

Commercial Banking Mobile App User Guide







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Commercial Banking Mobile App User Guide

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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**.

Select All Unselect All	
Administration	☑ Alerts
✓ Audit Service	✓ Balance Reporting
✓ Company Account Permissions	Company Maintenance
✓ Delivery Template Maintenance	✓ File Vault
✓ Mobile Web	🗹 NACHA Detail File Report
✓ NACHA Notification of Change Report	✓ NACHA Return File Report
Native Apps	Vuick View
Secure Browser	Secure Browser Administration

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.

Registration ?)	Registration	?	Registra	tion (?
Enter your Activation Key		Create your PIN	view PIN <equation-block></equation-block>	Send r Er S restart	my verification code to mail Text ⊖ 3 œl4	

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.

Northwest Bank	Northwest Bank
Enter your PIN Case sensitive O Use Touch ID O Forgot?	Enter your PIN Case sensitive Use Touch ID Orgot?

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.

Commercial Banking Mobile App

ACCOUNT	CENTER	NB COML CTR TE (*7605)			ACCOUNT CENT	ER 🔔
CHECKING ACCOUNTS	MEMO AVAILABLE BALA	BALANCES	ALL DA		Multiple unsuccessful attempts can locked out of the application.	r select 'Forgot?'. cause you to be
NB COML CTR TE (*7551)	\$5.33 ⊳	08/02/2018	\$1.50	\$3.50	NB COML CTR TE (*7551)	\$5.28 ⊳
NB COML CTR TE (*7569)	\$5.06 🕨		Miscellane	ous Debit 👎	NB COML CTR TE (*7569)	\$5.06 📡
NB COML CTR TE (*7587)	\$3.74 🍺	08/14/2018	\$14.30 Miscellan	-\$10.80 eous Fees 👎	NB COML CTR TE (*7587)	\$3.74 🔈
NB COML CTR TE (*7605)	53.22 >>	08/15/2018	\$14.30	\$3.50	NB COML CTR TE (*7605)	\$3.22 ⊳
		Ind	ividual Automatic Tran	fer Credits	NB COML CTR TE (*7614)	\$4.70 🔈
NB COML CTR TE (*7614)	\$4.70 🕨	08/28/2018	\$0.12	\$3.38	NB COMI CTD TF (*7623)	58.00
NB COML CTR TE (*7623)	\$8.00 D			ATM Debit 🛨	10 conc critical (1023)	\$6.00

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.

551)	COML CTR TE (*7	┥ 🛛 NB CO	551)	ML CTR TE (*755	┥ 🛛 NB СС	1)	L CTR TE (*755	NB CON
	Advanced Search	A		ALL DA	BALANCES		ALL DA	BALANCES
10 2018	ck II End A	End Check II	ose an option DIT TRANSACTIONS L DATA TYPES	ALL CREDIT	08/02/2018	\$6.33 bus Debit	SI.00 Miscellanee	08/02/2018
SUBMIT \$6	YPES IN SI.00	ALL DATA TYPE	neous Debit	ALL DEBIT Miscellane	06/02/2018	\$5.33 Dus Debit 👎	\$1.00 Miscellane	18/02/2018
ineous Debit \$5	Miscella \$1.00	08/02/2018	\$4.33 neous Debit 👎	\$1.00 Miscellane	08/02/2018	S4.33 Dus Debit 👎	\$1.00 Miscellane	8/02/2018
ineous Debit \$4	Miscella \$1.00	08/02/2018	\$3.33 neous Debit 👎	\$1.00 Miscellane	08/02/2018	\$3.33 Dus Debit 👎	\$1.00 Miscellane	8/02/2018
ineous Debit	Miscella		\$8.38	\$5.05	08/08/2018	\$8.38	\$5.05	8/08/2018
\$3	\$1.00	08/02/2018	her Deposit	Othe		r Deposit	Othe	

Activities Menu

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

Commercial Banking Mobile App

	R
PAYMENTS	EMO AVAILABLE BALA
ACH MAKE ACH PAYMENT	
K MAKE WIRE PAYMENT	\$5.33 🕨
AKE TRANSFER PAYMENT	\$5.06 ⊳
MAKE PAYMENT TO PAYEE	\$3.74 🕨
DEPOSITS	\$3.22
STOPS	
CHECK POSITIVE PAY	\$4.70
MESSAGES	\$8.00 🔊
CONTACT US	
HELP	
TERMS AND CONDITIONS	

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 CEN	TER	PAYMENT CENTI	ER	PAYMENT CE	NTER
Make a Payment		Make a Payment	=	Make a Payment	
RECENT PAYMENTS	ALL STATUSES	RECENT PAYMENTS	ALL STATUSES	Choose an option Payee ACH	ALL STATUSES
© 09/07/2018	COMPLETED	08/23/2018 Muttiple (4)	COMPLETED	Account Transfer Wire	COMPLETED
© 09/07/2018 Multiple (2)	COMPLETED	CH Test 1 (1)	COMPLETED	© 09/07/2018 (Multiple (2)	COMPLETED
09/06/2018	COMPLETED S0.10	CH Test 1 (0)	CANCELED \$1.00	09/06/2018	COMPLETED
08/30/2018 Multiple (4)	COMPLETED	9 08/09/2018	CANCELED \$1.23	08/30/2018 Multiple (4)	COMPLETED

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.

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PAYMENT CE	INTER			PAY	MENTO	ENTER	Ç.		PAYMENT CENTER
Make a Payment			•	Sept	embei	201		LIST	September 19, 20 CLOSE
Search	ALL STATUSES	S 26	M 27	T 28	W 29	T 30	F 31	S 1	♥ 09/19/2018 scher
0%/07/2018 ()	COMPLETED S2.11	2	3	4	5	6	7	8	
9/07/2018	COMPLETED	9	10	11	12	13	14	15	
9/06/2018	SZ.55	16	17		19	20	21	22	
L CTR 2	\$0.30	23	24	25	26	27	28	29	
08/30/2018	COMPLETED	30		2	3	4	5	6	
ttiple (4)	50.62								

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**.

	R	PAYMENT CEI	NTER	A	PAYMENT DETAILS
PAYMENTS		Make a Payment	1	Transac	tion ID: ACH-00000529
MEN MAKE ACH PAYMENT					Available Actions
F MAKE WIRE PAYMENT	-	RECENT PAYMENTS			Choose an option
A MAKE TRANSFER PAYMENT	LL STATUSES	Search	ALL STATUSES	ACH PAYME	NT DETAIL EDIT PAYMENT
MAKE PAYMENT TO PAYEE	NG APPROVAL	02/14/2019	PENDING APPROVAL	EDEOLIEN	APPROVE PAYMENT
MOBILE DEPOSITS	\$0.71	Charlie Test (3)	\$0.71	OFFSET ACCOUNT	REJECT PAYMENT
STOPS	ANCELED	™ 02/05/2019		TPANSACTION	CANCEL PAYMENT
CHECK POSITIVE PAY	\$0.10	ACH Test 1 (1)	\$0.10	ACH COMPA	NY NW Pape (161226620)
MESSAGES	ANCELED	02/04/2019	CANCELED	BATCH TY	PF Business (CCD) - Credit Only
CONTACT US	\$0.20	ACH Test 1 (2)	\$0.20	TOTAL CRED	TS \$0.71 (3)
HELP		<i>≹</i> 01/31/2019 ■	EXPIRED	TOTAL DEB	115 \$0.00
TERMS AND CONDITIONS	\$1.00	NB COML CTR TE (*7587)	\$1.00		

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.

PAYMENT DETAILS Payment Date 02/04/2019 Template Name ACH Test 1 ACH Company NW Bank (161336629) Offset Account NB COML CTR TE (*7551) Batch Type Business (CCD) - Credit Only Total Credits \$0.20 (2) Total Debits \$0.00 (0) Company Entry Description Test 1 Recurring Frequency One-Time Payment	Choose Template Select Payees	Review Details Confirmation	Your transfer request	transaction number is
Template Name ACH Test 1 TRANSACTION 10 ACH-000000527 ACH Company NW Bank (161336629) RECURRING FEGUENCY: One-Time Payment Offset Account NB COML CTR TE (*7551) Template Name ACH Test 1 Batch Type Business (CCD) - Credit Only ACH Company NW Bank (161336629) Total Credits \$0,20 (2) Offset Account NB COML CTR TE (*75 Total Debits \$0,00 (0) Batch Type Business (CCD) - Credit Only Company Entry Description Test 1 Total Debits \$0.00 (0) Recurring Frequency One-Time Payment Total Debits \$0.00 (0) Company Entry Description Test 1 Total Debits \$0.00 (0) Company Entry Description Test 1 Total Debits \$0.00 (0)	PAYMENT DETAILS Payment Date	02/04/2019	Request has been acc PM MST	epted as of Feb 01, 2019 12:53
ACH Company NW Bank (161336629) Offset Account NB COML CTR TE (*7551) Batch Type Business (CCD) - Credit Only Total Credits \$0.20 (2) Total Debits \$0.00 (0) Company Entry Description Test 1 Recurring Frequency One-Time Payment Company Entry Description Test 1 Company Entry Description Test 1	Template Name	ACH Test 1	TRANSACTIO	ID ACH-00000527
Batch Type Business (CCD) - Credit Only ACH Company NW Bank (161336629) Gredits \$0.20 (2) Offset Account NB COML CTR TE (*75 Total Credits \$0.00 (0) Batch Type Business (CCD) - Credit NB COML CTR TE (*75 Company Entry Description Test 1 Defset Account NB COML CTR TE (*75 Recurring Frequency One-Time Payment Total Debits \$0.00 (0) Company Entry Description Test 1 Total Debits \$0.00 (0) Company Entry Description Test 1 Total Debits \$0.00 (0)	ACH Company Officet Account	NW Bank (161336629)	Template Nan	IENCY: One-Time Payment
Total Credits \$0.20 (2) Total Debits \$0.00 (0) Company Entry Description Test 1 Recurring Frequency One-Time Payment Company Entry Description Test 1 Company Entry Description Test 1	Batch Tune	NB COME CTR TE (*7551)	ACH Compa	y NW Bank (161336629)
Total Debits \$0.00 (0) Batch Type Business (CCD) - Credit Sompany Entry Description Test 1 Payment Date 02/04/2019 Recurring Frequency One-Time Payment Total Debits \$0.00 (0) Company Entry Description Test 1 Test 1	Total Credits	\$0.20 (2)	Offset Accou	nt NB COML CTR TE (*75
Company Entry Description Test 1 Recurring Frequency One-Time Payment Company Entry Description Company Entry Description Total Debits S0.00 (0) Company Entry Description Test 1	Total Debits	\$0.00(0)	Batch Ty	Business (CCD) - Credit
Recurring Frequency One-Time Payment Total Credits \$0.20 (2) Total Debits \$0.00 (0) Company Entry Description Test 1	ompany Entry Description	Test 1	Payment Da	e 02/04/2019
Total Debits \$0.00 (0) Company Entry Description Test 1	Recurring Frequency	One-Time Payment	Total Credi	is \$0.20 (2)
Company Entry Description Test 1	, ,	one mile rujment	Total Debi	s \$0.00 (0)
			Company Entry Descripti	n Test 1

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.

WIRE TRANSFER	WIRE TRANSFER	WIRE TRANSFER
Wire Transfer is closed for today. The next available payment date is 09/19/2018.	Choose Template Review Confirmation	Choose Template Review Confirmation
Your future transfer request is DWR-00000366 Request has been accepted as of Sep 18, 2018 04-22 PM MOT FRANKSER TOW BIE DWR-000000366 RECURRING FREQUENCY: ONE-TIME PAYMENT PAYMENT DETAILS	PAYMENT DETAILS Template Name NORTHWEST TEST Amount \$2.22 Currency USD Debit Account NB COML CTR TE (*7569) Payment Date 09/19/2018	SUCCESS! YOUR WIRE TRANSFER HAS BEEN SUBMITTED TRANSACTION ID: DWR-00000366 RECURRING FREQUENCY: OWE-TIME FARMENT PAYMENT DETAILS
Template Name NORTHWEST TEST Debit Account NB COML CTR TE (*7569) Amount \$2.22 Payment Date 09/19/2018 Beneficiary Ref 123456 Additional Info MICKEY MOUSE	BENEFICIARY DETAILS Name MR TEST Account *7551 (Account Number) Bank Name NORTHWEST BANK Bank ID 124103922 (Fed ABA) ADDITIONAL INFO Recurring Frequency One-Time Payment Reference to Benefici 1234566 Add'I Beneficiary MICKEY MOUSE	Template Name NORTHWEST TEST Debit Account NB COML CTR TE (*7569) Amount \$2.22 Payment Date 09/19/2018 Beneficiary Ref 123456 Additional Info MICKEY MOUSE
BENEFICIARY DETAILS Beneficiary MR TEST Address 1 4900 MEADOWS RD SUITE 410 PAYMENT DETAILS ANOTHER DONE	CONFIRM	BENEFICIARY DETAILS Beneficiary MR TEST Address 1 4900 MEADOWS RD SUITE 410 PAYMENT DETAILS MAKE ANOTHER DONE

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** if 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.

ACCOUNT TRANSFER	ACCOUNT TRANSFER	ACCOUNT TRANSFER
Enter Details Review Transfer Confirmation	Enter Details Review Transfer Confirmation	Enter Details Review Transfer Confirmation
Transfer Amou 0.00	Transfer Amou 1.00	Transfer Amou \$1.00
Transfer Date Sep 🔟 2018	Transfer Date Sep 🚾 2018	Transfer Date 09/20/2018
From Account Choose From Account >	From Account NB COML CTR TE (*7614)	From Account NB COML CTR TE (*7614)
To Account Choose To Account	To Account NB COML CTR TE (*7551)	To Account NB COML CTR TE (*7551)
Мето	Memo	Memo Test
(SSERVE) CANCEL	REQUEST TRANSFER CANCEL	CONFIRM EDIT CANCEL

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.

uil Verizon 🗢 12:06 PM @+
Welcome Heather Hansen
ACCOUNT TRANSFER
F Authorization Required Please enter your PIN
Cancel Authorize
From Account NB COML CTR TE (*7623)
Passwords
qwertyuiop
asdfghjkl
☆ z x c v b n m ⊗
.?123 space return

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.

ACCOUNT T	RANSFER 🔎		ACCOUNT T	RANSFER	<u>@</u>	PAY	MENT DETAILS
Enter Details Review Tr	ransler Confirmation	A	Your payment request tran ATR-00000367	isaction number is		Transaction	A ID: ATR-00000367
YOUR ACCOUNT T BEEN SUB TRANSACTION ID RECURRING FREQUENCY	TRANSFER HAS IMITED ATR-00000367 Y: One-Time Payment	A	AM MDT BEEN SUE TRANSACTION ID RECURRING FREQUENC	ATR-00000367 Y: One-Time Payment	1	ACCOUNT TRAN	Choose an option EDIT PAYMENT
Transfer Amount	\$1.00		Transfer Amount	\$1.00		UNIVU	CANCEL PAYMENT
Transfer Date	09/20/2018		Transfer Date	09/20/2018		FREQUENCY	One-Time Payment
From Account	NB COML CTR TE (*7614)		From Account	NB COML CTR TE (*7614)		FROM ACCOUNT	NB COML CTR TE (*7614)
To Account	NB COML CTR TE (*7551)		To Account	NB COML CTR TE (*7551)			
Memo	Test		Memo	Test		TO ACCOUNT	NB COML CTR TE (*7551)
						TRANSACTION ID	ATR-00000367
						TRANSFER AMOUNT	\$1.00
-			PAYMENT	MAKE		CREATION DATE	09/19/2018
DETAILS A	MAKE DONE		DETAILS	NOTHER		TRANSFER DATE	09/20/2018

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.

PA	YEE		PAYEE -	АСН ВАТСН	PAYEE	- АСН ВАТСН
Create Payment Enter Details	Review Details	Confirmation	Create Payment Enter Details	Review Details Confirmation	Create Payment Enter Det	alls Review Details Confirmation
CHOOSE PAYEE AND P	AYMENT TYPE		SELECT BATCH SETTIN	IGS	SELECT BATCH SET	TINGS
AHall	ACH	WIRE	ACH COMPANY	B COML CTR TEST	ACH COMPANY	NB COML CTR TEST
AJones	ACH		DAVES ACCOUNT	Chi Tank Daving (17881)		
Colby Electric	ACH		PATEE ACCOUNT	CH lest Payee (*7551)	PAYEE ACCOUNT	Individual (PPD)
Jack Daniels	ACH		DEBIT/CREDIT	•	DEBIT/CREDIT	C Payroll (PPD)
MR TEST	ACH	WIRE	BATCH TYPE	xtended Addenda (CTX)		
MSmith	ACH				BATCH TYPE	Choose Batch Type 🛛 🤿
NWB ACH Test Payee 1	ACH					
		CANCEL		NEXT CANCEL		CANCEL

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.

PAYEE - ACH BATCH	() 🖉 🖉	PAYEE - ACH BATCH			P	AYEE	- ACH	BAT	сн		4
Create Payment Enter Details Review Deta	ails Confirmation	Create Payment Enter Details Review Details Confirmation	Creat		Aut	h oriz Please	ation enter y	Requirer Pl	uired		ution
Company Entry Description ACH Company NB COML CTR TE Batch Type Payroll (PPD) - Offset Account	IST (261336629) Credit Only	Payment Date 09/20/2018 ACH Company NB COML CTR TEST (261336629) Offset Account NB COML CTR TE (*7605) Batch Type Payroll (PPD) - Credit Only Total Credits S1.00 (1)			Cano Offset Ba Tota	cel Accou tch Ty I Cred	nt NB pe Par its \$1.	Aut COML yroll ()	thoriz CTR T PPD) -	e E (* Credi	6629) 7605) t Only
MR BOB TEST MR BOB TEST (*7587)	1.00	Total Debits \$0.00 (0) Company Entry Description Test	Cor	npany	Tot Entry D	al Deb escripti	its \$0	.00 (0 st))	ļ	
		Recurring Frequency One-Time Payment	q	w s	e d	r f	t y	y ı h	u j	i (k	l J
REQUEST	CANCEL	CONFIRM EDIT CANCEL	<u>ئ</u>	Z 23	x	с	V	b	n	m	eturn

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.

DEPOSIT CENTER				
DEPOSITS	Make A Deposit			
Search	ALL ACCOUNTS			

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.

ENTER DEPOSITS	ENTER DEPOSITS	ENTER DEPOSITS
User Daily Cumulative Deposit Limit: \$10.00	Enter Checks Review Confirmation	Enter Checks Review Confirmation
Disclaimer Message goes here	Deposit To: ия сам. стя те (*7567) (>	Deposit To: на сом. стя тс (*7569) 🖤
Amount:	Amount:	Amou Choose an option
Check Front: Check Back:	Check Front: Check Back:	Check Fro NB COML CTR TE (*7569)
0	0	NB COML CTR TE (*7587)
		NB COML CTR TE (*7605)
Payer Optional	Payer Optional	Pay NB COML CTR TE (*7614)
Memo Optional	Memo Optional	Mer NB COML CTR TE (*7623)
		NB COML CTR TE (*7551)
ADD CHECK CHECK	ADD CHECK CHECK	ADD CLEAR CHECK CHECK
REVIEW	REVIEW	REVIEW

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.

Enter Checks Re	Confirmation	s Review	Enter Checks
Total Amou		Total Amount \$2.00	То
Number of Chee		mber of Checks 1	Number
Processing De	019	Processing Date 02/11/2	Proce
NB COML CTR TE (*1569)	o Item	N. CTR HL (*7568)	NB COM. CTR TE.
		0	\$2.00
0 of 1 depos			
Please do not exit the your			
	CANCEL		SURM



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.

ENTER STOP PAYMENTS	ENTER STOP PAYMENTS	ENTER STOP PAYMENTS
Enter Details Review Confirmation	Enter Details Review Confirmation	Enter Details Review Confirmation
Memo	Account: NB COML CTR TE (*7623) Memo:	SUCCESS!
	Please Review These Stop Payments	Account: NB COML CTR TE (*7623) Memo:
CHECK RANGE	Check Number: 123 Date Written: 09/18/2018	The following Stop Payments have been successfully placed.
Check Number:	Amount: Weitten To:	Check Number: 123
Date Written: Sep 📅 2018	Reason: Lost	Amount:
Amount:		Reason: Lost
Written To:		
Reason: Lost »		
REVIEW ADD CANCEL	SUBMIT EDIT CANCEL	DONE

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.

ENTER STOP PAYMENTS	STOP PAY	MENTS	STOP	PAYMENT DETAILS
Your stop payment request transaction number is STP-00000365	STOPS	REQUEST STOP	TRANSACTI	ON ID: STP-00000365
Request has been accepted as of Sep 18, 2018 03:42	Search	ALL ACCOUNTS	STOP PAYMENT	DETAILS
PM MDT.	NR COMI CTR TE (*7623)	FAIL FD	STATUS	FAILED
Wemo:			ACCOUNT	NB COML CTR TE (*7623)
The following Stop Payments have been successfully placed.	123	09/18/2018	CHECK NUMBER	123
Check Number: 123			REQUEST DATE	09/18/2018
Date Written: 09/18/2018 Amount:			TRANSACTION ID	STP-00000365
Written To:			AMOUNT	
Reason: Lost				
			ACTION	STOP
			EXPIRATION DATE	03/20/2019
			REASON	Lost
DONE			PAYEE	

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.

ENTER DECISIONS	ENTER	DECISIONS	ENTER DECISIO	NS 🍂
Decision Review Confirmation	Decision R Entry	eview Confirmation	Decision Review Entry	Confirmation
NB COML CTR TE (*75 9 802 \$0.20 Issue not on file	Please review the Return	following decisions	SUCCES	S!
PAY RETURN	*7551	09/26/2018	accepted	nave been
NB COML CTR TE (*75 9 801 \$0.10	804	\$0.30	Return	
Issue not on file PAY RETURN			NB COML CTR TE (*7551) 804	09/26/2018 \$0.30
NB COML CTR TE (*75 9, 803 \$0.25 Issue not on file				
NB COML CTR TE (*75 9, 804 \$0.30 Issue not on file PAY RETURN				
Review Cancel	Same	Edit Cancel		Done

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.

ENTER DECISIONS 🏻 🏠	CHECK POSITIVE PAY
Your Positive Pay decisions have been recorded.	DECISIONS Decision Items
SUCCESS!	Search ALL ACCOUNTS
The following decisions have been accepted	NB COML CTR TE PENDING DELIVERY 804 RETU \$0.30
NB COML CTR TE (*7551) 09/26/2018	106 PAY \$0.10
804 \$0.30	NB COML CTR TE COMPLETED
	128 RETU \$0.03
Done	129 PAY \$0.04

Messages

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

MESSAGES	NEW MESSAGE	NEW MESSAGE
BULLETINS (O Bulletins) SECURE MESSAGES (O Messages) NEW MESSAGE	To: Customer Support > Subject: Report Fraud > Urgency: Normal >	Te: Subject Subject: Urgency: Fraud Prevention Loan Processing
	SEND CANCEL	SEND CANCEL

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.

=	HELP: MESSAGES	HELP: ACCOUNTS	HELP: ACH PAYMENT
General		Account	ACH Payment
Accounts	Julletins sent by w of secure	The Accounts tab provides graphical and numerical data about current account balances and transactions. The accounts displayed correspond to the accounts that have been entitled to you for the	Dunts tab provides graphical and numerical ut current account balances and nut current accounts displayed correspond to units that have been entitled to you for the choice Template II multiple template.
Payments	etins that have tution.	 OuickView service. When more than three account types are available, scroll left and right to view data for those additional account types. <i>Hint: Perform a Pull and Release to refresh data.</i> Account Center Your Business Banking Overview Graphs Total Accounts displays the number of accounts per the distribution of funds amongst accounts for which balances are reported. Account Overview Displays summary balances for each account. The specific summary type displayed is dependent on the account type. Account details can be viewed by tapping the account. 	
Payee	review the first e. Tap the nt.		column to include (checkmark icon) or exclude (X icon) payees from the batch. Payees with zero dollar payments will be excluded from the batch. To add addenda or review the prenote status. select the information icon in the
ACH Payment	s about all ved replies from against a		Addenda/Prenote column. Review Details Review the ACH batch settings to ensure all values are correct.
Transfer	nt of the vailable, tap the content. Select		
Wire	se. pondence is table.		