# Quick Reference Guide – Mobile Banking

Digital Banking IQ™ Premier (DBIQ-P) offers a mobile app (made available in Google Play and Apple App stores by your financial institution) for your mobile banking experience. Once the app is installed on your mobile device, as an existing DBIQ-P user with permissions to the Mobile App, you are able to log in from a mobile device and these functionalities are available to you depending on your permissions:

- Account balance and transaction reporting
- Account transfers
- Review, approve and reject actions for ACH and Wire payments
- Mobile check deposit (availability varies and is based upon your financial institution set up)

On the Login Page

Remember IDs

Remember IDs offers the convenience of saving your Customer ID and User ID for future logins. You will only need to enter your password at login. Simply move the toggle to turn the feature on or off.
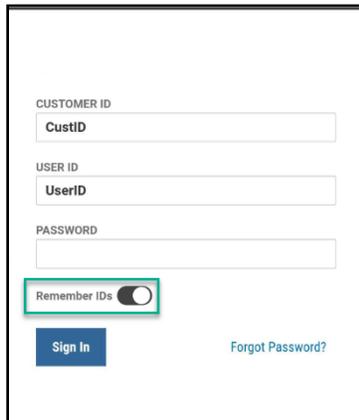
Self-service Forgot Password Link

The "Forgot Password?" link is available on the mobile login screen providing convenience for you to reset your password should you require such need. Enter your Customer ID and User ID, then tap on the Forgot Password? link to launch the "Forgot Password?" workflow.
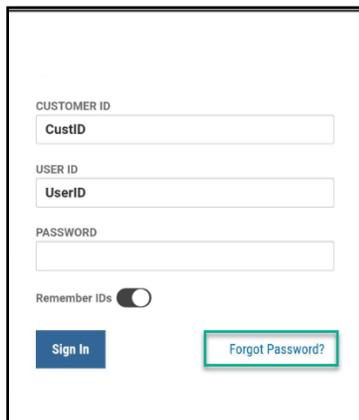
The workflow takes you through answering your security questions to receive a temporary password. After logging in with the temporary password, the Reset Password screen is presented for you to reset your password.

Security Question Challenge ×

WHAT SCHOOL DID YOU ATTEND FOR SIXTH GRADE?
ANSWER

WHAT IS THE MIDDLE NAME OF YOUR OLDEST CHILD
ANSWER

WHAT WAS THE MODEL OF YOUR FIRST CAR?
ANSWER

SUBMIT

National

A temporary password has been ⊗
issued to your email address on
file:
jaxxxxxxxxxr@boxxxxxxxxx.com.
Please use this temporary
password immediately.

Reset Password

NEW PASSWORD

REPEAT NEW PASSWORD

✓ The password is required, all
characters are allowed.
✓ Password cannot contain Customer
ID, or User ID.
✓ Length must be between 6 and 24
characters
✓ The password fields must match

CHANGE   Cancel

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Home Screen

After logging in, you are taken to the app Home screen. You will have:

- A main menu - accessible through the 3-line icon on the top left of the screen
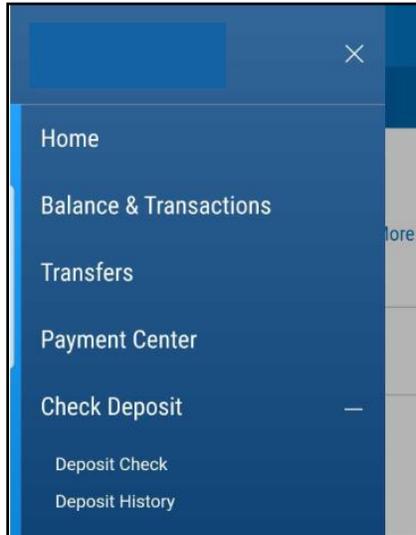- Message of the Day section
- Action Items
- Quick Links
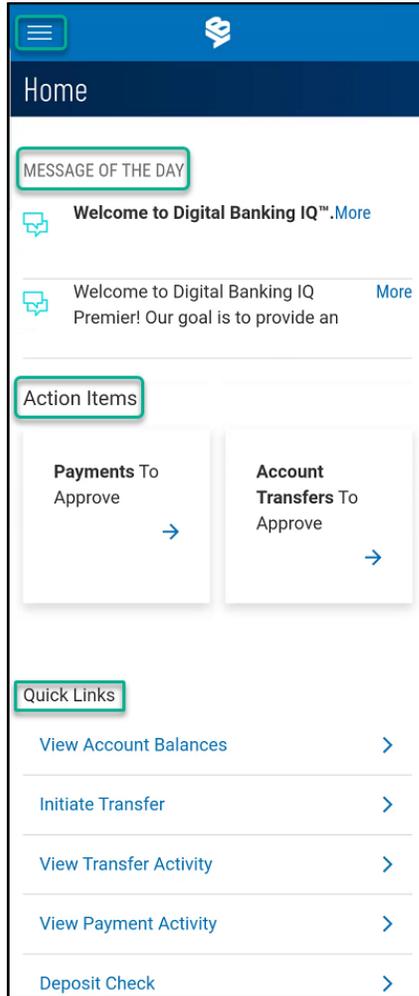
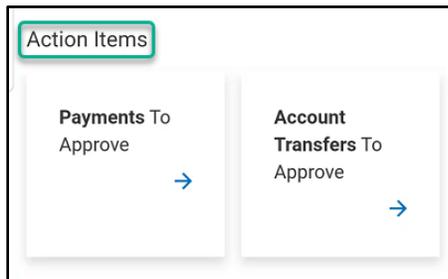## Mobile Navigation

Main Menu

Click on the 3-line icon to open the main navigation menu. Menu items are display based on your permissions. Available options are:

- Balance & Transactions
- Transfers
- Payment Center
- Check Deposit (check deposit availability is based upon financial institution configurations)


Action Items

The mobile app provides action item buttons for payments and account transfers to approve. Tapping on these buttons will take you to the corresponding Requires My Approval list view to Approve or Reject transactions in the Requires My Approval status.

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Quick Links

The quick links display is based upon your permissions and provide the ability to navigate quickly to the desired feature.
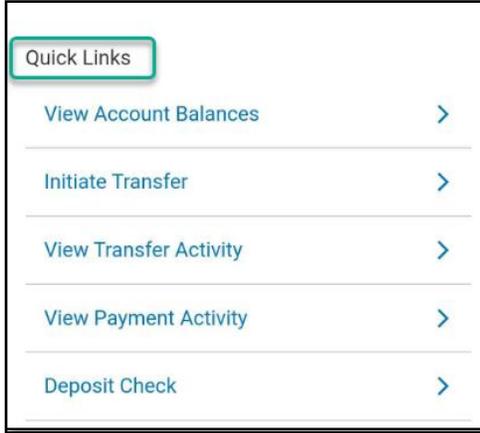
Balance & Transactions Reporting screen

Initiate Transfer screen

Transfer Activity screen

Payment Center screen

Check Deposit screen

Back

Back arrow navigation on the mobile screens provide the ability to go back to the previous screen viewed.

List View Controls

Each mobile list view includes a panel of controls icons on the bottom of the page. These are used to filter data, add or remove column information, or sort the data in the view.

Select from the list of filtering options and click on the Apply button. Any option marked as hidden indicates that it is not a selected column for viewing on the grid.

Filters

∨ Account Name ∇ Clear

Commercial

> Account Number

> Today's Opening Ledger

> Current Available

> Balance As Of   ⊗ HIDDEN

Apply   CANCEL

Select from the list of columns available to add or remove information from the view. The defaulted columns are listed first, and any additional columns selected are displayed behind the accordion in the list view.

Columns

COLUMNS

⬤ SHOW ALL

Max of 3

☑ Account Name

☑ Today's Opening Ledger

☑ Current Available

☑ Account Number

☐ Balance As Of

Apply   Cancel

Select from the list of sorting options, including ascending or descending order, and click on the Apply button.

Balance and Transactions Reporting

You may navigate to the Balance & Transactions Reporting screen from the main navigation menu or the View Account Balances quick link. The Balance & Transaction Reporting screen provides access to account summary and transaction details for account types: Deposit, Loan, Investment and Other. Tap on any account type to view the account summary screen.


The account summary screen displays total account balances and a list of permitted accounts. Tap on an account name to view the account transaction history on the transaction details screen. Depending on financial institution settings, the account number may be masked.
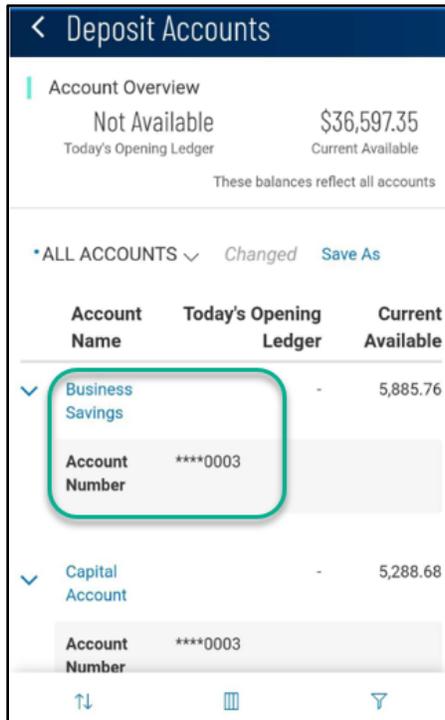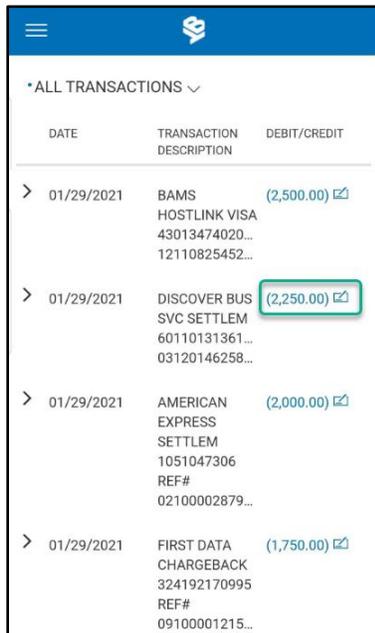
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The transactions details screen includes account balances, transaction search, and a list of the account transactions. Tap on the accordion (>) to view additional transaction information.

The account dropdown provides the ability to switch between permitted accounts to view transaction details. (Depending on financial institution settings, the account number may be masked as shown previously.)
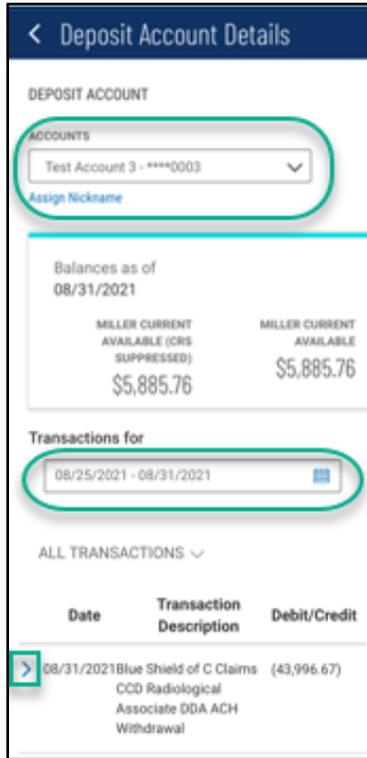
View check images associated with a transaction by clicking on the icon ✉ where available.

The check details screen displays check information with an image of the check.

- Tap ↺ to flip the image
- Tap ⊕ to zoom in
- Tap ⊖ to zoom out
- Tap ✕ to reset image

Account Transfers

Navigate to the Transfer Center Screen by tapping on Transfers from the main navigation menu. From here you may choose to initiate a transfer or view transfer activity. Quick links on the Home page will bring your directly to the Initiate Transfer screen and the Transaction Activity screen.
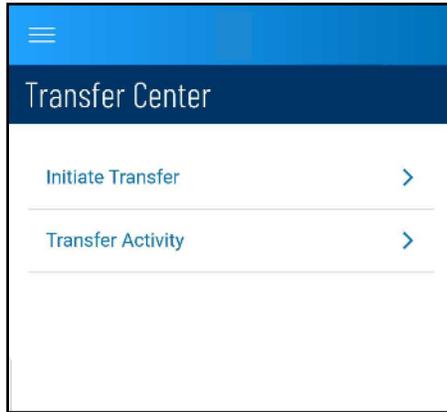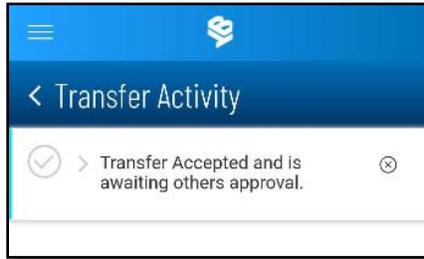

On the Initiate Transfer screen, you may initiate single or multiple simple one-time transfers. This screen provides the same functionality as the web version for adding additional transfer forms. You may enter the total number of additional transfer forms needed and tap on the Additional Transfer Button.
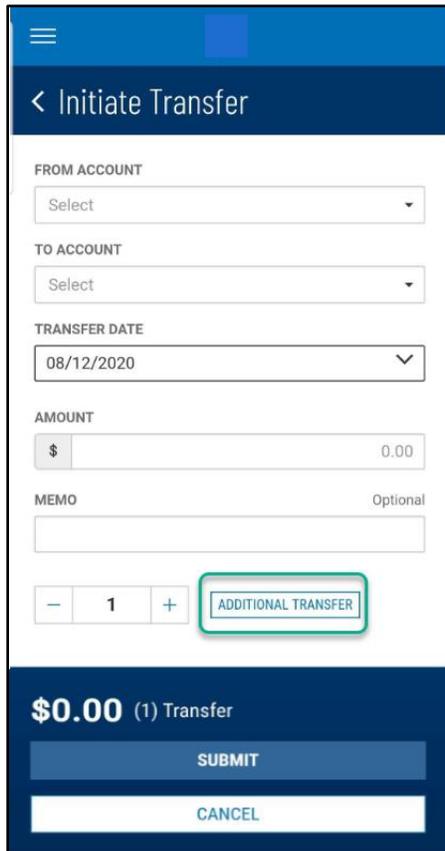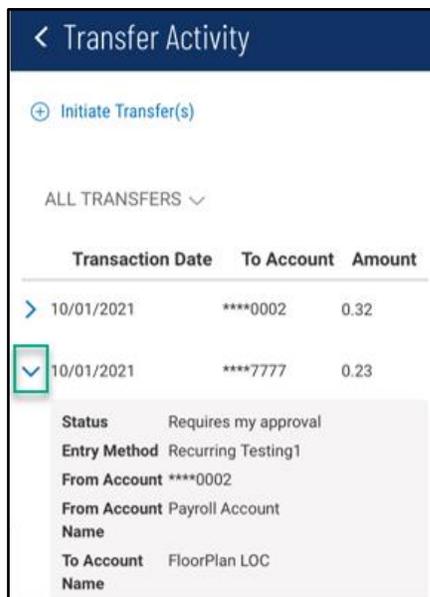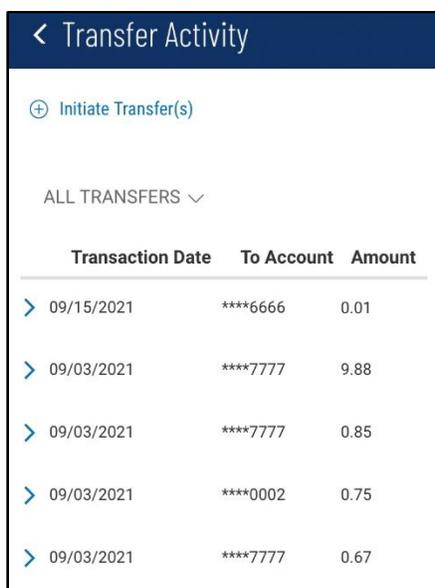
You will receive a success or failure message on the Transfer Activity screen.

The Transfer Activity screen includes a link to Initiate Transfer(s) and a list of the transfer activity for all permitted accounts. Tap on the accordion to view additional transfer information.

Select the Requires My Approval pre-defined saved view to view all account transfers requiring your approval. The Approve and Reject actions are available behind the accordion and on the view One-to-One Transfer screen. Click on the View link to view the One-to-One Transfer screen. The Back button takes you to back to the Transfer Activity screen.

You will receive a transaction success or failure message on the Transfer Activity screen.

Payment Center

Navigate to the Payment Center Screen by tapping on Payments from the main navigation menu of View Payment Activity quick link. The Payment Center screen includes a list of the payment activity for all permitted accounts and payment types. Payment types supported are wire, ACH and loan. Tap on the accordion to view additional payment information.
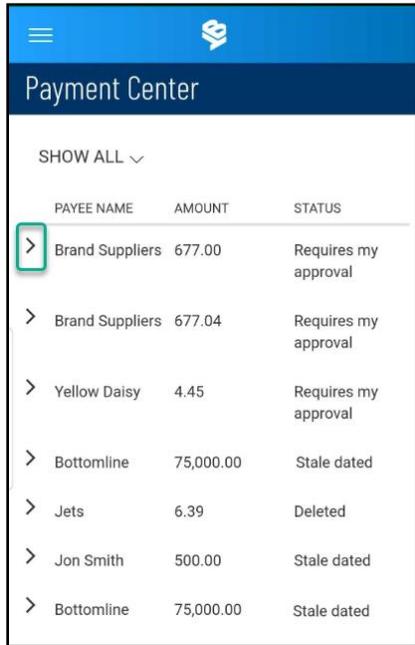
Select the Requires My Approval pre-defined saved view to view all payments requiring your approval. The Approve and Reject actions are available behind the accordion.


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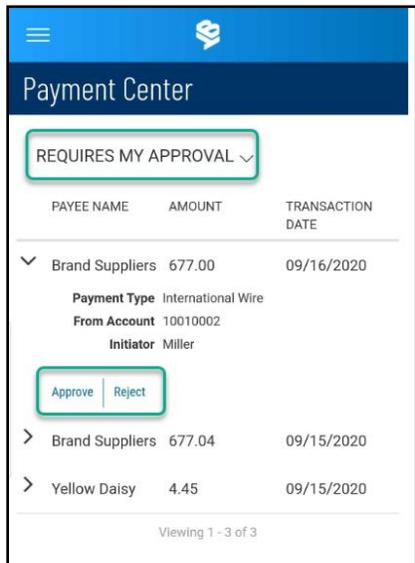
You will receive a transaction success or failure message on the Payment Center screen.

Mobile Remote Deposit

Access to mobile remote deposit depends on your financial institution's settings. If you have permissions, you will see a Check Deposit menu option on the mobile navigation menu and a Deposit Check quick link on the mobile Home screen. Tapping on Deposit Check will start the check deposit workflow.
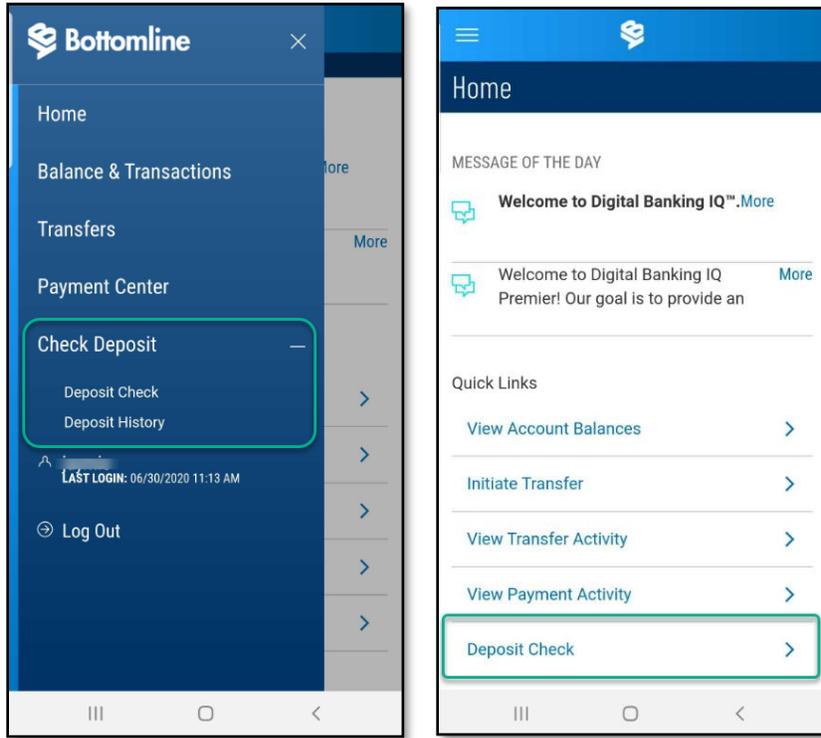
Follow screen input and actions, until deposit is submitted.
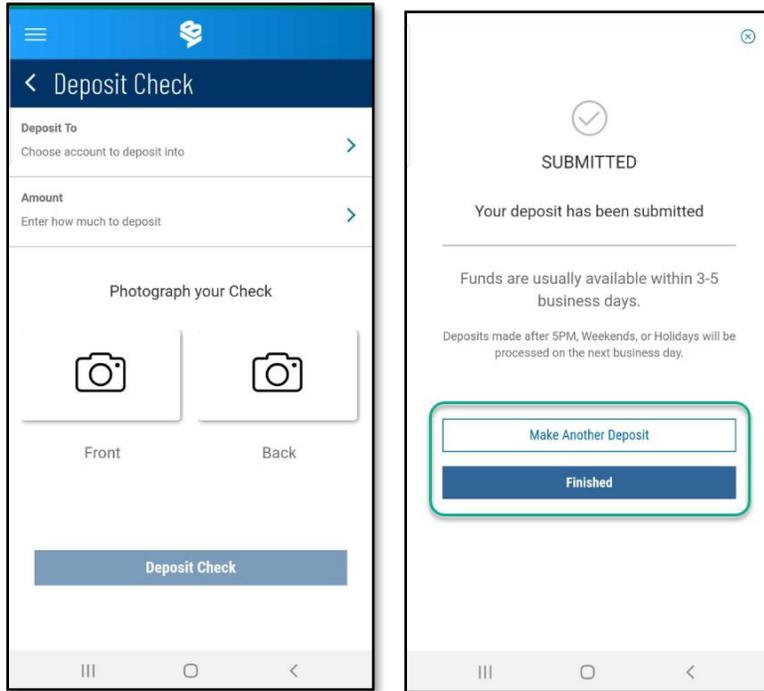
You are directed to the Deposit History screen when tapping on the Finished button after submitted a deposit, or by tapping on the Deposit History menu. Last seven (7) calendar days of deposit history is available. From the Deposit History screen, you can tap on any single deposit to view the Check Deposit Details screen.