

Quick Reference Guide

TM Mobile Experience

JHA Treasury Management™

Last Updated: May 24, 2024

TM Mobile Experience

Overview: The TM Mobile Experience 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.

Benefits for the Banks?

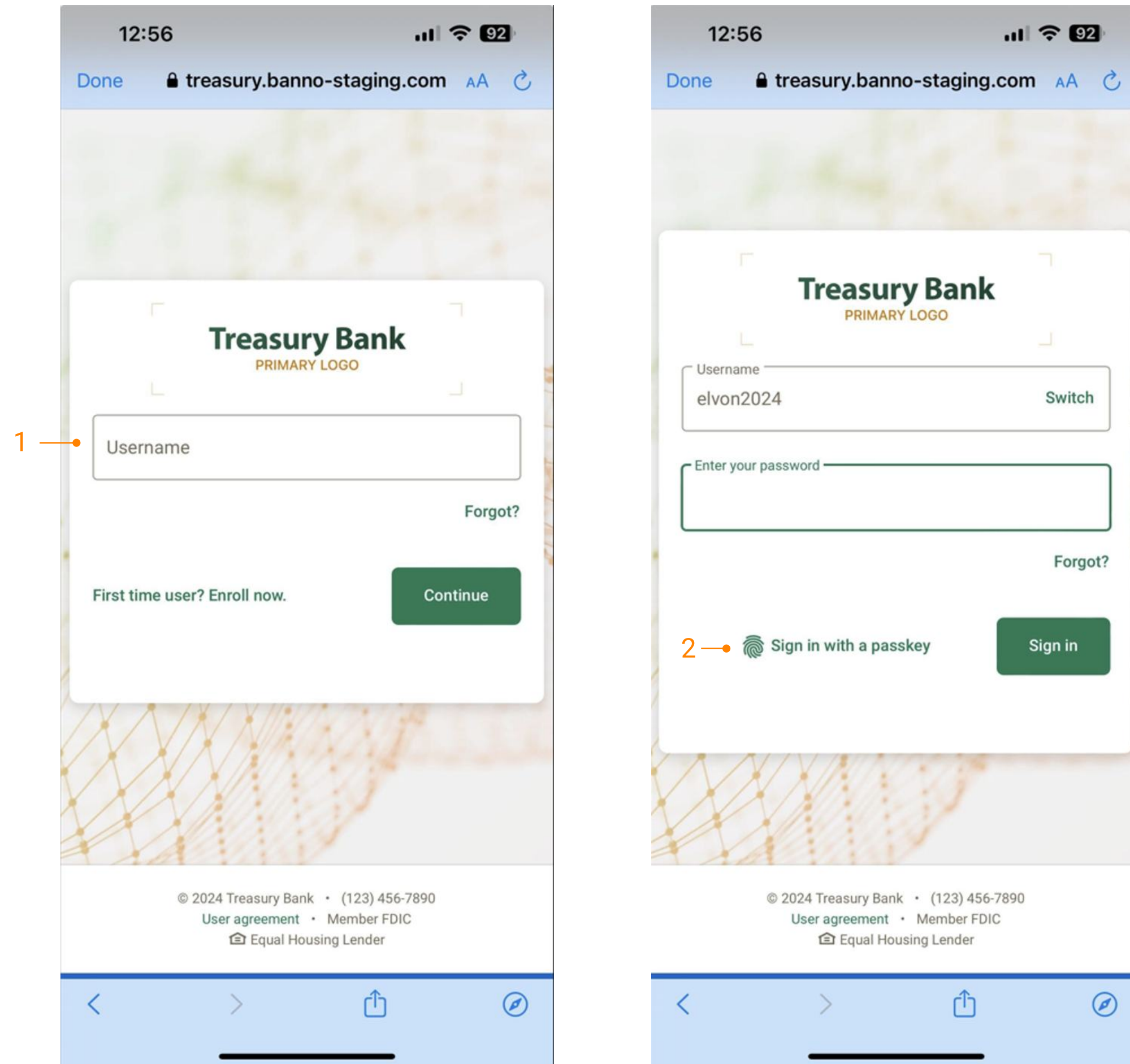
- Customer mobility
- Speed of financial services
- Efficiencies for the bank and customers
- Equally secure as the JH Treasury Management™ desktop

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 JH Treasury Management™ desktop
- Approve ACH, Wires and Transfer payments and approve users

TM Mobile Experience

Login (This is applicable when UIS has been enable for your financial institution.)



1. Login Process:

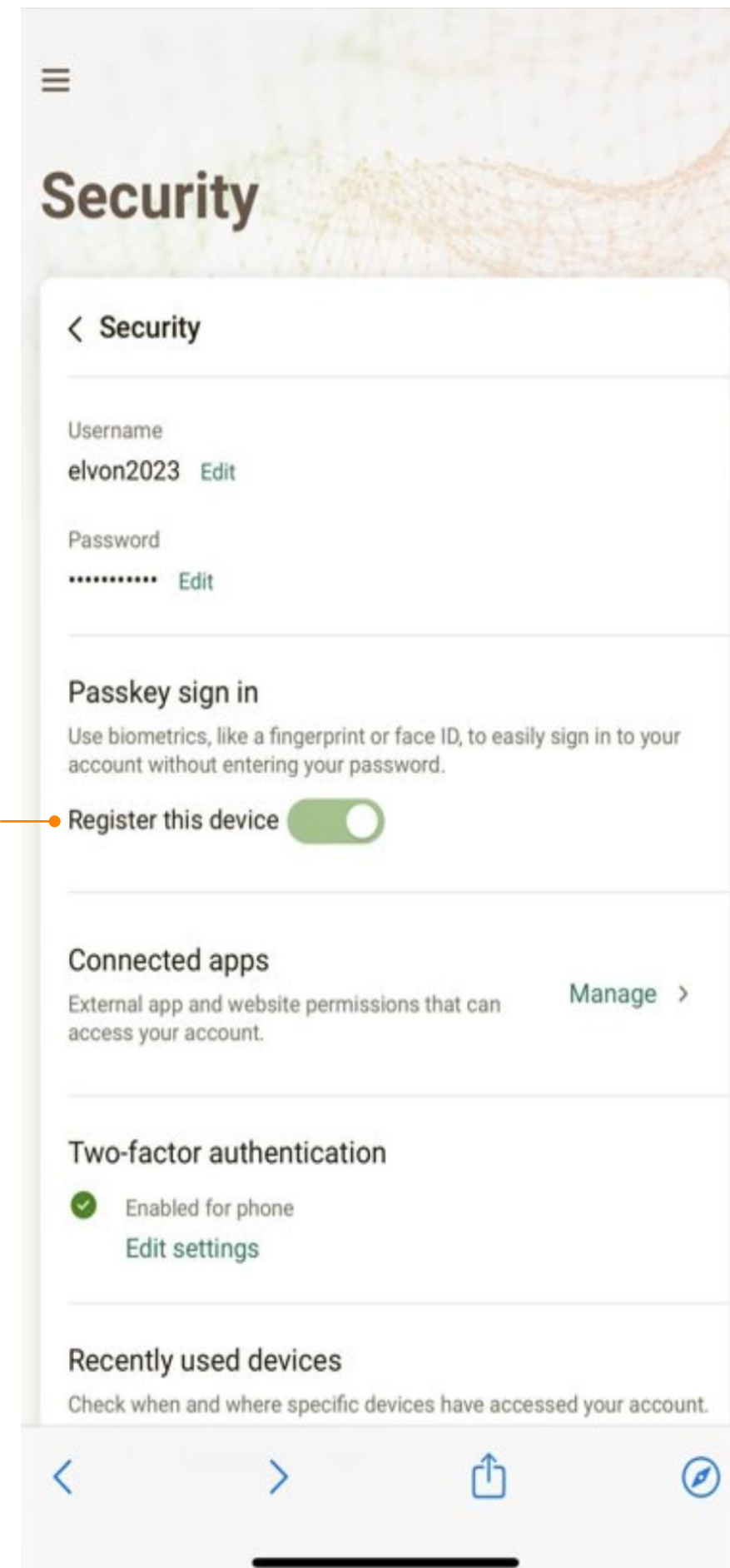
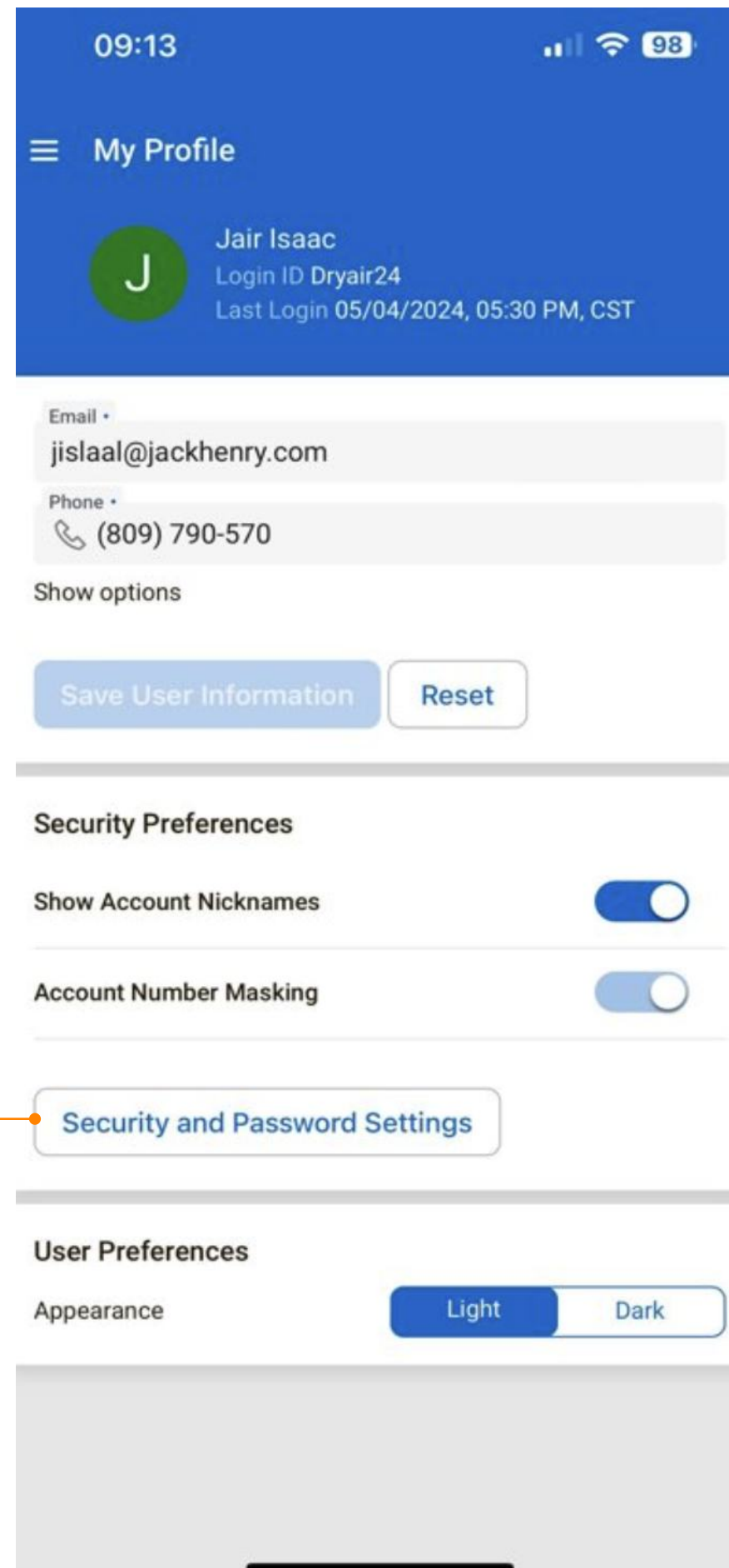
- Enter the Digital ID, then select Continue to enter your password.
- The user will be verified using the authentication method established during creation of the Digital ID.
- To login using Face ID or Fingerprint, select “Sign in with a passkey” after registering the device to use biometrics.
- Upon successful login, the user will be taken to the Dashboard.

NOTE:

- Users cannot be logged into channel and TM Mobile Experience at the same time.
- The Digital ID is setup in Treasury Management on the desktop prior to login into TM Mobile Experience. Passkey can be enabled at the time of enrollment for biometric login.
- Secure tokens and out of band authentication is supported for payments.

TM Mobile Experience

Biometric Login (This is applicable when UIS has been enable for your financial institution.)



1. Biometric Authentication

- Navigate to My Profile from TM Mobile Experience’s main menu or the icon at the top of the Dashboard.
- Select the Security and Password Settings button and sign in using the digital ID and password and the authentication method chosen.

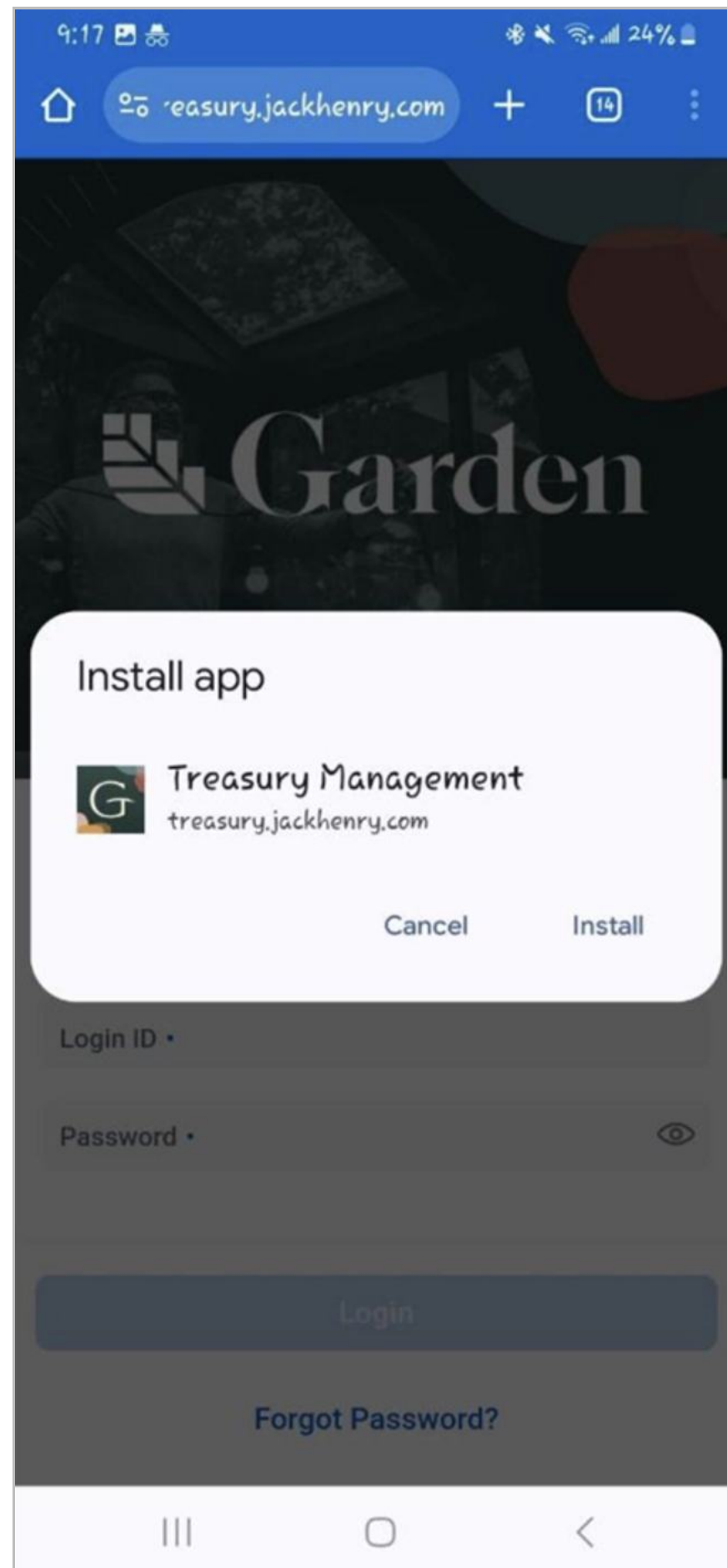
2. Passkey sign in

- Turn on Register this device to use biometrics like fingerprint and face ID.
- On the next sign-on to TM Mobile Experience, select Sign in with a passkey to start using biometrics at subsequent logins.

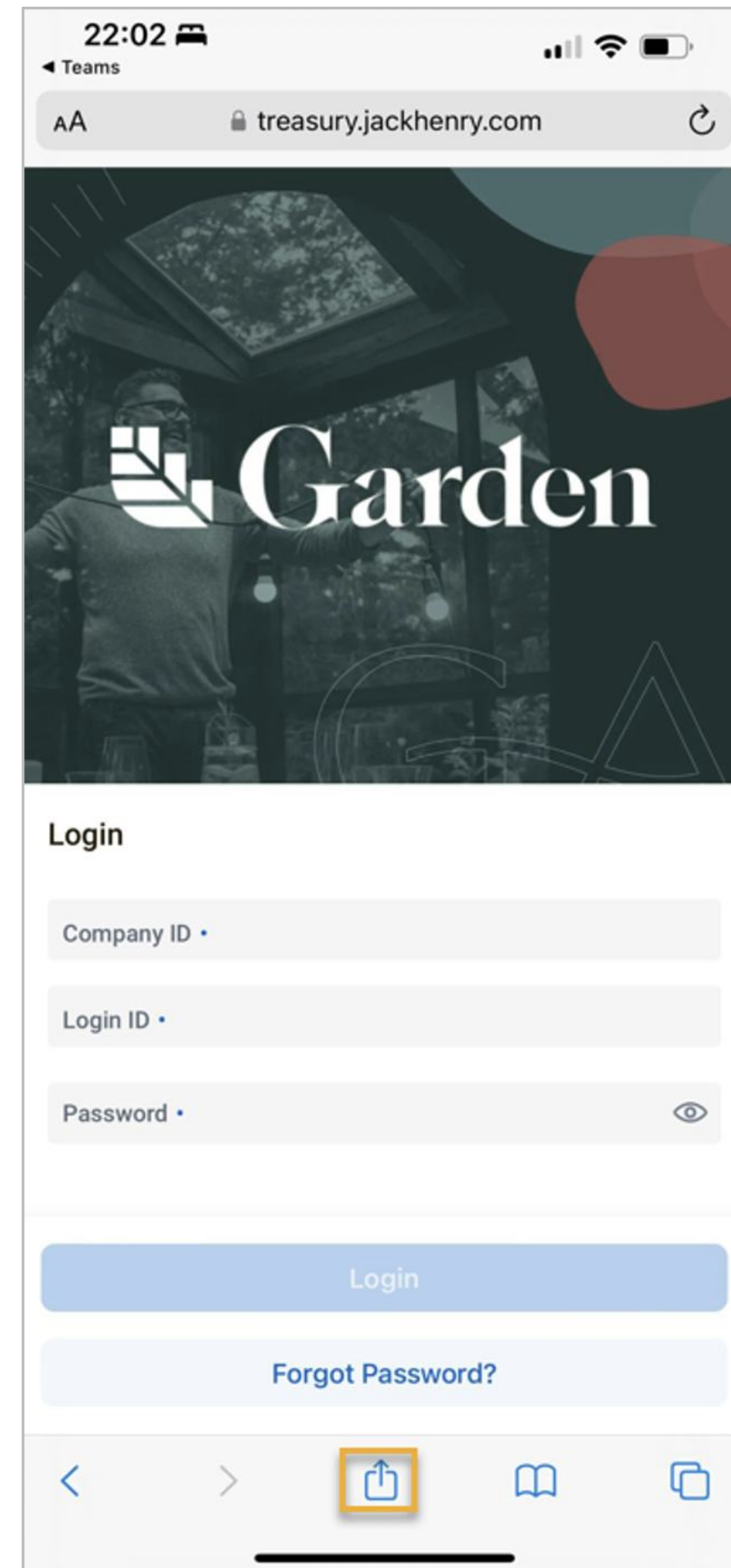
TM Mobile Experience

Installing the App

Andriod



iOS



1. The TM Mobile Experience can be accessed by adding / (forward slash) pwa to your Treasury Management Channel URL <https://treasury.jackhenry.com/pwa/your FI ID/login>

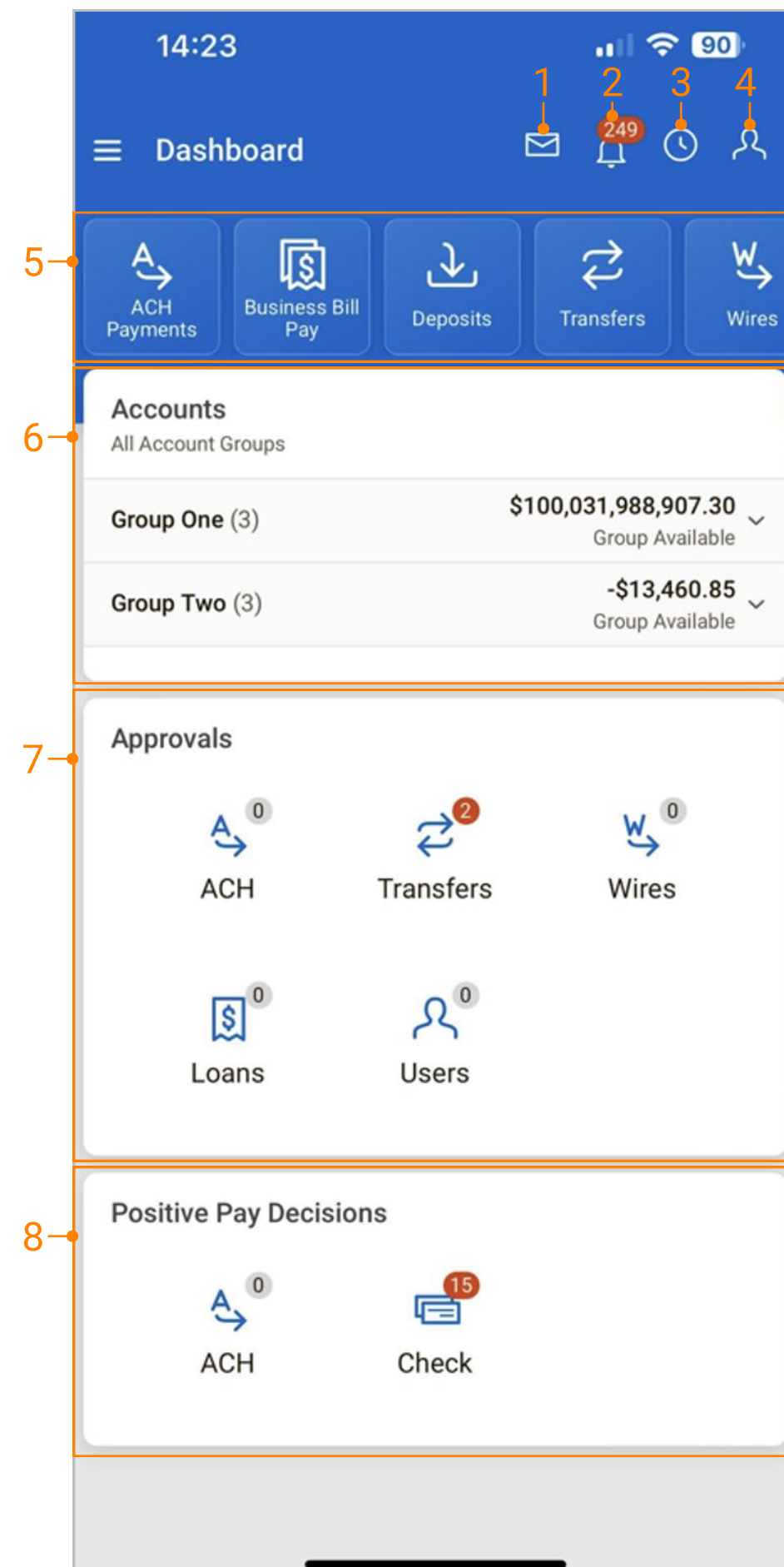
2. Easily access TM Mobile Experience by installing or adding the App to the device's homepage.

- Install the App on an Android device by selecting Install when prompted automatically by the Install App modal.
- To install the app manually on an Android device, select settings (3 dot icon) on chrome, select Install App and then select Install on the Install App modal.
- To install the App on an iOS device, select the share icon at the bottom of the page, and then select "Add to Home Screen"

NOTE:

- The App is not downloaded from an App store like a native App.
- Users can be prompted automatically to install TM Mobile Experience based on their individual device settings.
- The TM Mobile Experience supports most browsers, however, does not support IE or other obsolete browsers. The current and prior versions of Chrome and Safari browsers are supported.

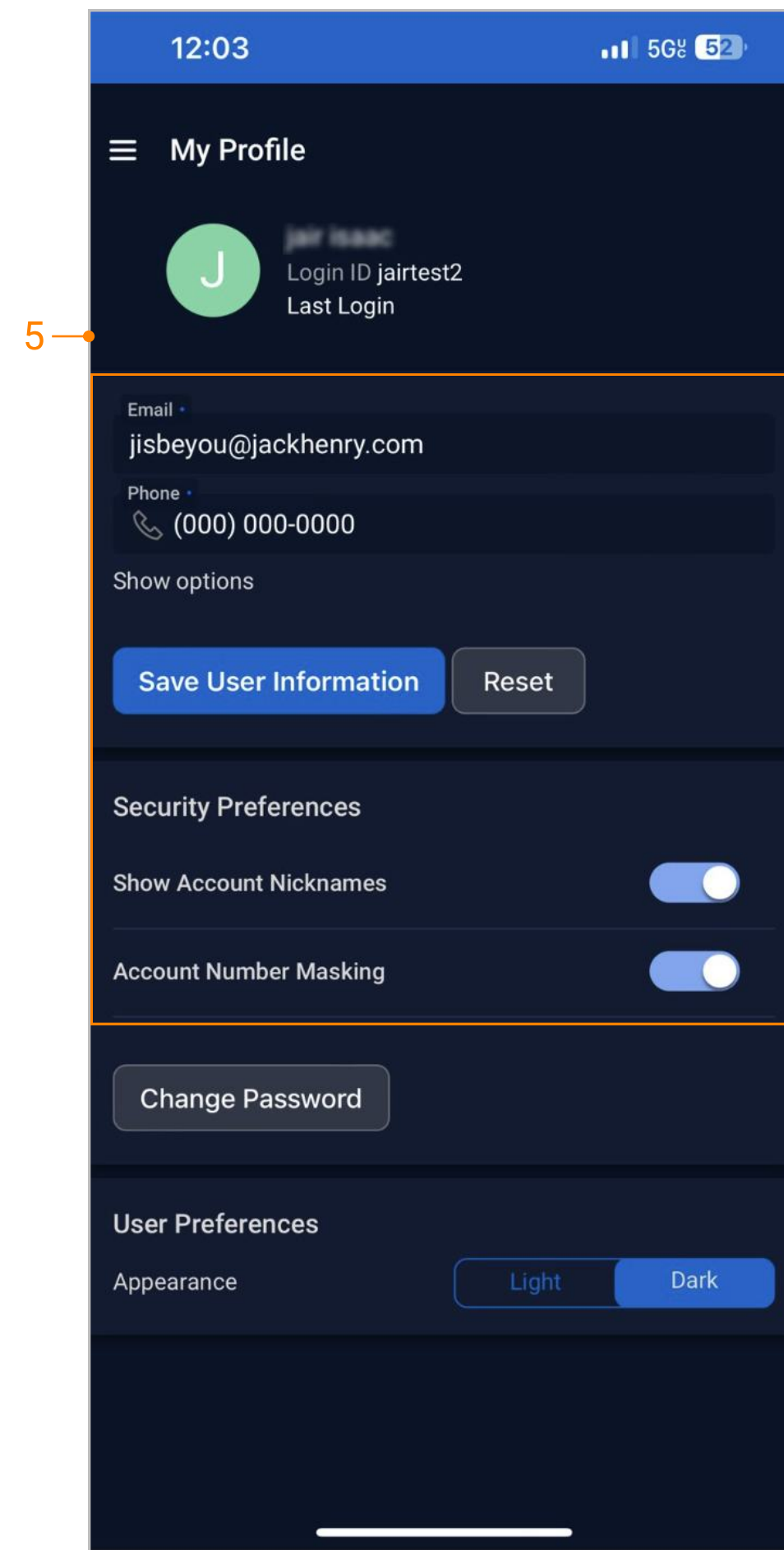
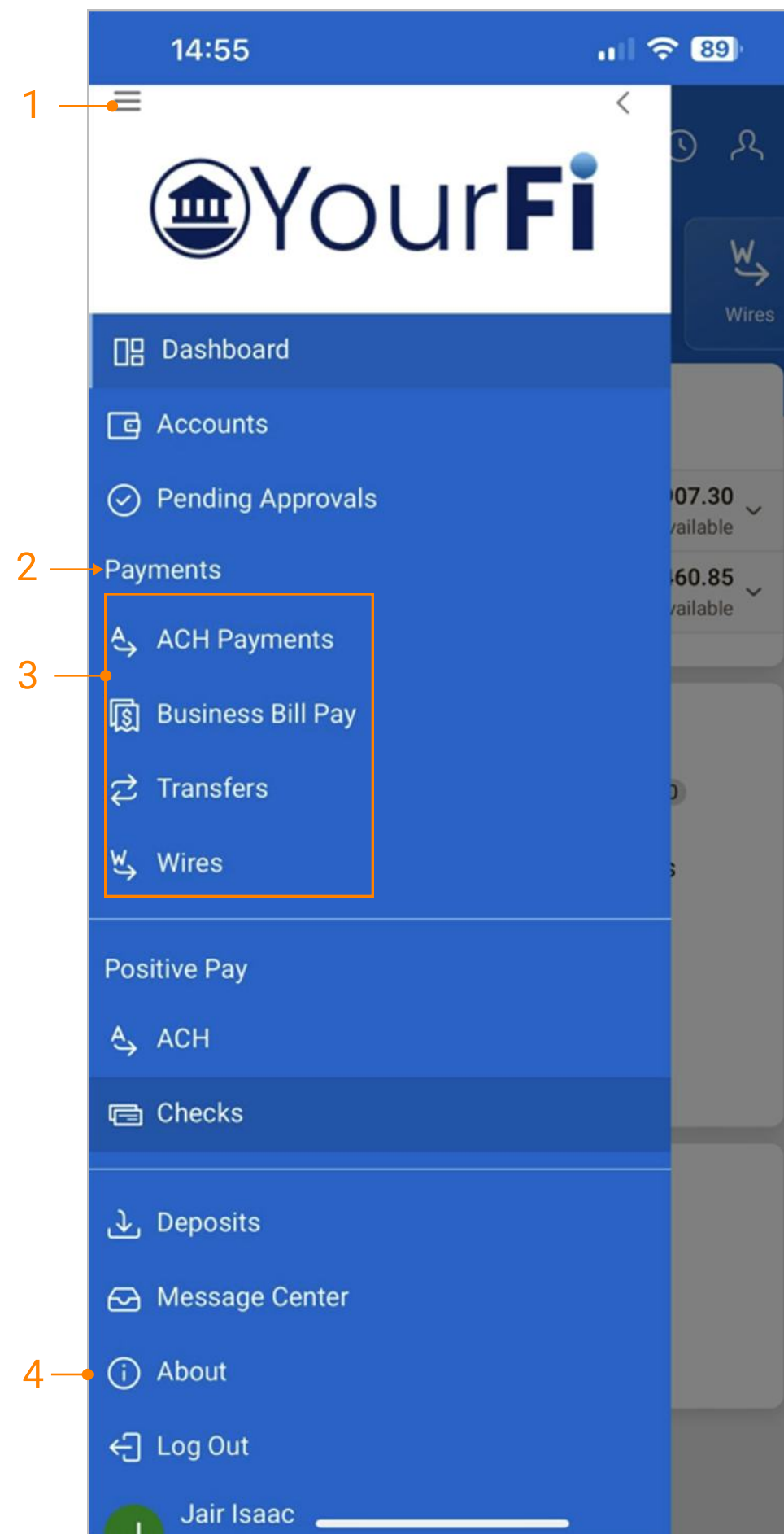
Dashboard



1. Select the Message icon to view, reply, archive and create messages.
2. Select the Notifications icon to view or filter notifications.
3. Select the Cut-Off Times icon to view the list of FI's specific products cutoff times.
4. Select the My Profile icon to view and update user preference data such as light and dark mode and account security preferences.
5. Select a product tile such as ACH Payments, Business Bill Pay, Deposits, Transfers or Wires to quickly navigate to the specific product home page.
6. From the account widget, select an account from an account group to access details and transactions.
7. Select an approval type on the Approvals widget to view the specific approval page and initiate the approvals.
8. From the Positive Pay Decisions widget, select ACH or Checks exceptions to decision positive pay items.

TM Mobile Experience

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. Sub-Menu Items

Sub-menu items available for Payments and Positive Pay menu items.

4. About

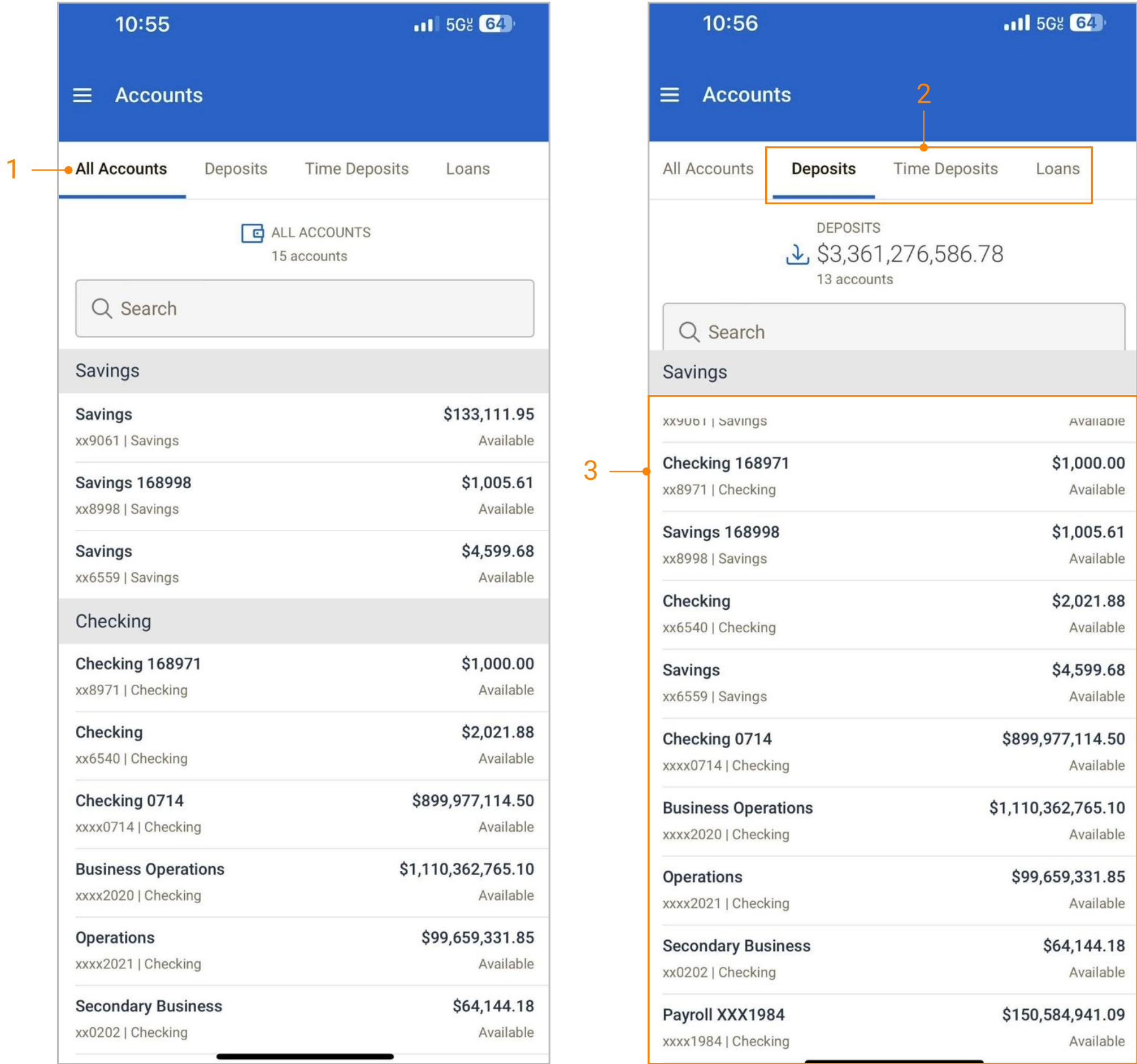
Contains contact information, Privacy Statement and Terms and Conditions for the financial institution. Select Privacy Statement and Terms and Conditions to view details.

5. My Profile

View and update user preference data such as account security preferences, light and dark mode feature and updating user information such as telephone numbers.

TM Mobile Experience

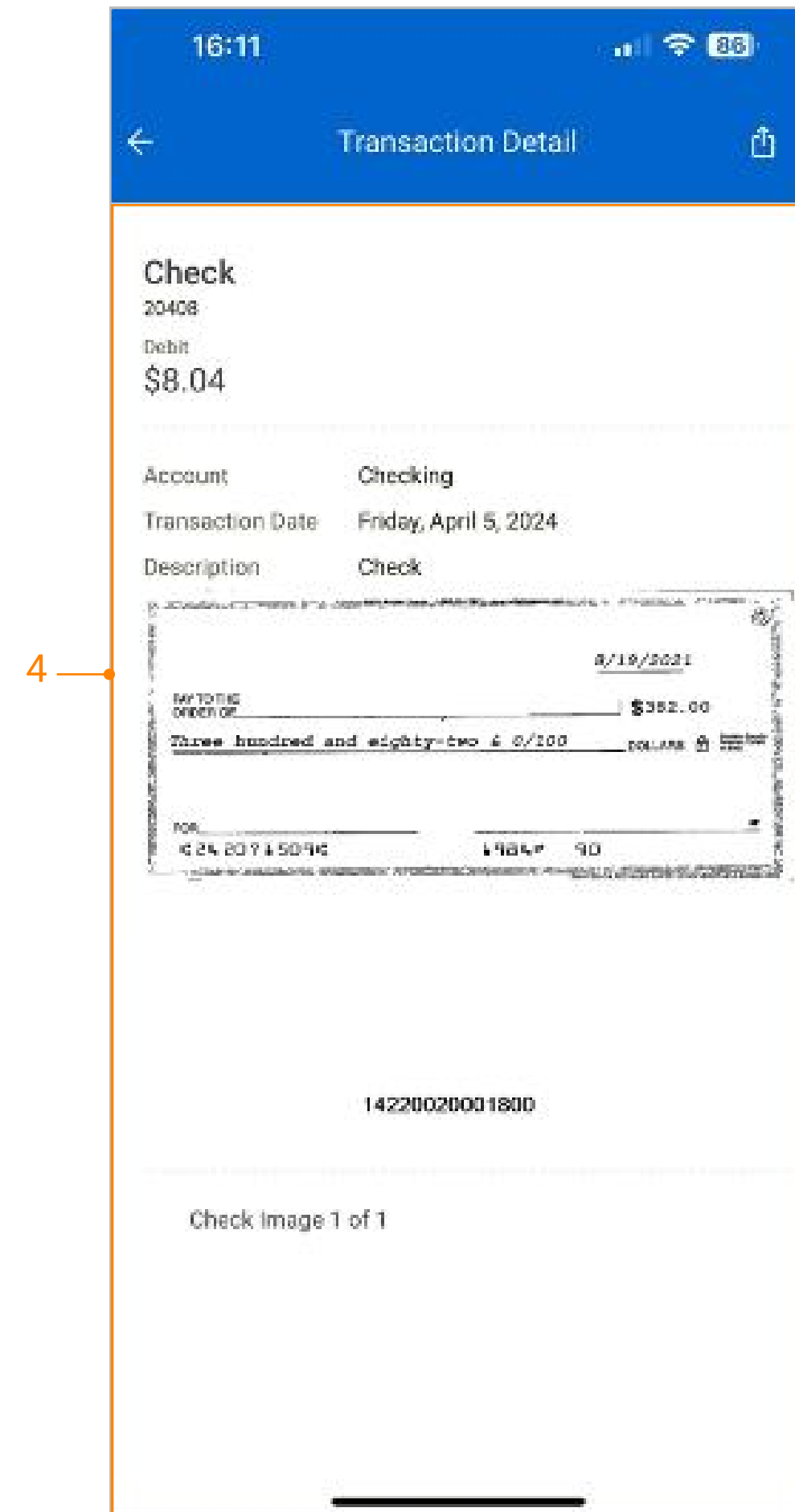
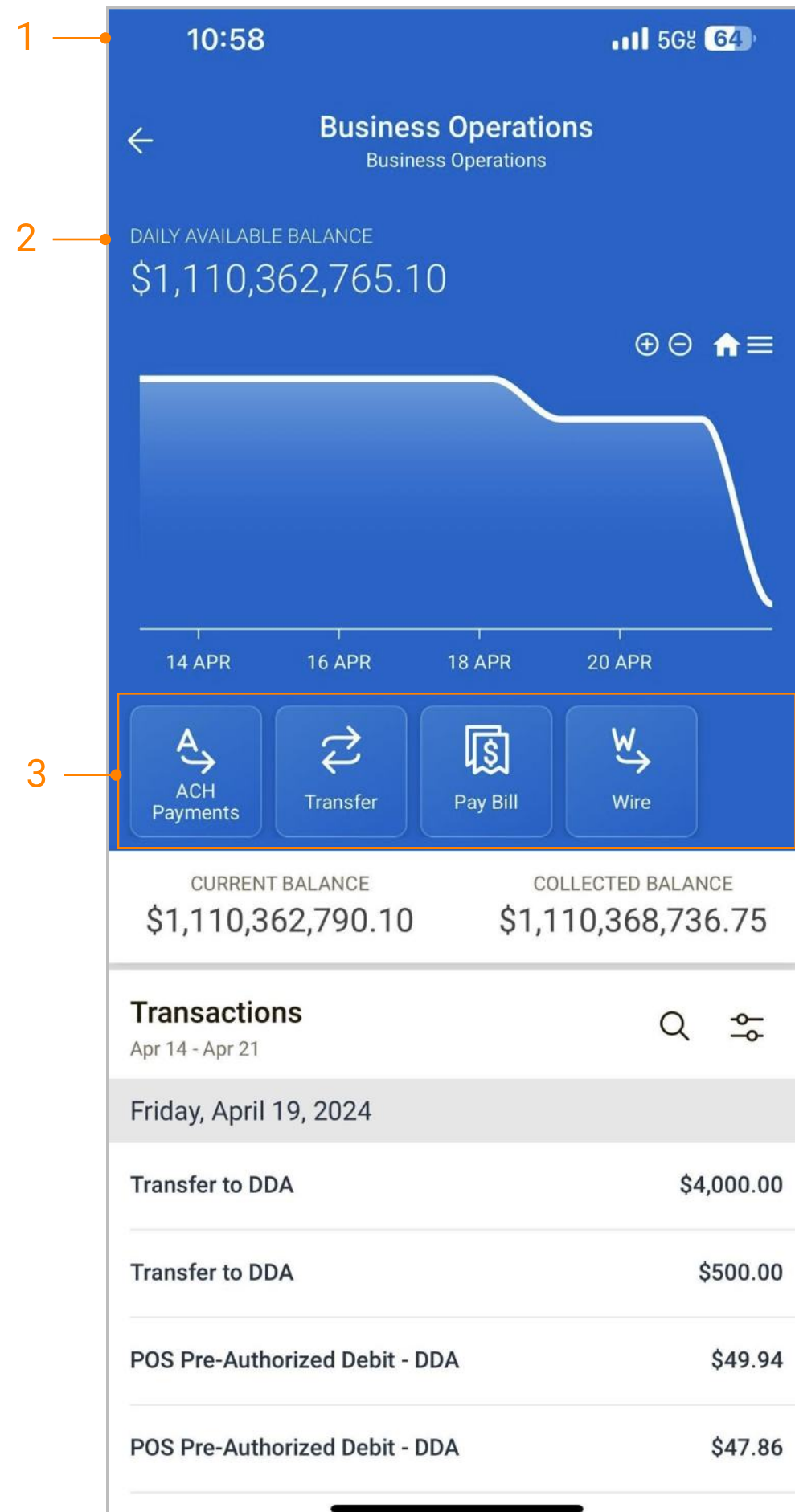
Accounts



1. All Accounts
Displays the total count of accounts across all menu options.
2. Accounts are separated by type:
 - Deposits
 - Time Deposit
 - Loan
3. View Accounts Details
 - Tap anywhere on an account to view the details and transactions.

TM Mobile Experience

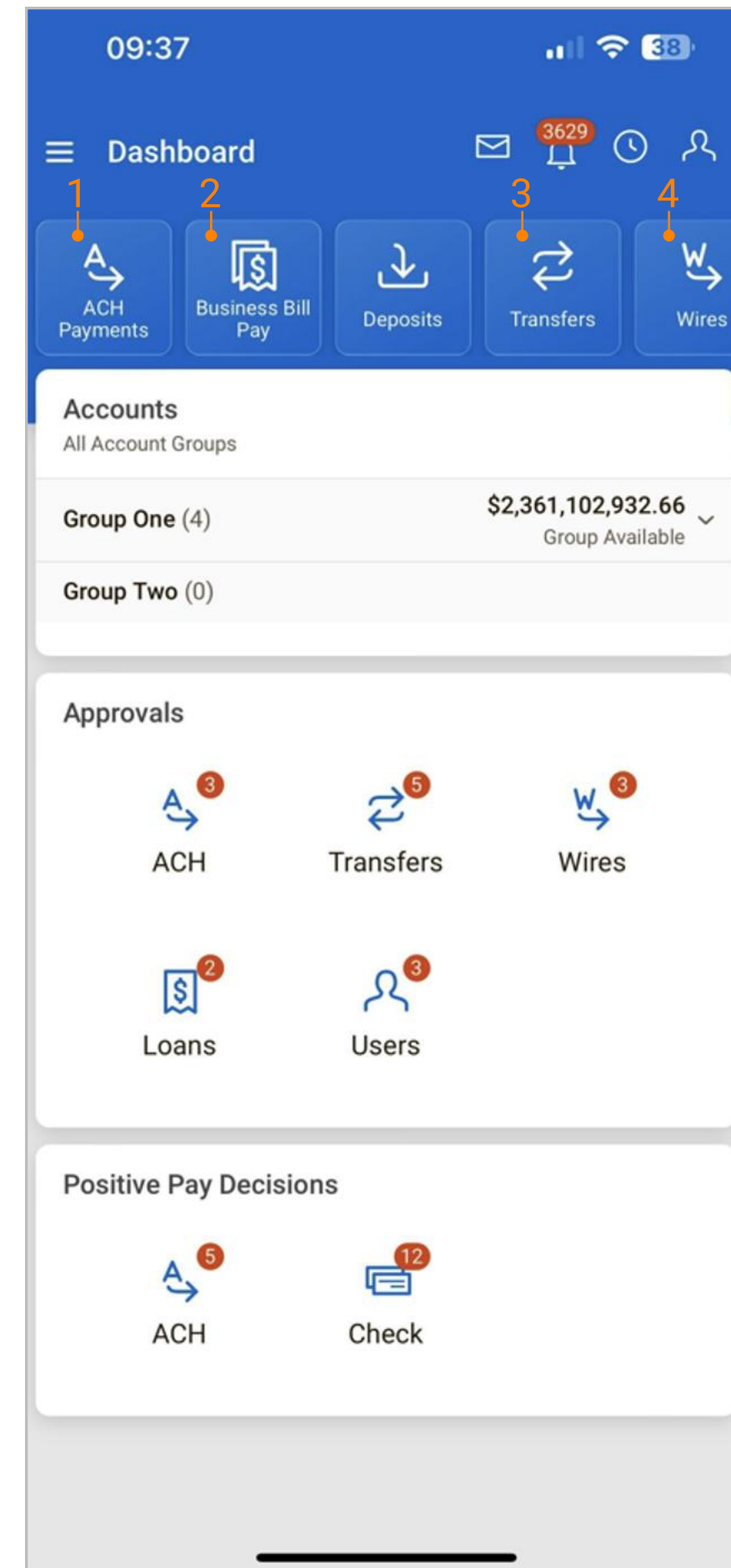
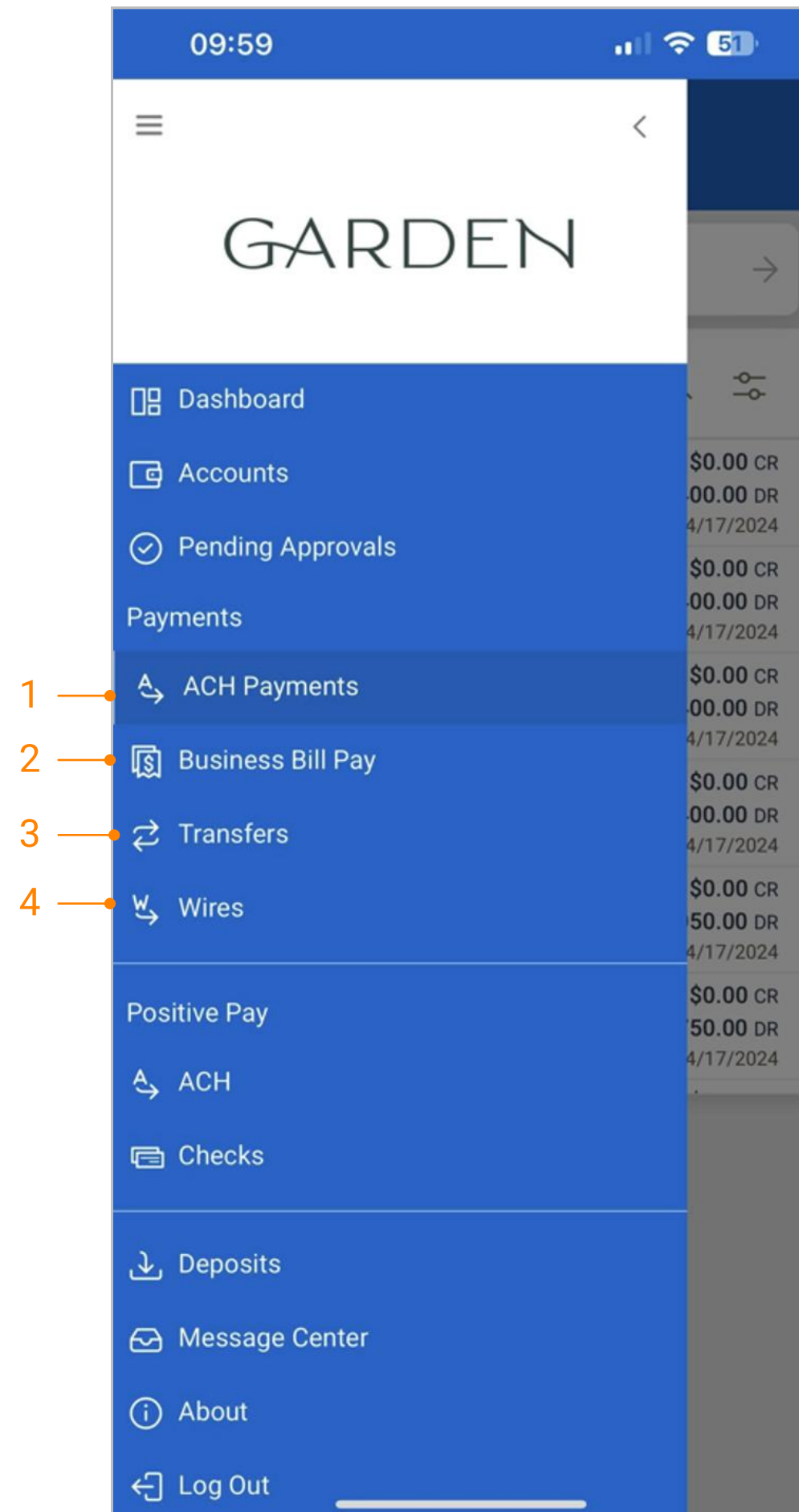
Transactions



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. Easy access to payment functions such as ACH Payments, Transfers, Bill Pay and Wire.
4. Transaction Details
 - Tap anywhere on a transaction to view additional details, including check images (if applicable).

TM Mobile Experience

Payments



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

1. **ACH Payments** Allows users to create an ACH Payment from a template and view ACH activity.

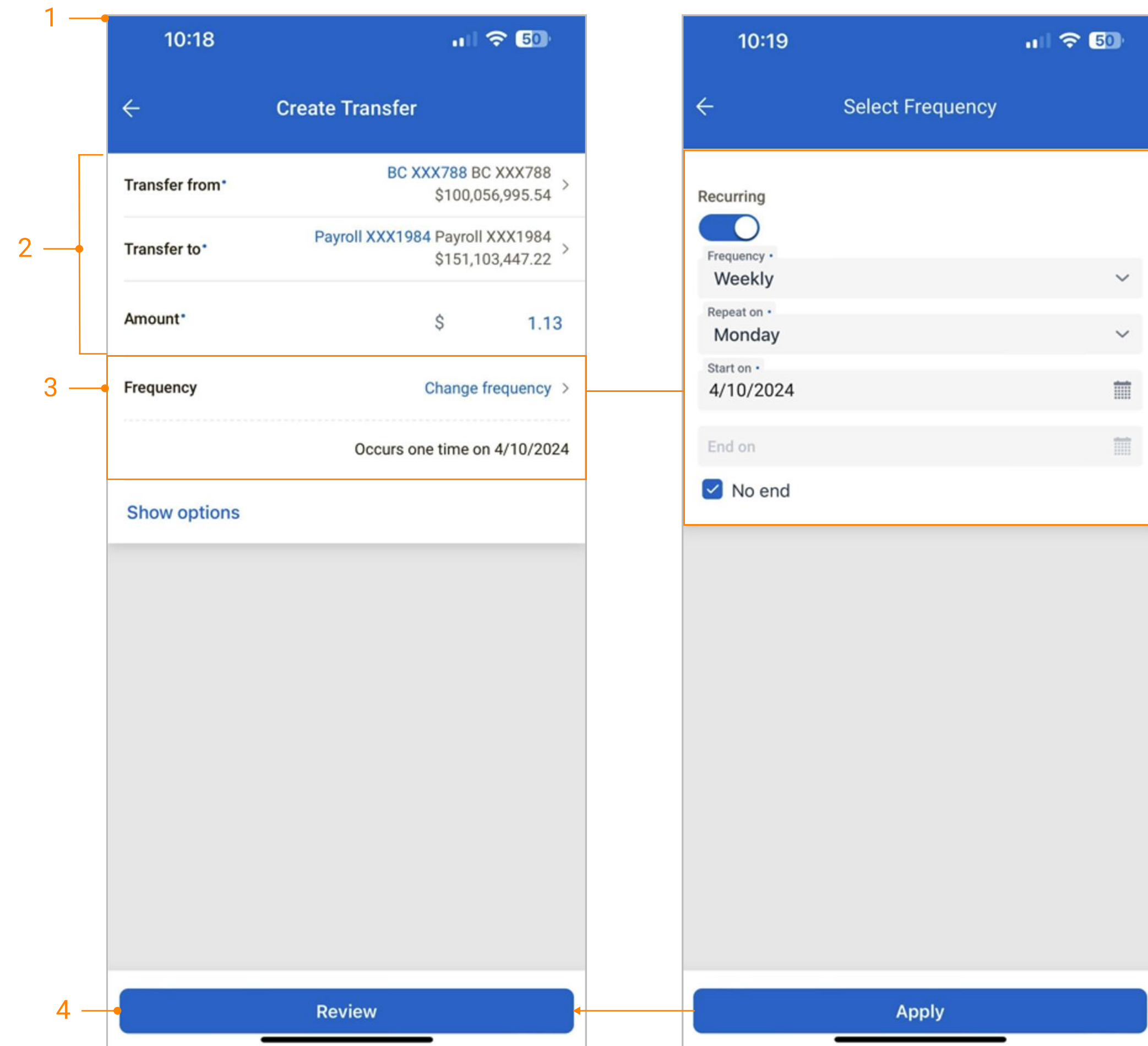
2. **Business Bill Pay** Allows users to create a payment, view payees, payment activity and scheduled payments.

2. **Transfers** Allows users to create a freeform transfer or transfer from a template and view transfer activity.

4. **Wires** Allows users to create a USD wire from a template and view wire activity.

TM Mobile Experience

Create One to One Transfer



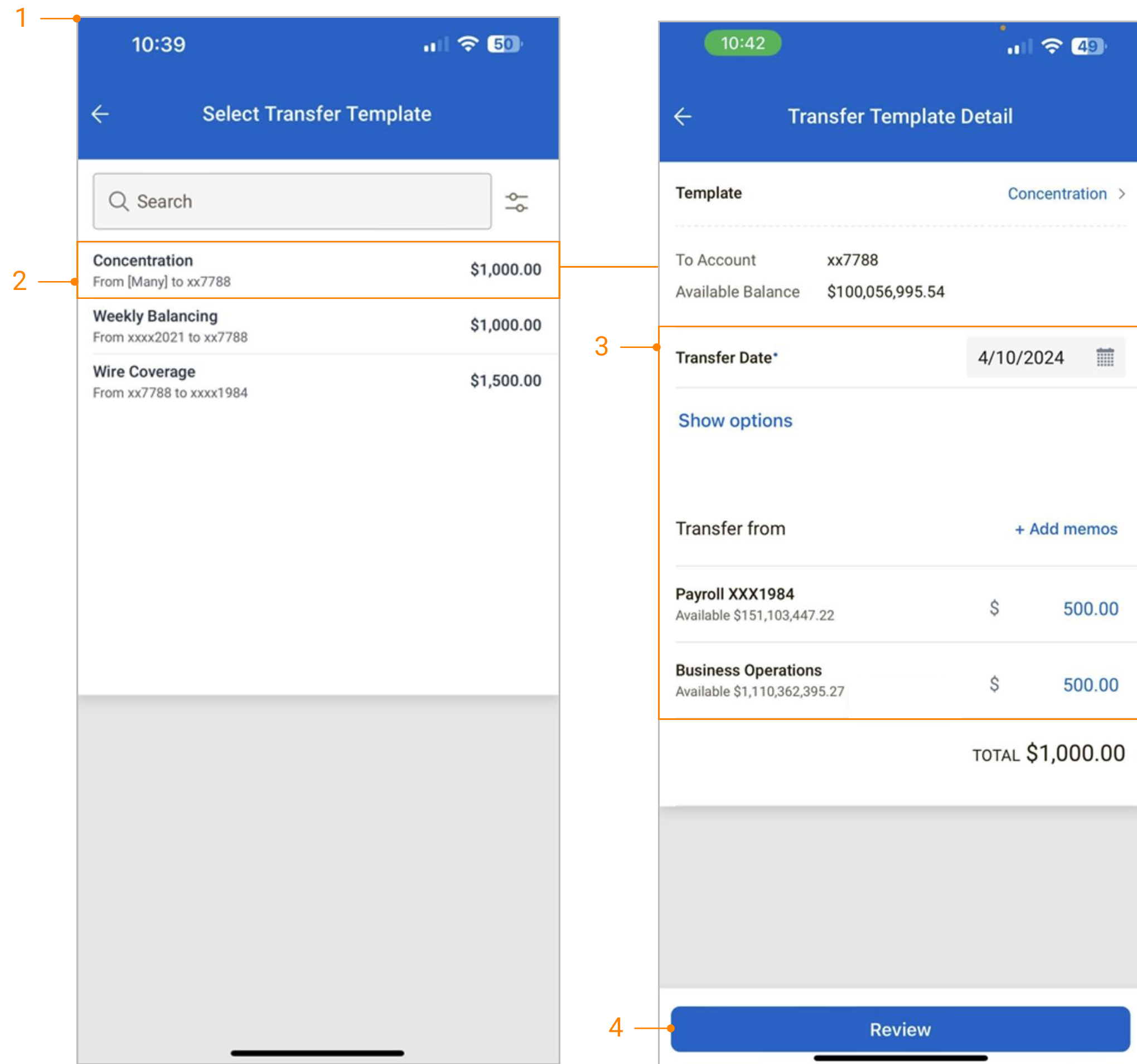
1. Navigate to Transfers from:
 - The Main Menu select Payments > Transfers > Create Transfer Payment > Create One-to-One Transfer
 - The Dashboard select Transfers > Create Transfer Payment > Create One-to-One Transfer
 - An individual account select Transfers > Create Transfer Payment > Create One-to-One Transfer

2. Complete transfer fields.
3. Select Frequency to set up a recurring transfer.
4. Select Review, then Confirm.

Note: If two-factor authentication is established for a payment, the user will be prompted to authenticate upon initiating the transfer.

TM Mobile Experience

Create Transfer From Template



1. Navigate to Transfers from:
 - The Main Menu select Payments > Transfers > Create Transfer Payment > Create Transfer from Template
 - The Dashboard select Transfers > Create Transfer Payment > Create Transfer from Template
 - An individual account select Transfers > Create Transfer Payment > Create Transfer from Template

2. Select a template.

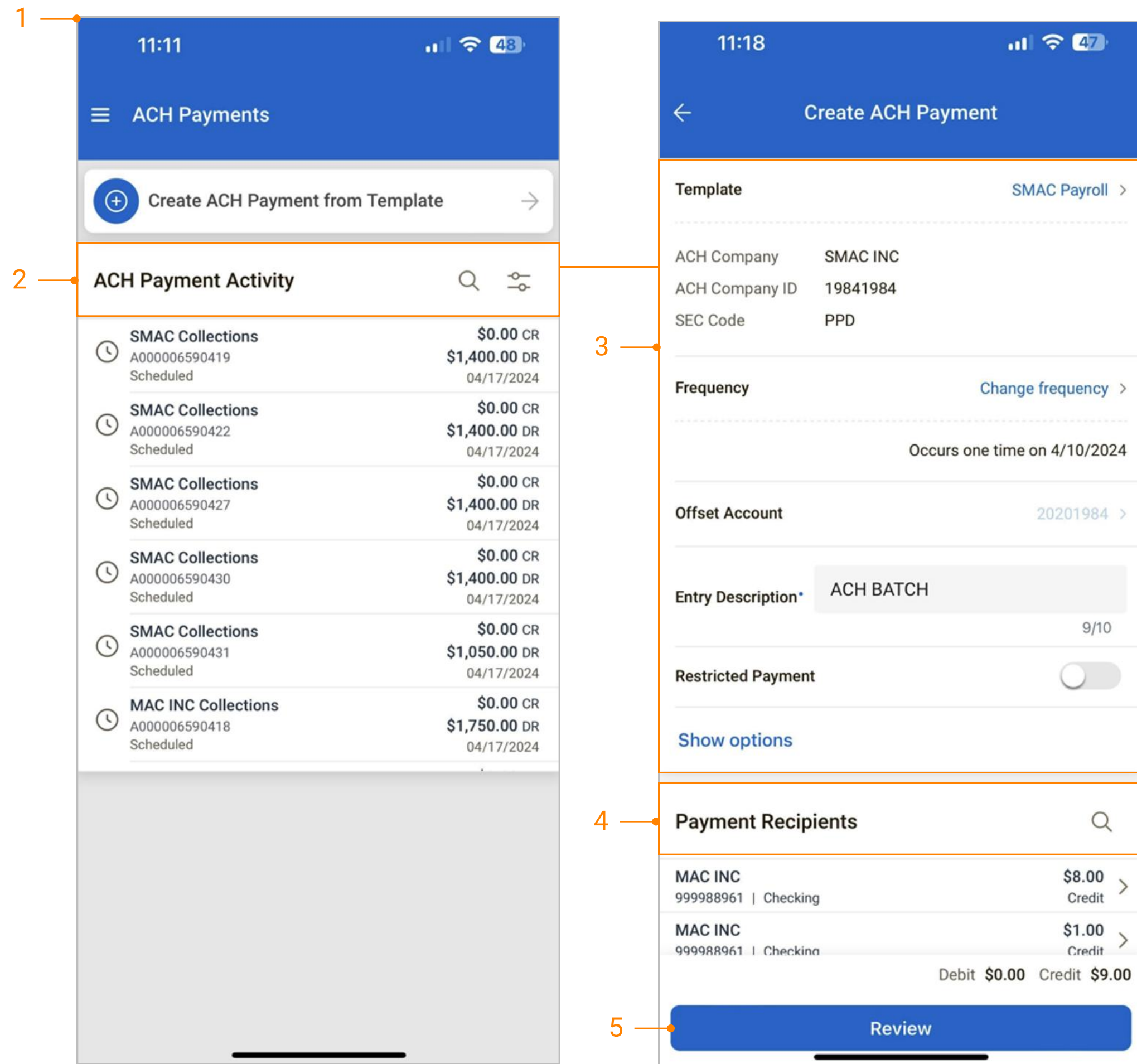
3. Edit fields if needed.

4. Select Review, then Confirm.

Note: If two-factor authentication is established for a payment, the user will be prompted to authenticate upon initiating the transfer.

TM Mobile Experience

Create ACH Payment from Template



1. Navigate to ACH Payments From:
 - The Main Menu select Payments > ACH Payments > Create ACH Payment from Template
 - The Dashboard select ACH Payments > Create ACH Payment from Template
 - An individual account select ACH Payments > Create ACH Payment from Template

2. Select a template.

3. Edit fields if needed.

4. Select Recipients to change or hold amounts for a specific individual.

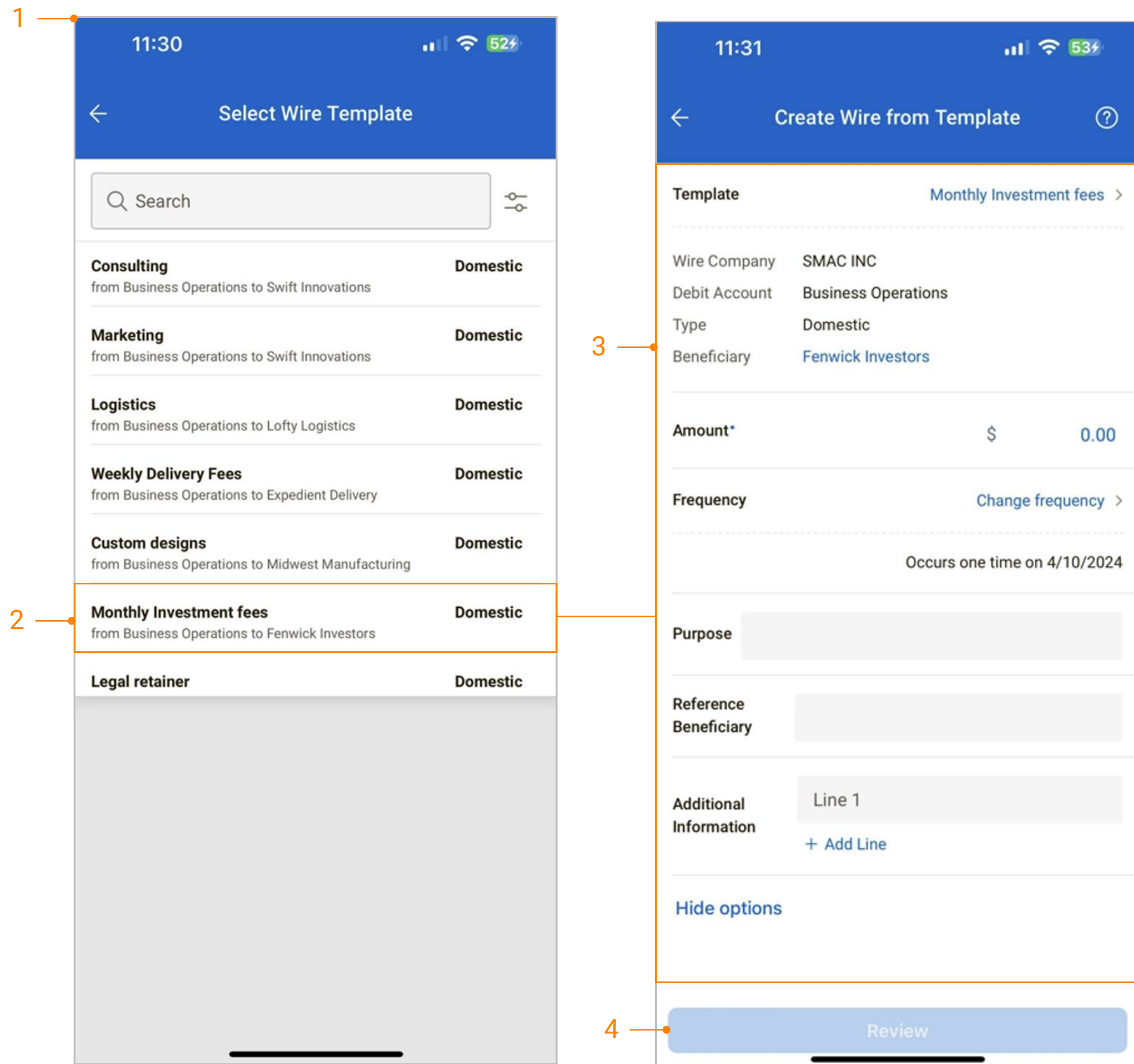
5. Select Review, then Confirm.

Note:

- Only the dollar amount or hold feature can be edited on a recipient.
- 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.
- If two-factor authentication is established for a payment, the user will be prompted to authenticate upon initiating the ACH payment.

TM Mobile Experience

Create Wire from Template



1. Navigate to Wires From:
 - The Main Menu select Payments > Wires > Create Wires from Template
 - The Dashboard select Wires > Create Wires from Template
 - An individual account select Wires > Create Wires from Template

2. Select a template.

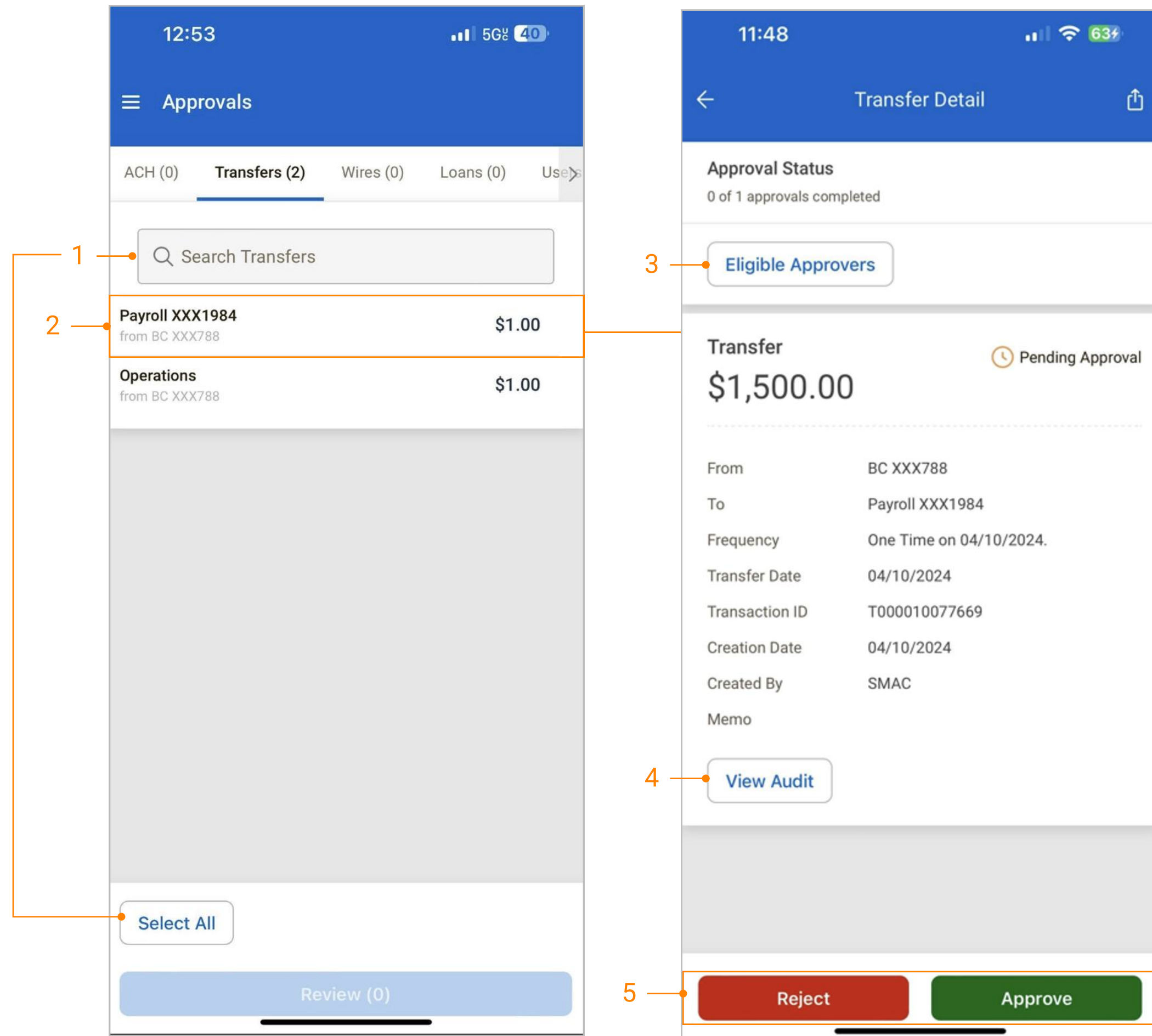
3. Edit fields if needed.

4. Select Review, then Confirm.

Note: If two-factor authentication is established for a payment, the user will be prompted to authenticate upon initiating the wire.

TM Mobile Experience

Transfer and Loan Payment Approval



1. Select an individual transfer or loan payment for approval or use the Select All option to approve or reject all payments.

2. Tap on an individual transfer or loan payment to view the transfer details.

3. Select the Eligible Approvers button to view the list of eligible approvers.

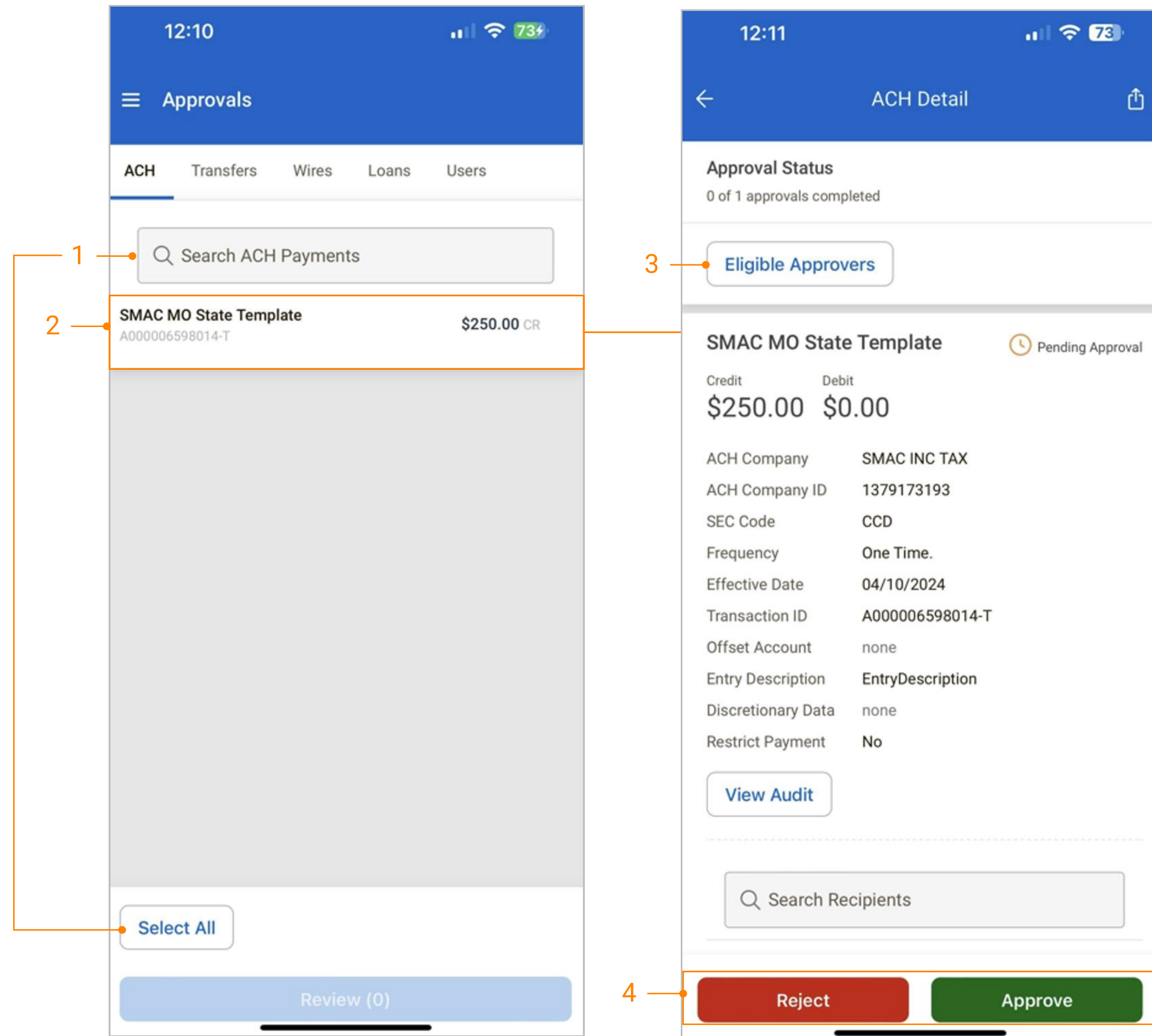
4. Select the View Audit button to view the audit trail data.

5. A confirmation page will display upon approval or rejection.

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

TM Mobile Experience

ACH Payment Approval

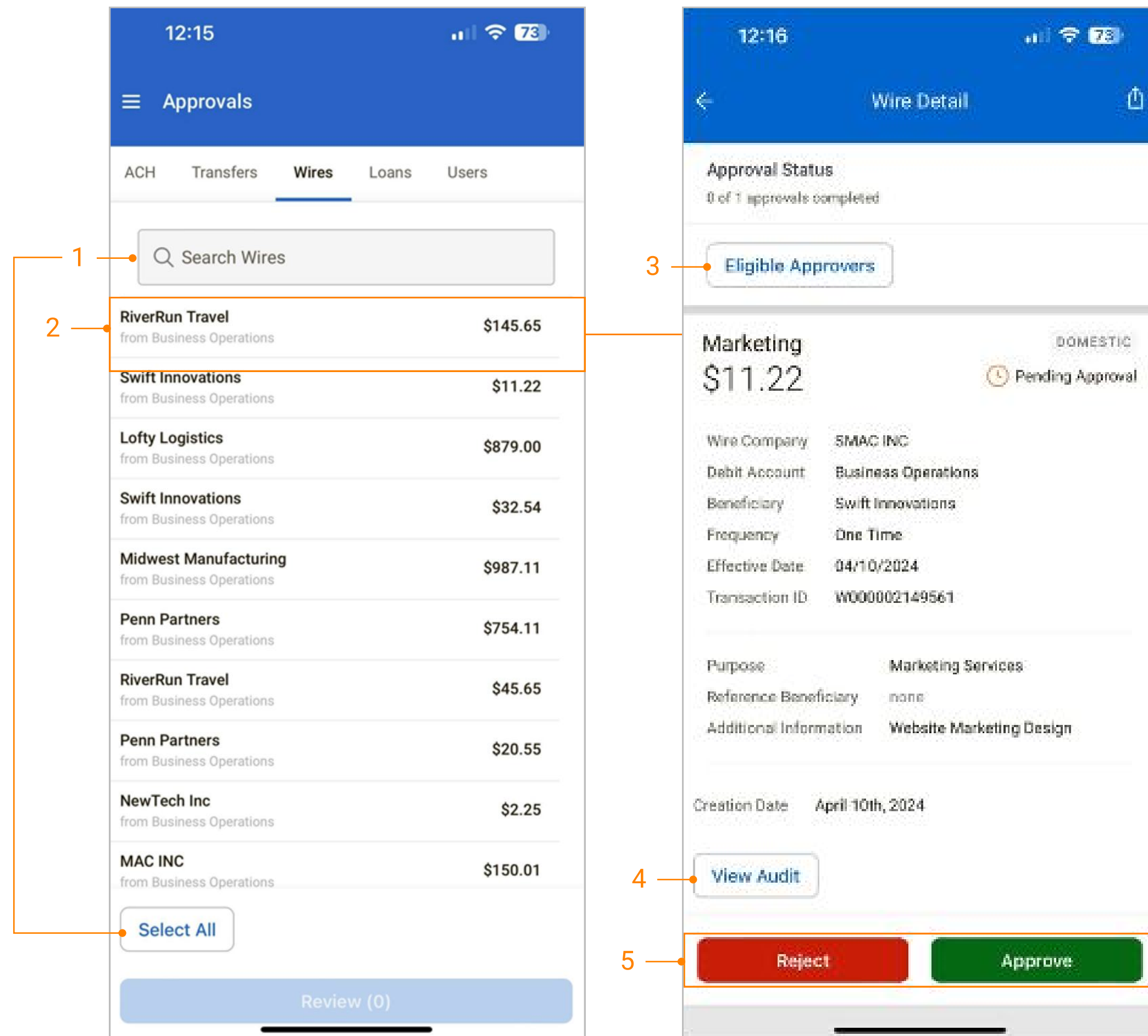


1. Select an individual ACH Payment for approval or use the Select All option to approve or reject all payments.
2. Tap on an individual ACH Payment to view the ACH payment details.
3. Select the Eligible Approvers button to view the list of eligible approvers.
4. A confirmation page will display upon 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.

TM Mobile Experience

Wire Approvals

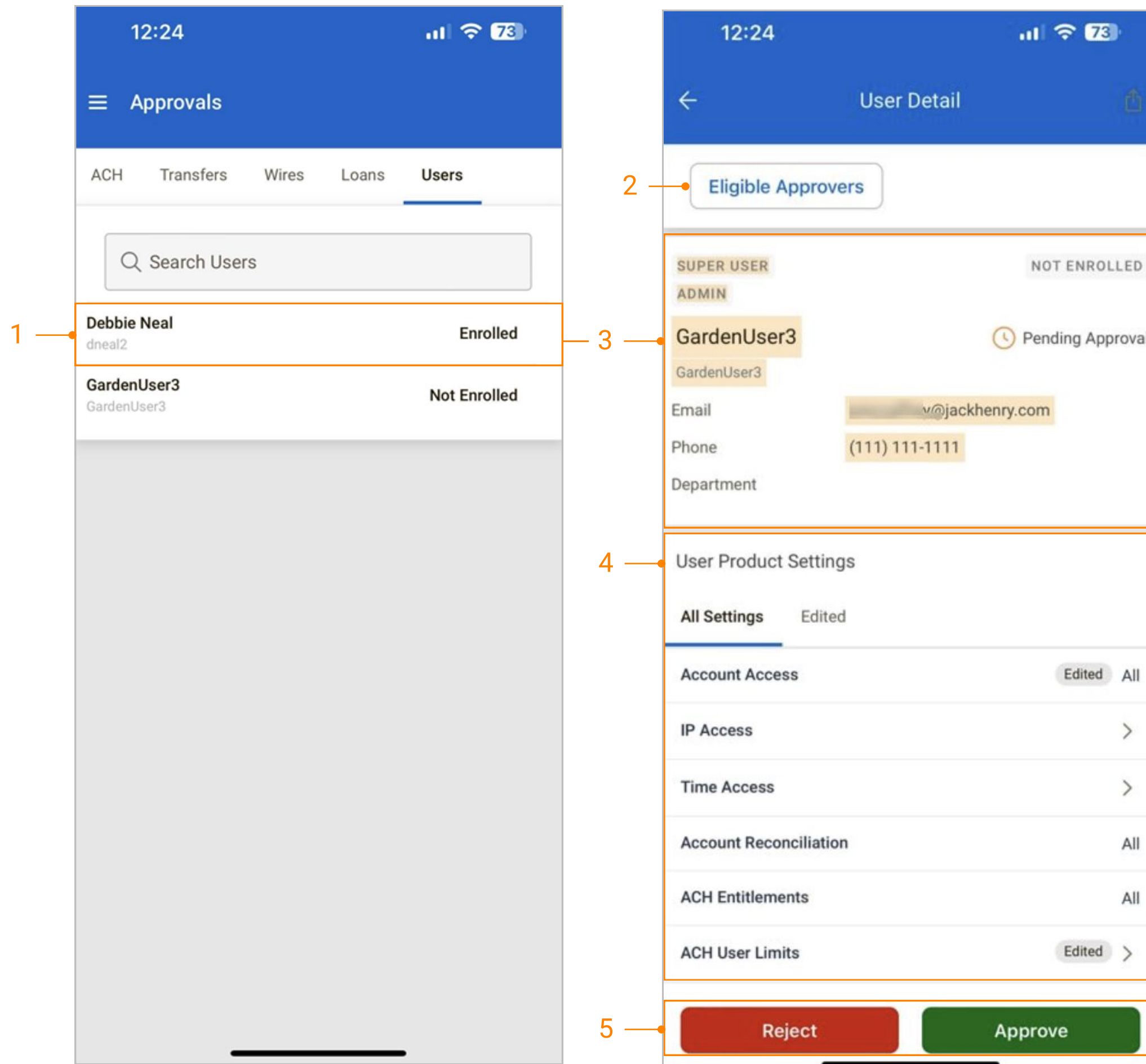


1. Users can easily search for a wire that requires an approval using the Type to Filter.
2. Tap anywhere on an individual wire to view the wire details.
3. Select the Eligible Approvers button to view the list of eligible approvers.
4. Select the View Audit button to view the audit trail data.
5. A confirmation page will display upon approval or rejection.

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

TM Mobile Experience

User Approvals

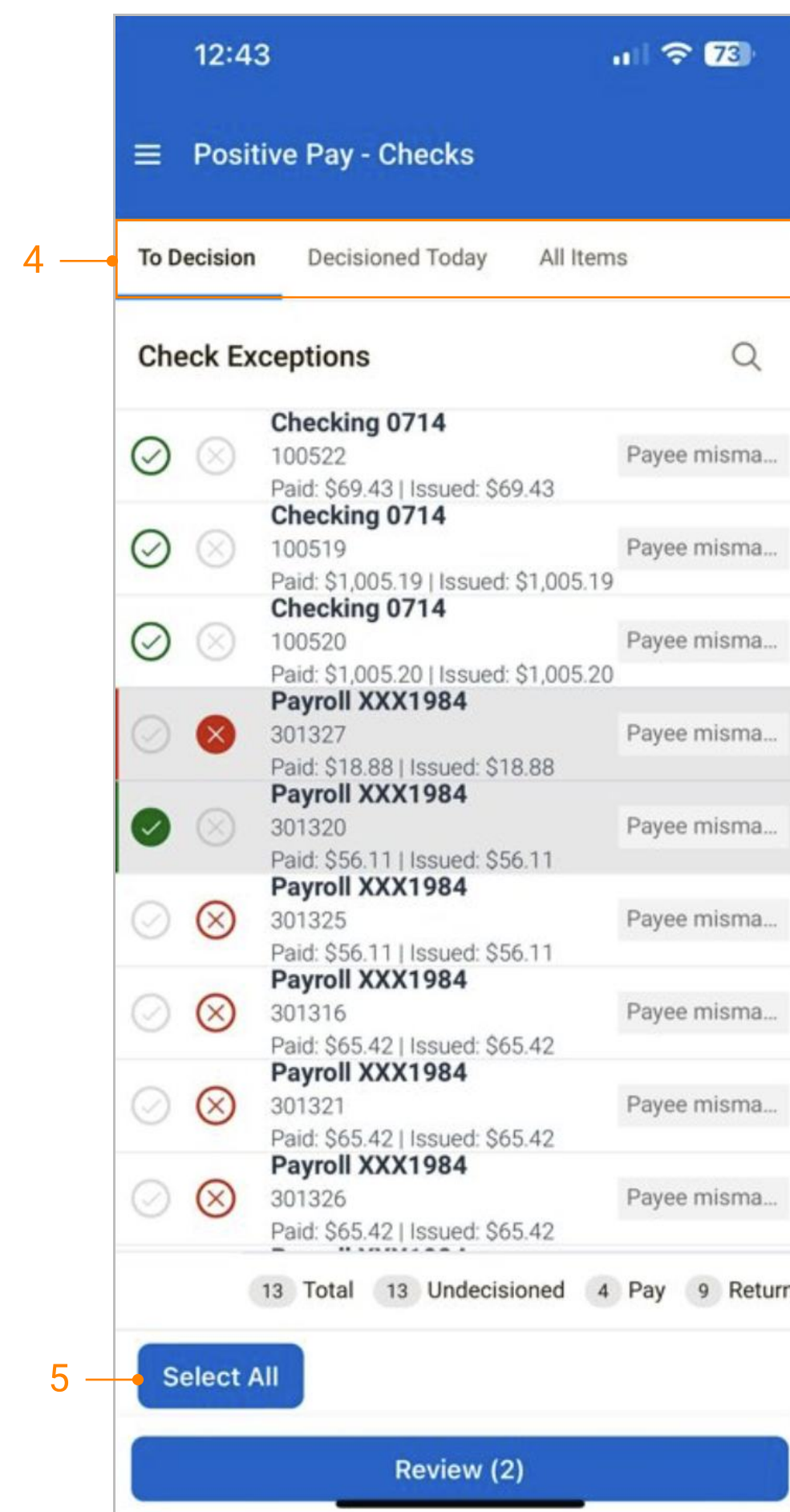
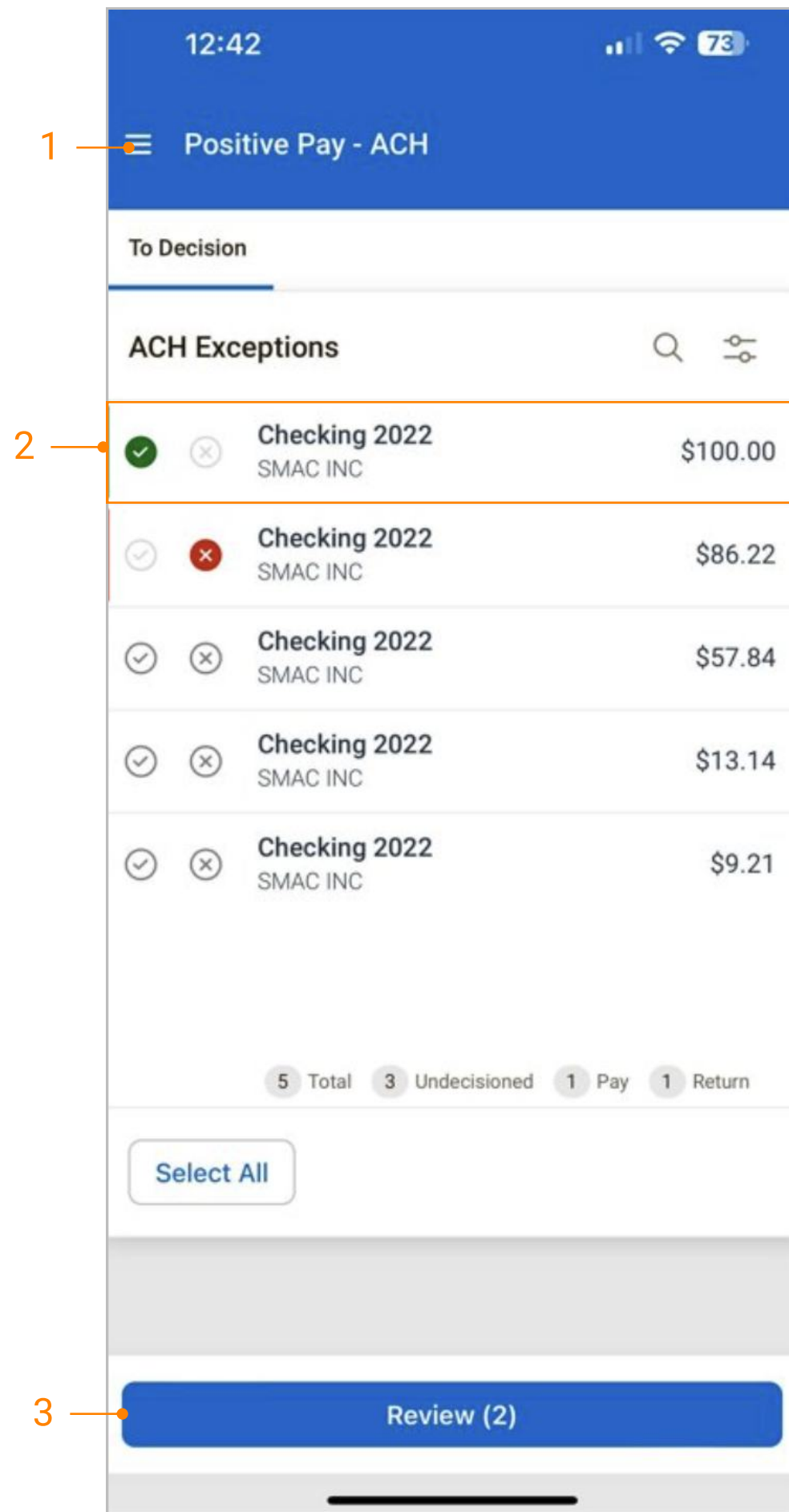


1. Select a user to view details.
2. Select the Eligible Approvers button to view the list of eligible approvers.
3. Edited permissions will display in yellow.
4. Under User Product Settings, select the feature to view additional details or select Edited to view only the edited items.
5. Select the appropriate button to approve or reject the user.

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

TM Mobile Experience

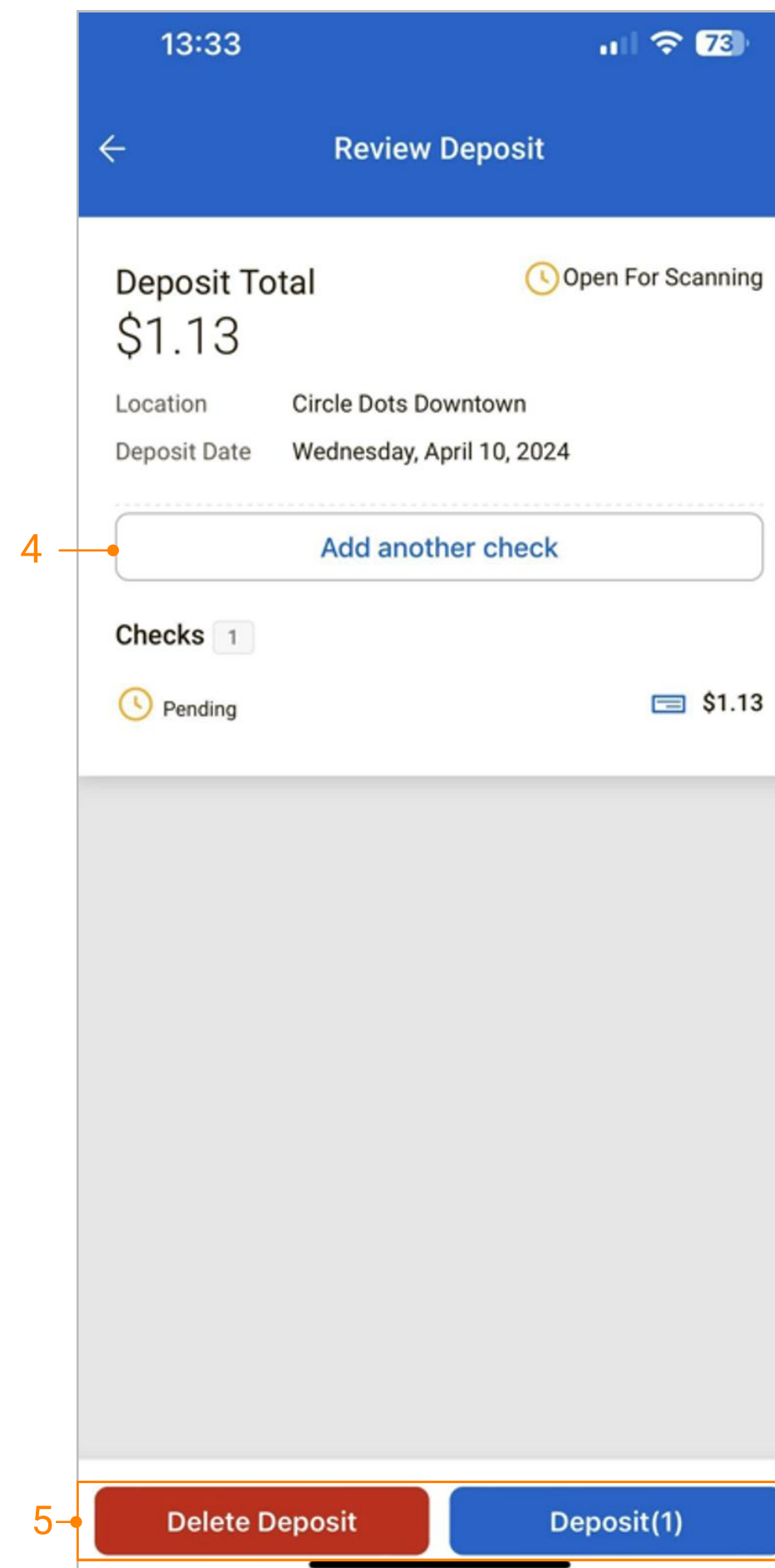
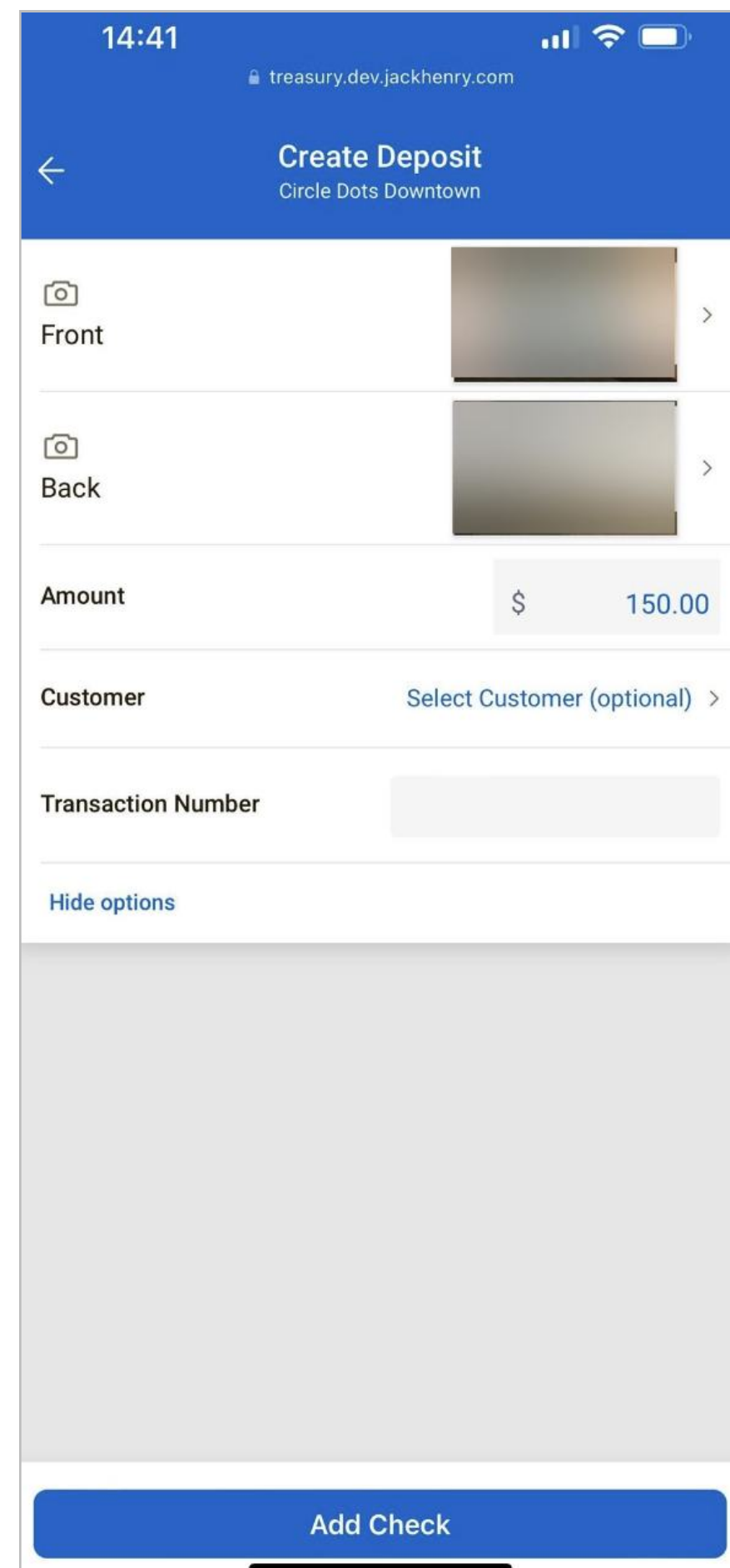
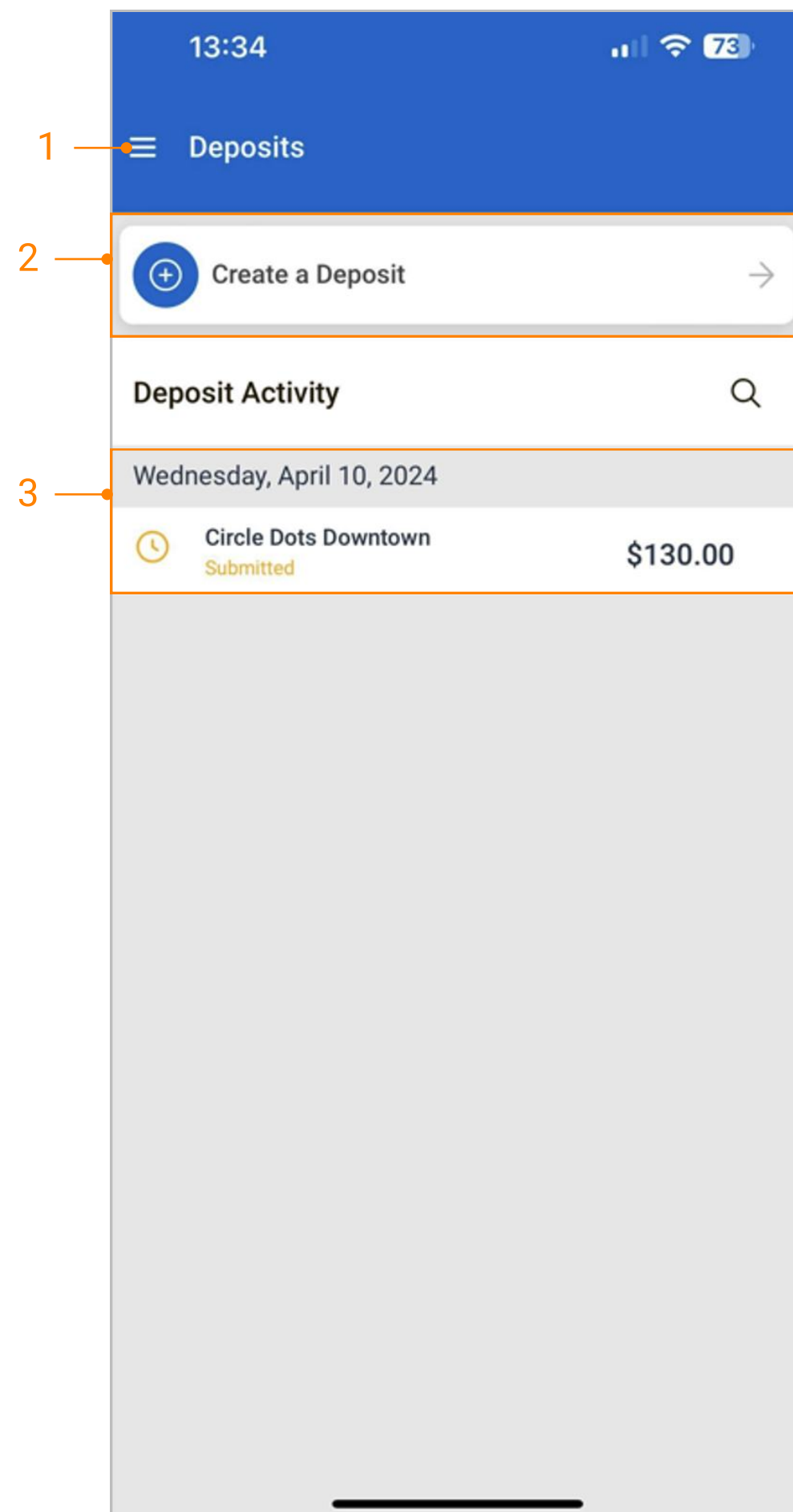
Positive Pay Decisions



1. From the Dashboard or Main Menu select Positive Pay Check or ACH Exceptions.
 2. Select an Exception to Pay or Return.
 3. Review button displays the number of items selected.
 4. View and decision items from three check exception views
 - To Decision view - displays the items in the FI's default state.
 - Decided Today view - displays only the items worked for the current day.
 - All Items view - displays the combined view of the To Decision and Decided Today views.
 5. Selecting the Select All buttons reveal the Pay All and Return All features.
- Note:** Reference the TM Mobile Experience Positive Pay QRG for additional information.

TM Mobile Experience

Deposits



1. Navigate to Deposits by selecting Deposits from the Main Menu or selecting the deposit tile at the top of the Dashboard.

2. Use the Create a Deposit button to make a single or multiple deposits.

3. Tap anywhere on an individual item to view the full details of the deposit activity.

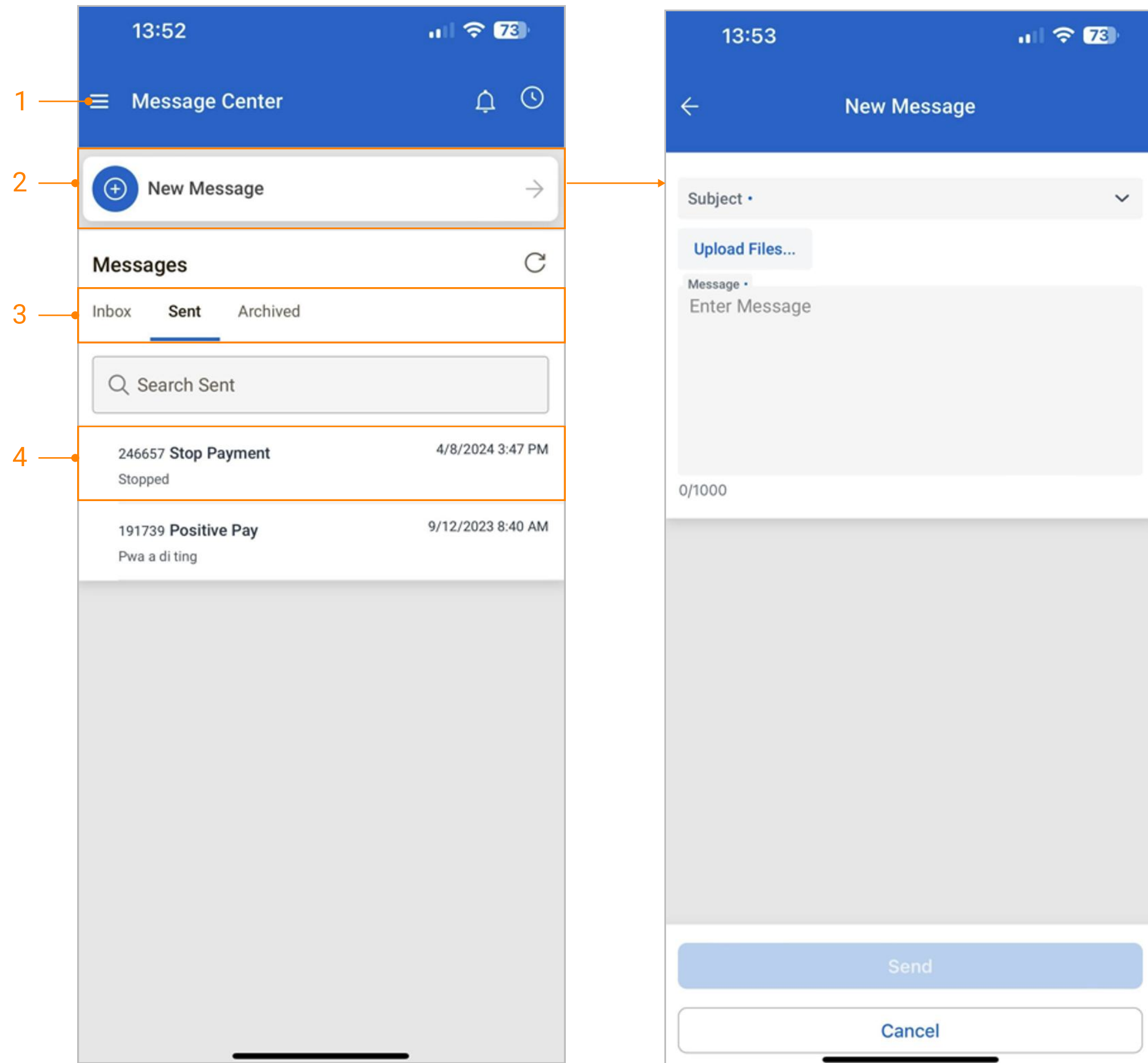
4. Add another check button allows a user to add multiple deposits.

5. Number of check deposits displays on the Deposit button.

Note: Reference the TM Mobile Experience Remote Deposit Capture QRG for additional information.

TM Mobile Experience

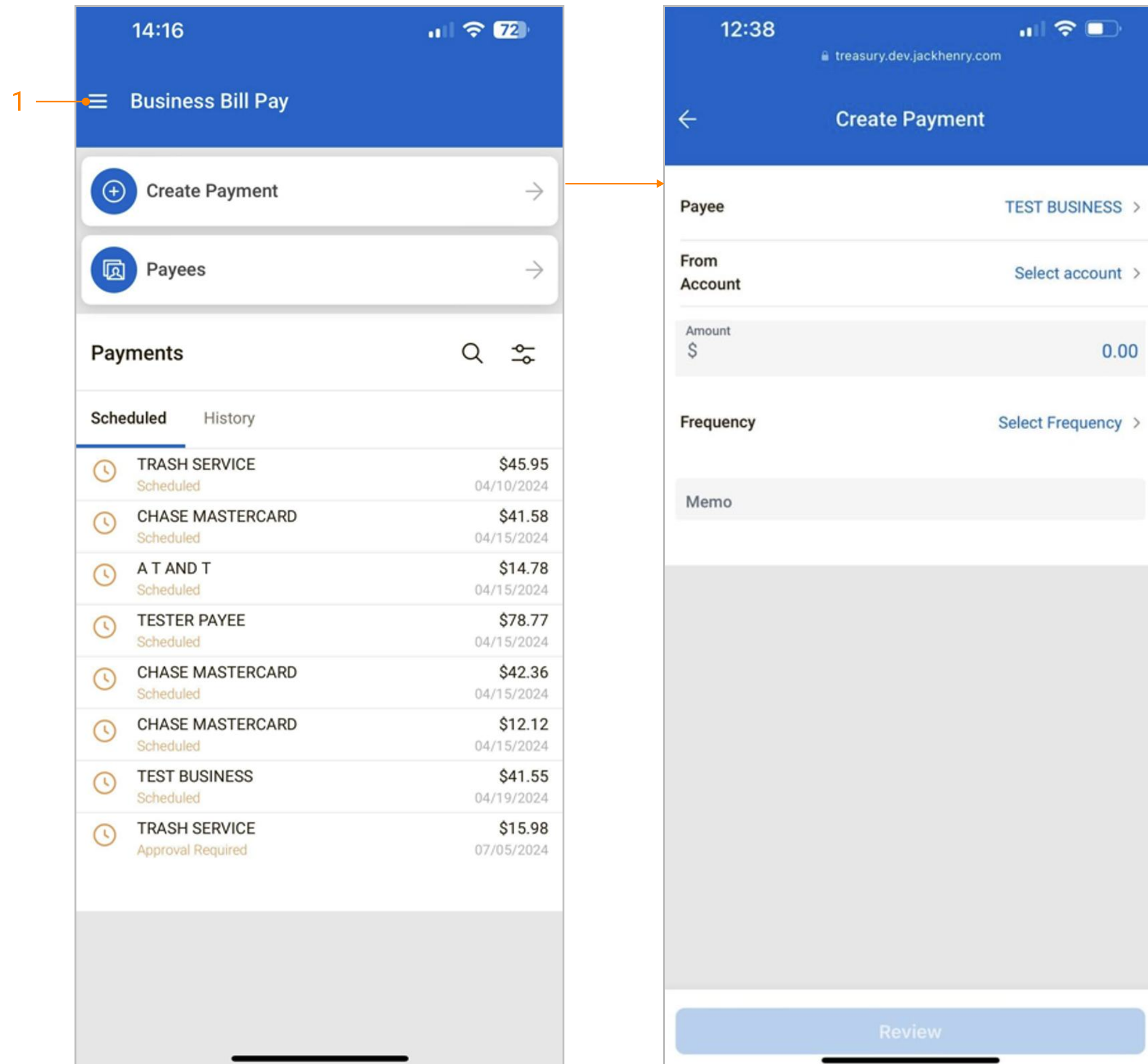
Message Center



1. From the Dashboard or Main Menu, select Message Center.
2. Select the New Message button to compose a message with a predefined message subject.
3. Select Inbox, Sent or Archived.
4. Selecting a message allows the user to:
 - View the details and any attachments associated with the message.
 - Archive the message as well as reply to the message.

TM Mobile Experience

Business Bill Pay



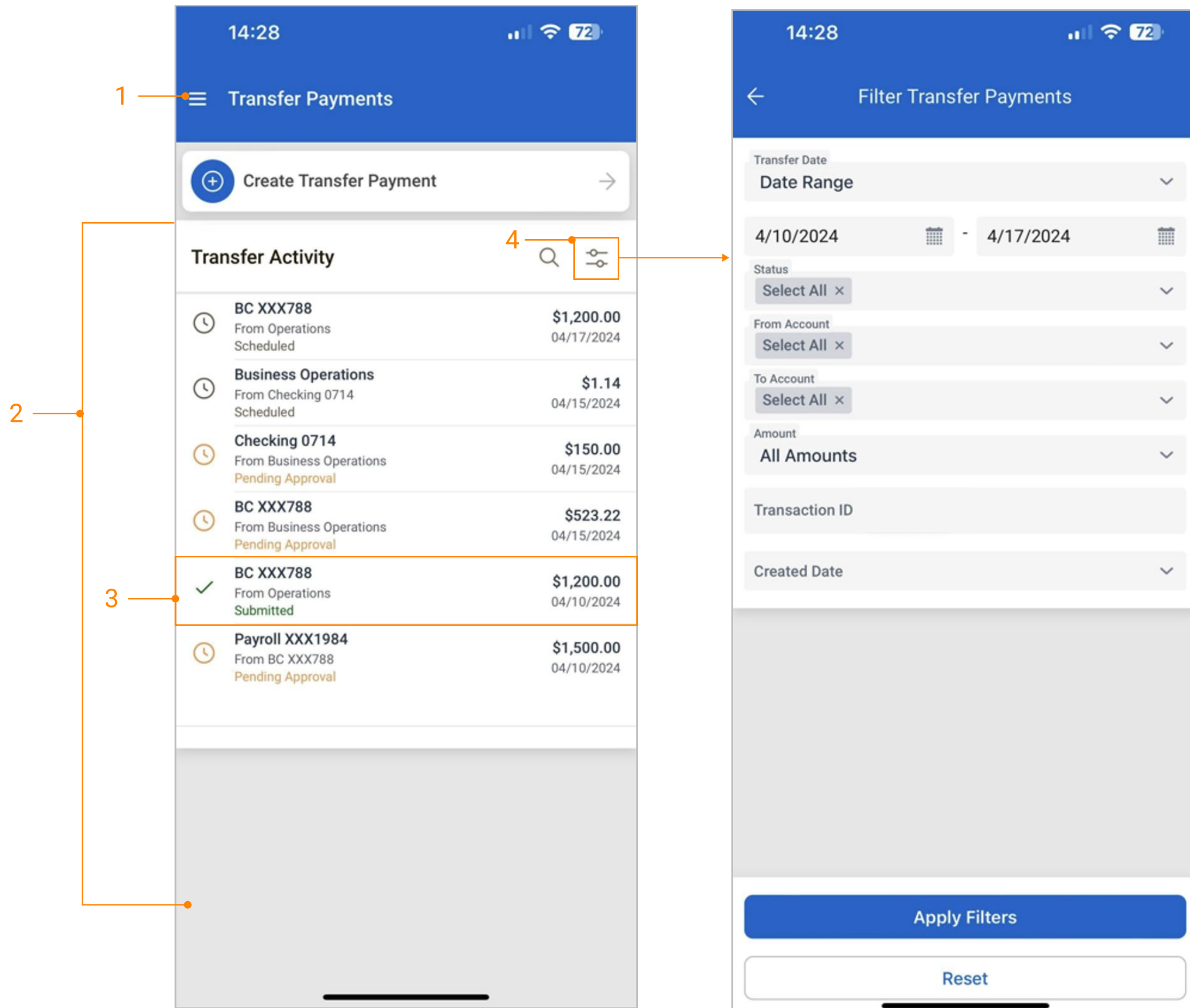
Business Bill Pay allows users to create payments and view payees, payment history and scheduled transactions.

1. Navigate to Business Bill Pay from:
 - The Main Menu Payments, select Business Bill Pay
 - The Dashboard, select Business Bill Pay tile
 - An individual account, select Business Bill Pay tile

Note: Reference the TM Mobile Experience Business Bill Pay QRG for additional information.

TM Mobile Experience

Payment Activity



View and filter Transfer, ACH or Wire Activity

1. Select a payment type from the main menu, dashboard or an individual account.
2. The payment activity is readily available on the home page of each payment type.
3. Tap anywhere on an individual item to view the full details of the activity.
4. Select the advanced filter icon to filter based on selected criteria.

Note: Reference the TM Mobile Experience Business Bill Pay QRG for additional information.