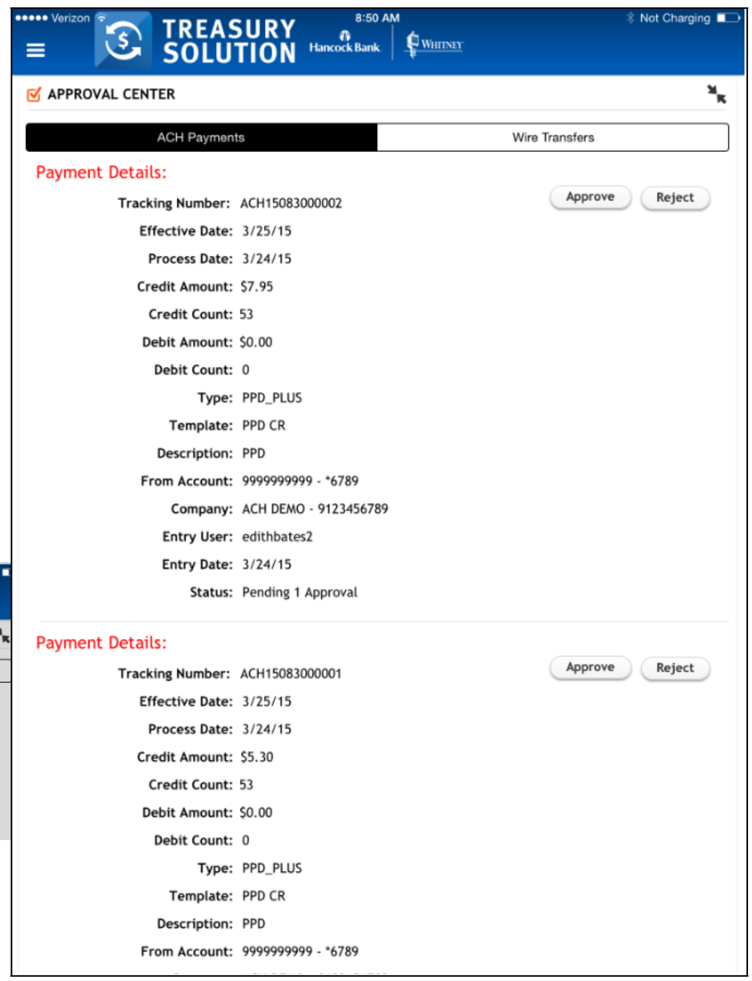
4) Tap the Reject button to display the Reject Verification screen, as illustrated below.



   a. The app automatically places the cursor in the Comment field and a keyboard is presented. You may enter a comment in this field.
   b. Tap the Cancel button to return to the prior screen without rejecting the wire.
   c. Tap the Reject button to reject the wire and view a confirmation message indicating that it has been rejected. The wire will be removed from the list.

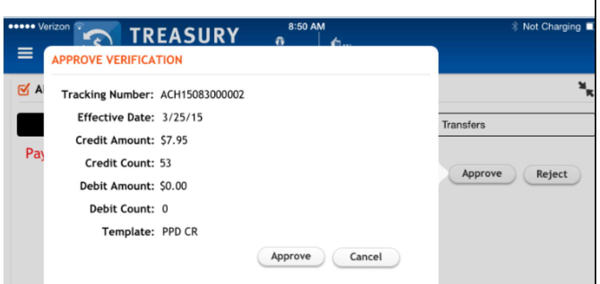
3.6.2 ACH Approval

Description: The ACH Approval workflow allows you to view the details of ACH transactions that require approval and either approve or reject them. You can view pending transactions of different transaction types by tapping the appropriate heading.



User Actions:

1) Tap a different option on the segmented bar to view different transaction types that require approval.
2) Swipe up or down on the Payment Details list to scroll through the ACH payments that have been returned from the system.
3) Tap the Approve button to display the Approve Verification screen, as illustrated below.



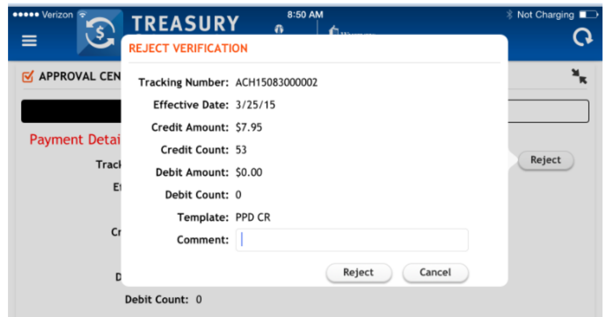
   a. Tap the Cancel button to return to the prior screen without approving the ACH payment.
   b. Tap the Approve button to approve the ACH payment and it will ask for the

security code from your security token.

.

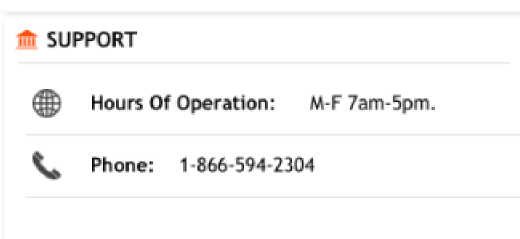
4) Tap the Reject button to display the Reject Verification screen.

   a. The app automatically places the cursor in the Comment field and a keyboard is presented. You have the option to enter a comment in this field.
   b. Tap the Cancel button to return to the prior screen without rejecting the ACH payment.
   c. Tap the Reject button to reject the ACH payment and display a confirmation message indicating that it has been rejected. The ACH payment will be removed from the list.



3.7 Support Widget

Description: The Support widget allows you to view bank contact information.

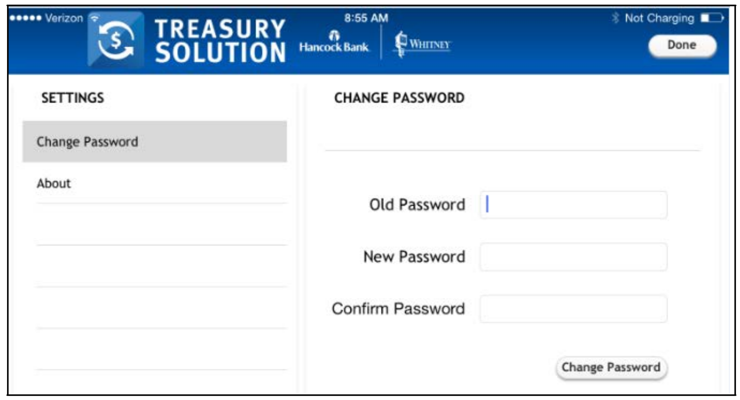


3.8 System Settings

When you tap the Settings icon, the Settings screen displays where you can change your password and view version and end user license information.

3.8.1 Change Password

Description: The Change Password function allows you to change the password you use to log in to the app.



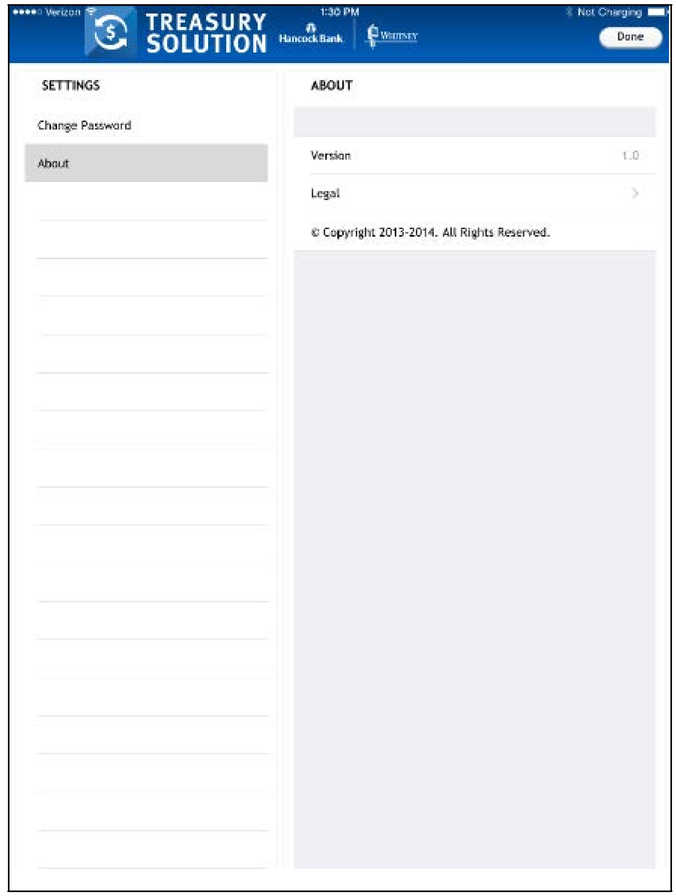
User Actions:

1) Enter your Old Password, New Password and Confirm Password fields. The app automatically displays the keyboard when you tap one of these fields.
2) Tap the Change Password button to complete the password change. Password requirements are as follows:
    a. New Password and Confirm Password must be the same.
    b. Your password must be at least seven characters.
    c. Your password may not exceed 15 characters.
    d. Your password must contain at least one alpha-numeric character.
    e. You cannot re-use any of your previous 12 passwords.

3) Tap the Done button to return to the main app screen.

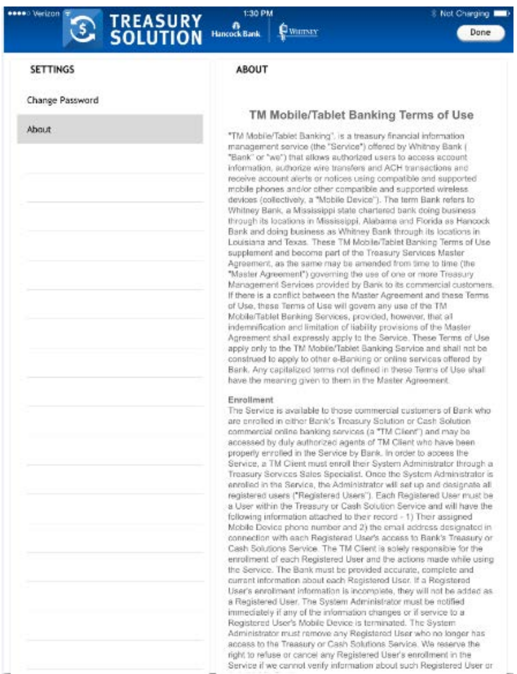
3.8.2 About

Description: The About section allows you to view the app's version number and end user license agreement.



User Actions:

1) Tap the Legal row to display the end user license agreement, as illustrated below.



2) Tap the Done button to return to the prior screen.

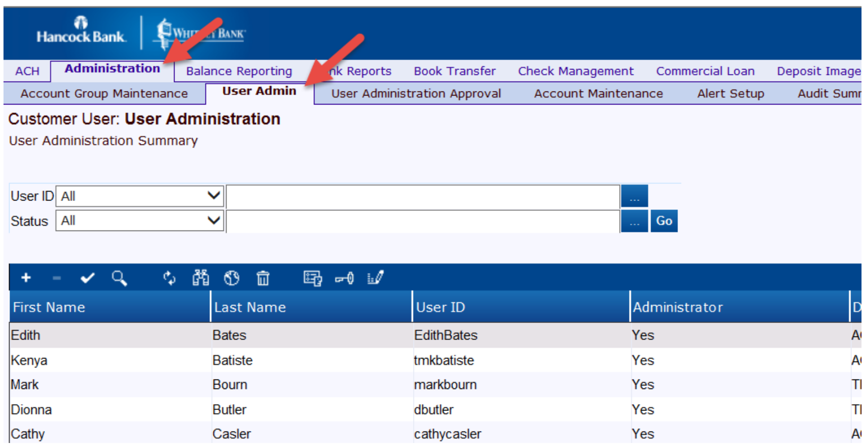
How to Register/Unregister Treasury Solution Mobile Application for Users

This section explains how to register/unregister the Treasury Solution mobile application from the user's mobile device.

6.1 REGISTERING:

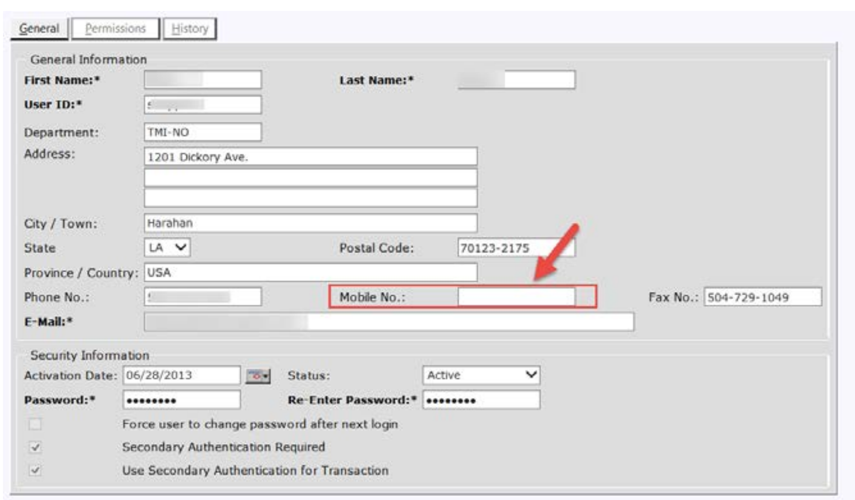
1. Log on to Treasury Solution by using the login credentials of a system user.

2. Click **Administration** > **User Admin**.



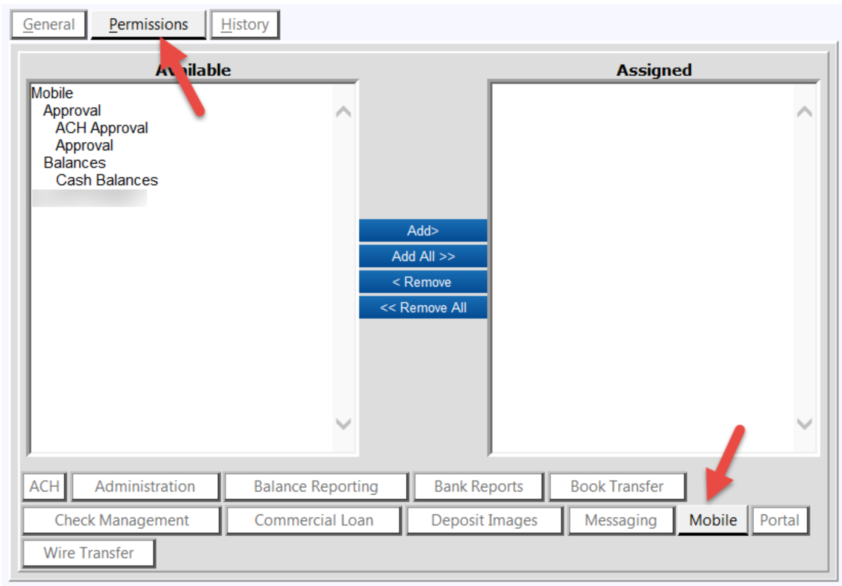
3. Select the user that needs to be setup with mobile permissions, right click & select modify.

4. Key in the **Mobile Number** under the General tab.



Note: Ensure the system user has been granted the Mobile Admin permission.

5. Click on the **Permission** tab > **Mobile.**



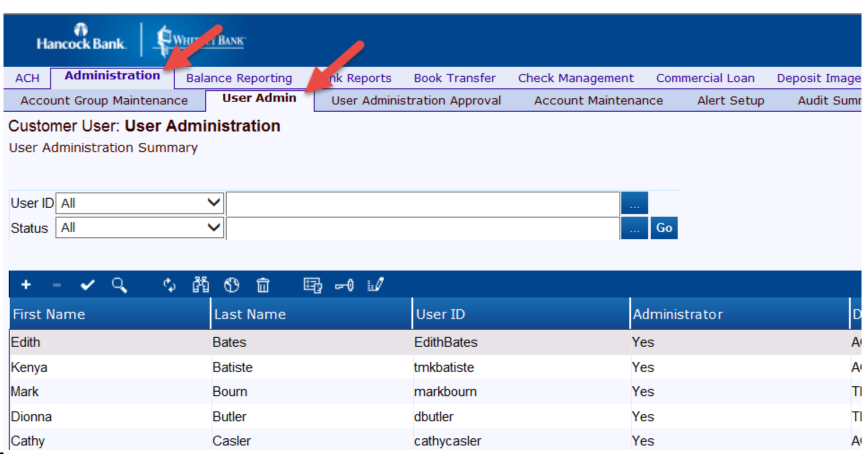
6. Select the permissions that you would like to grant to the user & click **Add**.

7. Click Save. You can now register the device that is setup with this mobile number.

6.2 UNREGISTERING:

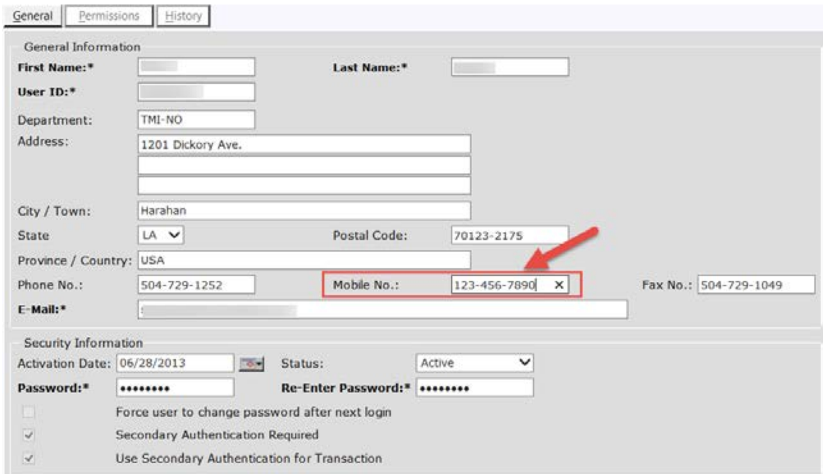
1. Log on to Treasury Solution by using the login credentials of a system user.

2. Click **Administration** > **User Admin**.



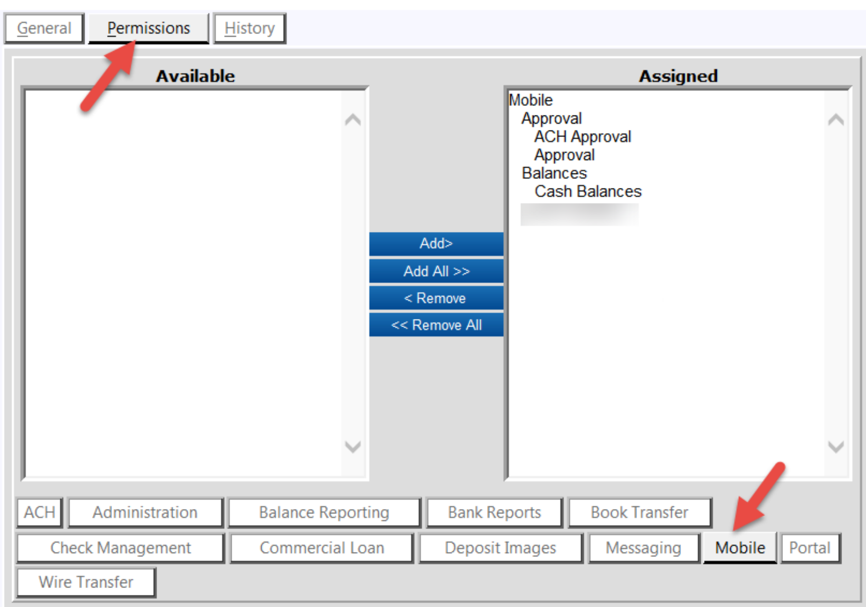
3. Select the user that needs to have mobile permissions removed, right click & select modify.

4. Remove the **Mobile Number** under the General tab.



Note: Ensure the system user has been granted the Mobile Admin permission.

5. Click on the **Permission** tab > **Mobile.**



6. Select the permissions that you would like to remove from the user & click **Remove**.

7. Click Save. The user is now removed from the mobile application.

8. User can remove the app from their mobile device.