



UNITED TEXAS BANK



Treasury Management Mobile Quick Guide

(What UTB calls Cash Management)

United Texas Bank

May 2020

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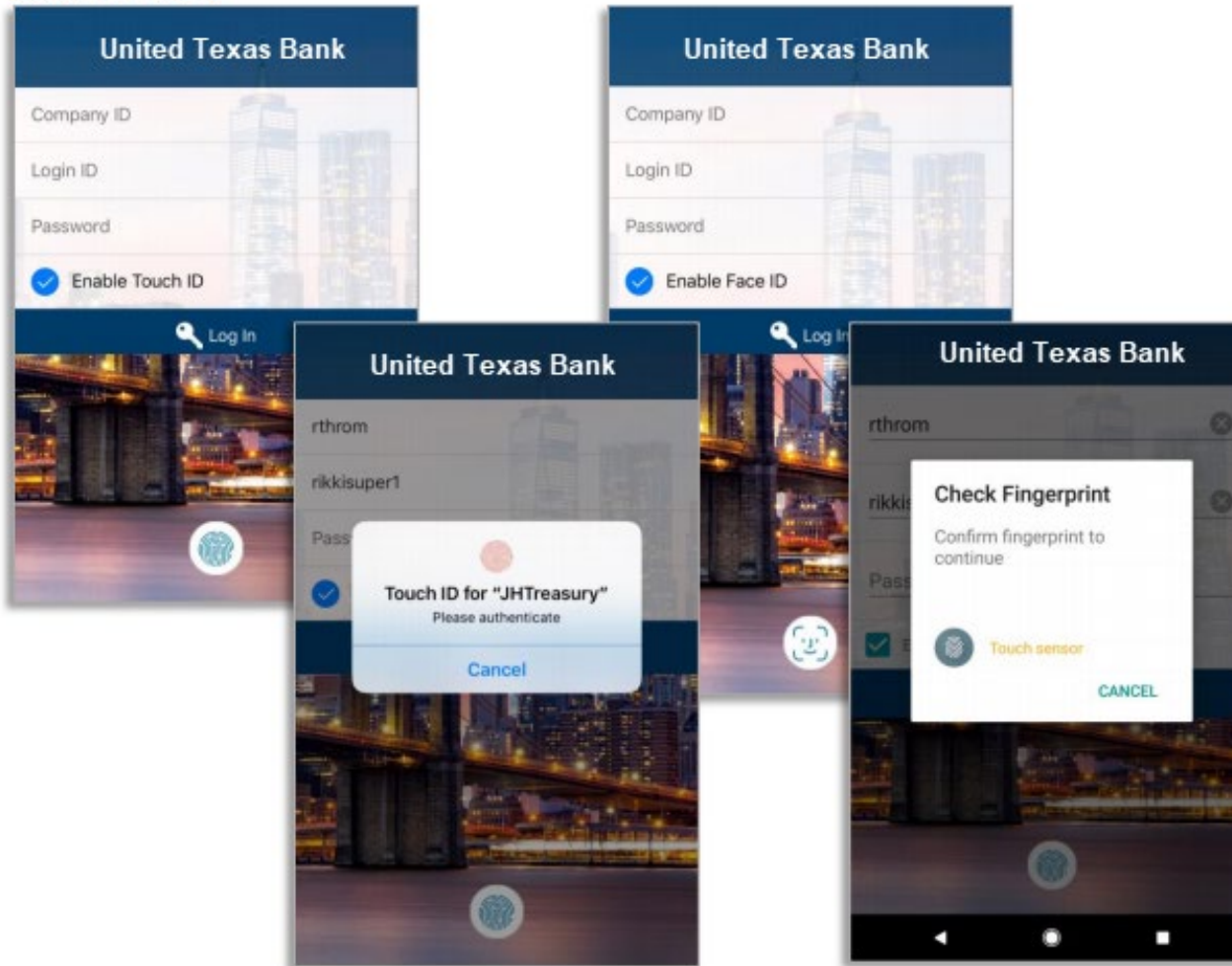
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Mobile App

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



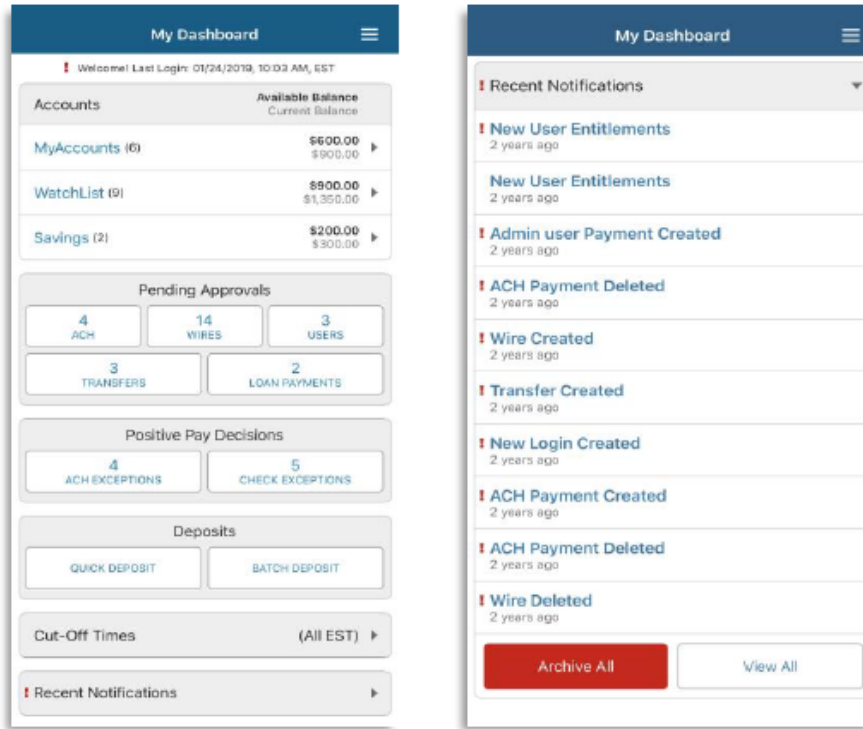
- To access the app, the user should enter the Company ID, Login ID, and Password, then select Log In.
- If available on the user's device, the user may also use fingerprint authentication (Touch ID) or Face ID.
- If required by the FI, the user will establish or answer three authentication questions 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.

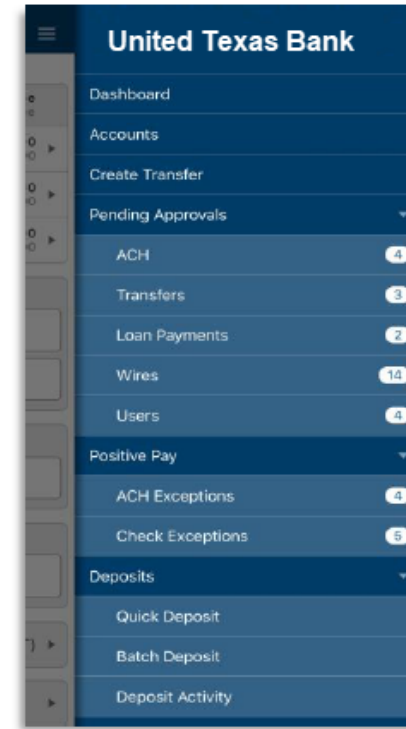
Mobile App

DASHBOARD



- 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.

MAIN MENU



- 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.

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

Date	Balance (\$K)
Aug 28	658.5
Aug 29	667.7
Aug 30	667.7
Sep 1	667.7
Sep 2	667.7
Sep 3	678.5
Sep 4	678.5
Sep 5	678.5

Transactions - Past 10 Days

Date	Description	Amount (\$)
9/4/2018	Check	(\$3,930.09)
9/4/2018	Check	(\$393.00)
9/4/2018	Check	(\$110.00)
9/4/2018	ACH Debit PAYROLL MATT...	(\$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).

Mobile App

CREATE TRANSFER

Create Transfer	
Transfer From	7085 Balance: \$100.00 >
Transfer To	6530 Balance: \$100.00 >
Amount	\$1.00
Frequency	One Time >
Transfer Date	7/17/2019 >
Memo	optional
<div><div>✕ Reset</div><div>✓ Review</div></div>	

Frequency Settings	
Frequency	Twice A Month >
Repeat On	
Day 1	17 >
Day 2	29 >
<input type="radio"/> Repeat On Last Business Day	
Date Range	
Start	7/17/2019 >
End	3/31/2020 >
<input type="radio"/> No End Date	

1. From the flyout menu select Create Transfer.
2. Complete Transfer fields.
3. Select Frequency to set up a recurring transfer.

ACH PAYMENT APPROVAL

Payments Pending Approval 0 of 3

- ☐ Select All
- ☐ A000000008112 Payroll November \$10.00
- ☐ A000000008111 Payroll October \$9.57
- ☐ A000000008110 payroll september \$9.57

ACH Payment Details

A000000008111 Payroll October

John Doe 1232425222

\$9.57 DEBIT \$9.57 CREDIT

Effective Date 10/17/2018

Type PPD

Entry Description entry desc

Discretionary Data disc data

Offset Account

Recipients 5

More Information

Approval Status Pending 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

Transfers Pending Approval 1 of 3

- ☐ Select All
- ☒ Test Checking from My Checking \$1.00
- ☐ Savings from My Checking \$2.00
- ☐ Test Checking from My Checking \$3.00

Total \$1.00

Transfer Details

Savings from My Checking

\$2.00

Transaction ID T000000024320

Created Date 10/11/2018

Created By abby

Transfer Date 10/12/2018

Memo Test memo field information

More Information

Approval Status Pending 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.

WIRE APPROVAL

The Wire Approval section consists of two screens. The first screen, 'Wires Pending Approval', shows a list of wires. At the top, there is a 'Select All' option with a checkmark icon and '1 of 1' next to it. Below this, a wire for 'JHA Test User' is listed with a value of '\$2.00' and a right-pointing arrow. At the bottom of the list, a 'Total' of '\$2.00' is displayed. At the very bottom are two large buttons: a red 'Reject' button and a green 'Approve' button. The second screen, 'Wire Details', shows the details for the 'JHA Test User' wire. It includes the account number '1234', a 'Domestic' label, and a value of '\$2.00'. Below this, fields for '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), and 'Created By' (abby) are shown. At the bottom, there is a 'More Information' link with a right arrow and an 'Approval Status' of 'Pending Approval' with a right arrow. At the very bottom are the same red 'Reject' and green 'Approve' buttons.

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.

USER APPROVAL

The User Approval section consists of two screens. The first screen, 'Users Pending Approval', shows a list of users. At the top, there are two users: 'Test User Five' with 'test12345' and 'Not Enrolled' status, and 'Test User One' with 'testuser1' and 'Enrolled' status. Both have right-pointing arrows. At the bottom are two large buttons: a red 'Reject' button and a green 'Approve' button. The second screen, 'Test User Five', shows the details for 'Test User Five'. It includes the 'Login ID' 'test12345', 'Department' 'No Value', 'Email' 'jane.doe@jackhenry.com', 'Phone' '913-341-3434', 'Enrollment Status' 'Not Enrolled', and 'Role' 'User'. Below this is a 'Product Features' section with several links: 'Account Access' (Edited), 'IP Access', 'Time Access', 'ACH Entitlements' (Edited), 'ACH User Limits', 'Transfer Entitlements', and 'Transfer User Limits'. Each link has a right-pointing arrow. At the bottom are the same red 'Reject' and green 'Approve' buttons.

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.

Mobile App

POSITIVE PAY DECISIONS

ACH Exceptions

1424 Issuer One	\$7.00 >
718 Issuer Two	\$18.80 >
6002 Issuer Three	\$15.00 >
8576 Issuer Four	\$2.00 >

Check Exceptions

\$123.56
ISSUED

\$123.56
PAID

2453
No Payee
7/18/2019

Check #574
DUPLICATE

☐ PAY ☐ RETURN

SEP >

\$458.35
ISSUED

\$45,835.00
PAID

2152
No Payee
7/18/2019

Check #3062
AMOUNT MISMATCH

☐ PAY ☐ RETURN

>

\$109.36
ISSUED

\$189.36
PAID

5359
No Payee
7/18/2019

Check #6299
AMOUNT MISMATCH

Pay All

Return All

5 TOTAL

3 UNDECIDED

1 TO PAY

1 TO RETURN

✕ Reset

✓ Review

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.

DEPOSITS

Quick Deposit

Front of check

Back of check

Location

Required >

Amount

\$0.00

Customer

optional >

✓ Submit Deposit

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. 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

The 'Create Payment' screen shows fields for Payee (Duke Energy), From Account (Primary Checking), Amount (\$258.88), Deliver By Date (1/25/2020), Process Date (1/22/2020), Frequency (Once), and Memo (optional). At the bottom are 'Reset' and 'Review' buttons.

The 'Frequency Settings' screen shows options for Frequency (Weekly), Repeat On, Weekday (Thursday), Series Date Range, Start Date (1/30/2020), End Series (Number Of Payments), and Number of Payments (5).

- 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.

PAYEE LIST

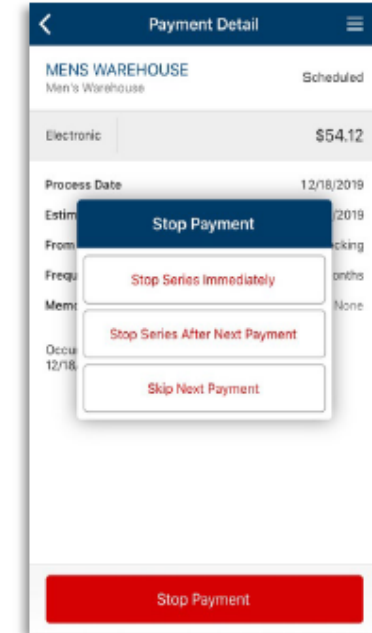
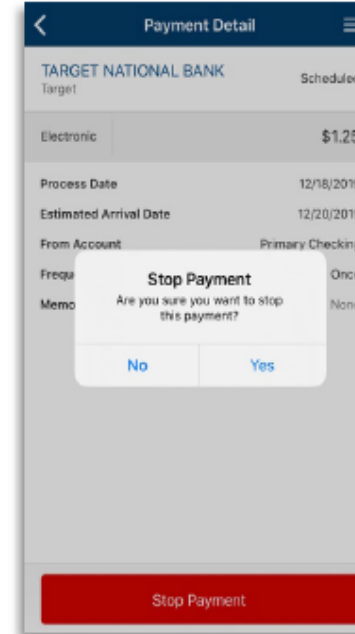
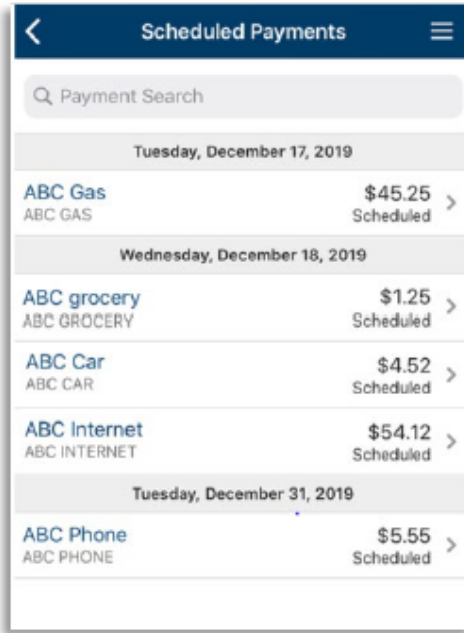
The 'Payee List' screen shows a search bar and a list of payees with their names and payment methods (e.g., Capital One, Car Payment, Discover CC, Electric Bill, Men's Warehouse, Mortgage, Pennys CC, Phone Bill, Target).

The 'Payee Detail' screen shows details for a selected payee (Mortgage, Bank of America), including Default Pay from Account (Primary Checking), Payee Account Number (111), Phone (913-341-3434), and Address (123 MAIN, GARDNER, KS 66030, United States). At the bottom is a 'Create Payment' button.

- 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.

Business Bill Pay

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.*

Business Bill Pay

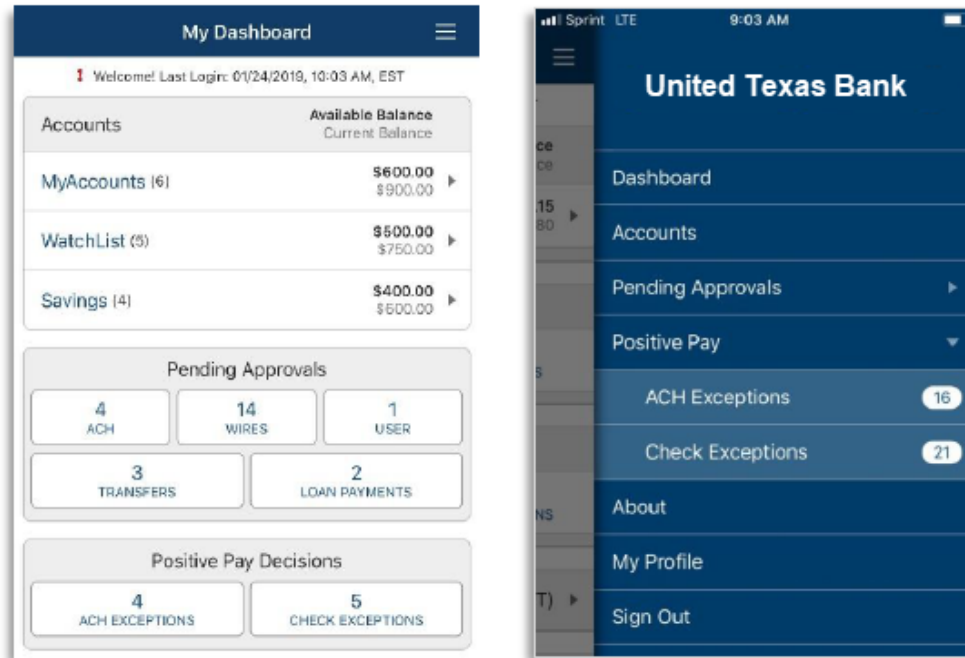
PAYMENT HISTORY

Payment History		
Payment Search		
Monday, December 2, 2019		
BANK LOAN Bank Loan	\$4.52 Paid	>
EMAIL PAYEE Email	\$2.53 Paid	>
EAST COAST east coast	\$1.00 Paid	>
CITIBANK CHOICE MASTERCARD Credit Card	\$2.22 Stopped	>
BANK OF AMERICA VISA B of A	\$2.22 Paid	>
BANK OF AMERICA VISA B of A	\$6.36 Paid	>
DIRECTV directv	\$3.63 Stopped	>
Friday, November 29, 2019		
SPRINT Sprint Phone	\$3.99 Skipped	>
CAPITAL ONE Cap One Nickname	\$1.00 Skipped	>
SPRINT Sprint Phone	\$4.28 Skipped	>
EMAIL TWO PAYEE other email payee	\$3.33 Stopped	>
B OF A B of A	\$4.11 Skipped	>

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

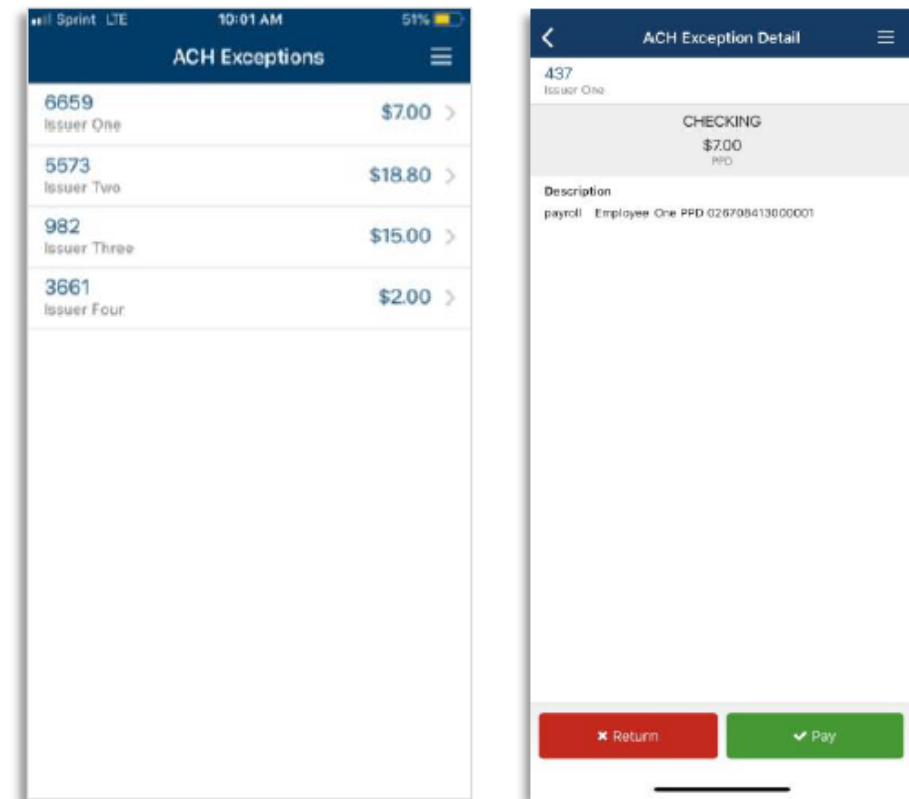
Positive Pay

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.

Positive Pay

DECISIONING CHECK EXCEPTIONS

Check Exceptions

Check #	Amount	Status
2788	\$123.56	DUPLICATE
1322	\$458.35	AMOUNT MISMATCH
8283	\$109.36	AMOUNT MISMATCH

Bar Counter: 0 TOTAL, 0 UNDECIDED, 1 TO PAY, 1 TO RETURN

Buttons: Pay All, Return All, Review (highlighted)

Check Exception Detail

6057

No Payee
1/1/2019

AMOUNT MISMATCH

Check Number: 9674
Updated By: No Value
Workstation: No Value
Source of Entry: Workstation
DDA Batch: 8
DDA Sequence: 0000

Check Images

Buttons: PAY, RETURN

Check Exceptions

2788: \$123.56 (PAY selected)

1322: \$458.35 (AMOUNT MISMATCH)

8283: \$109.36 (AMOUNT MISMATCH)

Bar Counter: 0 TOTAL, 0 UNDECIDED, 5 TO PAY, 0 TO RETURN

Buttons: Pay All, Return All, Review (highlighted)

Review Decisions

Decisions Saved

0 TO PAY, 4 TO RETURN

Buttons: Review (highlighted)

- 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, Undecided, 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

My Dashboard

Welcome! Last Login: 01/24/2019, 10:03 AM, EST

Accounts	Available Balance	Current Balance
MyAccounts (6)	\$600.00	\$900.00
WatchList (9)	\$900.00	\$1,350.00
Savings (2)	\$200.00	\$300.00

Pending Approvals

4 ACH	14 WIRES	3 USERS
3 TRANSFERS	2 LOAN PAYMENTS	

Positive Pay Decisions

4 ACH EXCEPTIONS	5 CHECK EXCEPTIONS
------------------	--------------------

Deposits

QUICK DEPOSIT BATCH DEPOSIT

Cut-Off Times (All EST) ▶

Recent Notifications ▶

Batch Deposit

Pick a Location

- Location 1001 ✓
- Location 1002
- Location 1003

✓ Create Batch

Add Checks

Deposit Date: 7/17/2019
 Location: Location 1001
 Status: Open for scanning

Checks: 0 \$0.00

Add Check ▶

✕ Delete Submit

Add Check

Amount: \$10.00

Customer: optional ▶

Invoice No.: 1111

Transaction ID: optional

✓ Add Check

- 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

My Dashboard

Welcome! Last login: 05/24/2019, 10:03 AM, EST

Accounts	Available Balance	Current Balance
MyAccounts (6)	\$800.00	\$900.00
WatchList (9)	\$900.00	\$1,350.00
Savings (2)	\$200.00	\$300.00

Pending Approvals

4 ACH	14 WIRES	3 USERS
3 TRANSFERS	2 LOAN PAYMENTS	

Positive Pay Decisions

4 ACH EXCEPTIONS	5 CHECK EXCEPTIONS
------------------	--------------------

Deposits

QUICK DEPOSIT BATCH DEPOSIT

Cut-Off Times (All EST)

Recent Notifications

Quick Deposit

Front of check

Back of check

Location Required

Amount \$0.00

Customer optional

Submit Deposit

DEPOSIT ACTIVITY

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

Deposit Detail	
Deposit Date	6/11/2019
Location	SMAC Realty Main
Status	Deposited
Deposit Events	
Checks 2 \$14.00	
6/11/2019	\$7.00
Sent to Processing	
6/11/2019	\$7.00
Sent to Processing	

- 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.

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

Mobile Remote Deposit Capture (mRDC)

DEPOSIT ACTIVITY

The screenshot displays two screens from the mRDC interface. The left screen, titled 'Deposit Events', shows a list of deposit events with columns for date, time, and status. The right screen, titled 'Check Detail', shows information for a specific check, including amount, date added, status, processing status, reference number, and check events. Below the check details, there are two check images: a front image and a back image.

Deposit Events	
06/10/2019 12:08:32	Sent to Processing
06/10/2019 12:08:27	Ready for Processing
06/10/2019 12:08:27	Needs No Rescan
06/10/2019 12:08:26	Needs No Attention
06/10/2019 12:08:00	Closed
06/10/2019 12:07:24	Updated
06/10/2019 12:06:32	Opened

Check Detail	
Amount	\$7.00
Date Added	6/11/2019
Status	Sent to Processing
Processing Status	Approved
Reference Number	6GYJJ5CKLF2
Check Events	>

Check Images

Sample Person
1 Main Street
New York, NY 10001
Date: 5/20/2019
Pay to: Test User
\$ 7.00
Seven Dollars
MICR: 6011000009310 123456789 1470

- 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.

mRDC ONLY

The screenshot displays the 'My Dashboard' screen. It shows a welcome message, a list of accounts, a section for deposits with 'QUICK DEPOSIT' and 'BATCH DEPOSIT' buttons, a section for cut-off times, and a section for recent notifications.

My Dashboard

Welcome! Last Login: 06/15/2019, 10:45 AM, CST

Accounts Available Balance
Current Balance

Deposits

QUICK DEPOSIT BATCH DEPOSIT

Cut-Off Times (All CT) >

Recent Notifications >

- 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.