Quick Reference Guide

TM Mobile Experience

JHA Treasury Management™

Last Updated: April 22, 2025

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. And so much more functionality is available.

Benefits for the Banks?

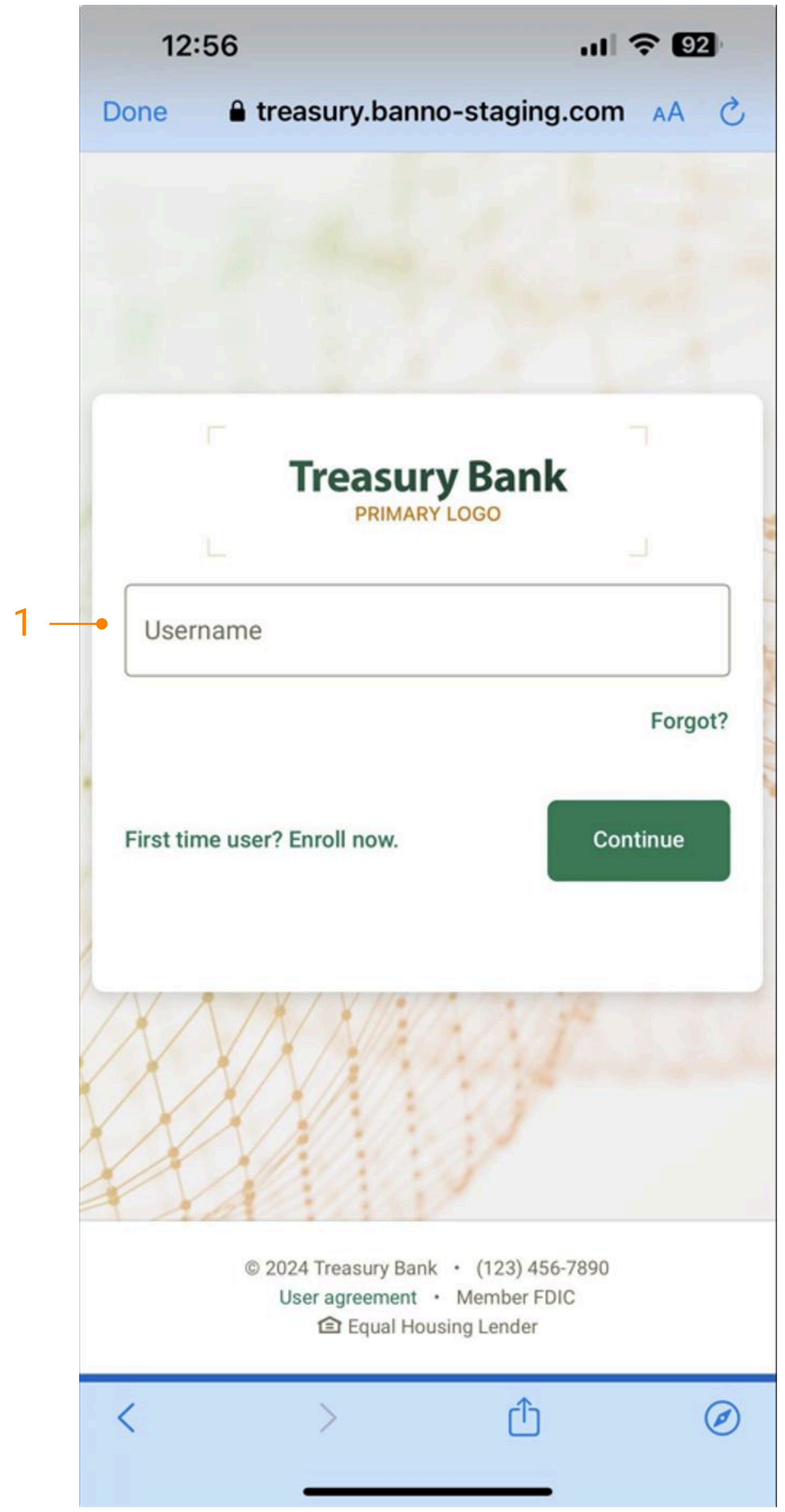
- Customer mobility
- Speed of financial services
- Efficiencies for the bank and customers
- Equally secure as the JH Treasury Management™ desktop

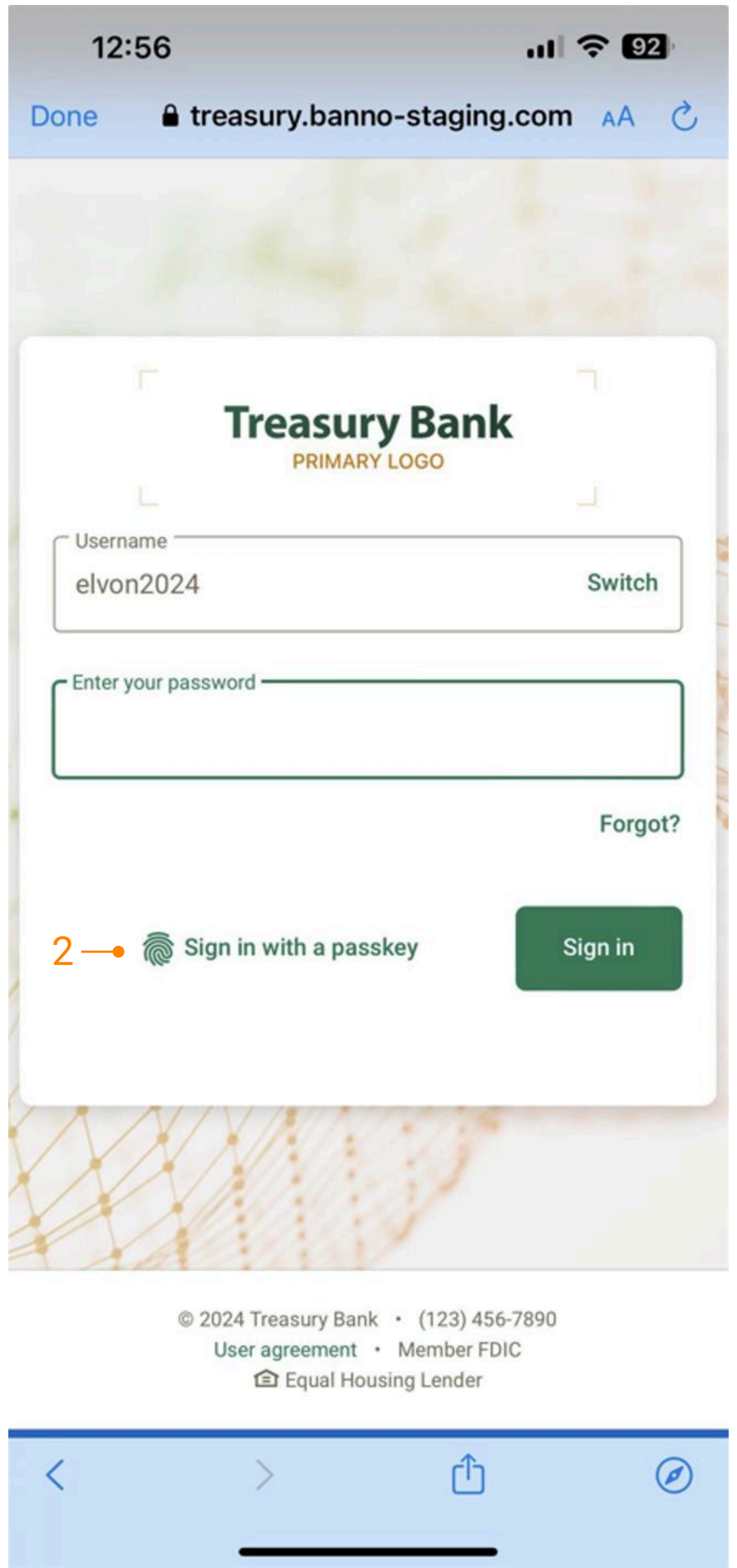
Benefits for Customers?

- 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
- Ability to research transactions across all entitled accounts
- Run current day and prior day reporting for balances and transactions from the Information Reporting widget

TM Mobile Experience

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





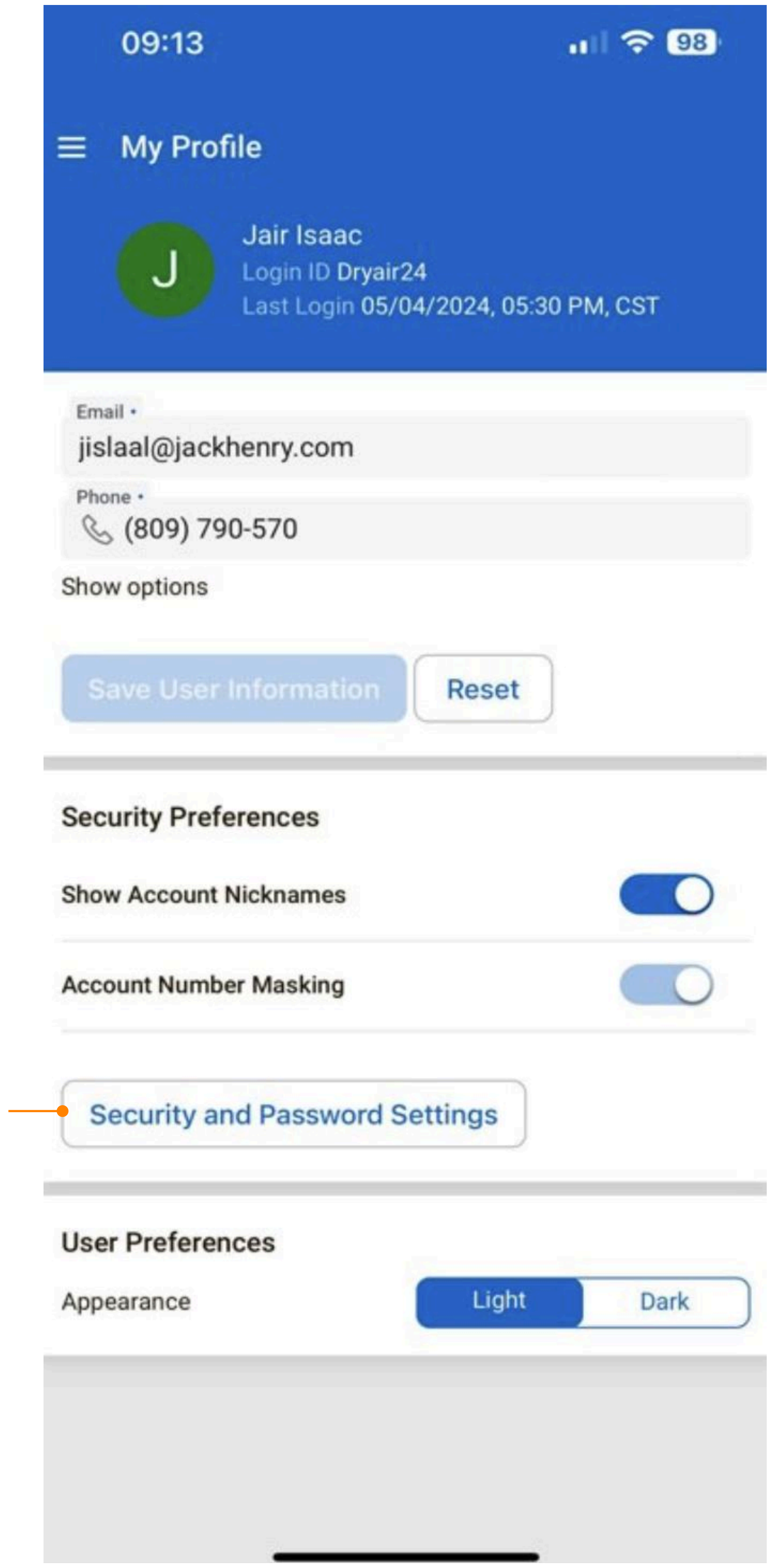
1. Login Process:

- Enter the Digital ID, then select Continue to enter your password.
- The user will be verified using the 2-step verification 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. (see note below)
- 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. See how to enable biometric login on the next page.
- Secure tokens and out of band authentication are supported for payments.

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



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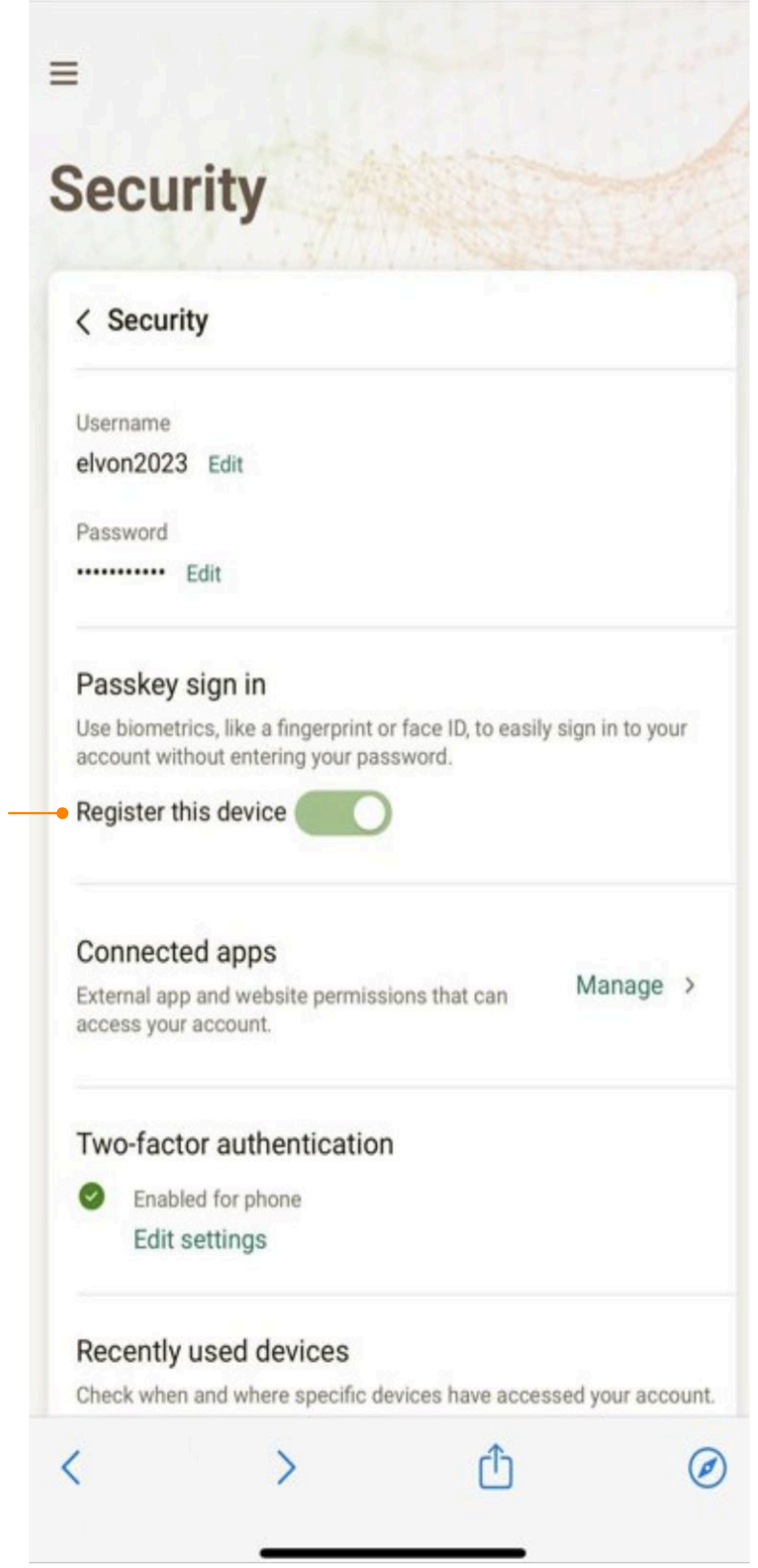

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1. Biometric Authentication

- 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.

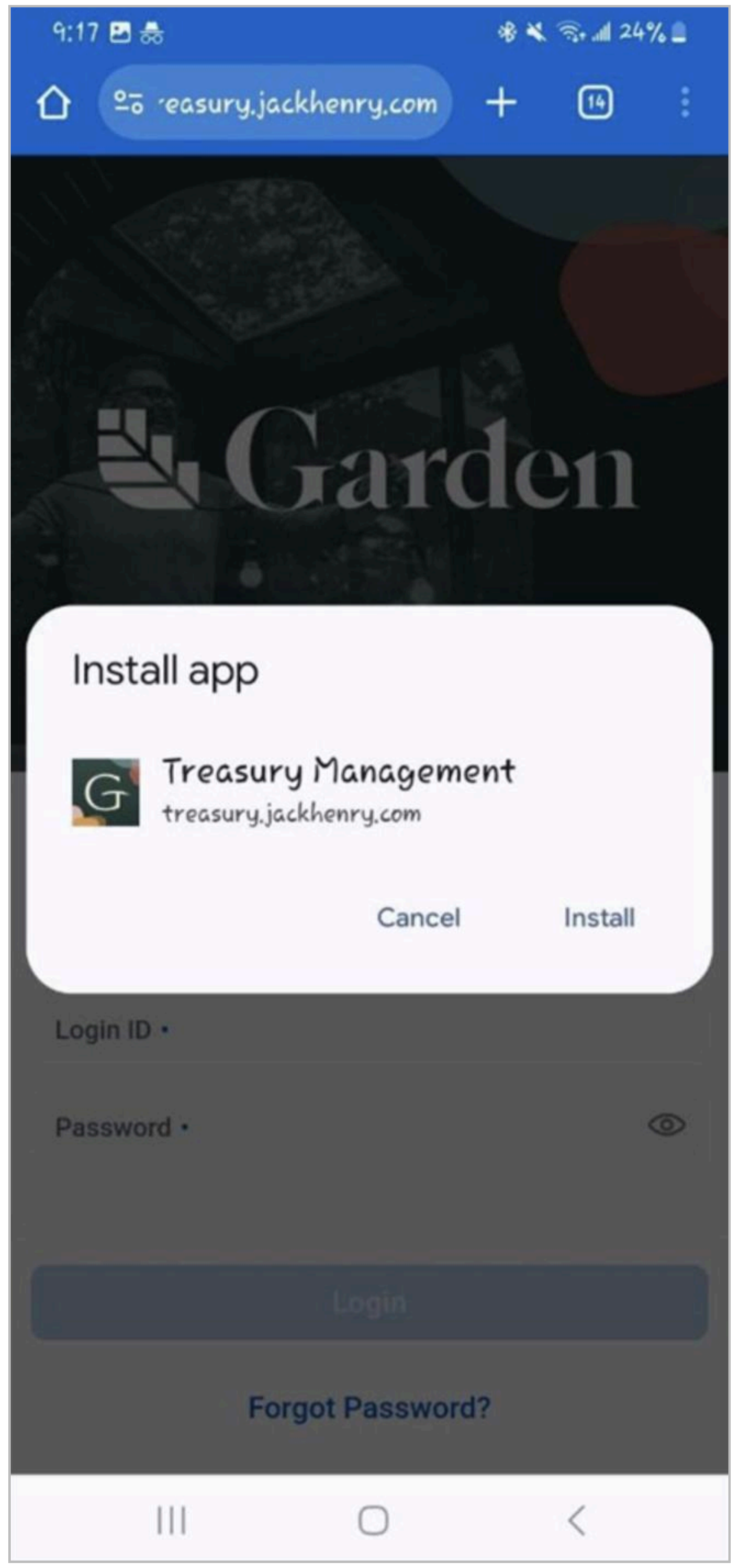
2. Sign In with a passkey

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

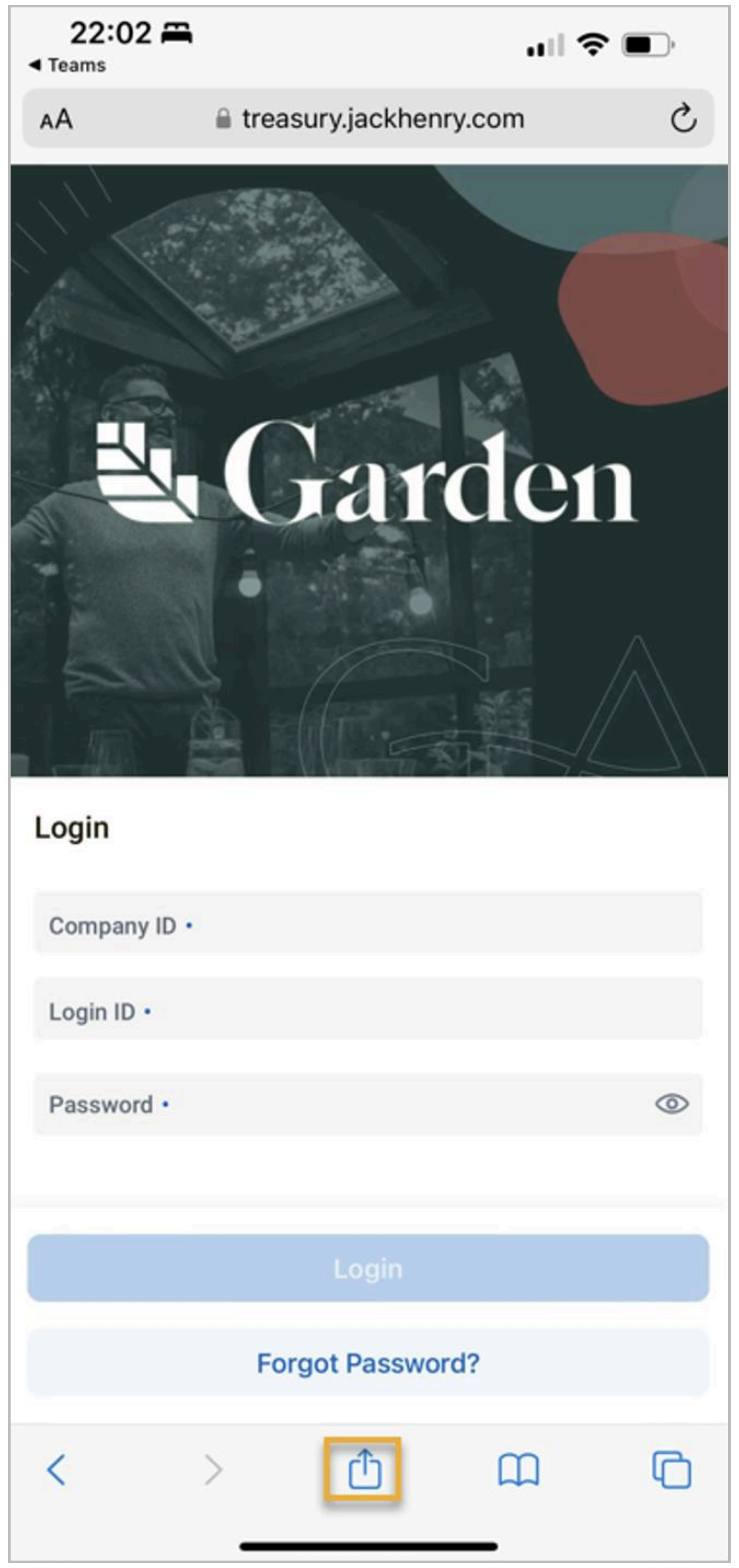
TM Mobile Experience

INSTALLING THE APP - Prior to migrating to UIS

ANDROID



iOS



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

2. Easily access the 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"

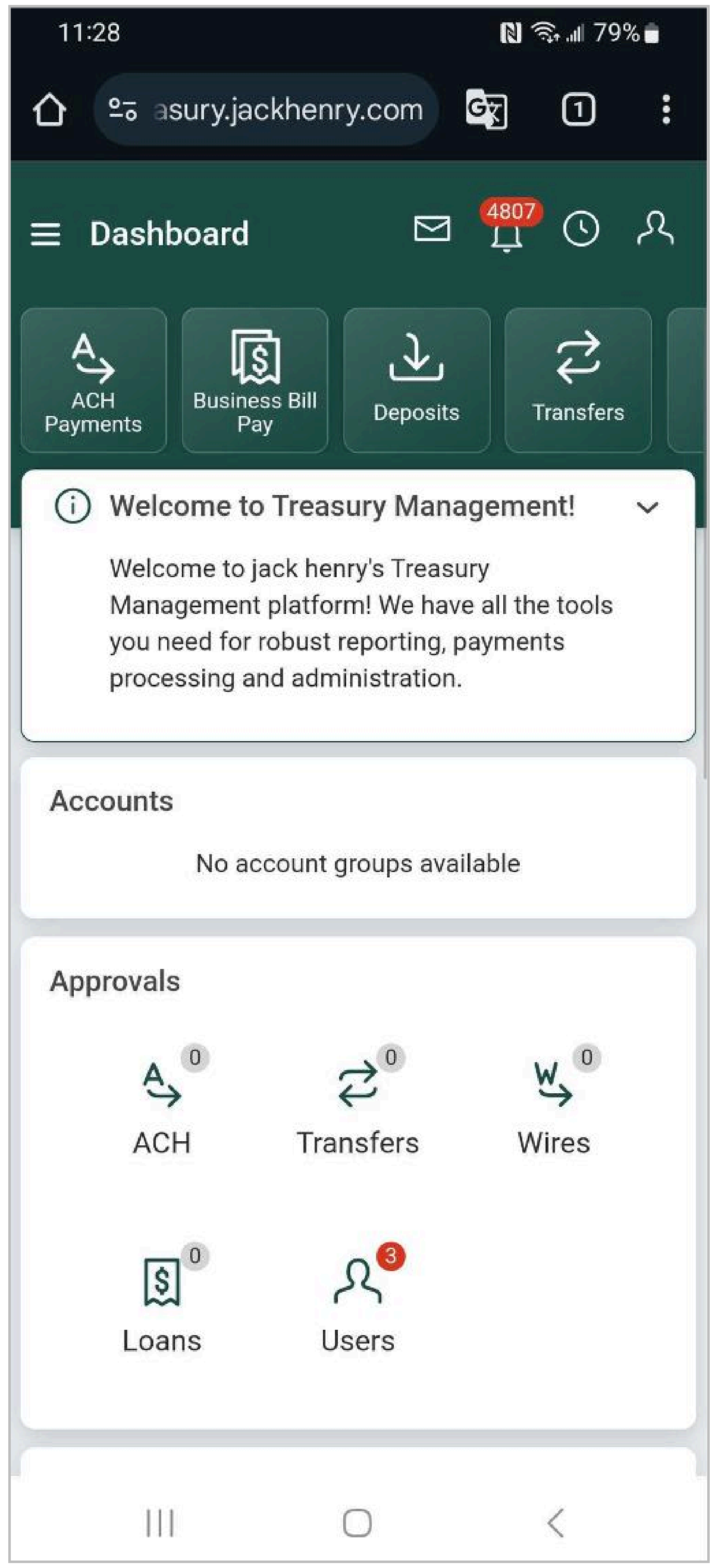
NOTE:

- The App is not downloaded from an App store like a native App.
- Users can be prompted automatically to install PWA 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 version of Chrome and Safari browsers are supported.

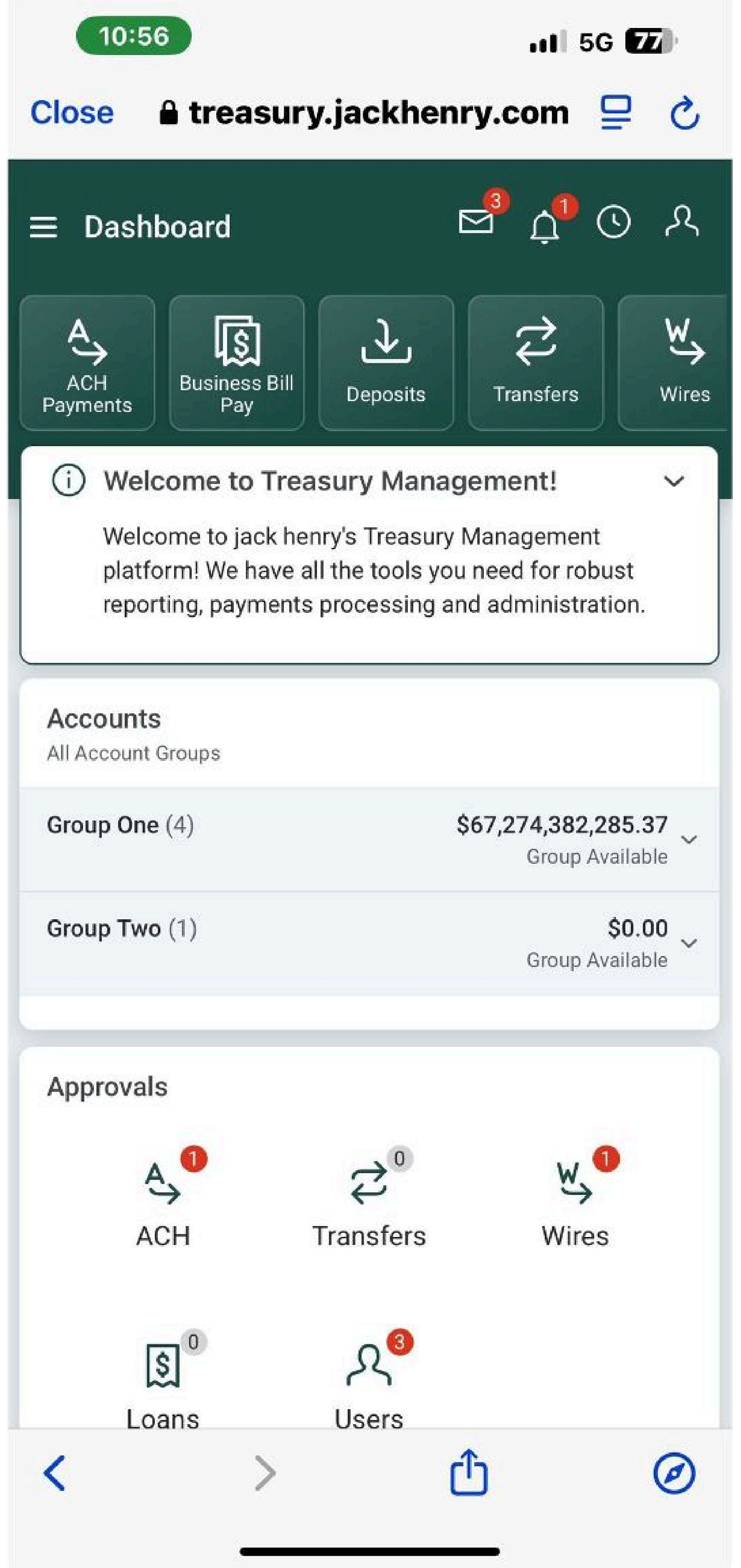
TM Mobile Experience

INSTALLING THE APP - After migrating to UIS

HOMEPAGE DASHBOARD ANDROID



HOMEPAGE DASHBOARD IOS



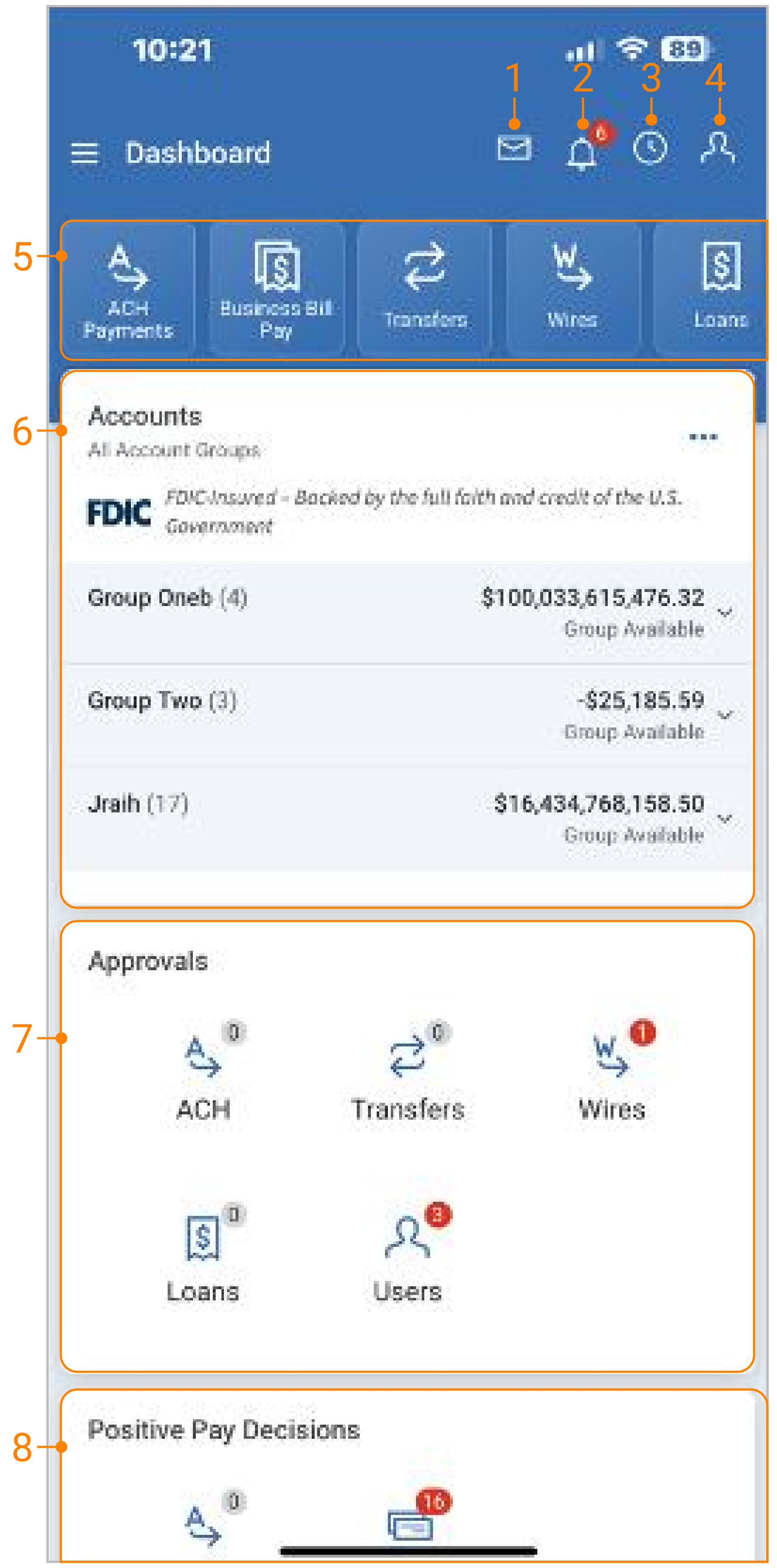
1. The TM Mobile Experience can be accessed by adding / (forward slash) PWA to your existing Treasury Management Channel URL **https://treasury.jackhenry.com/pwa/your FI ID/login**

2. Easily access the mobile experience by installing or adding the APP from the Treasury Management Homepage Dashboard.
   - To install the app manually on an Android device, select settings (3 dot/ellipsis 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:

- Always bookmark or add the URL to the device’s home screen from the TM Mobile Experience Homepage Dashboard. DO NOT “Add to Home Screen” or “Bookmark” from the UIS login page. The user will receive an error message if the UIS login page is bookmarked.
- If you have a vanity URL, please reach out to jh via support case for your mobile experience URL.

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.

NOTE: Additional widgets on the dashboard include Information Center, Resource Center, Information Reporting, and Loan Payments.

TM Mobile Experience

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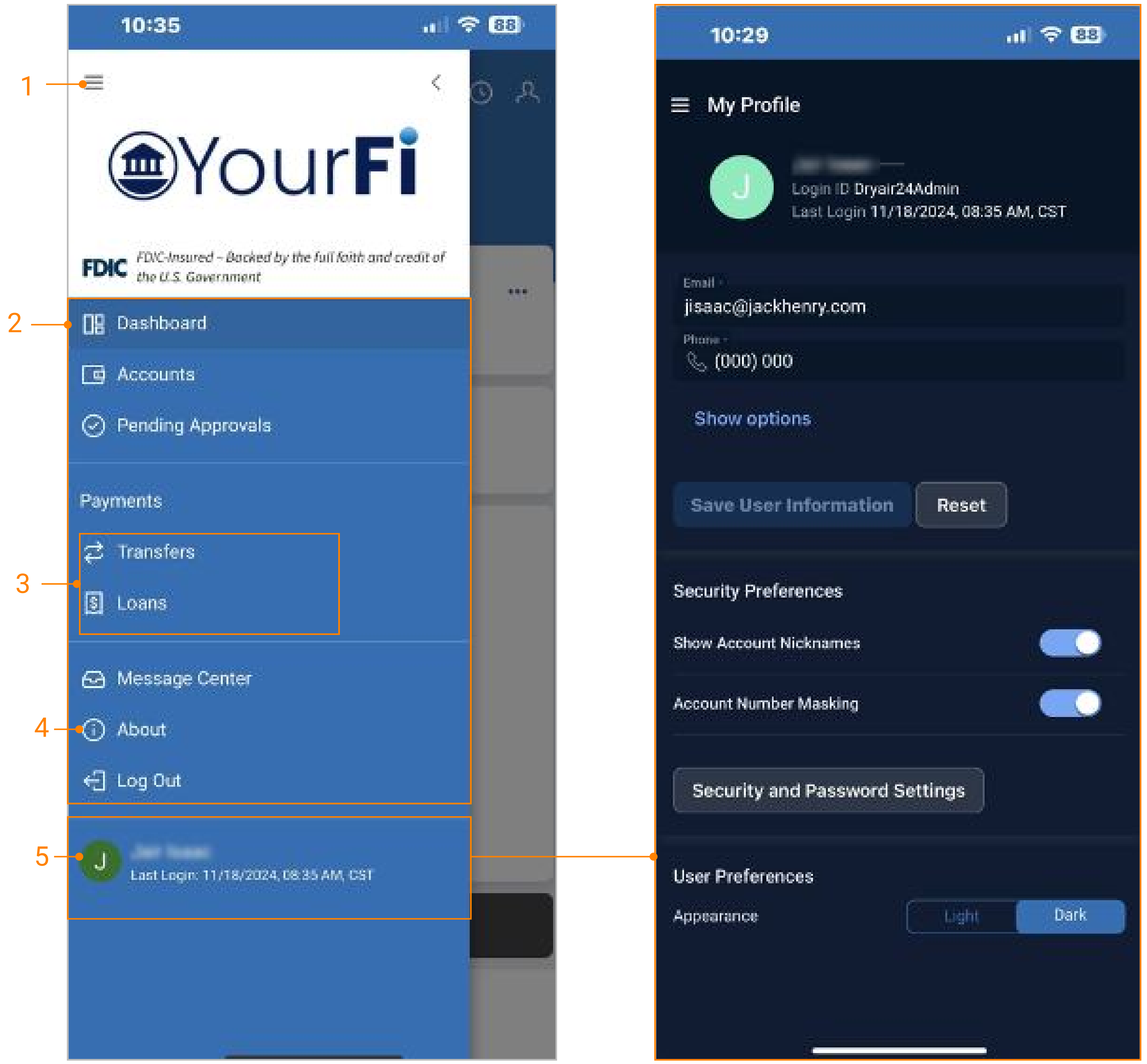
Main Menu



1. Main Menu
Select the menu icon to display full menu options.

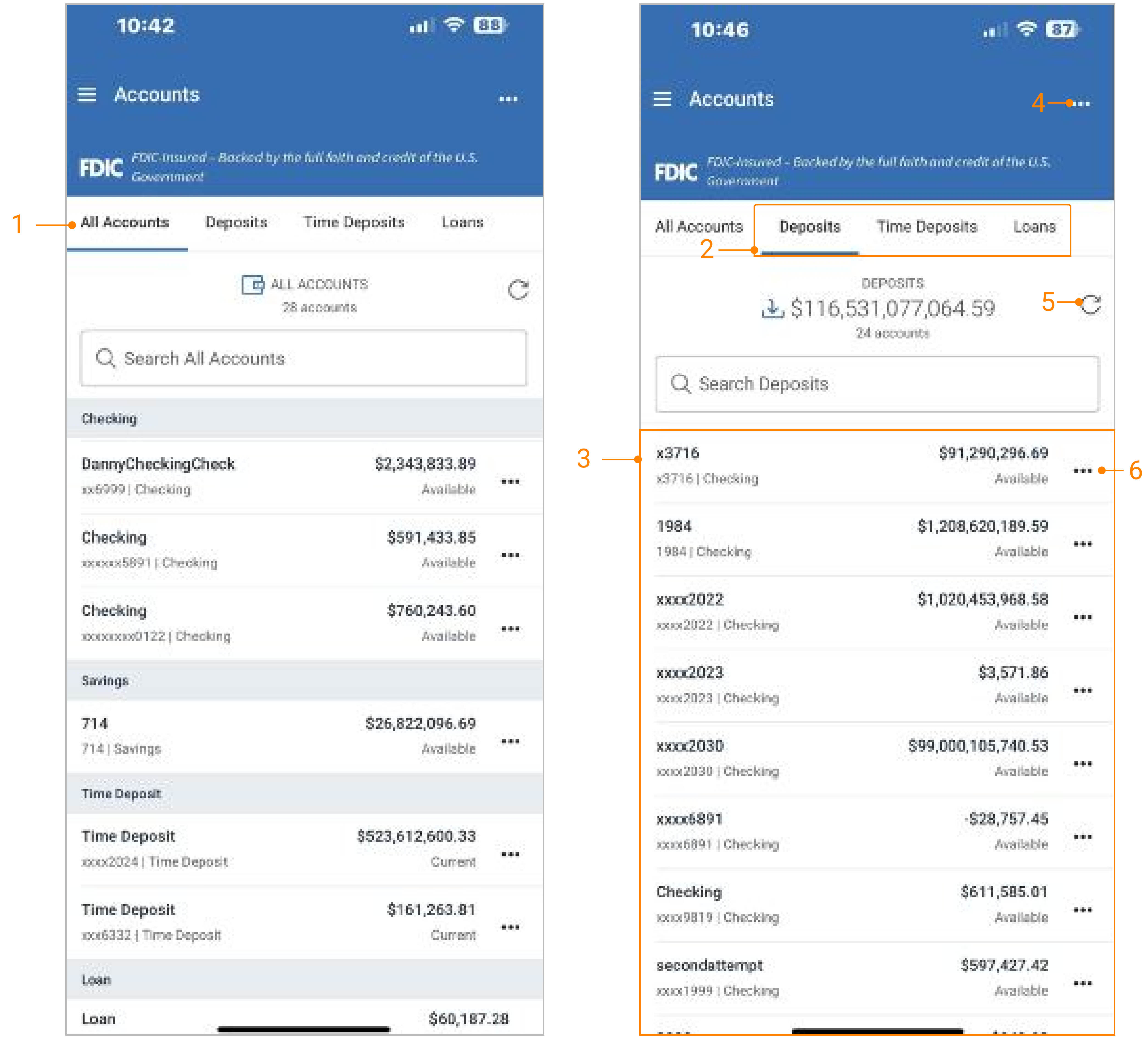
2. Menu Items
Select a menu item to be taken directly to the corresponding page.

3. 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.

Accounts



1. All Accounts
Displays the total count of accounts across all menu options.

2. Accounts are separated by type:
   - Deposits
   - Time Deposit
   - Loan

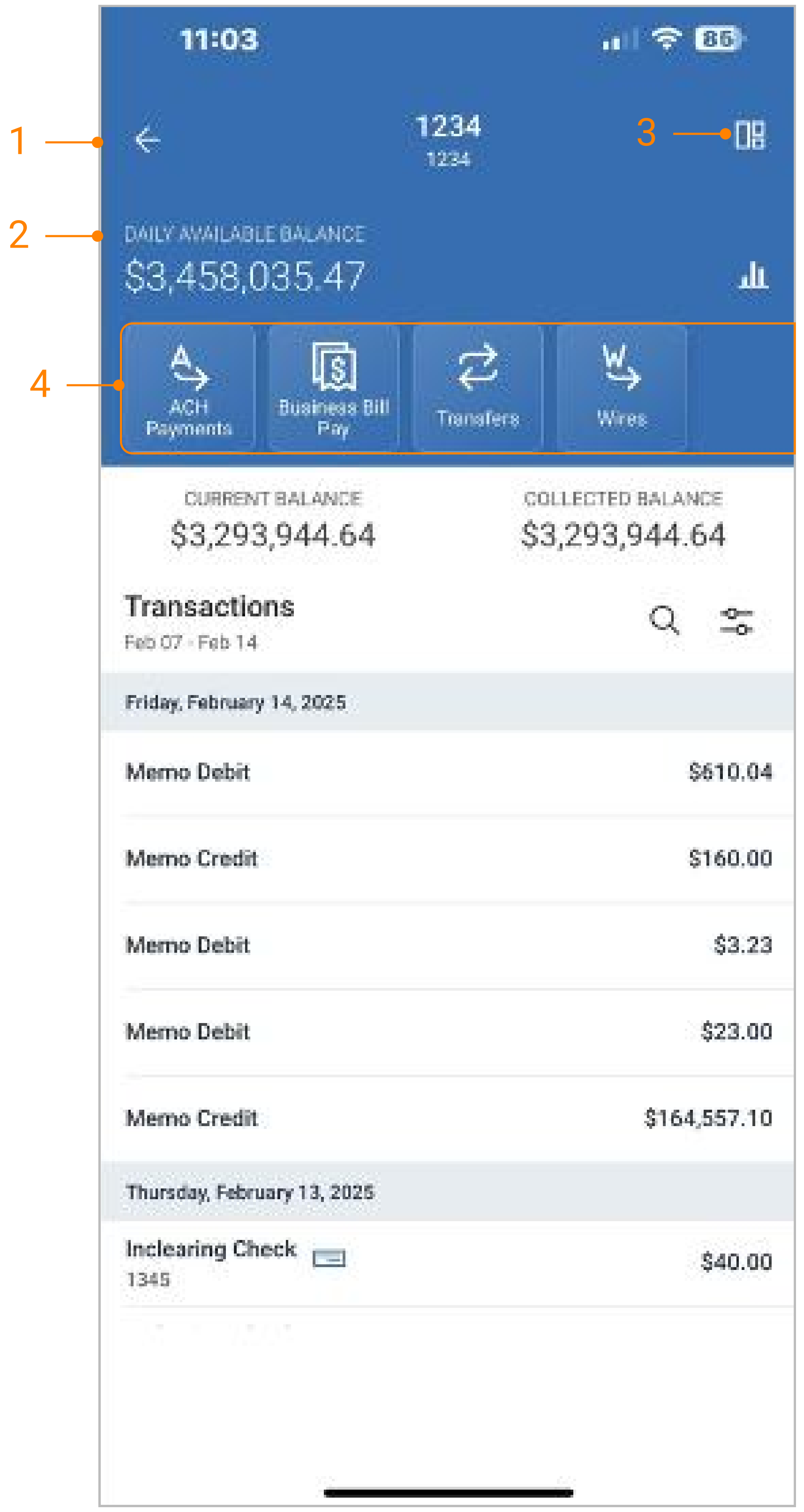
3. View Accounts Details
   - Tap anywhere on an account to view the details and transactions.

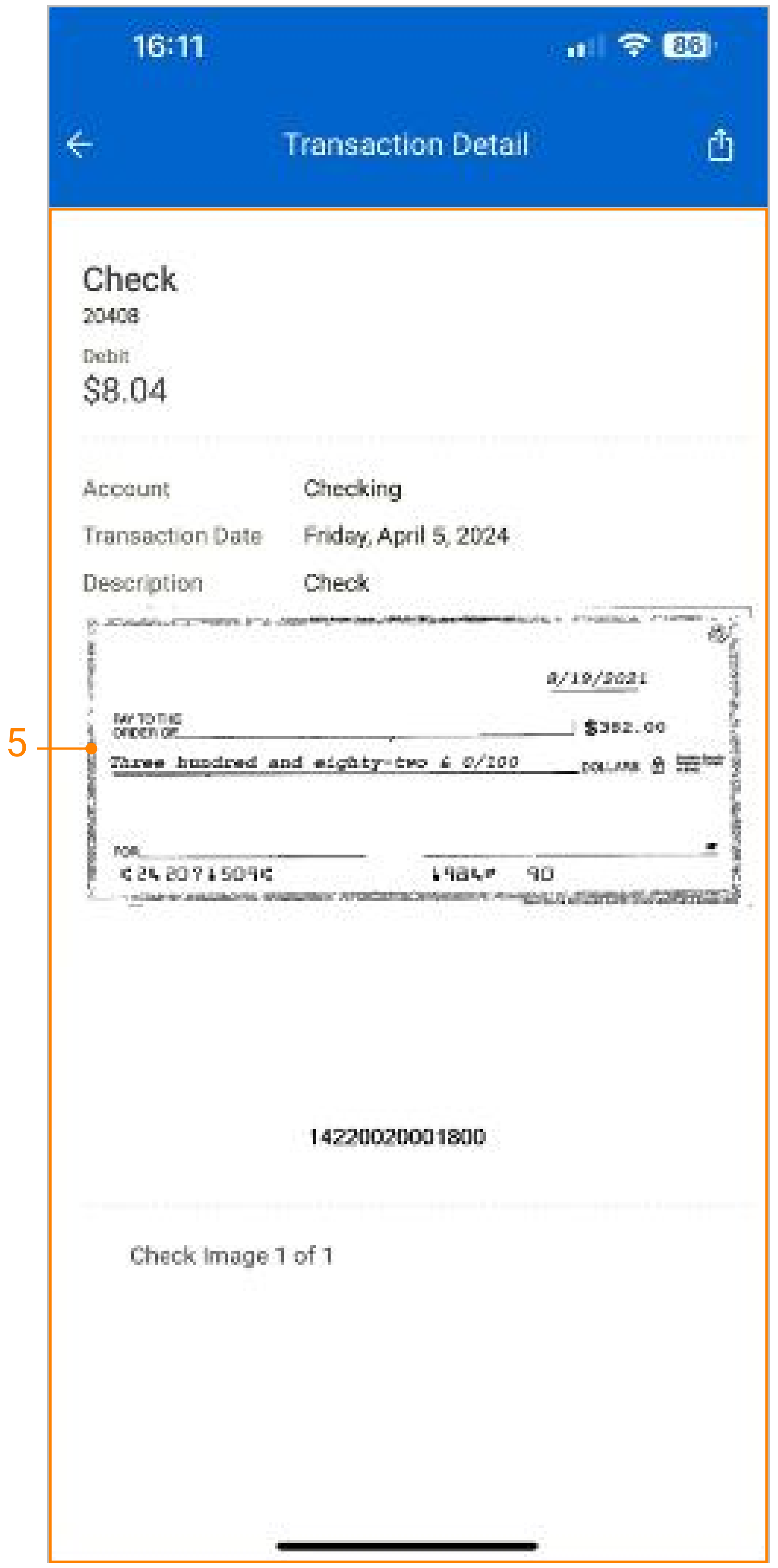
4. Access features such as download, and account research transactions by selecting the ellipsis icon at the top of the page

5. Refresh icon updates the balances real time when selected

6. Quickly transfer funds between accounts by selecting the ellipsis icon on an individual account

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.

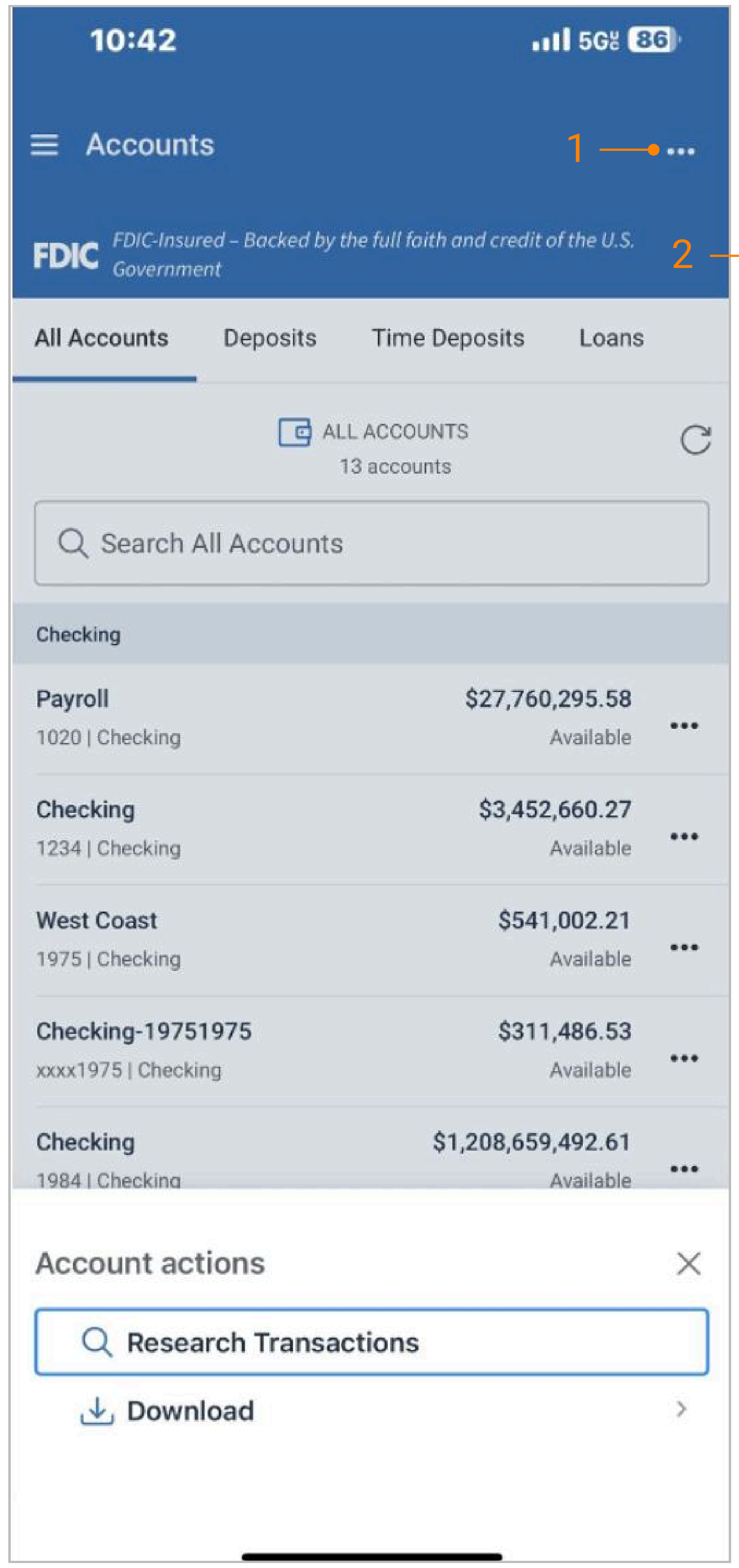
3. Use the dashboard navigation icon to quickly access other features of the mobile experience.

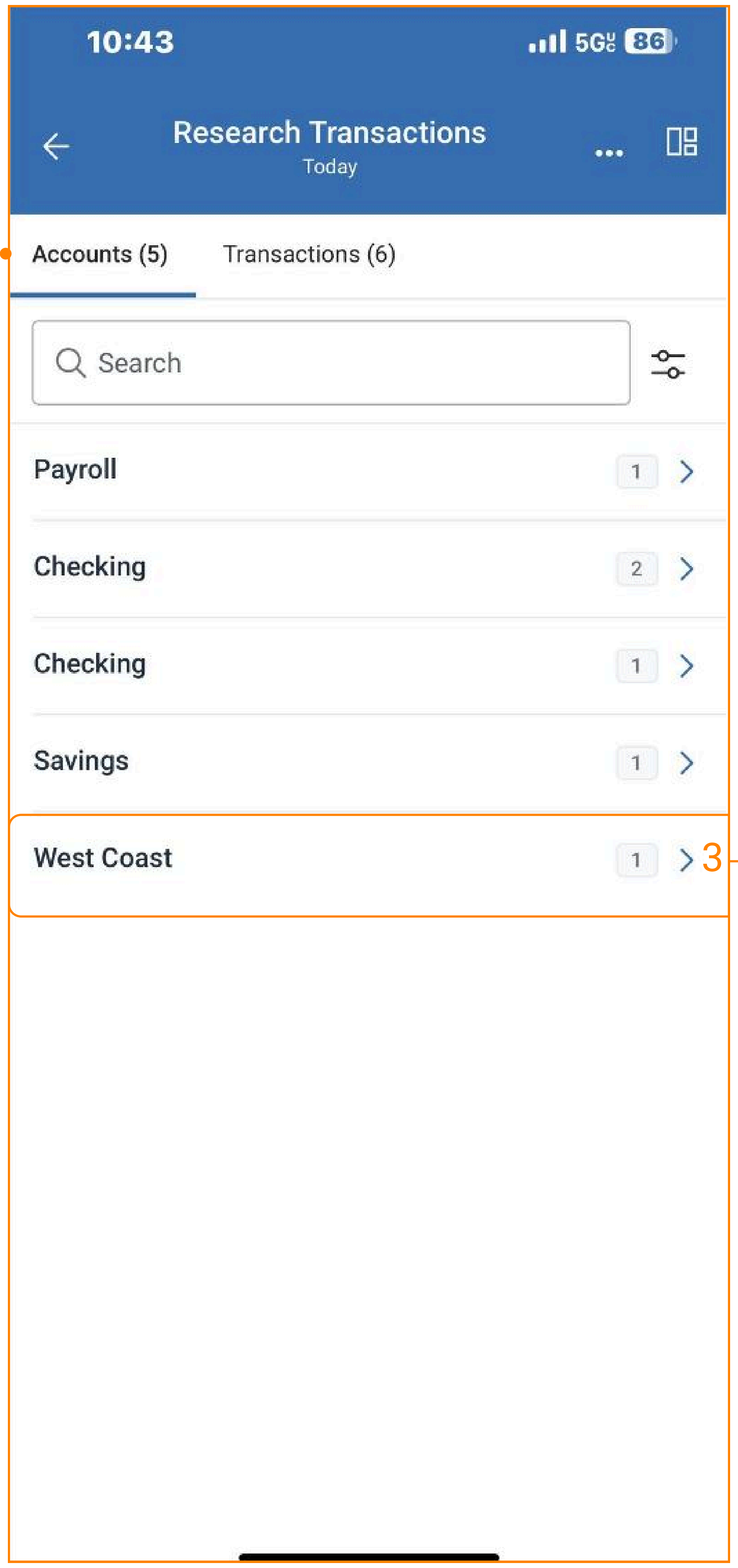
4. Easy access to payment functions such as ACH Payments, Transfers, Bill Pay and Wire.

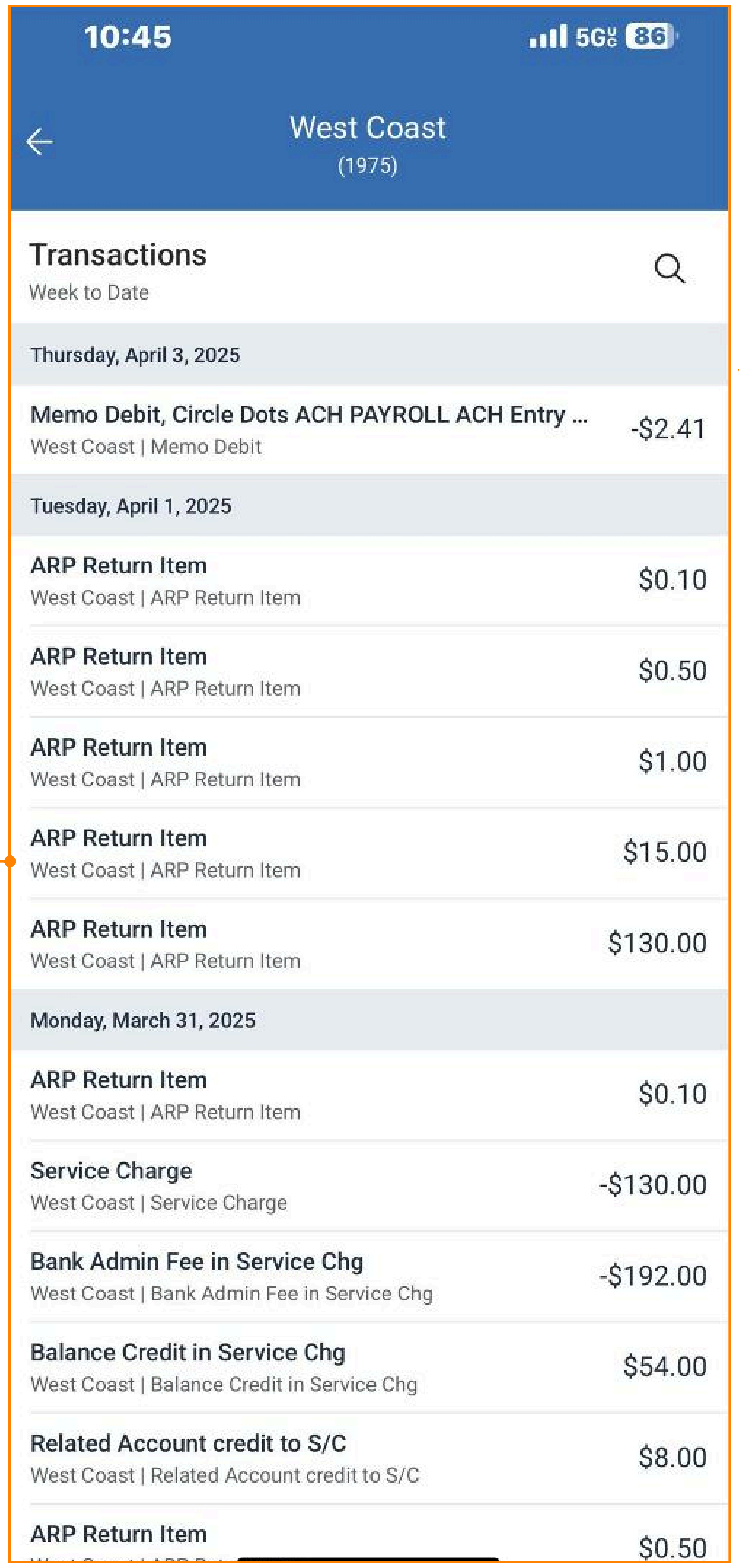
5. Transaction Details
    - Tap anywhere on a transaction to view additional details, including check images (if applicable).

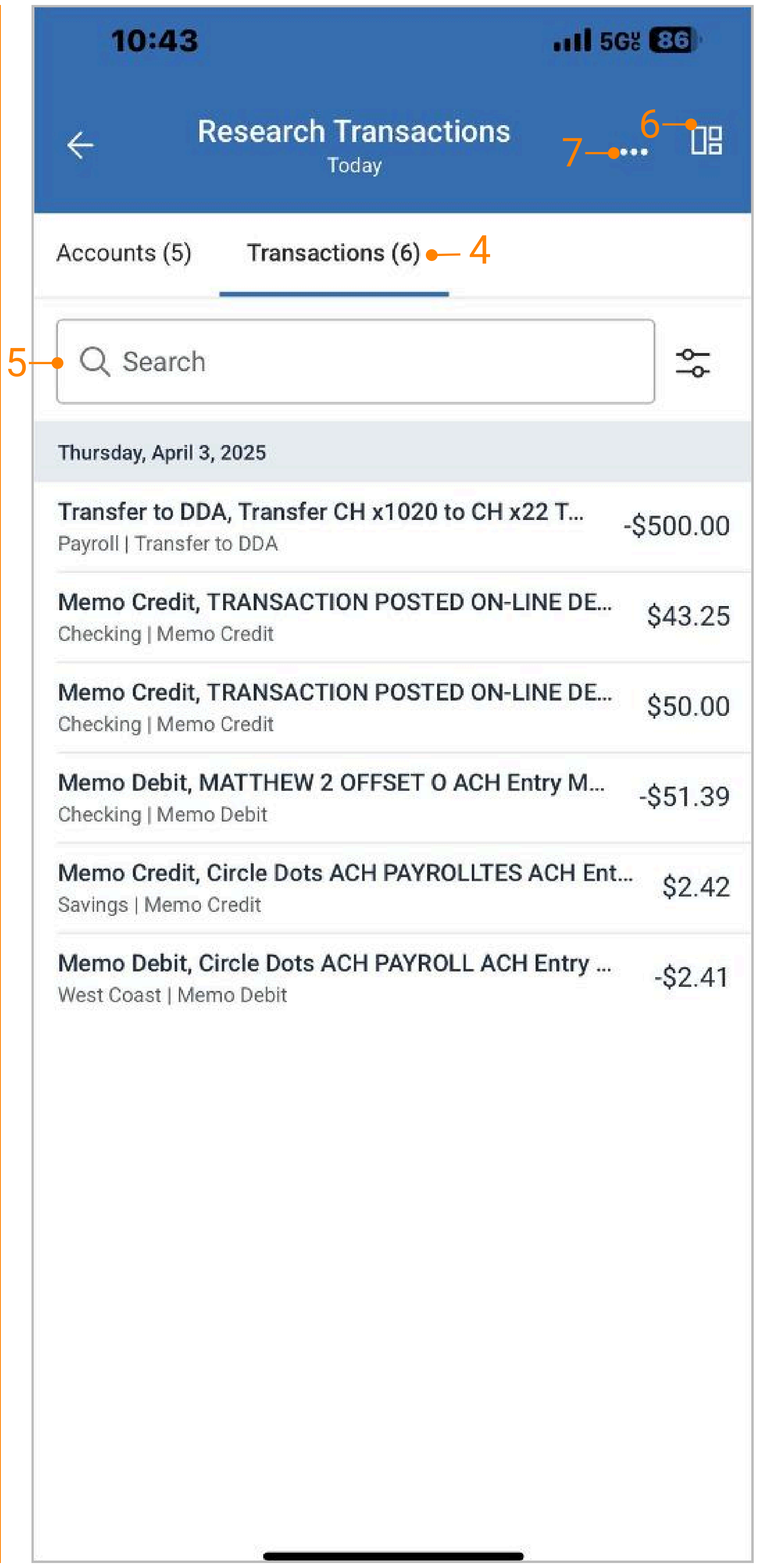
TM Mobile Experience

Account Research Transaction









1. From the flyout navigation menu, navigate to the Accounts homepage, then select Research Transactions from the ellipsis icon at the top of the page.

2. Default results displays the current day's summary count by accounts and transactions.

3. Account tab displays the summary count of transactions for each individual account.
   - Select the dropdown icon next to the summary count of transactions for an account to view all transactions for the selected account.

4. Transaction tab displays the full list of all transactions for the given date period.

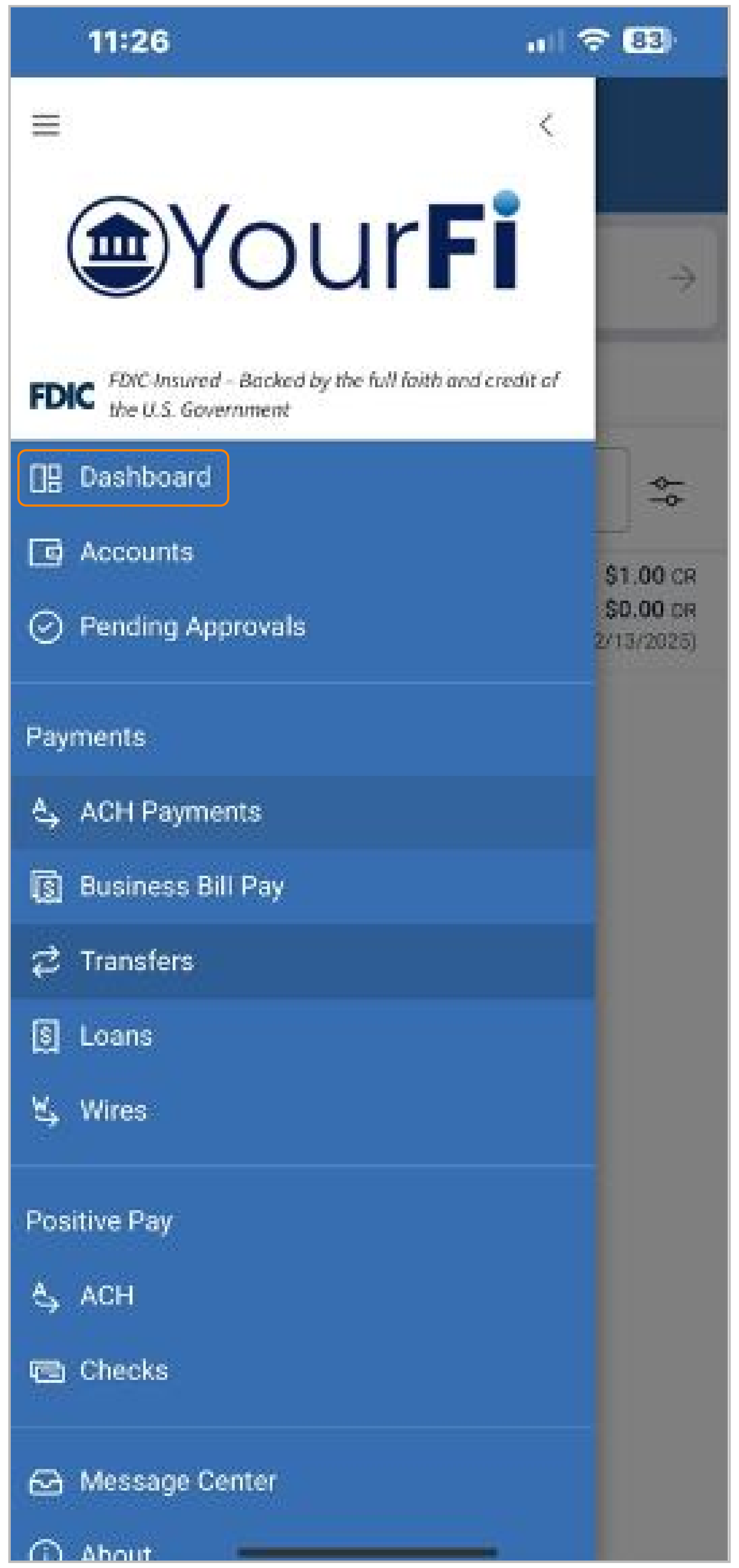
5. Use the type to search and the advanced filter for a more specific search request.

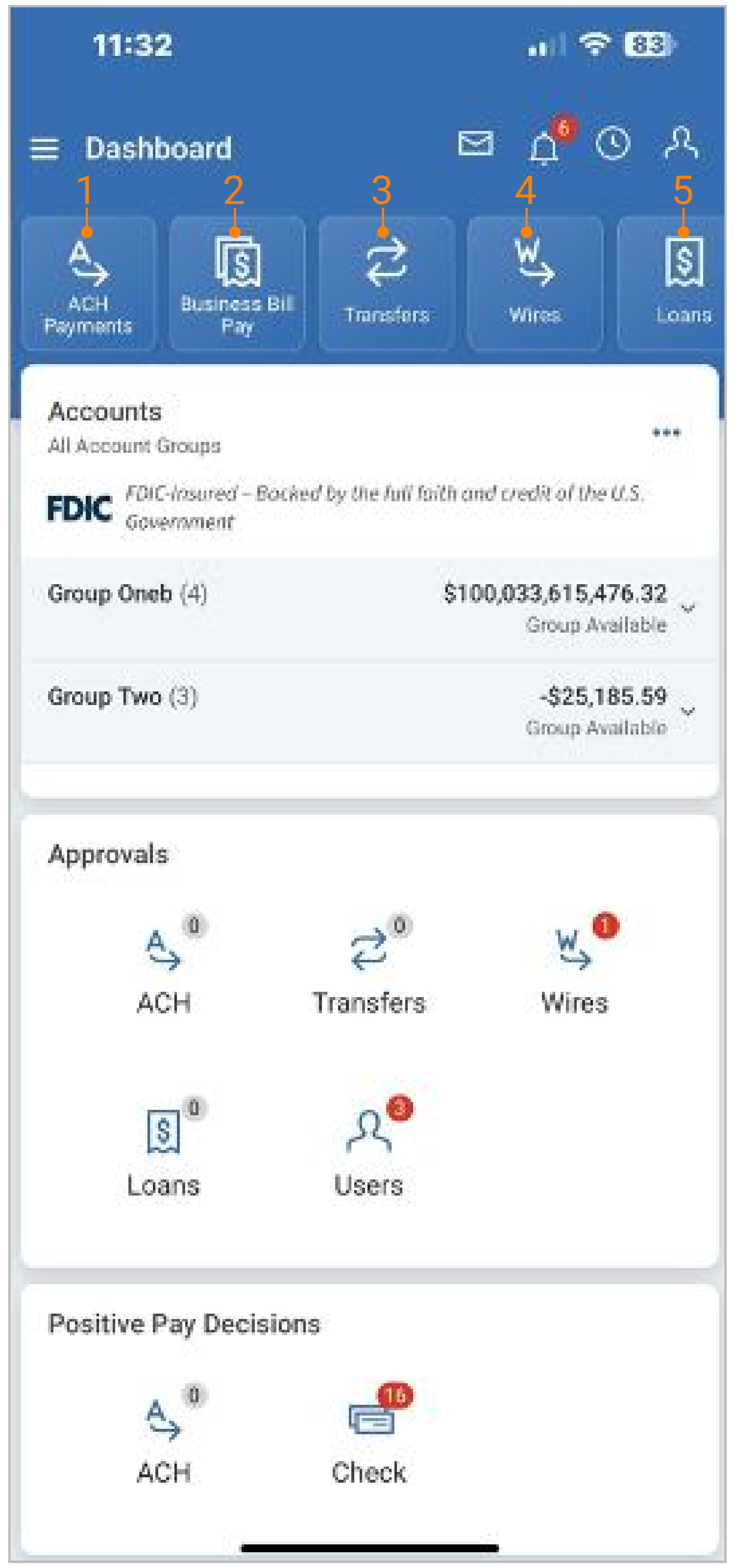
6. Quickly go back to the homepage dashboard by selecting the dashboard icon.

7. Select the ellipsis icon to download account research transactions in PDF and CSV formats.

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.

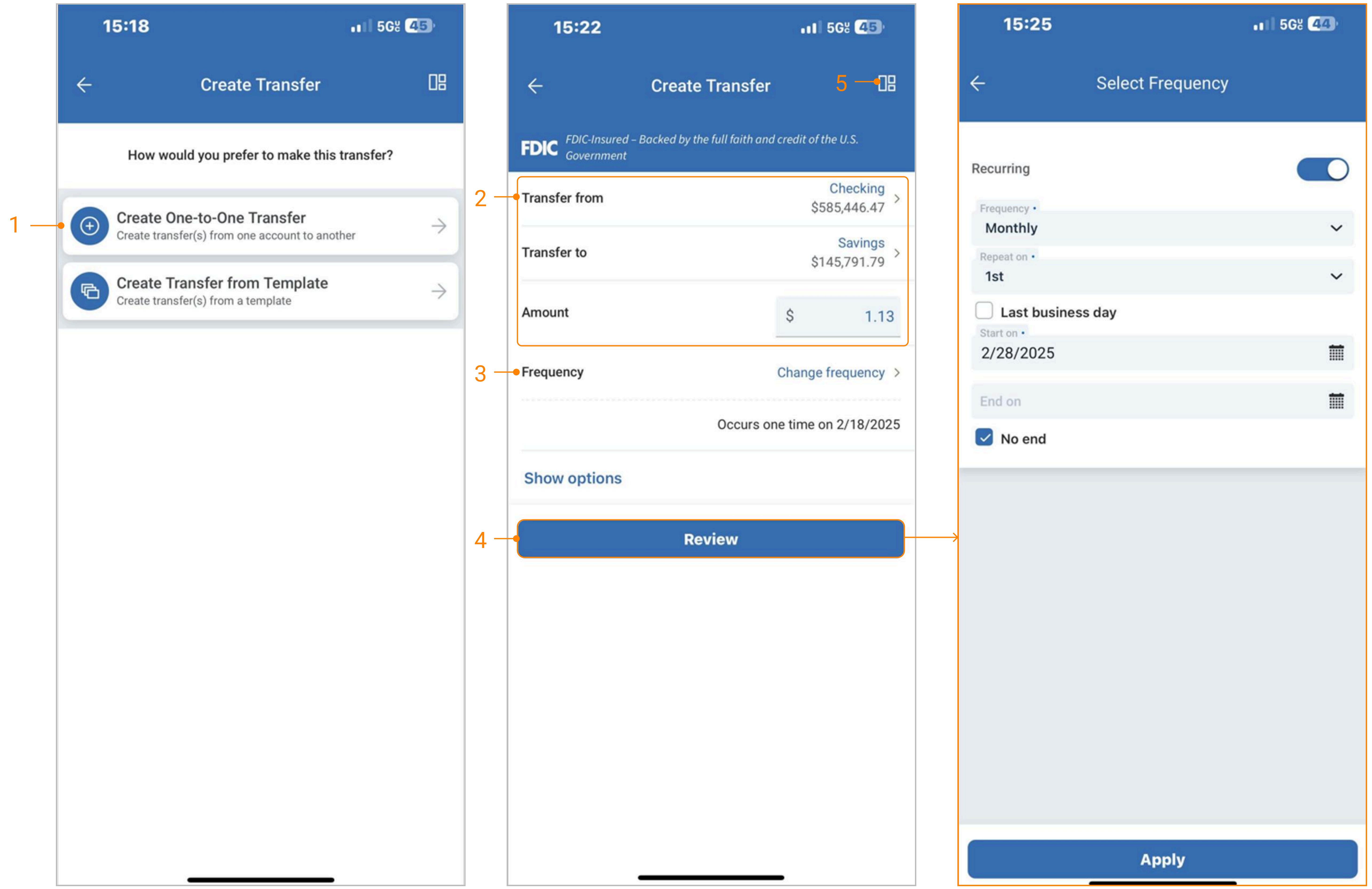
3. Transfers Allows users to create a freeform transfer or transfer from a template and view transfer activity.

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

5. Loans Allows entitled users to create a free-form loan payment and view loan payment 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 to enable the review button

3. Select Frequency to set up a recurring transfer.

4. Select Review, then transfer

5. Quick dashboard navigation icon to go back to the dashboard

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

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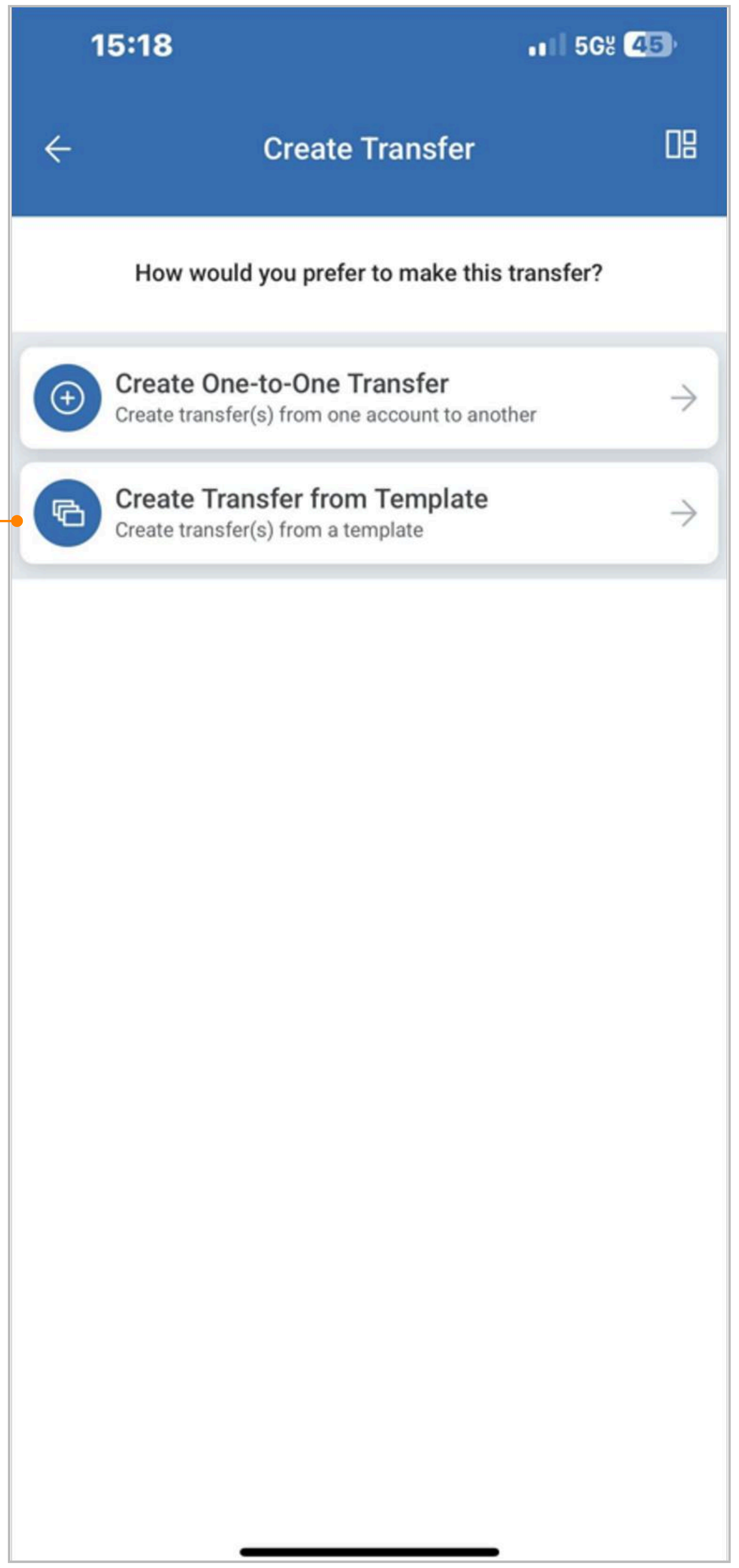
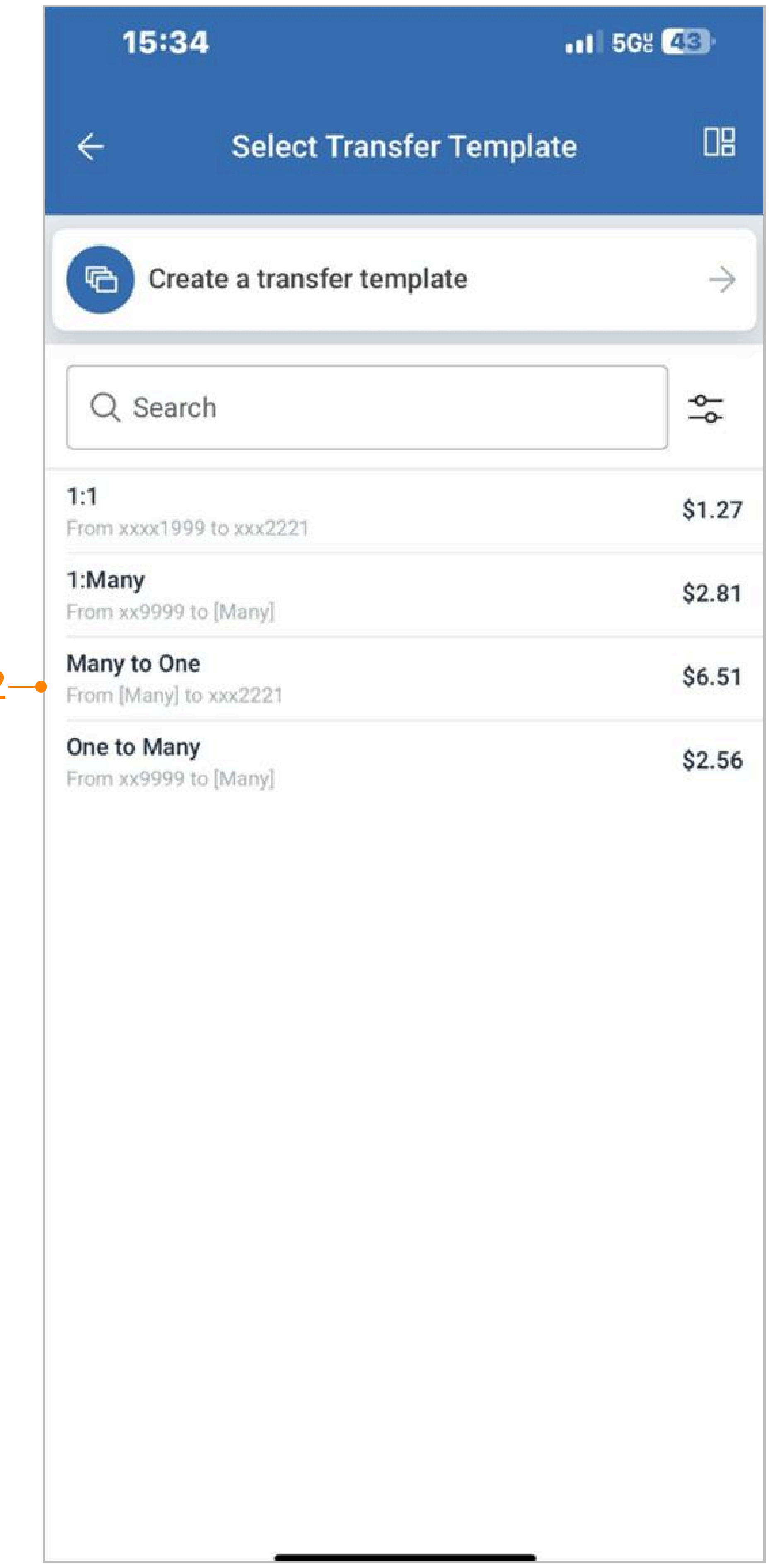
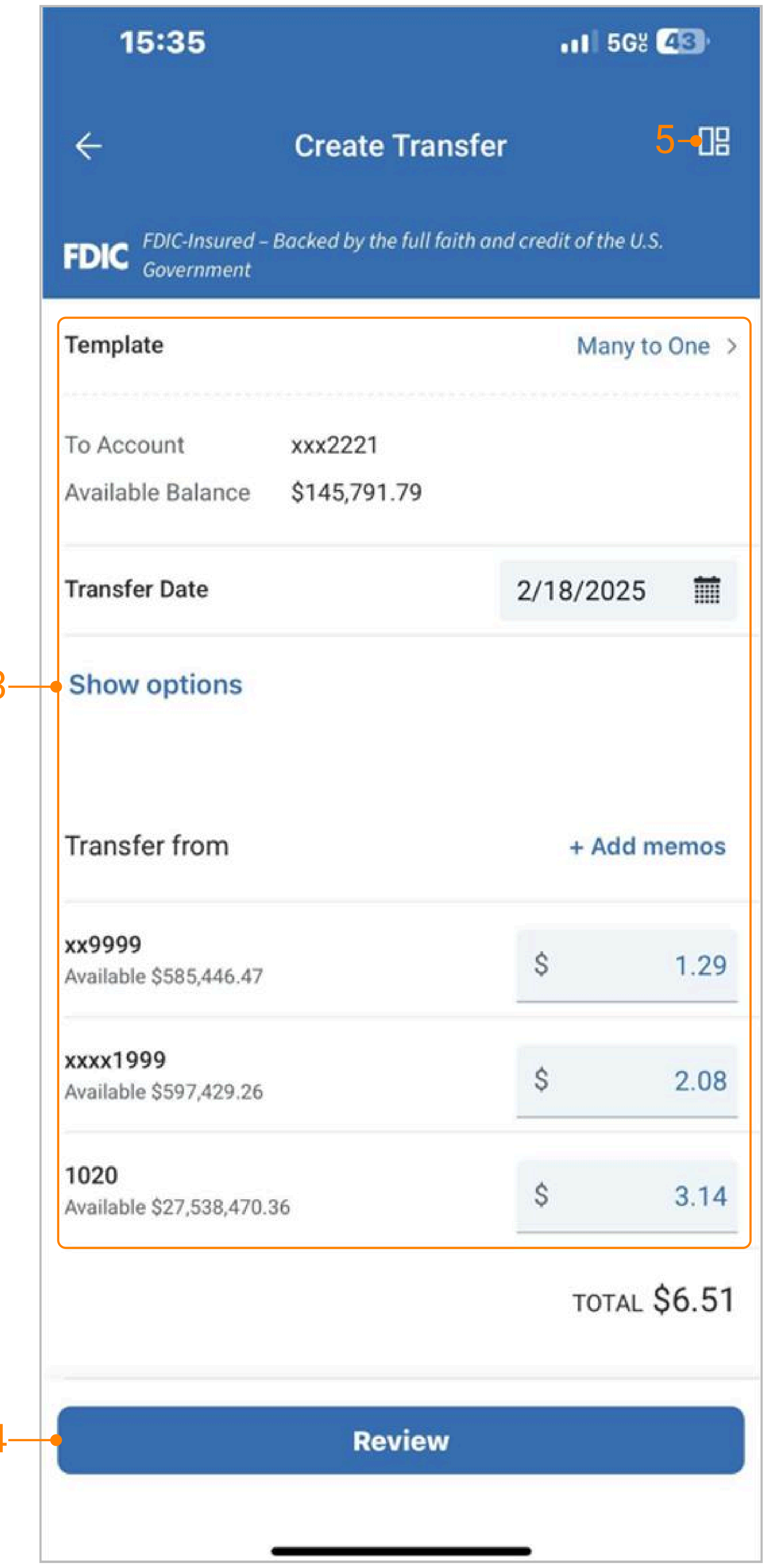
Create Transfer from Template







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 an existing template or use the “Create a transfer template” button to create a new template

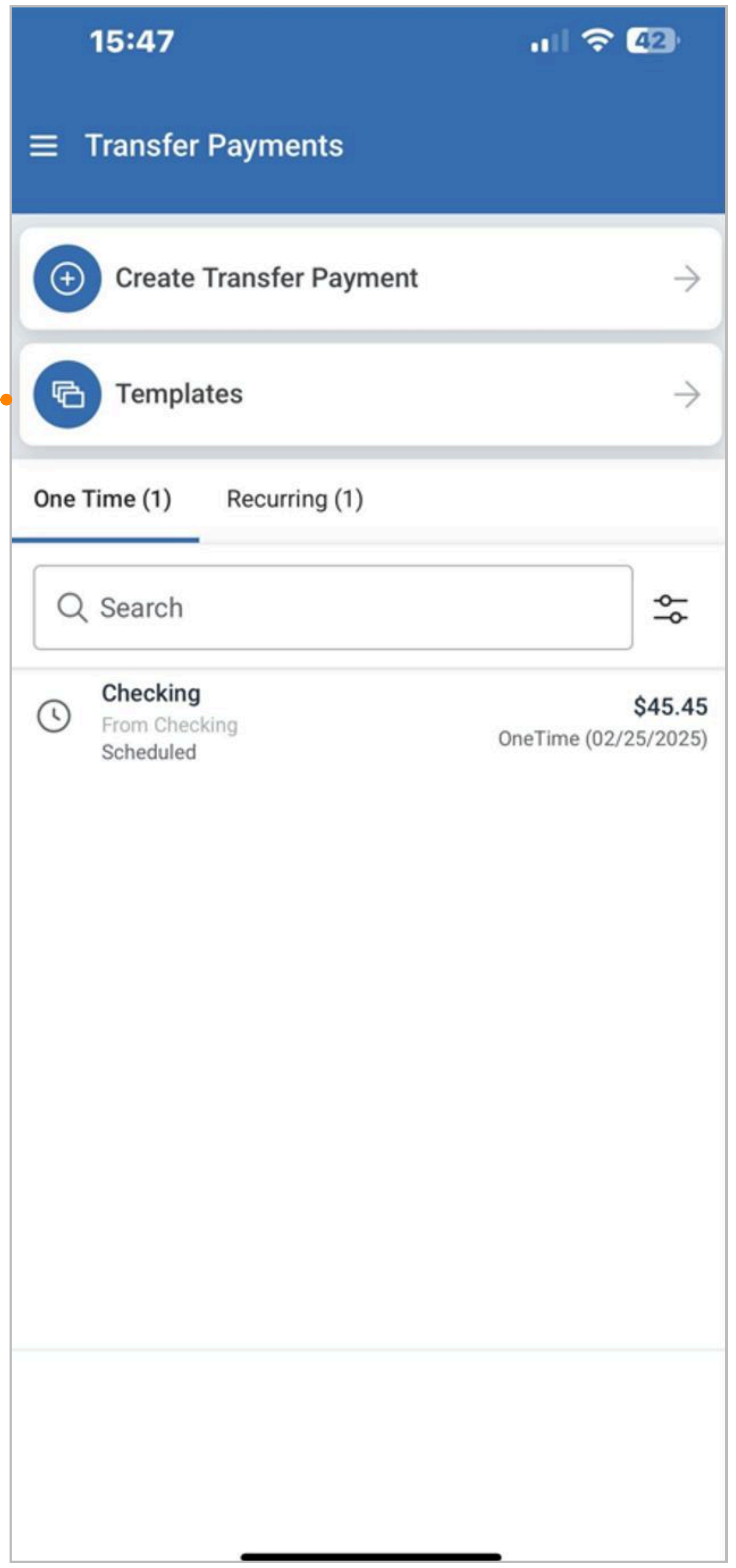
3. Edit fields if needed

4. Select Review, then transfer

5. Quick dashboard navigation icon available on the create transfer workflow.

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

Create a Transfer Template (Coming soon)

1


2
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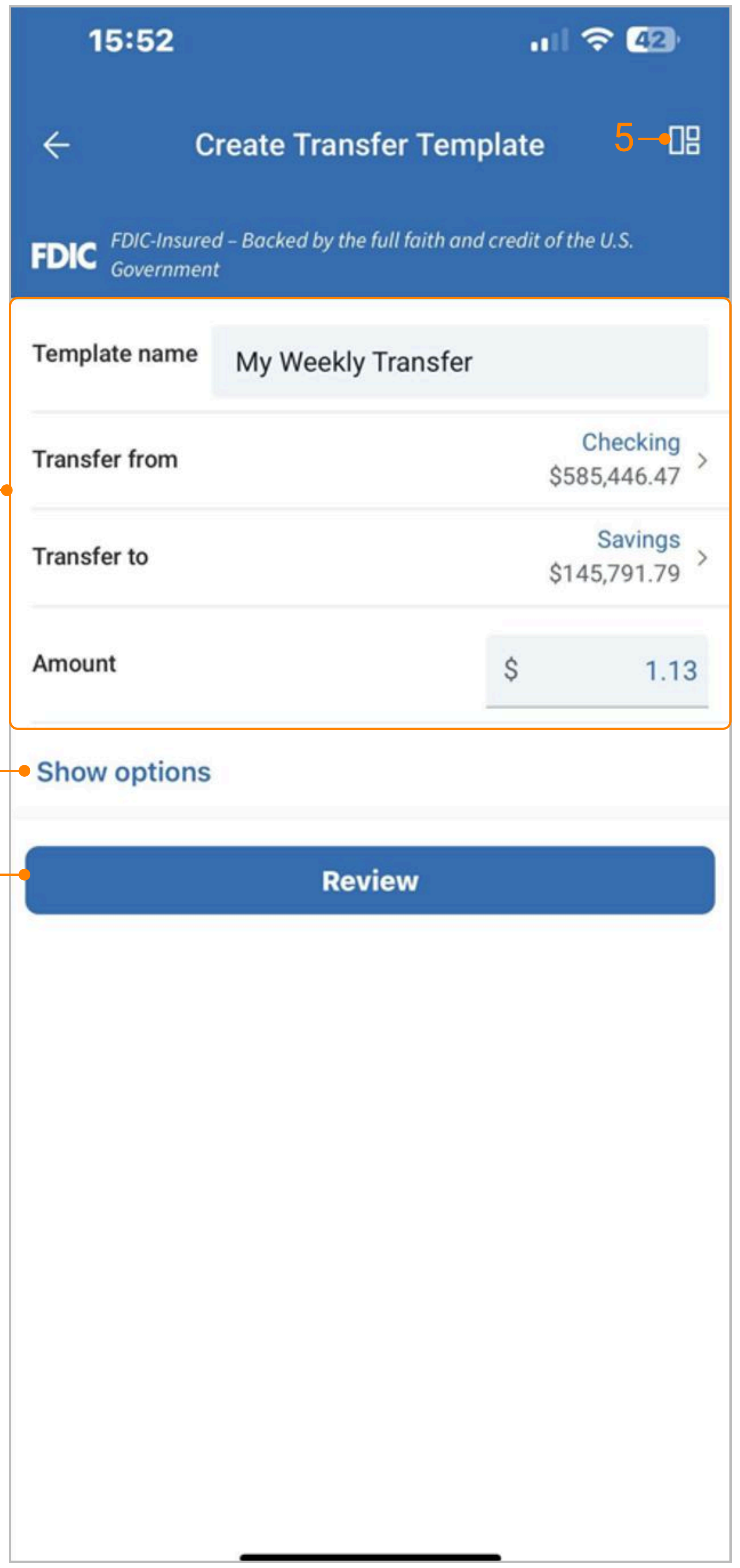
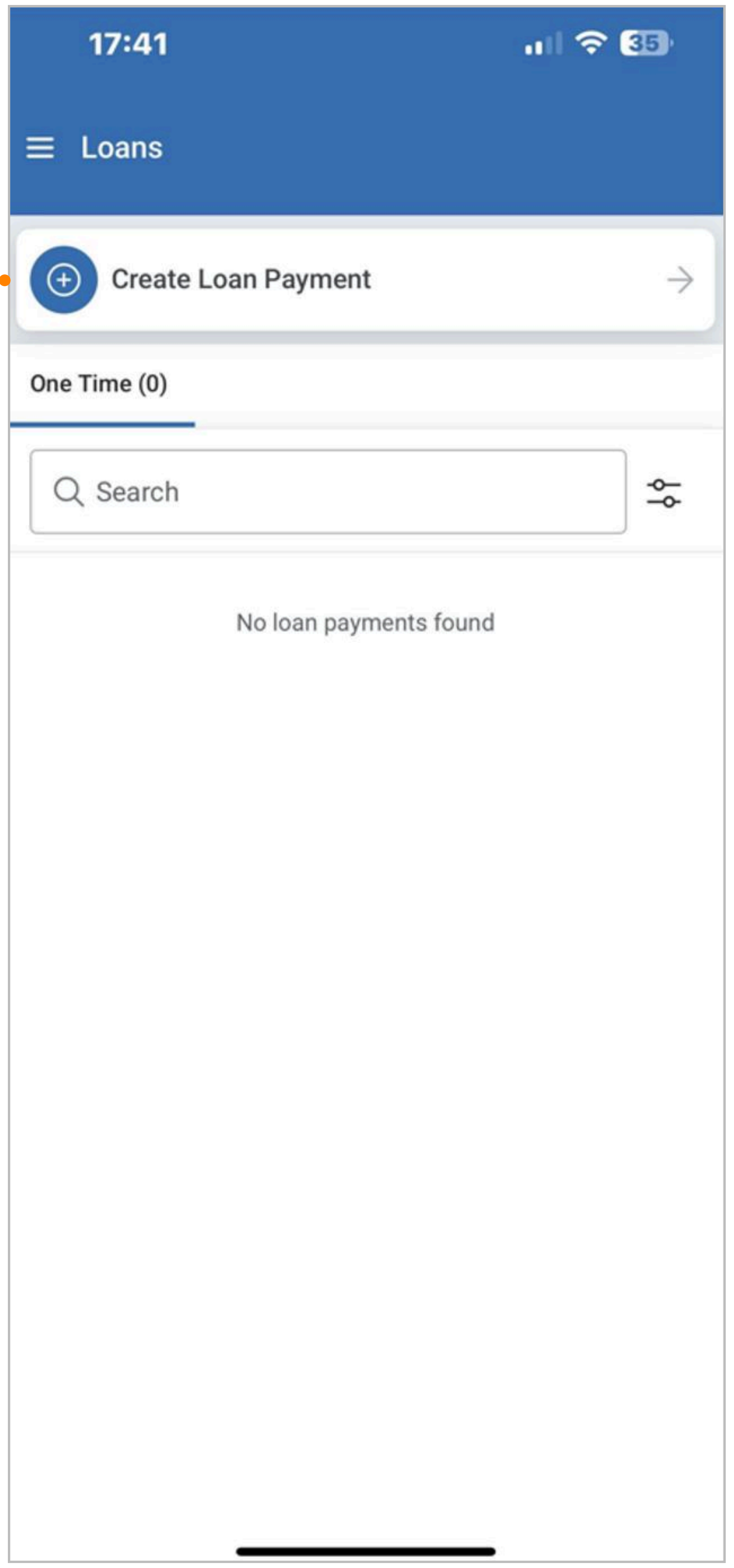
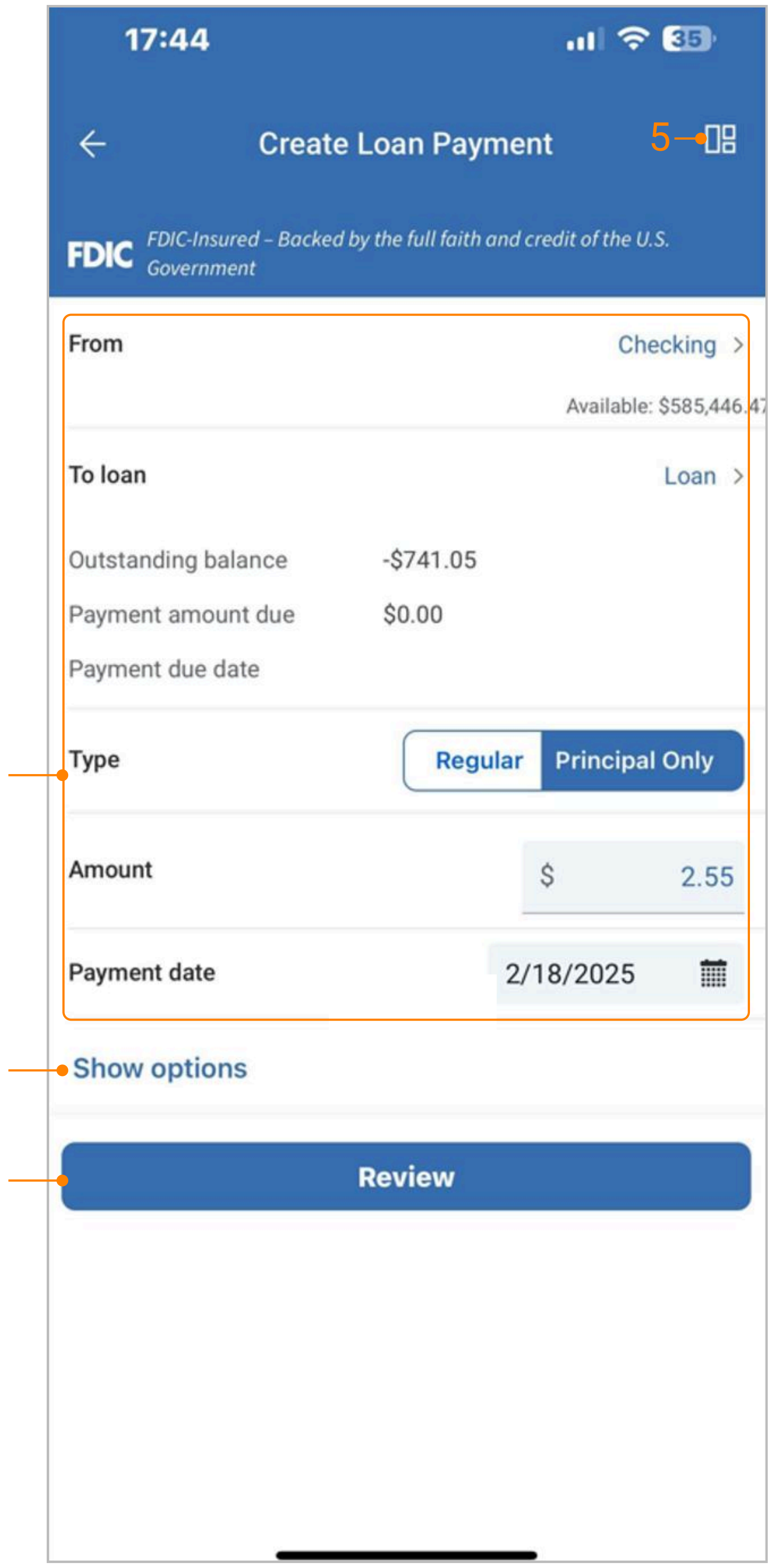


1. Navigate to Create Transfer Template:
   - Select the Template button from the Transfer Payment homepage
2. Complete all required input fields to enable the review button
3. Select the "Show options" link to add optional data
4. Select review, then create transfer template
5. Quick dashboard navigation icon available on the create transfer template workflow

Note: Transfer templates created in the mobile experience will also be available in channel (desktop). Users must have the create internal transfer template entitlement.

Create Loan Payment





1. Navigate to Loans from:
   - The main menu, select Payments > Loans > Create Loan Payment
   - The dashboard, select Loans > Create Loan Payment
   - An individual account select Loans > Create Loan Payment

2. Complete all required loan fields to enable the review button

3. Select the “Show options” link to add optional data

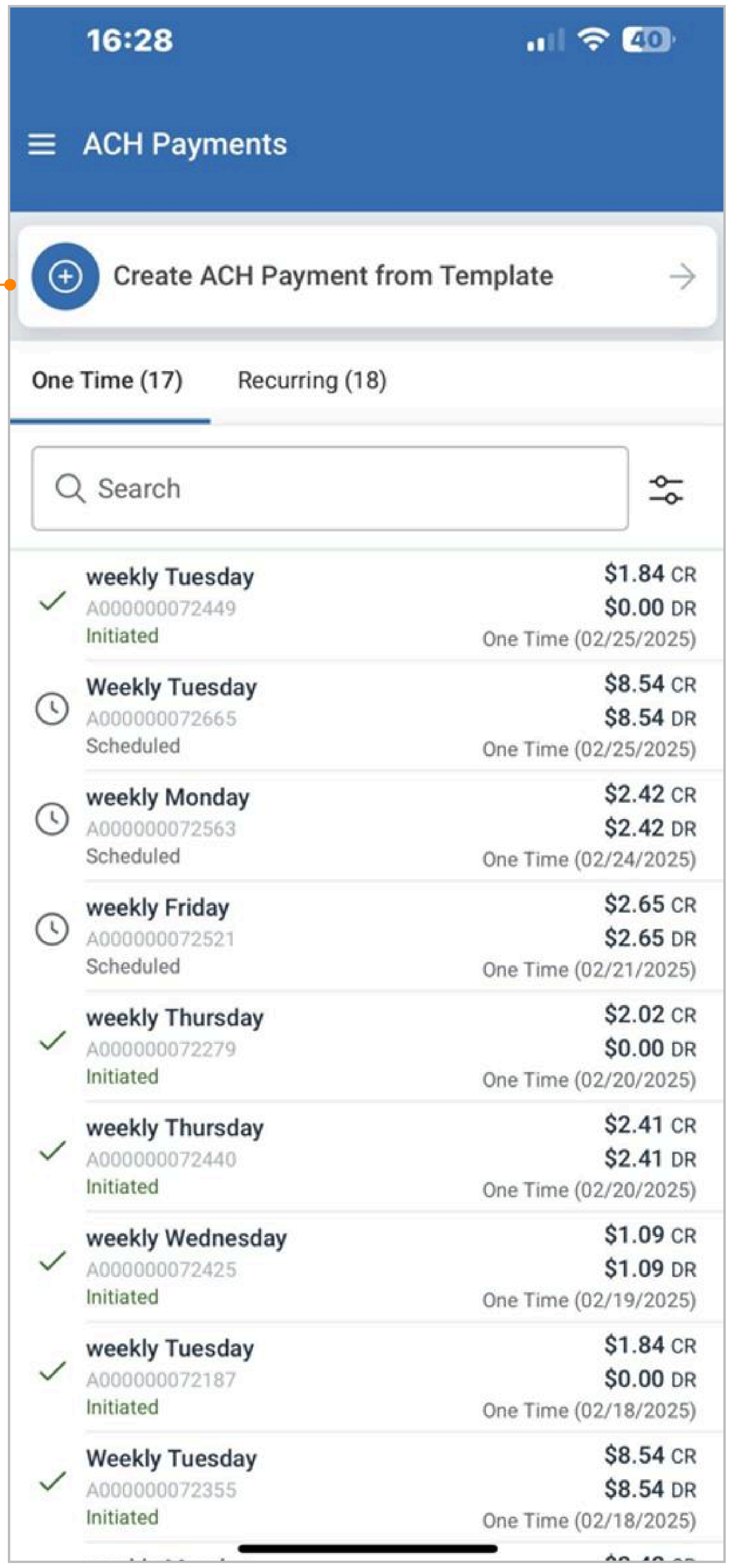
4. Select Review, then Pay Loan

5. Quick dashboard navigation icon available on the create loan payment workflow

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

TM Mobile Experience

Create ACH Payment from Template

1


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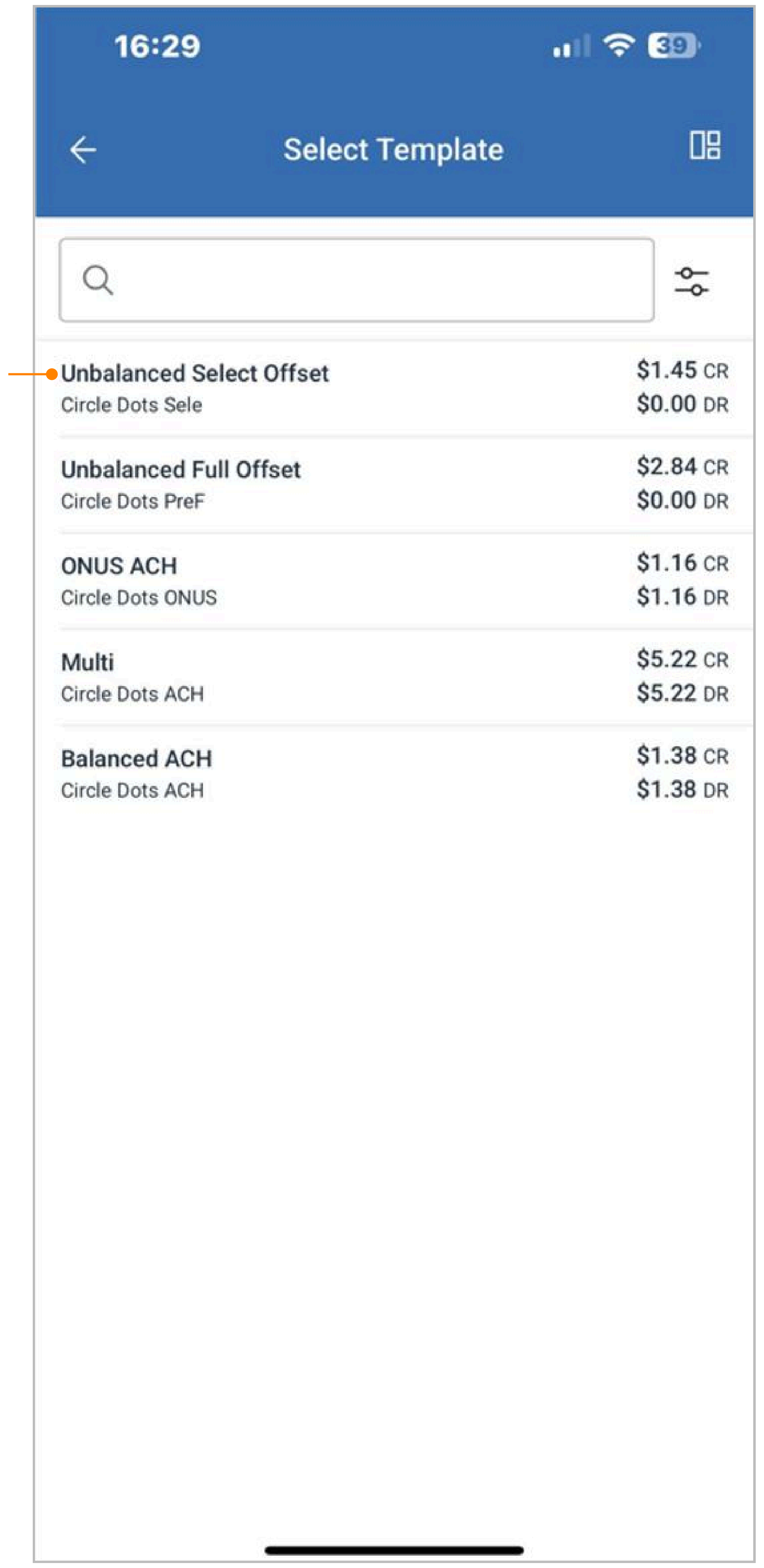

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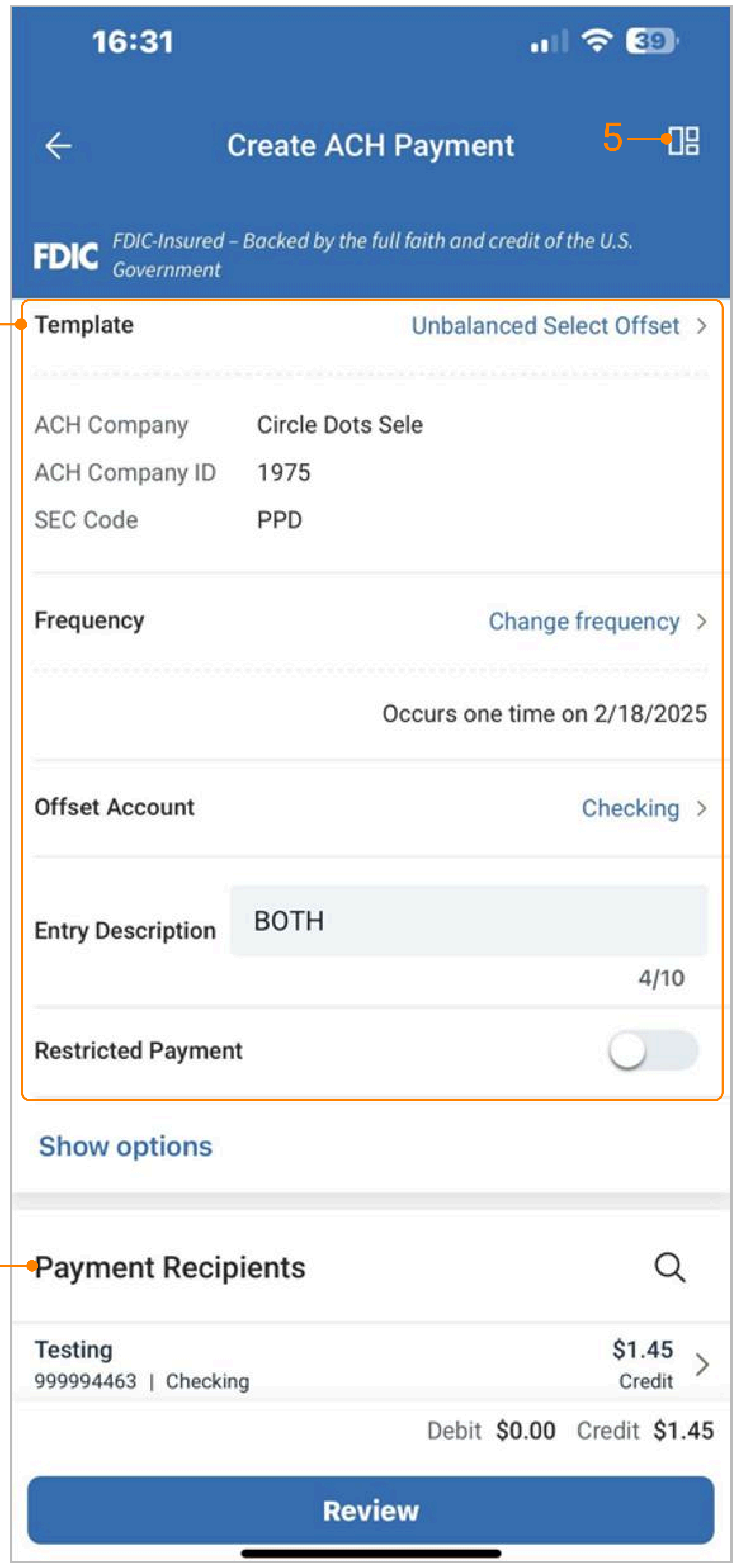

1. Navigate to ACH Payments From:
   - The Main Menu select Payments > ACH Payments > Create ACH Payment from Template
   - The Dashboard select ACH Payments > Create ACH Payment from Template
   - An individual account select ACH Payments > Create ACH Payment from Template

2. Select a template.

3. Edit fields if needed.

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

5. Quick dashboard navigation icon available on the create ACH Payment workflow

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.

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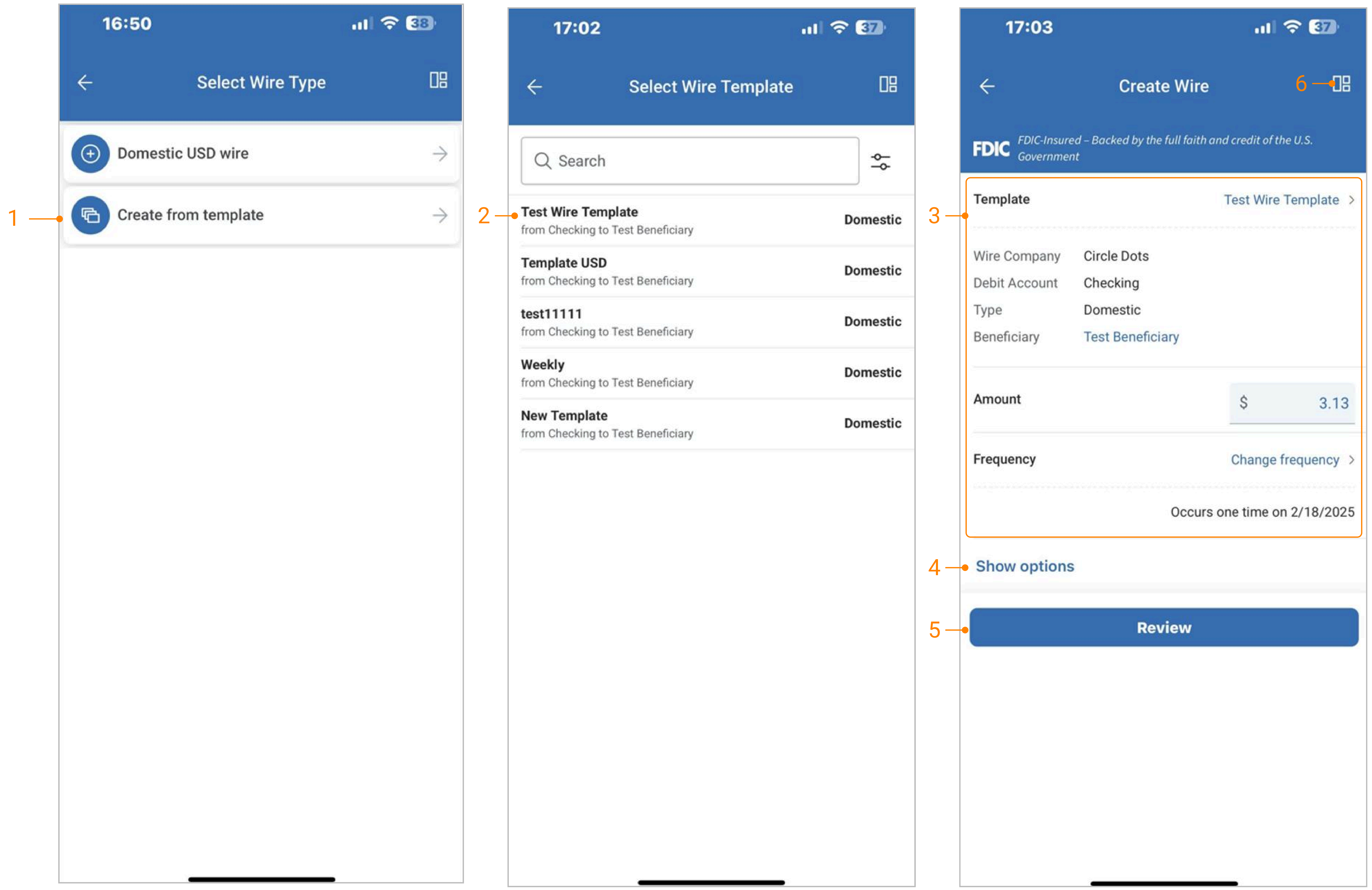
Create Wire from Template



1. Navigate to Wires From:
   - The Main Menu select Payments > Wires > Create from Template
   - The Dashboard select Wires > Create from Template
   - An individual account select Wires > Create from Template
2. Select a template.
3. Edit fields if needed.
4. Add/Edit optional data by selecting the Show options link
5. Select Review, then Initiate wire
6. Quick dashboard navigation icon available on the create wire workflow

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

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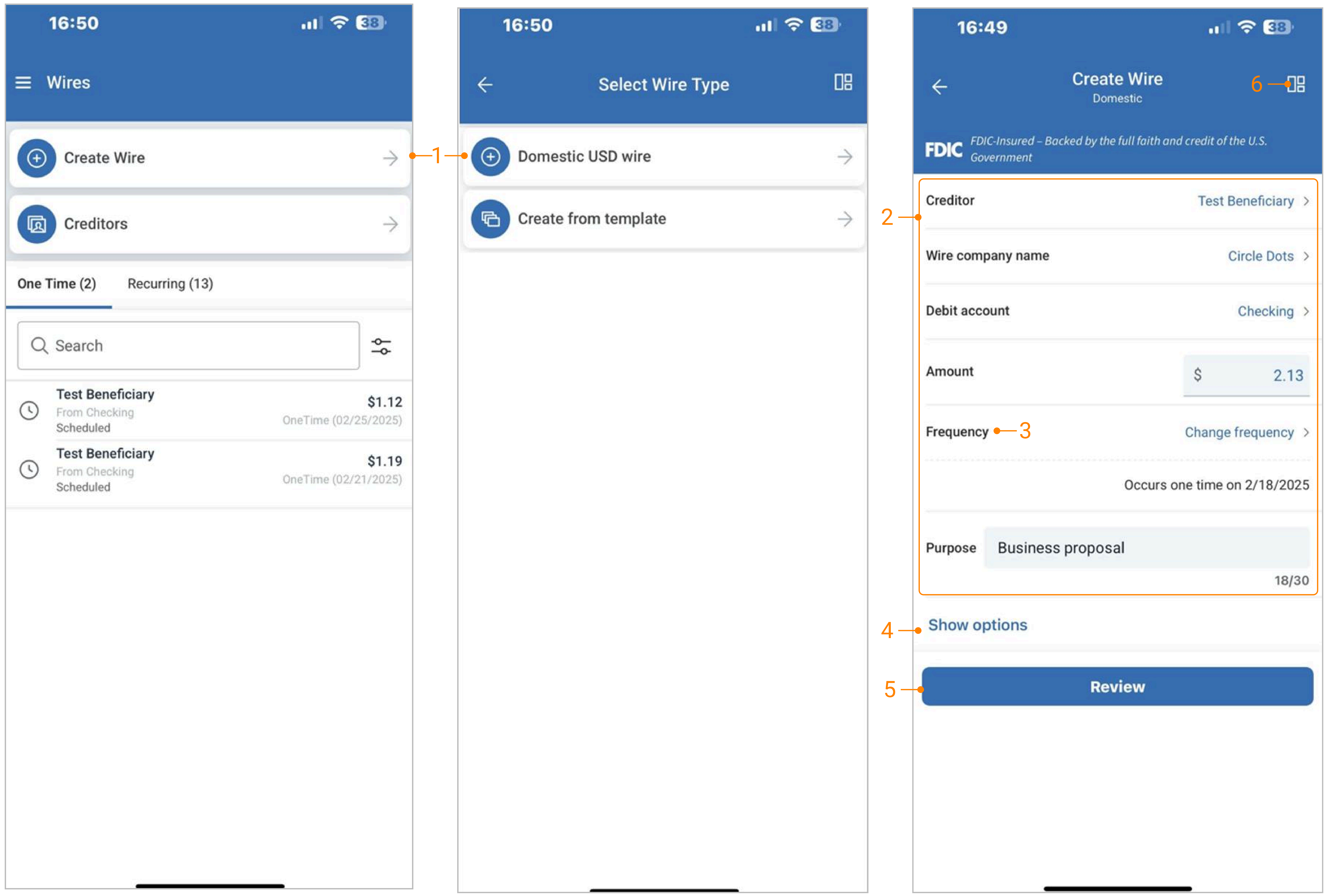
Create a Free-Form Wire (Available with release of ISO 20022)



1. Navigate to Wires From:
   - The Main Menu select Payments > Wire > Create Wire > Domestic USD wire
   - The Dashboard, select Wires > Create wire > Domestic USD wire
   - An individual account, select Wires > Create Wire > Domestic USD wire
2. Complete all required wire fields to enable the review button
3. Select Frequency to set up a recurring wires
4. Add optional data by selecting the Show options link
5. Select Review, then Initiate wire
6. Quick dashboard navigation icon available on the create wire workflow

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

TM Mobile Experience

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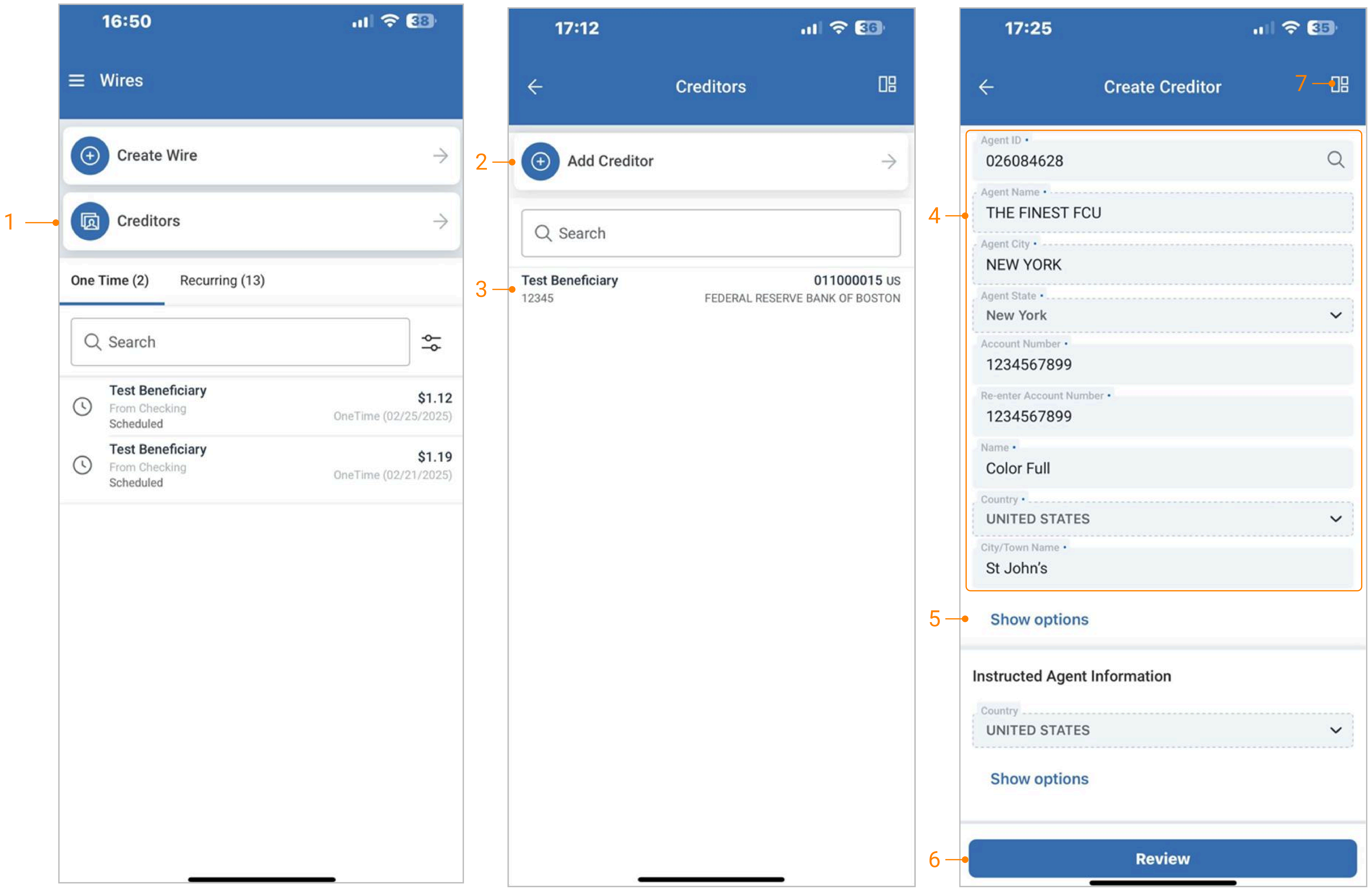
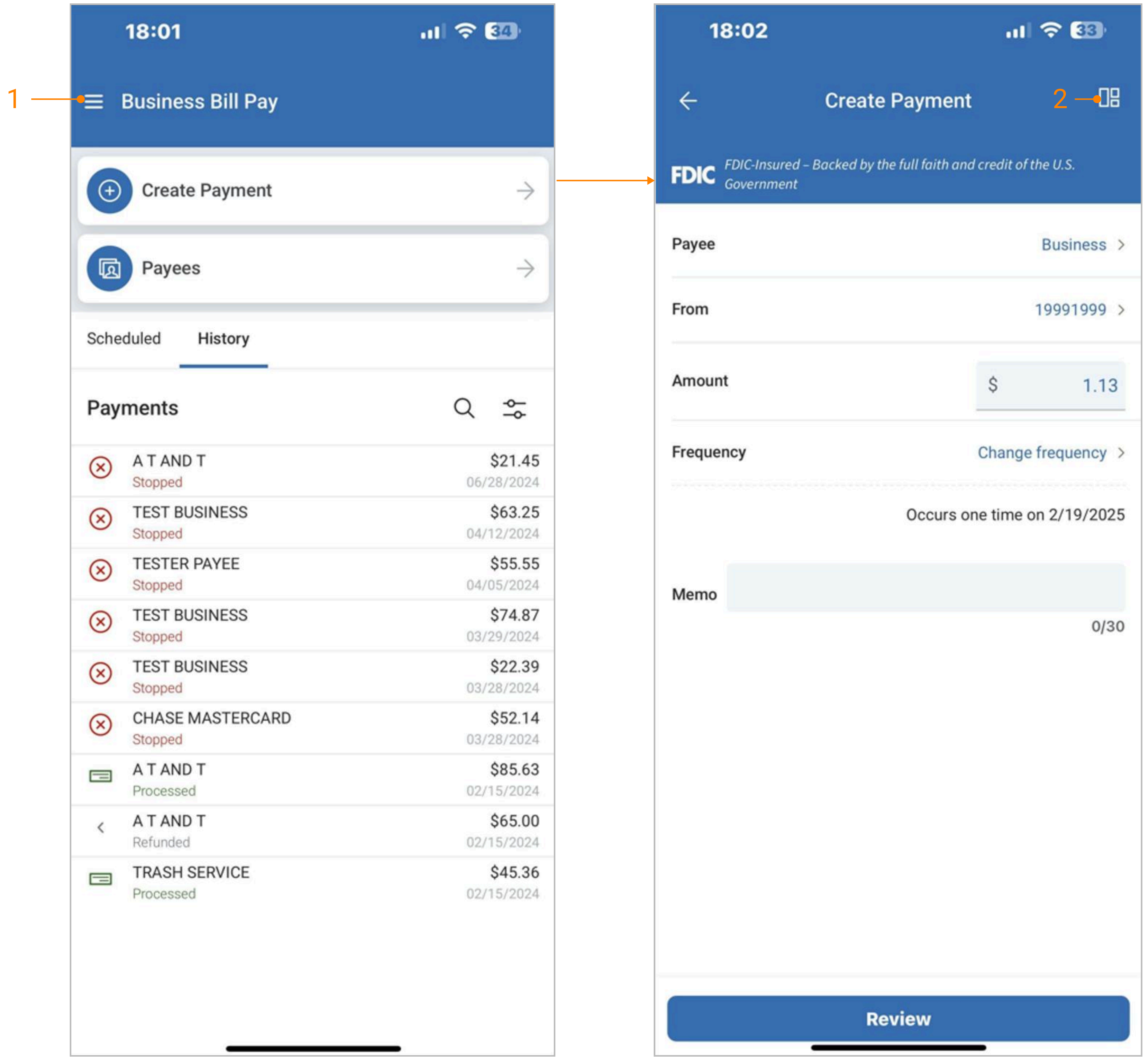
Create Creditor (Available with release of ISO 20022)



1. Navigate to Creditors:
   - Select the Creditors button from the Wires homepage
2. Select Add Creditor
3. Select the desired workflow, Domestic or International
4. Complete all required input fields to enable the review button
5. Select the "Show options" link to add optional data
6. Select Review, then Create
7. Quick dashboard navigation icon available on the create creditors workflow

Note: Creditors created in the mobile experience will also be available in channel (desktop). Users must have the create creditor entitlement for the appropriate workflow.

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

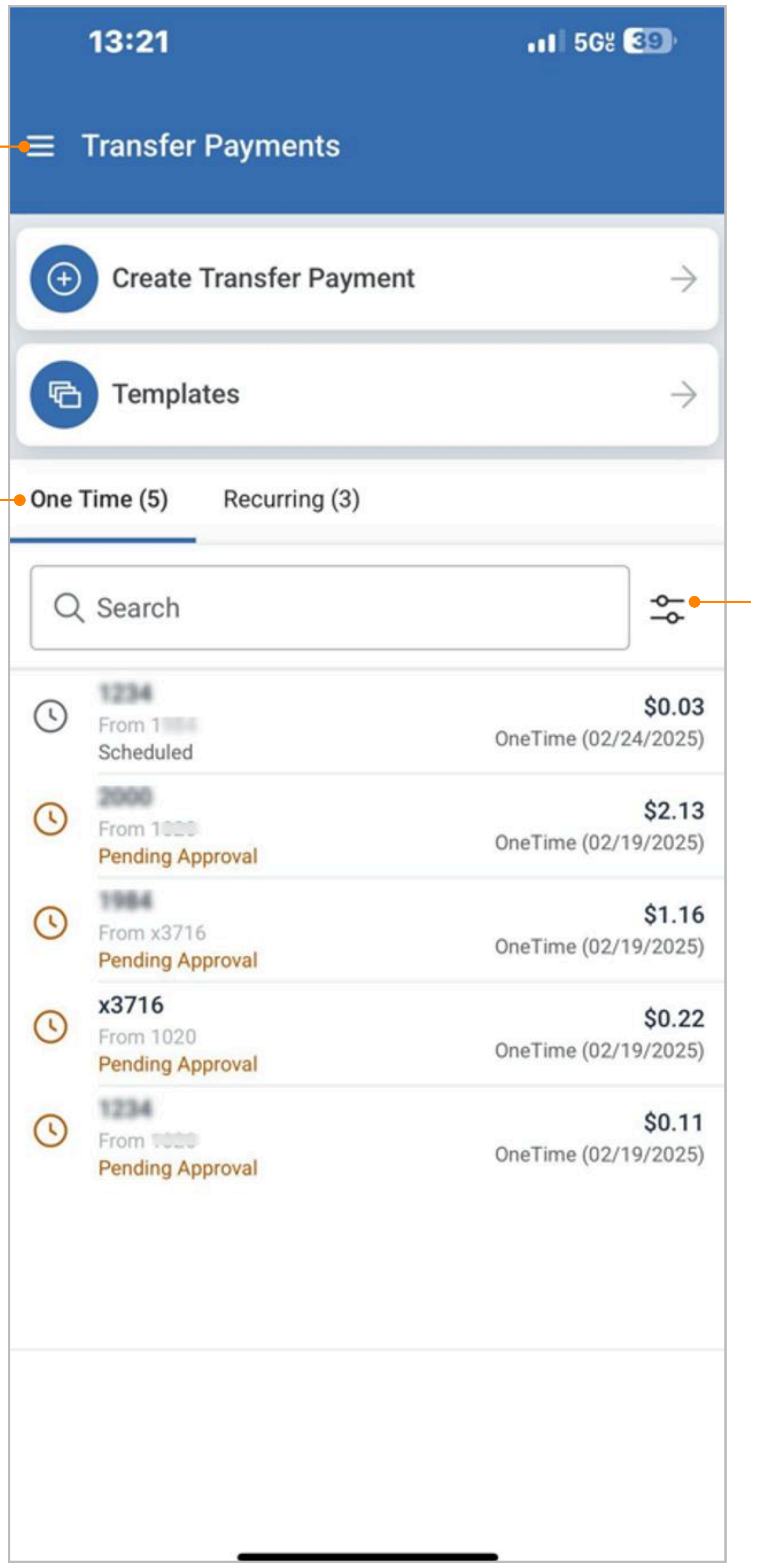
2. Quick dashboard navigation icon available on the create payment workflow

Note: See Mobile Experience Business Bill Pay QRG for additional information.

Payment Activity

1

2



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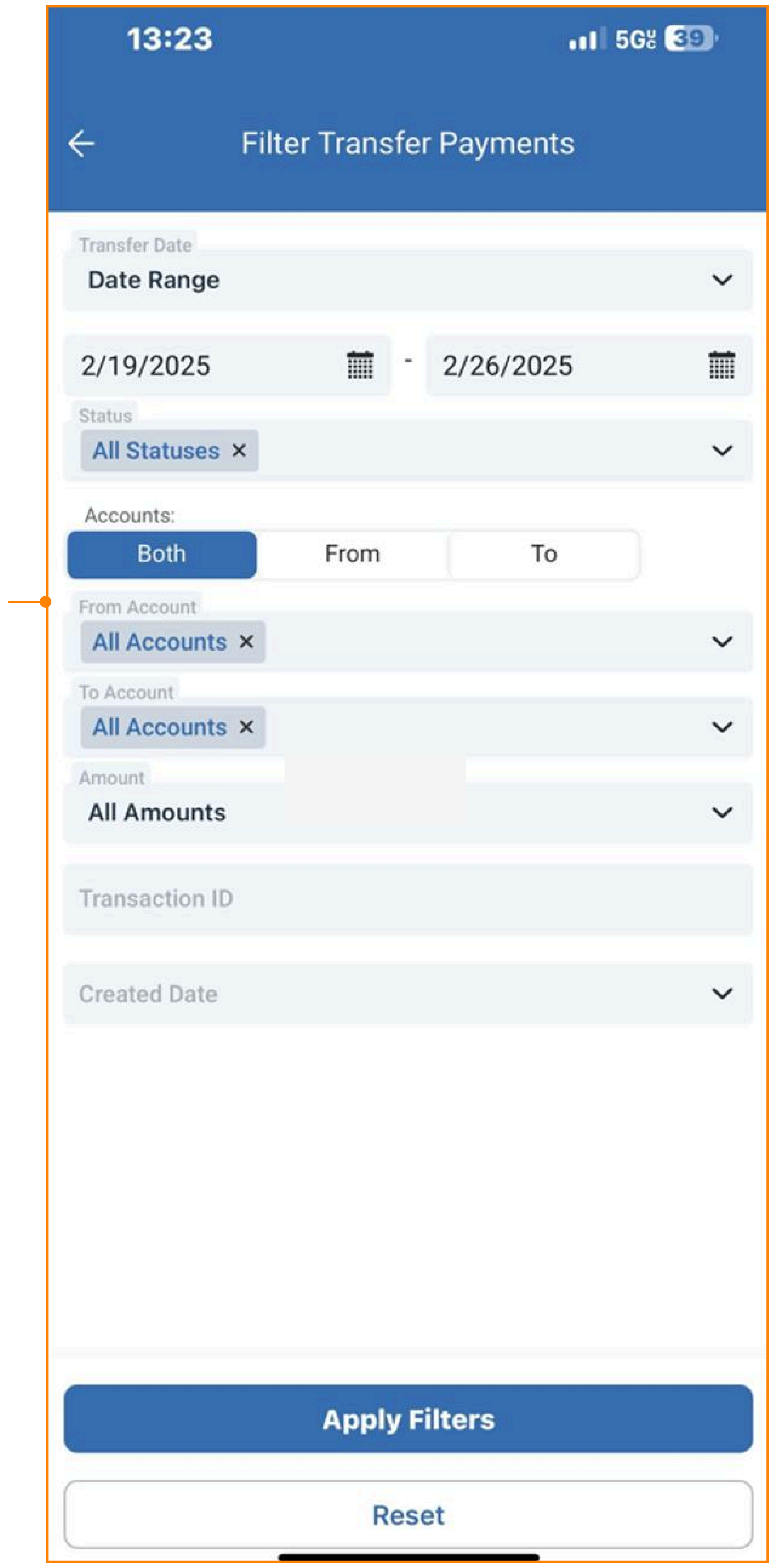

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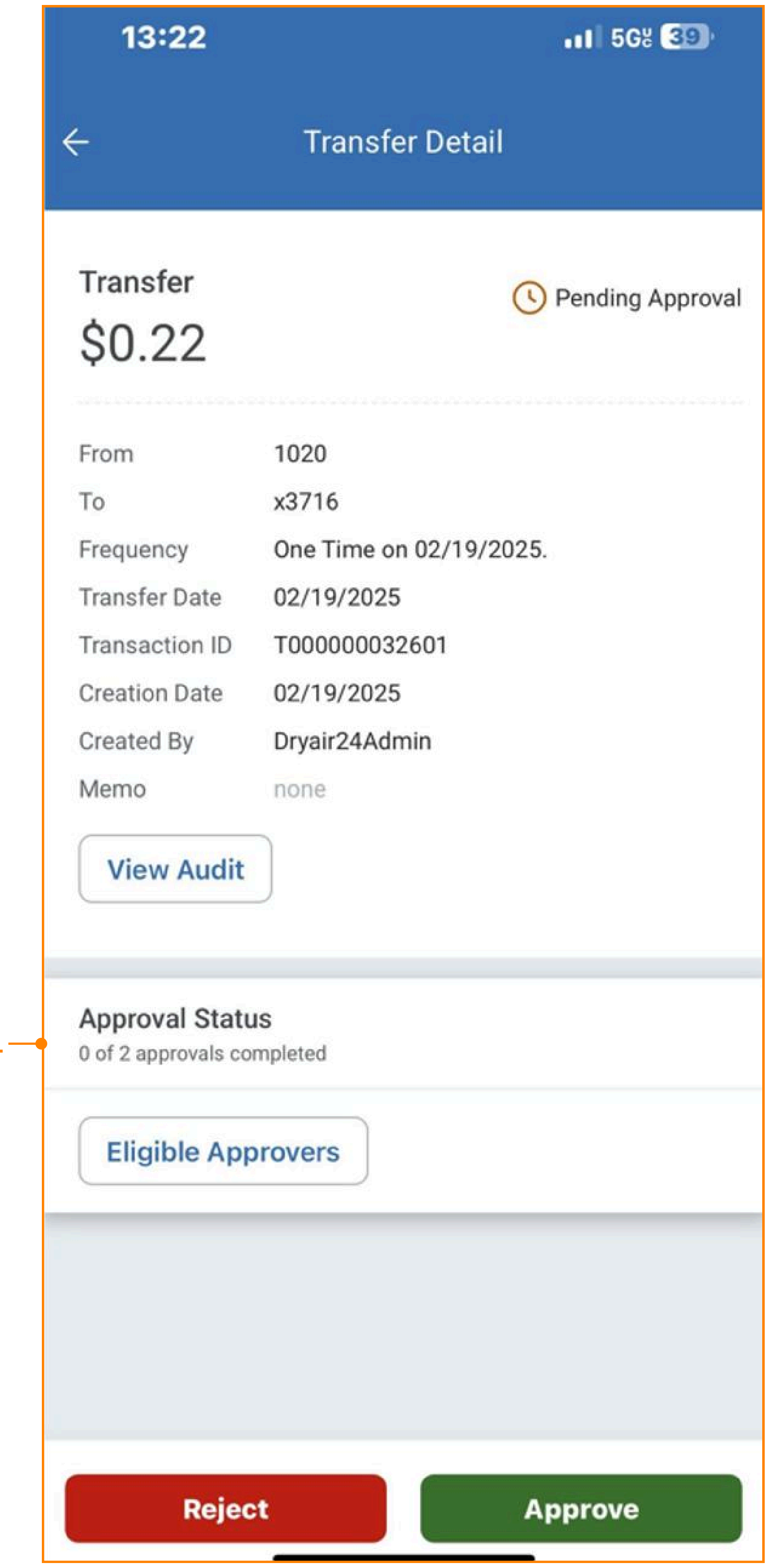

View and filter Transfer, ACH or Wire Activity

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.
   - One Time activity tab - Grouping of the payment activities with a one-time frequency.
   - Recurring activity tab - Grouping of the payment activities with a recurring frequency.

3. Select the advanced filter icon to filter based on selected criteria.

4. Select an individual item to view the full details of the activity. Payments pending approval can be approved from this detail view.

Note: The advance filter is equivalent to the flyout filter on the desktop.

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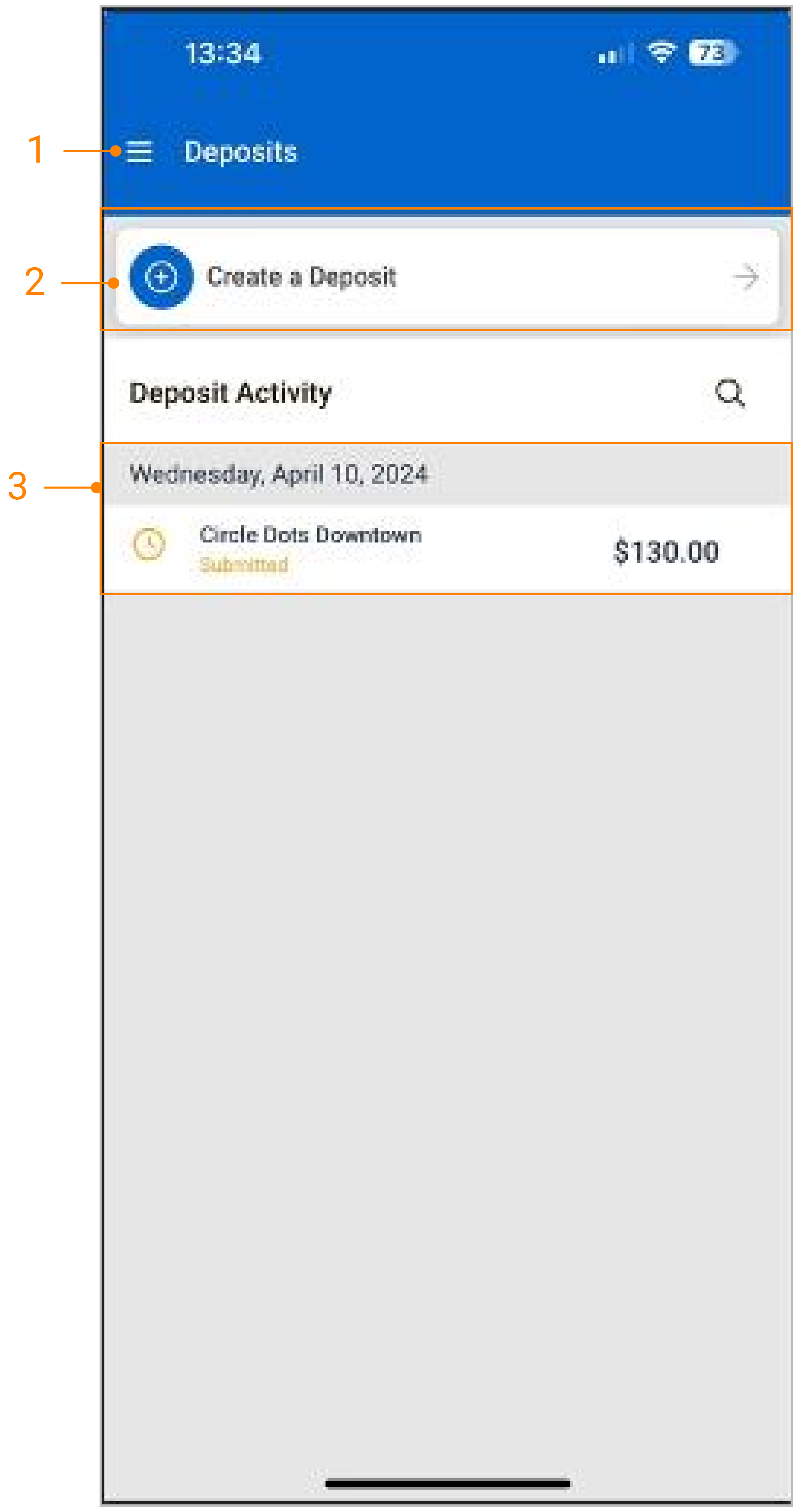
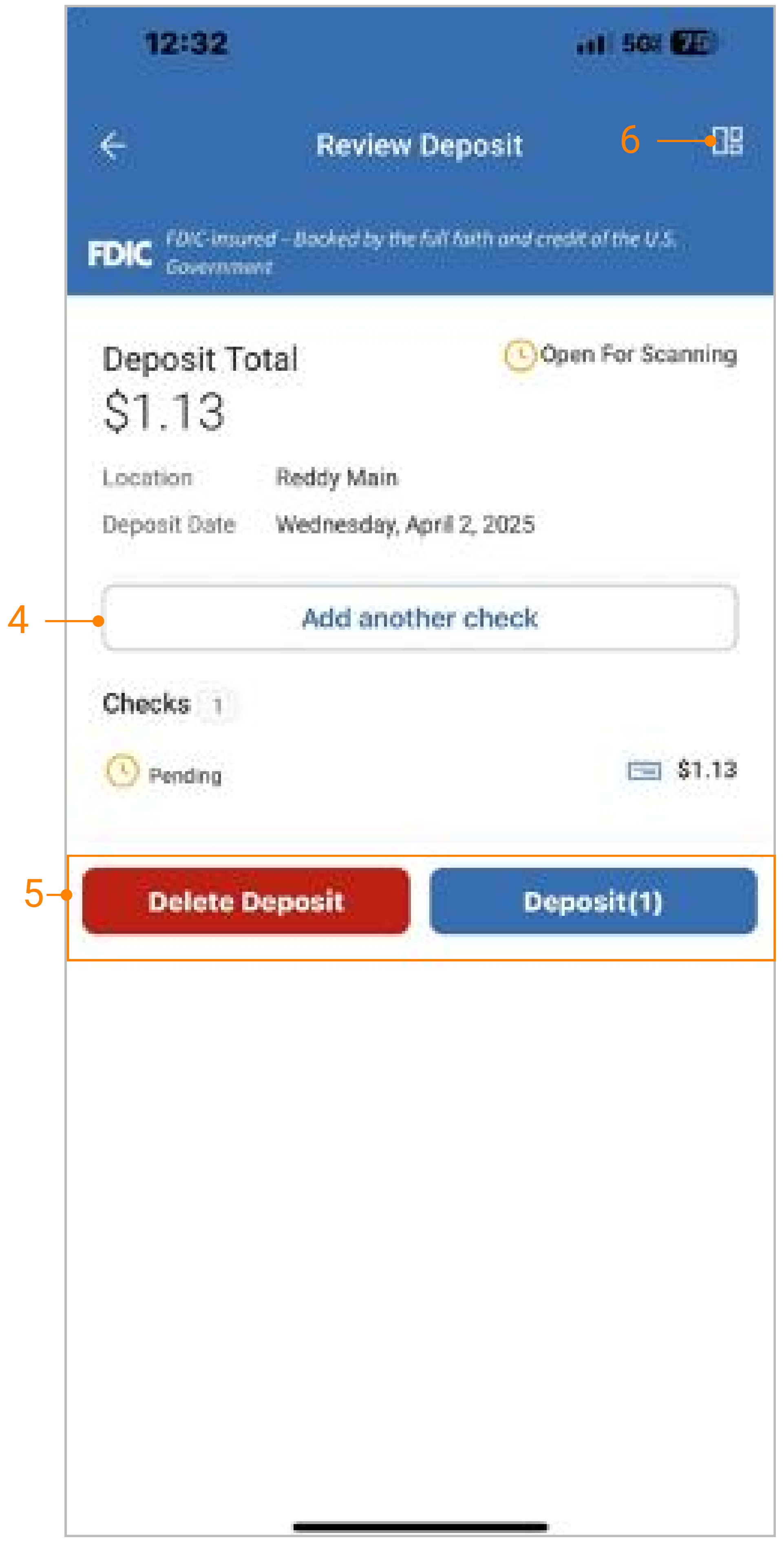
Deposits





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. Select an individual item to view the full details of the deposit activity.

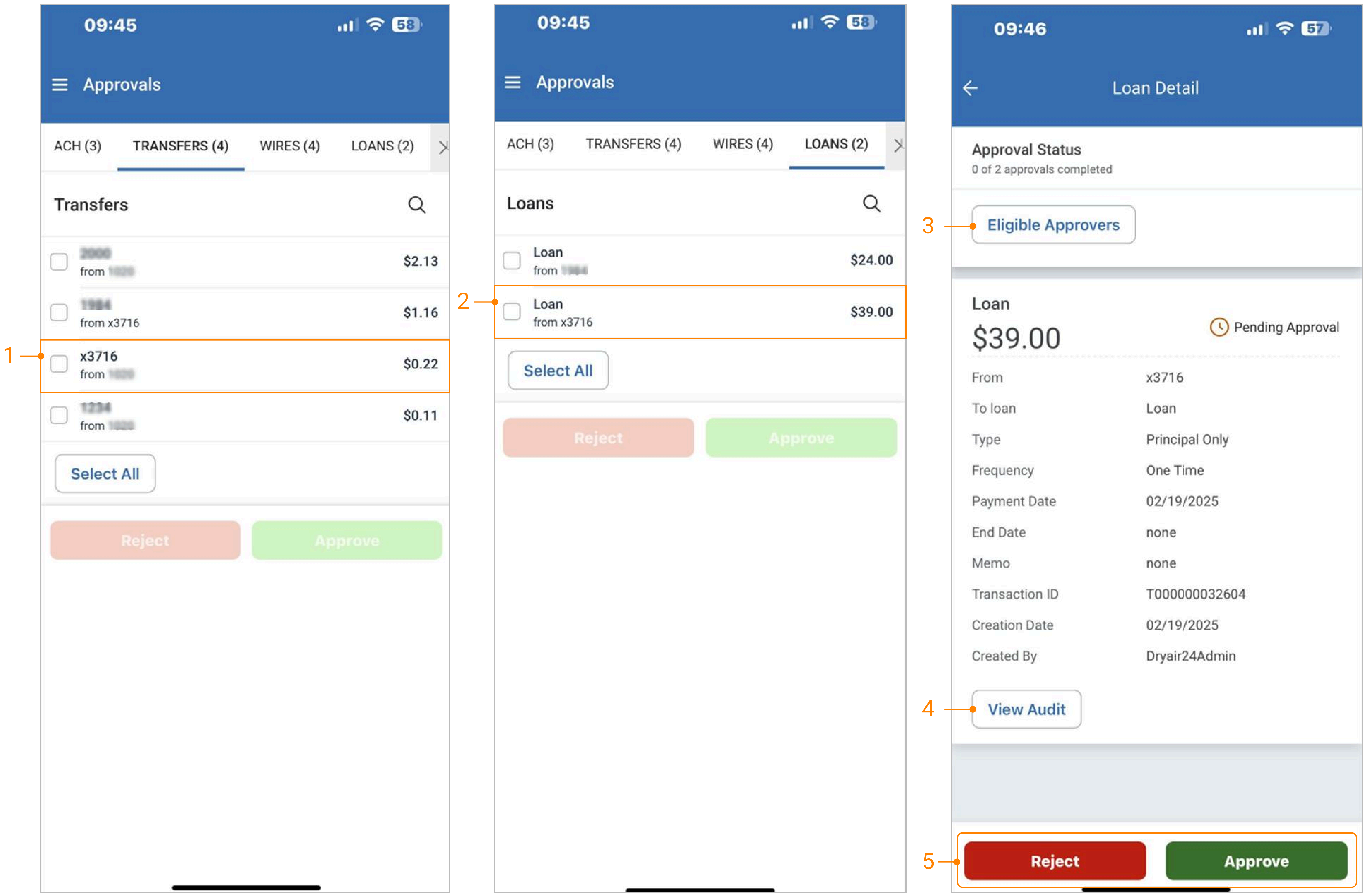
4. Add another check button allows a user to add multiple deposits.

5. Delete and Deposit available. Number of check deposits displays on the Deposit button.

6. Quick dashboard navigation icon available on the review deposit page.

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

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. Select an individual transfer or loan payment to view the item details and approve or reject the item.

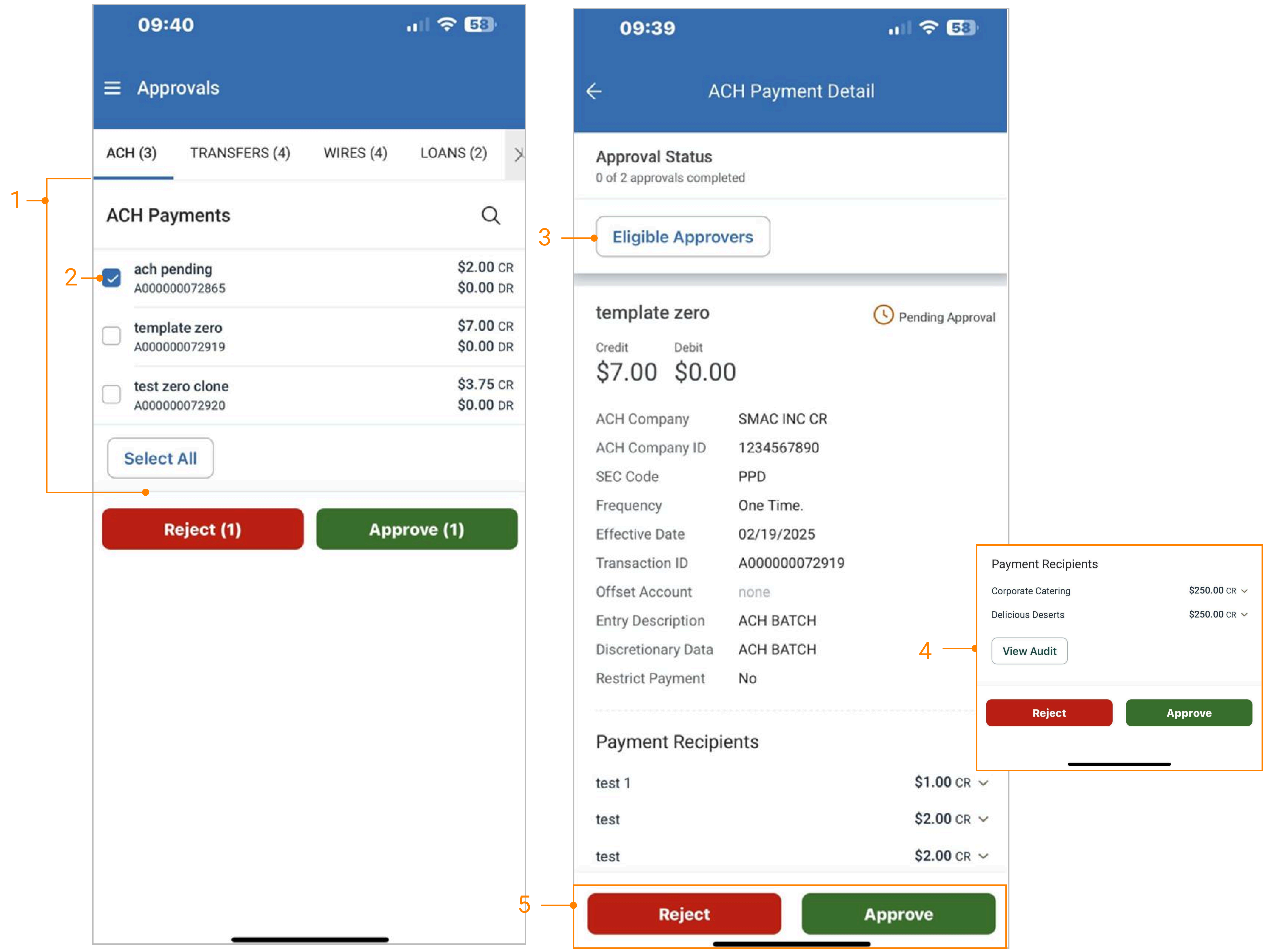
3. Select the Eligible Approvers button to view the list of eligible approvers.

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.

ACH Payment Approval



1. Select an individual ACH Payment for approval or use the Select All option to approve or reject all payments.

2. Select an individual ACH Payment to view the ACH payment details and approve or reject the item.

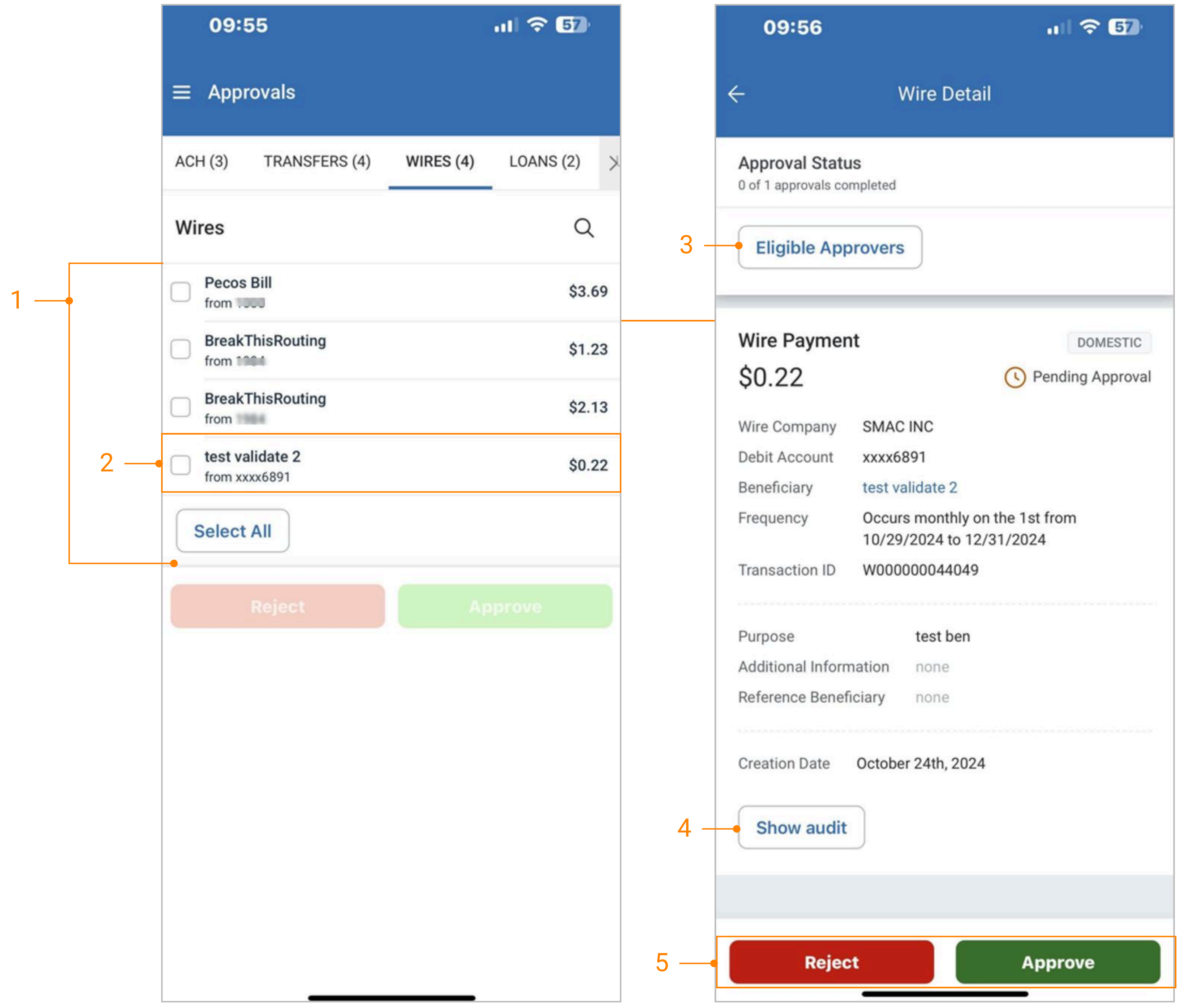
3. Select the Eligible Approvers button to view the list of eligible approvers.

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 payment, the user will be prompted to authenticate upon selecting approve or reject.

Wire Approvals



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

2. Select an individual wire to view the wire details and approve or reject the item.

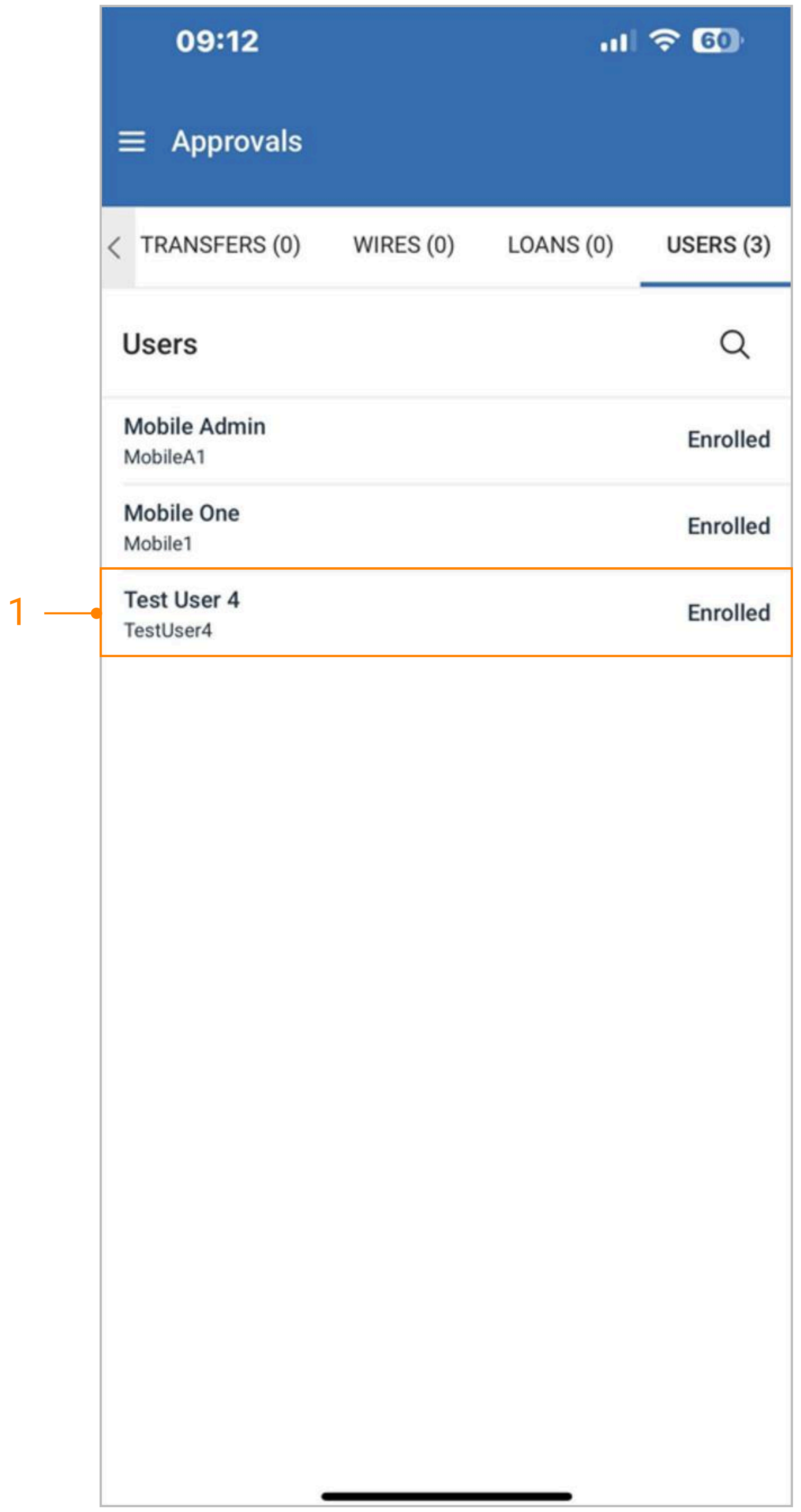
3. Select the Eligible Approvers button to view the list of eligible approvers.

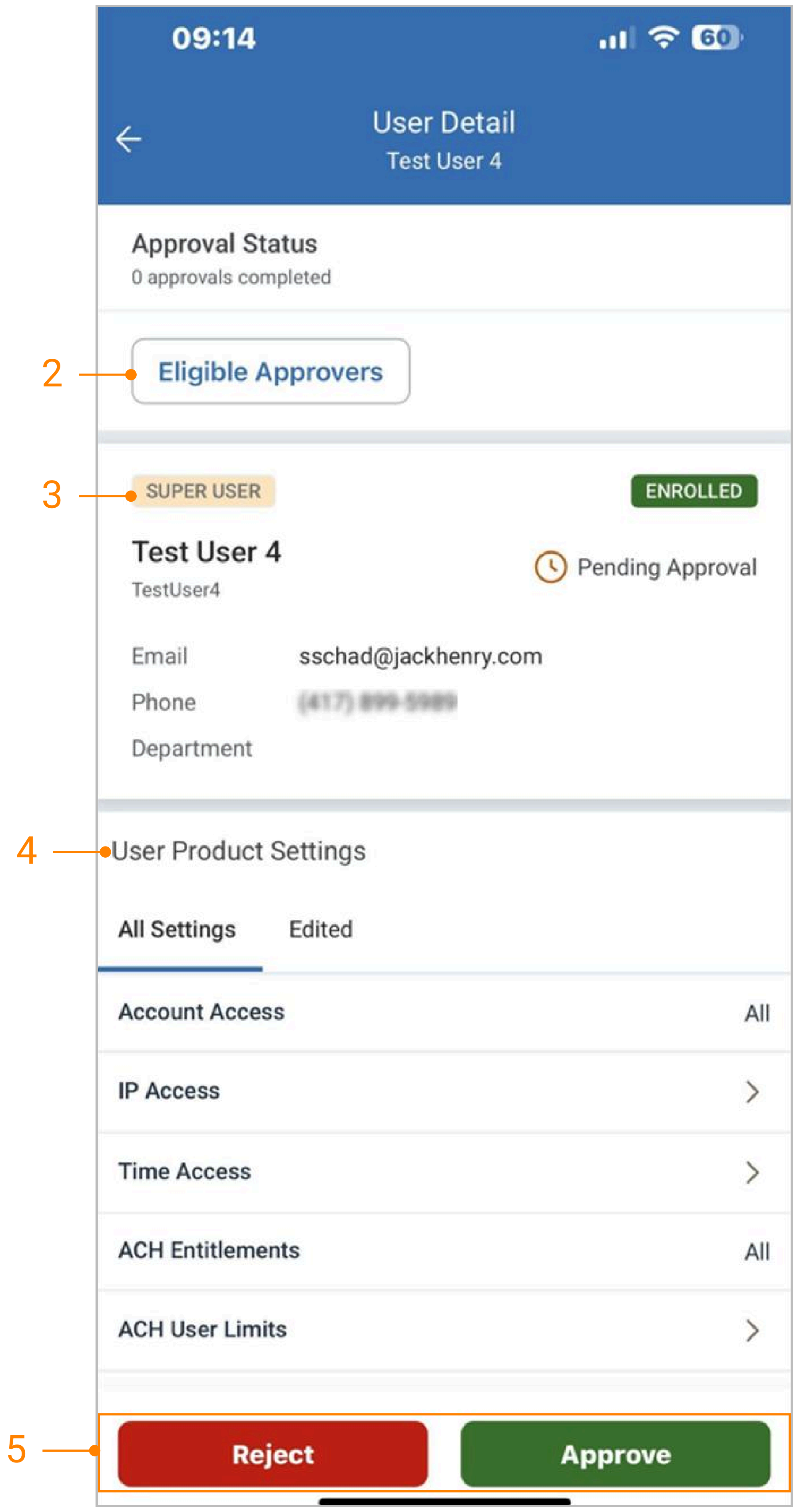
4. Select the View Audit button to view the audit trail data.

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.

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 be highlighted 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.

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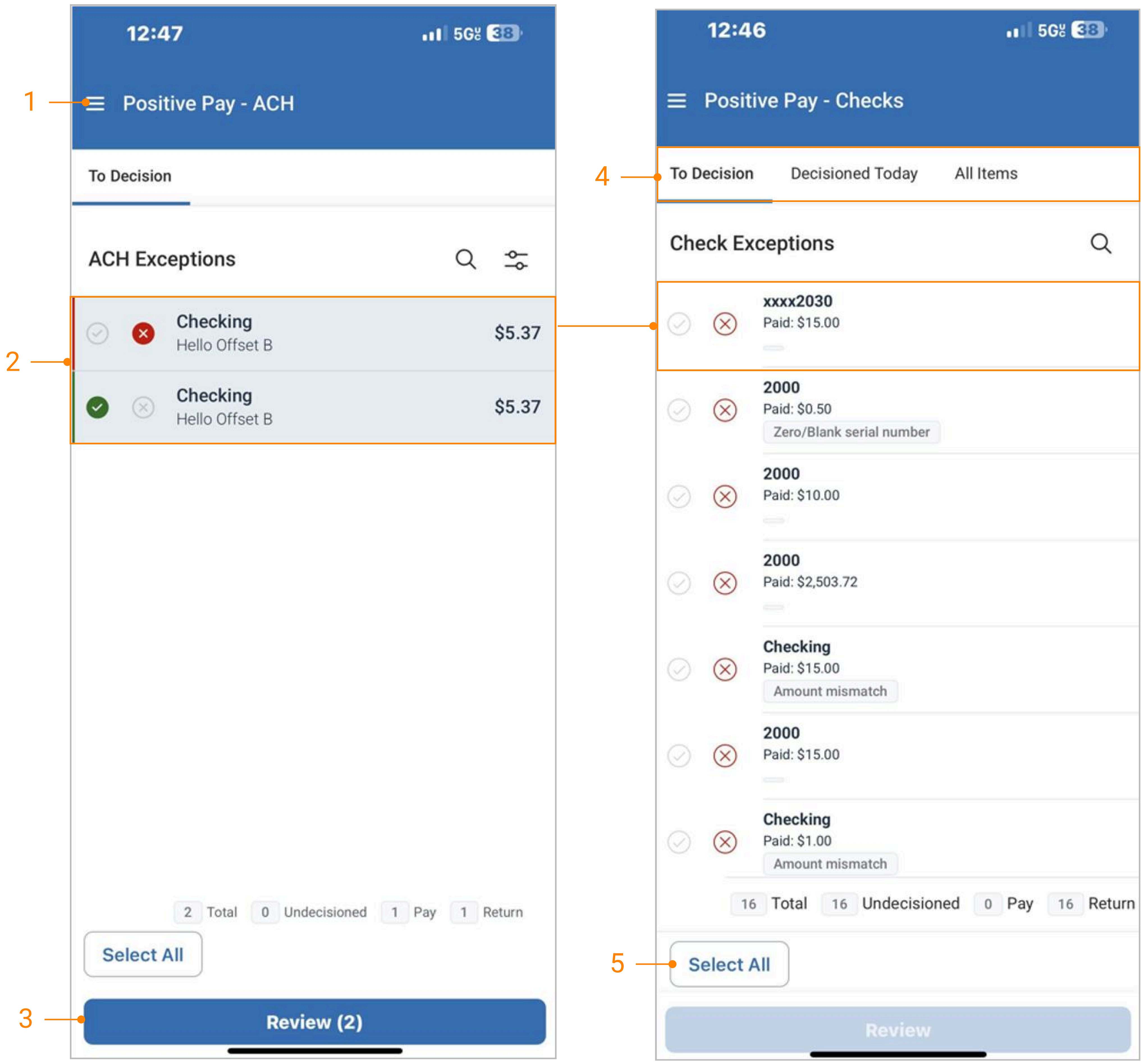
Positive Pay Decisions



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.
   - Decisioned Today view - displays only the items worked for the current day.
   - All Items view - displays the combined view of the To Decision and Decisioned Today views.

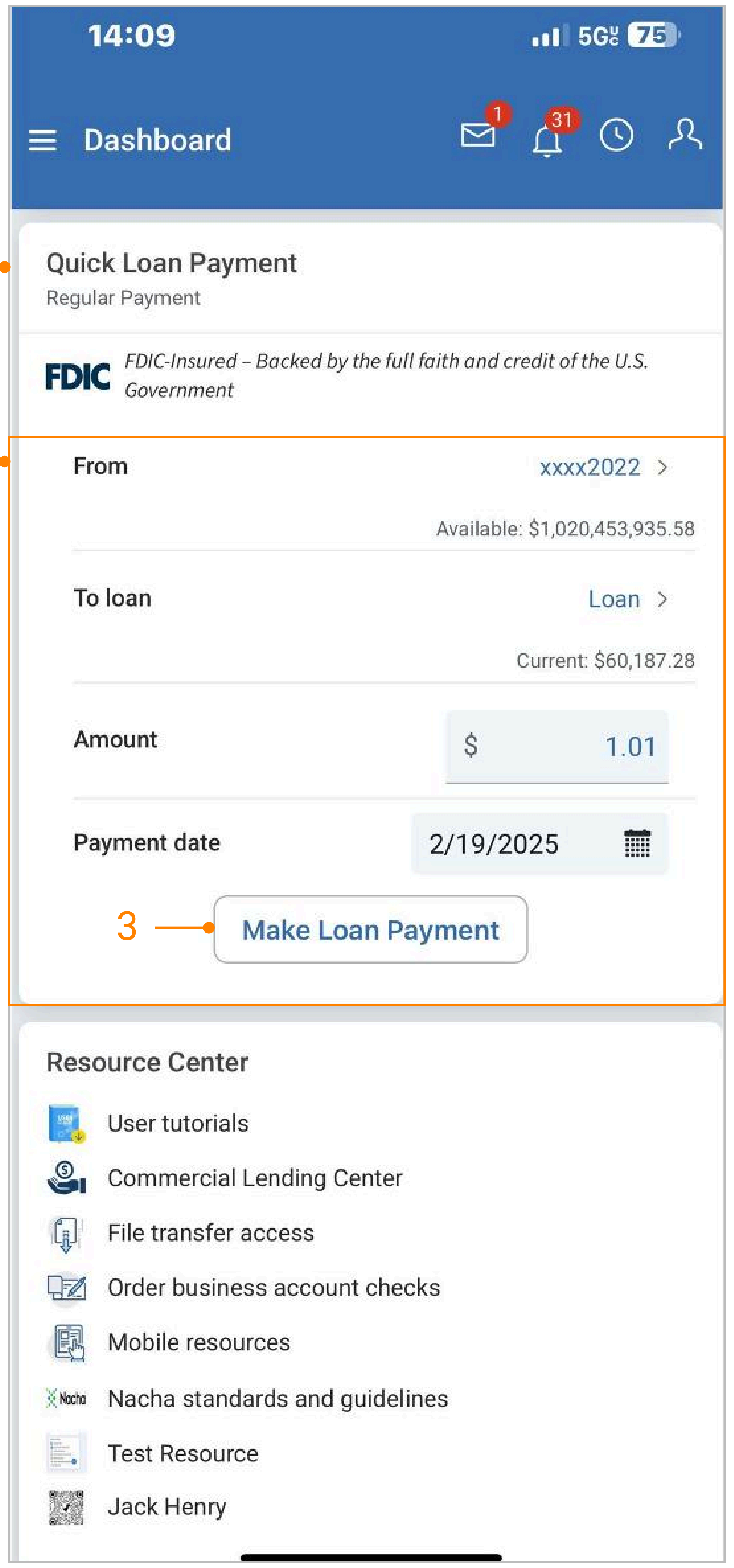
5. Selecting the Select All buttons reveal the Pay All and Return All features.

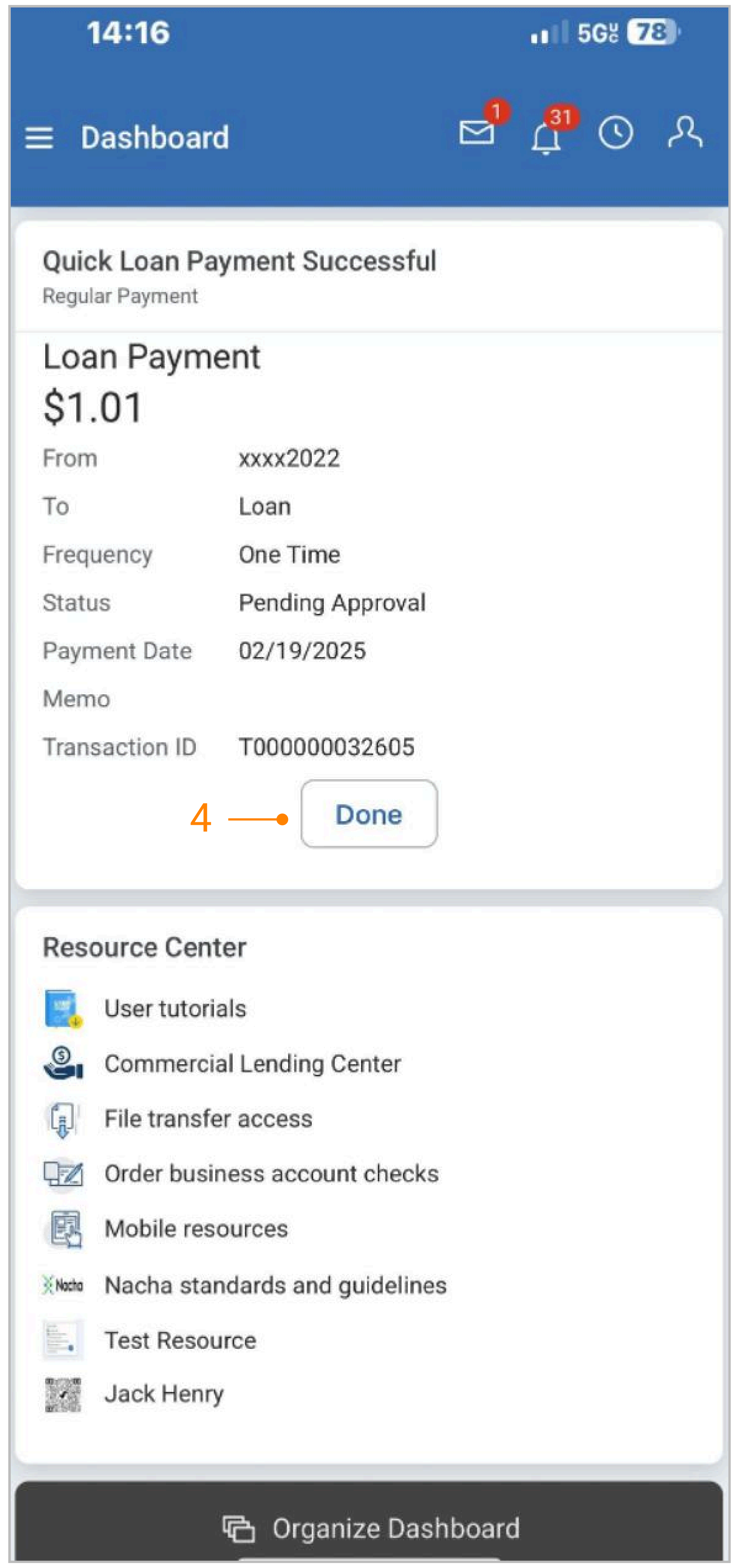
Note: Reference the Mobile Experience Positive Pay QRG for additional information.

Dashboard Widgets - Quick Loan Payment

1

2





1. From the Dashboard, scroll down to the quick loan payment widget or use the Organize Dashboard button to add the widget.

2. Complete all required input fields

3. Select the Make Loan Payment button to quickly submit the payment.

4. Select Done to return to the default widget

Note: The company must have the Transfer product turned on and users must have the entitlements for the product.

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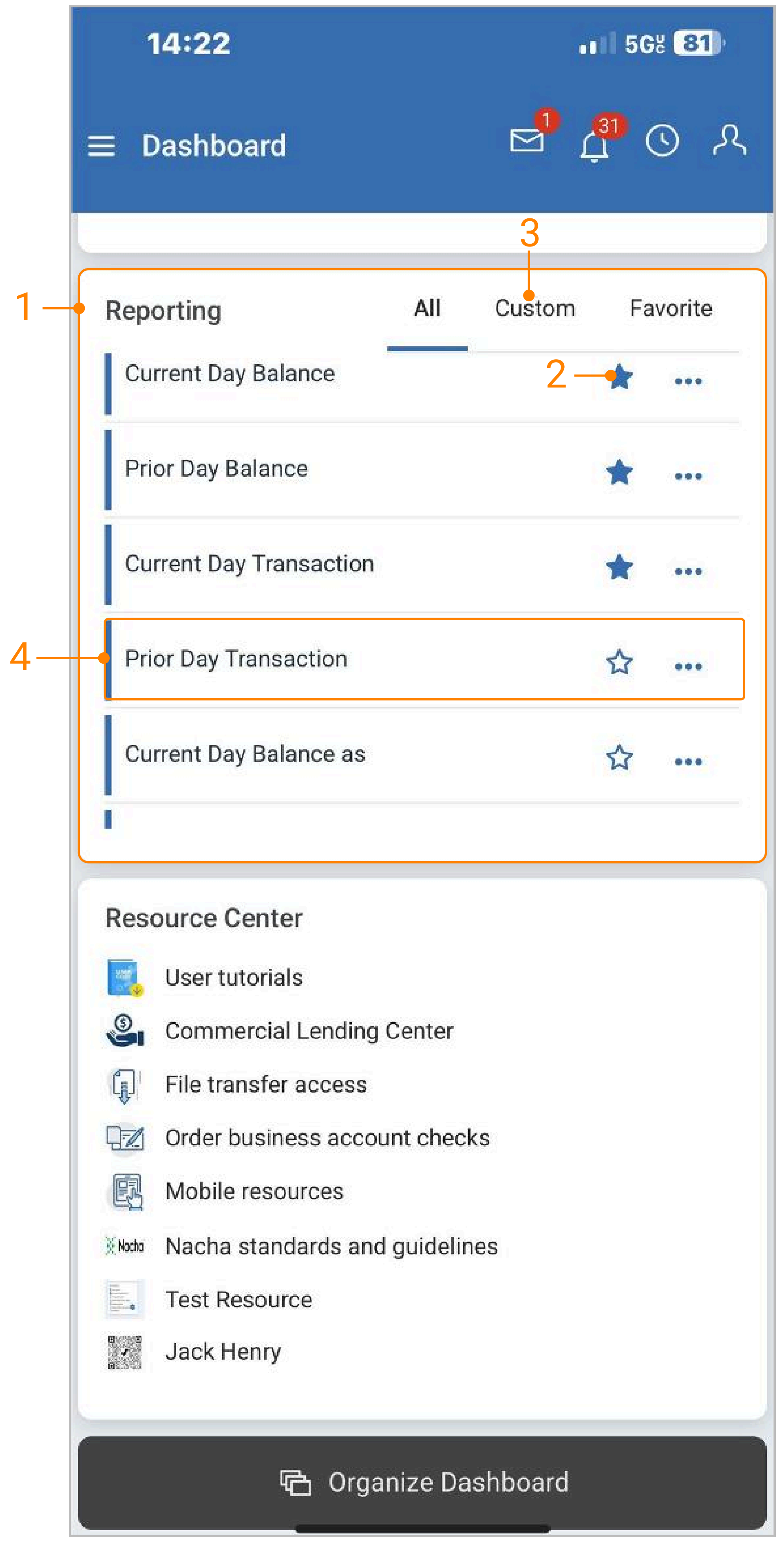
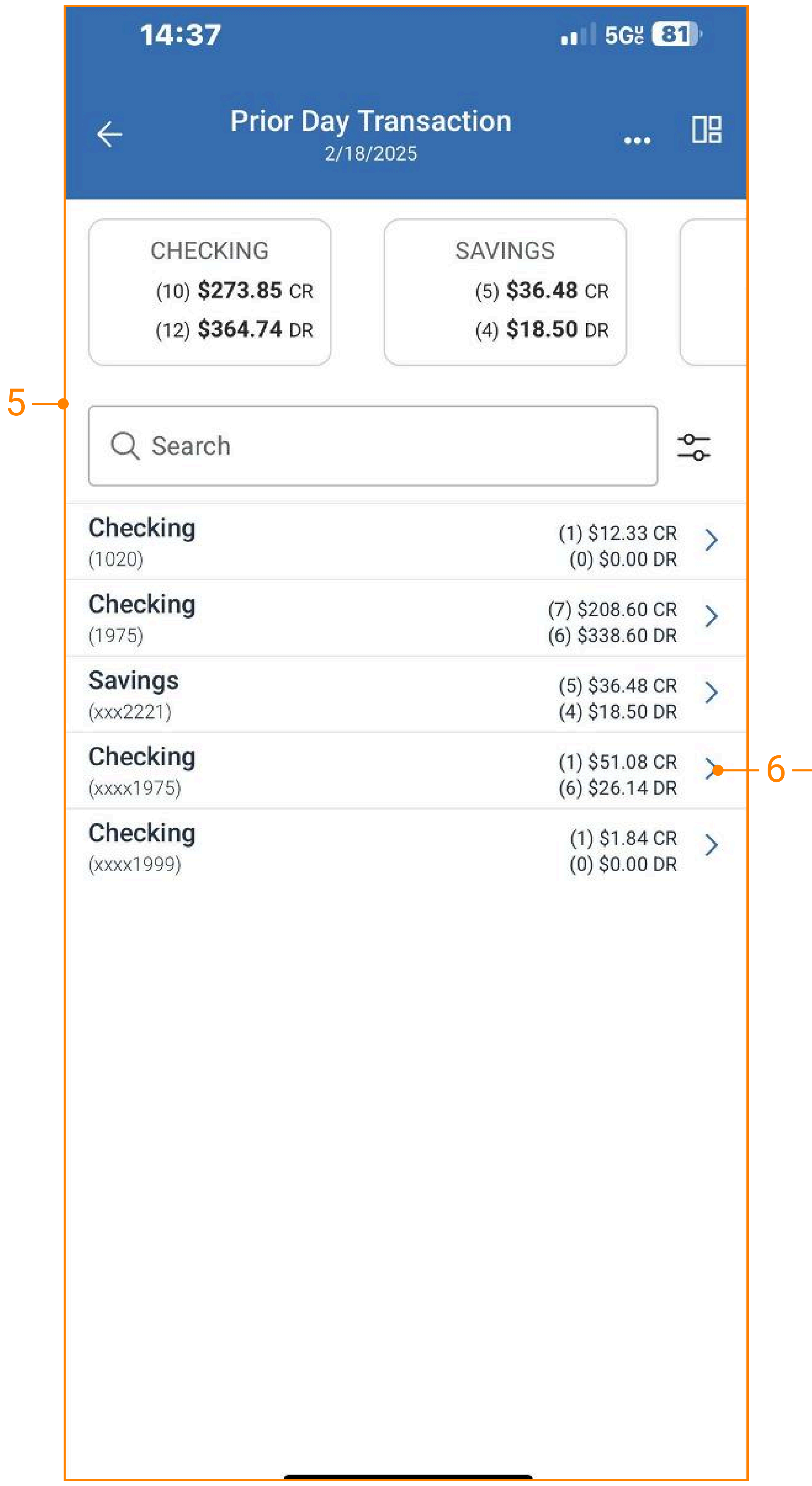
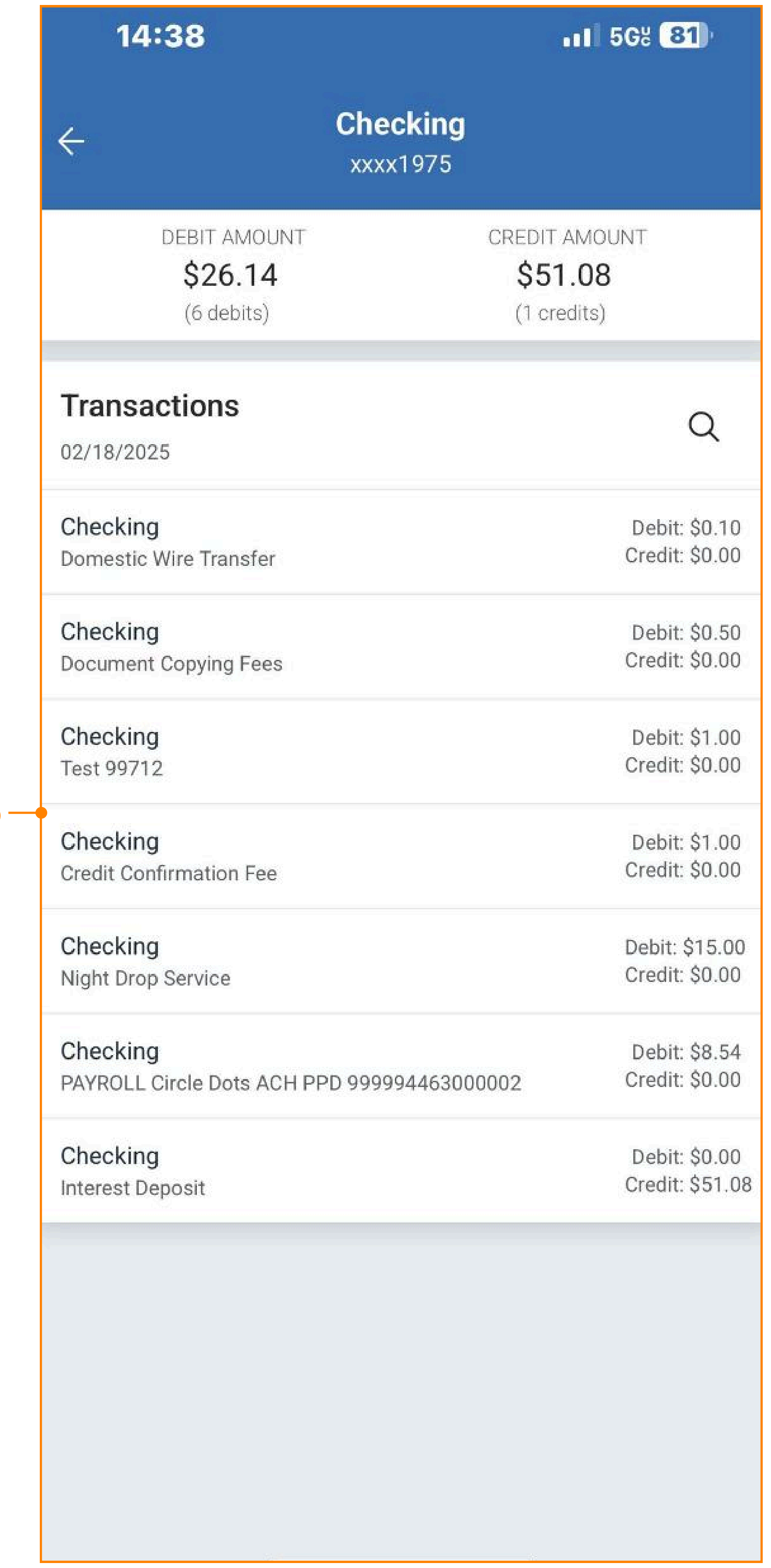
Dashboard Widgets - Information Reporting







1. From the Dashboard, scroll down to the reporting widget or use the Organize Dashboard button to add the widget.

2. Quickly favorite a report by selecting the star icon on the report. These reports will be located under the favorites tab.

3. Custom tab is the reports saved by the user as a custom report.

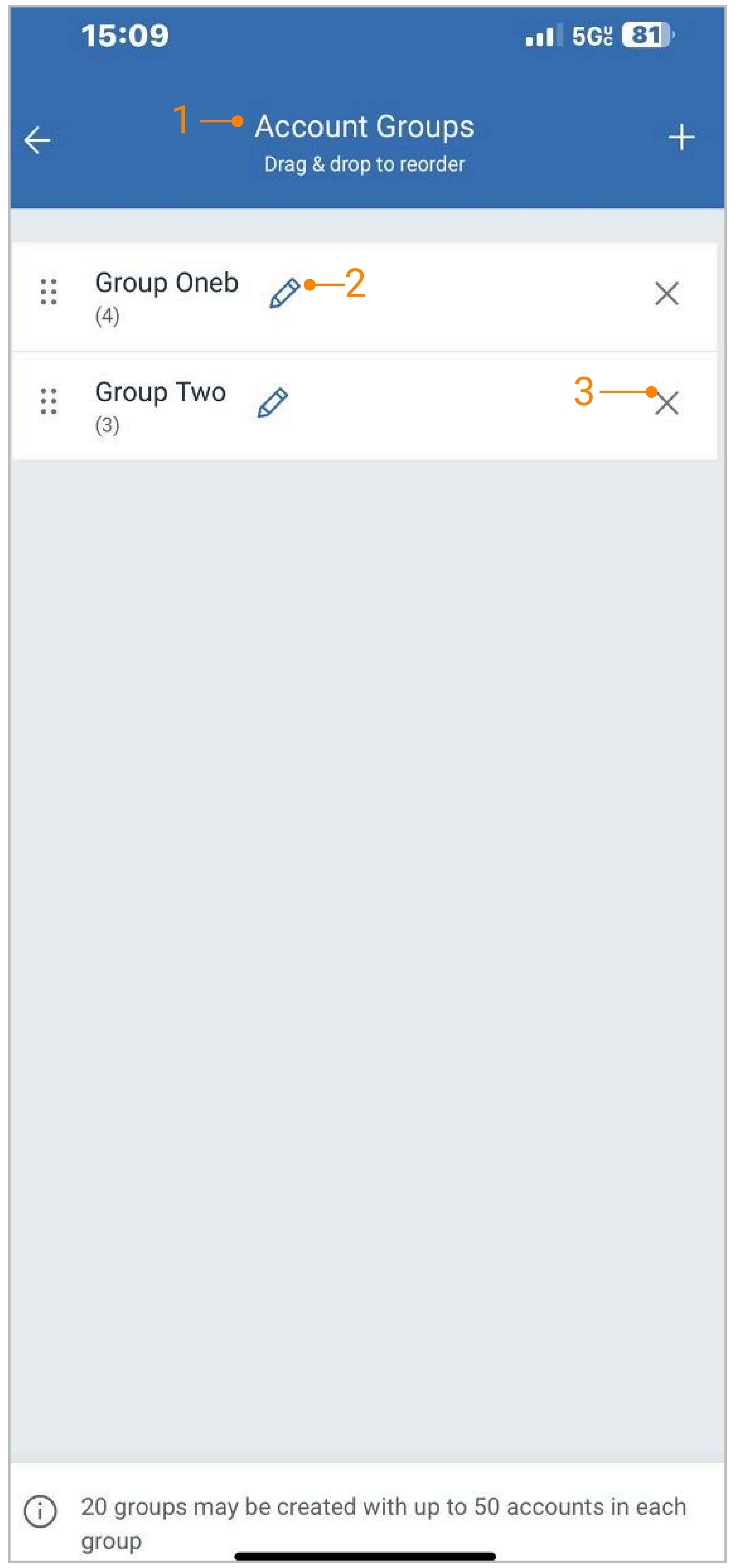
4. Run a report immediately by tapping anywhere on the report name or by selecting the ellipsis icon on the report and then select Run Report.

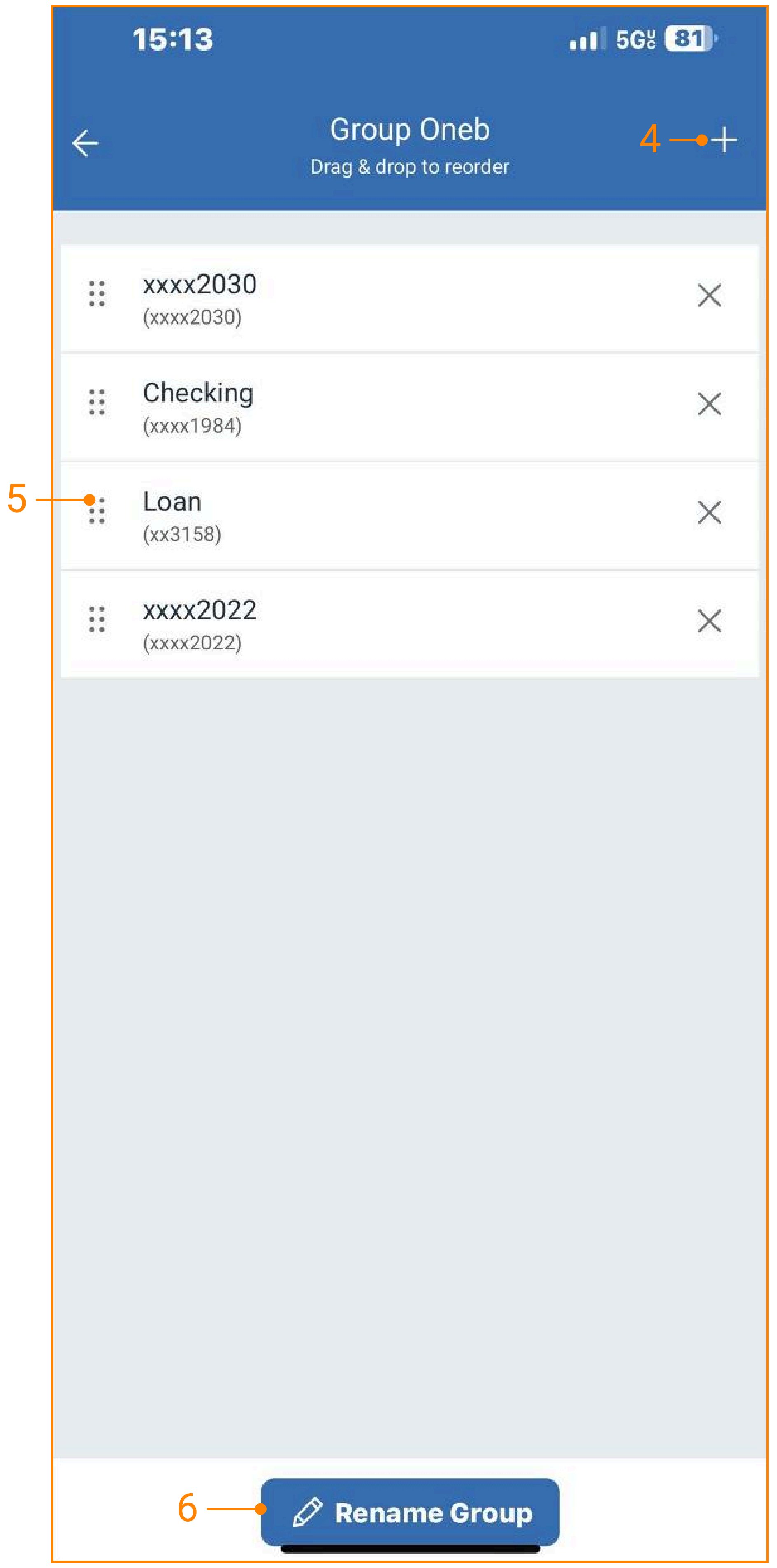
5. Report results page provides the summary totals debit and credits for each account.

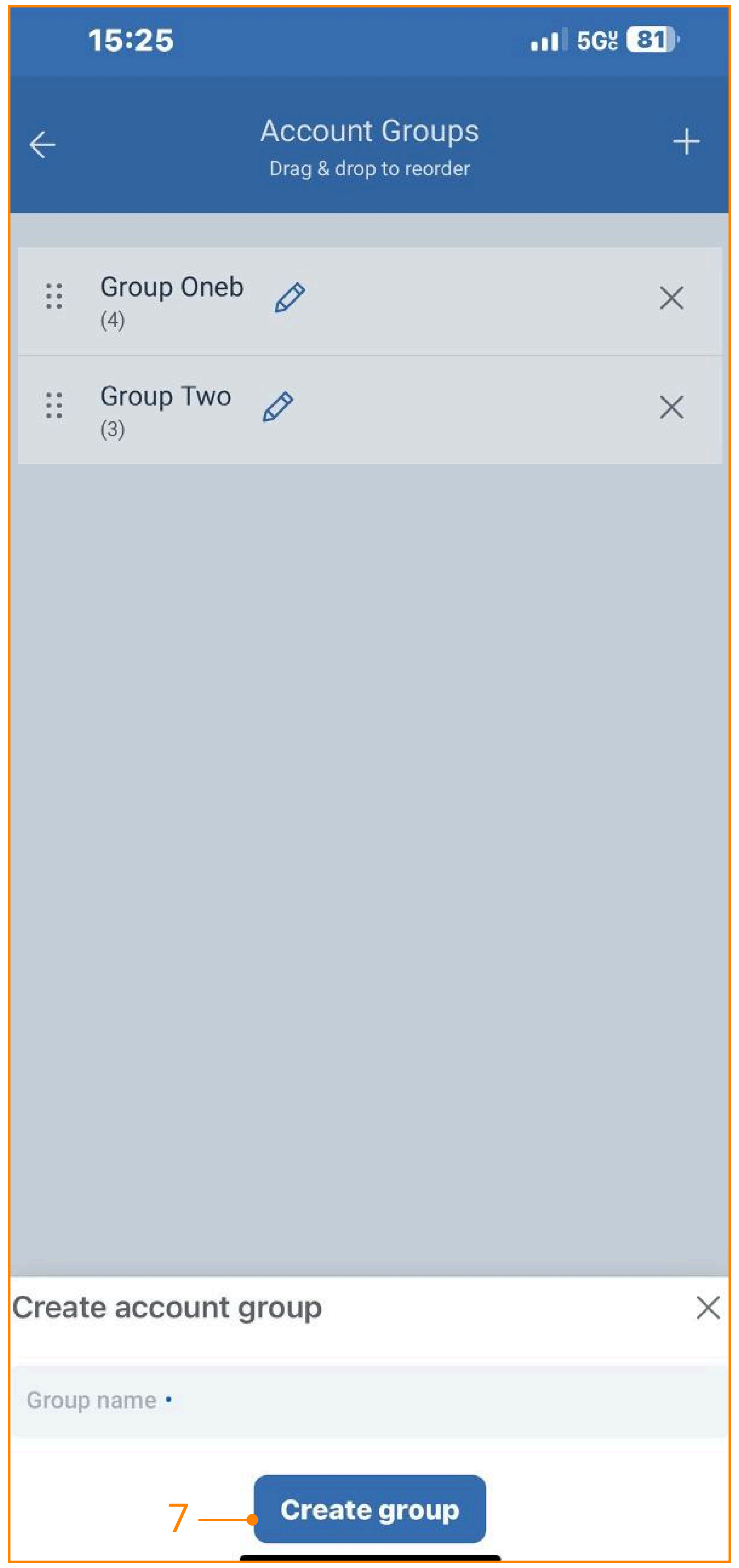
6. To view individual accounts, select the arrow icon at the end of the row to expand account transaction details.

Note: Reports saved to custom or favorited will display accordingly in channel (desktop). Users must have reporting entitlement for the account.

Dashboard Widgets - Manage Account Groups







1. From the Dashboard, select the gear icon on the Accounts widget

2. Edit an existing group by selecting the edit icon on a group card/widget

3. Remove an account from a group by selecting the closed icon.

4. Add another account to the group by selecting the plus/add icon at the top of the page.

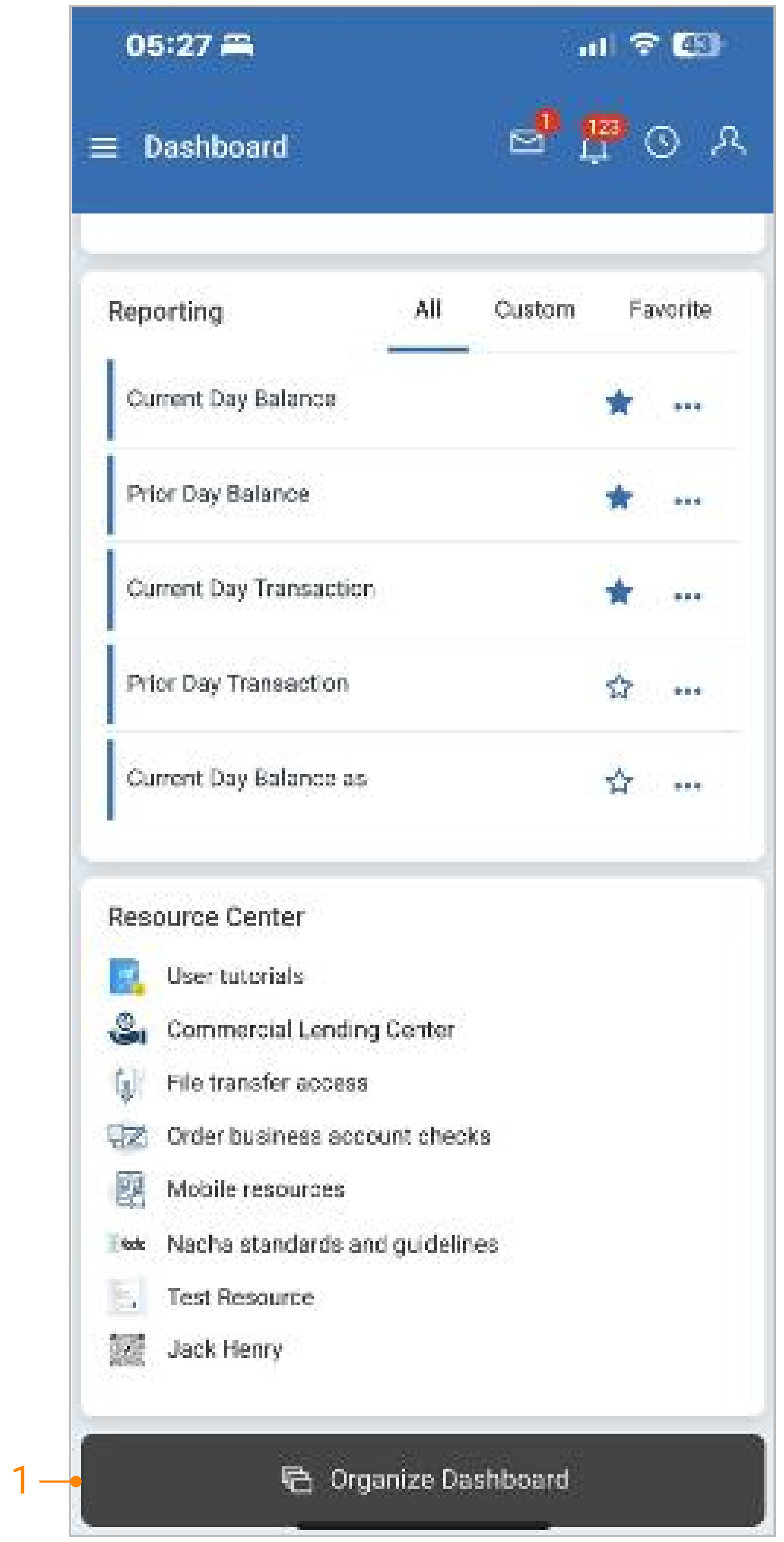
5. Change the position of an account by dragging and dropping the account card to a desired location.

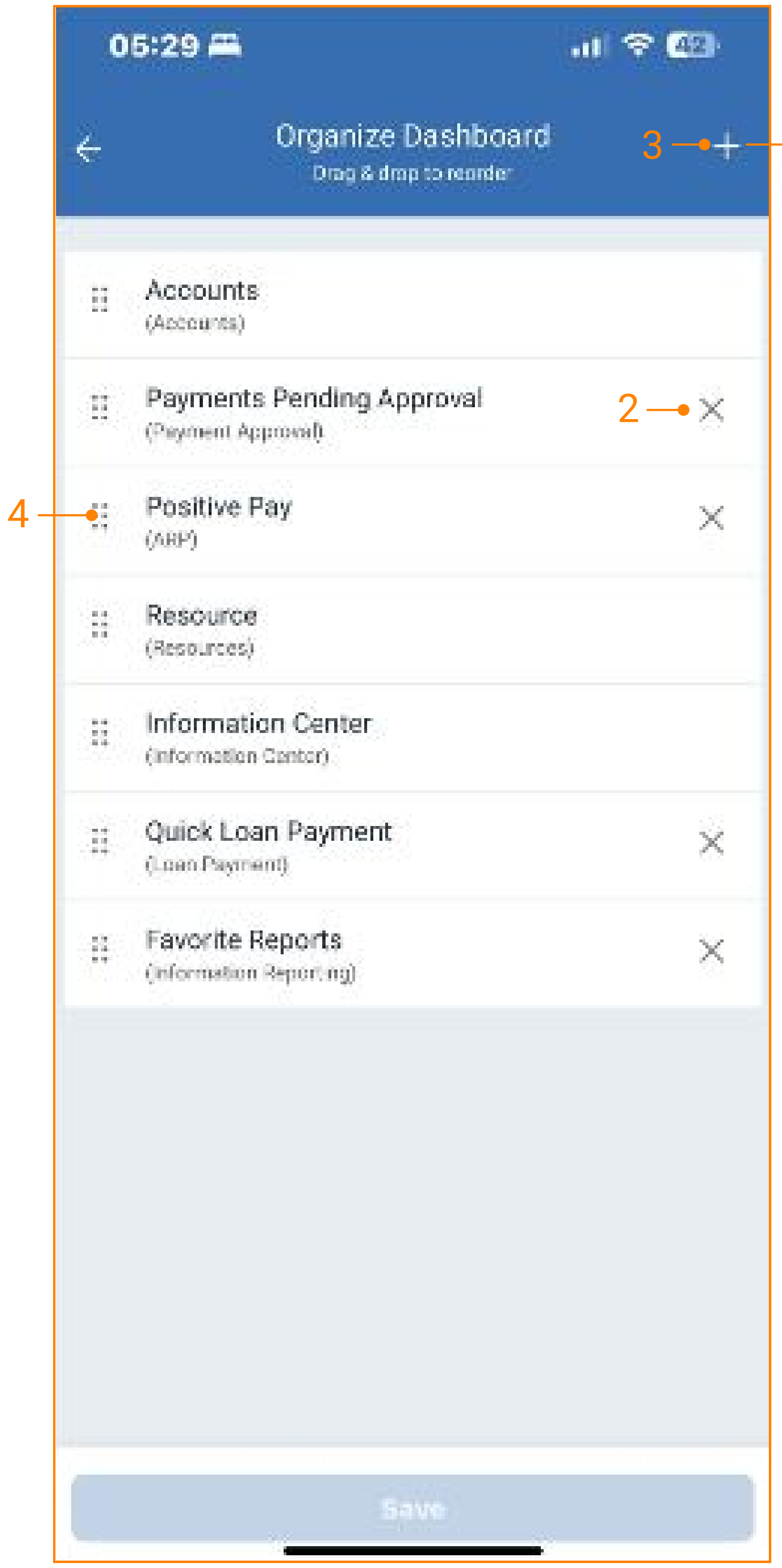
6. Use the rename group button to rename the account group.

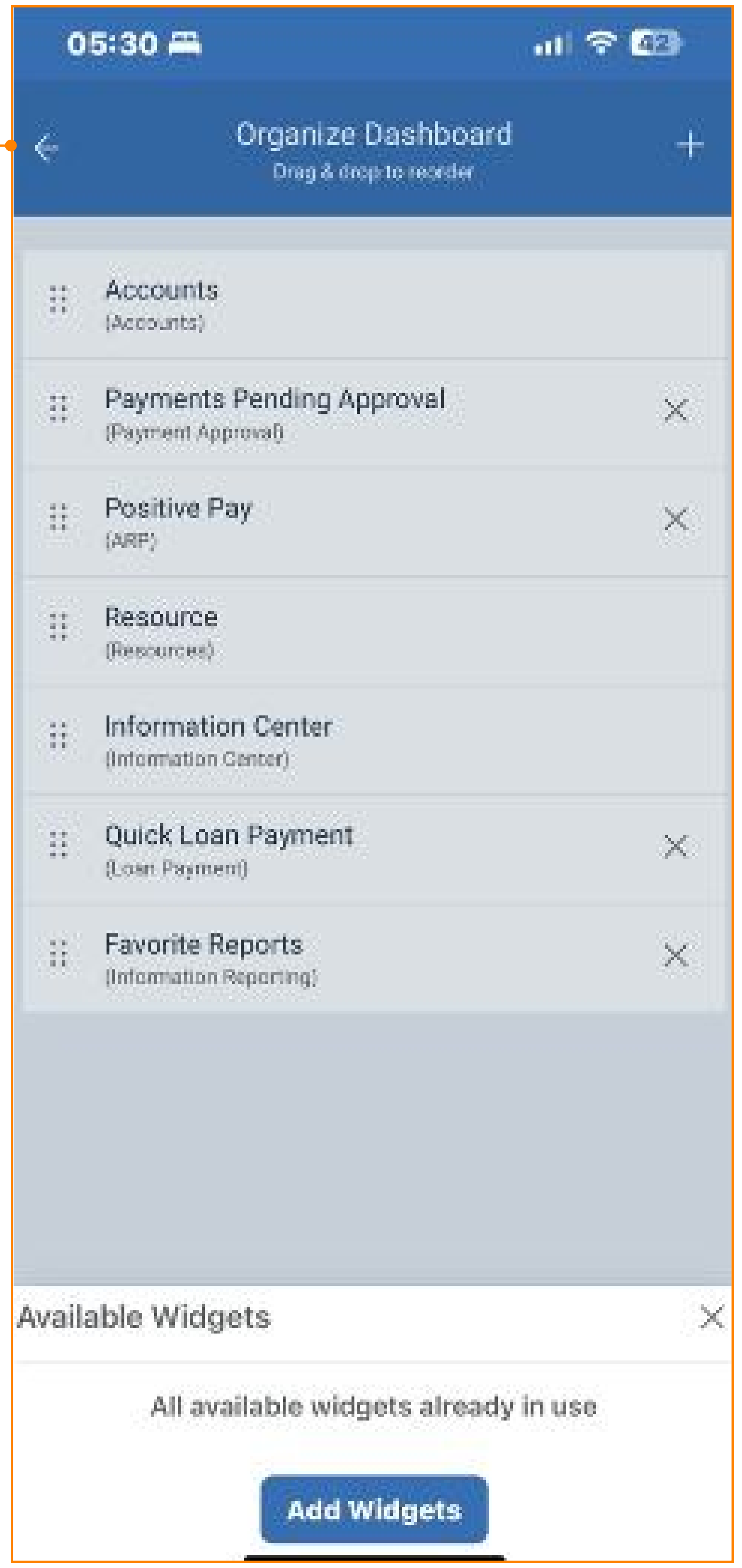
7. Add a new account group by selecting the plus icon at the top of the account groups homepage and then create an account group name to immediately start adding available accounts.

Note: The number of groups that a user can create is notated at the bottom of the homepage with an information icon. Account groupings that have been newly created or updated will be reflected in channel (desktop) and vice versa.

Configure Dashboard Widgets (Coming Soon)







1. From the Dashboard, select the Organize Dashboard button at the bottom of the page.

2. Remove a widget from the dashboard by selecting the closed icon.

3. Add another widget to the dashboard by selecting the plus/ add icon at the top of the page and then select the Add widgets button in the Available Widgets menu.

4. Change the position of a widget by dragging and dropping the widget card to the desired location.

Note: When there are no more available widgets to add, the plus icon at the top of the page will not be available.

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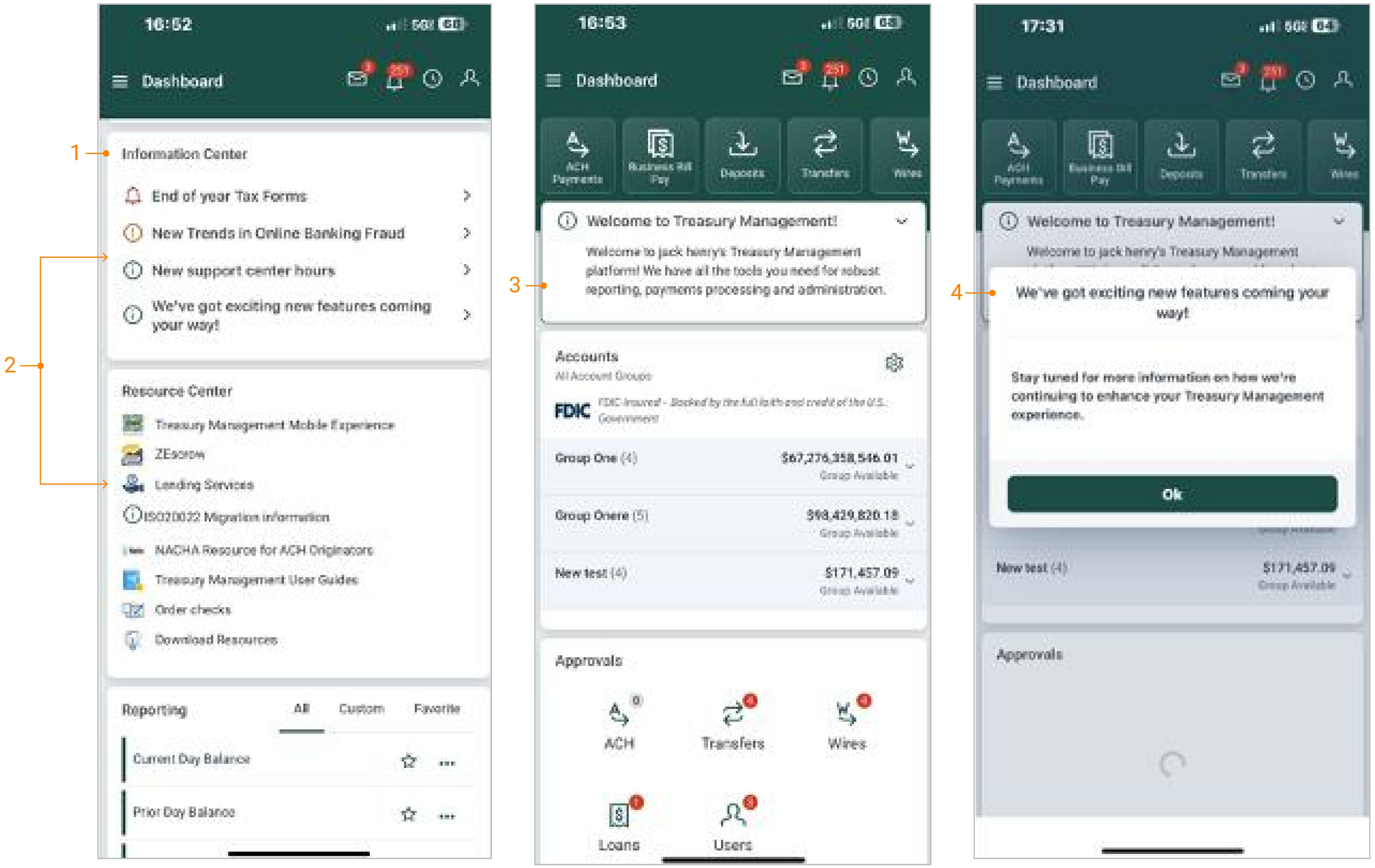
Dashboard Widgets - Information Center, Resource Center, Modal and Banner Messages (Coming Soon)



1. From the Dashboard, scroll to the information center and resource widgets

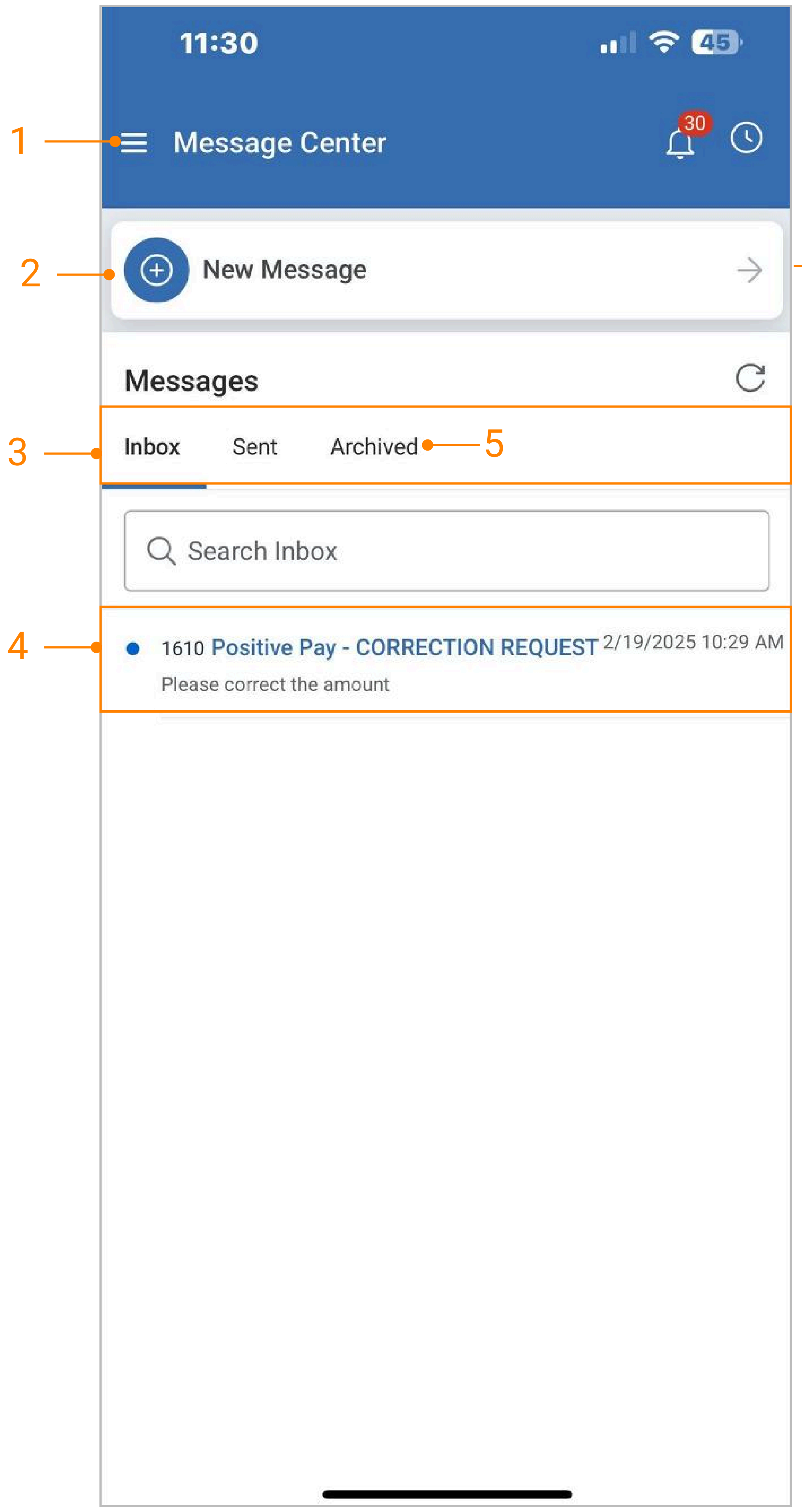
2. Information Center and Resource Center widgets cannot be removed from the dashboard but their position on the dashboard can be updated using the organize dashboard feature.

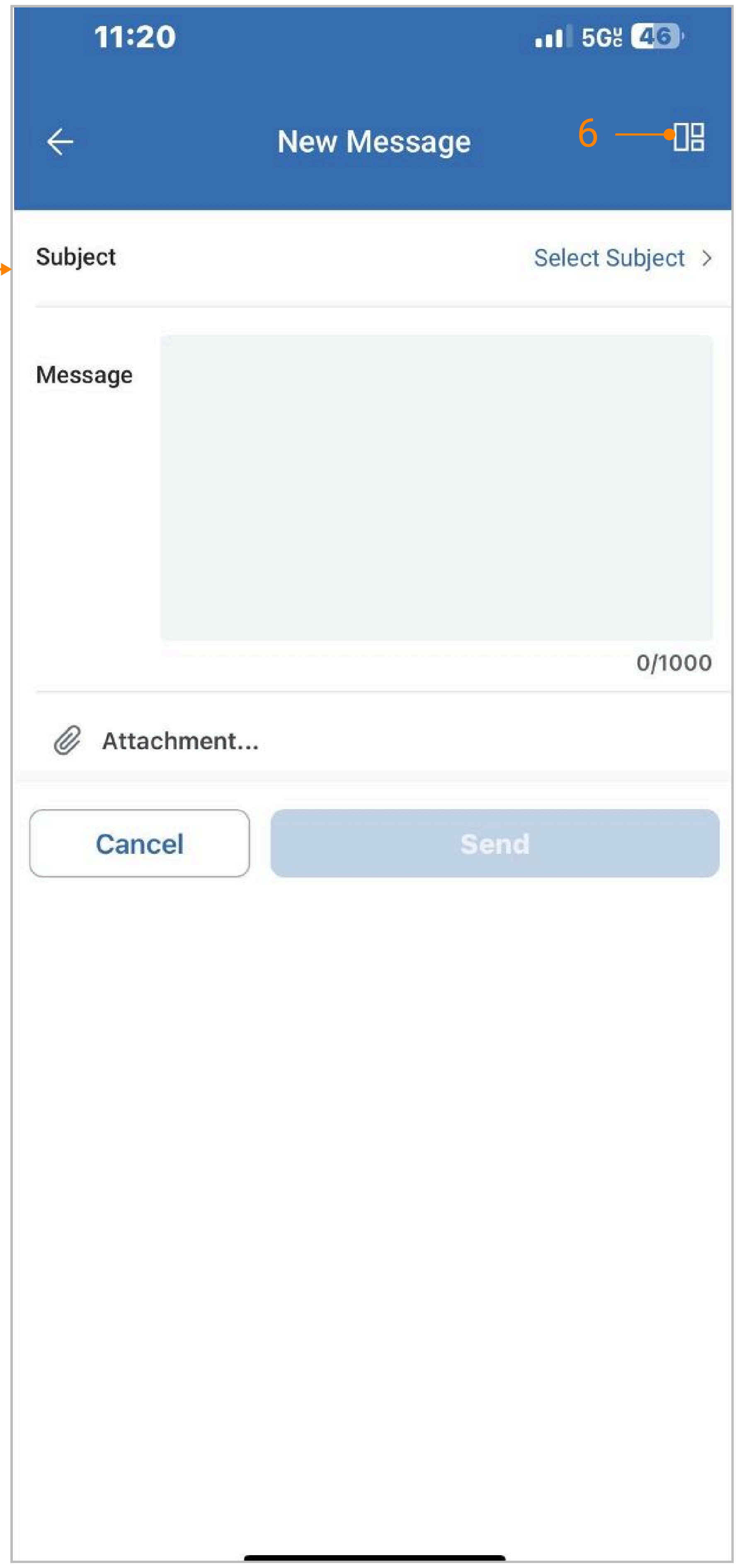
3. Banner messages created for the desktop will also display in the mobile experience.

4. Modal messages created for the desktop will also display on the dashboard and within the information center widget.

Note: See configure dashboard widgets to learn how to change the widgets' position on the dashboard.

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.

5. The user will be able to archive the message as well as reply to the message.

6. Quick dashboard navigation icon available on the create message page.