BankUnited | TREASURY SUITE

Digital Banking Mobile App Product Guide

26.05.x Releases

May 2026
Version 1

Bottomline

Legal Statement

This guide is provided for informational purposes only and is intended to assist customers in using TreasurySuite Mobile. It does not establish security procedures, approval requirements, transaction limits, or cutoff times. Features, functionality, availability, and screen displays may vary based on system configuration, user entitlements, device type, and software version. Nothing in this guide modifies any Treasury Management Agreement, Deposit Account Agreement, Online Banking Agreement, or other agreement with BankUnited. BankUnited does not warrant uninterrupted availability of mobile banking services and reserves the right to modify functionality without notice.

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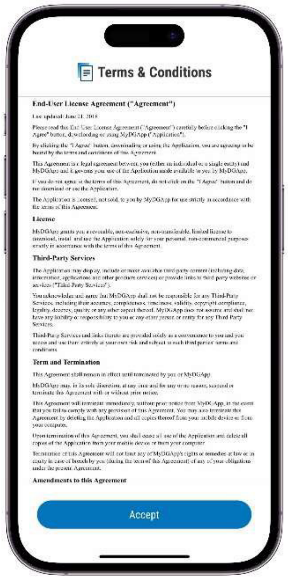
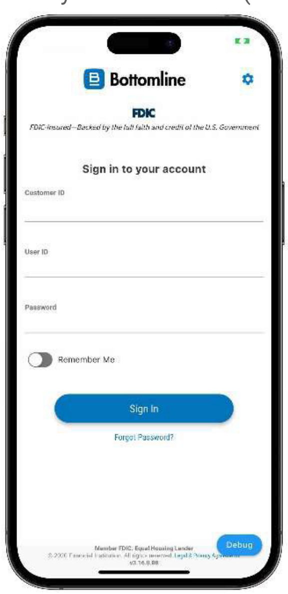
Access the Application

1. **First-Time Users:** Download the **BankUnited TreasurySuite mobile app** from the Google Play and Apple App stores.
2. Open the app.
3. If the Terms and Conditions screen is displayed, review the terms, then tap **Accept**.



4. Enter your customer ID (Company ID), user ID, and password as needed.



   - **First-Time Users:** The first time you access the app, enter your temporary customer ID (Company ID), user ID, and password provided by your financial institution.
   - **Remember Me Enabled**: Enter your password.
   - **Biometric ID Enabled:** Tap the **biometric ID** button in the Password box and continue to Step 7.

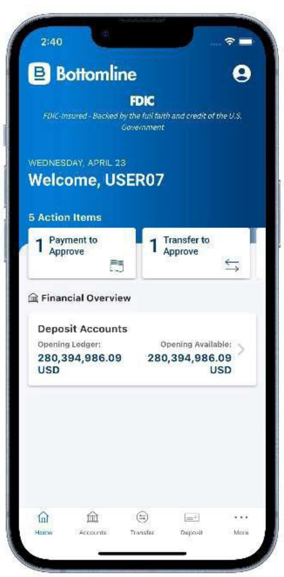
   Note: *The biometric ID button displayed depends on your device's biometric authentication.*

5. Optionally, switch the following toggles to **On** as needed:

- **Remember Me**: Remembers your customer ID (Company ID), and user ID for future logins.
- **Biometric ID**: Validates your identity and remembers your customer ID (Company ID), user ID, and password. Biometric authentication is available on supported devices with registered identifiers.

6. Tap **Sign In**.
7. If an authentication pop-up box is displayed, authenticate your identity and tap **Continue** or **Verify**. Refer to the [Authentication Overview](#) section for more details.
8. **First-Time Users:** The New Password screen is displayed.
   To update your password:
   a. In the Enter New Password box, enter a new password.
   b. In the Re-Enter New Password box, re-enter the new password.
   c. Tap **Complete**.
9. **First-Time Users:** The Security Questions screen is displayed if security questions are enabled. To create security questions:
   a. Tap **Security Question 1** and select a security question.
   b. In the Answer box, enter an answer.
   c. Repeat Steps 9a and 9b until all security questions are selected and answered.
   d. Tap **Complete**.

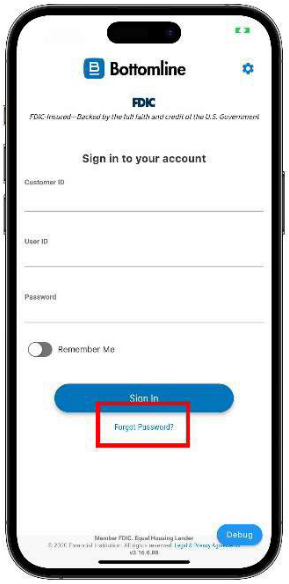
The Home screen opens.



Forgot Password

Release Consideration: *With release 3.10.0 and later, financial institutions can turn on or off the Forgot Password option for all users. When the Forgot Password option is On, the Change Security Questions screen is also displayed.*

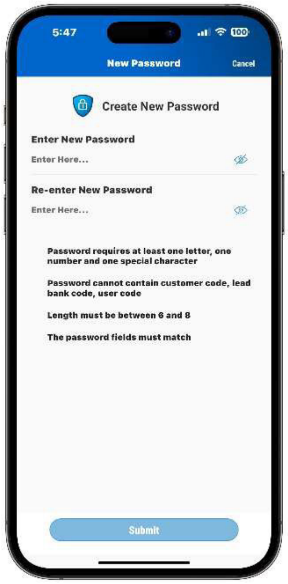
1. Open the app and enter your customer ID (Company ID), and user ID.
2. Tap **Forgot Password**.



3. Answer the security questions to validate your identity.
4. Tap **Continue.**
5. Access the email where your temporary password was sent.

6. Log in with the temporary password. The Create New Password screen opens.

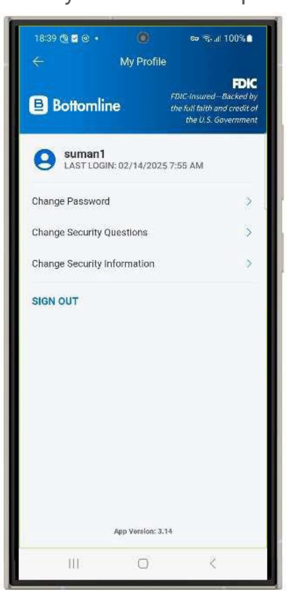
7. In the Enter New Password box, enter a new password.



8. In the Re-Enter New Password box, re-enter your new password.
9. Tap **Submit**.

Sign Out

1. Navigate to the Home screen.
2. Tap the **user settings** button  in the upper-right corner.
   The My Profile screen opens.



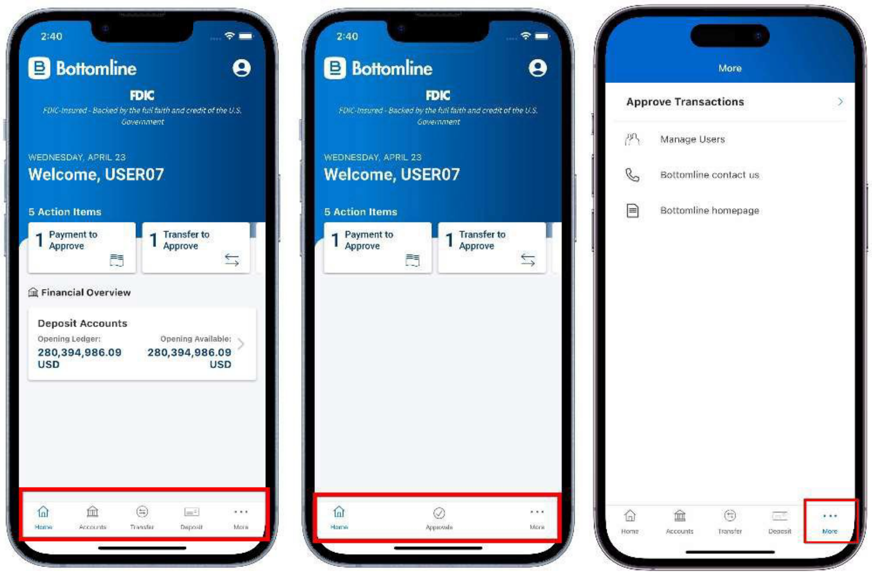
3. Tap **Sign Out**.

Navigate the Application

This section provides a general overview of navigating the mobile app.

Screen Navigation

A navigation bar at the bottom of every screen allows easy navigation within the mobile app. Tap any button in the navigation bar to view the corresponding screen.



The navigation bar displays entitled features from left to right in the order listed below, skipping any features you are not entitled to.

Navigation Bar Considerations:

- **Permissions and Settings:** The buttons displayed in the navigation bar are based on your permissions and your financial institution's settings. If you do not have access to a specific functionality, the corresponding button is not displayed. This means the navigation bar may look different for each user, even within the same bank or company.
- **For Users with Three or Fewer Entitlements:** The navigation bar displays Home, each of the entitled features, and then optionally More if there are any bank-configurable web views.
- **For Users with Four or More Entitlements:** The navigation bar displays Home, the top three entitled features, and then More, which contains additional entitled features and any bank-configurable web views.

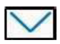
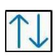
Button	Description	Additional Information
Home	This is the first button in the navigation bar, available to all users, and it opens the default Home screen. After logging in, this screen provides easy access to information based on your permissions and your financial institution's settings. This includes action items for reviewing, approving, and rejecting payment workflows, as well as a financial overview of the accounts you are entitled to access.	Home Screen Overview

<table>
<tr><th>Button</th><th>Description</th><th>Additional Information</th></tr>
<tr><td>Accounts</td><td>This button is available to entitled users and opens the Accounts screen, where you can view your entitled accounts, search, filter, and view transaction details.</td><td>Accounts Screen Overview</td></tr>
<tr><td>Pay & Transfer
<or>
Bill Pay
Loan Draw
Loan Payment
Transfer</td><td>Note: Based on your financial institution's settings and user entitlements, button labels and actions change.
Multiple entitlements: When users are entitled to two or more payment types, the following button is displayed:
Pay & Transfer: Opens the Pay & Transfer screen, where users can complete loan, transfer, and payment actions, based on their entitlements.
Single entitlement: When users are entitled to only one payment type, that entitlement is displayed as one of the following buttons instead of the Pay & Transfer button:
Bill Pay: Opens the Bill Pay screen, where users can electronically pay bills directly using outbound sign-on (SSO).
Loan Draw: Opens the New Loan Draw screen, allowing authorized users to initiate the payments.
Loan Payment: Opens the New Loan Payment, allowing authorized payers to initiate payments.
Transfer: Opens the Initiate a Transfer screen, allowing authorized users to initiate transfers.</td><td>Pay & Transfer Screen Overview</td></tr>
<tr><td>Deposits</td><td>This button is available to entitled users and opens the Deposits screen, enabling your device to capture mobile remote deposit (MRDC) and view deposit history.</td><td>Deposits Screen Overview</td></tr>
<tr><td>Approvals</td><td>This button is available to entitled users and allows the following actions:
Approve Payments
Approve Transfers</td><td>Approve Transactions Overview</td></tr>
<tr><td>Risk and Fraud Management</td><td>This button is available to entitled users and provides the options below to help manage payment fraud risks.
Positive Pay Items</td><td>Fraud and Risk Management Screens Overview</td></tr>
</table>

Button	Description	Additional Information
Users	This button is available to entitled administrators and opens the User Management screen, where you can lock and unlock users, review and approve a user's changes, and reset a user's password.	Manage Users Overview
eStatements	This button is available to entitled users and opens the eStatements screen, where you can view and share a PDF file of statements.	eStatements Screen Overview
More	Tap **More** to access additional navigation options. This is the last button in the navigation bar and is available in any of the following scenarios: • Users with more than three entitled features. • Users with any bank-configurable web views. • Users who meet both of the above criteria.	Not applicable
Other Services	This section is displayed based on your bank's configuration settings and provides access to outbound Single Sign-On (SSO) links. These links allow you to access third-party services securely from within the mobile app.	Not applicable
[bank-configurable web views]	Optional, bank-configurable web views, such as Contact Us or a company website, are displayed under More based on the bank's requirements.	Not applicable

Navigation Buttons

The following buttons are used in the mobile app:

Button	Image	Description
Back		Returns to the previous screen.
Cancel	CANCEL	Discards your selections and actions.
Collapse		Hides information within a section.
Expand		Displays hidden information within a section.
Filter		Narrows down information based on preset criteria.
Multi Select	MULTI SELECT	Allows you to select multiple cards for bulk actions.
Search		Finds specific information based on entered keywords.
Select All	SELECT ALL	Displays after selecting **Multi Select** and selects all cards for bulk actions.
Sort		Sorts and displays information based on selecting predefined criteria.
View		Displays masked (hidden) text.

Navigation Actions

The following actions are used in the mobile app:

Action	Description
Swipe left or right on a screen header.	Navigate forward or backward between screens.
Swipe down on the screen.	Refreshes the displayed data.

Authentication Overview

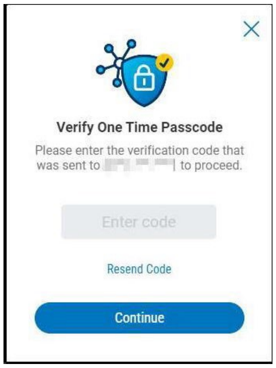
Depending on your financial institution's settings, security functions may be enabled in your workflow to authenticate your identity and prevent unwanted actions.

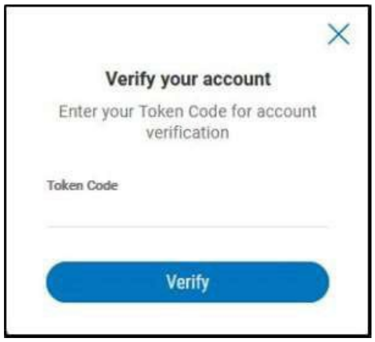
Note: *Token authentication supports the following products and methods: Authentify, Entrust, OneSpan, One-Time Passcode (OTP), RSA AMIS, RSA SecurID, Symantec VIP, and VASCO.*

Release Considerations:

- *Support for integrating multi-factor authentication (MFA) was introduced in release 3.13.0 for Ping and 3.15.0 for OKTA, as part of a customized deployment.*
- *Support for Google Authenticator was added as an additional factor option for banks using OKTA for external MFA in release 3.15.1.*
- *Root/jailbreak detection is enforced for both standard and SSO login flows with release 26.05.0 and later. Authentication is blocked on compromised devices to ensure consistent security across all sign-in methods.*

When authentication is enabled in a workflow, a pop-up box is displayed to authenticate your identity. If an authentication pop-up box is displayed, authenticate your identity and tap **Continue** or **Verify**.





Home Screen Overview

After logging in, the Home screen displays information based on your permissions and your financial institution's settings. To return to the Home screen from any other screen, tap the **Home** button on the navigation bar at the bottom of any screen.

The following information is displayed on the Home screen:

Section	Description	Additional Information
User Settings	This button, located in the upper-right corner, opens the My Profile screen, where entitled users can take the following actions: • Change Password • Change Security Questions • Change Security Information • Sign Out	[User Settings Overview]()
Action Items 	This section, located under the Welcome [Name] heading, displays your permission-based items that require action.	[Action Items Section Overview]()

Section	Description	Additional Information
Financial Overview 	This section, located in the middle of the screen, displays a high-level overview of the accounts by category you are entitled to view.	[Accounts Screen Overview]()
Navigation Bar 	The navigation bar, located at the bottom of the screen, displays buttons for the screen you have permission to access.	[Navigate the Application]()

Action Items Section Overview

Your permission-based items with pending actions (require action) are displayed as cards below the [Number] Action Items heading at the top of the Home screen. The total number of action items is displayed in the header.

View and Open an Action Item Card

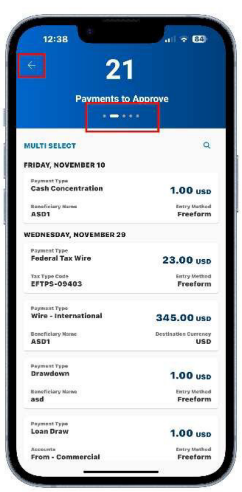
In the Action Items section, swipe left or right to view cards corresponding to items requiring action. The relevant card, described below, is displayed when an action is needed. Tap the card to take action.

- **Payment to Approve:** Opens the Payments to Approve screen, where you can approve, delete, and reject payment transactions. You can also contact the initiator by email or phone and act on multiple transactions simultaneously.
- **Transfers to Approve:** Opens the Transfers to Approve screen, where you can approve, delete, and reject transfer transactions. You can also contact the initiator by email or phone and act on multiple transactions simultaneously.
- **Fraud and Risk Management:** Opens one of the following Fraud and Risk Management screens, where you can control against the threat of payment fraud: Electronic Positive Pay Items, Positive Pay Items, or Reverse Positive Pay Items. These screens enable you and your bank to monitor your accounts for suspicious activity, allowing you to decide whether to pay or return suspicious items. You can pay or return items one at a time or multiple items at once.

Refer to Approve Transactions Overview and Fraud and Risk Management Screens Overview for detailed information on taking action on the Action Items cards.

Navigate Through Action Items

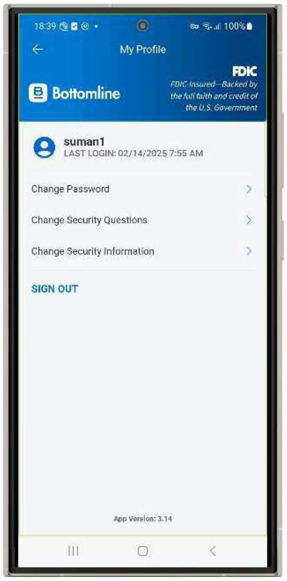
Once an action item screen is open, you can swipe left and right at the top to navigate to another action item screen. Tap the **back arrow** to open the Home screen.



User Settings Overview

The My Profile screen allows you to take the following actions:

- Change Password
- Change Security Questions
- Change Security Information
- Sign Out
- View App Version



Access the My Profile Screen

Release Consideration: *With release 3.12.1 and later, the My Settings screen has been renamed to My Profile. For banks using Single Sign-On (SSO) login, the Change Password, Change Security Questions, and Change Security Information options are no longer available. Password and security information management is centralized through the institution's authentication system.*

From the Home screen, tap the user settings button  in the upper-right corner. The My Profile screen opens.

Change Password

1. On the My Profile screen, tap **Change Password**. The Change Password screen opens.
2. In the Enter Current Password box, enter your current password.
3. In the Enter New Password box, enter a new password.
4. In the Re-Enter New Password box, re-enter the new password.
5. Tap **Submit**.

Change Security Questions

Release Consideration: *With release 3.10.0 and later, financial institutions can turn the Forgot Password option off or on for all users. When the Forgot Password option is on, the Change Security Questions screen is also displayed.*

1. On the My Profile screen, tap **Change Security Questions**. The Change Security Questions screen opens.
2. Tap **Security Question 1** and select a security question.

3. In the Answer box, enter an answer.
4. Repeat Steps 2 and 3 until all security questions are selected and answered.
5. Tap **Submit**.

Change Security Information

On the My Profile screen, tap **Change Security Information**. The Change Security Information screen opens, allowing you to update the following security information:

- Edit Contact Detail
- Update Contact to Default
- Add a New Email Address
- Add a New Mobile Number for Text Messages
- Add a New Phone Number for Voice Messages

Edit Contact Detail

1. On the Change Security Information screen, tap **Edit** next to the contact details you want to edit.
2. Tap **Edit**.
3. Update the contact information.
4. Optionally, turn the **Make Default** option to **On** to make this contact information the default.
5. Tap **Submit**.

Update Contact to Default

1. On the Change Security Information screen, tap **Edit** next to the contact details you want to make the default.
2. Tap **Make Default**.
3. Tap **Submit**.

Add a New Email Address

1. On the Change Security Information screen, tap **Add a New Contact Method**.
2. Tap **Add Email Address**.
3. Enter your email address.
4. Optionally, turn the **Make Default** option to **On** to make this contact information the default.
5. Tap **Submit**.

Add a New Mobile Number for Text Messages

1. On the Change Security Information screen, tap **Add a New Contact Method**.
2. Tap **Add Mobile Number for SMS**.
3. Enter your mobile number.
4. Optionally, turn the **Make Default** option to **On** to make this contact information the default.
5. Tap **Verify**.
6. Enter the code you received.
7. Tap **Submit**.

Add a New Phone Number for Voice Messages

1. On the Change Security Information screen, tap **Add a New Contact Method**.
2. Tap **Add Phone Number for Voice**.
3. Enter your number.
4. Optionally, turn the **Make Default** option to **On** to make this contact information the default.

5. Tap **Submit**.

Sign Out

Refer to Sign Out for detailed steps.

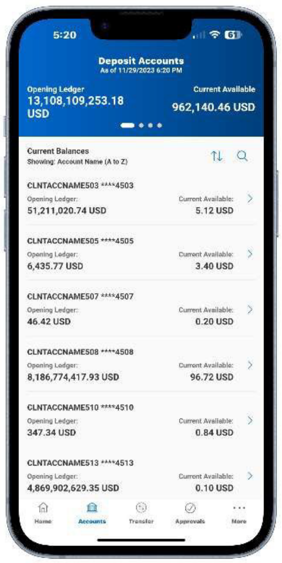
View App Version

Release Consideration: *This View App Version functionality is available with release 3.14.0 and later.*

On the My Profile screen, scroll to the bottom of the screen to view the application version number.

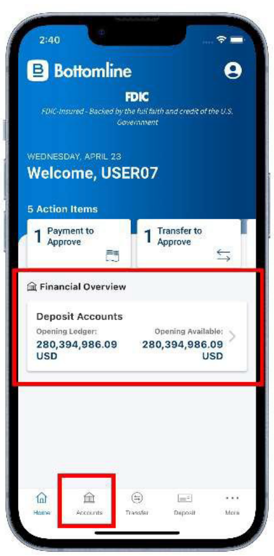
Accounts Screen Overview

The Accounts screen displays the accounts you are entitled to view and allows you to search, filter, and view transaction details.

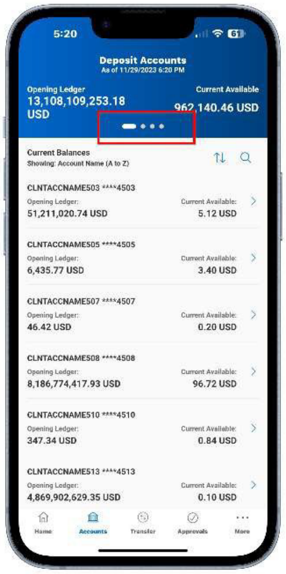


Access an Accounts Screen

Tap **Accounts** on the bottom navigation bar of any screen. If it is not visible, tap **More**. Alternatively, tap a financial account overview card on the Home screen.



The Accounts screen opens, allowing you to view the selected account. Swipe left or right at the top of the screen to navigate between different account screens.



Sort Account Screen Results

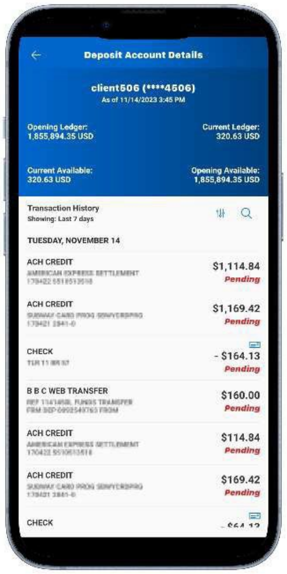
1. In the upper-right corner, tap the **sort** button. The Sort screen opens.
2. Tap a sort option.
3. The Accounts screen is displayed in the selected order. Accounts with a zero balance are displayed first when sorting from highest to lowest balance.

Search Account Screen Results

1. In the upper-right corner, tap the **search** button. The Search screen opens.
2. In the Search box, enter keywords. Matching results are displayed as you type. If no results are found, the following message is displayed: No results found.
3. Take action on one of the cards displayed, or tap **Cancel** to return to the previous screen.

View Account Details

On the Accounts screen, tap a specific account card to view the account details. The Account Details screen is displayed with transaction cards.



Search Account Details

1. Tap the **search** button . The Search screen opens.
2. In the Search box, enter keywords. Matching results are displayed as you type. If no results are found, the following message is displayed: No results found.
3. Take action on one of the cards displayed, or tap **Cancel** to return to the previous screen.

Filter Account Transactions

1. On the Account Details screen, tap the **filter** button . The Filter By screen opens.
2. Use the options to filter the Account Details screen as needed:
3. Tap **Apply**.
   The Filter Transfers screen is displayed, showing [Number] Filters Applied and the corresponding results. If no results are found, a message is displayed.

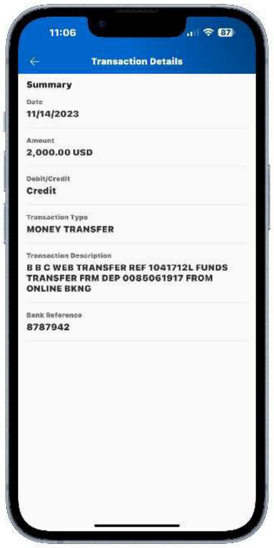
Clear All Fields

On the Filter by screen, tap **Clear All** in the upper-left corner to reset all fields.

View Account Transaction Details

Release Consideration: *With release 3.14.0 and later, the Transaction Description label has been updated to Transaction Detail.*

From the Account Details screen, select a transaction card to view the transaction details.



Approve Transactions Overview

Release Consideration: *With release 3.13.0 and later, the list of supported payment types expanded to include additional NACHA payment types (NACHA File import and NACHA pass-through).*

Approve Transactions allows entitled users to take the following actions:

- **Approve Payments:** Opens the Payments to Approve screen, where you can approve, delete, or reject payment transactions. You can also contact the initiator by email or phone and act on multiple transactions simultaneously.
- **Approve Transfers:** Opens the Transfers to Approve screen, where you can approve, delete, or reject transfer transactions. You can also contact the initiator by email or phone and act on multiple transactions simultaneously.

Note: *For a few banks and companies, sometimes Foreign Exchange (FX) payments require a real-time exchange rate for the payment to get Approved and subsequently Released. For such scenarios, once the user performs the Approve action on the Native mobile app, the Web application must be used to perform the Get Rate (to retrieve a live exchange rate) and Trade (to lock the rate with a contract ID) steps before the payment can be successfully moved to Approved status.*

While the Approve button is available in the mobile app and may seem to approve payments, they are not released until both Get Rate and Trade are completed in the web application.

Access Transactions to Approve

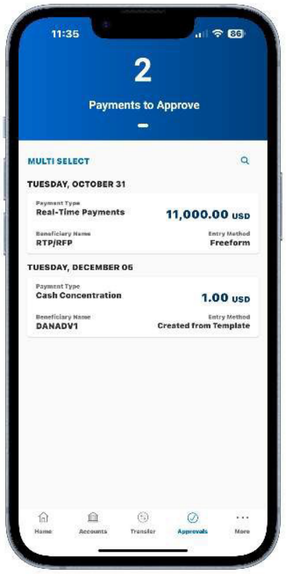
Tap the **Approval** button on the navigation bar at the bottom of any screen. If not visible, first tap **More**. Then tap one of the following options:

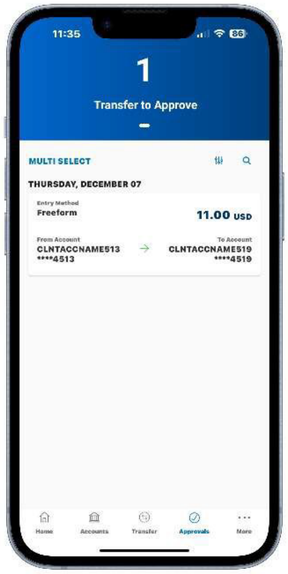
- **Approve Payments**
- **Approve Transfers**

Alternatively, you can tap one of the action cards below in the [Number] Action Items section on the Home screen. If no action is required, the corresponding card is removed from the **[Number] Action Items** section.

- **Payments to Approve**
- **Transfers to Approve**

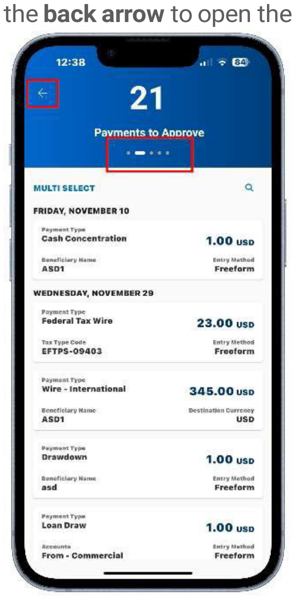
The corresponding screen opens, displaying transactions pending approval.





Navigate Through Transaction Items

Once a transaction screen is open, swipe left or right at the top of the screen to navigate between the related screens. Tap the **back arrow** to open the Home screen.



Search Transactions

You can search for transactions on the Payments to Approve and Transfers to Approve screens.

1. In the upper-right corner, tap the **search** button . The Search screen opens.

2. In the Search box, enter a search term. The results that match the term on the cards are displayed as you type. If no results are found, the following message is displayed: **No results found**.

3. Take action on one of the cards displayed. Alternatively, tap **Cancel** to return to the previous screen.

Filter Transfers

You can filter the Transfers to Approve screen.

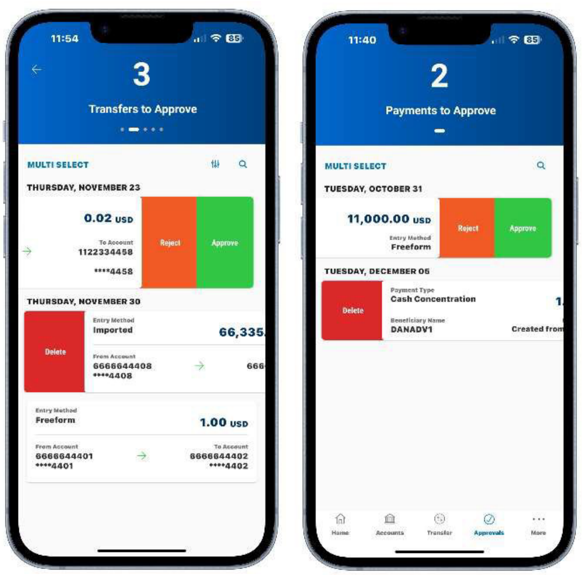
1. In the upper-right corner of the Approve screen, tap the **filter** button. The Filter By screen opens.
2. Use the options to filter the Transfer to Approve screen as needed:
3. Tap **Apply**.
   The Filter Transfers screen is displayed, showing [Number] Filters Applied and the corresponding results. If no results are found, a message is displayed.

Clear All Fields

On the Filter by screen, tap **Clear All** in the upper-right corner to reset all fields.

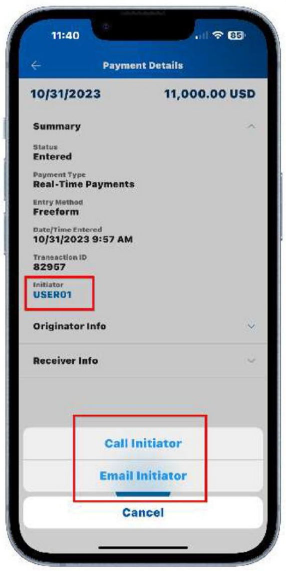
Approve, Delete, or Reject a Transaction

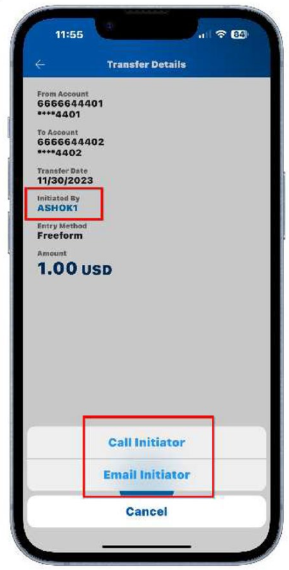
1. Access the Payments to Approve or Transfers to Approve screen.
2. Tap a card to display more information and take action. The Details screen opens.
   Alternatively, swipe left or right on the card, tap one of the options below, and continue to Step 5.
   - **Approve Transaction:** Swipe left and tap **Approve**.
   - **Reject Transaction:** Swipe left and tap **Reject**, tap **Reject**, enter a reject reason, and then tap **Submit**.
   - **Delete Transaction:** Swipe right, tap **Delete**, then tap **Delete**.



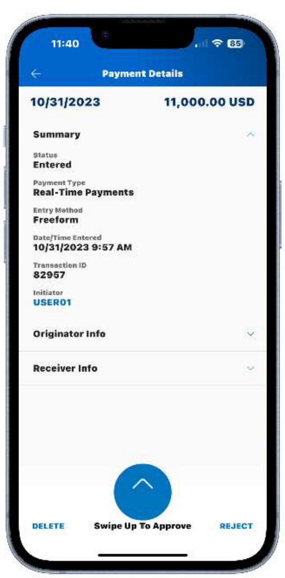
3. On the Details screen, review the additional information as needed.
4. Optionally, to contact the initiator, tap the initiator's name to take one of the following actions:
   - **Call Initiator:** Calls the initiator.
   - **Email Initiator:** Opens an email with pre-populated information. Update the email as needed and send the email to the initiator.

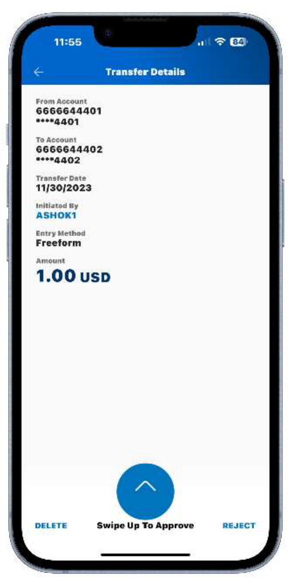
- **Cancel:** Cancels this action and does not contact the initiator.





5. Tap one of the following actions:
   - **Delete Transaction:** Tap **Delete**.
   - **Approve Transaction:** Swipe up.
   - **Reject Transaction:** Tap **Reject** and then tap one of the following actions:
     - **Reject:** Enter a short reject reason and tap **Submit**.
     - **Reject and Email Initiator:** Rejects the transaction and opens an email with pre-populated information. Update the email as needed and send it to the initiator.





6. If an authentication pop-up box is displayed, authenticate your identity and tap **Continue** or **Verify**. Refer to the [Authentication Overview](#) section for more details.

Bulk Approve, Delete, or Reject Transactions

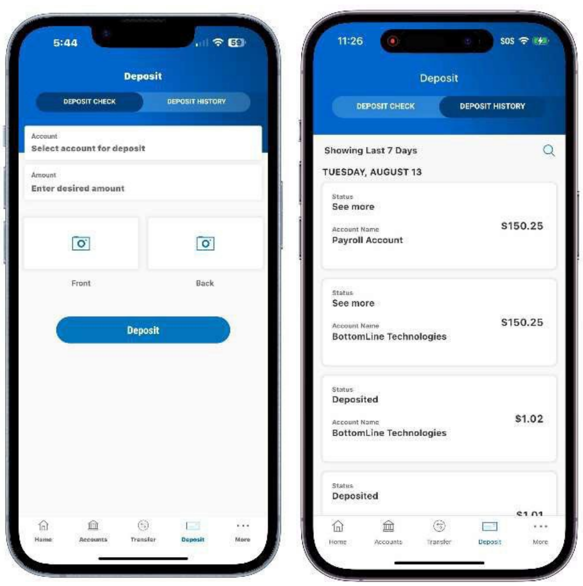
You can approve, delete, or reject multiple payments and transfers at once.

1. Access the Payments to Approve or Transfers to Approve screen.

2. In the upper-left corner, tap **Multi Select**.
3. Tap the transactions you want to take the same action on. Alternatively, tap **Select All** to select all cards.
4. Tap one of the following actions:
    - **Delete Transaction:** Tap **Delete**.
    - **Approve Transaction:** Swipe up.
    - **Reject Transaction:** Tap **Reject** and then tap one of the following actions:
        - **Reject:** Enter a short reject reason and tap **Submit**.
        - **Reject and Email Initiator:** Rejects the transaction and opens an email with pre-populated information. Update the email as needed and send the email to the initiator.
5. If an authentication pop-up box is displayed, authenticate your identity and tap **Continue** or **Verify**. Refer to the [Authentication Overview](#) section for more details.

Deposits Screen Overview

The Deposits screen allows entitled users to use their device as a check-scanning device for mobile remote deposit



capture (mRDC) and view their deposit history.

***Note:** mRDC supports the following products: 24/7 Business Mobile, Ensenta – Single Check (Multi Check is not supported), Fiserv SCO, ITMS, and RDA.*

Access the Deposit Screen

Tap **Deposits** on the bottom navigation bar of any screen. If it is not visible, tap **More**. The Deposit screen opens.

Deposit a Check

1. From the Deposit screen, tap the **Deposit Check** tab.
2. Tap **Account** and search for and tap an account to deposit the check to.
3. Tap **Amount** and enter the check amount.
4. Tap **Front**. Your camera opens.

   Note: *First-time users must allow access to the app camera.*

5. Follow the screen's directions to capture the check's front.
6. Tap **Back**. Your camera opens.
7. Follow the directions on the screen to capture the back of the check.
8. Tap **Deposit**. A confirmation message is displayed.
9. Tap **Deposit Check**. A Successful Deposit screen is displayed. Alternatively, tap **Modify Deposit** to modify the deposit.
10. Tap **Deposit**. Alternatively, tap **Make Another Deposit** and repeat Steps 2 - 10 to deposit another check.

Note: Submission of a deposit through the mobile application does not constitute acceptance by the Bank. Deposits are subject to verification, review, funds availability policies, and applicable deposit limits. Customers should retain original checks in accordance with the Bank's mobile deposit requirements

View Deposit History

1. From the Deposits screen, tap the **Deposit History** tab.
2. Tap the **Select Deposit Account** box.
3. Search for and tap a deposit account. The deposit history for the selected account is displayed.
4. Tap a deposit card to review additional information, including the status and check images. The Check Details screen is displayed for the selected deposit.

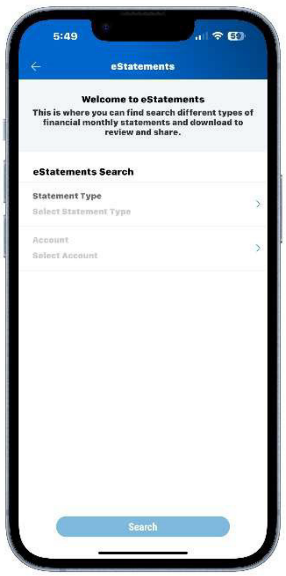
5. Review the deposit history.
6. Optionally, tap a check image to view the image, including zooming in and out.

Search Deposit History

1. Tap the **search** button. The Search screen opens.
2. In the Search box, enter keywords. Matching results are displayed as you type. If no results are found, the following message is displayed: No results found.
3. Take action on one of the cards displayed, or tap **Cancel** to return to the previous screen.

eStatements Screen Overview

The eStatements screen enables entitled users to view and share a PDF file of statements (including account analysis



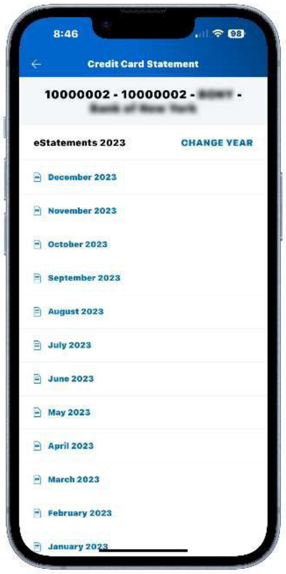
statements, credit card statements, monthly statements, and sweep notifications) for the selected account.

Access eStatements

Tap **eStatements** on the bottom navigation bar of any screen. If it is not visible, tap **More**. The eStatements screen opens.

View an eStatement

1. From the eStatements screen, tap the **Statement Type** box.
2. Tap a statement type.
3. Tap the **Account** box.
4. Search for and tap an account. You can only select one account at a time.
5. Tap **Search**
6. The Statement screen is displayed with a list in Month Year format.



7. Optionally, tap **Change Year** and tap a different year.
8. Tap the statement that you want to review. The statement opens.
9. Tap **Close** to close the PDF file or share the file.

Share an eStatement

1. View an eStatement.
2. Tap the **share** button in the upper-right corner.
3. Tap where you want to share the PDF file.

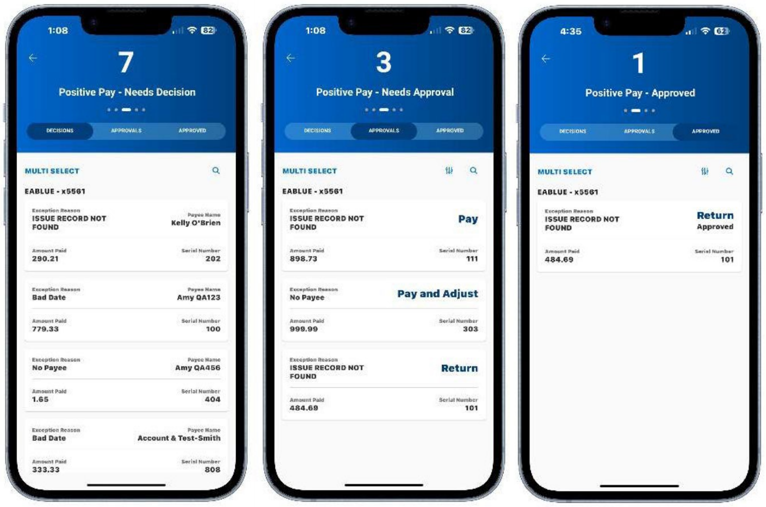
Fraud and Risk Management Screens Overview

Note: Customers should promptly review account activity and immediately notify the Bank of suspected unauthorized transactions, security incidents, credential compromise, or fraudulent activity in accordance with applicable account agreements.

The Fraud and Risk Management screens allow entitled users control against the threat of payment fraud. These screens allow you and your bank to monitor your accounts for suspicious activity, allowing you to decide whether to pay or return suspicious items.

- **Positive Pay Items screen:** An issue file is sent to the bank daily, indicating the check items issued that day. The bank then matches incoming items against the issue file. Any items considered suspicious by the bank are displayed on this screen, allowing you to review each item and decide whether to pay or return it.

On each Fraud and Risk Management screen, the tabs below are displayed to work through the suspicious item's workflow:



- **Decisions Tab:** Allows you to review suspicious items and decide whether the item should be paid for or returned (not paid for). You can choose one item at a time or multiple items simultaneously. The Decisions tab is the default tab on each Fraud and Risk Management screen.

  Note: *Decisions on suspicious items must be made by the cutoff time. If a decision is not made by this time, the default decision specified by the bank is applied.*

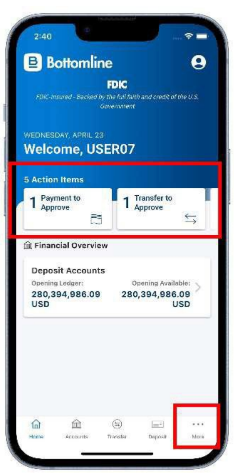
  Failure to review and decision Positive Pay exceptions before the applicable deadline may result in payment or return of items.

- **Approvals Tab:** Allows you to approve and update decisions (as needed) for decisions made in the Decisions tab by another user. You can decide one item at a time or multiple items simultaneously.
- **Approved Tab:** Displays approvals and allows for unapproval.

Access Positive Pay Items

On the navigation bar at the bottom of any screen, tap **More**, expand **Risk/Fraud Management**, then tap one of the following options: **Positive Pay Items**.

Alternatively, you can tap one of the following cards in the [Number] Action Items section on the Home screen: **Positive Pay to Decision**.



The corresponding screen opens.

Search Fraud and Risk Management Tabs

You can search each of the Decisions, Approvals, and Approved tabs.

1. In the upper-right corner, tap the **search** button. The Search screen opens.
2. In the Search box, enter a search term. The results that match the term on the cards are displayed as you type. If no results are found, the following message is displayed: No results found.
3. Take action on one of the cards displayed. Alternatively, tap **Cancel** to return to the previous screen.

Filter Fraud and Risk Management Tabs

You can filter the Approvals and Approved tabs.

1. From the Approvals or Approved tabs, tap the **filter** button. The Filter By screen opens.
2. Use the following options to filter the tab as needed:

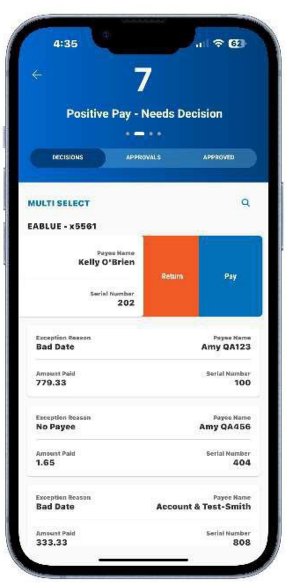
   Tip: *Tap* ***Clear All*** *to remove all filters.*

   - Approvals Tab:
   - Approved Tab:
     - **Decision:** Tap to select a decision of **No Decision**, **Pay**, or **Return**.
     - **Return Reason:** Tap to select a rerun reason type.
3. Tap **Apply**. The results are displayed. If no results are found, a message is displayed.

Decisions Tab Tasks

Return or Pay an Item

1. From the Decisions tab, tap a card to display more information and take action. The Details screen opens. Alternatively, swipe left on the card and continue to Step 3.



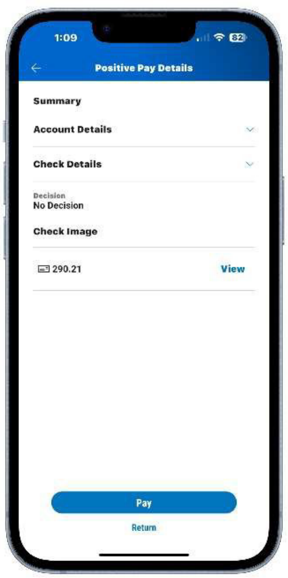
2. On the Details screen, review the additional information as needed.

3. On the Details screen or swipe left on a card (in Step 1), tap one of the following actions:
    - **Pay:** You reviewed the suspicious item and decided it should be paid.
    - **Return:** You reviewed the suspicious item and decided it should be returned (not paid).
4. If an authentication pop-up box is displayed, authenticate your identity and tap **Continue** or **Verify**. Refer to the Authentication Overview section for more details.
5. The item is moved to the Approvals tab and is ready for approval by another user.

Bulk Return or Pay Items

You can return or pay multiple items at once.

1. From the Decisions tab, tap **Multi Select**.
2. Tap the transactions you want to take the same action on. Alternatively, tap **Select All** to select all cards.
3. Tap one of the following actions:
    - **Pay:** You reviewed the suspicious items and decided they should be paid.
    - **Return:** You reviewed the suspicious items and decided they should be returned (not paid).

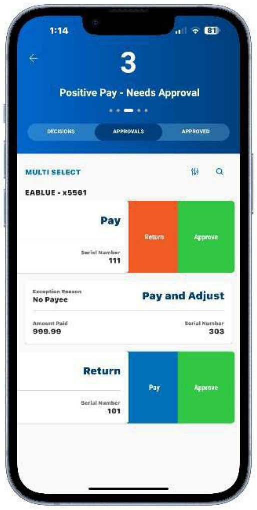


4. If an authentication pop-up box is displayed, authenticate your identity and tap **Continue** or **Verify**. Refer to the Authentication Overview section for more details.
5. The items are moved to the Approvals tab and are ready for approval by another user.

Approvals Tab Tasks

Approve or Update Decision

1. From the Approvals tab, tap a card to display more information and take action. The Details screen opens. Alternatively, swipe left on the card and continue to Step 3.

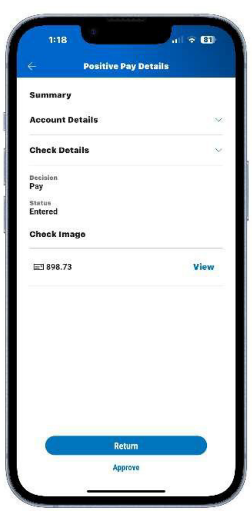


2. On the Details screen, review the additional information as needed.
3. On the Details screen or swipe left on a card (in Step 1), tap one of the following actions:
    - **Pay:** This option is displayed when an item is marked for return. You can choose to disagree with the return decision and pay the item.
    - **Return:** This option is displayed when an item is marked for pay. You can choose to disagree with the return decision and return the item.
    - **Approve:** You agree with the decision and approve the payment or return.
4. If an authentication pop-up box is displayed, authenticate your identity and tap **Continue** or **Verify**. Refer to the Authentication Overview section for more details.
5. The item is paid or returned, and the status is displayed in the Approvals tab.

Bulk Approve or Update Decisions

You can return or pay multiple items at once.

1. From the Decisions tab, tap **Multi Select**.
2. Tap the transactions you want to take the same action on. Alternatively, tap **Select All** to select all cards.
3. Tap one of the following actions:
    - **Pay:** This option is displayed when items are marked for return. You can choose to disagree with the return decisions and pay the items.
    - **Return:** This option is displayed when items are marked for pay. You can choose to disagree with the return decisions and return the items.
    - **Approve:** You agree with the decisions and approve the payment or return.

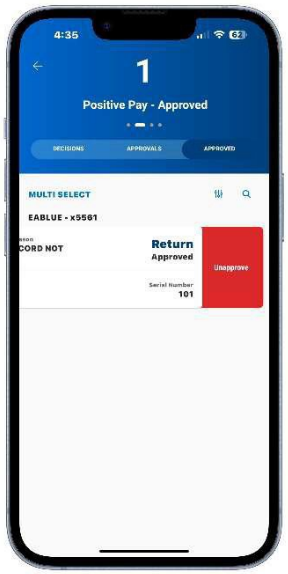


4. If an authentication pop-up box is displayed, authenticate your identity and tap **Continue** or **Verify**. Refer to the [Authentication Overview](#) section for more details.
5. The item is paid or returned, and the status is displayed in the Approvals tab.

Approved Tab Tasks

Unapprove an Approval

1. From the Approved tab, tap a card to display more information and take action if needed. The Item Detail screen opens.
   Alternatively, swipe left on the card and continue to Step 3.



2. On the Item Detail screen, review the additional information as needed.
3. On the Item Detail screen (Step 2) or swipe left on a card (in Step 1), tap **Unapprove**.
4. If an authentication pop-up box is displayed, authenticate your identity and tap **Continue** or **Verify**. Refer to the [Authentication Overview](#) section for more details.
5. The item is unapproved and moved back to the Approvals tab.

Pay & Transfer Screen Overview

Release Consideration: *The Pay functionality is available with release 3.17.0 and later. The Pay & Transfer screen replaces the previous Transfer screen and moves access to Bill Pay into a consolidated single screen.*

Note: *Based on your financial institution's settings and user entitlements, button labels and actions change.*

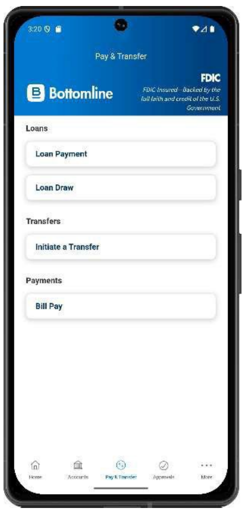
MULTIPLE ENTITLEMENTS

When users are entitled to two or more payment types, the Pay & Transfer button is displayed and opens the Pay & Transfer screen.

Available actions (based on entitlements):

- **Loans:**
    - **Loan Payment:** Opens the New Loan Payment, allowing authorized payers to initiate payments.
    - **Loan Draw:** Opens the New Loan Draw screen, allowing authorized users to initiate the payments.
- **Transfers:**
    - **Initiate a Transfer:** Opens the Initiate a Transfer screen, allowing authorized users to initiate transfers.

- **Payments:**
    - **Bill Pay:** Opens the Bill Pay screen, where users can electronically pay bills directly using outbound sign-on (SSO).



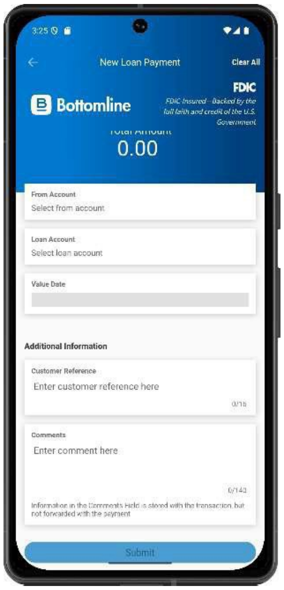
Single Entitlement

When users are entitled to only one payment type, that entitlement is displayed as one of the following buttons instead of the Pay & Transfer button:

- **Bill Pay:** Opens the Bill Pay screen, where users can electronically pay bills directly using outbound SSO.
- **Loan Draw:** Opens the New Loan Draw screen, allowing authorized users to initiate the payments.
- **Loan Payment:** Opens the New Loan Payment, allowing authorized payers to initiate payments.
- **Transfer:** Opens the Initiate a Transfer screen, allowing authorized users to initiate transfers.

Loan Payment Screen Overview

The New Loan Payment supports the Loan Payment free-form entry method, allowing authorized payers to initiate payments directly from their mobile devices.



Access the New Loan Payment Screen

Multiple Entitlements

Tap **Pay & Transfer** on the bottom navigation bar of any screen, then tap **Loan Payment** on the Pay & Transfer screen.

Single Entitlement

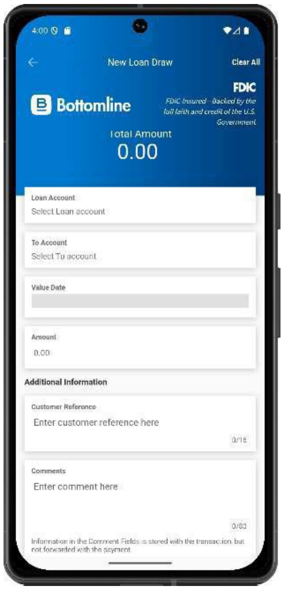
If you only have Loan Payment entitlements, tap **Loan Payment** on the bottom navigation bar.

Schedule a Loan Payment

1. From the New Loan Payment screen, tap **From Account** and search for and tap the funding account.
2. Tap **Loan Account** and search for and tap the loan account.
3. Tap **Amount to Transfer** and enter a transfer amount.
4. Review the loan details that automatically populate in the Vale field and may include the following information:
    - Outstanding Balance
    - Past Due Amount
    - Principal Due
    - Interest Due
    - Escrow Due
    - Other Due
5. Tap **Value Date**, select a payment date, then tap **OK**.
6. Tap **Next Payment Amount** and enter a payment amount.
7. Tap **Applies To** and select how to apply this portion of the payment, for example, Principal or Interest only.
8. Optionally, tap **Add Another Payment Option**, and repeat Steps 7-9 until all payment options are added. After you select an Applies To option, it is no longer available in the list.
9. In the Additional Information section, optionally add a customer reference and any comments.
10. Tap **Submit**. The New Loan Payment Review screen opens.
11. Review the details, then tap **Continue**.

Loan Draw Screen Overview

The New Loan Draw screen supports the Loan Draw free-form entry method, allowing authorized users to initiate the payments directly from their mobile devices.



Access the New Loan Draw Screen

Multiple Entitlements

Tap **Pay & Transfer** on the bottom navigation bar of any screen, then tap **Loan Draw** on the Pay & Transfer screen.

Single Entitlement

If you only have Loan Draw entitlements, tap **Loan Draw** on the bottom navigation bar.

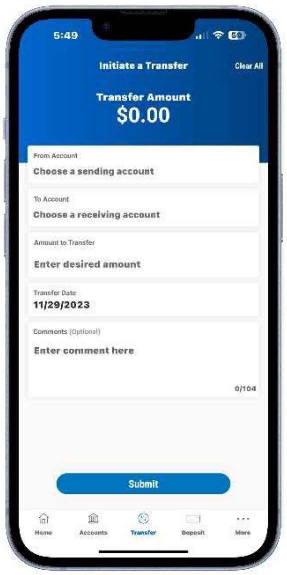
Schedule a Loan Draw

1. From the New Loan Draw screen, tap **Loan Account** and search for and tap the loan or line-of-credit account.
1. If available, review the interest rate populated below the loan account.
2. Tap **To Account** and search for and tap the receiving account.
3. Review the loan details that automatically populate in the Vale field and may include the following information:
    - From Account with Available Balance, if available
    - Interest Rate, if available
    - To Account with Available Balance, if available
    - Value Date
    - Amount
2. Tap **Value Date**, select a draw date, then tap **OK**.
4. Tap **Amount** and enter the draw amount.
5. In the Additional Information section, optionally add a customer reference and any comments.

6. Tap **Submit**. The New Loan Draw Review screen opens.
7. Review the details, then tap **Continue**.

Transfer Screen Overview

The Initiate a Transfer screen allows entitled users to initiate transfers.



Access the Initiate a Transfer Screen

Multiple Entitlements

Tap **Pay & Transfer** on the bottom navigation bar of any screen, then tap **Initiate a Transfer** on the Pay & Transfer screen.

Single Entitlement

If you only have Initiate Transfer entitlements, tap **Initiate a Transfer** on the bottom navigation bar.

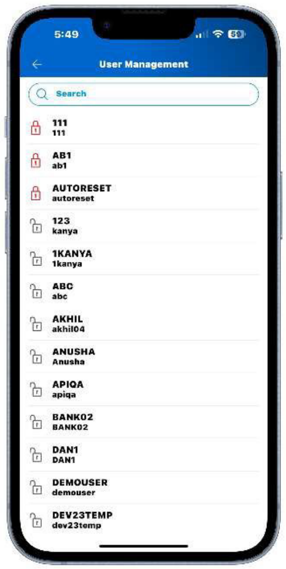
Initiate a Transfer

1. From the Initiate a Transfer screen, tap **From Account** and search for and tap the sending account.
2. Tap **To Account** and search for and tap the receiving account.
3. Tap **Amount to Transfer** and enter a transfer amount.
4. Tap **Transfer Date**, tap a transfer date, and then tap **OK**.
5. In the Comments box, optionally enter any comments.
6. Tap **Submit**. The Transfer Initiation Review screen opens.
7. Review the transfer details, then tap **Continue**.

Manage Users Overview

The User Management screen allows entitled administrations to view a list of users and take the following actions:

- Approve User Changes
- Lock User
- Reset User Password
- Unlock User
- View User Changes



Release Consideration: *With release 3.17.4 and later*, the availability of the Lock and Unlock options is determined by your financial institution's configuration. When the Disable User field is not visible (per institution settings), Lock and Unlock actions are not available in the mobile application.

Access User Management

Tap **Manage Users** on the bottom navigation bar of any screen. If it is not visible, tap **More**.

The User Management screen opens, displaying a list of users with icons next to each user. Locked users are displayed at the top of the list.

Name	Icon	Description
Locked		The user is locked, and their access is disabled. When they try to log in, they receive an error.
Pending User Changes		The user is in a modified state and is pending approval. When they try to log in, they receive an error until their changes are approved.
Unlocked		The user is unlocked, and their access is enabled.

Approve User Changes

1. From the User Management screen, search for and tap the user for whom you want to approve changes.
2. Tap the **pending** button .
3. Tap **Approve**. A success message is displayed, and the user is updated on the User Management screen with an unlocked icon.

Lock User

1. Search for and tap a user you want to lock.
2. Tap the **unlocked** button or **pending** button .
3. Tap **Lock**. A confirmation message is displayed.
4. Tap **Continue**. A success message is displayed, and the user is locked.

Reset User Password

1. From the User Management screen, search for and tap the user whose password you want to reset.
2. Tap **Reset Password**. The Reset Password screen is displayed.
3. In the Enter New Password box, enter a new password.
4. In the Re-Enter New Password box, re-enter the new password.
5. Tap **Submit**.
6. Tap **Continue**. A success message is displayed.

Unlock User

1. Search for and tap a user you want to unlock.
2. Tap the **locked** button .
3. Tap **Unlock**. A confirmation message is displayed.
4. Tap **Continue**. A success message is displayed, and the user is unlocked.

View User Changes

1. From the User Management screen, search for and tap the user for whom you want to view changes.
2. Tap the **pending** button .
3. Tap **View Changes**. The View Changes screen displays the following information: Last Changes Made By, Date Changed, and Pending Changes.
4. Tap **Cancel** to close the View Changes screen.

System Information and Support

This section provides comprehensive information on device compatibility, mobile operating system guidelines, security features, and troubleshooting capabilities. It is intended to help technical users and administrators understand the application behavior, security controls, and issue resolution approaches.

Localization Support

Release Consideration: *This functionality is available with release 3.16.0 and later.*

The native mobile app supports localization options using the same standardized framework as the Web application, replacing the previous fixed, English-only interface. This gives banks flexibility to decide how labels, tooltips, messages, and formatting (such as dates and currencies) are displayed to their users.

Banks can select from the following approaches, which provide full control over how the native mobile app is presented, ensuring a consistent and personalized experience across both desktop and mobile:

1. **Keep English as-is:** Continue using the standard hardcoded English labels, with no changes. This option does not support additional languages.
2. **Customize English text:** Keep English as the language, but update text labels or phrasing to better fit the bank's requirements. This option does not support additional languages.
3. **Add multiple languages:** Extend support beyond English by enabling additional languages. The app will dynamically adapt to the user's preferred language and locale once translations are provided and configured.

To enable this functionality (for options 2 and 3):

- **Bank Responsibility:** Provide translations for all languages they want to support.
- **Program Team Coordination:** Work with Bottomline program teams to add these translations into the banking backend, including entries specific to the native mobile app.
- **Process Consistency:** Follow the same approach already used to enable localization on the Web application.

With this scalable solution, banks can deliver a consistent and personalized experience across both desktop and mobile channels, customized to each user's locale and language preferences.

Outbound SSO Support Overview

Release Consideration: *This functionality is available with release 3.15 and later.*

The native mobile application supports Outbound Single Sign-On (SSO), allowing users to securely access third-party services directly from the mobile app. Outbound SSO links are displayed in the More > Other Services section based configuration settings and user entitlements.

Outbound SSO provides a consistent, mobile-first workflow by using an in-app web view with a close button, ensuring that users can easily return to the mobile application without opening external browser windows.

Outbound SSO Display in Mobile Configuration

Note: *The configuration settings described in this section are managed only within Digital Banking web view by a* *system administrator. End users do not modify or interact with these settings.*

Outbound SSO availability is controlled in Digital Banking web view release 25.05 and later using the **Display in Mobile** configuration flag.

- **Display in Mobile = 1**: The SSO link is displayed in the More > Other Services section on the native mobile app.
- **Display in Mobile = 0**: The SSO link is not displayed in the native mobile app.
- **Pre-25.05 behavior**: When using a version of Digital Banking earlier than 25.05, the Display in Mobile flag is unavailable. As a result, all configured SSO links will be shown by default in the mobile app, regardless of display preferences. If hiding SSO links is necessary, do not deploy this mobile build with a pre-25.05 version of Digital Banking.

Security Features

The mobile app implements the following Android and iOS security features to protect user information and transactions:

- **Backup Data Security:** Application data is not included in device backups, which is intended to reduce the risk of unauthorized access through backup files.
- **Biometric Authentication Security:** If you use fingerprint or face recognition, you must re-authenticate if new biometrics are added after setup, helping verify the identify the individual accessing the application.
- **Code Obfuscation:** The app hides its code, making it harder for hackers to gain insight into the application logic.
- **Debug Symbols:** The app removes unnecessary code details, making it harder for attackers to find vulnerabilities.
- **Copy and Paste Functionality:** Copying and pasting of certain sensitive data is restricted to help reduce the risk of unauthorized disclosure.
- **Custom Keyboard Security:** The app restricts the use of custom keyboards to help reduce the risk of potential logging and transmission by third-party keyboards.
- **Hard-Coded Secrets Protection:** The app is designed to avoid storing sensitive information in its code, helping reduce the risk of exposure.
- **Operating System Security:** The app is designed to support current, supported versions of Android and iOS to help reduce exposure to known vulnerabilities.
- **Reduced Permissions:** The app requests only the permissions necessary for its intended functionality, helping reduce potential security risks.
- **Root Detection:** The app checks whether a device is rooted or jailbroken during authentication flows, including SSO, and may restrict access on devices identified as compromised.
- **Screenshot Security:** The app includes controls intended to restrict screenshot capture of certain sensitive information where supported by the device operating system.
- **Secure Connections:** The app uses industry-standard encryption and secure communication protocols designed to help protect data transmitted between the application and authorized systems.
- **Sensitive Data Logging:** The app is designed not to log sensitive information, helping reduce the risk of exposure.
- **Tapjacking Prevention:** The app includes controls designed to help defend against tapjacking attacks and reduce the risk of unintended interactions.

Supported Devices and Operating Systems

Support decisions for the native mobile app are based on compatibility with mobile devices and operating systems. Due to the rapidly changing mobile environment, Bottomline no longer certifies specific devices or operating systems.

Devices must have a supported operating system version installed. Currently supported devices and operating systems include:

- **iPhone and iPad**:
  - **Release 3.13 and below:** Requires iOS 13 and below.
  - **Release 3.14 and above:** Requires iOS 15 or later.
- **Android Phones and Tablets**:
  - **Release 3.13 and below:** Requires Android 11 (API level 30) or later.
  - **Release 3.14 and above:** Requires Android 12 (API level 31).
  - **Release 3.17.2 and above:** Supports 16KB memory page sizes required for apps targeting Android 15 and above.

Mobile Devices and Operating System Compatibility Guidelines

- **Functionality and Rendering:** Bottomline native mobile applications fully support core functionalities on supported devices and operating systems. While the apps may work on unsupported devices, they are not optimized, and some UI elements may not render as expected.
- **Testing and Issue Resolution:**
  - **Quality Assurance (QA) Testing:** Basic functionality and major features are tested on supported devices and operating systems during regular releases. Not all features are tested on every device or system.
  - **Customer Service Response:** Defects on supported devices are prioritized based on severity. Bottomline recommends that users switch to supported devices for immediate resolution of issues. Defects recorded on unsupported devices or systems are not addressed unless reclassified as supported in a future release.
  - **Fix Process:** Fixes are issued as new app versions for supported devices; patches are not available for outdated systems due to App Store policies. New app versions are submitted to address issues, with no patches provided for previous releases.
- **Adoption and Discontinuation Criteria:**
  - **Adoption:** Industry data and security information are reviewed before declaring a new device or operating system as supported. New devices or systems are considered supported once testing is completed in a specific Digital Banking release. Updates are reflected in this guide.
  - **Discontinuation:** Support may end if devices or systems are no longer supported by their developer or manufacturer, present security risks, lose critical vendor support, or conflict with future product strategies. Support discontinuation occurs only if an upgrade or alternative exists.
- **Compatibility and Distribution:**
  - **Release Notes and Version Compatibility:** Release notes specify app compatibility with Digital Banking application versions. A single mobile app version may be compatible with multiple Digital Banking application versions, and vice versa.

- **Testing and Deployment:**
  - Apps are tested and available on the Apple App Store and Google Play Store, with automated processes for the banking app build and distribution process, creating stable builds and faster deployment of updates.
  - Financial institutions may distribute apps to testers using their Google and Apple testing tracks or through secure file transfers of APK/IPA files.
  - Production app distribution to end users is the financial institution's responsibility, with Bottomline assisting in App Store and Play Store uploads upon request. Financial institutions control release timing by uploading new versions.

Troubleshooting

Release Consideration: *WebView logging functionality is available with release 26.05.0 and later.*

WebView logging assists support teams in troubleshooting issues in restricted environments by capturing HTTP request and response traffic. The logs provide detailed request and response data to support diagnosis.

WebView logging is available for the following WebViews:

- Bill Pay
- Outbound SSO
- SSO login page
- Terms and Conditions

Log entries include key details such as URL, status code, headers, body, cookies/session data, success and error messages, and referring and destination URLs. Log files are temporarily stored and automatically cleared at app exit or at the end of the user session.

Enable or Disable WebView Logs

WebView logging can be enabled or disabled from the **Login screen** or the **Home screen**.

From the Login Screen

1. Open the app.
2. From the Login screen, tap the **Debug** button.
3. Switch the **In App Web View Logger** option to **On** or **Off**.
4. Tap **Save**.
   - **On:** The page reloads in Debug mode, and the **logger** button is displayed.
   - **Off:** The page reloads, and the **logger** button is no longer displayed.

From the Home Screen

1. Navigate to the Home screen.
2. Tap the **user settings** button in the upper-right corner.
3. From the Logger Settings dialog box, switch the **In App Web View Logger** option to **On** or **Off**.
4. Tap **Close**.

1. **On:** The page reloads in Debug mode, and the **logger** < > button is displayed.
2. **Off:** The page reloads, and the **logger** < > button is no longer displayed.

Sharing WebView Logs

1. On a screen where WebView logging is available, tap the **logger** < > button to open logs. This button is movable, allowing you to reposition it anywhere on the screen for easier access while navigating the application.
2. The Inspector page opens displaying network calls sorted by page.
3. Select the **share** button in the upper-right corner and select an option to share the encrypted file