

Quick Reference Guide

Mobile App 12.5

JHA Treasury Management™

Last Updated: April 15, 2022

Treasury Management Mobile App 12.5

Overview: The Treasury Management Mobile Application allows users the ability to view accounts, account transactions, check images, notifications, messages, payment activity and deposit checks. In addition, users can approve payments (ACH, wires, transfers, loan payments), approve new or edited users, create new transfers, initiate payments from existing ACH, wire and transfer templates and create bill payments. The Treasury Management App is customized for each financial institution and is available for download in Google Play or the Apple Store.

Benefits for the Banks?

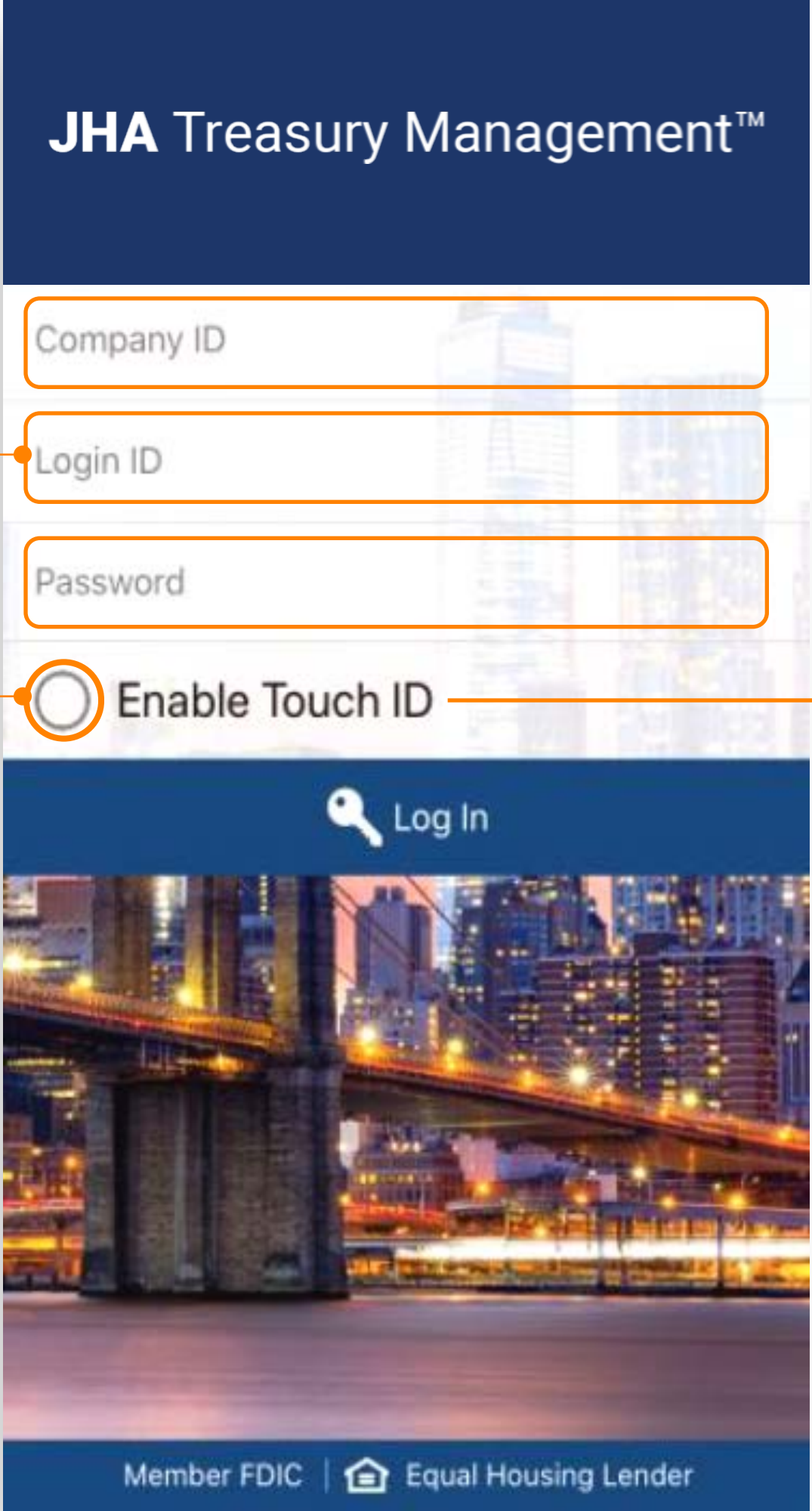
- Customer Mobility
- Speed of financial services
- Efficiencies for the bank and customers
- Equally secure as the JHA Treasury Management™ desktop
- Broad access via a Native App

Benefits for Customers?

- Mobility to view account transactions, notifications and payment activity
- Deposit Checks, decision positive pay items and create bill payments
- Initiate ACH payments, wires and transfers from templates
- Equally secure as the JHA Treasury Management™ desktop
- Approve ACH, wires and transfer payments
- Available for download on Google Play Store or the Apple Play Store

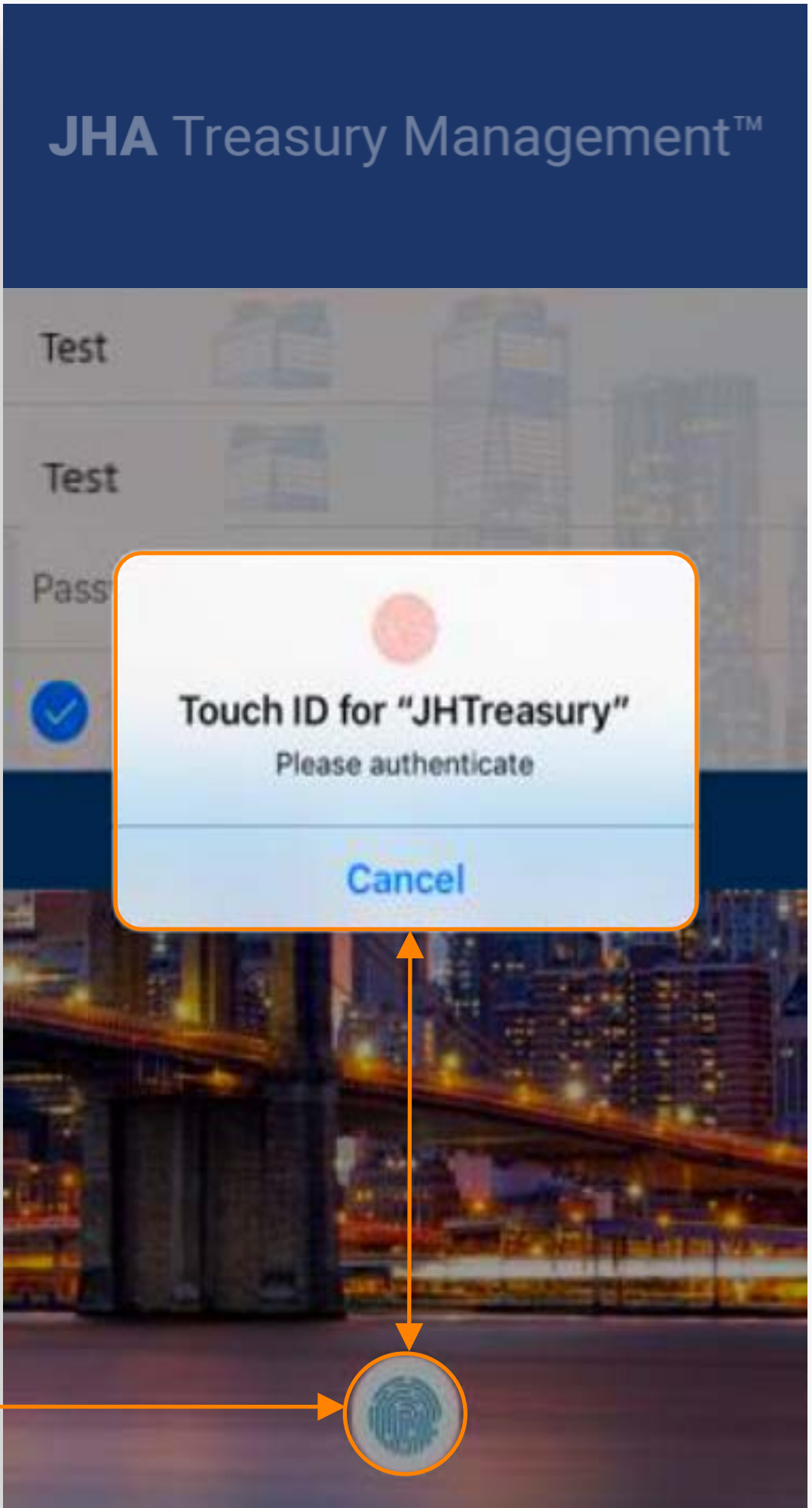
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Login



1

2



1. Login Process

- Enter Company ID, Login ID and Password.
- The user may be prompted to establish or answer authentication questions.
- Upon successful login, the user is taken to the Dashboard.

2. Biometric Authentication

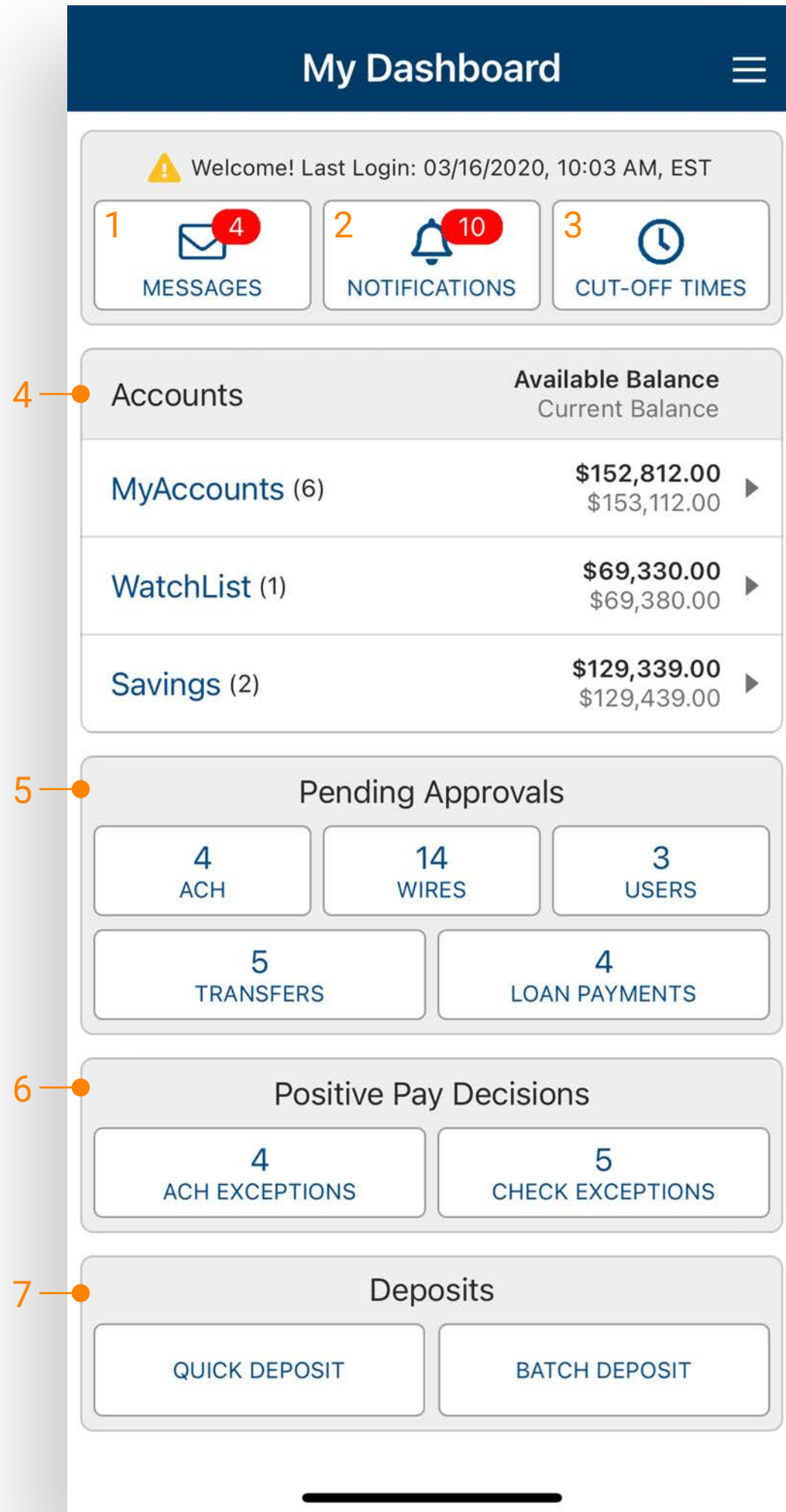
- To enroll in biometric login, select Enable Touch ID> Face ID> Fingerprint.

NOTE:

- Users cannot be logged into channel and mobile at the same time.
- If biometric login is enabled and the users password has changed since enrollment, the user will need to login manually with the new password and re enroll.
- Secure tokens and out of band authentication is supported for payments. However if the user has not enrolled they will be unable to login to mobile.

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Dashboard Features



1. **Messages** Select to view, reply and create messages.

2. **Notifications** Select to view or filter notifications.

3. **Cut-Off Times** Displays a list of FI's specific products cutoff times.

4. **Accounts** Select an account to access details and transactions

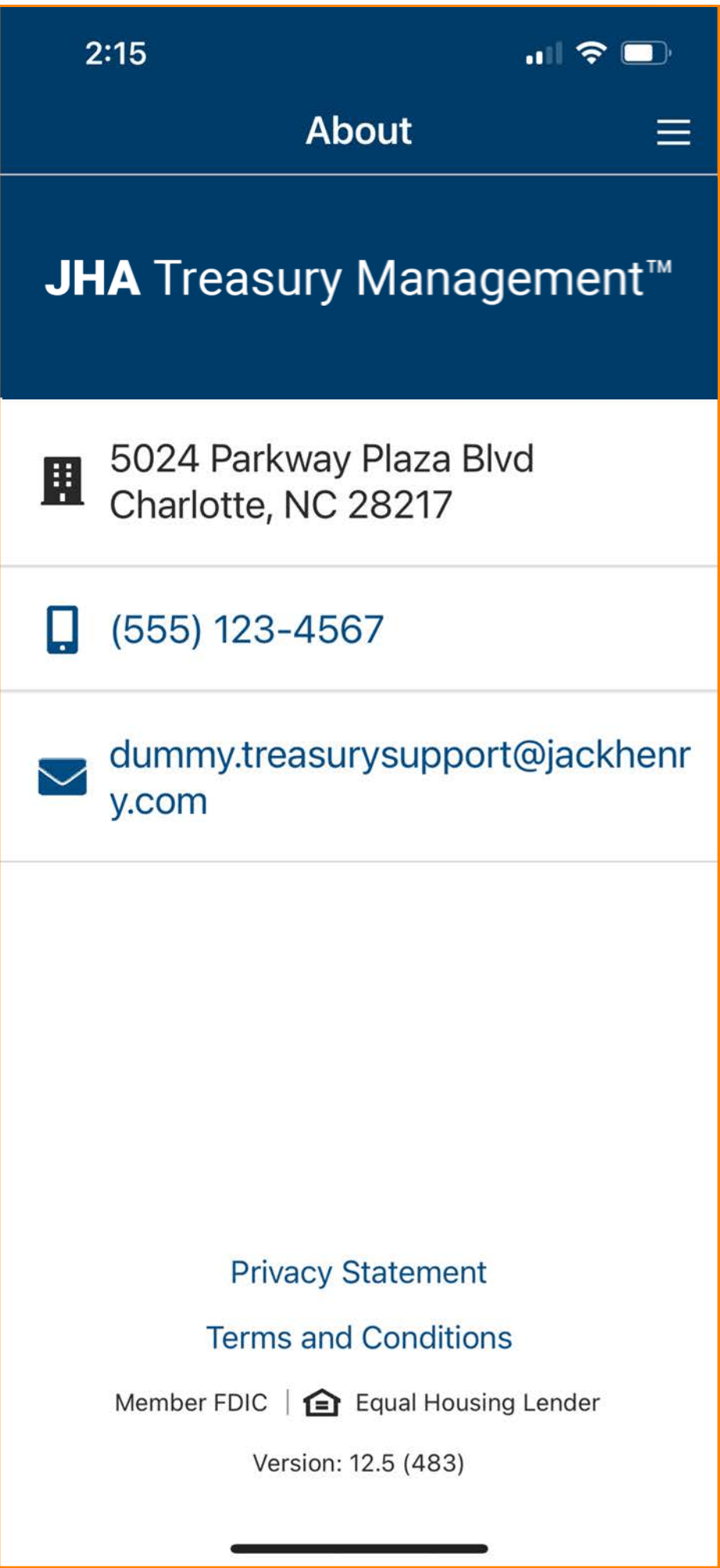
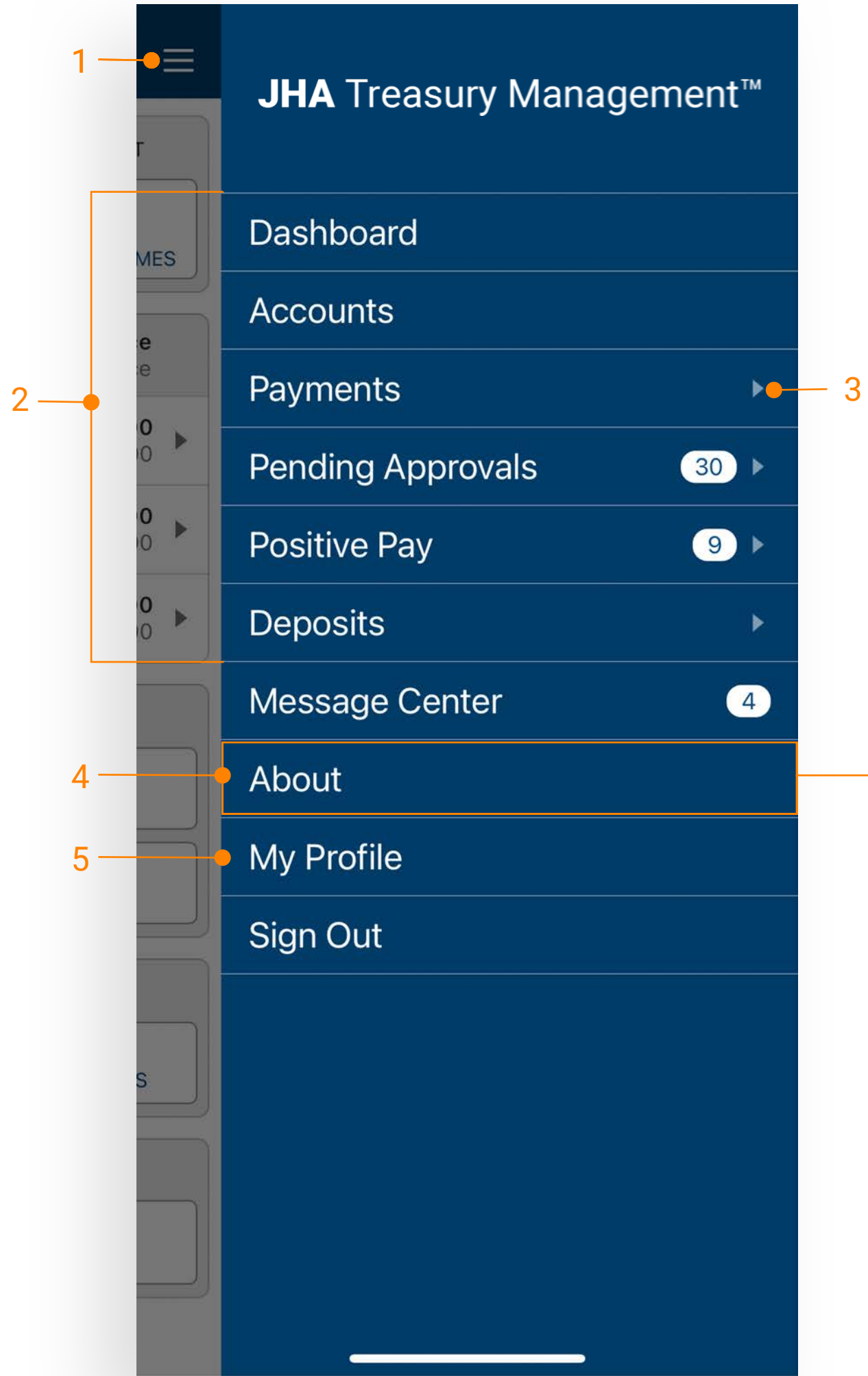
5. **Pending Approvals** Select an item under Pending Approvals to view the specific approval page.

6. **Positive Pay Decisions** Select from ACH or Check exception to decision positive pay items.

7. **Deposits** Select Quick Deposit to deposit a single check or Batch Deposit to deposit multiple checks.

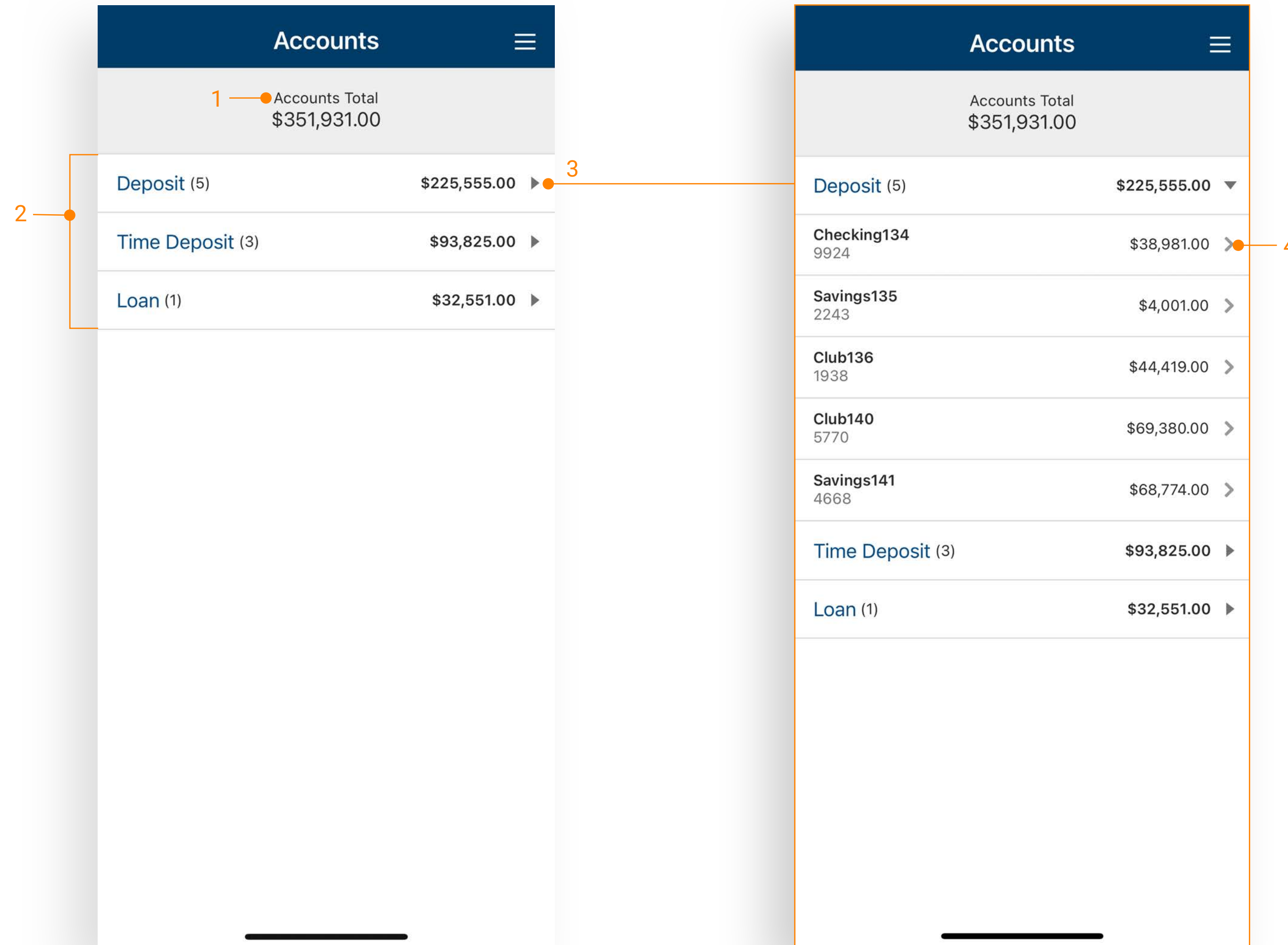
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Main Menu



- 1. **Main Menu** Select the menu icon to display full menu options.
- 2. **Menu Items** Select a menu item to be taken directly to the corresponding page.
- 3. **Menu Dropdown** Select the dropdown arrow next to an item to display the sub menu.
- 4. **About** Contains contact information, Privacy Statement and Terms and Conditions. Select Privacy Statement and Terms and Conditions to view details.
- 5. **My Profile** Select My Profile to change your password.

Accounts



1. **Accounts Total** Displays the total balance across all accounts.
2. **Deposit Groups** Accounts are grouped by type:
 - Deposit
 - Time Deposit
 - Loan
3. **Individual Accounts** Select the arrow next to an account type to display individual accounts.
4. **View Account Details** Toggle the chevron to view details and transactions.

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Transactions

Account Details (1 of 9)

1 — ● **Checking134**
9924

\$38,931.00
AVAILABLE BALANCE

Current Balance \$38,981.00
Collected Balance \$39,031.00

Daily Balance - Past 10 Days

Date	Balance
6/30	\$37.96K
7/2	\$37.34K
7/4	\$37.65K
7/6	\$37.96K
7/8	\$38.26K

Transactions

Check 7/8/2022	(\$30.90)	>
Deposit 7/7/2022	\$275.10	>
Check 7/6/2022	(\$801.00)	>
Check 7/5/2022	(\$177.30)	>
Check 7/4/2022	(\$22.50)	>

Transaction Detail

Check
7/8/2022

(\$30.90)

Check Reference No. 2752
Transaction Type Check

Check Images

4night Sample Check

2/27/2017

PAY TO THE ORDER OF _____ \$5.00

Five & 0/100 DOLLARS

MEMO _____ AUTHORIZED SIGNATURE _____

⑆ 25 7084 133 ⑆ 1111113133

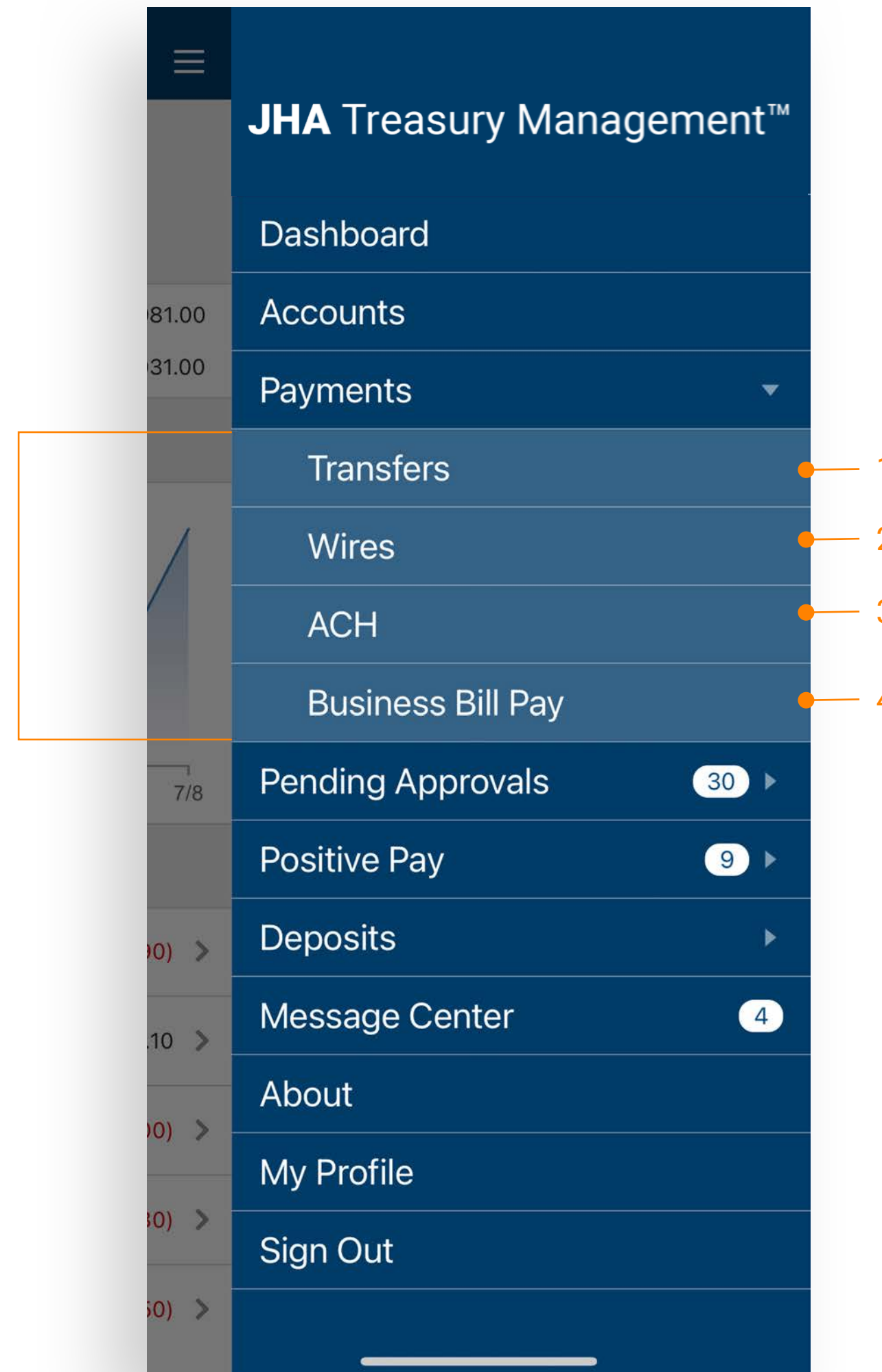
PSS
#e 02-27-2017

13990070000300

1. **The Account Details** Displays the selected account's transaction history.
2. **Daily Average Balance** For deposit accounts, a graph charts the daily available balance over the past 10 days.
3. **Transaction Details** Select the chevron next to a transaction to view additional details, including check images (if applicable).

Payments

Select a payment type to navigate to the respective payment page where actions can be executed.



1. **Transfers** allows users to create a freeform transfer or transfer from a template and view transfer activity.
2. **Wires** allows users to create a usd wire from a template and view wire activity.
3. **ACH** allows users to create an ACH Payment from a template and view ACH activity.
4. **Business Bill Pay** allows users to create a payment, view payees, payment activity and scheduled payments.

Create Transfer

1

2

3

4

Frequency Settings

Frequency Every Two Weeks

Repeat On

Weekday Monday

Date Range

Start 7/11/2022

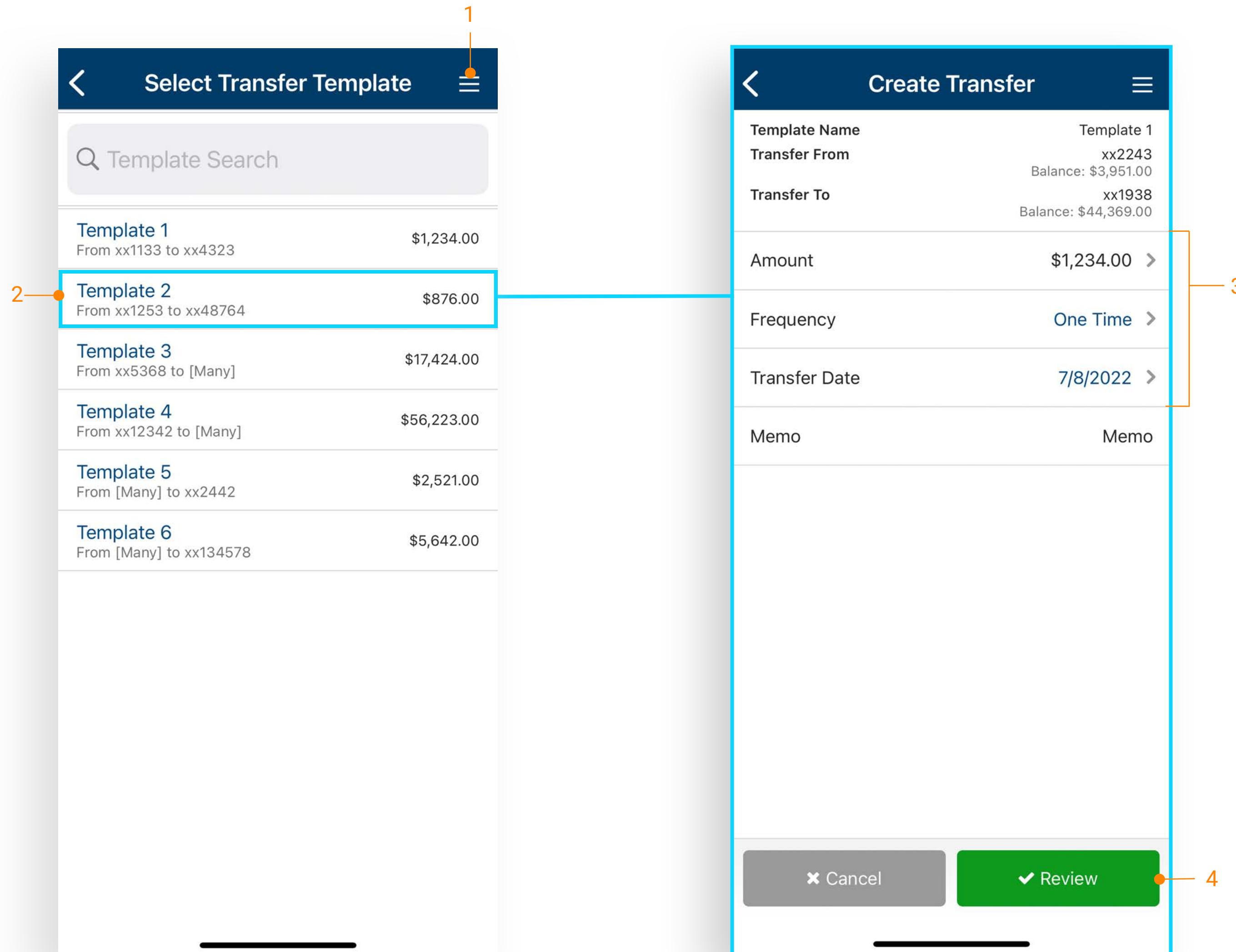
End 11/30/2022

No End Date

1. From the Main Menu select Payments > Transfers > Create Transfer.
2. Complete transfer fields.
3. Select Frequency to set up a recurring transfer.
4. Select Review, then Confirm.

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Create Transfer from Template

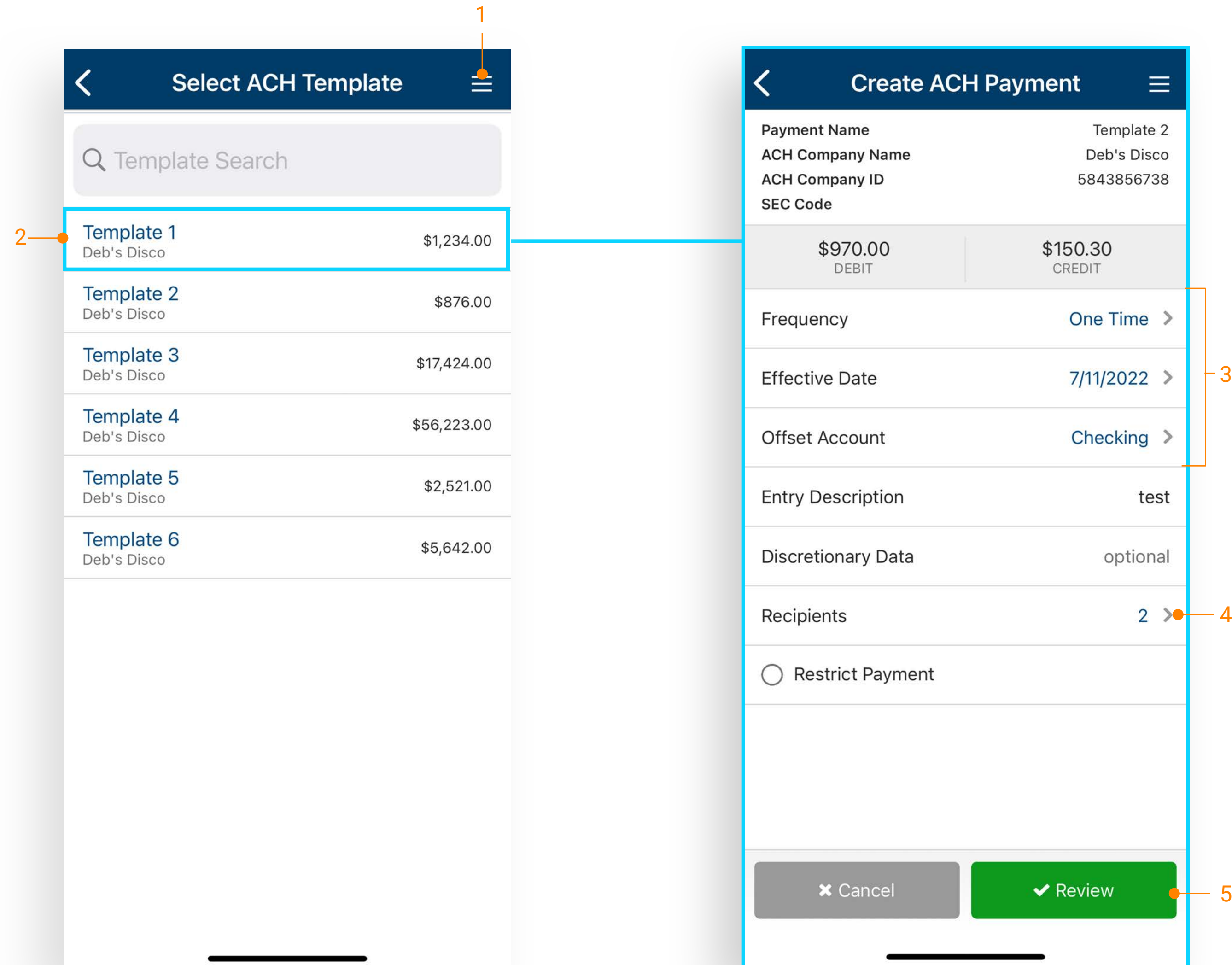


1. From the Main Menu select Payments - Transfers - Create Transfer from Template
2. Select a template (One-to-One, One-to-Many, & Many-to-One are supported).
3. Edit fields if needed.
4. Select Review, then Confirm.

Note: If two-factor authentication is established for a payment type, the user will be prompted to authenticate upon selecting approve or reject.

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Create ACH from Template



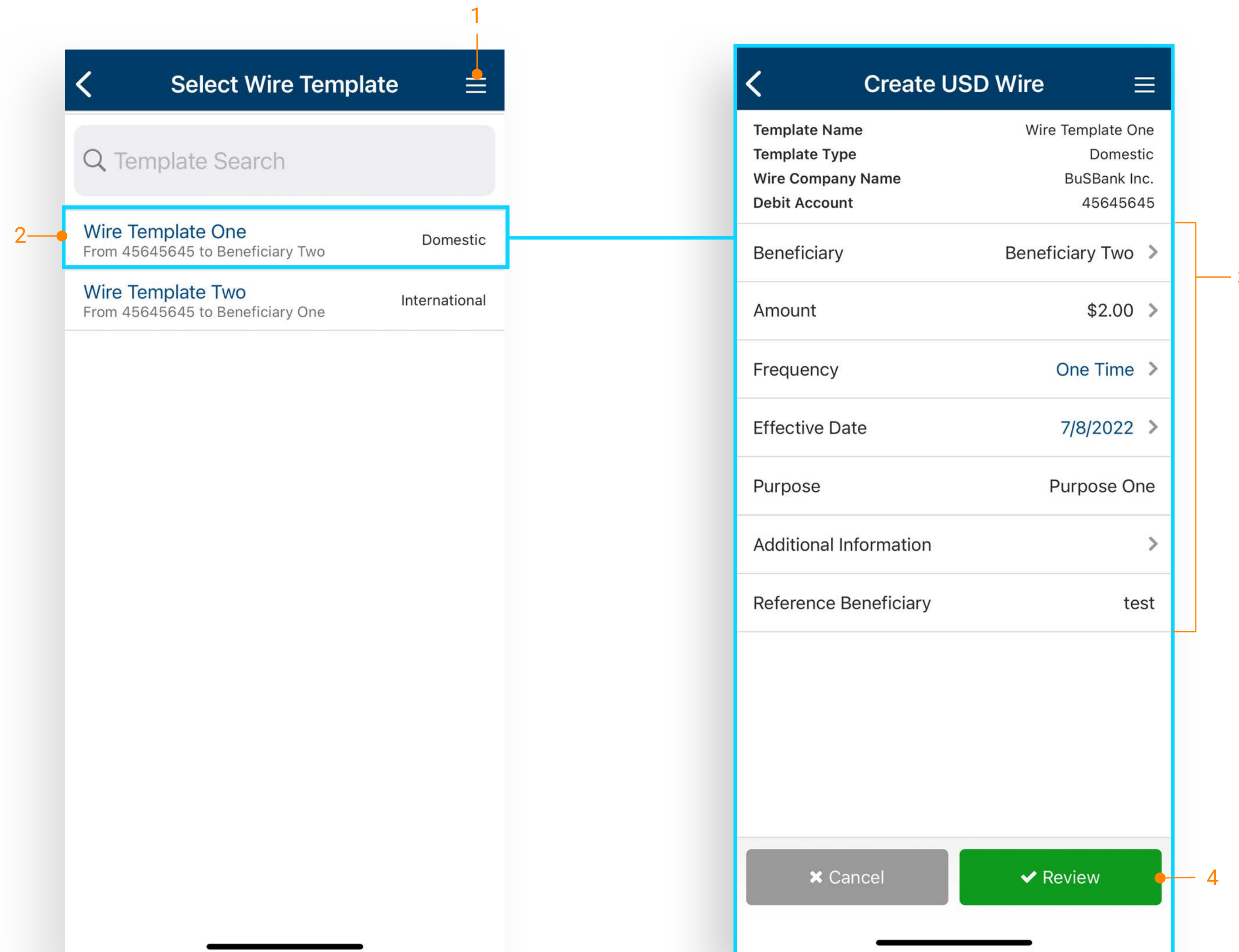
1. Open the Main Menu and select Payments > ACH > Create ACH from Template.
2. Select a template.
3. Edit fields if needed.
4. Select Recipients to change or hold amounts for a specific individual.
5. Select Review then Confirm.

Note: Only the dollar amount or hold feature can be edited on a recipient.

Note: On the Review Page an option to “Apply updates to the Template” can be selected. If selected, any changes made for this payment would be saved to the template.

Note: If two-factor authentication is established for a payment, the user will be prompted to authenticate upon selecting approve or reject.

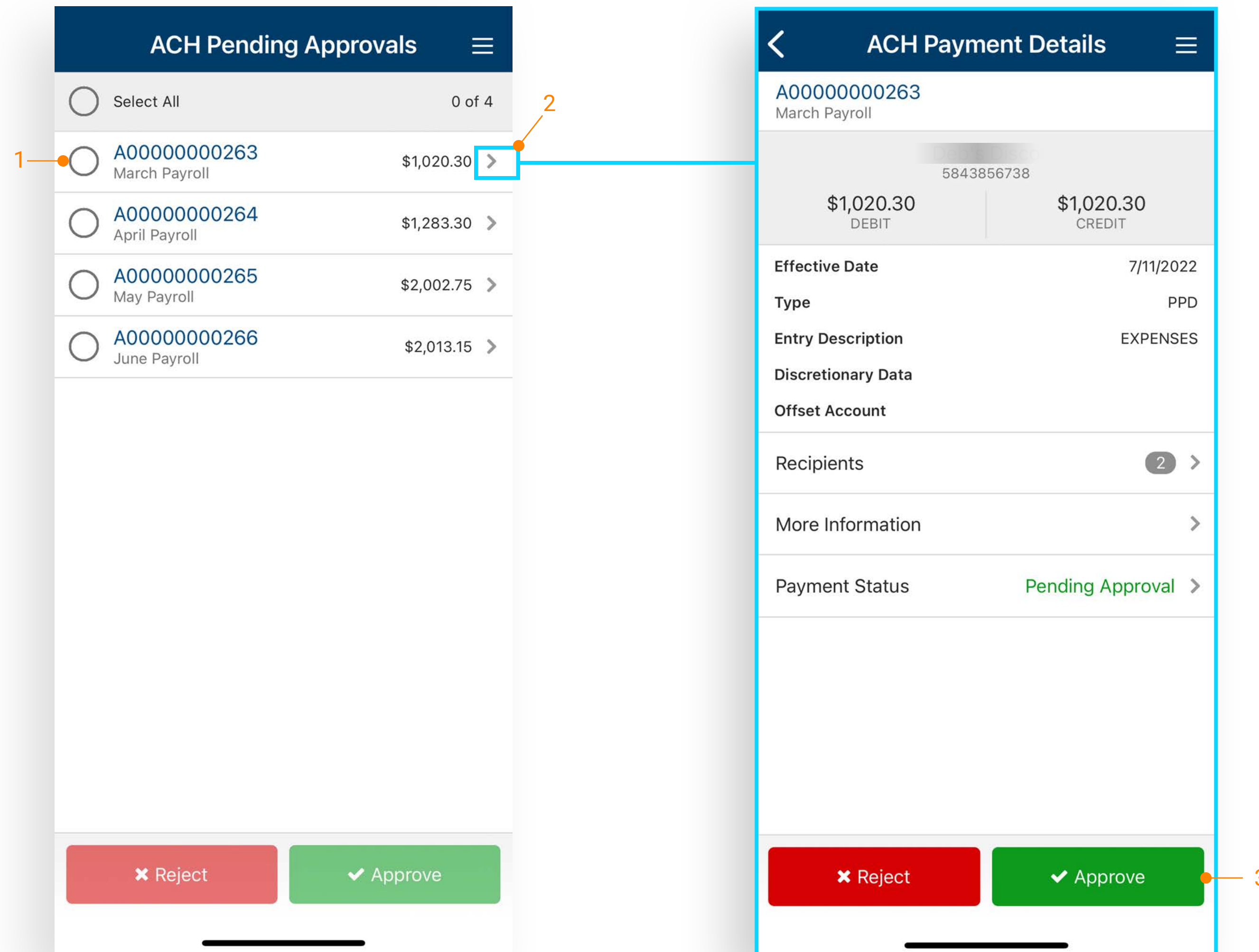
Create Wire from Template



1. From the Main Menu select Payments > Wires > Create USD Wire from Template
2. Select a template.
3. Edit fields if needed.

Note: If two-factor authentication is established for a payment, the user will be prompted to authenticate upon selecting approve or reject.

Transfer and Loan Payment Approval

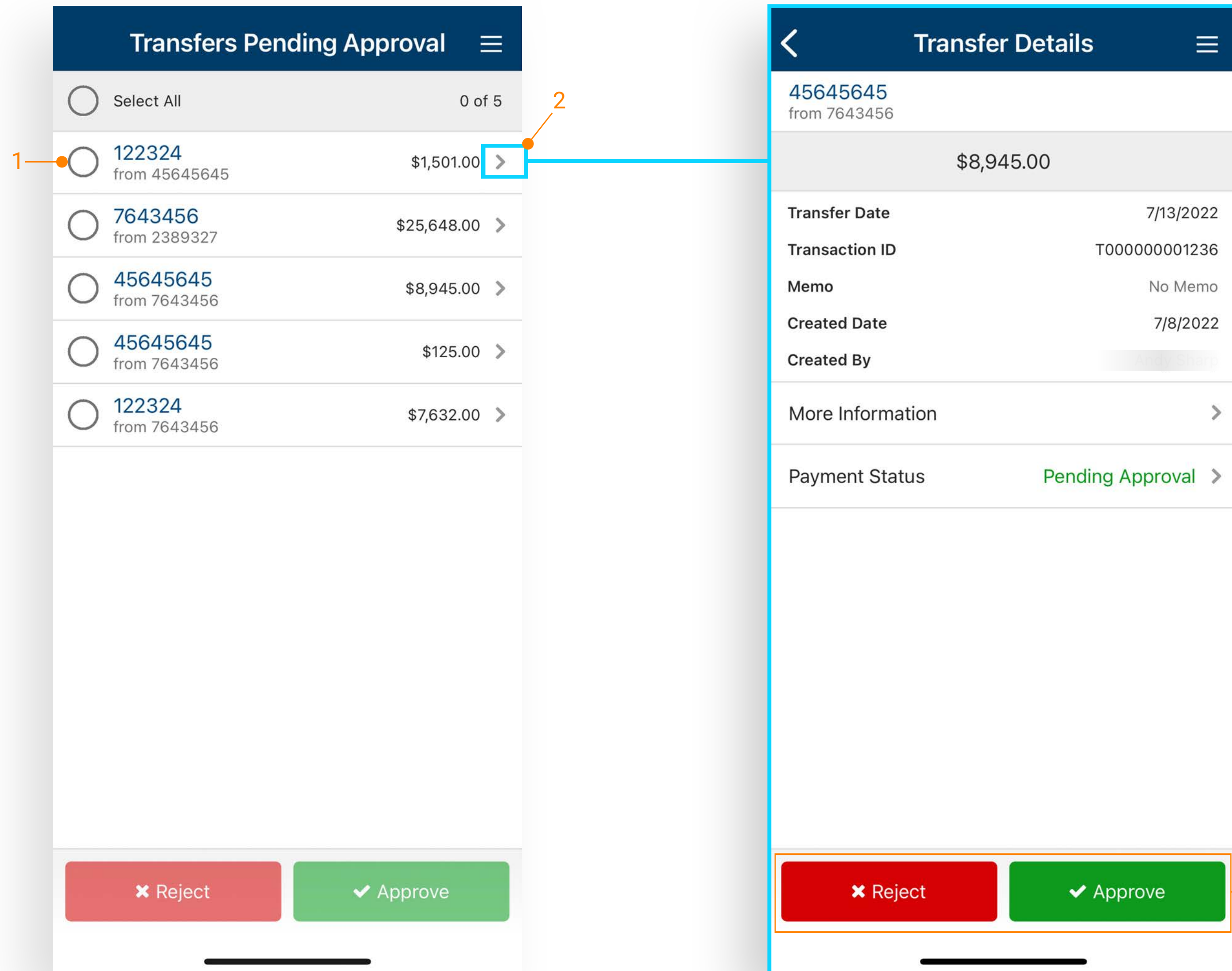


1. Select an ACH payment to approve or reject, or use the Select All option to approve or reject all payments.
2. Select the arrow next to the payment to view details.
3. A confirmation page will display upon approval or rejection.

Note: If two-factor authentication is established for a payment, the user will be prompted to authenticate upon selecting approve or reject.

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Transfers & Loan Approvals



1. Select a transfer or loan payment to approve or reject, or use the Select All option to approve or reject all.
2. Select the arrow next to a transfer to view details.
3. A confirmation page will display upon approval or rejection.

Note: If two-factor authentication is established for a payment, the user will be prompted to authenticate upon selecting approve or reject.

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Wire Approvals

Wires Pending Approval 0 of 14

Wire ID	Amount	Action
Beneficiary Two from 45645645	\$1,283.32	>
Beneficiary Three from 45645645	\$2,345.42	>
Beneficiary Four from 45645645	\$6,534.77	>
Beneficiary Five from 45645645	\$2,435.28	>
Beneficiary Six from 45645645	\$843.45	>
Beneficiary Seven from 45645645	\$765.93	>
Beneficiary Eight from 45645645	\$5,432.65	>
Beneficiary Nine from 45645645	\$23,213.19	>
Beneficiary Ten from 45645645	\$867.00	>
Beneficiary Eleven from 45645645	\$5,678.86	>
Beneficiary Twelve from 45645645	\$9,436.62	>
Beneficiary Thirteen from 45645645		>

Wire Details

Beneficiary Two
Account Number: 38921038

Domestic | \$1,283.32

Debit Account: 45645645
Effective Date: 7/11/2022
Purpose: Payroll
Reference Beneficiary: None

Additional Information: Additional Info 1, Additional Info 2, Additional Info 3, Additional Info 4

Created Date: 7/8/2022
Created By: Bob Smith

More Information >

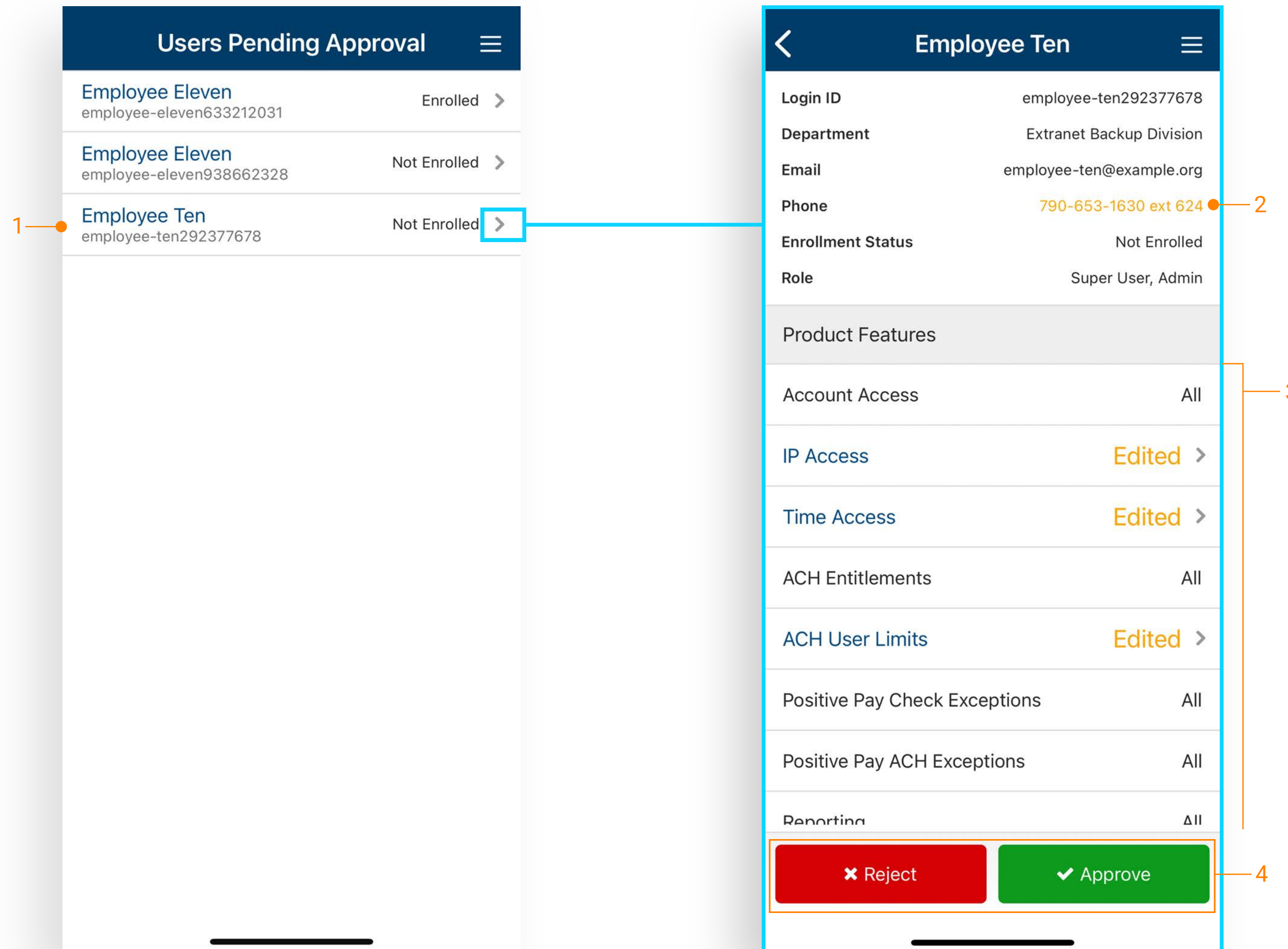
Payment Status: Pending Approval >

Reject **Approve**

1. Select a wire to approve /reject or select all to approve/reject all wires.
2. Select the arrow next to a wire to view wire details.
3. Confirmation page displays after approval or rejection.

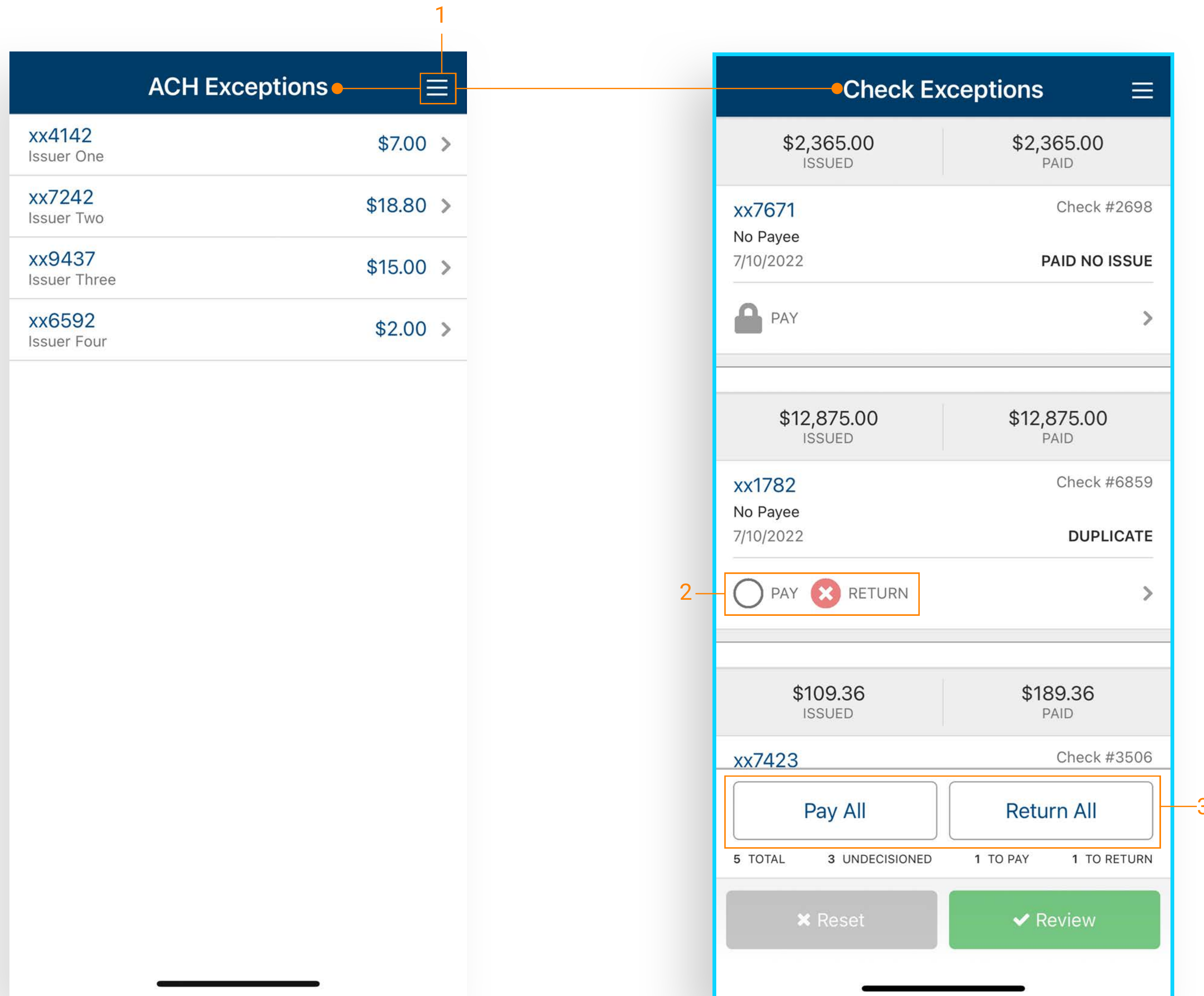
Note: If two-factor authentication is established for a payment, the user will be prompted to authenticate upon selecting approve or reject.

User Approvals



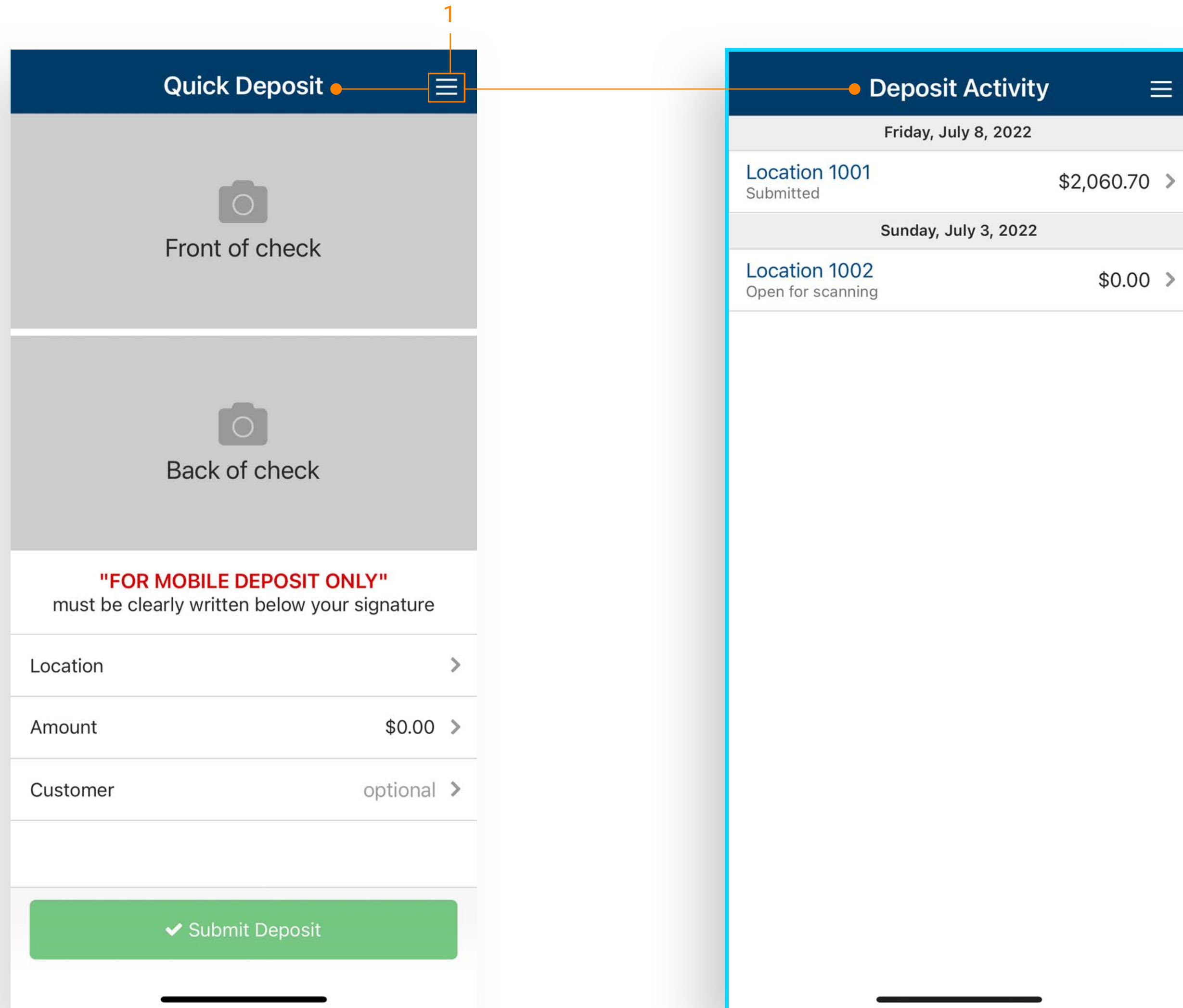
1. Select a user to view details.
2. Edited permissions will display in yellow.
3. Under Product Features, select the feature to view additional details.
4. Select to approve or reject the user.

Positive Pay Decisions



1. From the dashboard or Main Menu select Check or ACH Exceptions.
 2. Select an Exception to Pay or Return.
 3. Option to Pay All/Return All displays for Check Exceptions.
- Note:** See the Positive Pay QRG for additional information.

Deposits



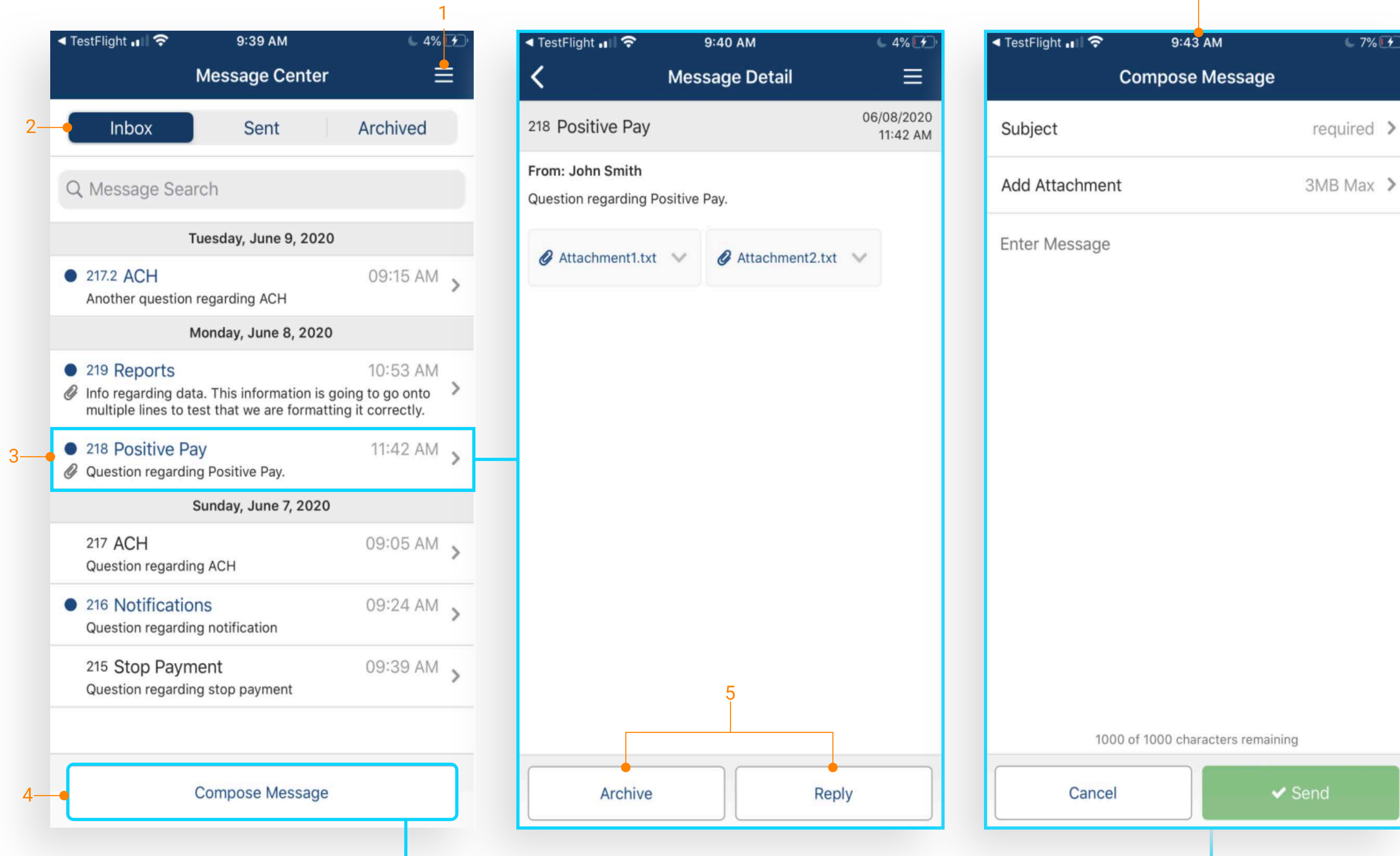
1. From the dashboard or Main Menu select:

- Quick Deposit
- Batch Deposit or
- Deposit Activity

Note: See the Mobile Remote Deposit Capture QRG for additional information.

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Message Center



1. From the dashboard or flyout menu select Message Center.
2. Select Inbox, Sent or Archived.
3. Selecting a message allows the user to view the details and an attachments associated with the message.
4. All three options allow the user to compose a message.
5. The user will be able to archive the message as well as reply to the message.
6. Compose Message allows user to customize Subject, and Add Attachments.

Business Bill Pay

Create Payment

Payee: Landscaping
Greenscape Lawn care

From Account: Primary Checking >

Amount: \$25.48 >

Process Date: 7/8/2022 >
Estimated Arrival Date: 7/13/2022

Frequency: Once >

Memo: optional

Buttons:

Scheduled Payments

Payment Search

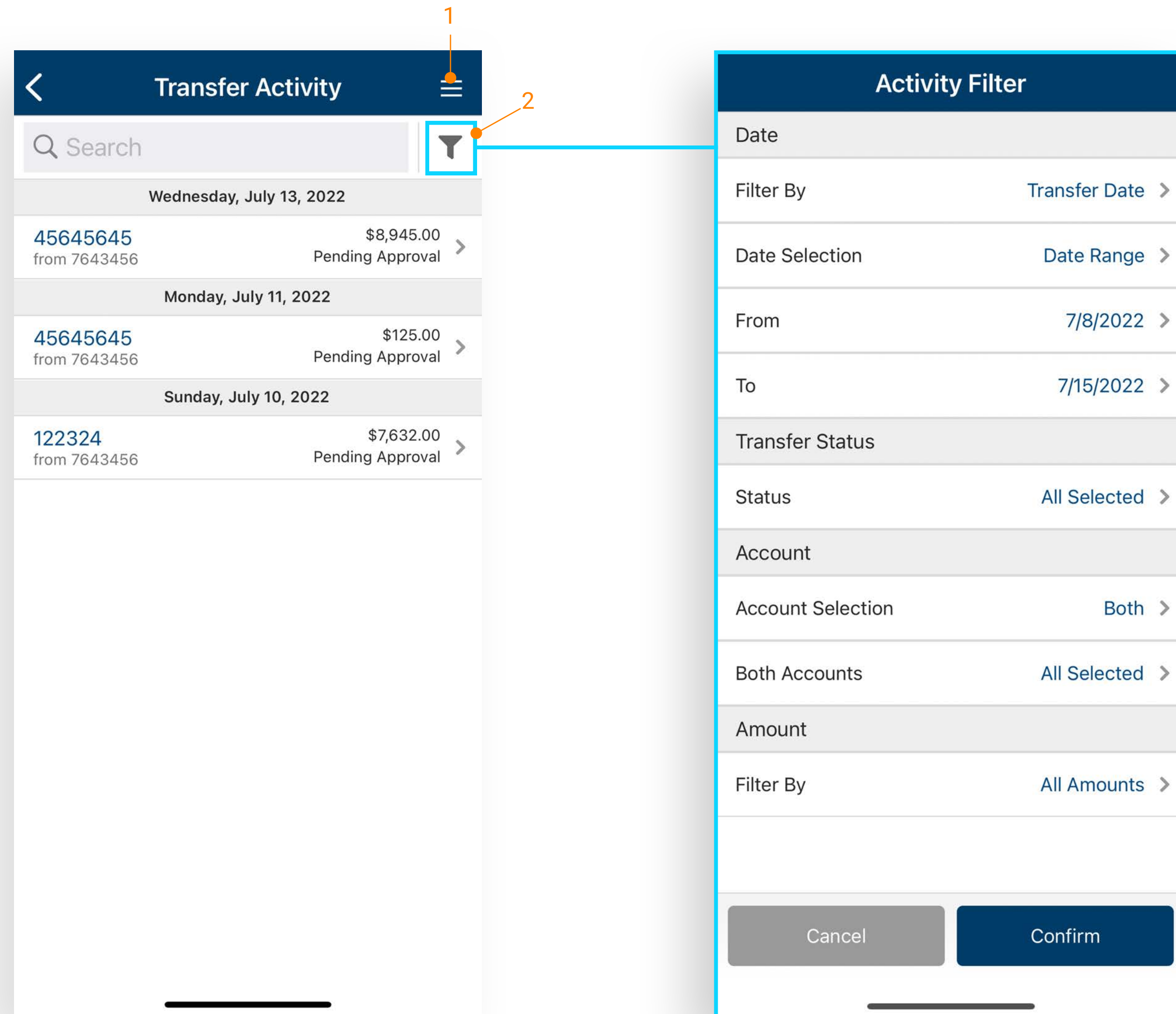
Friday, July 8, 2022		
Engergy Company Utility	\$786.65 Processed	>
Lawcare Service Landscaping	\$12,124.12 Pending	>
Tuesday, July 12, 2022		
Lawcare Service Landscaping	\$123.73 Approved	>
Friday, July 15, 2022		
Engergy Company Utility	\$56.23 Scheduled	>
Mobile Phone Service Utility	\$5,367.00 Scheduled	>
Friday, July 22, 2022		
Lawcare Service Landscaping	\$52.36 Scheduled	>
Friday, August 26, 2022		
Property Managment Real Estate Commitments	\$1,008.20 Scheduled	>

Business Bill Pay allows users to create payments and view payees, payment history and scheduled transactions.

1. From the fly out menu select Payments > Business Bill Pay to create a payment. From here users can create payments by completing the required fields and select Review.

Note: See Business Bill Pay QRG for additional information.

Payment Activity



View and filter Transfer, ACH or Wire Activity

1. From the Main Menu select the Payments > Payment Type > Activity.
2. Select the filter icon to filter based on selected criteria