

Bank of Botetourt Business Mobile Banking Guide

With the rollout of Business Mobile Banking, businesses will have another avenue for a seamless, optimized experience for business banking. Business Mobile Banking offers intuitive and user-friendly banking services presented with a next-generation look and feel. Mobile Business Banking will help businesses manage their finances faster and more effectively than ever, and it provides another competitive advantage in the cash management market.

The Bank does not intend to move all businesses who are currently using Retail Online Banking over to Business Online Banking. However, if there is a customer that would benefit from ACH transactions, Bill Pay, Wires and would also enjoy these features on a mobile phone, Business Online Banking would be a product worth exploring.

Key features of Business Mobile Banking include:

- View account balances
- Transaction history
- View check images
- Transfer funds
- Make deposits with mobile deposit capture
- Bill Pay (coming soon)
- Approvals (Wire, ACH, Bill Pay, Transfers)

Downloading the App:

Customers will simply go to their applicable App store and type in “Bank of Botetourt”. Multiple Apps will display but, as you can see below, Business Mobile Banking includes the word “business” in the title as well as on the App image.

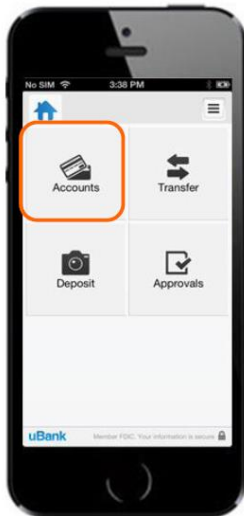


The Main Menu:

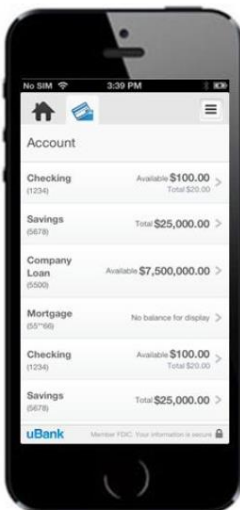


Viewing Account Balances and Transaction History:

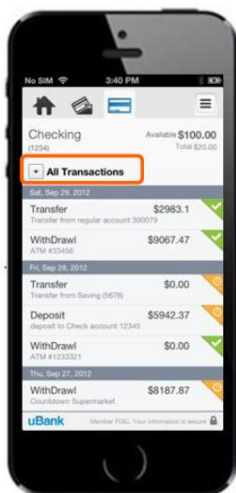
- Tap Accounts



- The accounts page appears with the balances for all accounts available



- To view the transaction history, tap an account. The transaction history of that account will appear.



Transactions with a checkmark highlighted in green in the upper-right corner have been successfully posted to the account.



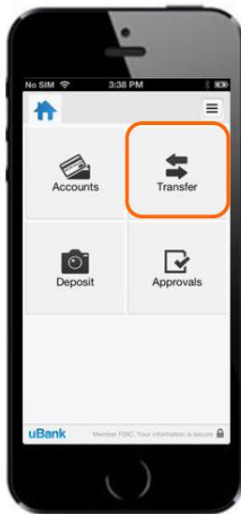
Transactions with a clock highlighted in orange in the upper-right corner are pending and have not yet posted to the account.

Transferring Funds:

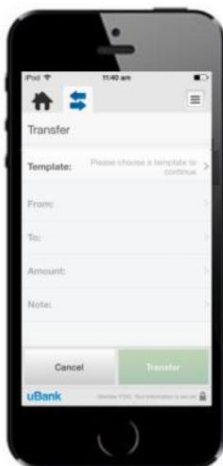
To transfer funds in Business Mobile Banking, the customer uses the same templates that are already created in Business Online Banking.

-Templates cannot be created using Business Mobile Banking-

- **From the main menu, select “transfer”**



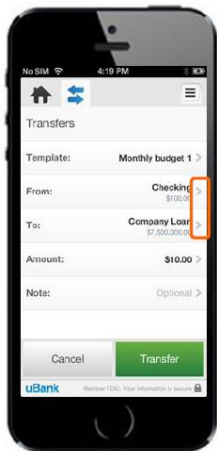
- **The transfer page appears**



- Tap “template” to display and select the transfer template



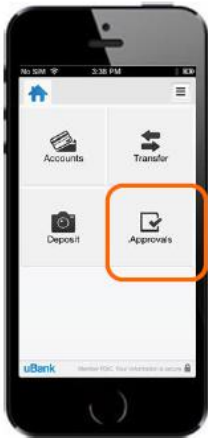
- From the transfer template, enter the appropriate information and hit “transfer”



Approve or Reject Transfers:

Customers have the option to require different levels of approval for fund transfers (ACH, Wires, etc...). This option is set up when the Business Online Banking profile is created. This will allow the customer to manage their business on the go!

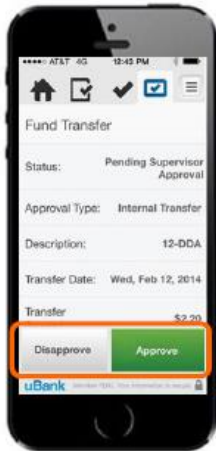
- **To approve transfers, the customer simply logs in and visits the main menu page**



- **The approvals page will appear**



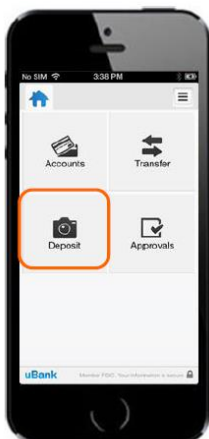
- **Select the applicable transfer to be reviewed. Once selected the details of the selected transfer will appear. The transactions will be approved or denied from this screen.**



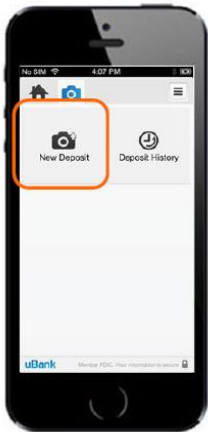
Making a Deposit:

Checks can be deposited into a business accounting using Business Mobile Banking! Please note that this is not a replacement for our current Remote Deposit Capture machine which is placed at the business. This feature will benefit the customer that does not want to deposit multiple checks at once.

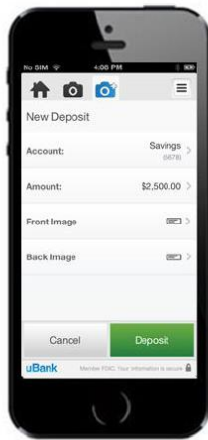
- **To deposit a check, log in and visit the main menu page and select “deposit”**



- Select “new deposit”



- Insert the Account and Amount



- Take a picture of the front and back of the check



- Once completed, the deposit pending page should appear



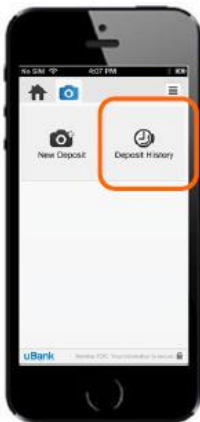
Viewing Mobile Deposit History:

Business Mobile Banking keeps a 30-day history of mobile deposits along with the accompanying check images.

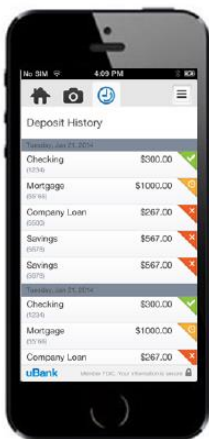
- To view deposit history, log in to the app and display the main menu screen and tap “deposit”



- Select “deposit history”



- The deposit history page appears



- Deposits with a checkmark highlighted in green in the upper-right corner were accepted.



- Deposits with a clock highlighted in orange in the upper-right corner are pending. This status indicates that the check images passed all of the initial tests for clarity, duplication, deposit accuracy, and the deposit amount is within the check deposit limits established by the financial institution.

- The deposit is currently under review by the financial institution.



- Deposits with an X highlighted in red in the upper-right corner have failed and the funds will not post to the account.
- This status indicates that the deposit was rejected by the financial institution for reasons beyond the initial tests for clarity, duplication, deposit accuracy, and deposit amount. The physical check should be taken to the bank and deposited in person.
- The financial institution may or may not decide to contact the user regarding rejected deposits.

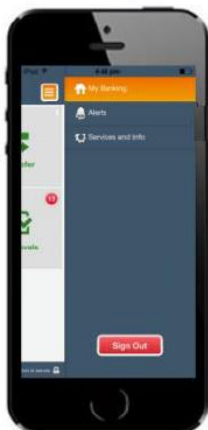
Receive Approval Alerts:

When transfers are in need of review, you may receive a push notification on your device's home screen notifying you of these tasks. Alerts are configured per device, not per account. This means that multiple people may have access to the same business accounts through Mobile Business Banking, but each person can designate which alerts to receive on their device. By default, all alerts are turned off.

- **To begin receiving approval alerts navigate to most any page and select the more option**



- **The settings menu will appear**



- Select “alerts” and select which alerts to receive

