



# Commercial Mobile Banking App User Guide

# Commercial Mobile Banking

The Commercial Mobile Banking app is available through the iOS App Store and Google Play. It allows users to access their accounts when and where they need, as well as apply approvals.

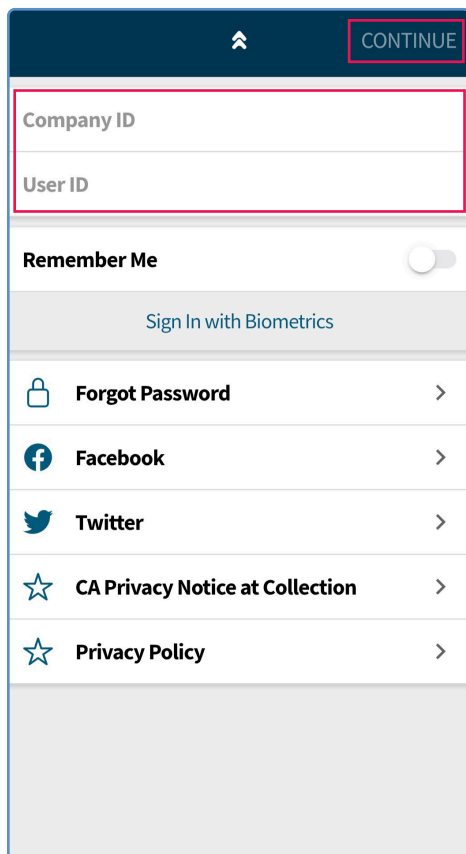
## Logging in for the first time

Once you have downloaded the Commercial Mobile Banking app follow the steps below to log in for the first time.

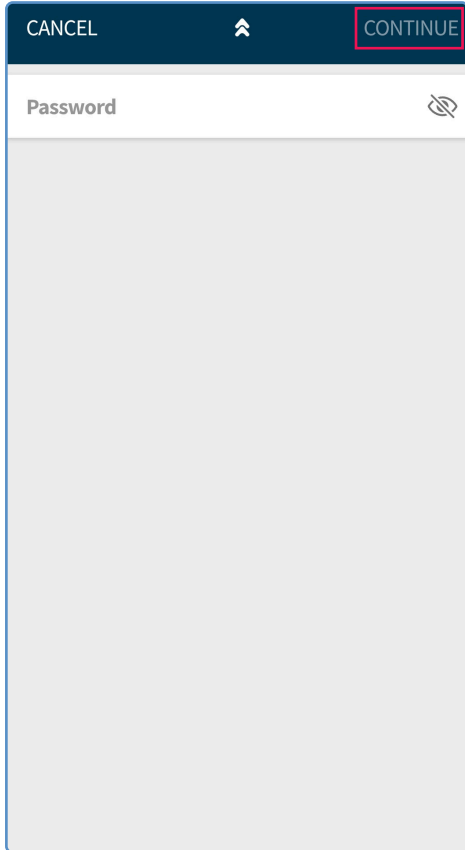
1. Tap the Commercial Mobile Banking app icon on your mobile device.

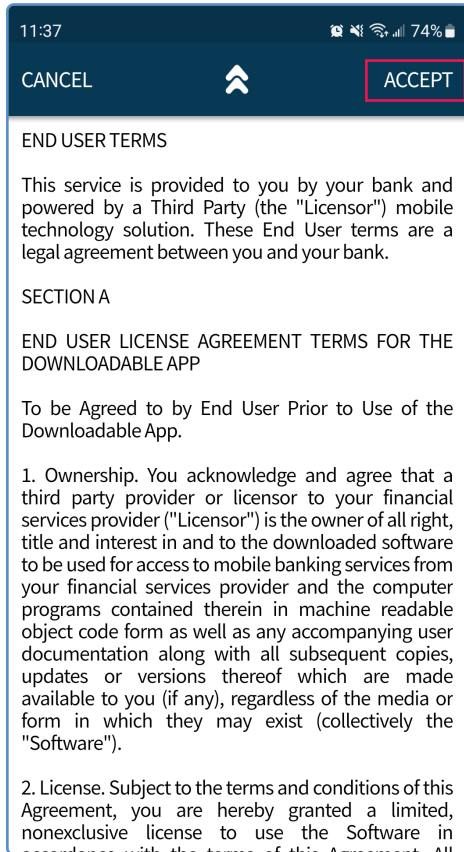


2. Enter your Commercial Online Banking **Company ID** and **User ID** then click **Continue**.

A screenshot of the Commercial Mobile Banking app's login screen. At the top, there is a dark blue header with a white upward-pointing arrow icon on the left and a red-outlined button labeled "CONTINUE" on the right. Below the header are two white input fields: "Company ID" and "User ID", both outlined in red. Underneath these fields is a "Remember Me" section with a toggle switch that is currently turned off. Below that is a "Sign In with Biometrics" button. At the bottom, there is a list of links: "Forgot Password" with a lock icon, "Facebook" with the Facebook icon, "Twitter" with the Twitter icon, "CA Privacy Notice at Collection" with a star icon, and "Privacy Policy" with a star icon. Each link has a right-pointing chevron.

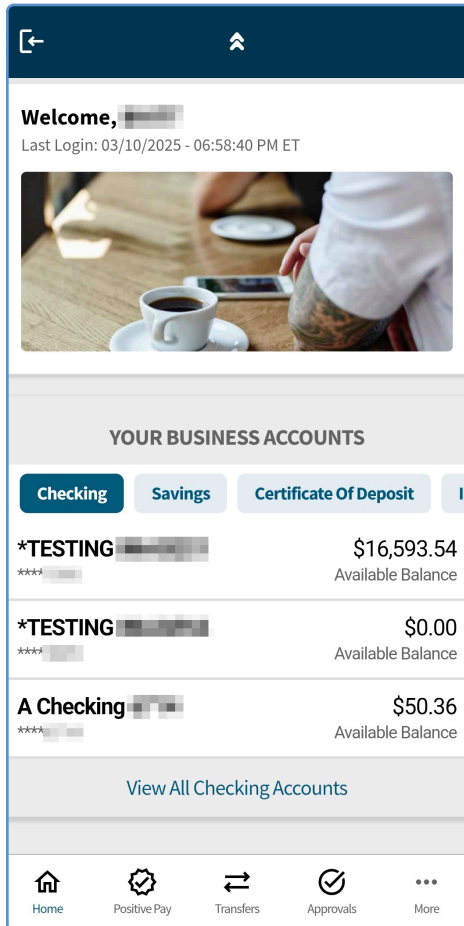
3. Enter your Commercial Online Banking **Password** then select **Continue**.



**4. Review and accept the Terms & Conditions.**

## Home screen and menu

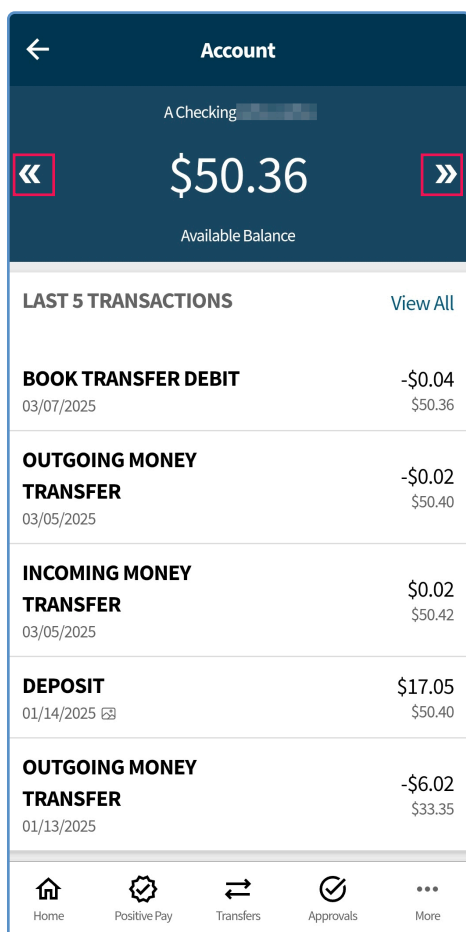
The home screen of the app displays a list of your entitled accounts and a menu bar at the bottom of the screen that allows you to access additional app features.



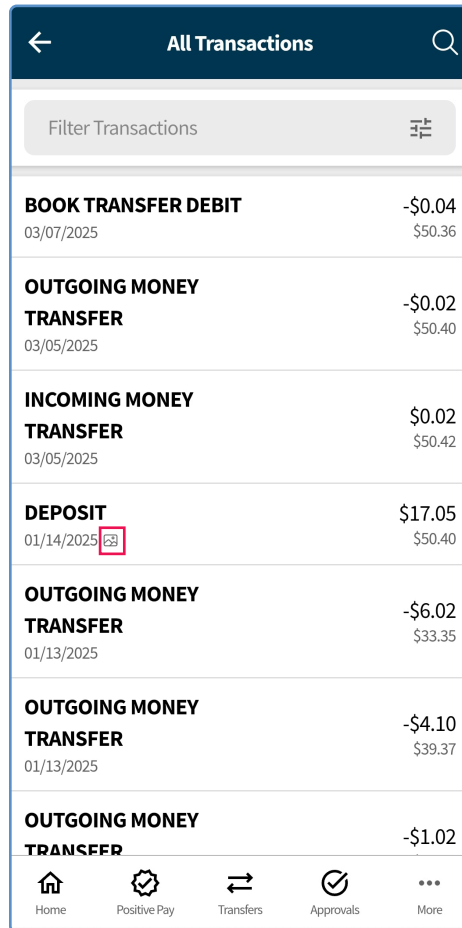
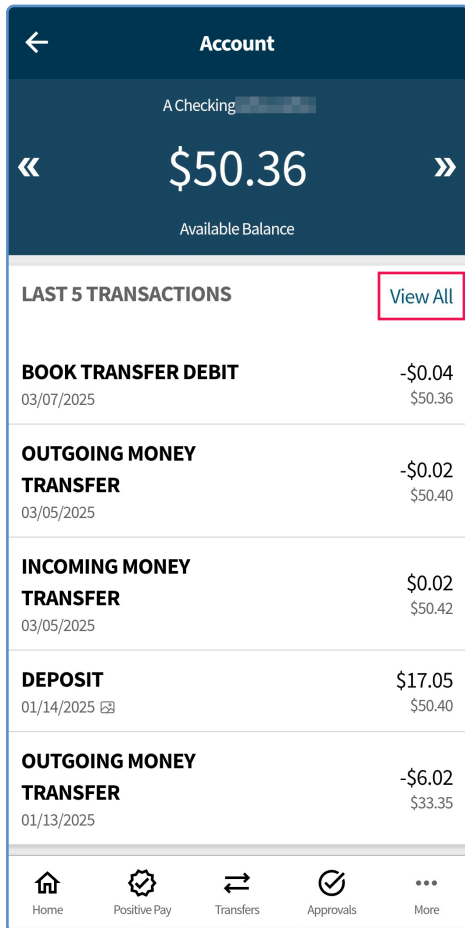
## Viewing accounts and transactions

1. To view account details and transactions, tap the account you wish to view. The most recent five transactions will display.

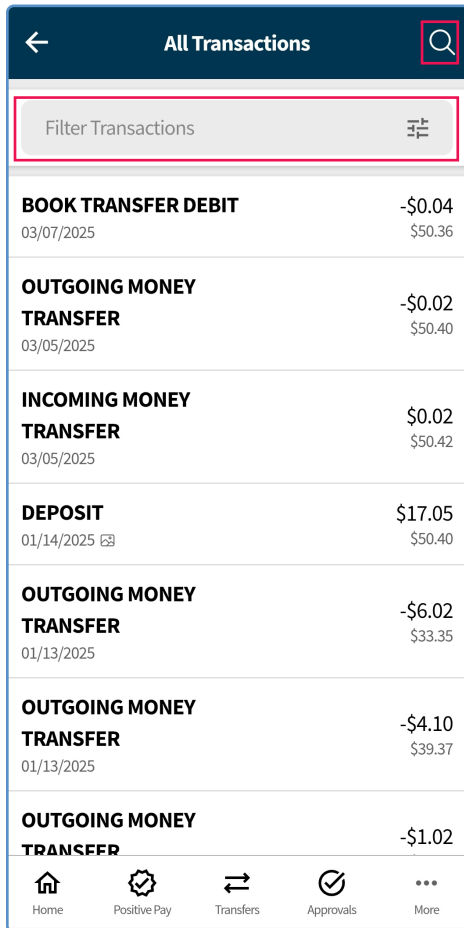
If you have multiple accounts, arrows appear on either side of the account balance above your activity. These arrows allow you to scroll through your accounts.



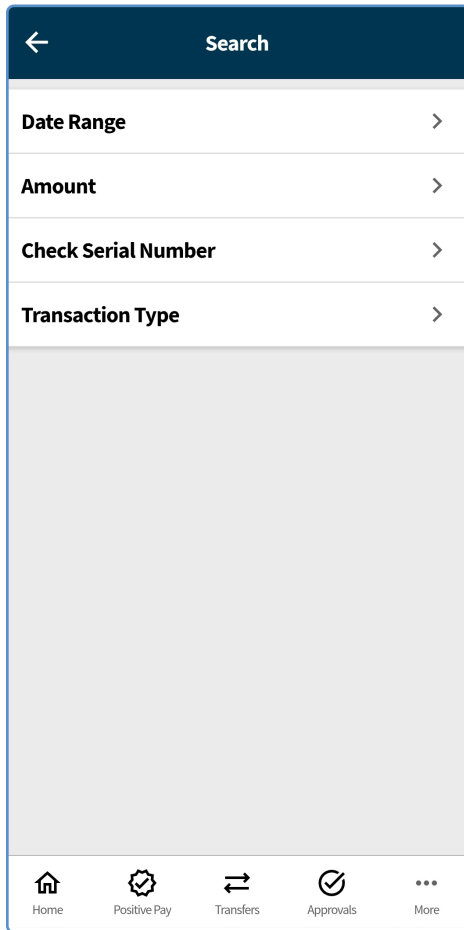
2. View additional transactions by clicking **View All**. By default, 12 months of transaction history is available. Transactions with images associated will have a picture frame icon displayed.



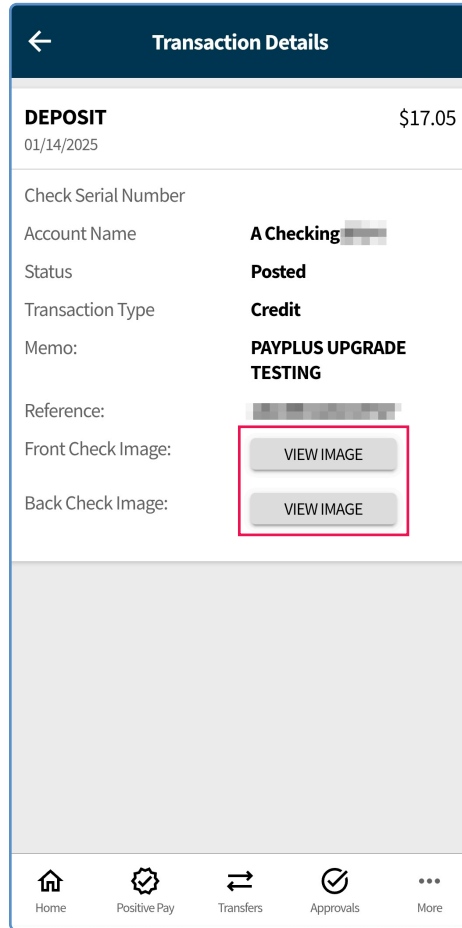
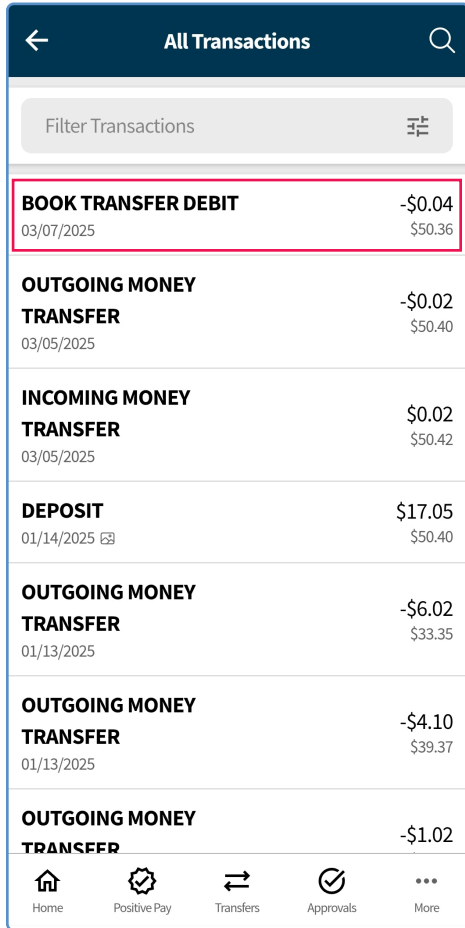
3. You can search for transactions within 90-day increments by tapping the **Filter Transactions** bar at the top of the transaction list.



4. Tap the magnifying glass in the upper right to filter transactions by transaction description, date, date range, amount, check serial number or transaction type.

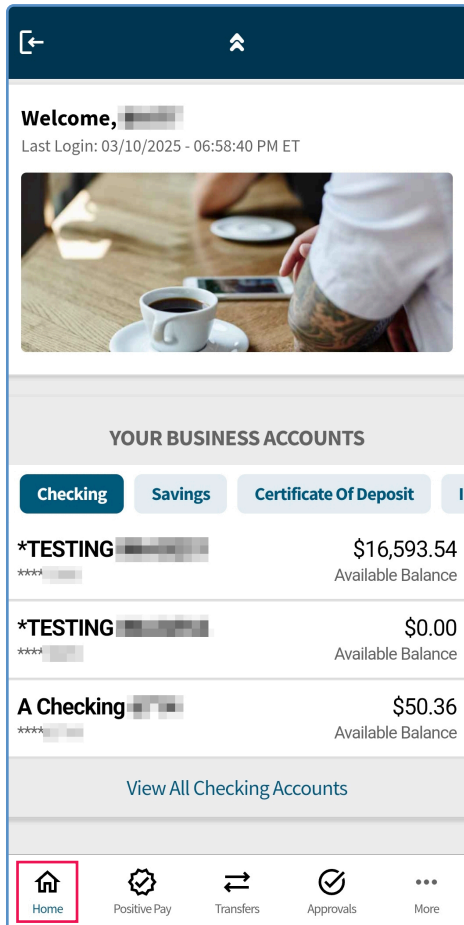


5. Tap a transaction to view its details. If there is an image associated, the View Image button will appear in the additional details.



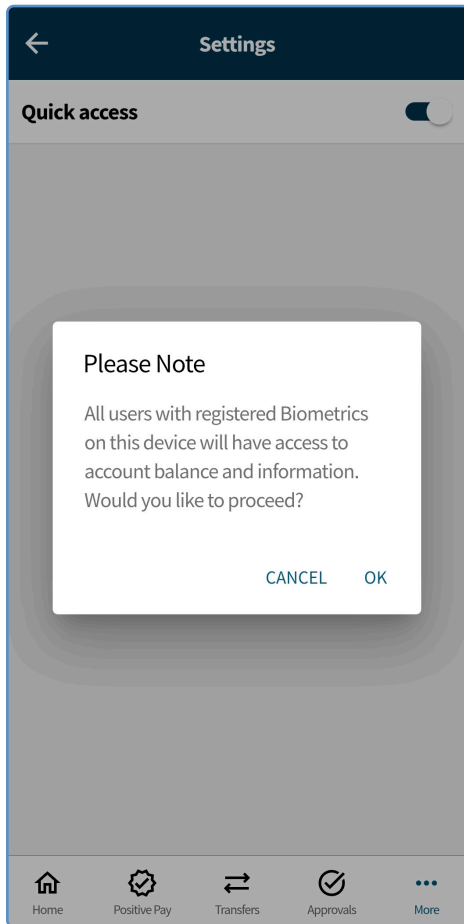
## Menu bar

The menu bar at the bottom has links for Home, Check Positive Pay, Transfers, Approvals and More. The icon for the screen you are currently on is highlighted, while the others will be grey.



When you tap the More button, a list of additional features will be presented for you to choose from such as Bill Pay, Mobile Deposit and Settings.

Settings provides you a toggle to enable your device's biometric validation, allowing you to bypass the Password screen at login.

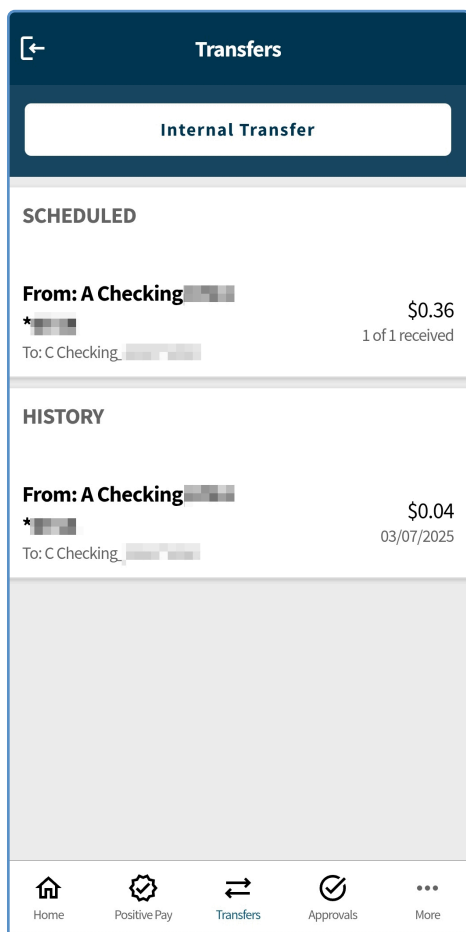


## Transferring funds

Tap the Transfers icon in the menu bar to move money between your Columbia accounts or view scheduled and historical transfers.

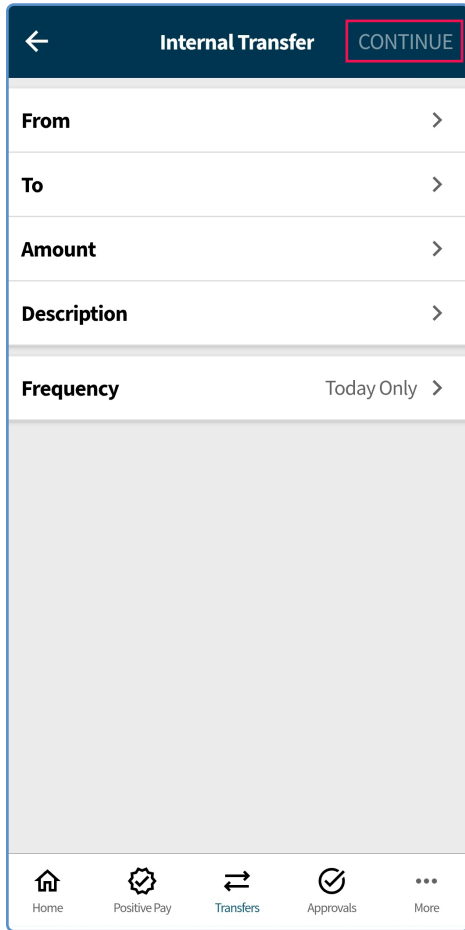
Follow the instructions below to initiate a transfer.

1. Tap the **Internal Transfers** button at the top of the main Transfers screen.

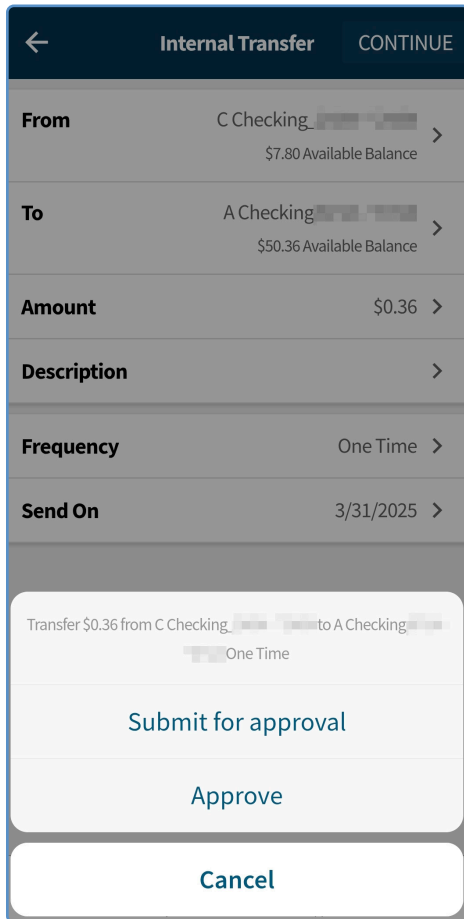


2. Enter the **From** (source) and **To** (destination) accounts.
3. Input an **Amount** for the transfer. You do not need to enter a decimal point as the system automatically does that for you. Select **Done**.
4. (Optional) Enter a **Description** that can be used for tracking purposes.
5. (Optional) Select a **Frequency**. You will be presented with available options to set a transfer frequency or future date it.

6. Click **Continue** in the upper right of the screen.



7. Select **Submit for approval** or **Approval**. Options will be dependent on your permissions in Commercial Online Banking.

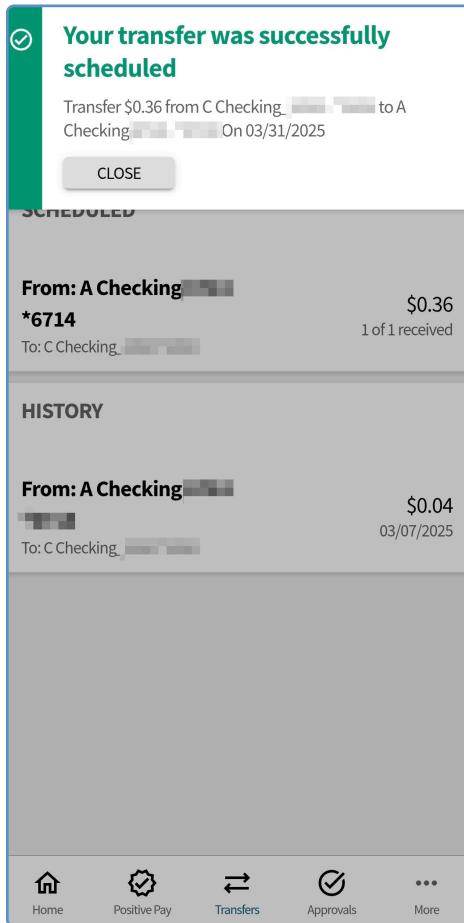


The screenshot shows the 'Internal Transfer' screen in the Columbia Bank mobile app. At the top, there is a back arrow, the title 'Internal Transfer', and a 'CONTINUE' button. Below this, the transfer details are listed in a list format:

- From:** C Checking [redacted] with a right arrow and '\$7.80 Available Balance' below it.
- To:** A Checking [redacted] with a right arrow and '\$50.36 Available Balance' below it.
- Amount:** \$0.36 with a right arrow.
- Description:** with a right arrow.
- Frequency:** One Time with a right arrow.
- Send On:** 3/31/2025 with a right arrow.

Below the list, a summary box displays: 'Transfer \$0.36 from C Checking [redacted] to A Checking [redacted] One Time'. At the bottom, there are three buttons: 'Submit for approval' (in blue text), 'Approve', and 'Cancel'.

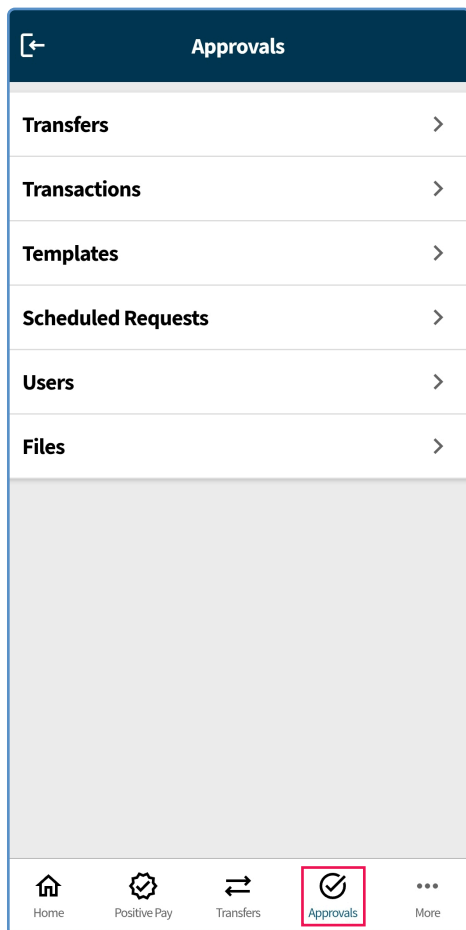
8. A confirmation message will appear at the top of the screen when the transfer request is successfully entered.



## Approvals

Select the **Approvals** icon in the menu bar to view, approve and transmit requests.

1. Select the **Approvals** button. A list of different transaction types will be presented.

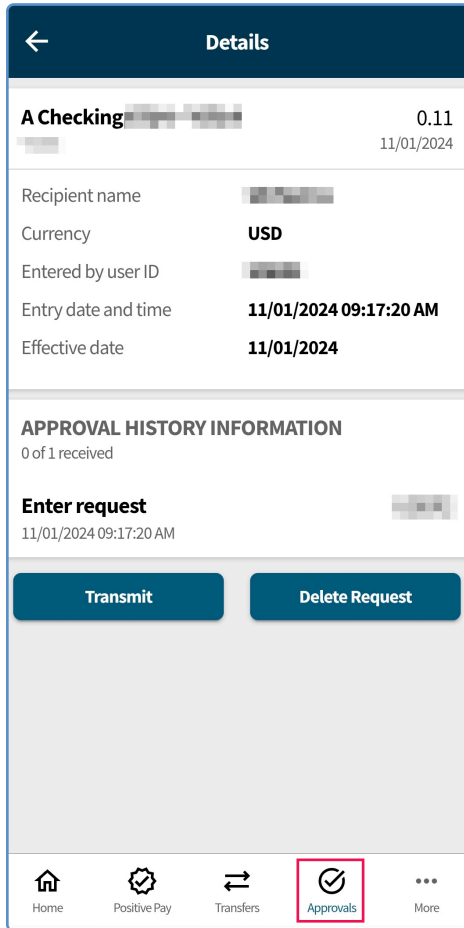


2. Choose the appropriate **transaction type** for your desired transaction. A list of items awaiting approval will be presented.

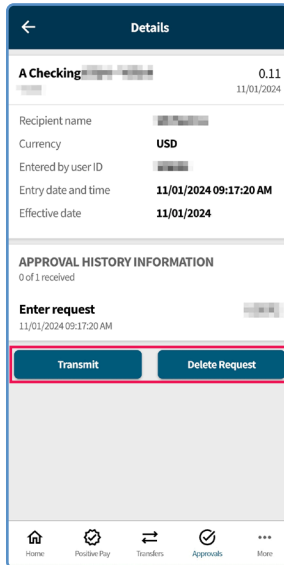
- Credit Card Payments
- Loan Payments
- Loan Advances
- Wires
- ACH

**Note:** The request types visible on the Approvals screen are determined by the user's entitlements assigned in Commercial Online Banking.

3. Tap a request to view its details about the transaction and its approval history.



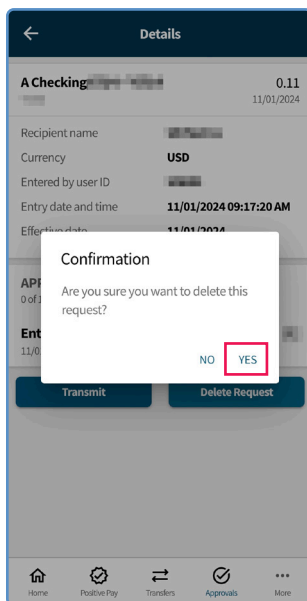
4. Select **Approve** or **Transmit**. A confirmation message will appear.



You can also delete a request that should not be approved. Follow steps 1-3 above then:

4. Select **Delete Request** within the request details screen.

5. Tap **Yes** in the confirmation dialogue box. A confirmation message will appear.

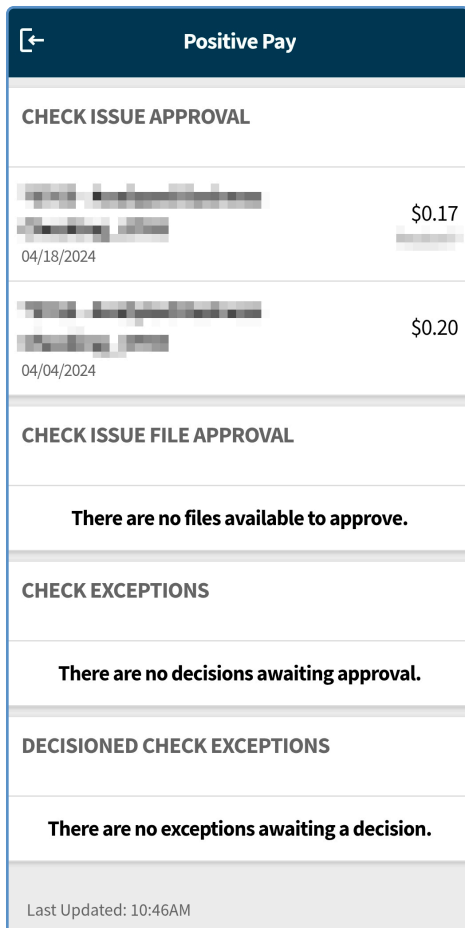


## Check Positive Pay

If the company is enrolled and the user is entitled to Check Positive Pay, this feature will be accessible in the menu bar at the bottom of the screen. From the mobile app, you are able to approve check issue items, view exceptions and make Pay or Return decisions on exception items.

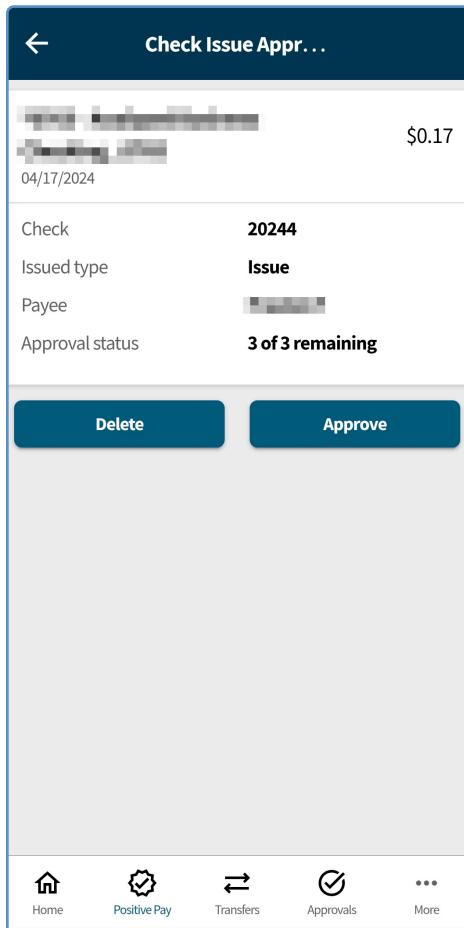
**Note:** To enter or edit issues, or change settings, you will need to utilize the Commercial Online Banking desktop platform.

Tap the **Positive Pay** icon to view the Check Positive Pay screen. This screen will show various categories of issues needing approval, exceptions needing decisions and historical items that have been decided on.

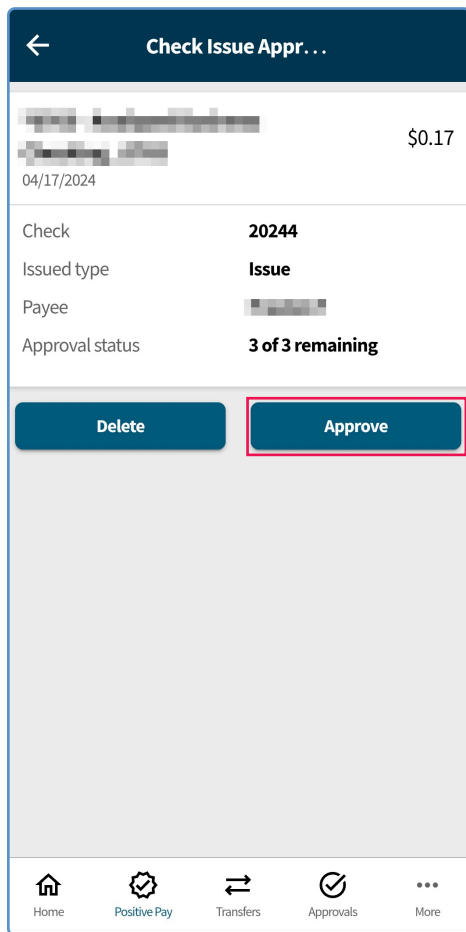


## Approving issues

1. Select any of the items in the Approvals section to present the issue details and number of approvals still needed.



2. Select **Approve** to approve an item. A confirmation message will appear.



## Viewing exception items

1. Select an item in the Exception section to view information about the exception and any associated images.
2. Select **View Image** if applicable. Tap **Back** to return to the exception details.
3. Select **Pay** to accept the exception and allow payment. A confirmation will appear.
4. The **Return** button will leave the exception as is and bring you back to the previous screen.