CITY NATIONAL BANK
AN RBC COMPANY

City National Business Suite®
Mobile Web Experience

User Guide

July 2023

Contents

Application or Web Experience

City National Bank provides City National Business Suite® Mobile in two ways: the City National Mobile App® and the Mobile Web Experience. Refer to this user guide to use the Mobile Web Experience.

If you prefer to access Business Suite Mobile through the CNB Mobile App, please refer to the App version of the User Guide.

Security

With Business Suite Mobile you will enjoy the same safety and security that you currently experience with web-based Business Suite on your office computer. This includes:

- Multi-user entitlement controls.
- All users must first be entitled for Business Suite by your company's System administrator.
- Users access Mobile with the same user credentials as those used on their office computer.

Secure Logon and Session Management features include:

- Credentials are validated using our existing secure multi-factor authentication service.
- No sensitive information is stored on the mobile device.
- Automatic session timeout after 10 minutes of inactivity.
- Users are given a unique session upon successful logging and can only be logged in from one device/browser at a time.
- Session is encrypted using device-specific information.

Enabling Users for Business Suite Mobile

Business Suite Mobile will be automatically available to all Business Suite clients and the designated System Administrators. In other words, all users who have access to Business Suite will have access to Business Suite Mobile.

Getting Started

Important Notes:

- INITIAL USER SET UP: Before downloading the CNB Mobile App and logging into the mobile service, you must first be setup on Business Suite by your System Administrator and then you must establish your login credentials and security information on your office computer, before you activate the CNB Mobile App.

- EXPIRED PASSWORD: If your password has expired, you must first reset the password on your office computer before attempting to use the CNB Mobile App. It is not possible to reset your password on your mobile device).

- USER ACCESS: The features you are entitled to access through the mobile device are determined by your online user entitlements and whether the feature is also available on the mobile service. For example, if bill pay service is not available to you on your office computer, it will not be available to you on the mobile service.

- MOBILE PHONE DEVICE AND PAGE ORIENTATION: The site is designed for viewing on a mobile phone using either portrait or landscape orientation.

- HISTORICAL DATA: Available transaction history conforms to what is available on the desktop.

- SUPPORTED BROWSER/OPERATING SYSTEMS

  - Safari 10+; iOS 10+
  - Chrome 49+; Android 5+

1. Open your mobile web browser and go to cno.cnb.com
2. Enter your Business Suite User ID and password.
3. Click Sign In.

Dashboard

After signing in, the Dashboard page will display.

- You can access links to primary modules by selecting the "hamburger menu" at the upper right corner of the screen as shown below.
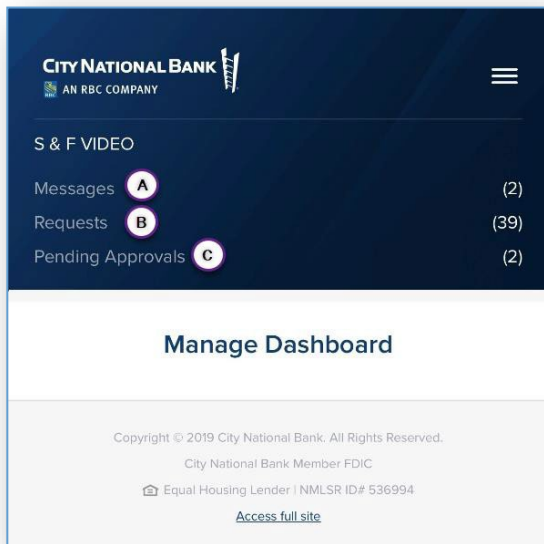
- Bank messages can be accessed by going to the Message Center or by selecting **Messages** from the Dashboard (A).
- The total number of user service-related **Requests** you have submitted, is displayed on the Dashboard (B).
- Approve a request to unlock a user by selecting **Pending Approvals** (C).

Within Requests and Pending Approvals, you can filter and sort by:
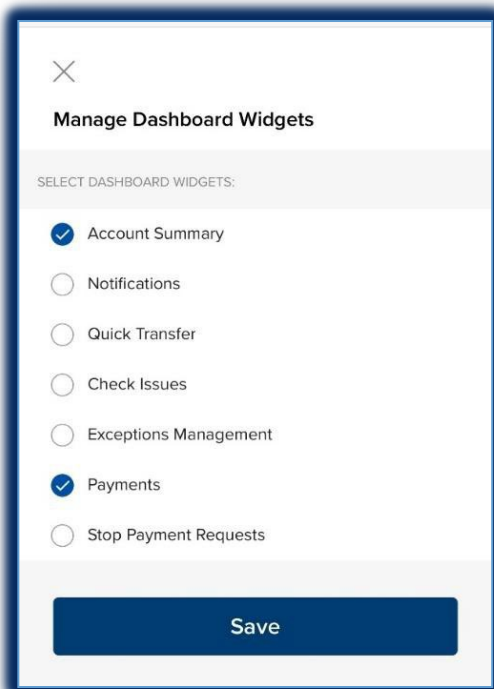
- User
- Approvers
- Request Type

Note: Search words are case-sensitive

Manage Dashboard

Personalize your Dashboard by using widgets to quickly access features you frequently use.
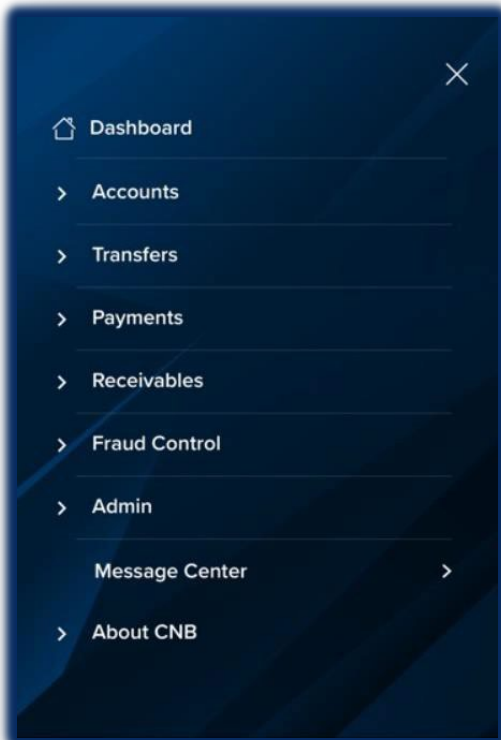
1. Open Manage Dashboard.

2. Add widgets by selecting from the list of Dashboard widgets.
3. Save your selection.
4. To deselect a widget, uncheck the widget and save.

Navigation Menu

From the Navigation menu, you will navigate to the different modules/types of services by selecting the appropriate menu item.

Account Summary

Account Summary provides an overview of the different types of accounts you have (e.g., Deposit Accounts, Loan Accounts) and the accounts within each type. It also shows balance information and detailed account activities.

Balances and Activities

1. Select the account type you wish to view.
2. All accounts under the account type you selected will display and each account will include the following information:

   - Account name
   - Last 4 digits of the account number
   - Ledger balance
   - Available balance
   - New Activity Today

   Use the filter options to customize your view.

Filter by:

- Account Name
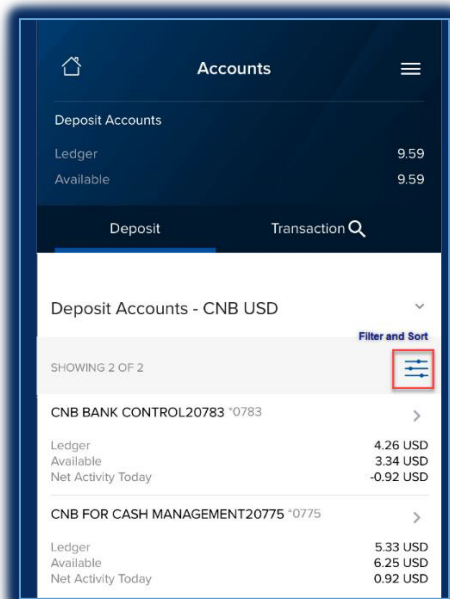- Account Number
- Ledger Balance
- Available Balance

Sort by: (ascending or descending order)

- Account Name
- Account Number
- Ledger Balance
- Available Balance

3. To view transactions for an account, select the account.
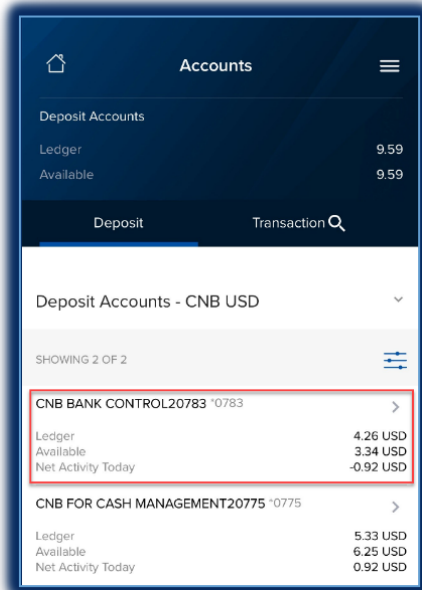
    Customize your view by selecting the drop-down arrow next to All Transactions and choose from the following options:

    - All Transactions
    - Checks Paid
    - Foreign Currency Demand Transaction
    - Last 30 days
    - Last 7 days
    - Last 90 days
    - Multi-Bank Accounts
    - Previous Business Day
    - Today
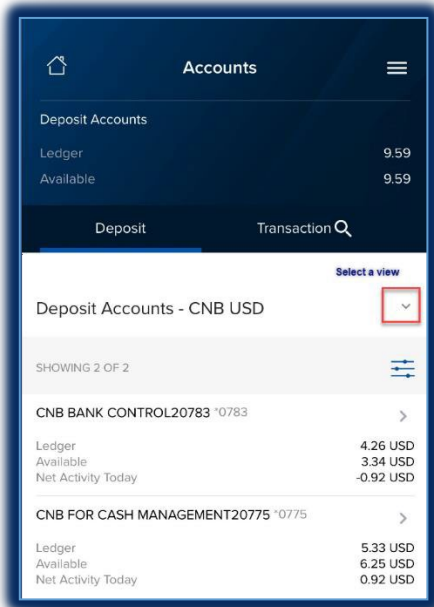
4. To view all transactions for that account, select the account.

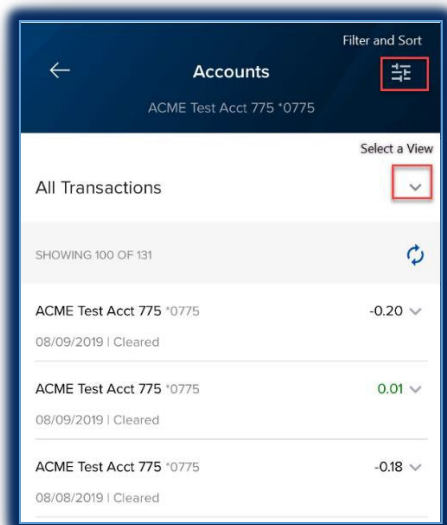5. Each transaction that displays will include the following information:

- Account Name
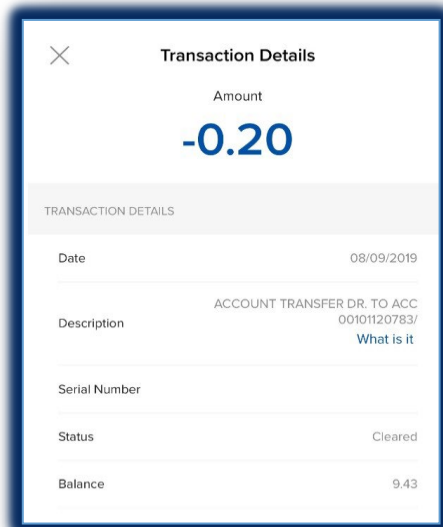- Account Number
- Date
- Status
- Amount

Filter by:
- Date
- Description
- Serial #
- Status
- Amount

Sort by: (ascending or descending order)
- Date
- Description - provides additional information about the transaction
- Serial #
- Status
- Amount

Transaction Search

Search for a specific transaction of your account history.

- Search for items by specific accounts
- Search for debit or credit activities by specific accounts
- Search for debit or credit activities for all accounts

1. From Account Summary on the Dashboard or from the Navigation menu, select Accounts.
2. Select **Transaction Search** (magnifying glass icon).
3. (Required) Select the applicable account(s) from a list or use the search feature provided.
4. (Required) Select a Date Range based on options provided.
5. Enter additional Transaction Filters:

- Credit or Debit (if the field is left blank, the system will provide both Credit and Debit transactions)
- Status
- Transaction Amount
- Serial number or Customer Reference
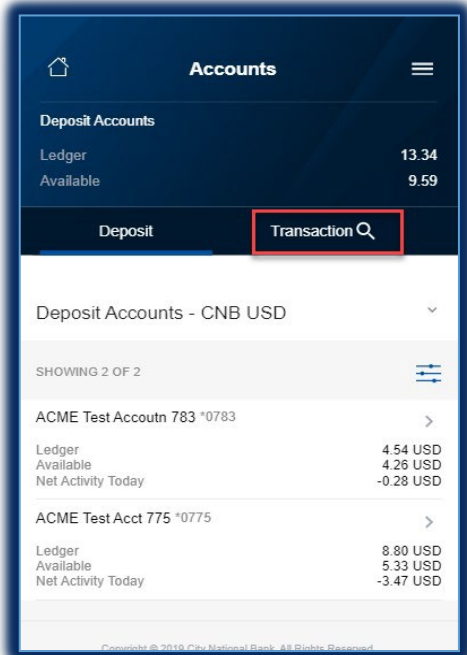
Stop Pay Requests

Approve a Stop Pay Request for a single check and for a range of checks. You may also cancel a stop on a single check.

1. Select Accounts from the Menu.
2. Select **Stop Pay Requests.** A list of items will display.
3. Select a check (or *multiple items) to **Approve for Stop Payment** or **Cancel Stop Payment**** on a single check.
4. A confirmation will display to show the status of your request.

Filter by:
- Status
- Request Type
- Serial #
- Range End
- Amount
- Payee
- Account Name
- Account Number

Sort by: (ascending or descending order)
- Status
- Request Type
- Serial #
- Range End
- Amount
- Payee
- Account Name
- Account Number

*To Approve a Place Stop for multiple single checks, select the three dots next to the filter and sort icon. This will allow you to mark the items for Place Stop approval.

**The ability to cancel a Stop Payment on a range of checks is also available on the mobile service.
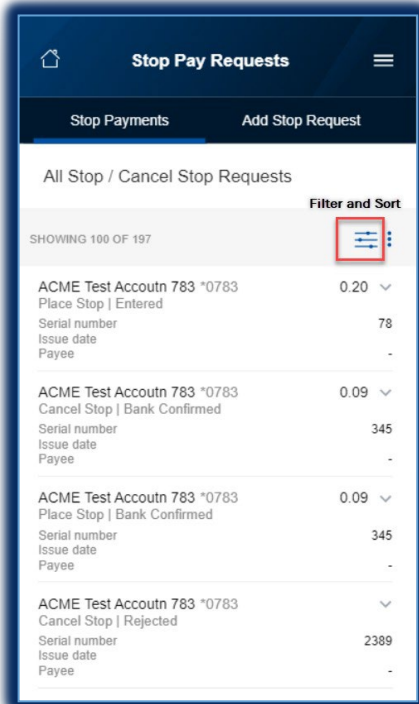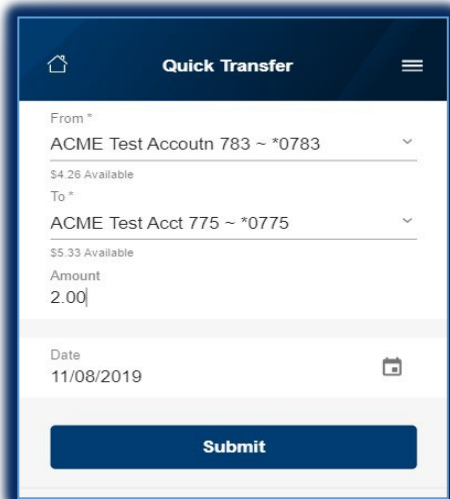
Transfers

Quick Transfers

The Quick Transfer feature allows you to transfer funds between your City National Bank accounts. Only accounts within the same Business Suite relationship are available for transfers.

If your company requires approval for your transfers, you can also approve transfers if entitled to do so.

1. Select **Quick Transfer** from the Menu. You can also access Quick Transfer from your Dashboard if you have selected this widget from the list of dashboard widgets.
2. Select the From Account.
3. Select the **To Account.**
4. Enter the **Amount** and **Date** and click **Continue.**
5. **Review** and verify transfer details, then select **Submit.**

A transfer submitted without errors, will display **Payment Submitted** on the confirmation page.

Approve Transfers

If your company requires approval of transfers, this feature allows the approver to approve transfers.

1. Select **Transfers** from the Menu.
2. Select Transfers Requiring Approval.
3. Review transfer details.
4. Select Approve.

**Note:** In order to Unapprove a transfer, please log in to the full site on your computer.

Filter by:
- From Account Name
- From Account Number
- Status
- To Account Name
- To Account Number
- Transfer Date

Sort by: (ascending or descending order)
- Amount
- From Account Name
- From Account Number
- Status
- To Account Name
- To Account Number
- Transfer Date

SINGLE APPROVAL: Select the item to approve. It will open up to a page to a Transfer Details page and an option to Approve.
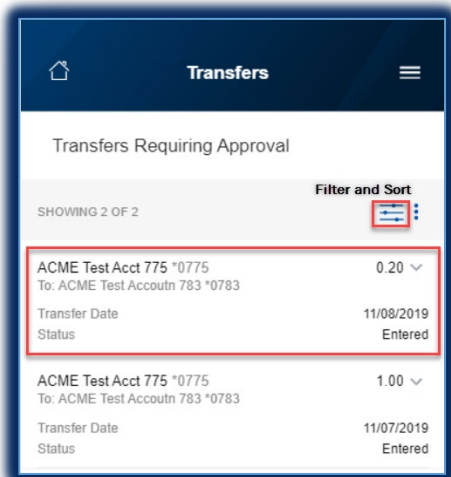
MULTIPLE APPROVALS: Select the three dots next to the filter and sort icon and select **Approve**. You will be able to see the Transfer requests pending approval. Select the items and select **Approve**.
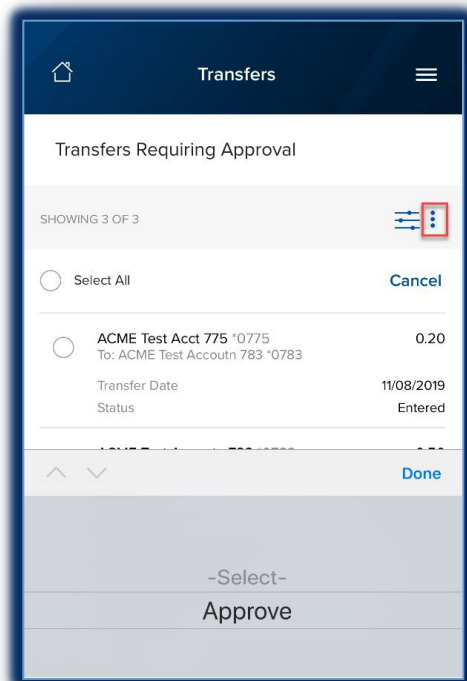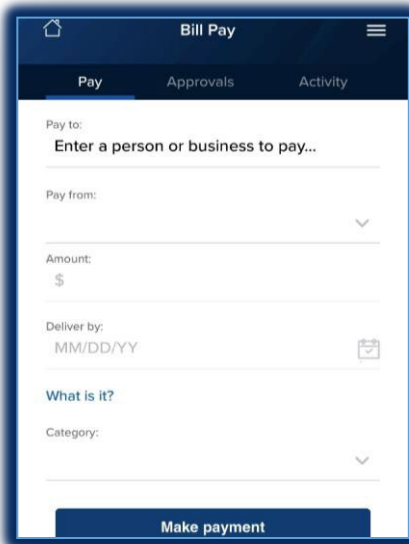
Payments

Bill Pay – Single Payment

The Bill Pay feature will allow you to make individual payments to existing payees, review scheduled payments, approve payments and view payment history.

1. Select **Payments** from the Navigation menu.
2. Select **Bill Pay**.
3. **Pay to**: Type a payee name from an existing list of payees.
4. **Pay From**: Select Funding Account.
5. **Category**: Select from drop down menu
6. Enter **Amount**.
7. Enter **Delivery by** date.
8. Select **Make Payment.**
9. Preview and **Confirm.**

Note: In order to add new payees, make multiple payments, or edit scheduled payment, please log in to the full site on your computer.
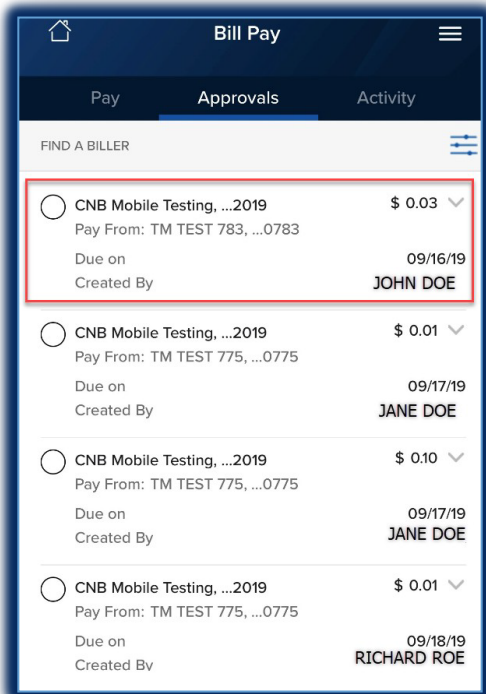

Bill Pay – Approve Payments

Individuals who are authorized to approve payments will be able to approve a single or several single payments by going to the Approvals page on Bill Pay.

1. Select the payment item(s) you want to approve.

2. Select **Submit** (you will have the option to cancel the payment prior to the payment date).

Bill Pay – Activity (Scheduled Payments) and History

Activity (Scheduled Payments) - Scheduled payments will allow you to review and cancel scheduled payments.

1. Select **Payments** from the Navigation menu.
2. Select **Bill Pay**.
3. Go to Activity.

Activity provides you with a list of scheduled payments and the following information:

- Deliver By
- Paid To
- Amount
- Total Scheduled

4. Select a scheduled payment to review the details. This will also where you will find the option to cancel the payment.

Canceling a Payment

1. To cancel a scheduled payment, select **Cancel** button.
2. Review cancel payment details and select **Cancel Payment** or **Don't Cancel Payment** (if you choose not to Cancel Payment).
3. If Cancel Payment is selected, a message will appear that states "Your payment to_____for $_____amount was canceled on MM/DD/YY".

History

With the history function, you can view a list of paid items.

1. Select **Payments** from the Navigation menu.
2. Select **Bill Pay**.

    History lists all past payments with the following information:
    - Deliver By
    - Paid To
    - Amount and Status
    - Total Paid

3. Select a paid item to view additional details.

Payments Requiring Approval

Approve payment requests that have been previously entered in the desktop application.
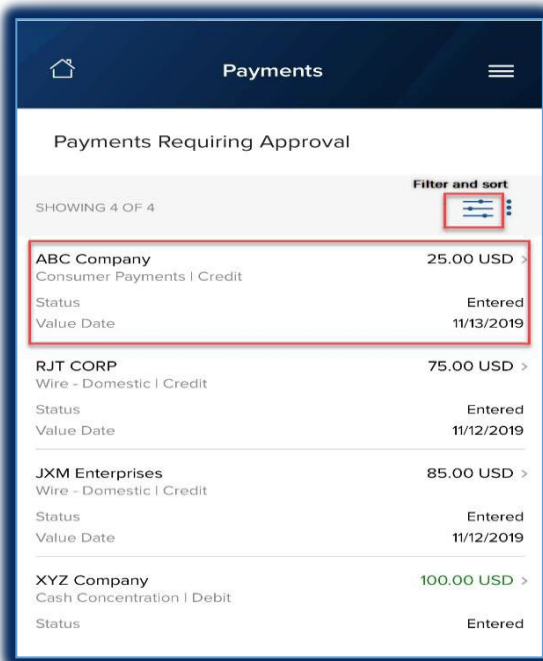
1. Select **Payments** from the Navigation menu (or, via the Payments widget on your Dashboard, to go directly to the Payments module)
2. Select **Payments** to arrive at Payments Requiring Approval where you will see a list of payments awaiting approval.
3. Select the payment for approval. For multiple approvals, use the three dots next to the Filter and Sort icon. This will allow you to mark the items for payment approval.
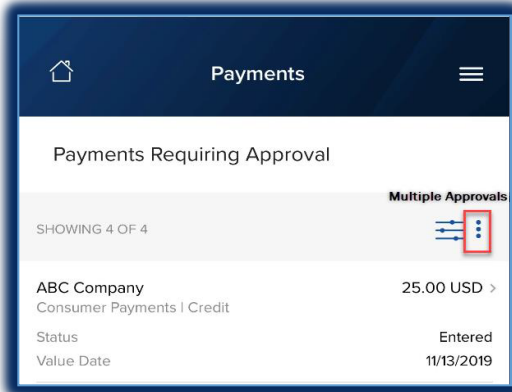
    Filter by:
    - Amount
    - Beneficiary
    - CCY
    - Confirmation Number
    - Credit/Debit
    - Debit Account Name
    - Debit Account Number
    - Payment Type
    - Status
    - Value Date

Sort by (ascending or descending order)

- Amount
- Beneficiary
- CCY
- Confirmation Number
- Credit/Debit
- Debit Account Name
- Debit Account Number
- Payment Type
- Status
- Value Date

Recurring Exceptions (Payments)

This function provides notifications for scheduled payments exceptions.

1. Select **Payments** from the Navigation menu (or via the Notifications widget on your Dashboard, select the "Recurring Payments that recently failed." link to go directly to the Payments module)
2. Select **Recurring Exceptions** to view the list of schedule payments exceptions.
3. Customize your view by selecting the drop-down arrow next to Recurring Payment Exceptions and choose from the following options:

   - All
   - Last 30 days
   - Last 60 days
   - Last 7 days

   Filter by:
   - Template ID
   - Description
   - Payment Type
   - Payment Account
   - CCY
   - Value Date
   - Occurred On
   - Reason

   Sort by: (ascending or descending order)
   - Template ID
   - Description
   - Payment Type
   - Payment Account

- CCY
- Value Date
- Occurred On
- Reason
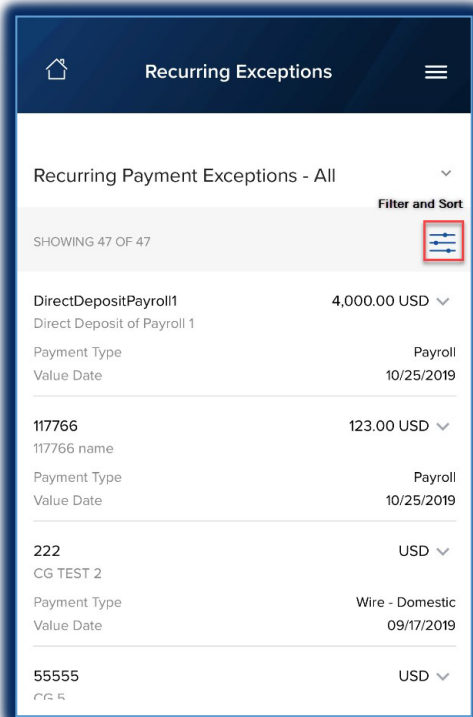
E-Deposit

E-Deposit enables users to create a deposit by using a mobile device to capture the images of a check and transmitting it to City National Bank for credit.

Create Deposit

To start the deposit, follow these steps:

1. Select **Receivables** from the Navigation Menu.
2. Select **E-Deposit**.
3. Create New Deposit page displays.
4. Create a new deposit by first selecting a location.
5. Select an account number where the check will be deposited.
6. Save the information by selecting **Next**.

Add items

1. Add an item (check) to the deposit information you saved by selecting **Add Items**.
2. Enter amount of check for deposit.
3. Capture image of the front of the check by selecting the camera icon in the field labeled: **Front of check**.
4. Take a picture of the front of the check ensuring **that all four corners of the check are captured**. If you would like to change the picture, simply tap the picture you just took--this will allow you to retake an image and replace the previous picture.
5. **Capture image of the back of the check by selecting the camera icon in the field labeled: Back of the check**. Follow the same procedures above for taking a picture of the check.
6. Review your entry and select **Save**.
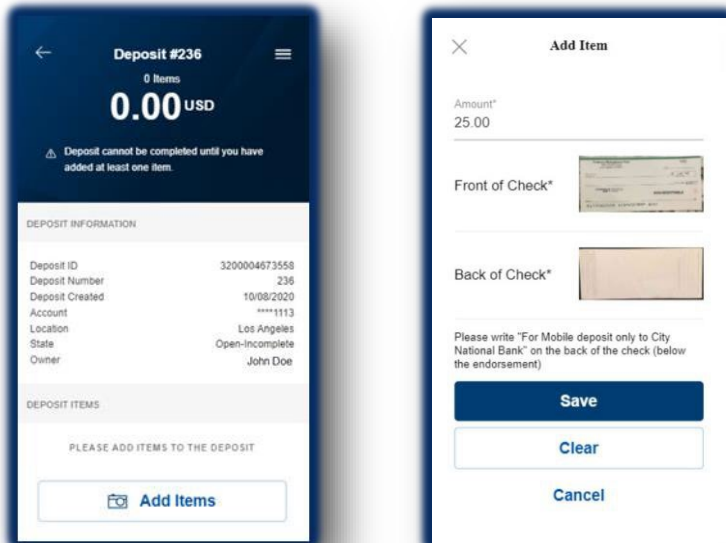
Confirmation and Transmission

1. After adding an item, the Confirmation page will display.
2. Make any necessary corrections to Amount, Routing Transit number or Account number.
3. Confirm the deposit information.
4. The Deposit Information page will display which will show a list of the deposit item(s) to be transmitted.
5. You can add checks to the deposit by selecting **Add Items**.
6. When finished adding items, select Transmit to send the deposit item(s) to the bank.
7. A Deposit Transmitted page will appear to indicate that the transmission was successful.
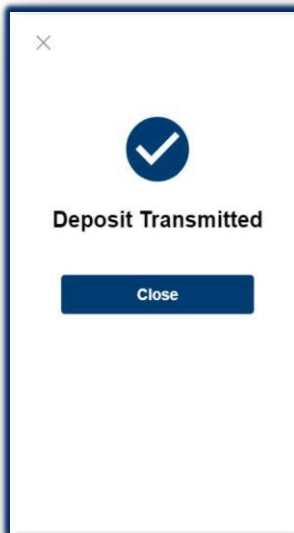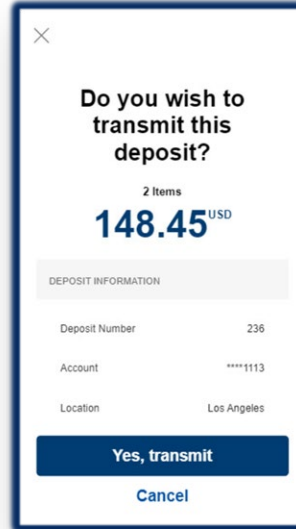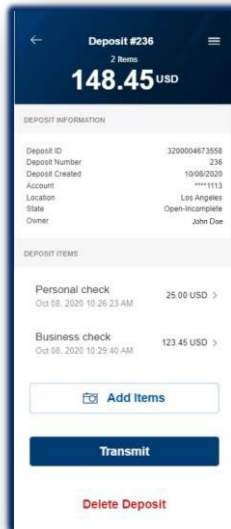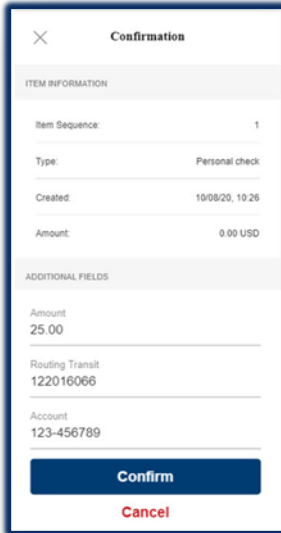
Deposits

The Deposit tab displays a list of deposit that have been created and their status. A status of Received indicates the deposit has been successfully transmitted to City National Bank and Open-Incomplete status is waiting further action including adding or removing additional items or transmitting the deposit.

To view the list of Deposits, follow these steps:

1. Select **Receivables** from the Navigation Menu.
2. Select **E-Deposit**.

3. Select **Deposits** tab.
4. Select **Location**.
5. Select **Account**.
6. A list of deposit items will display with their status
   - Received indicates a successful transmission to the bank
   - Open-Incomplete indicates that the deposit item is pending further action

   Filter by:
   - All Open
   - Today (this is the default setting)
   - Last 7 days
   - Last 14 days
   - Last 30 days
   - Last 60 days
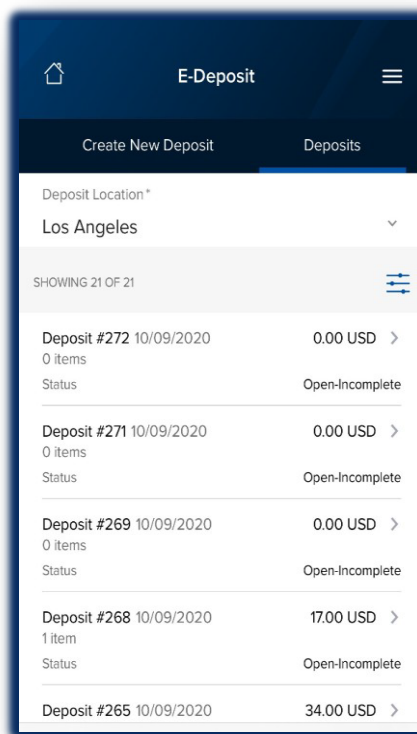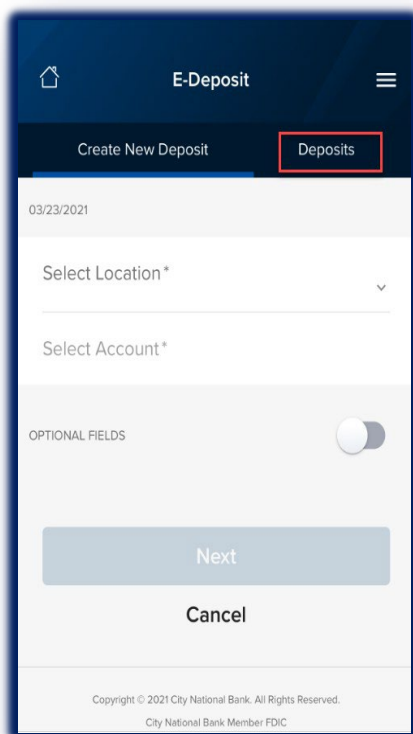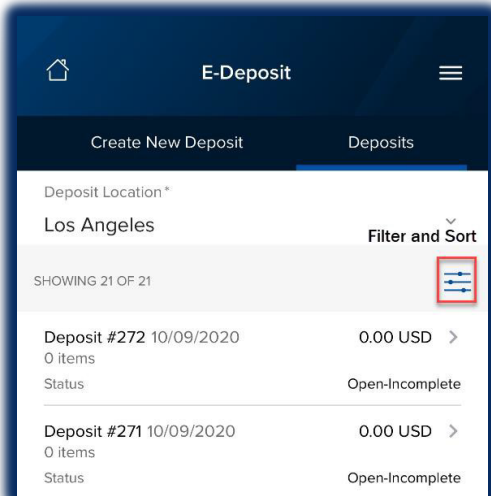
Fraud Control Exceptions

Pay, pay and issue, or return an exception item.

1. Select **Fraud Control** from the Navigation menu (or via the Exceptions widget on your Dashboard, select **Exceptions Management.)**
2. A list of Exception items will display.
3. Select the items for which you would like to make a decision.
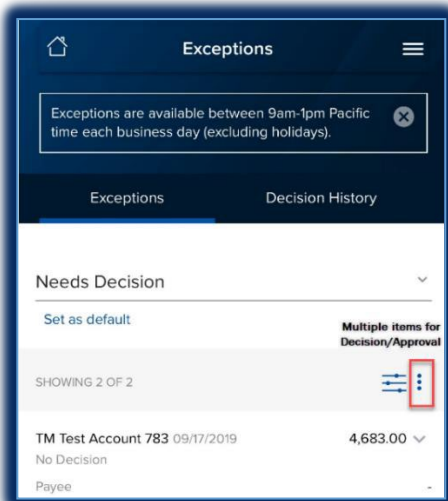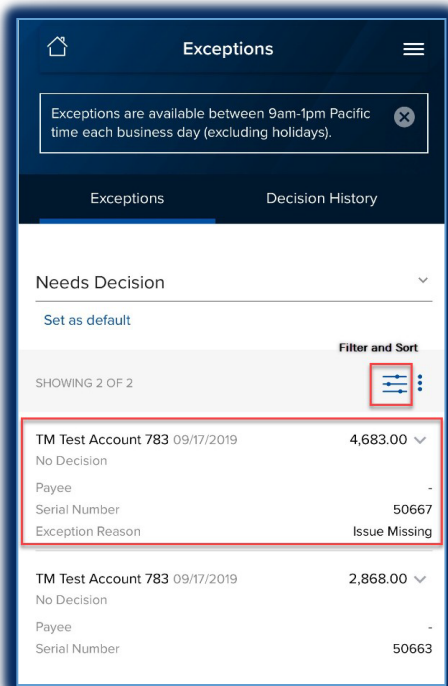
   Filter by:

   - Account Name
   - Account Number
   - Status
   - Serial Number
   - Paid Amount
   - Payee
   - Decision
   - Exception Reason

   Sort by: (ascending or descending order)

   - Account Name
   - Account Number
   - Status
   - Serial Number
   - Paid Amount

- Payee
- Decision
- Exception Reason

If required by your company, you also have the option to Approve/Unapprove the decisioned item(s).

Decision History

The Decision History page provides a record of items that have been decisioned in the past.
1. Select **Fraud Control** from the Navigation menu (or via the Exceptions widget on your Dashboard, select **Exceptions Management**.
2. Select the **Decision History** tab.
3. A record of previously decisioned items will display.

   Filter by:
   - Account Name
   - Account Number
   - Approved By
   - Approved Date
   - Bank Reason
   - Decision Submitted
   - Issue Amount
   - Issue Date
   - Paid Amount
   - Paid Date
   - Payee
   - Return Reason
   - Serial Number

Check Issue/Voids

Approve or delete Checks Issue/Voids for Checks Only.
1. Select **Fraud Control** from the Navigation menu.
2. Select **Check Issues**.

   Filter by:
   - Account Name
   - Account Number
   - Status
   - Serial Number
   - Date
   - Amount
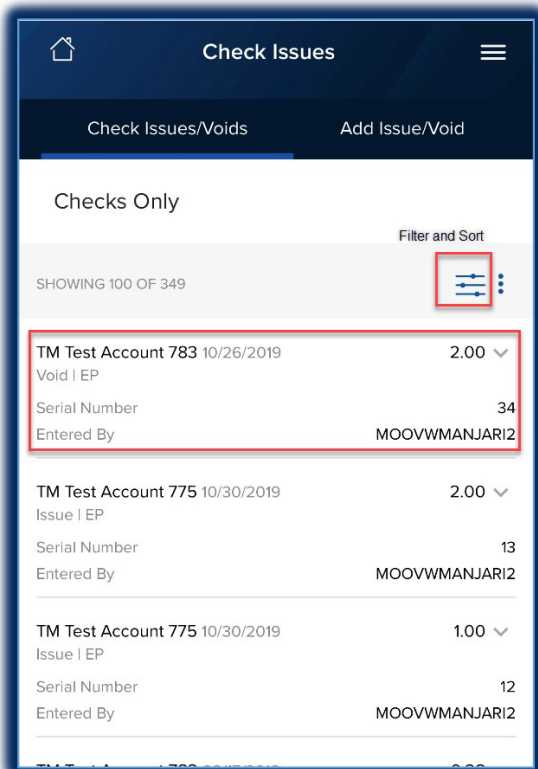
Add Check Issue/Voids.

1. Select **Fraud Control** from the Navigation menu.
2. Select **Check Issues**
3. Select **Enter Issues**
4. Enter Issued Checks, providing the following:

   - Account Name
   - Serial Number
   - Date
   - Amount
   - Optional Fields (Payee and Memo)
   - Add a new entry (limit to 5)

5. Enter Check Voids, providing the following:

- Account Name
- Serial Number
- Date
- Amount
- Optional Fields (Memo)
- Add a new entry (limit to 5)

Add Void

Account Number *

Serial Number *

Date *

Amount *

Show Optional Fields

Clear

Add voids

0 Issued Checks | 0 Voided Checks
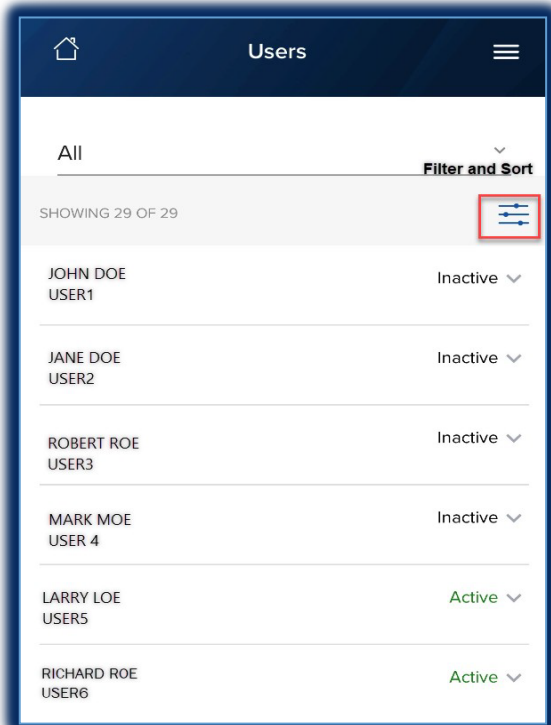
Submit

Administration

The Administration page displays a list of users. Users with Admin entitlements will be able lock/unlock users or reset passwords.

Filter by:
- Name
- User ID
- Address
- Contact
- Status
- Service and Roles

Sort by: (ascending or descending order)
- Account Name
- Account Number
- Status
- Serial Number
- Paid Amount
- Payee
- Decision
- Exception Reason

About CNB

Learn more about City National Bank by selecting any of the following links on your mobile phone:

- About
- Contact Us
- Help
- Locations
- Terms & Conditions
- Privacy & Security
- Fraud Prevention Center
- Secure Online Session