CITY NATIONAL BANK
AN RBC COMPANY

City National Business Essentials - Mobile (App)

User Guide
October 2021

Contents

Application or Web Experience

City National Bank provides Business Essentials Mobile in two ways: the City National Mobile App™ ("Mobile App") and the Mobile Web Experience. Most users of Business Essentials will do so through the Mobile App, which is described in this User Guide.

If you prefer using the Mobile Web Experience instead of the Mobile App, most functions are the same as those shown below. Refer to the Mobile Web Experience User Guide.

Security

With Business Essentials Mobile accessed through the Mobile App, you will enjoy the same safety and security that you currently experience with your web-based system.

- Multi-user entitlement controls.
- All users must first be entitled by your company's System Administrator for Business Essentials.
- Each user will be able to utilize the same user credentials used online for the web-based system.

Secure Logon and Session Management features include:

- Credentials are validated using our secure multi-factor authentication process.
- 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 Essentials Mobile

Business Essentials Mobile is automatically available to all Business Essentials clients and their designated System Administrators who download the Mobile App. In other words, all users who have access to Business Essentials will have access to Business Essentials Mobile.

Getting Started

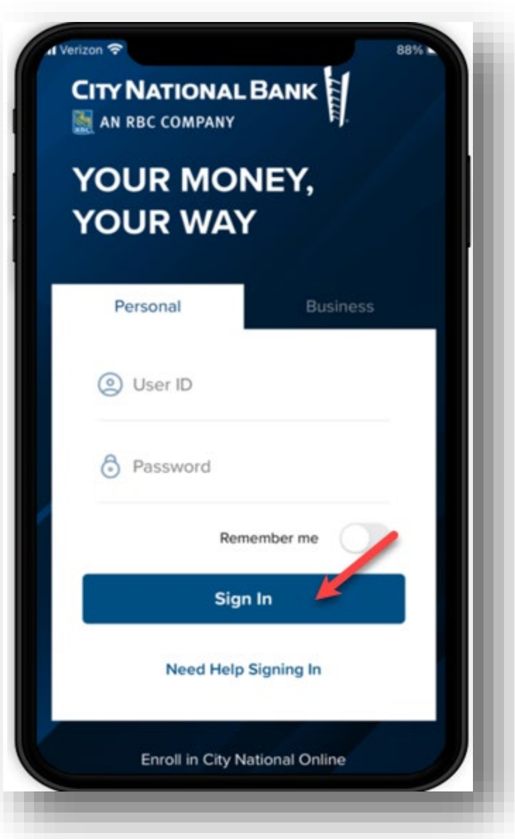
Important: Before downloading the Mobile App and logging into the mobile service, you must first be setup on Business Essentials by your System Administrator. Then you must establish your login credentials and security information on your office computer before you activate the Mobile App.

Additional Access Requirements:

- EXPIRED PASSWORD: If your password has expired, you must first reset the password on your computer before attempting to use the 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 App are determined by your online user entitlements and whether the feature is also available on the mobile service. In other words, 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 OR OTHER 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 your office computer.
- SUPPORTED BROWSER/OPERATING SYSTEMS:
  - Safari 10+; iOS 10+
  - Chrome 49+; Android 5+

For users with Personal Banking* and Business Essentials:

1. Ensure that you are set up on Business Essentials by your System Administrator.
2. Establish your login credentials and security information on your computer, as described in the **Getting Started – First Time Login User Guide** (for Business Essentials and the Business Online Banking portal).
3. Download the Mobile App from your respective app store.
4. After installing the Mobile App on your phone, select **Get Started**.
5. Under the Personal tab, enter your personal User ID and password, when prompted.



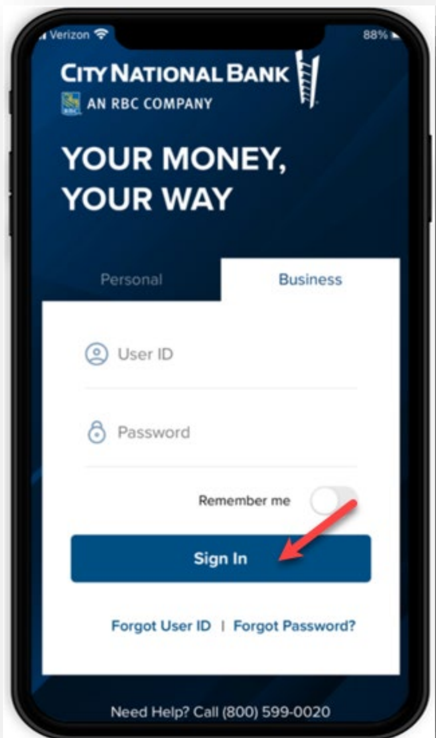
** Personal users have the ability to enroll in online banking via the Mobile App, by selecting "Enroll in City National Online." As a **business user**, please be sure you are set up for City National Online and Business Essentials before using mobile banking. You will be asked to read and consent to the terms and conditions for using the system, both on your computer and on the Mobile App, while setting up Business Essentials on your computer the first time.*

The Mobile App provides personal users with the ability to access business accounts in Business Essentials, without having to re-enter a business ID each time. You can set this up by following the instructions below.

1. Go to **Settings** on the main navigation.
2. Next, select **Business Suite Settings**.
3. Follow the instructions to add your active business profile by entering your Business Essentials User ID and password information and going through the validation process.

For users with Business Essentials only:

1. Ensure that you are setup on Business Essentials by your System Administrator.
2. Establish your login credentials and security information on your computer, as described in the **Getting Started – First Time Login User Guide** (for Business Essentials and the Business Online Banking portal).
3. Download the Mobile App from your respective app store.
4. After installing the Mobile App on your phone, select **Get Started**.
5. Select the **Business** tab to access Business Banking.
6. Enter your Business Essentials User ID and password, when prompted.


Verizon
88%
CITY NATIONAL BANK
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YOUR MONEY,
YOUR WAY
Personal
Business
User ID
Password
Remember me
Sign In
Forgot User ID | Forgot Password?
Need Help? Call (800) 599-0020

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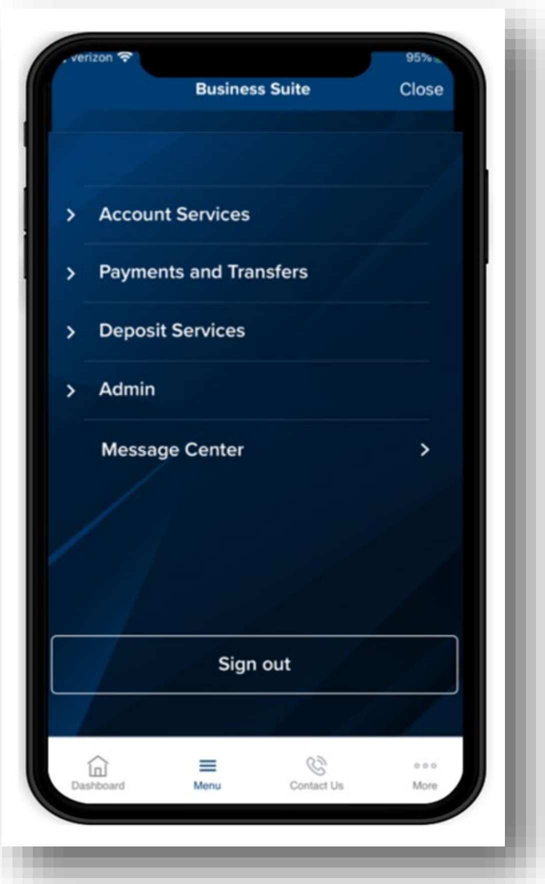
Dashboard

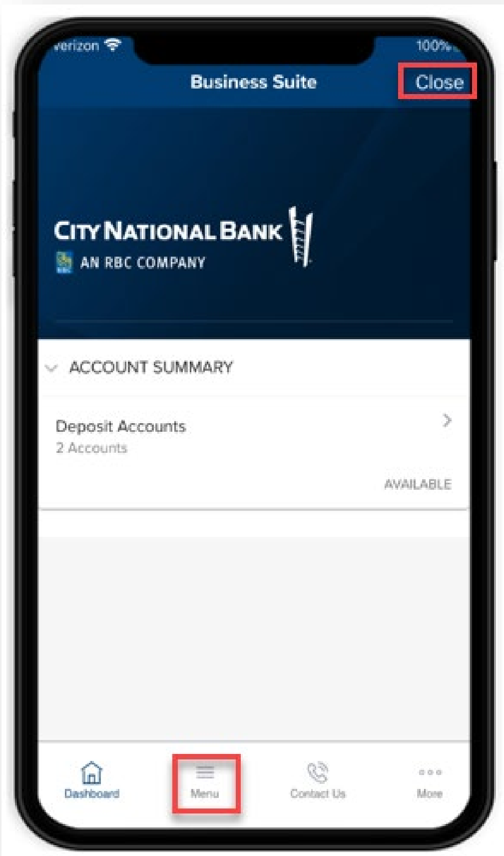
After signing in, the Dashboard page will display a summary of your accounts and corresponding balances. Get more details for each account by selecting the right arrow next to the account type (i.e., Deposit or Loan).
Note: When successfully signing in to Business Essentials on your computer for the first time, you will have already accepted the terms and conditions for using the Mobile App.

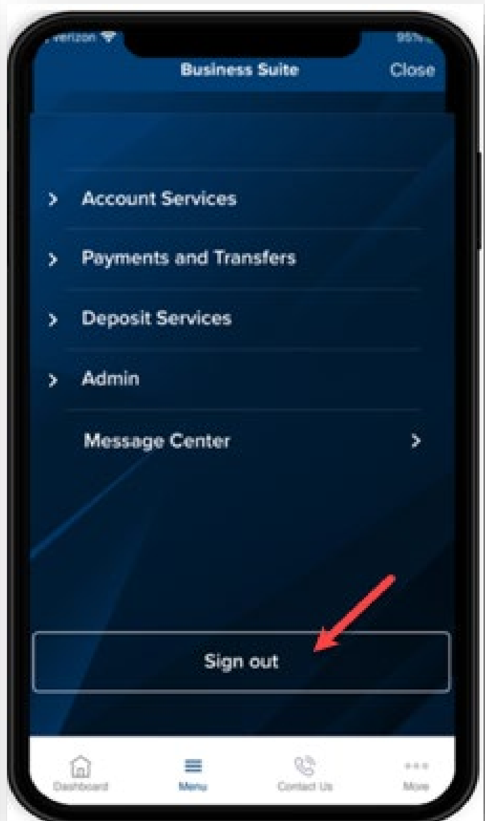
Main Menu

Navigate to the different modules/type of service by selecting the appropriate menu item.



The **Close** button takes you back to the Lobby but may not sign you out completely. To end your online session, click **Menu** and select **Sign Out**. (Recommended)





Account Services

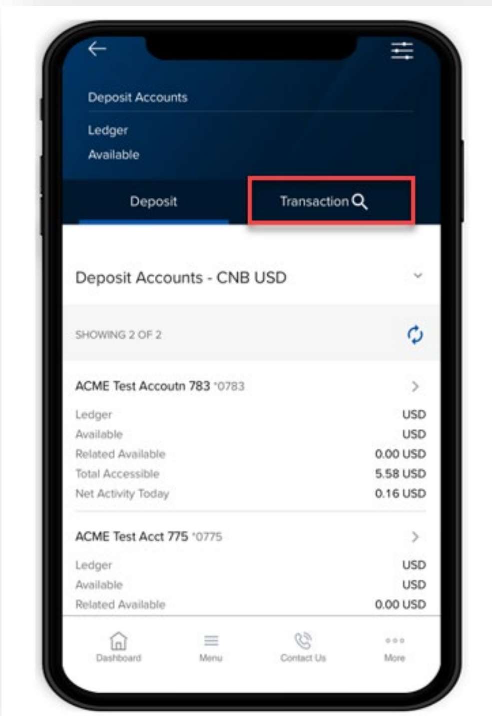
Transaction Search

Search for a specific transaction of your account history, including:

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

1. From **Account Summary** on the Dashboard, select any account type to access the Accounts page.
2. Select **Transaction Search** (magnifying glass icon).
3. (Required) Select the applicable account(s) from a list or use the search feature provided to pinpoint the desired account.
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 and cancel stop payment requests that have been previously entered via desktop computer access to Business Essentials.

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.

**To Approve a Stop Request 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 available on the mobile service.*

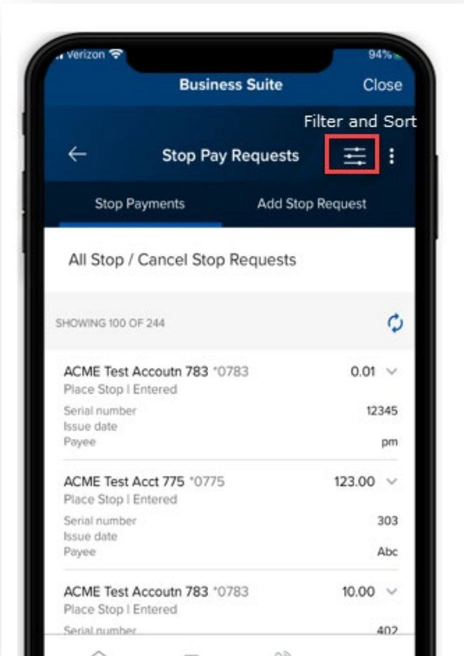
A confirmation will display to show the status of your request.

Filter by:

- Status
- Request Type
- Serial Number
- Range End
- Amount
- Payee
- Account Name
- Account Number

Sort by: (ascending or descending order)

- Status
- Request Type
- Serial Number
- Range End
- Amount
- Payee
- Account Name
- Account Number



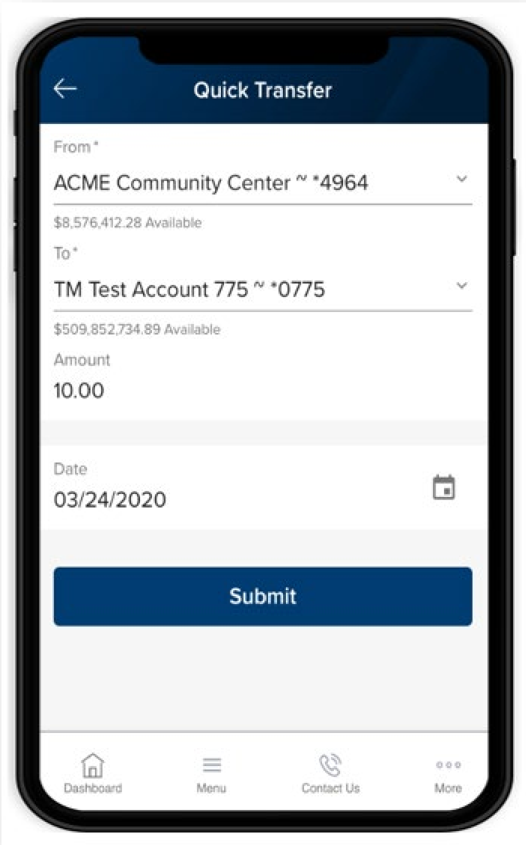
Payment and Transfers

Quick Transfers

The Quick Transfer feature allows you to transfer funds between your City National Bank accounts. You may only make transfers between accounts established in your Business Essentials service.

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. Select the **From Account.**
2. Select the **To Account.**
3. Enter the **Amount** and **Date,** then click **Continue.**
4. 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 or deny transfers.

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

To approve transfers:

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

Filter by:

- From Account Name
- From Account Number

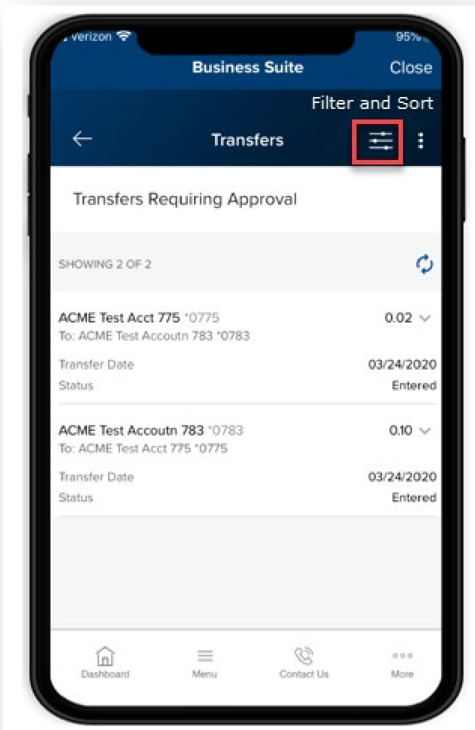
- Status
- To Account Name
- To Account Number
- Transfer Date

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.

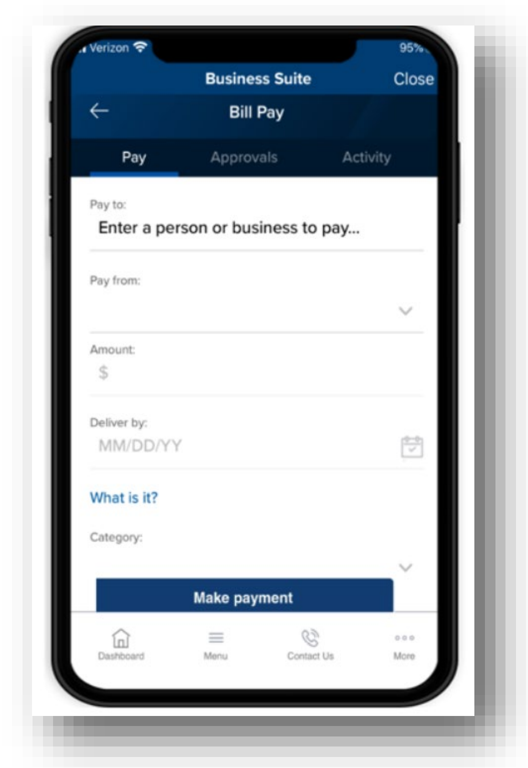


Bill Pay – Single Payment

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

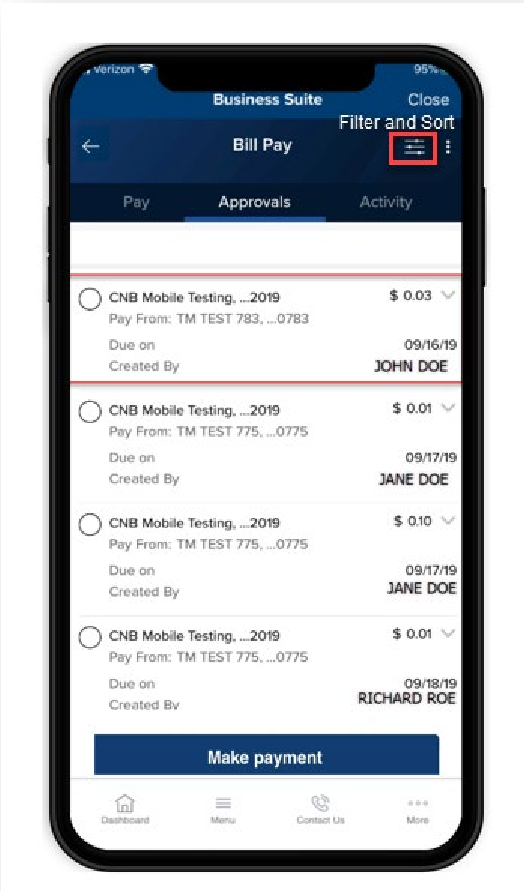
1. Select **Payments** from the Menu.
2. Select **Bill Pay**.
3. **Pay to**: Type a payee name from an existing list of payees**.**
4. **Pay From**: Select Funding Account.
5. **Category**: Select from a drop down menu.
6. Enter **Amount**.
7. Enter **Delivery by** date.
8. Select Make Payment.
9. Preview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

Note: In order to add new payees, make multiple payments, or edit scheduled payments, 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 Business Bill Pay.

1. Select the payment item you want to approve.
2. Select **Submit** (you will be 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 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 be where you will find the option to cancel the payment.

Cancelling 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 – view a list of paid items

1. Select **Payments** from the Menu.
2. Select **Bill Pay**.

History lists all past payments with the following information

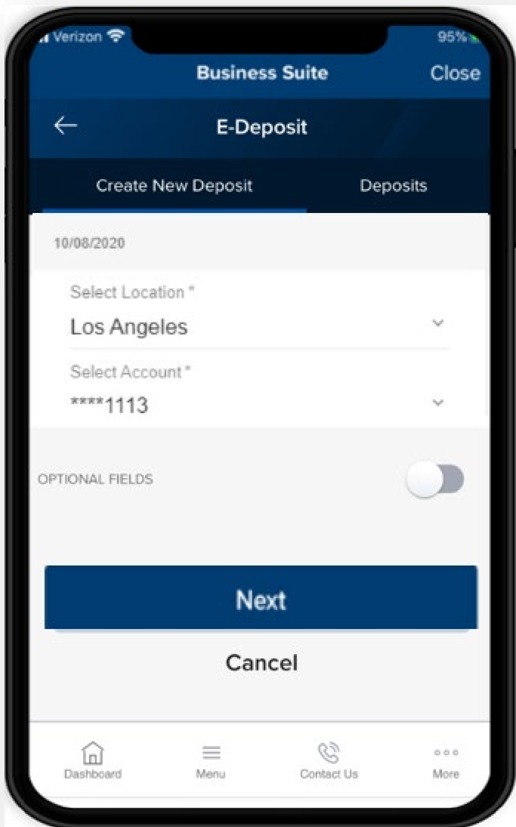
- Deliver By
- Paid To
- Amount and Status
- Total Paid

3. Select a paid item to view additional details.

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.

1. Select **Deposit Services** from the Navigation Menu.
2. Select **E-Deposit**.
3. The 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**.

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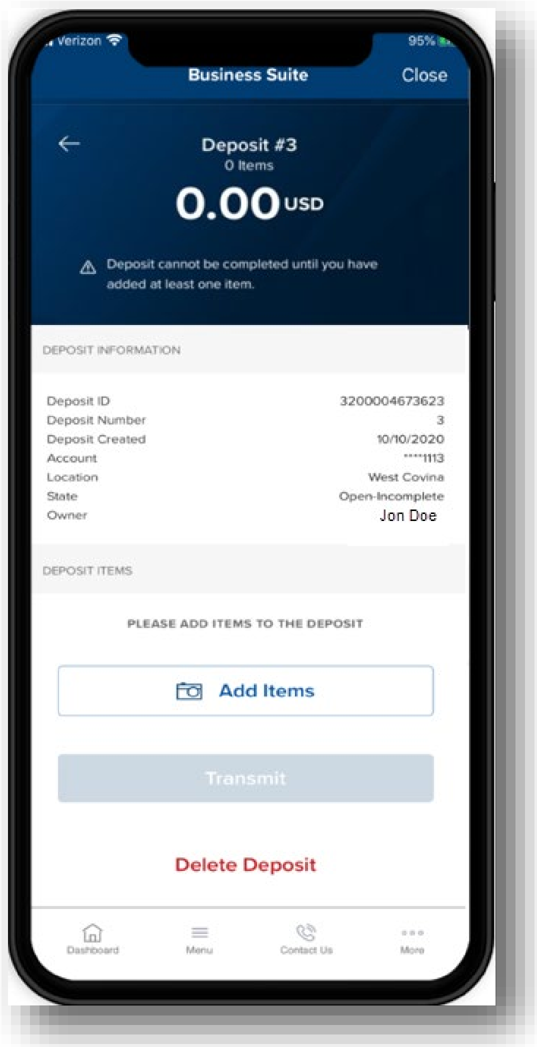
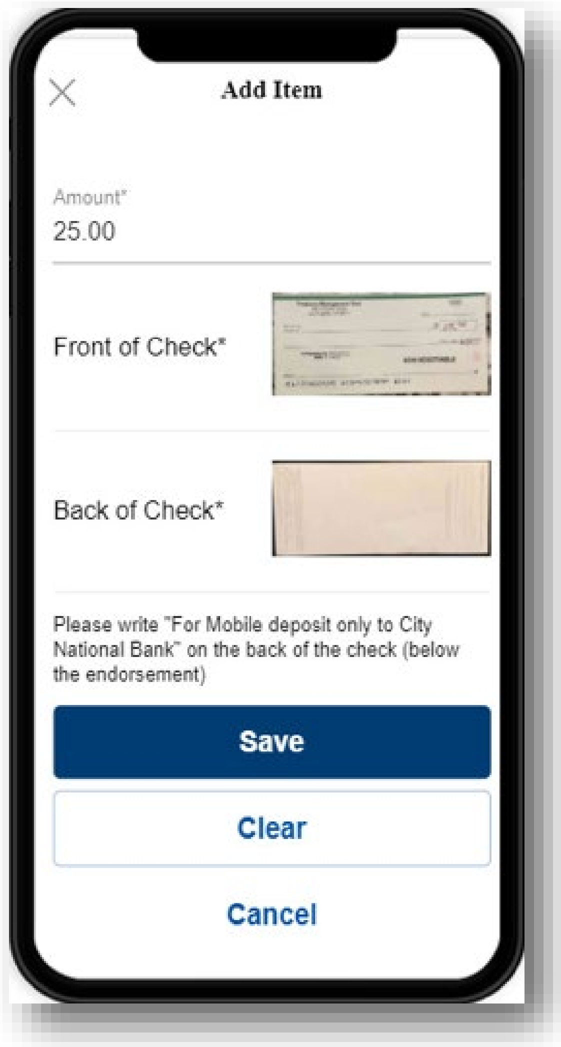
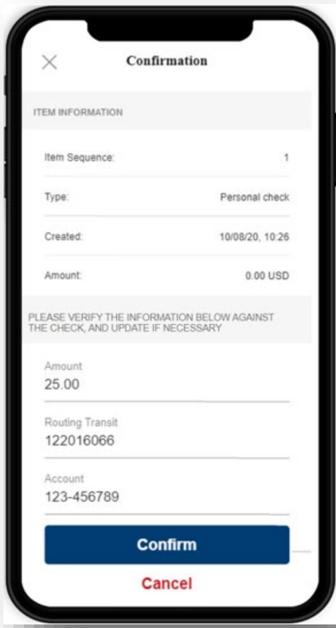
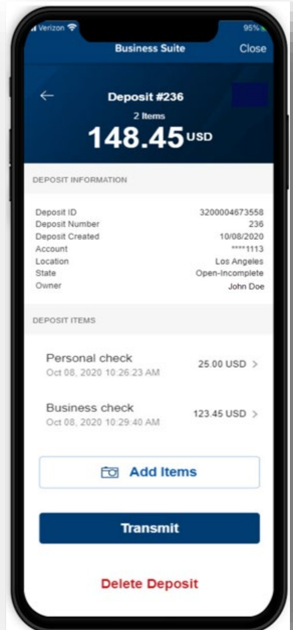


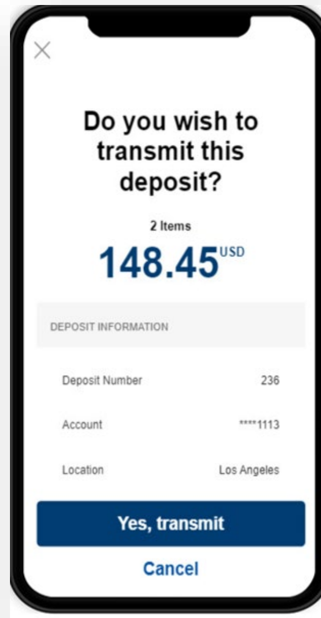


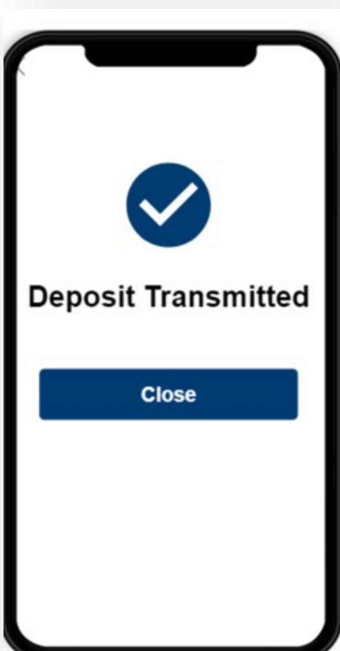
Confirmation and Transmission

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.


Confirmation
ITEM INFORMATION
Item Sequence: 1
Type: Personal check
Created: 10/08/20, 10:26
Amount: 0.00 USD
PLEASE VERIFY THE INFORMATION BELOW AGAINST THE CHECK, AND UPDATE IF NECESSARY
Amount
25.00
Routing Transit
122016066
Account
123-456789
Confirm
Cancel


Business Suite
Close
Deposit #236
2 Items
148.45 USD
DEPOSIT INFORMATION
Deposit ID 3200004673558
Deposit Number 236
Deposit Created 10/08/2020
Account ****1113
Location Los Angeles
State Open-Incomplete
Owner John Doe
DEPOSIT ITEMS
Personal check 25.00 USD
Oct 08, 2020 10:26:23 AM
Business check 123.45 USD
Oct 08, 2020 10:29:40 AM
Add Items
Transmit
Delete Deposit


Do you wish to transmit this deposit?
2 Items
148.45 USD
DEPOSIT INFORMATION
Deposit Number 236
Account ****1113
Location Los Angeles
Yes, transmit
Cancel


Deposit Transmitted
Close

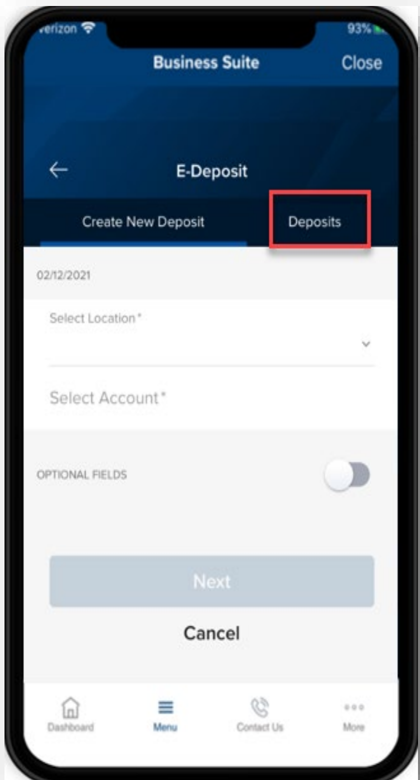
Deposits

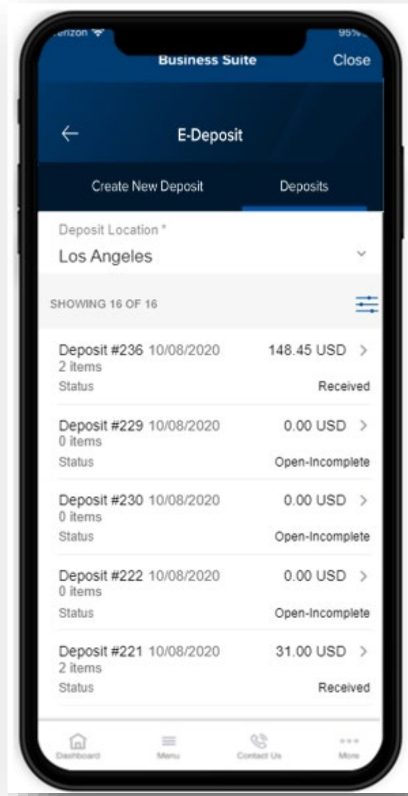
The Deposit tab displays a list of deposits that have been created and their status. A status of Received indicates the deposit has been successfully transmitted to City National Bank, A status of Open-Incomplete is waiting further action including adding or removing additional items or transmitting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

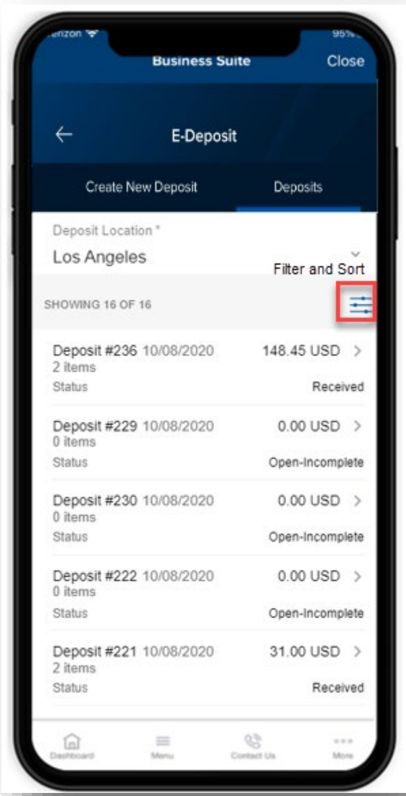
1. Select **Deposit Services** from the Navigation Menu.
2. Select E-Deposit.
3. Select **Deposits** tab.
4. Select **Location**.
5. Select **Account**.
6. A list of deposit items will display with their status:
   - Received indicates a successful transmission to the bank
   - Open-Incomplete indicates 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

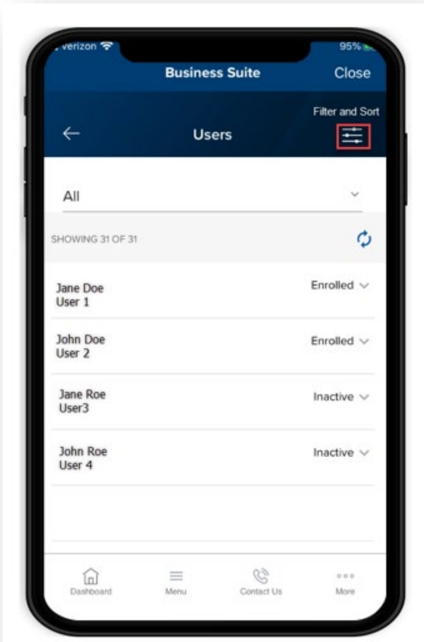

Business Suite
Close
E-Deposit
Create New Deposit
Deposits
02/12/2021
Select Location*
Select Account*
OPTIONAL FIELDS
Next
Cancel
Dashboard
Menu
Contact Us
More


Business Suite
Close
E-Deposit
Create New Deposit
Deposits
Deposit Location*
Los Angeles
SHOWING 16 OF 16
Deposit #236 10/08/2020
148.45 USD
2 items
Status
Received
Deposit #229 10/08/2020
0.00 USD
0 items
Status
Open-Incomplete
Deposit #230 10/08/2020
0.00 USD
0 items
Status
Open-Incomplete
Deposit #222 10/08/2020
0.00 USD
0 items
Status
Open-Incomplete
Deposit #221 10/08/2020
31.00 USD
2 items
Status
Received



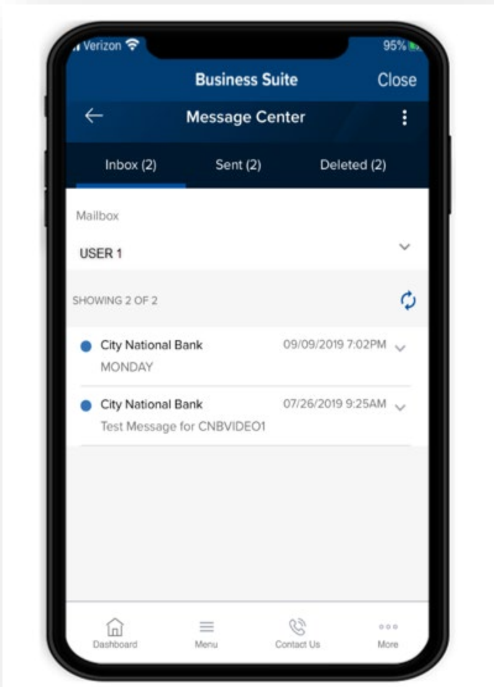
Administration

The Admin page displays a list of users. Users with Admin entitlements will be able to lock, unlock or reset the password of another user.



Message Center

Bank messages and notifications can be found in the message center.



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- Locations
- Terms & Conditions
- Privacy & Security
- Fraud Prevention Center
- Secure Online Session