



Commercial Banking Mobile App User Guide



Northwest Bank, serving the Lake Oswego area since 2012



Northwest Bank

Experienced Bankers. Exceptional Service. Customized Solutions. www.northwest-bank.com

Commercial Banking Mobile App User Guide

Table of Contents

Overview	3
Company Administrator	3
User Settings	3
Software Activation Key	4
System Requirements	4
Downloading the Application	4
Registration	5
Biometric Authentication Options	7
Account Center	7
Quick View	8
Activities Menu	8
Payment Center	9
ACH Payments	11
Wire Transfers	13
Make Transfer Payment	14
Make Payment to Payees	15
Mobile Deposits	16
Stops	18
Check Positive Pay	19
Messages	20
Help	21

Commercial Banking Mobile App

Overview

The **Commercial Online Banking Mobile App (Mobile)** provides streamlined account information reporting, payment processing, stop payments, check positive pay decision entry and approval, and alerts for mobile platforms, including iPhone®, Blackberry®, and Android® operating systems. Mobile is simply another channel to access Commercial Online Banking (COB) products and services. Users of Mobile are set-up on the system in the same manner as COB, therefore a payment entered on Mobile may be approved through COB, and vice versa. Clients interested in processing check deposits through Mobile should contact their Treasury Management team for assistance. Please note, images shown throughout the user guide are that of an iPhone 6s. Images may vary on smartphone devices and tablets.

Company Administrator

Company Administrators (Admins) will entitle the users within their company to Mobile access by selecting **Native Apps** and **Quick View** under the **Services** menu. These options will also permit access to **Mobile Transaction Search**.

The screenshot shows a user interface for selecting services. At the top, there are two buttons: "Select All" and "Unselect All". Below these are two columns of checkboxes, each with a corresponding service name. The "Native Apps" checkbox in the left column and the "Quick View" checkbox in the right column are circled in red.

Service	Selected
Administration	<input checked="" type="checkbox"/>
Audit Service	<input checked="" type="checkbox"/>
Company Account Permissions	<input checked="" type="checkbox"/>
Delivery Template Maintenance	<input checked="" type="checkbox"/>
Mobile Web	<input checked="" type="checkbox"/>
NACHA Notification of Change Report	<input checked="" type="checkbox"/>
Native Apps	<input checked="" type="checkbox"/>
Secure Browser	<input checked="" type="checkbox"/>
Alerts	<input checked="" type="checkbox"/>
Balance Reporting	<input checked="" type="checkbox"/>
Company Maintenance	<input checked="" type="checkbox"/>
File Vault	<input checked="" type="checkbox"/>
NACHA Detail File Report	<input checked="" type="checkbox"/>
NACHA Return File Report	<input checked="" type="checkbox"/>
Quick View	<input checked="" type="checkbox"/>
Secure Browser Administration	<input checked="" type="checkbox"/>

User Settings

Admins must also complete the Mobile settings under the **Payments** tab for users within their company.

Mobile Deposit Settings: Based on the Company Payment Settings for Mobile, the **Deposit Cumulative Deposit Amount (\$)**, the **Single Deposit Amounts (\$)**, and the **Daily Transaction Count** for the user can be set within or up to the company's overall limits.

Eligible Locations: Admins may permit some or all of the company's eligible accounts by selecting the checkboxes next to the desired accounts, or simply choosing **Select All** to capture all accounts.

Options: Admins must enter the user ID in the **OBS User ID Field** and the desired date in which the user should be enabled to Mobile in the **Make Deposit Enable Date** field.

Allow Mobile Deposit administration: Selecting this option for a user permits the user eligibility to entitle the Mobile Deposit service to other users in their company.

Allow Mobile Deposit activity audit: Selecting this option for a user permits the user eligibility to view Mobile Deposit activity for users in their company.

Software Activation Key

A **Software Activation Key (SAK)** is required to download the Mobile app. This can be found under each individual user profile but only visible to bank users and Admins. Users are advised to contact their Admin to obtain the required SAK prior to application installation.

System Requirements

iOS

Version 6 or higher for the following devices:

- Apple iPad (2nd & 3rd Generation)
- Apple iPad w/ retina display
- Apple iPad Air
- Apple iPad Mini
- Apple iPad Mini w/ retina display

Android

- Version 4.1 and higher
- Performs best with 1024 x 600 resolution or higher

Downloading the Application

Clients must download the Northwest Bank Mobile app to their smartphone or tablet through the app store of their service provider.

iOS / Apple iPad

1. Launch the Apple Store application on the iPad
2. Perform a search for the application name, or search for Northwest Bank, and tap the desired application from the search results
3. Select the price of the application (free) and then select **Install**

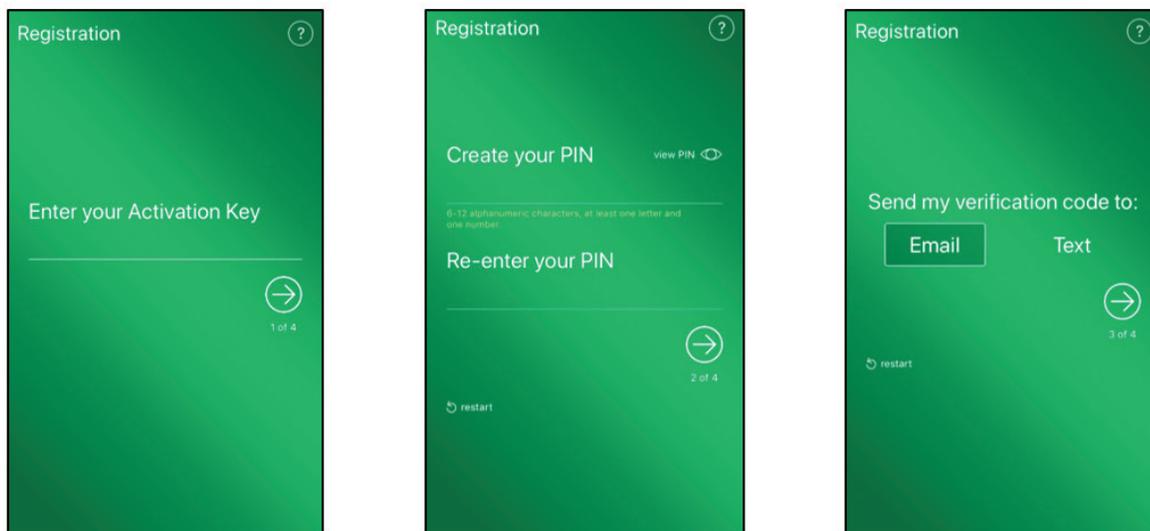
4. If required, enter Apple Store password to continue
5. Once the installation is complete, select **Open** to launch the application

Android

1. Launch the Play Store application the Android tablet
2. Perform a search for the application name, or search for Northwest Bank, and tap the desired application from the search results
3. Select Install and then select **Accept**
4. Once the installation is complete, select **Open** to launch the application

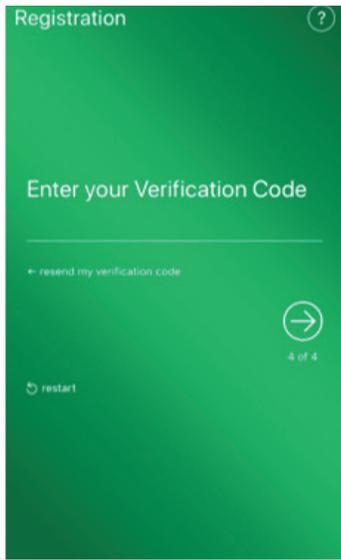
Registration

After successful application installation, clients may begin registration. The first step is entering their **SAK** on the **Activation Key** screen. Next, the creation of a login **Personal Identification Number (PIN)** must be created. The PIN should consist of 6-12 alphanumeric characters, at least one upper case and lower case letter, and a number. The user will then select how to receive their unique **Verification Code**. Based on the selection, the code will be delivered to the email address or mobile phone number stored in the user profile on COB.

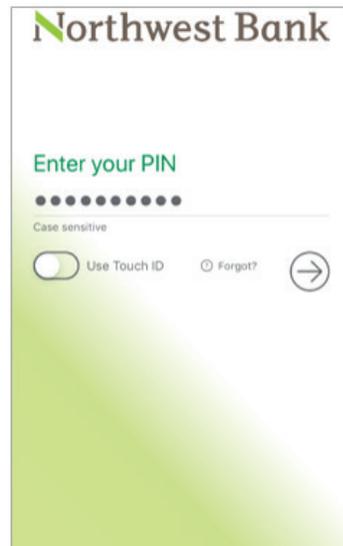


Note: If SMS enrollment has not been completed under the user profile, it will not be listed as a selectable option and the user must proceed with email.

After the **Verification Code** has been entered, a **Success!** Message will appear, indicating the registration process was completed effectively. Once the arrow is selected, the user will be directed to the login page.



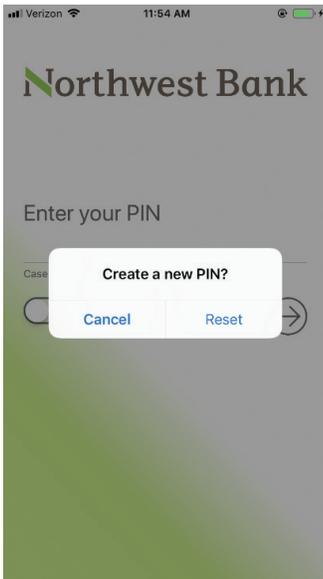
On the login page, enter the newly created PIN to launch the Mobile app. Clients can also use the Biometric option listed on the login page for their device. If a client forgets or wants to reset their PIN, they can select the **Forgot?** option and be directed to authenticate themselves and create a new PIN. See the **Resetting a PIN** section of this document for further details.



Note: The Biometric Authentication Option will be displayed on the login page based on the device type. See the Biometric Authentication Options section of this document for further information.

Resetting a PIN

Resetting a PIN, when either forgotten or a change is desired, requires the same steps as the registration process. See the Registration section of this document for complete instructions.



Biometric Authentication Options

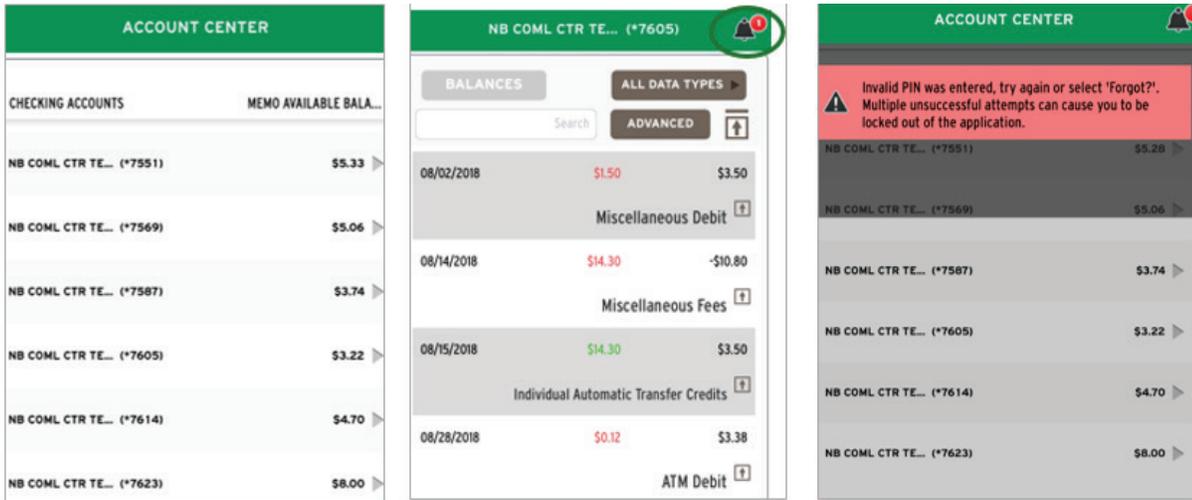
Mobile users have the option to select the supported biometric authentication for their device type during login. iOS and Android users must turn on the fingerprint functionality on their device before the system displays the TouchID button as an option. iOS users must turn on the FaceID functionality on their device before the system displays the FaceID button as an option. All iOS and Android users can cancel out of the biometric option and type their PIN instead. Users cannot use both biometric authentication and a PIN for sign-in validation. Users can switch between PIN authentication and biometric authentication.

Mobile users can use the following biometric authentication options when signing into Mobile.

- TouchID authentication on any iOS devices
- FaceID authentication on iPhone X
- Fingerprint authentication on Android devices

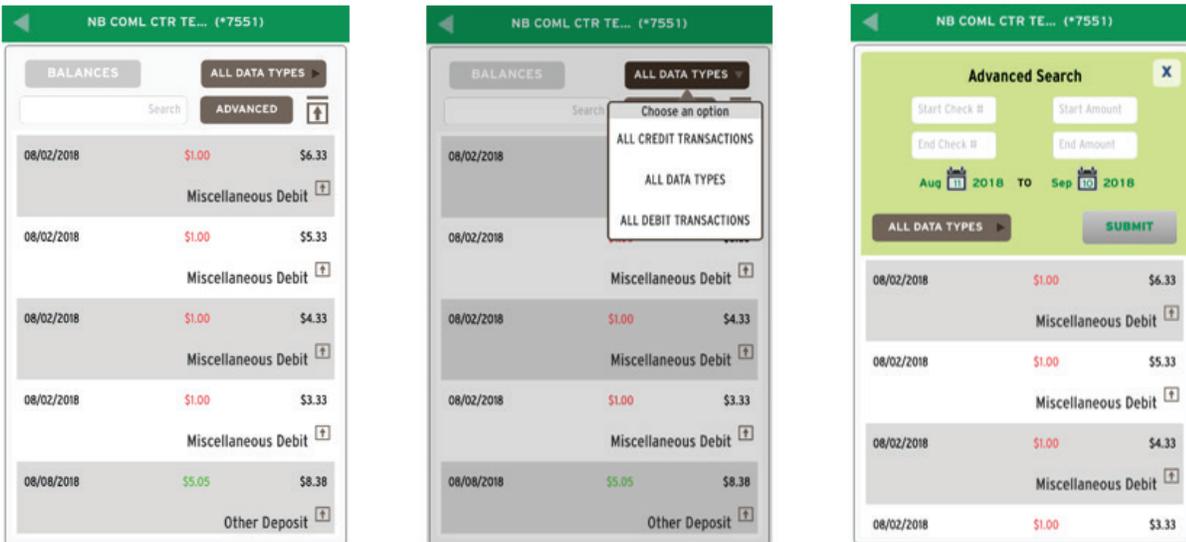
Account Center

When the user has successfully entered their PIN, the application will open to the **Account Center** landing page. Only accounts a user has been entitled to will be visible. If there were any failed login attempts or other **Alerts**, it will be visible as an alert icon. The icon can be selected to expand additional details.



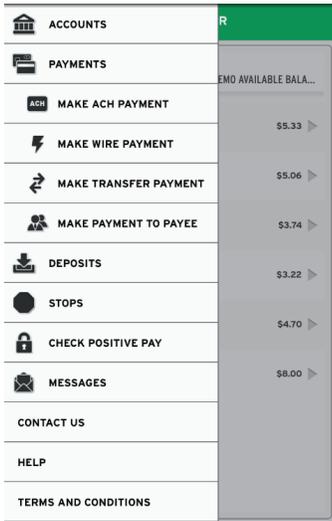
Quick View

Quick View displays a single, bank-configured balance for all accounts the user is entitled. Selecting an account from Quick View displays additional information. From here, users can perform balance inquiries, sort by **Data Types**, and conduct **Advance Searches**. **All Data Types** sorts by transaction types, **Advanced Search** displays specific searches by date, check, and amount ranges.



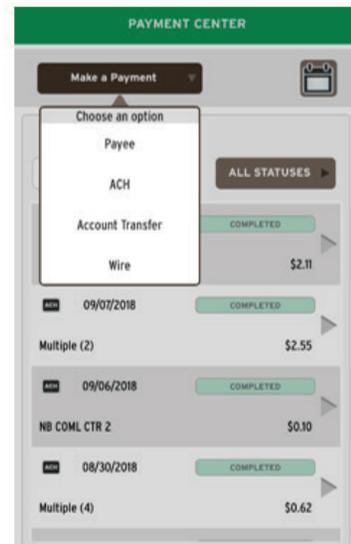
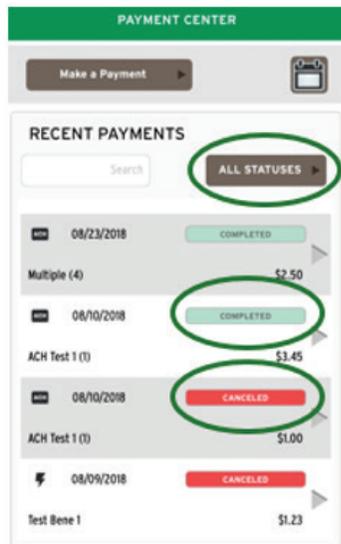
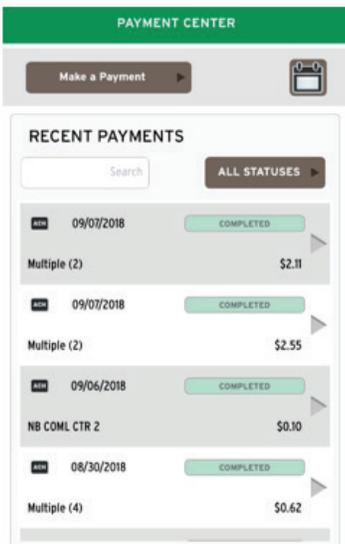
Activities Menu

The **Activities Menu** allows entitled users to view a list of transaction options based on account and product entitlements.



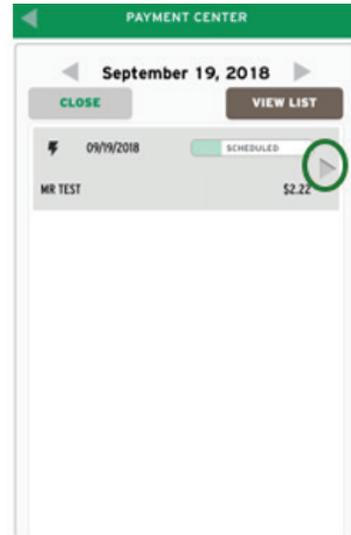
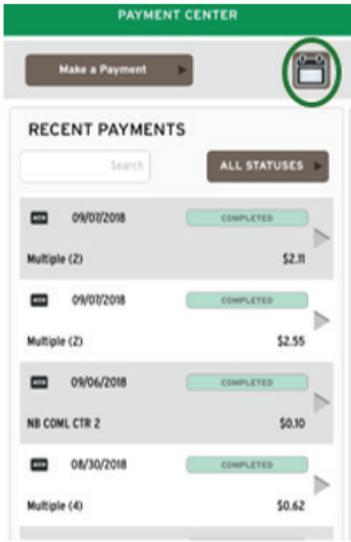
Payment Center

The **Payment Center** functionality allows initiation of payments for the products in which the company is entitled. The user can view the status of previously submitted payments or payments in need of approvals. The **Make a Payment** dropdown menu lists all the payment types the user has been entitled to.



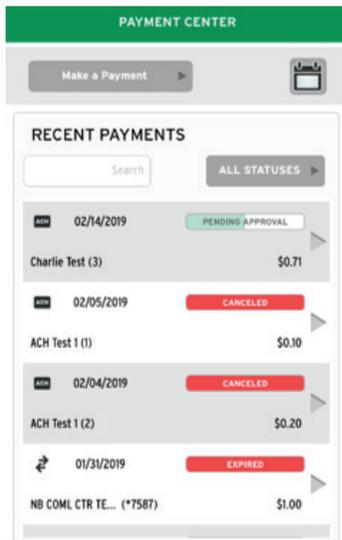
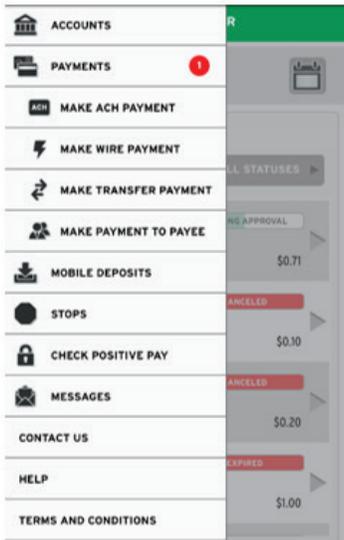
Payment Details

Payment Details stores information on all payment status types, approvals, rejects, and cancellations. The calendar icon can be used to search for future scheduled payments. Dates that are highlighted in green with a dot, have scheduled payments. Clicking on the date illustrates payment details, while the arrow icon expands more specified payment information.



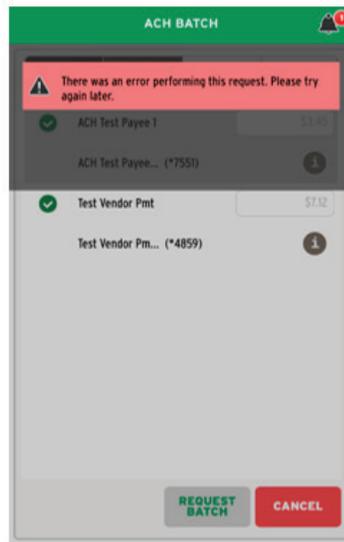
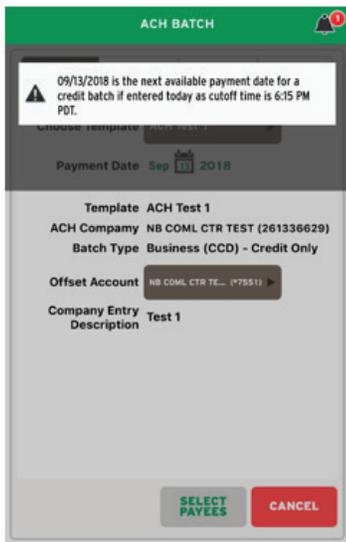
Payment Approvals

Payment approvals are completed in Payment Center. From the **Activity Menu**, a red icon indicates there are payments in need of approval. Once **Payments** is selected from the Activities menu, the app routes to the **Recent Payments** screen, displaying payment statuses. To approve a transaction, select the arrow to expand the payment details. Once the arrow icon has been selected, users can select the **Available Actions** menu button to **Edit Payment**, **Approve Payment**, **Reject Payment**, or **Cancel Payment**.



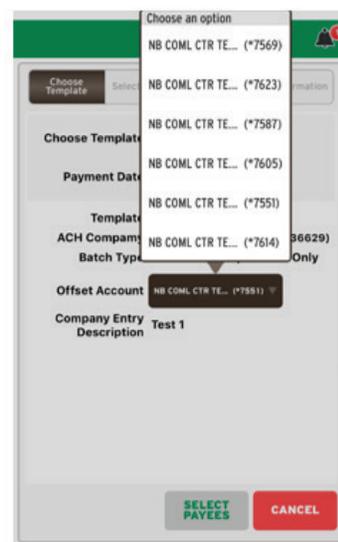
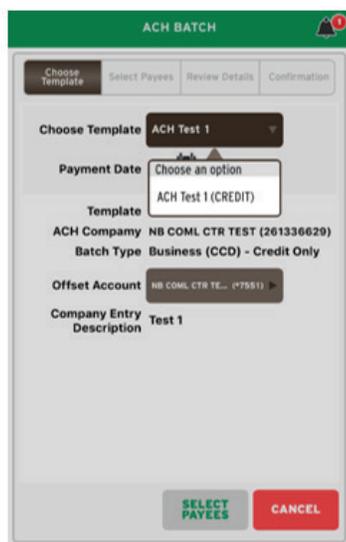
ACH Payments

Select **ACH** from the **Payment Center** menu, or **Make ACH Payment** from the **Activity menu**, will initiate the process for **ACH Payments**. Any alerts pertaining to ACH batch cutoff times, or other alerts preventing an ACH from being processed, will appear before continuing to the next step.



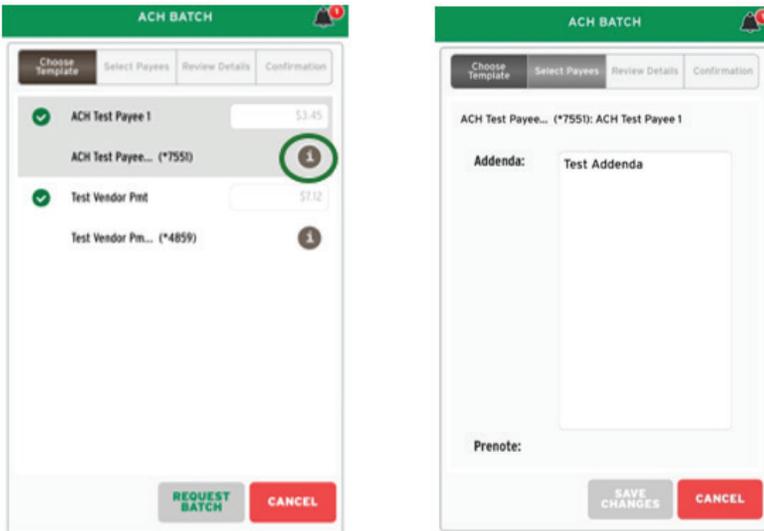
Creating an ACH Batch

Under **ACH Batch**, the user will select **Choose Template**. The calendar icon expands to select the specific date, otherwise the default is the first available date for processing. The user must select the **Offset Account**, and choose **Select Payees** to advance to the next screen.



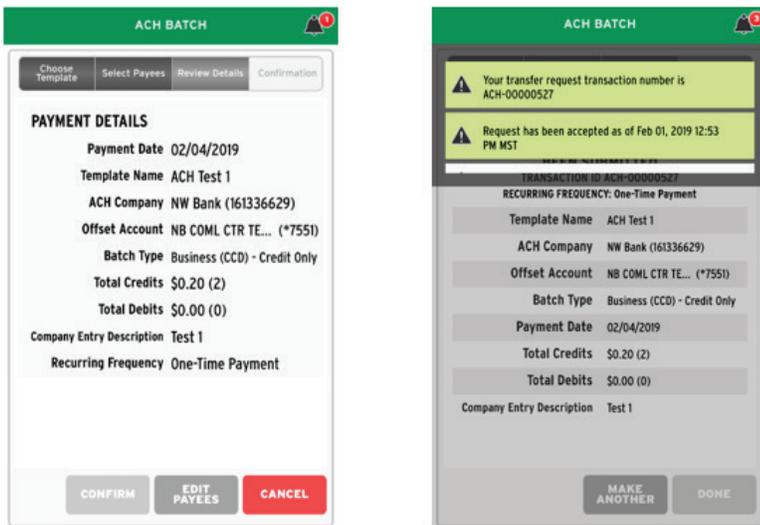
Select Payees

Select Payees allows users to select and edit payees. The “i” information icon expands to an **Addenda** text screen where optional addenda information can be entered. This section will also display any applicable pending prenotes. **Save Changes** will advance to the next step.



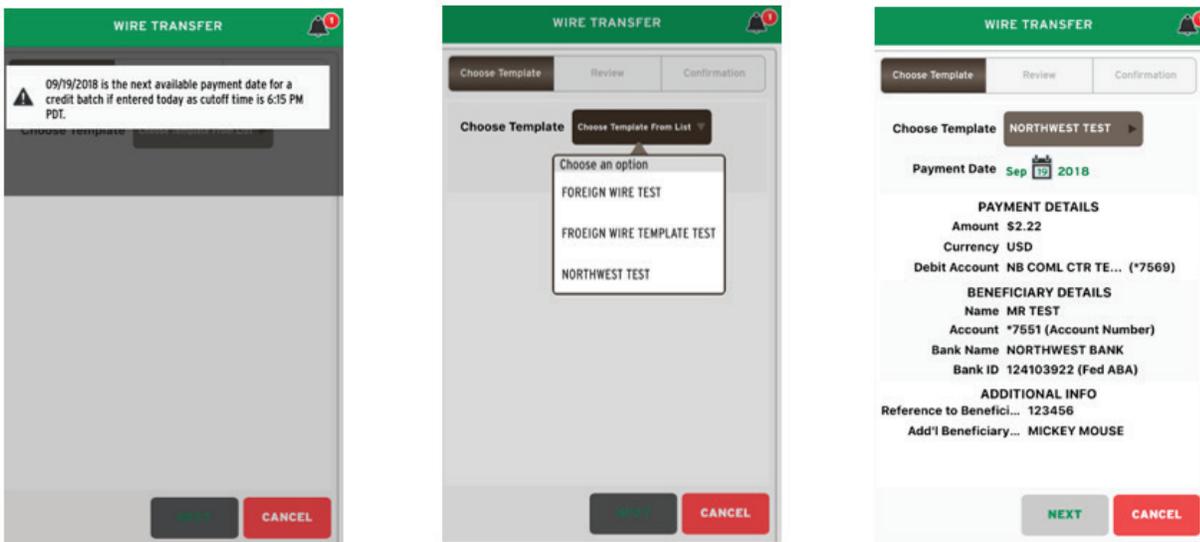
Review Details and Confirmation

Before submission, ACH batch details can be reviewed and if changes are necessary, choosing **Edit Payees** allows for edits while, selecting **Cancel** will delete the batch to start over. If ready to proceed, **Confirm** will move to the **Confirmation** page. Once confirmed, banner messages containing the transaction number and timestamp will appear. The ACH batch still requires approval, see the **Approval** section for further instructions.

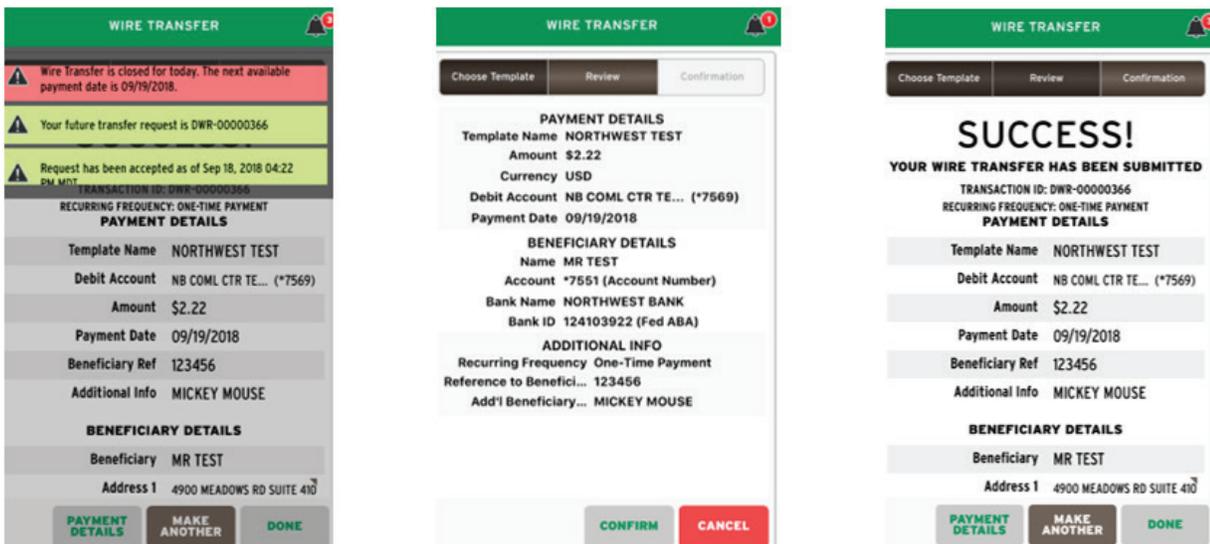


Wire Transfer

The user can select **Wire** from the **Payment Center** menu, or select **Make Wire Payment** from the **Activity Menu**. Any alerts pertaining to Wire cutoff times, or other alerts preventing an Wire from being processed, will appear before continuing to the next step. To begin, select **Choose Template** to choose a template from the list, and **Next** to continue. The template information can be reviewed and the **Payment Date** changed if needed.

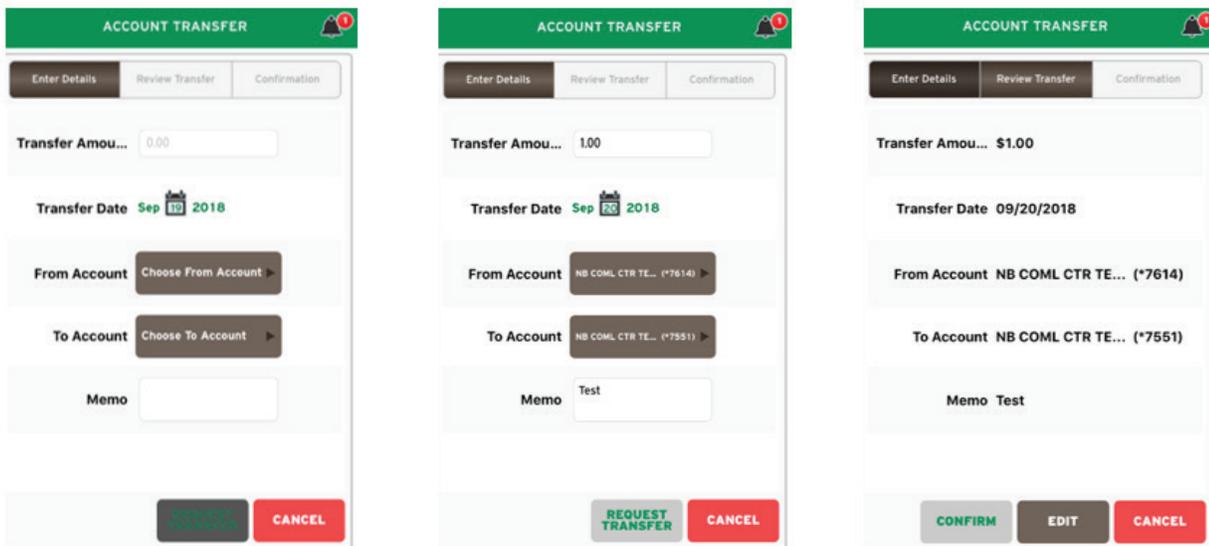


Once a payment date has been entered, **Next** advances to the **Review** page. To proceed with submitting the Wire, select **Confirm** and a **Success** message containing the transaction number will appear. Banner messages containing applicable alerts, the transaction number, and the timestamp in which the request was accepted will be visible.

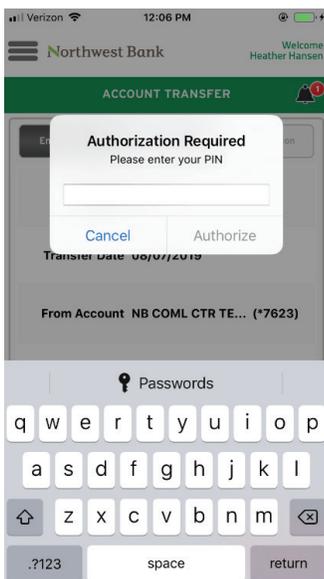


Make Transfer Payment

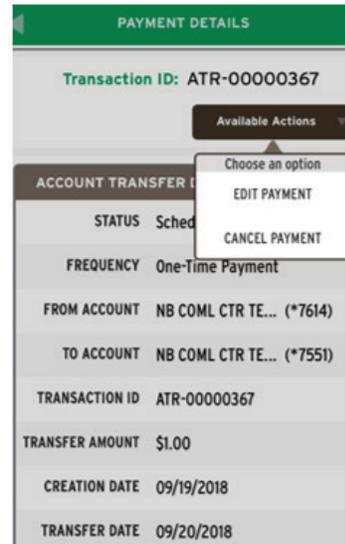
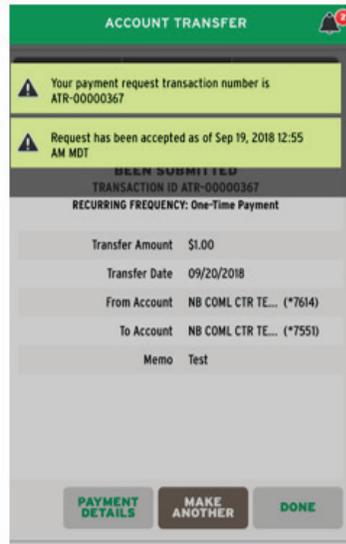
Make Transfer Payment is where account-to-account transfers of funds between company accounts are performed. Select **Make Transfer Payment** from the **Activity Menu** or select **Account Transfer** in the **Payment Center** to get started. On the **Enter Details** screen, indicate the transfer amount, the transfer date, and select the **From Account** and the **To Account** from the drop-down menu to select appropriate accounts. A **Memo** can be added before continuing to the **Review Transfer** screen. Transactions can be edited or canceled on the **Review Transfer** screen. **Confirm** submits the transfer for processing.



Depending on the company settings, Account Transfers may need approval before processing. If so, Authorization Required dialog box will appear to prompt for an approval PIN.

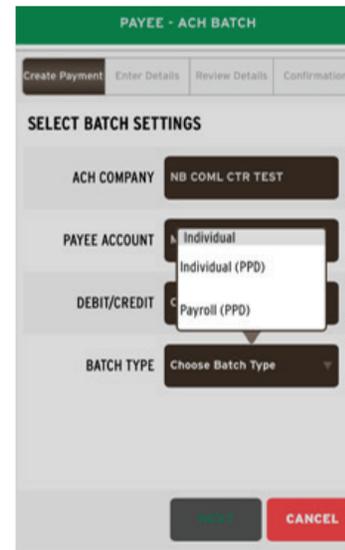
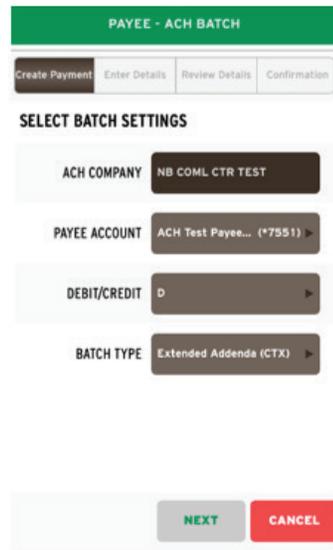
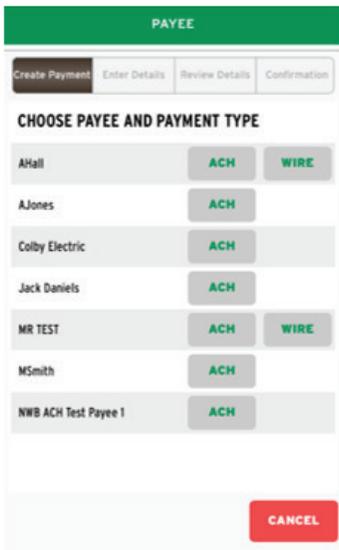


Once the transfer has been submitted, a **Success!** message, and banner messages indicating the transaction number and the timestamp when the request was accepted will appear. The transfer can be reviewed in Payment Details. Within **Payment Details**, the **Available Actions** menu allows for edit or cancellation of the payment.

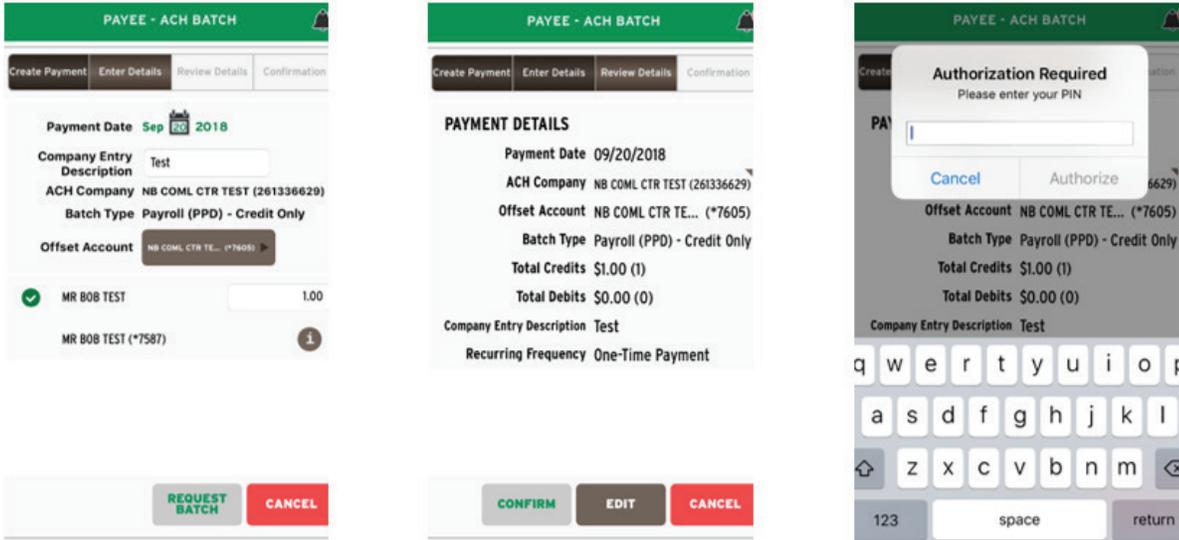


Make Payment to Payee

ACH or Wire payments to specified payees can be completed under the **Payment to Payee** option. Select **Make Payment to Payee** from the **Activities Menu**, or if already in the Payment Center, select **Payee** to initiate the payment process. Choose the **Payee** and **Payment Type** (ACH, Wire). Then select the **Batch Type** (SEC code), followed by **Next** to continue.

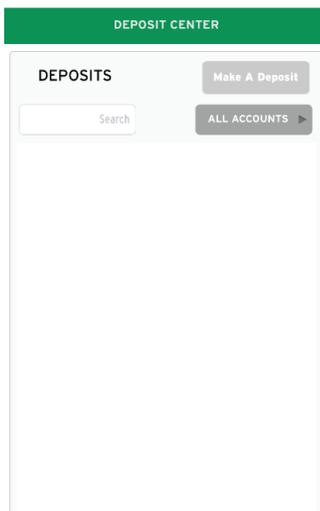


The date can be changed on the **Enter Details** screen. A **Company Entry Description** can be added, followed by the selection of the **Offset Account**. Enter the **Amount** of the payment and choose the information icon to add an **Addenda**, if desired. After **Request Batch** is selected, the **Review Details** screen populates to **Confirm** the payment. Depending on the company settings, an approval may be required before processing. If so, an **Authorization Required** dialog box will appear to prompt for an approval PIN.



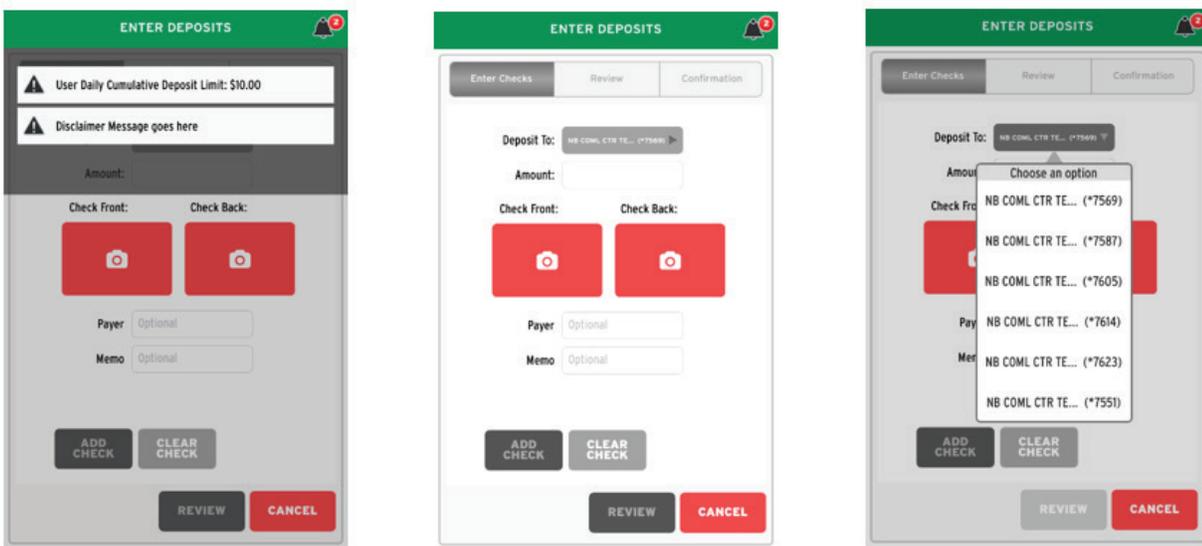
Mobile Deposits

Clients interested in processing check deposits through Mobile should contact their Treasury Management team for assistance. **Mobile Deposits** will present a list of recent deposits, displayed in descending order by deposit date. These deposits can be filtered by a text string, status, account, or date. Within the deposit list, tapping the information icon will display all of the deposit details.

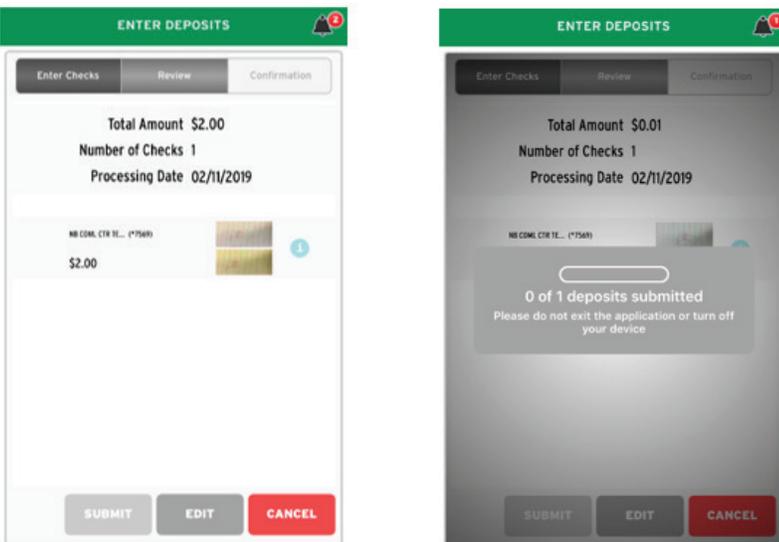


Enter Deposits

Make A Deposit allows users to process mobile deposits. Banner messages applicable to the Company ID may appear, as well as a message containing the **User Daily Cumulative Deposit Limit**. Deposits are entered one at a time, but can be grouped into batches. The **Deposit To** list contains the list of accounts to which the user is entitled. Enter the amount of each individual check in the **Amount** field. Tap the **Check Front** or **Check Back** icons to activate the device's camera to take the required check photos. The **Payer** and **Memo** fields are optional and are only used within the platform. Once all desired checks have been entered, tap the **Review** button to advance to the **Review Deposit** page.

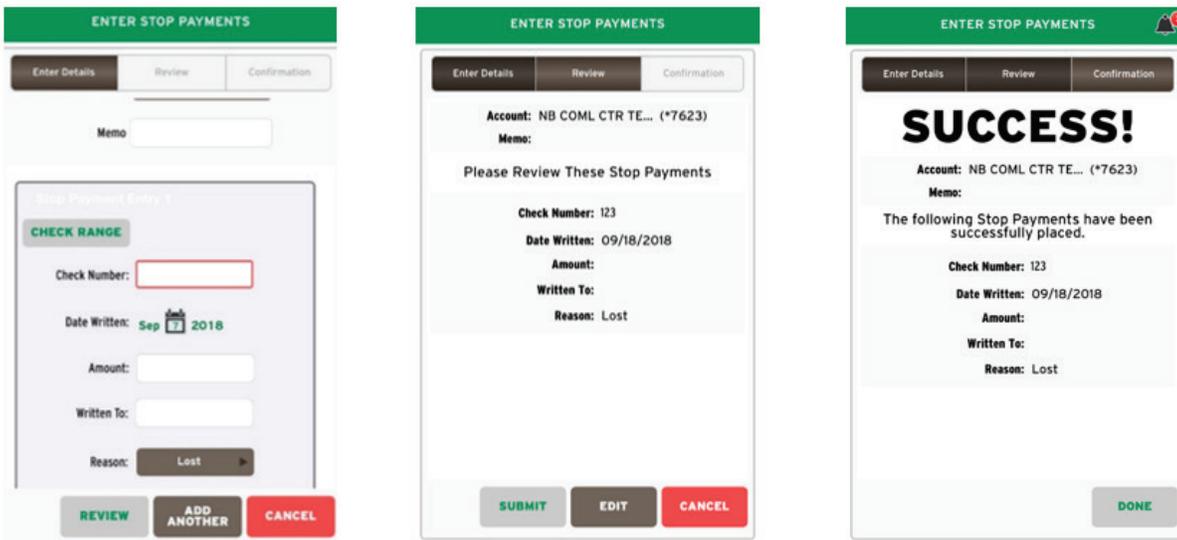


Once all information has been captured, the user may **Submit** the deposit for processing. Tap **Edit** to return to the **Deposit Details** or **Cancel** to clear all fields, and return to the **Deposit Transaction** list. Once a deposit has been submitted, the information icon on the right becomes a link that when tapped displays the result of the deposit process request.

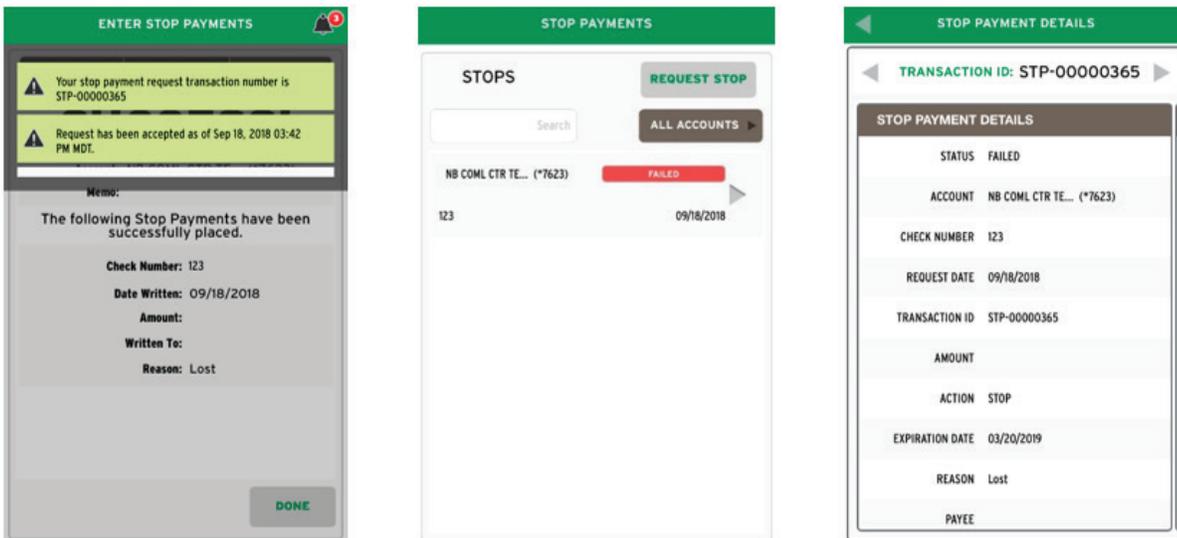


Stops

Stops allows the placement of stop payment requests for checks. On the **Enter Details** screen, input the date written, amount, written to, and reason for the stop. Select **Review** to evaluate the stop payment details. The transaction can be cancelled by selecting **Cancel** to return to the home screen. If the information is correct, selecting **Submit** will initiate the stop payment request and provide a confirmation number. The **Add Another** button can be selected to request an additional stop payment. Banner messages containing the request transaction number, and the timestamp when the stop was accepted will be displayed.

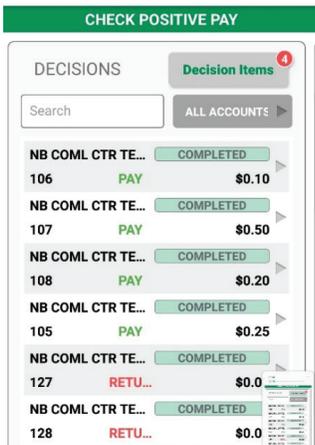


The arrow icon provides additional **Stop Payment Details**. Stop Payments cannot be removed via the mobile application. Follow the standard bank process for removing a Stop Payment by contacting your local Northwest Bank representative.

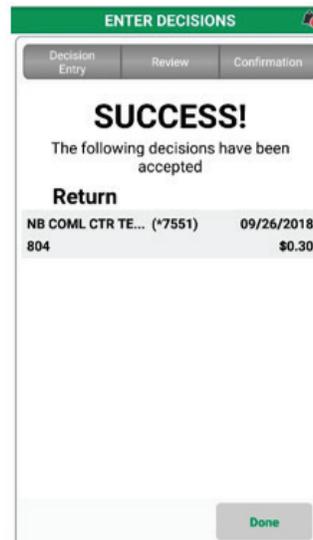


Check Positive Pay

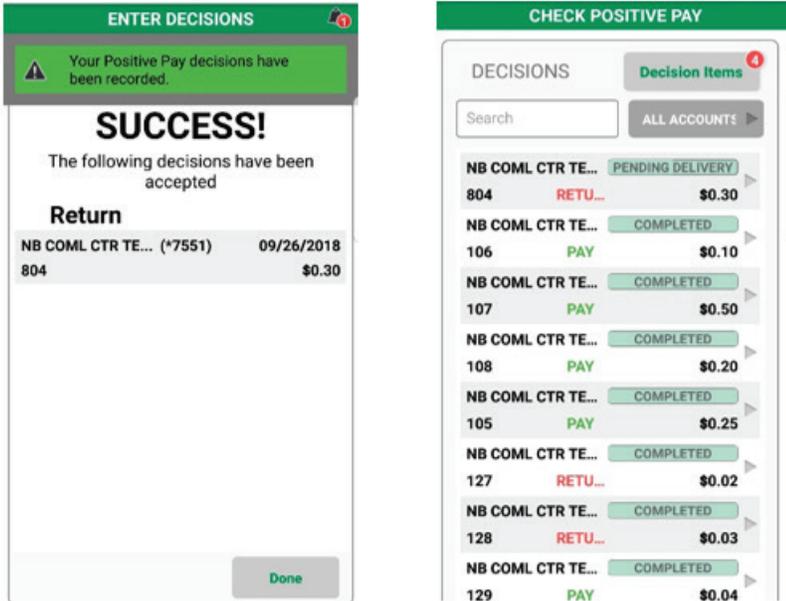
Users entitled to **Check Positive Pay** will see a **Recent Decision Items** list once the menu option is selected. The screen will display information about Check Positive Pay exceptions that have been posted against the accounts. The list includes a status and a link to details. The **Decision Items** button displays with a red number icon, indicating the number of items in need of decisioning.



Tap the **Decision Items** button to move to the **Enter Decisions** screen and the **Decision Entry** step. Users can select the **Pay** or **Return** checkbox depending for each item. Once all items have been decisioned, the user will advance to the **Review** screen to make **Edits**, or **Save** decisions. Once Saved, the user will be met with a **Success!** message.

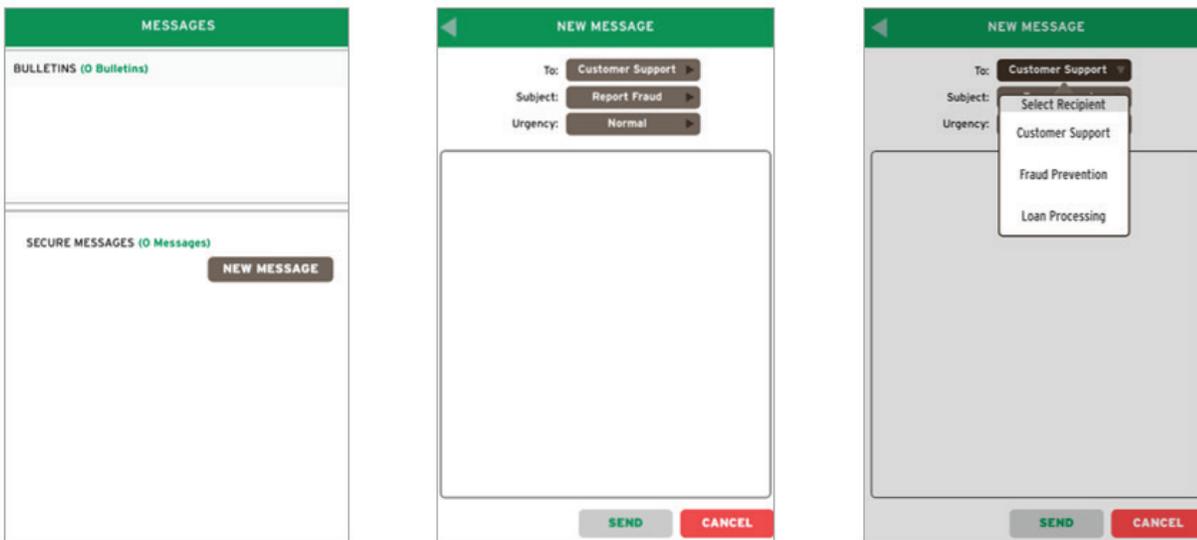


A banner message will appear indicating that Positive Pay decisions have been recorded. The user will see a **Pending Delivery** message on the Check Positive Pay screen until the cutoff time, 10 a.m. PST. After said time, the status will change to **Completed**. Decisions can be changed and edited up to the cutoff time.



Messages

The **Messages** center allows users to review bank **Bulletins** and send **Secure Messages**, specified by department, subject, and urgency.



Help

The **Help** feature offers users a high-level review of the various products and services on the mobile app. When selecting Help, users will be redirected to a topic list where they can gain additional information on the selected subject.

