



City National Business Essentials - Mobile (App)

User Guide

September 2023

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Application or Web Experience

City National Bank provides Business Essentials Mobile in two ways: the City National Bank 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.

Getting Started

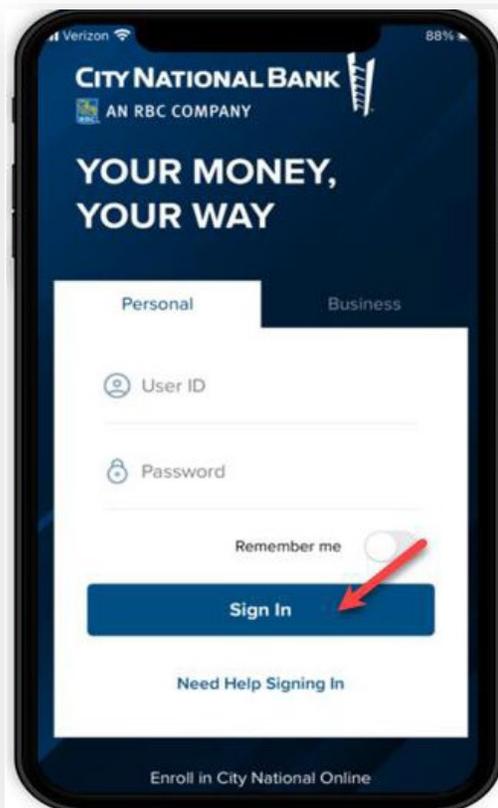
Important: Before downloading the Mobile App and logging into the mobile service, you **must first be set up on Business Essentials by your System Administrator. Then you must** establish your login credentials and security information on your office computer before you activate the Mobile App.

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 the 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 7.0 Nougat

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 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 for 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:

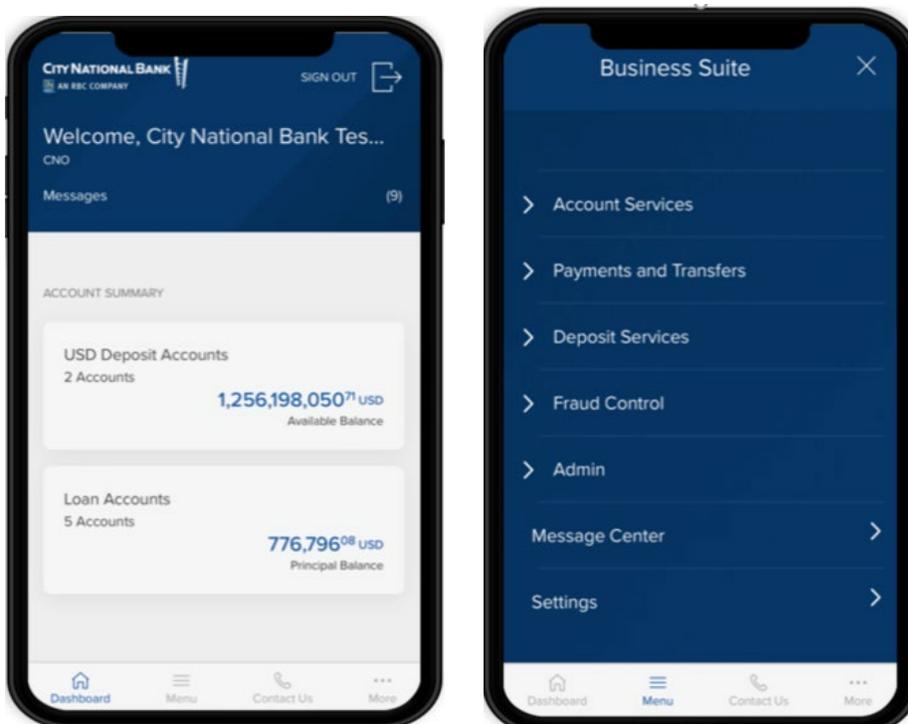
1. Ensure that you are set up on Business Essentials by your System Administrator.
2. Establish your login credentials and security information on your computer, as described in the **Getting Started – First Time Login User Guide** (for Business Essentials and the Business Online Banking portal).
3.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

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 into Business Essentials on your computer for the first time, you will have already accepted the terms and conditions for using the Mobile App.

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



Account Services

- Account Balances and Activity
- Look up balances by specific accounts and account types
- Search transactions by specific accounts
- Use filter options to narrow down search criteria

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.

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

Filter by:

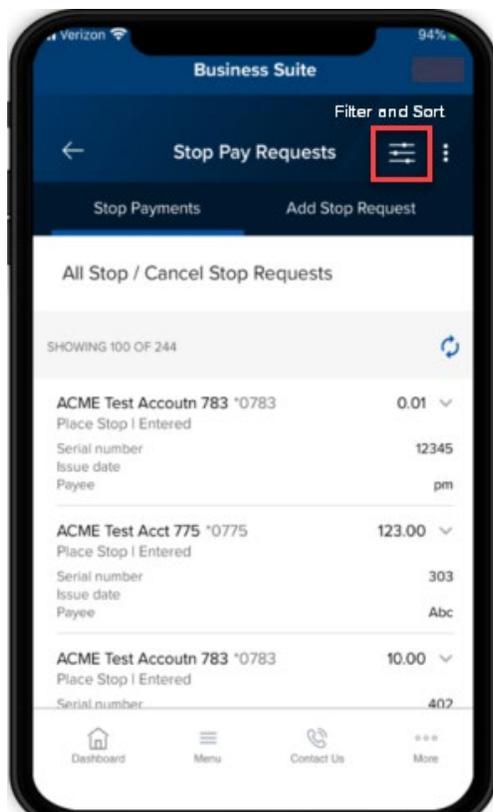
- Status
- Request Type
- Serial Number
- Range End
- Amount
- Payee
- Account Name
- Account Number

Sort by: (ascending or descending order)

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

*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.



Payments 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:

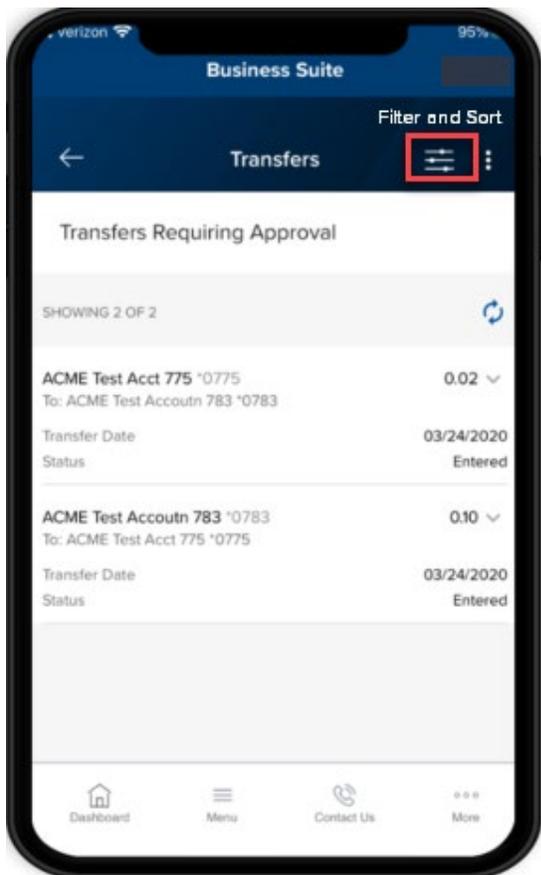
- From Account Name
- From Account Number
- Status
- To Account Name
- To Account Number
- Transfer Date

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 all the Transfer requests pending approval. Select the items and select Approve.

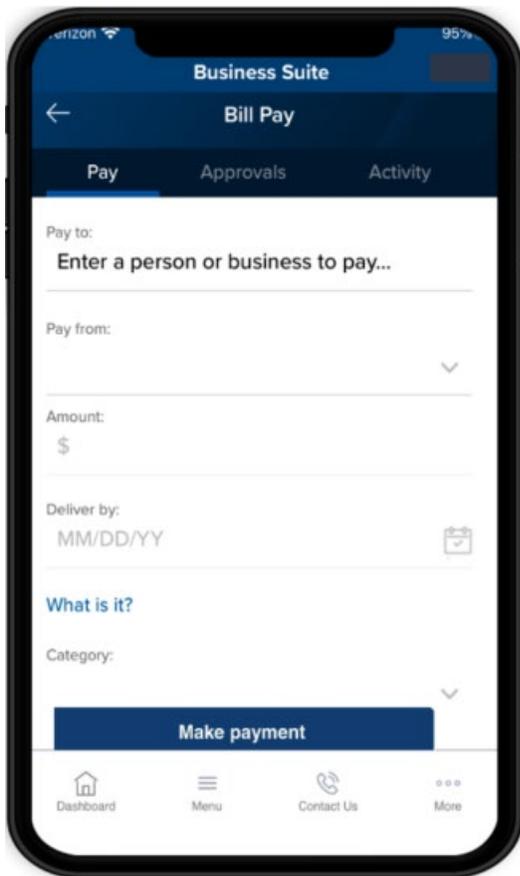


Bill Pay – Single Payment

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**.

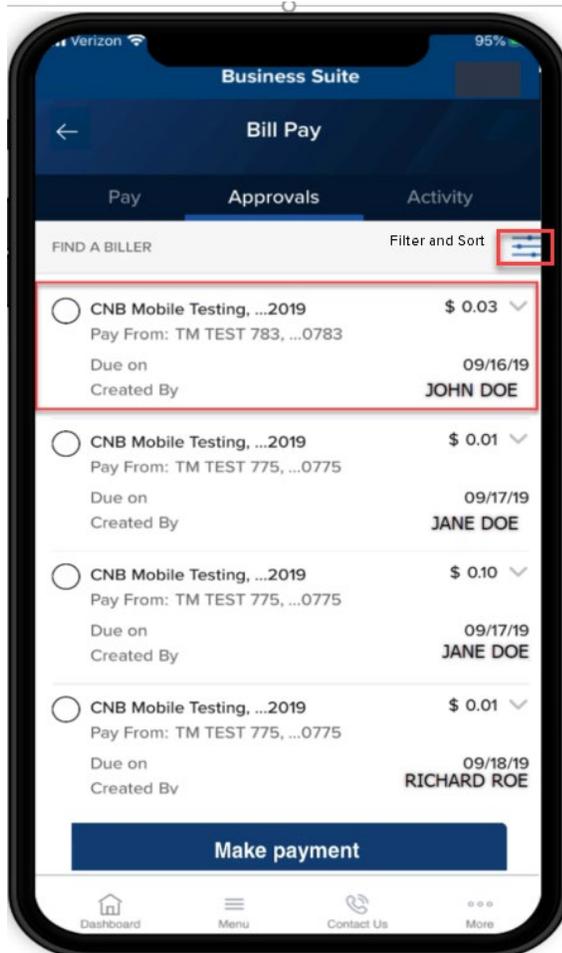
Note: In order to add new payees, make multiple payments, or edit scheduled payments, please log in to the full site on your computer.



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 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.

Canceling a Payment

1. To cancel a scheduled payment, select the **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.

Payments – Payments Requiring Approval

Depending upon your permissions and roles at your firm, you may approve payment requests that have been previously entered in the desktop application.

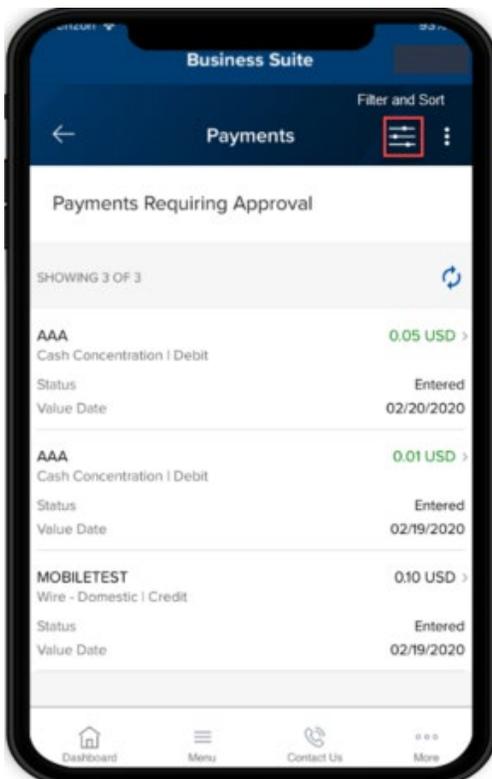
1. Select **Payments** from the Menu (or, via the Payments widget on your Dashboard to go directly to the Payments module).
2. Select **Payments** to arrive at **Payments Requiring Approval** where you will see a list of payments awaiting approval.
3. Select the payment for approval. For multiple approvals, 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: (in ascending or descending order)

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



Employee Payments – Payments Requiring Approval

Depending upon your permissions and roles at your firm, you may approve payment requests that have been previously entered in the desktop application. Transactions under Employee Payments are made to employees, which can have multiple transactions in a batch.

1. Select **Payments** from the Menu (or, via the Payments widget on your Dashboard to go directly to the Payments module).
2. Select **Employee 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.

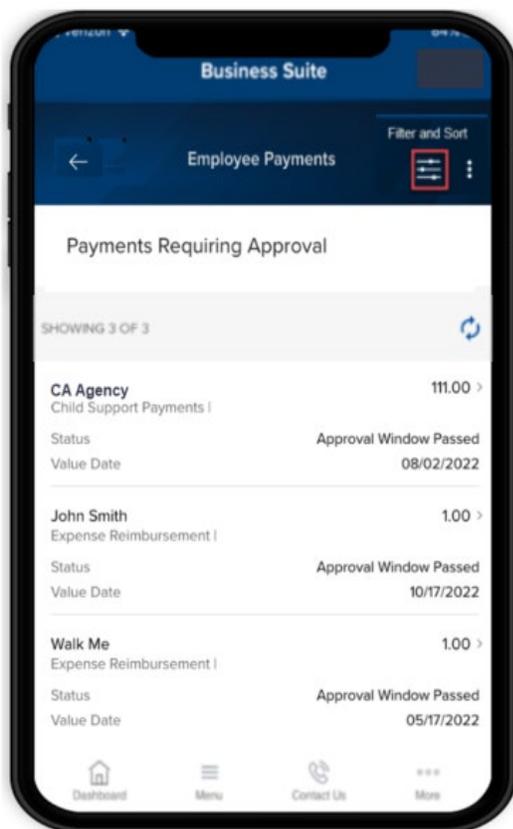
Filter by:

- Amount
- Beneficiary
- CCY
- Confirmation Number
- Credit/Debit
- Debit Account Name

- Debit Account Number
- Payment Type
- Status
- Value Date

Sort by (in ascending or descending order):

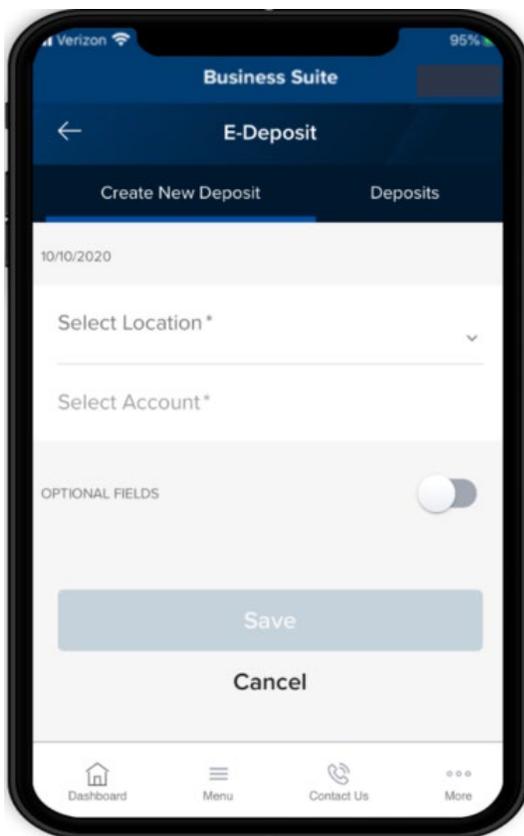
- Amount
- Beneficiary
- CCY
- Confirmation Number
- Credit/Debit
- Debit Account Name
- Debit Account Number
- Payment Type
- Status
- Value Date



E-Deposit

E-Deposit enables users to create a deposit by using a mobile device to capture the images of a check and transmit 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:

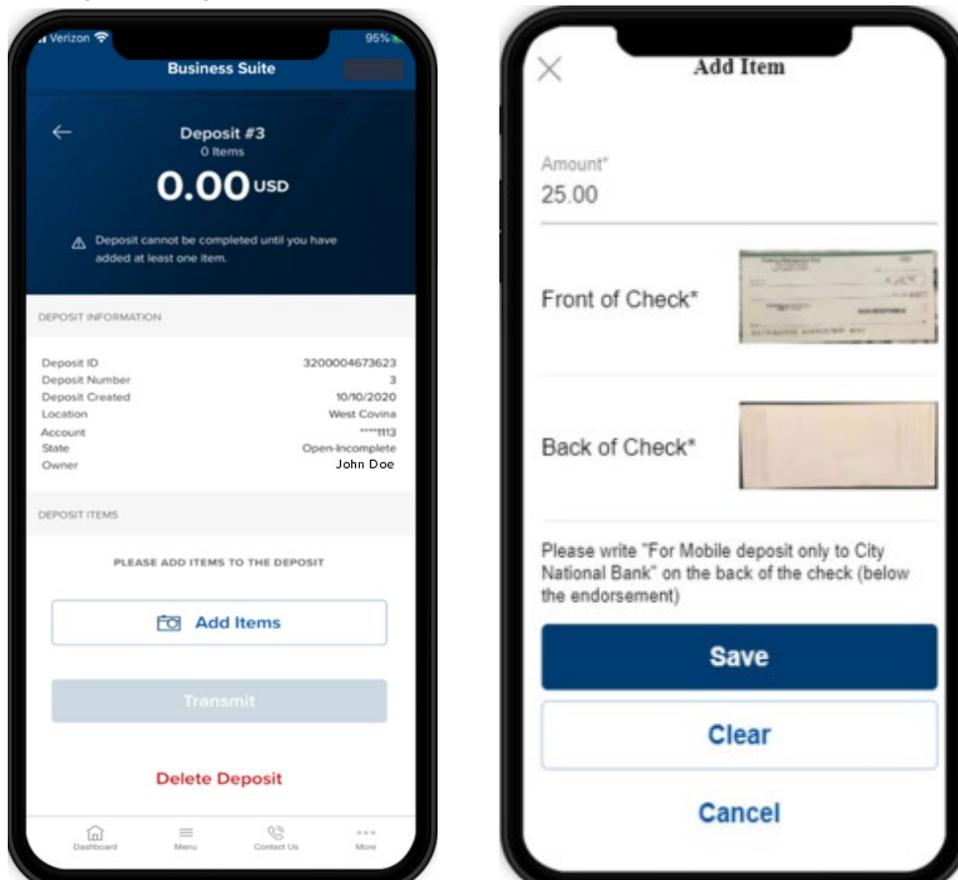
Front of Check

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 Check

Follow the same procedures above for taking a picture of the check.

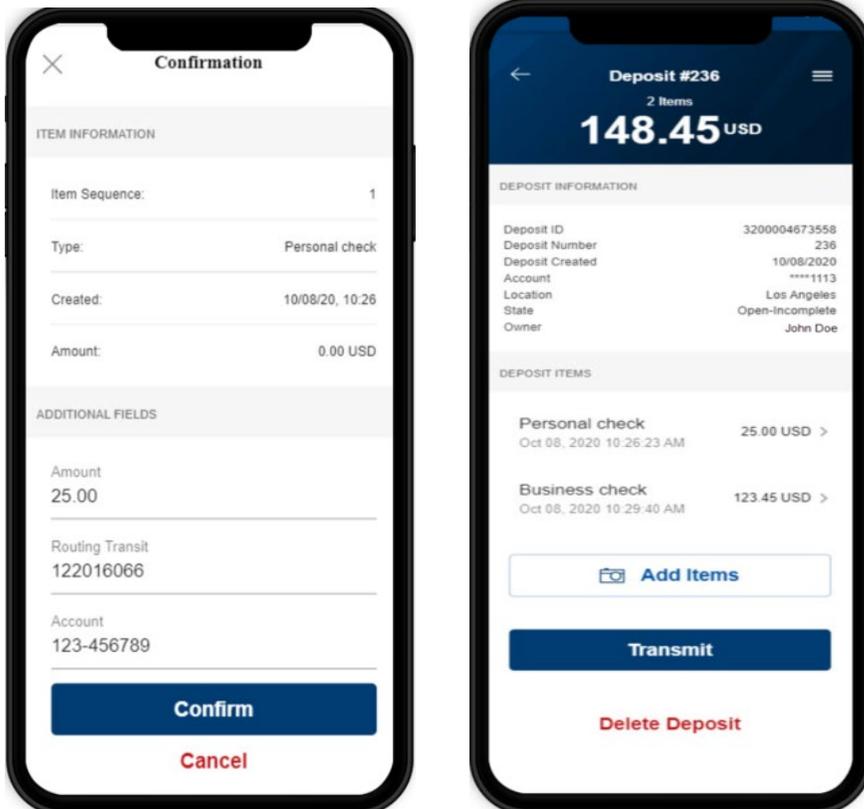
6. Review your entry and select **Save**.

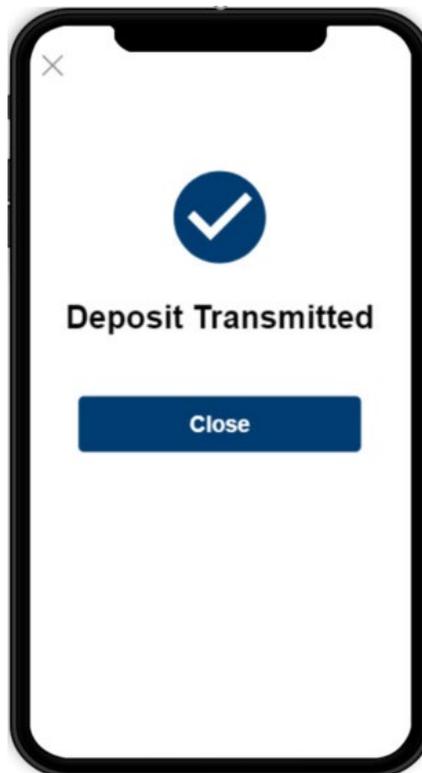
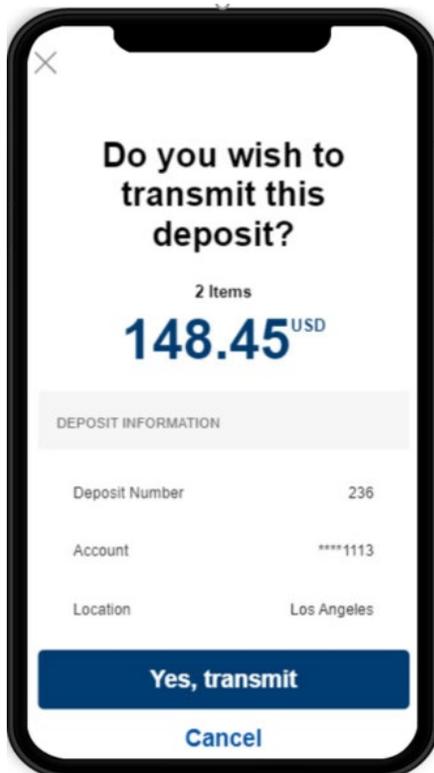


Confirmation and Transmission

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**.

- When finished adding items, select **Transmit** to send the deposit item(s) to the bank.
- A Deposit Transmitted page will appear to indicate that the transmission was successful.





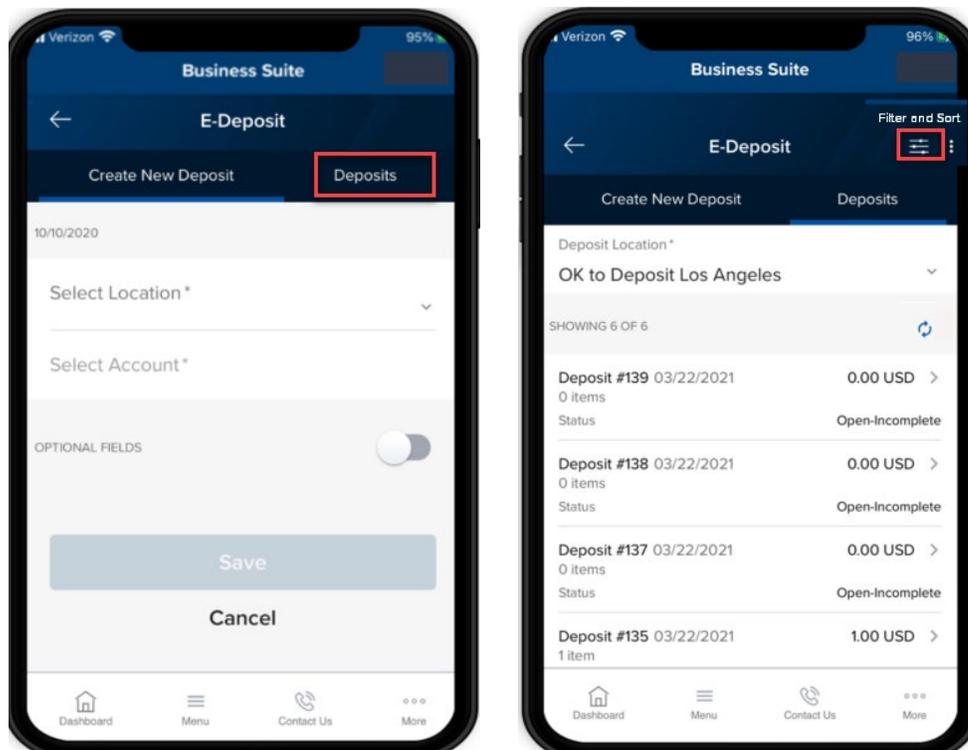
Deposits

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



Fraud Control

Exceptions

Pay, pay and issue, or return an exception item as follows:

1. Select **Fraud Control** from the 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.

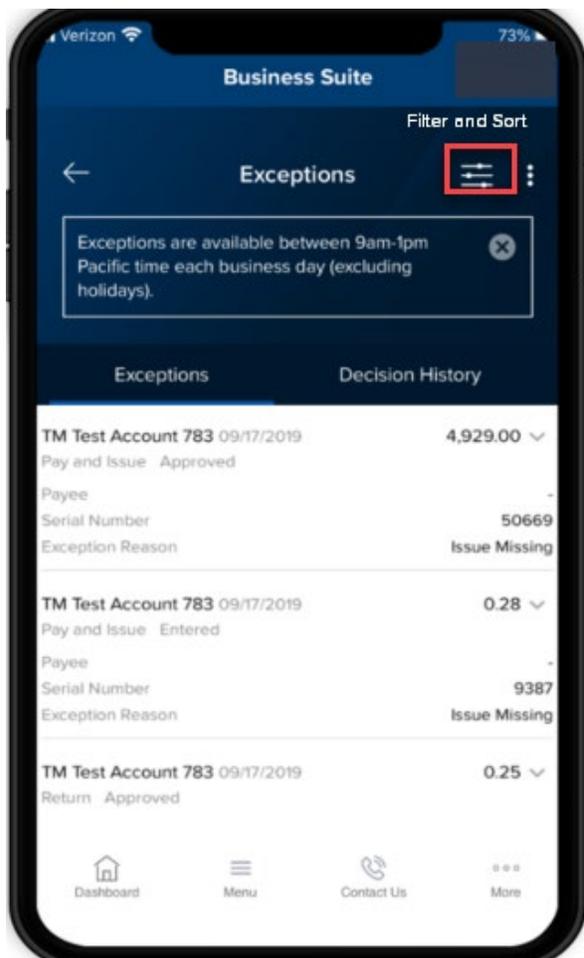
Filter by:

- 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 decided item(s).



Decision History

The Decision History page provides a record of items that have been decided in the past.

1. Select **Fraud Control** from the Menu (or via the Exceptions widget on your Dashboard, select **Exceptions Management**).
2. Select the **Decision History** tab.
3. A record of previously decided 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

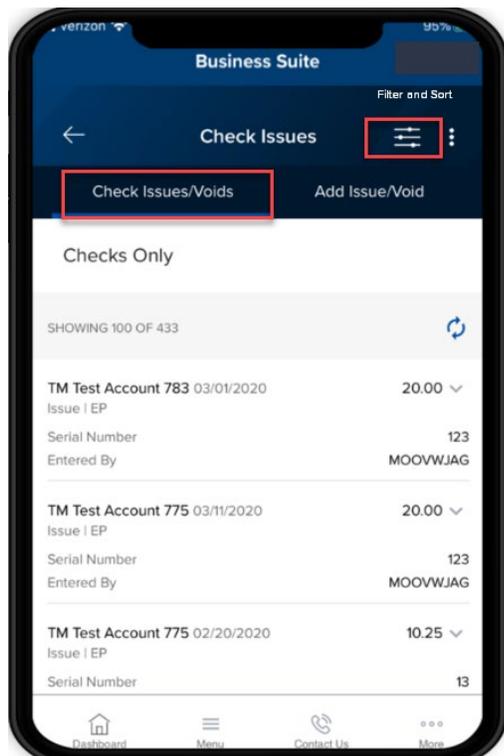
Check Issue/Voids

Approve or delete Checks Issue/Voids for Checks Only.

1. Select **Fraud Control** from the Menu.
2. Select **Check Issues**.

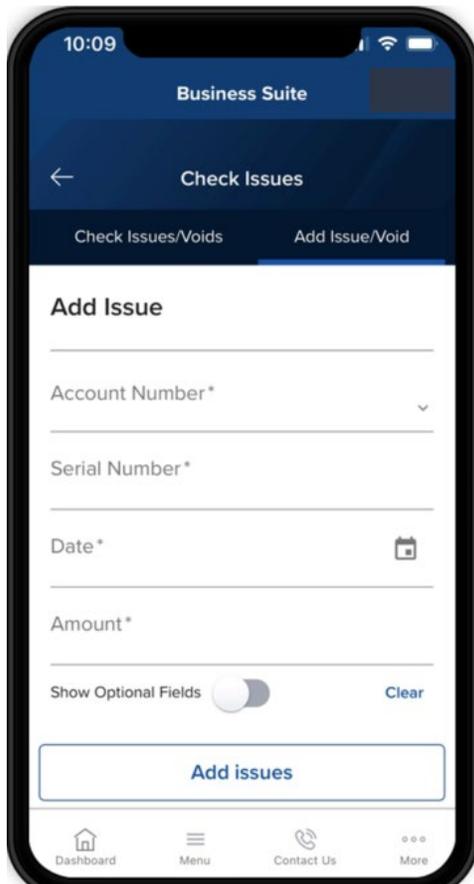
Filter by:

- Account Name
- Account Number
- Status
- Type
- Serial Number
- Date
- Amount



Add Check Issue/Voids as follows:

1. Select **Fraud Control** from the 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)

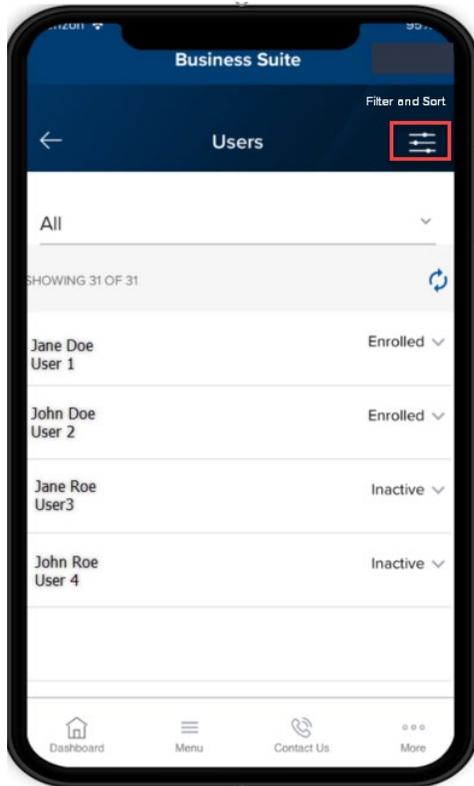


5. Enter **Check Voids**, providing the following:

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

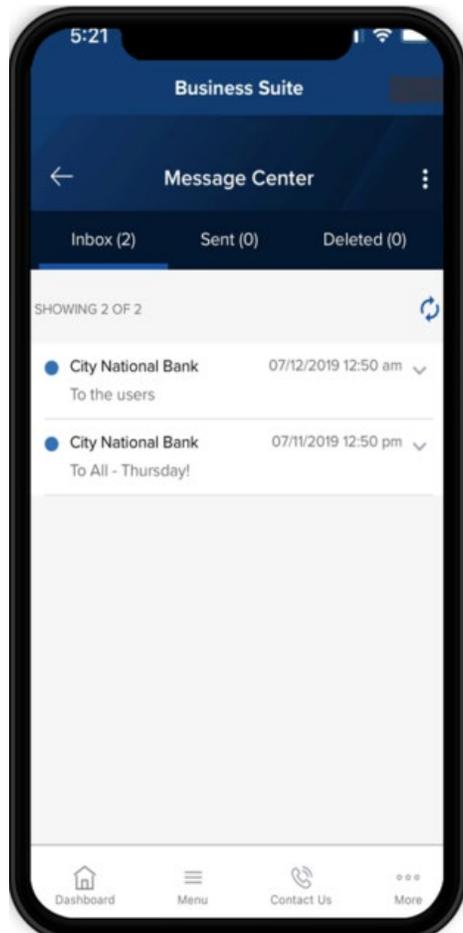
Administration

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.



About Us

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](#)