

Business Mobile Banking – Quick Reference Guide

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Mobile App Main Features

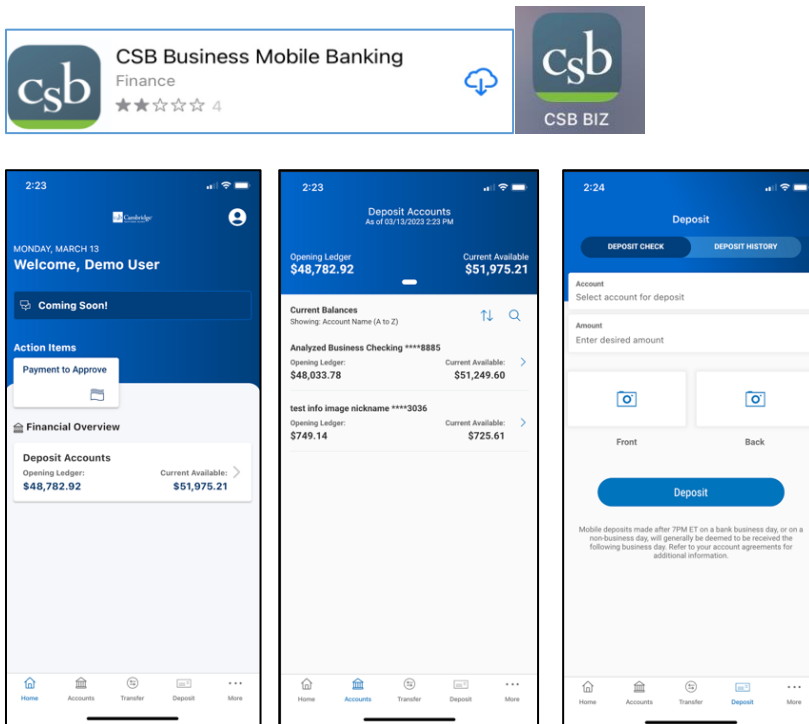
- Account balance and transaction reporting
- Account transfers
- Review, approve, and reject actions for ACH and Wire payments
- Mobile check deposit

Operating System Requirements

- Apple Devices: iOS 13 and higher.
- Android Devices: OS 8.0 and higher.

Downloading the App

1. Go to the Apple Store or Google Play.
2. Search for the app called “CSB Business Mobile Banking”.



3. Download/Install the new app onto your device.

Login

1. Proceed to login by entering your credentials, **the same credentials you use to log in into your desktop.**
2. If your device has Face ID or Touch ID capabilities, enable the “Face ID/fingerprint ID” toggle to control biometric login.
3. Select “Remember IDs” if you want your device to remember your Customer ID and User ID in the future.

Important! For an improved login experience, enable both “Remember Me” and “Face ID”.

Note:

- The first time you log in to the mobile app there will be a One Time Password (OTP) challenge.
- Select “Remember Me” if you want your device to remember your Customer ID and User ID for future logins. OTP challenges will not be required on subsequent logins.

- Select “Face ID” or “Touch ID” to enable biometric login.

The screenshot shows the Cambridge Savings Bank login interface. The main screen has fields for Customer ID (bwb*****), User ID (pord*****), and Password. Below these are toggle switches for "Remember Me" and "Face ID". A blue "Sign In" button is present, along with a "Forgot Password?" link. A modal window titled "Verify One Time Passcode" is overlaid on the right, showing a passcode "2885774" and a "Continue" button. Red arrows point from the "Face ID" toggle and the "Verify One Time Passcode" modal.

Self-Service Forgot Password Link

1. Enter your Customer ID and User ID.
2. Tap the “Forgot Password?” Link to launch the Forgot Password Workflow.

This screenshot shows the same login interface as before, but with the "Forgot Password?" link highlighted by a red box and a red arrow pointing to it. The "Sign In" button is also visible.

3. Follow the prompts to reset your password including answering your security questions, entering a temporary password, and creating a new password.

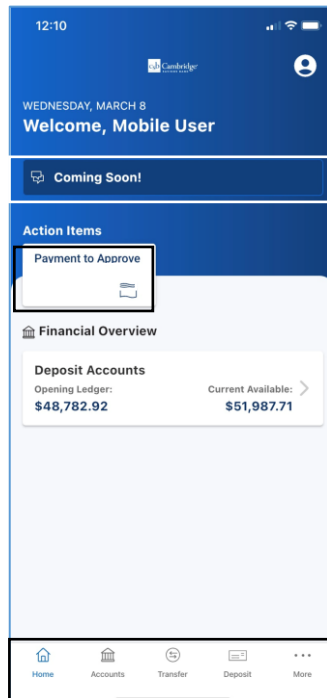
The image shows three sequential mobile app screens for user authentication:

- Screen 1 (Identity Validation):** Features a blue header with a shield icon. Text includes "Please validate your identity to continue", "What is the name of the first company you worked for?", "Enter answer", "In what city were you born?", "Enter answer", "In what city did you meet your spouse/significant other?", "Enter answer", and a "Continue" button at the bottom.
- Screen 2 (Password Recovery):** Features a blue header with a shield icon. A central white box with a laptop icon contains the text "Password Recovery", "A temporary password has been issued to your email address on file", and a masked email address "raxxxxxxxxx@bxxxxxxxxx.com". A "Close" button is at the bottom of the box. A "Continue" button is at the bottom of the screen.
- Screen 3 (Create New Password):** Features a blue header with a shield icon. Text includes "Create New Password", "Enter New Password", "Re-enter New Password", and a "Submit" button at the bottom. Four green checkmarks indicate password requirements: "Password requires at least one letter, one number and one special character", "Password cannot contain customer code, lead bank code, user code", "Length must be between 6 and 8", and "The password fields must match".

Home Screen

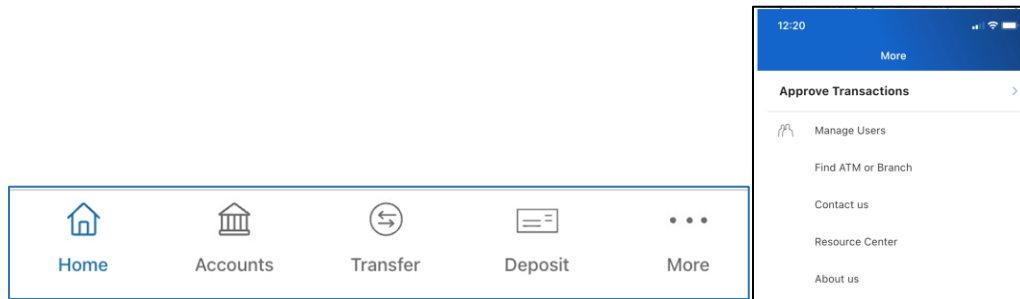
The Home screen includes:

- Message of the Day
- Action items (if any)
- Financial Overview
- Navigation Menu



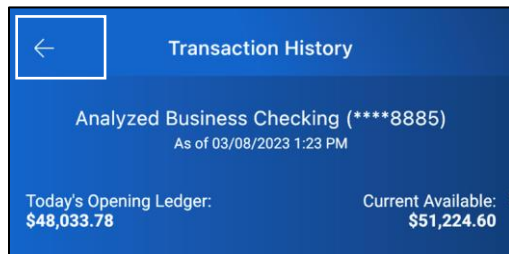
Navigation Bar

- The Navigation Bar is available throughout the entire application. Menu items are displayed based on user permissions. Overflow items and additional information are contained under the “More” option.



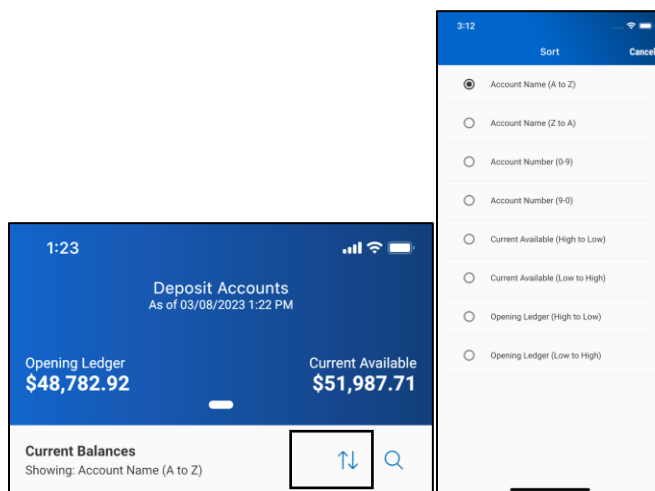
Back Arrow Navigation

- The back arrow navigation on the mobile screens allows you to go back to the previous screen viewed.



Sorting and Searching

- To sort a list view, click on the slider icon and select from the list of sorting options.



- To search for a particular item, click on the magnifying glass icon and type the first item of your search.

1:23

Deposit Accounts
As of 03/08/2023 1:22 PM

Opening Ledger
\$48,782.92

Current Available
\$51,987.71

Current Balances
Showing: Account Name (A to Z)

↕ 🔍

1:45

Search Transactions Cancel

🔍 4

TUESDAY, MARCH 07

Misc. Credit
International Wire Deposit WIRE
FROM CSB TEST **\$4.00**

MONDAY, MARCH 06

Misc. Credit
International Wire Deposit WIRE
FROM CSB TEST **\$4.00**

Filtering

To filter click on the icon to launch a predefined set of criteria appropriate to the information being filtered.

← Transaction History

Analyzed Business Checking (****8885)
As of 03/08/2023 1:23 PM

Today's Opening Ledger: **\$48,033.78**

Current Available: **\$51,224.60**

Showing:
Last 7 days

⌵ 🔍

11:19

Clear All Filter By Cancel

Select Date... >

Transaction Amount

☒ Any Amount

☐ Is equal to

☐ Is less than

☐ Is greater than

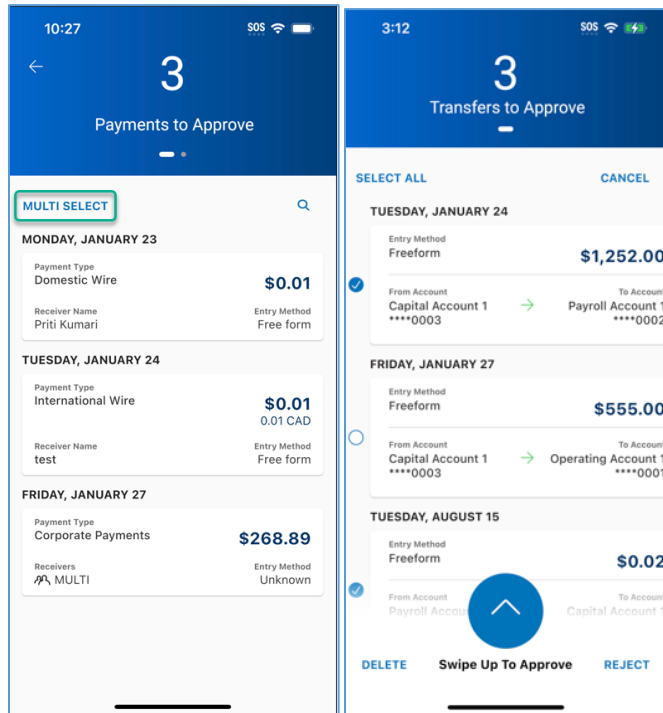
From Account
Choose a sending account

To Account
Choose a receiving account

Apply

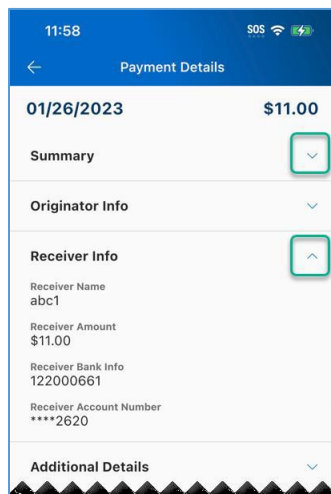
Multi-Select

On screens where multi-selection is available, tapping on the Multi Select link reveals the selection containers and the approval action buttons.



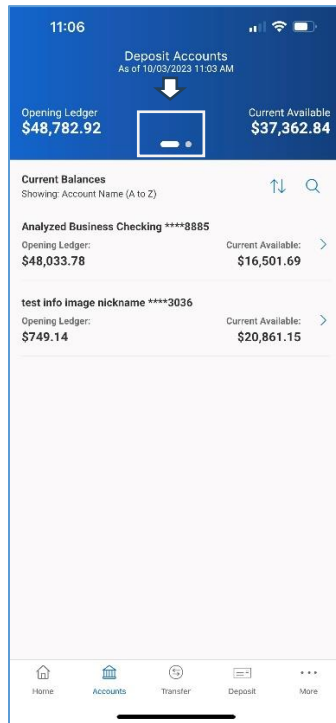
Open/Collapse View

Tap on the down arrow to display more info. Tap on the up arrow to collapse the display.



Paging

Swiping the page header section moves the display to the next page or back.



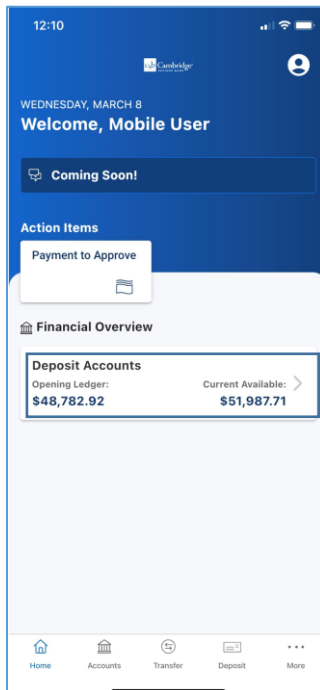
Refresh

Hold and pulling down any main screen will cause the app to refresh the data.



Financial Overview

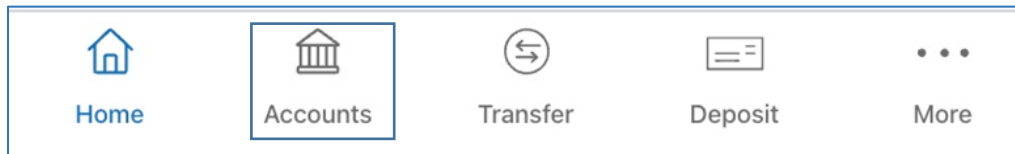
- The Financial Overview widget provides access to total account balances sorted by account type. Tap on any account type to view the individual account summary screen.



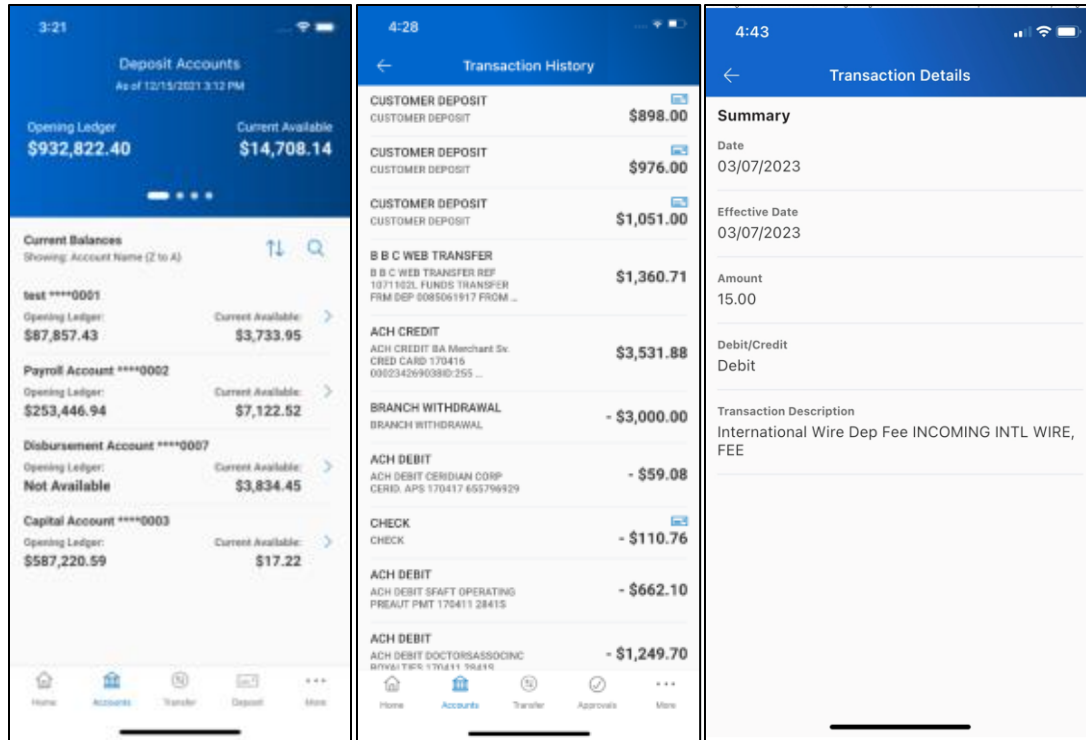
Account Summary

The account summary screen displays total account balances and a list of permitted accounts.

1. Tap the Accounts icon from the main navigation bar.

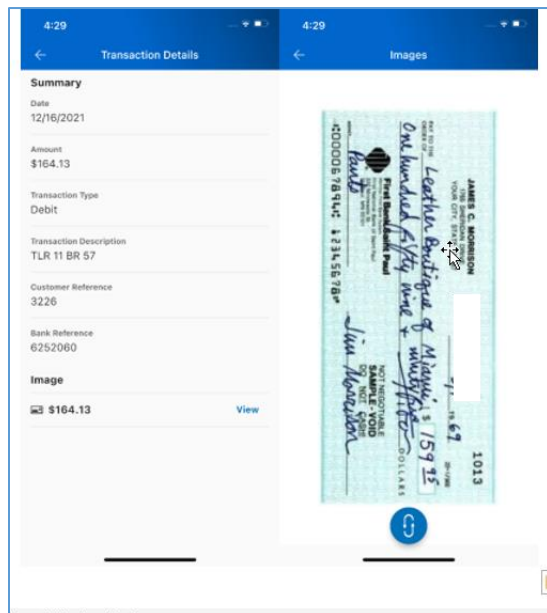



2. Tap on an account name to view the account transaction history on the transaction history screen.
3. Tap on a transaction to view transaction details information.



4. View check images associated with a transaction by clicking on the check icon.

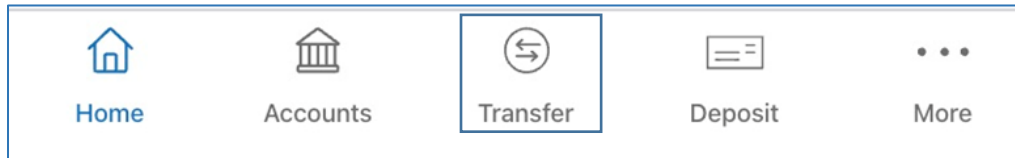
Note: Images are only available for checks paid.



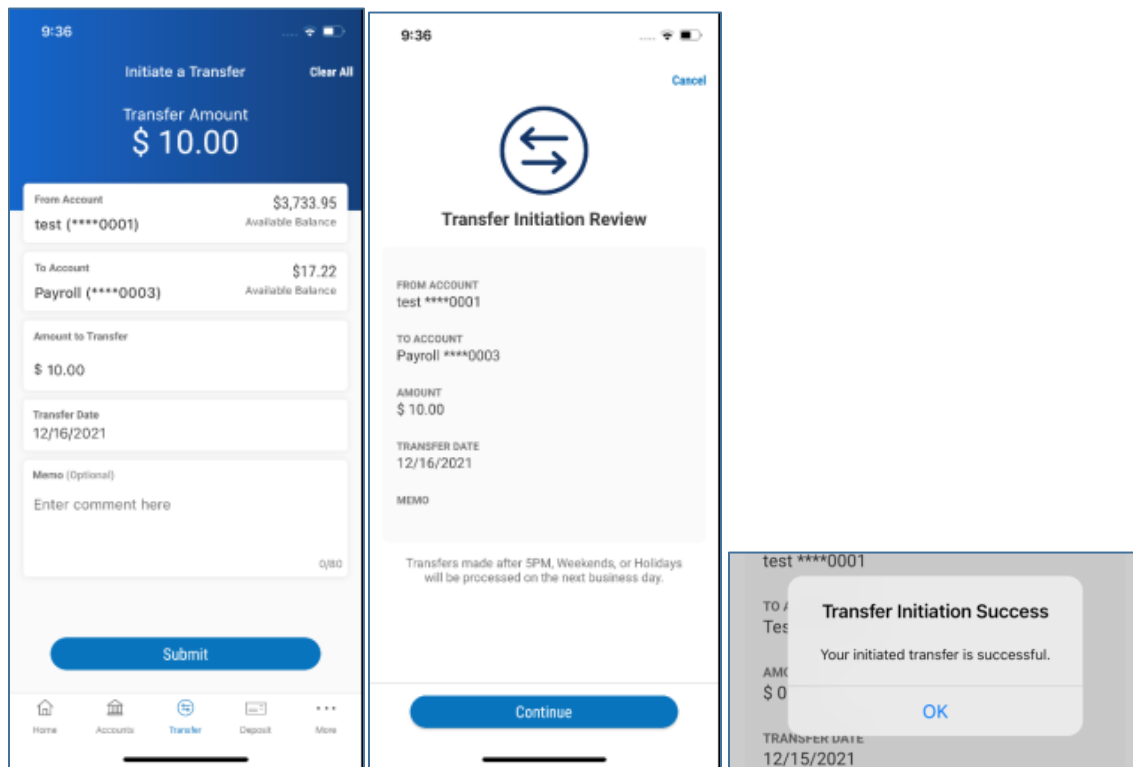
- Tap  to flip the image.
- Pinch out to zoom in.
- Pinch in to zoom out.

Account Transfers

1. Tap the transfer icon from the main navigation bar.

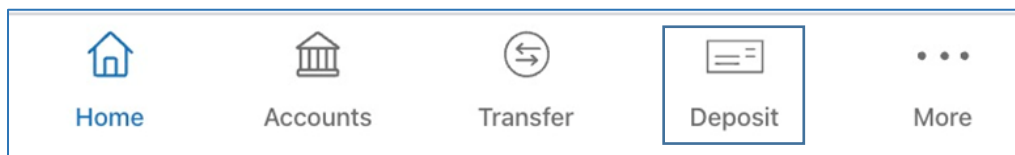


2. Enter Transfer details.
3. Click Submit.
4. Click Continue on the Transfer Initiation Review. A success/failure message will be displayed.



Mobile Deposit

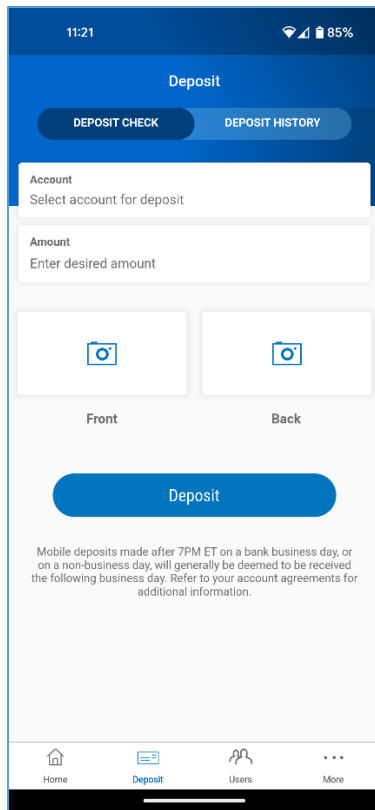
If you are permitted to mobile deposit, you will see a Deposit icon on the main navigation bar.



1. Tap the deposit icon on the main navigation bar to start the check deposit workflow.
2. From the Deposit screen, select the account into which you want to deposit the check.

Note: Only accounts to which you have been granted permission to access will appear in the list of options.

3. Enter the amount of the check.

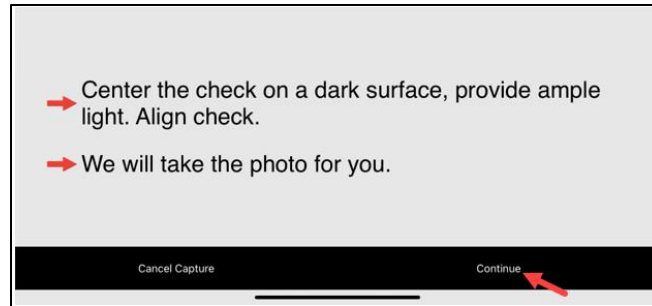


The screenshot shows the 'Deposit' screen of a mobile app. At the top, there's a status bar with the time 11:21 and battery level 85%. Below the title 'Deposit', there are two tabs: 'DEPOSIT CHECK' (selected) and 'DEPOSIT HISTORY'. The main form area has two input fields: 'Account' with the placeholder 'Select account for deposit' and 'Amount' with the placeholder 'Enter desired amount'. Below these are two camera icons labeled 'Front' and 'Back'. A large blue 'Deposit' button is centered below the camera options. At the bottom, there's a disclaimer: 'Mobile deposits made after 7PM ET on a bank business day, or on a non-business day, will generally be deemed to be received the following business day. Refer to your account agreements for additional information.' The bottom navigation bar shows icons for Home, Deposit (active), Users, and More.

4. Endorse the back of your check with one of the phrases below:
 - ***"For Mobile Deposit Only"***
 - ***"Mobile Deposit Only"***
 - ***"Mobile Deposit"***

Note: If one of these phrases is not clearly written on the back of the check your deposit will be rejected.

5. Capture the front and back images of the check by following the guidelines below:
 - Use a solid dark background.
 - Only the check is visible, no other objects or edges.
 - All edges of the check are visible in the picture.
 - Make sure you have sufficient lighting.
 - The check's back image must be clear and in focus with all four corners of the check visible.
6. Select Front.
 - The first time depositing a check you will be presented with the message and instructions below:



- Align the front of your check to fit within the rectangle window.



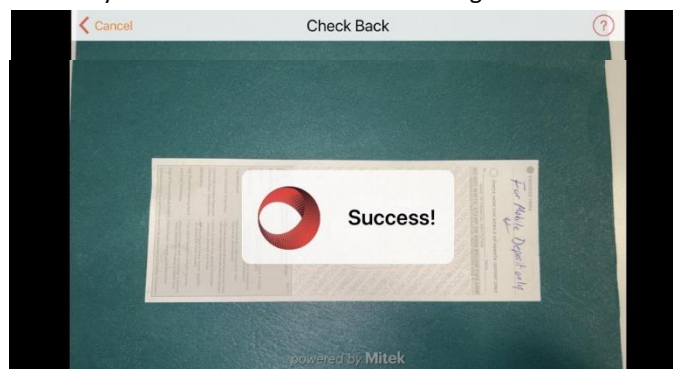
- You will be presented with a Success message when the image has been captured.



- You will be directed back to the Deposit screen.

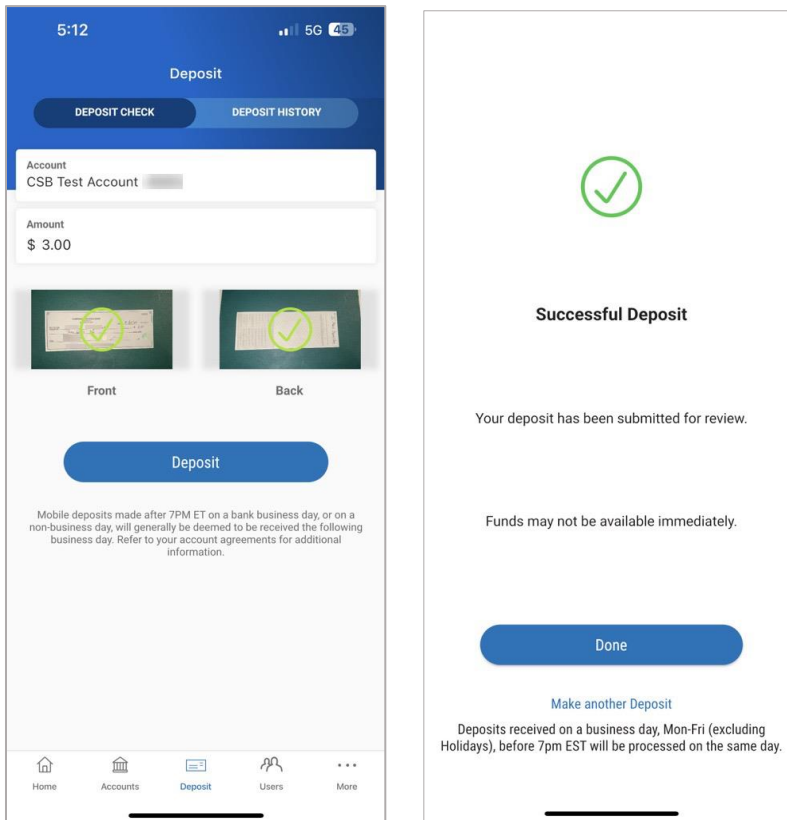
7. Select Back.

- Align the back of your check to fit within the rectangle window.



- You will be presented with a Success message when the image has been captured.

- You will be directed back to the Deposit screen.
8. Click the Deposit button.
 9. You will receive onscreen confirmation that your check has been submitted for review. After we process your deposit, you will see the transaction in your account activity.

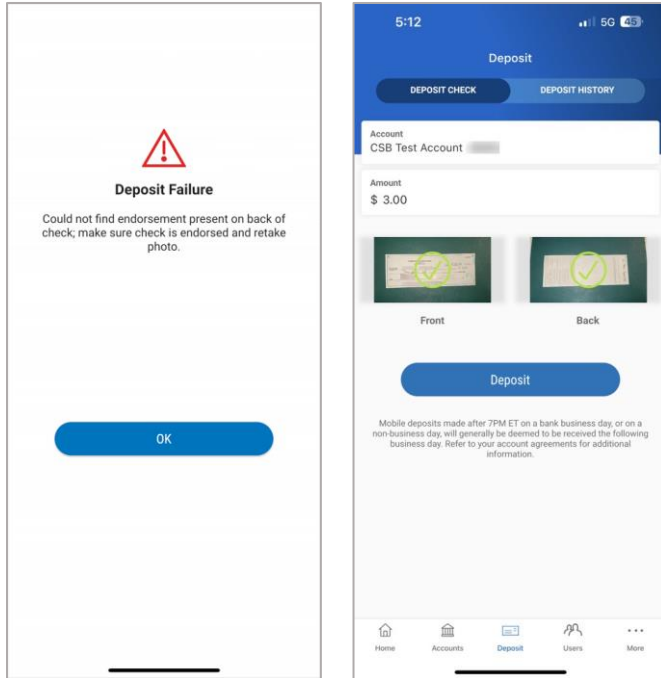


10. You can select Done, if you have completed all your deposits, you will be directed to the Deposit History screen where you are able to view the last seven (7) calendar days of deposit history.

Editing your Deposit

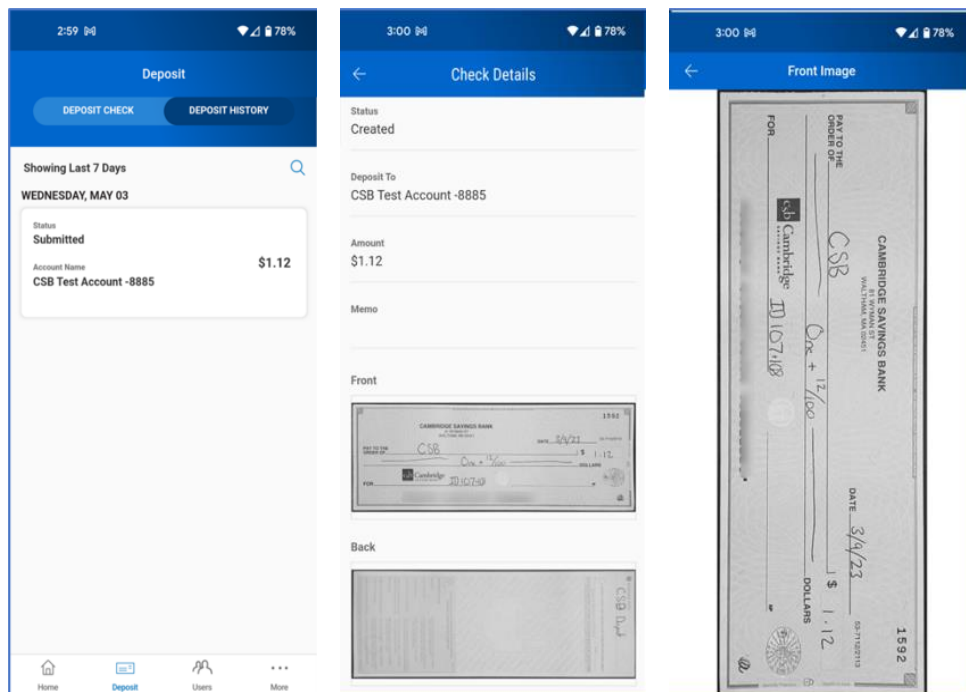
Below are the steps to correct a missing endorsement error.

1. Click OK when presented with the deposit failure error message.
2. On the back of the check make sure you have the proper endorsement, and that the endorsement is facing to the right.
3. On the Deposit Check screen click on Back to recapture the back of the check.
4. Click Deposit and proceed again through the deposit workflow.



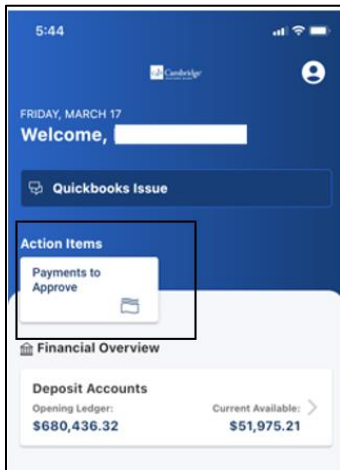
Deposit History

You are directed to the Deposit History screen when tapping on the Deposit History button at the top of the screen. The last seven (7) calendar days of deposit history are available. From the Deposit History screen, you can tap on any single deposit to view the Check Details screen.



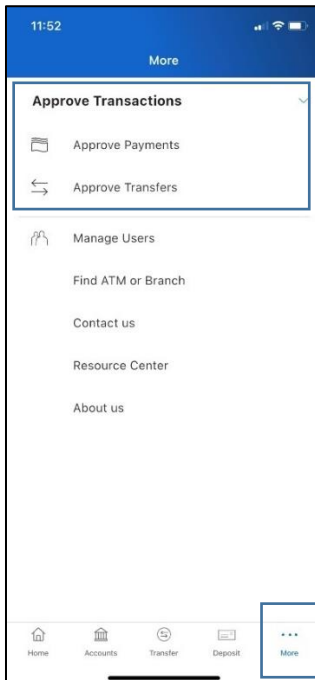
Payment Approvals

1. Navigate to the Approvals Screen by tapping on the Action Items card from the Home Screen.

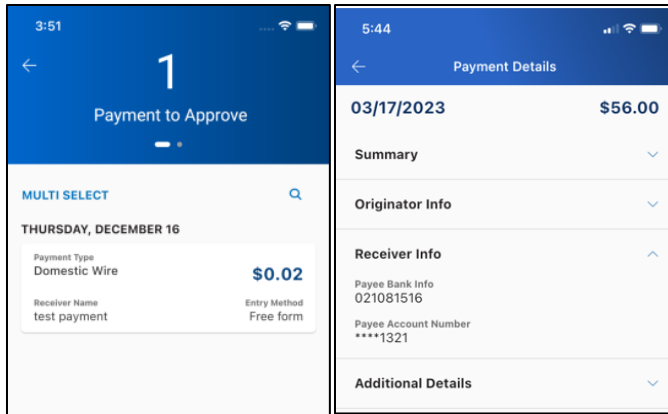


Note: The Payment Approval screen includes a list of the payments that need your approval. Payment types supported are Wire and ACH.

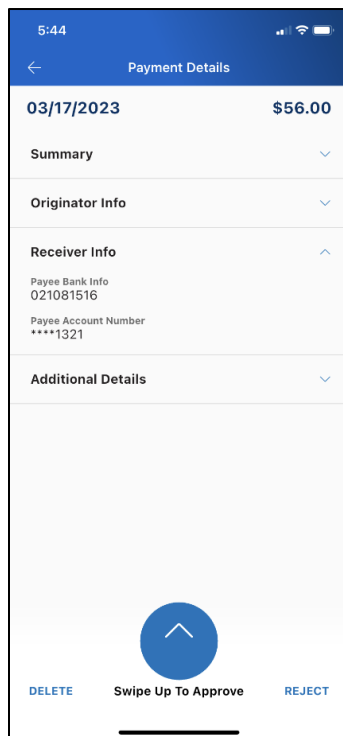
Alternatively, click on More at the bottom of the screen and click on Approve Transactions. You can approve payments and/or transfers from this menu.



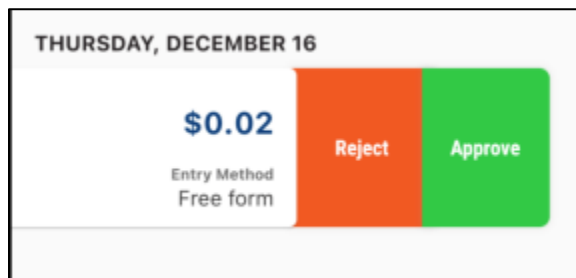
2. Tap on the payment to view the payment details. The Summary, Originator Info, Receiver Info, and Additional Details lines can be tapped and expanded to show full details.



3. Swipe to approve, reject, or delete through the action items at the bottom of the screen



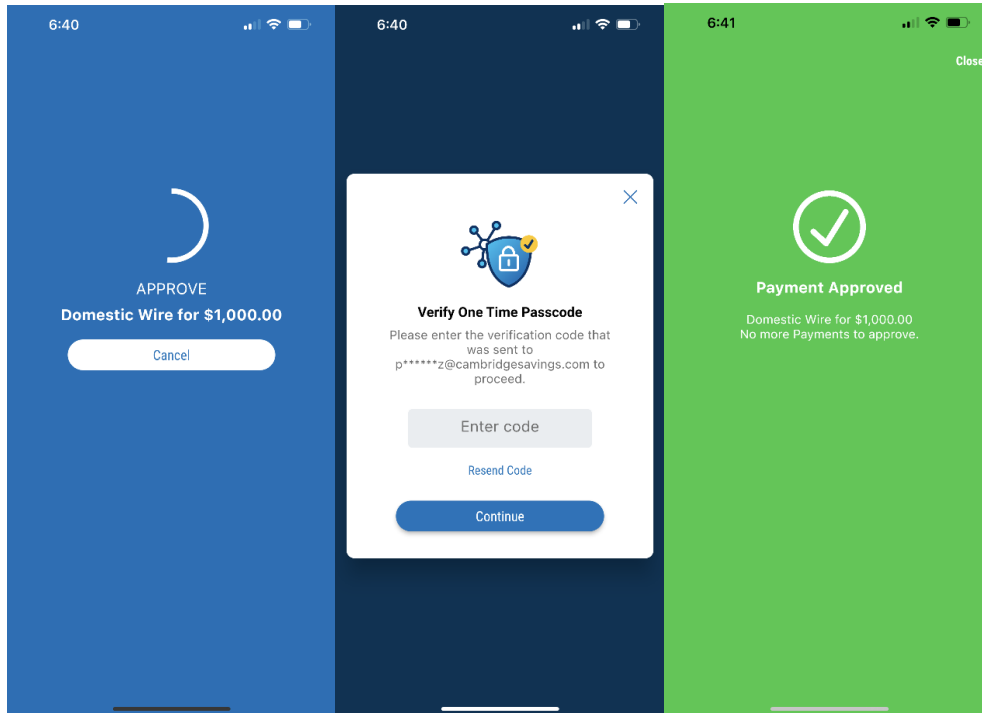
Alternatively, on the Payments to Approve screen, you can swipe left on an item to either reject or approve.



Swiping right on an item will give you the option to delete it.

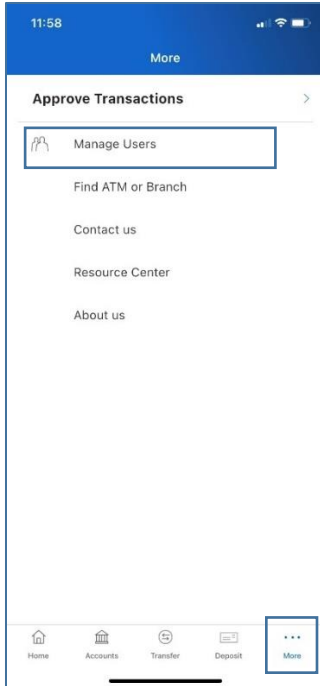
Delete	Payment Type Domestic Wire
	Receiver Name test payment

After approving, a One Time Passcode (OTP) challenge will be required. Upon successfully completing the OTP the transaction will be submitted and the user will receive a Payment Approved or Payment Failed message.

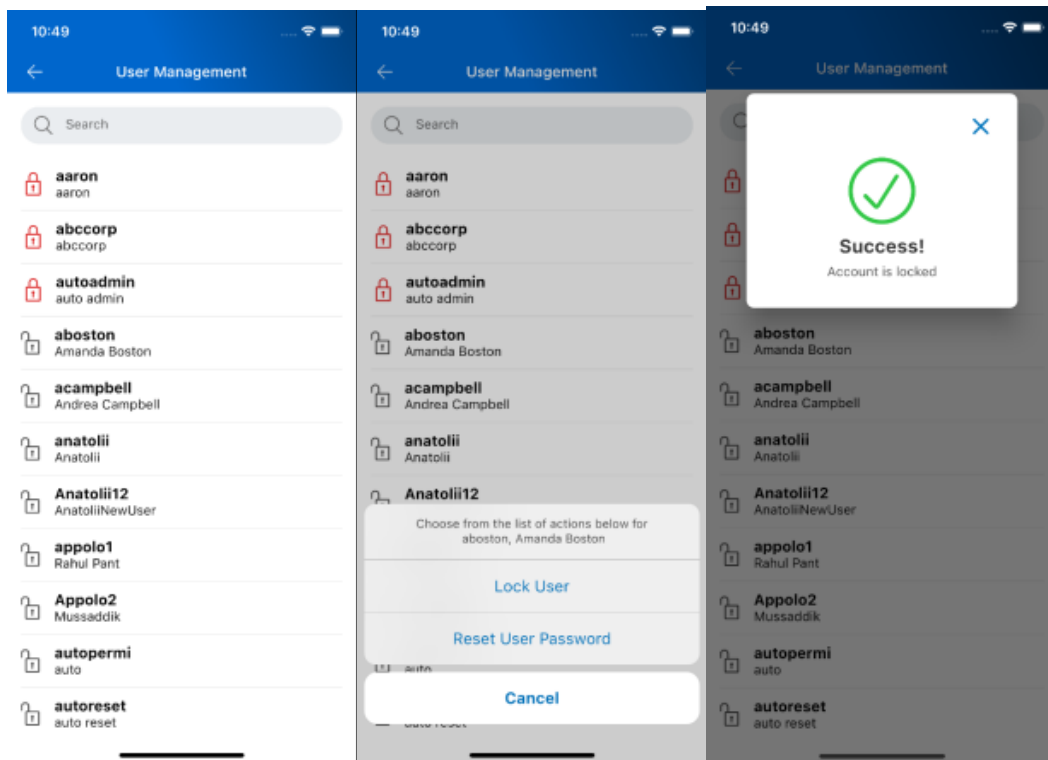


User Management

1. Navigate to the "User Management" screen by tapping on More at the bottom of the screen and click on the Manage Users navigation item.



2. Tap on the user tile to perform an action - lock, unlock, or reset password.
3. Select the action from the popup menu.



Note: The screen will display a list of users, with locked users at the top of the list. Use the Search field to select a specific user.