UNITED TEXAS BANK

Treasury Management
Mobile Quick Guide

(What UTB calls Cash Management)

United Texas Bank

May 2020

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Mobile App

The Treasury Management Mobile Application allows users to view accounts, transactions (including check images), recent notifications and Create Transfers. Users can also approve internal transfers, ACH payments, wire payments, company users, Pay/Return Positive Pay Check and ACH Exceptions and deposit checks (Requires Mobile Remote Deposit Capture product). The app, which is customized for each financial institution, is available for download in Google Play and in the Apple App Store under the FI's brand.

COMPANY LOGIN
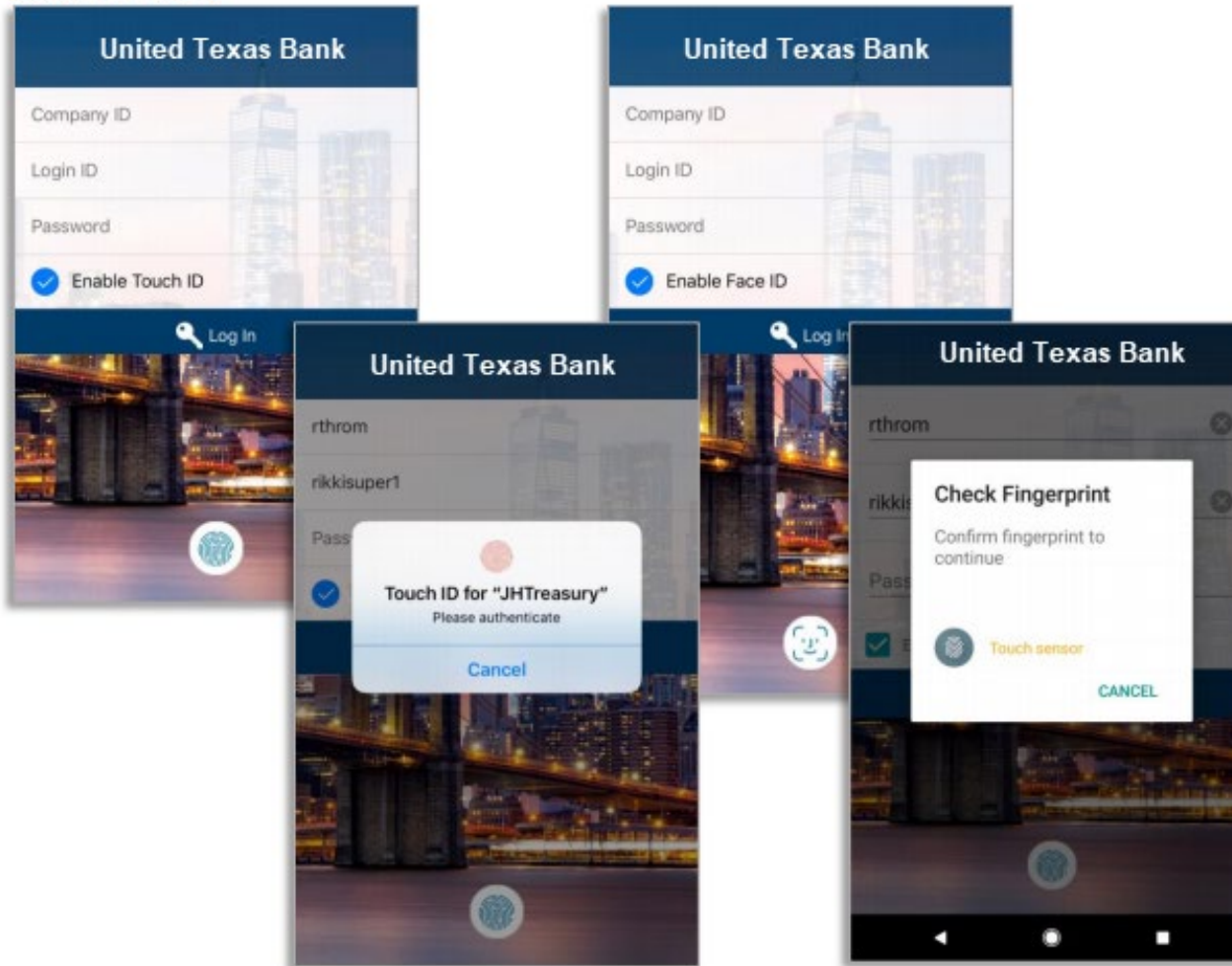
- To access the app, the user should enter the Company ID, Login ID, and Password, then select Log In.
- If available on the user's device, the user may also use fingerprint authentication (Touch ID) or Face ID.
- If required by the FI, the user will establish or answer three authentication questions on the following screen.
- Upon successful login, the user will be taken to the Dashboard page.

Tips for Logging In

> Users cannot be logged in both Channel and the app at the same time.

> Changing the password in the app will change it in Channel, and vice versa.

> Users will be unable to login if multi-factor authentication via call/text or secure token is required by the FI and they have not yet registered.

Mobile App

DASHBOARD

MAIN MENU
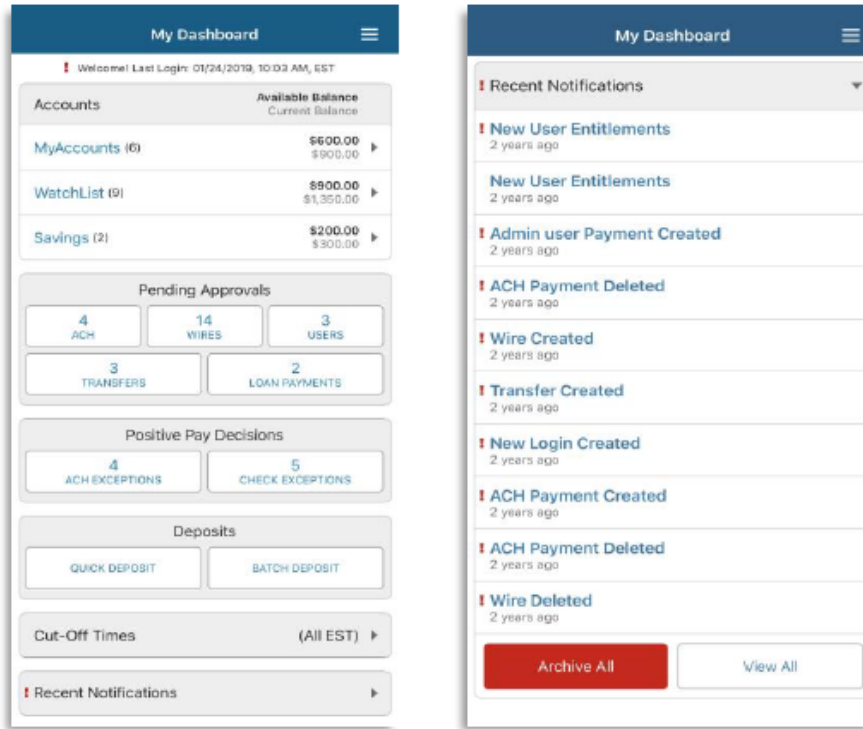
- My Dashboard displays accounts, balances, pending approvals, ACH and Check Exceptions, quick deposit, batch deposit, cutoff times and recent notifications.

- The app automatically displays the same information as the dashboard within Channel; no configuration is needed.

- Select My Accounts to display a list of accounts and balances.

- Select a section under Pending Approvals or Positive Pay Decision to view the approval page for those items.

- Select Quick Deposit to deposit a single check or select Batch Deposit to deposit multiple checks.

- Select Cut-Off Times to display a list of the FI's specific cut-off times for products.

- Select Recent Notifications to view or filter notifications.
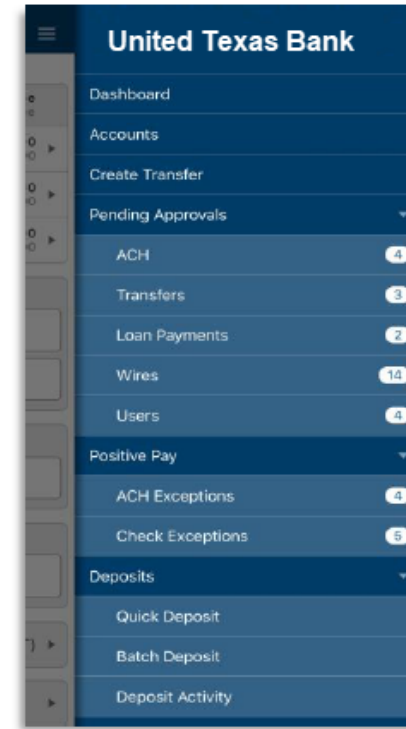
- Select the hamburger icon to display the main menu.

- Select Accounts to view a full list of accounts.

- Select the dropdown arrow next to the Pending Approval option to view pending approvals. Select an approval type to view and take action.

- Select the dropdown arrow next to Positive Pay Decisioning to view Check and ACH Exceptions.

- Select Deposits to make a quick deposit, batch deposit or view deposit activity.

- Select About to view Financial Institution information.

- Select My Profile to change your password.

Mobile App

ACCOUNTS

Accounts	≡
Accounts Total **$38,138,075.73**	
Deposits (9)	$37,606,097.56 ▶
Time Deposits (3)	$60,948.71 ▶
Loans (4)	$471,029.46 ▶

Accounts	≡
Accounts Total **$38,138,075.73**	
Deposits (9)	$37,606,097.56 ▼
Checking 1531	$54,605.93 >
Checking 4681	$909.13 >
Checking 9195	$674,775.97 >
Checking x2382	$3,504.90 >
Checking x3716	($457.48) >
Checking xx0262	$4,443.44 >
Savings xx0262	$497.10 >
Checking xx1419	$20,934,927.76 >
Checking xxxxxxxxxxxx5580	$15,932,890.81 >
Time Deposits (3)	$60,948.71 ▶
Loans (4)	$471,029.46 ▶

TRANSACTIONS

<	Account Details	≡

Checking
9195

$679,775.97
AVAILABLE BALANCE

Current Balance	$674,775.97
Collected Balance	$674,775.97

Daily Balance - Past 10 Days

(graph: $679.5K, $673.6K, $667.7K, $661.8K, $655.9K — Aug 28, Aug 30, Sep 1, Sep 3, Sep 5)

Transactions - Past 10 Days

Check 9/4/2018	($3,930.09) >
Check 9/4/2018	($393.00) >
Check 9/4/2018	($110.00) >
ACH Debit PAYROLL MATT... 9/4/2018	($2,920.80) >

<	Transaction Detail	≡

Check Deposit
05/08/2018

$200.00

Check Reference No.	7282728272
Payment Type	Check
Payee	Sample Company
Category	Transfers

Check Images

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

- 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).

CREATE TRANSFER

1. From the flyout menu select Create Transfer.

2. Complete Transfer fields.

3. Select Frequency to set up a recurring transfer.

Mobile App

ACH PAYMENT 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.

TRANSFER /LOAN PAYMENT APPROVAL

1. Select a transfer or loan payment to approve or reject, or use the Select All option to approve or reject all.
2. Select the arrow next to a transfer to view details.
3. A confirmation page will display upon approval or rejection.

TIP: The Reject and Approve options will be disabled until at least one item is selected from the list. (See the Payments Pending Approval screen shot.)

NOTE: If two-factor authentication is established for an approval type, the user will be prompted to authenticate upon selecting approve or reject.

Mobile App

WIRE APPROVAL

Wires Pending Approval ☰

| ✓ Select All | 1 of 1 |
| ✓ JHA Test User | $2.00 > |

Total $2.00

✗ Reject   ✔ Approve

‹ **Wire Details** ☰

JHA Test User
Account Number   1234

| Domestic | $2.00 |

Debit Account	My Checking
Effective Date	10/12/2018
Purpose	purpose field
Reference Beneficiary	Ref for Bene
Additional Information	additional info
Created Date	10/11/2018
Created By	abby

More Information ›

Approval Status   Pending Approval ›

✗ Reject   ✔ Approve

USER APPROVAL

Users Pending Approval ☰

| Test User Five
test12345 | Not Enrolled › |
| Test User One
testuser1 | Enrolled › |

‹ **Test User Five** ☰

Login ID	test12345
Department	No Value
Email	jane.doe@jackhenry.com
Phone	913-341-3434
Enrollment Status	Not Enrolled
Role	User

Product Features

Account Access	Edited ›
IP Access	›
Time Access	›
ACH Entitlements	Edited ›
ACH User Limits	›
Transfer Entitlements	›
Transfer User Limits	›

✗ Reject   ✔ Approve

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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.

1. Select a user to view details.
2. Edited permissions will display in yellow.
3. Under Product Features, select the feature to view additional details.
4. Select to approve or reject the user.

TIP: The Reject and Approve options will be disabled until at least one item is selected from the list. (See Transfers Pending Approval screen shot.)

NOTE: If two-factor authentication is established for an approval type, the user will be prompted to authenticate upon selecting approve or reject.

POSITIVE PAY DECISIONS

DEPOSITS

1. From the dashboard or flyout menu select Check or ACH Exceptions.

2. Select an ACH Exceptions to Pay or Return.

3. Option to Pay All/Return All displays for Check Exceptions.

4. Please see Positive Pay QRG for additional information.

1. From the dashboard or flyout menu select Quick Deposit, Batch Deposit or Deposit Activity.

2. Please see Mobile Remote Deposit Capture for additional information.

Business Bill Pay

CREATE PAYMENT

PAYEE LIST

- Select Create Payment from the Business Bill Pay menu.
- Select a payee to display the create payment screen.
- Select from account, enter the dollar amount, date, and memo if needed.
- Select frequency to display recurring payment options.
- Select review then confirm to complete the payment.

- Displays list of all approved payees.
- Use the Payee Search to search for a specific payee.
- Select a payee to view details.
- An option to create a payment displays on payee details page.

SCHEDULED PAYMENTS
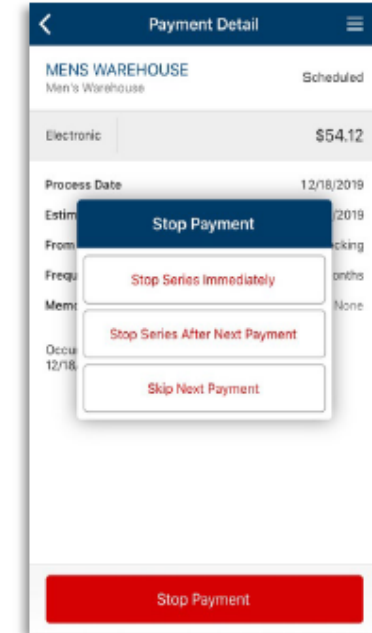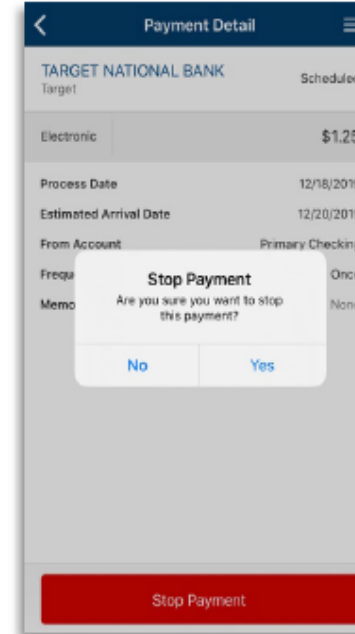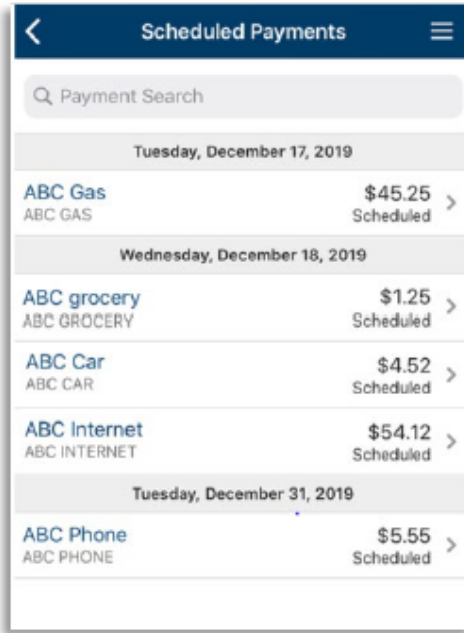
- Scheduled Payments displays up to 90 days of future dated payments.
- Use the Payment Search option to search for a specific payment.
- Select a payment to view details.
- Options available on the payment detail page are: Stop Payment (one time), Skip Next Payment, and Stop Series (scheduled payments).

- To stop a one-time payment, select Stop Payment and Yes on the pop up. The payment is now stopped and will not be processed.
- For Recurring payments, there are three options for Stop Payment:
  - *Skip Next Payment skips the current payment selected.*
  - *Stop Series After Next Payment will stop all recurring payments after the current payment selected processes.*
  - *Stop Series Immediately will stop the recurring series including the payment selected.*

PAYMENT HISTORY

- Displays 90 days of payment history.
- Use Payment Search for a specific payment.
- Select a payment to view additional details.

Positive Pay

DASHBOARD & FLY OUT MENU
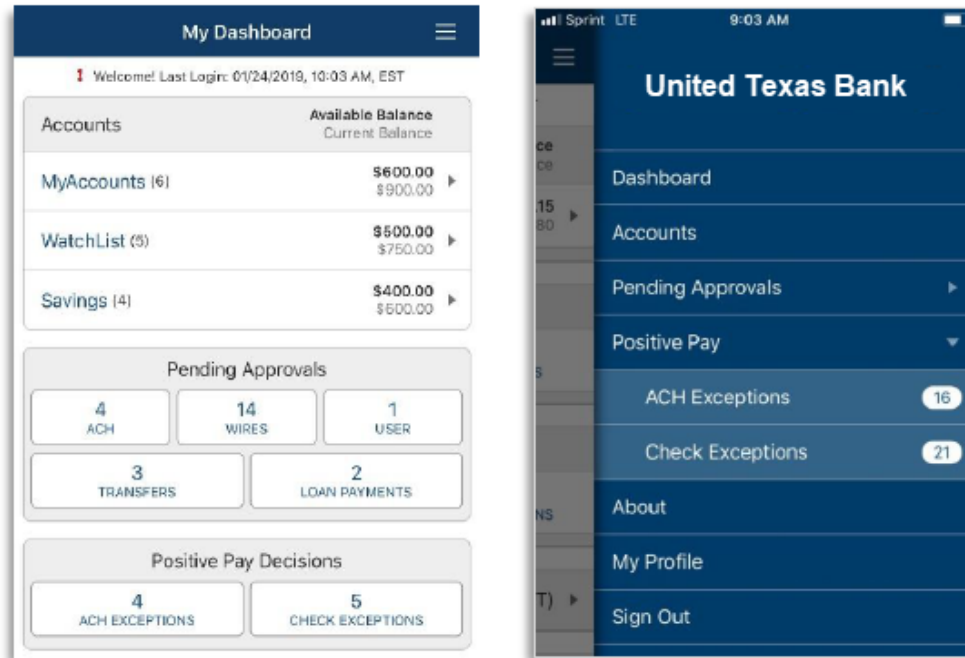
- View counters for ACH and check exceptions under the Positive Pay Decisions section of the dashboard.

- To view ACH and check exceptions cut-off times, select the arrow within the Cut-Off Times section of the dashboard.

- Select ACH Exceptions or Check Exceptions from either the dashboard or the fly out menu to view a list of exceptions for that payment type.

DECISIONING ACH EXCEPTIONS
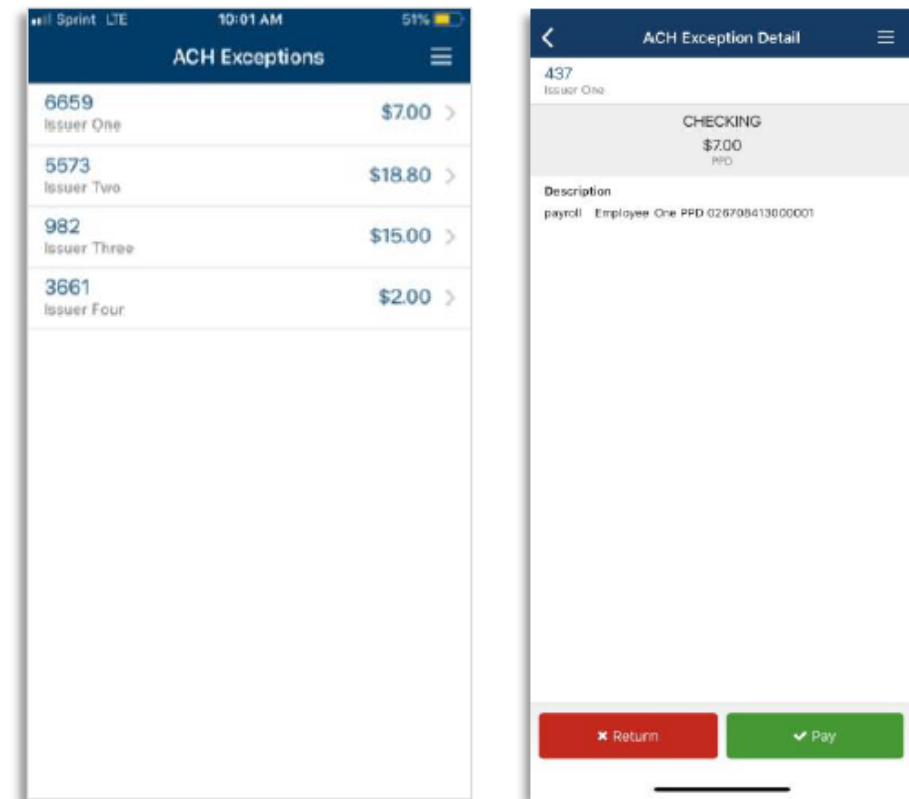
- Navigate to the ACH Exceptions screen from the dashboard or fly out menu.

- The account number, issuer, and dollar amount will be displayed for each item.

- Select an individual item to view the details for that item.

- On the ACH Exception Detail screen, select the Return or Pay option.

- The item will be removed from the ACH Exceptions screen once it is paid or returned.

DECISIONING CHECK EXCEPTIONS

- Navigate to the Check Exceptions screen from the dashboard or fly out menu.

- Exceptions will be displayed in the following order: undecided items, items already selected as paid, items already selected as return. Items in each section are listed in ascending check number order.

- A bar counter at the bottom of the screen keeps a running tally of items to decision, items to pay, items to return, and the total number of items.

- Option of Pay All and Return All displays, along with a counter of Total, Undecisioned, To Pay and To Return items.

- To view details for a particular item, including the check image, select the > option.

- To work an item(s) the following options are available – Pay All, Return All or select Pay/Return on the desired individual item(s), then select Review.

- Review your decisions on the next screen, then select Confirm to confirm them.

Tips for Decisioning Items

> If the cut off time has passed, the Pay/Return options will be grayed out on the corresponding screen(s).

Mobile Remote Deposit Capture (mRDC)

BATCH DEPOSIT

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

- Select Add Check.
- Select Front of check to capture the image.
- Select Back of check to capture the image.
- Enter Amount.

Mobile Remote Deposit Capture (mRDC)

QUICK DEPOSIT

- Navigate to Quick Deposit from the dashboard or fly out menu.
- Select the appropriate Location to deposit the checks into.
- Select Front of check and Back of check to capture the image.
- Enter Amount.
- If applicable, select Customer to associate to the deposit *(Customers are setup in SmartPay Business)*.
- Select Submit Deposit.
- If the deposit is accepted the following options display: Another Quick Deposit, Create Batch Deposit, View Deposit Activity or Go to the Dashboard.

Note – Quick Deposit only allows one check to be deposited at a time. To deposit multiple checks at one time, please use the Batch Deposit.

DEPOSIT ACTIVITY

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

Mobile Remote Deposit Capture (mRDC)

DEPOSIT ACTIVITY

mRDC ONLY

- Deposit Events display various status's of the deposit .
- Check Details include check images.
- Select Check Events to view various events related to the check.
- Select the front or back check image to view a larger image.

- To setup a user to see the mRDC options, access the user entitlements within TM Back Office and only select the Remote Deposit Capture entitlement.
- When the user logs into TM Mobile they only actions they will see are for Deposits. (*The user will see the Account title but no accounts will display. The user will be able to see Cut-Off Times and any Notifications established for that user or FI Required Notifications.*)

The Account title (but no accounts or balances), Cut-Off Times and Recent Notifications will still display.