



# City National Business Suite<sup>SM</sup> - Mobile (App)

**User Guide**  
**June 2021**

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## Security

With City National Business Suite<sup>SM</sup> Mobile through the City National Bank App (“CNB Mobile App”), you will enjoy the same safety and security that you currently experience with your web-based Business Suite. 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 online for the web-based system.

Secure Logon and Session Management features include:

- Credentials are validated using our 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 is automatically available to all Business Suite clients and the designated System Administrators who download the CNB Mobile App. In other words, all users who have access to Business Suite will have access to Business Suite Mobile.

## Getting Started

Important Notes:

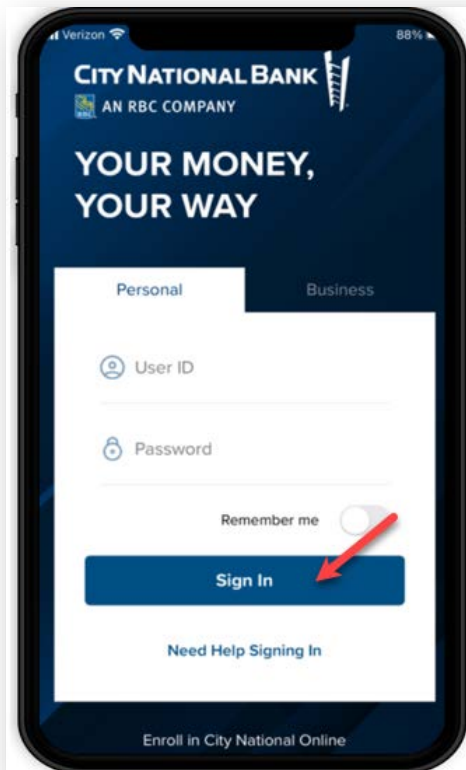
- **INITIAL USER SET UP:** Before downloading the CNB Mobile App and logging into the mobile service, you must first be setup on Business Suite by your System Administrator and then you must establish your login credentials and security information on your computer, before you activate the CNB Mobile App.
- **EXPIRED PASSWORD:** If your password has expired, you must first reset the password on your 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 desktop 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 the desktop.
- SUPPORTED BROWSER/OPERATING SYSTEMS
  - Safari 10+; iOS 10+
  - Chrome 49+; Android 5+

**For users with a Personal banking\* and Business Suite:**

1. Download the CNB Mobile App from your respective app store.
2. After installing the CNB Mobile App on your phone, select Get Started
3. 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 CNB 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 Suite 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 CNB Mobile App, while setting up Business Suite on your computer the first time.*



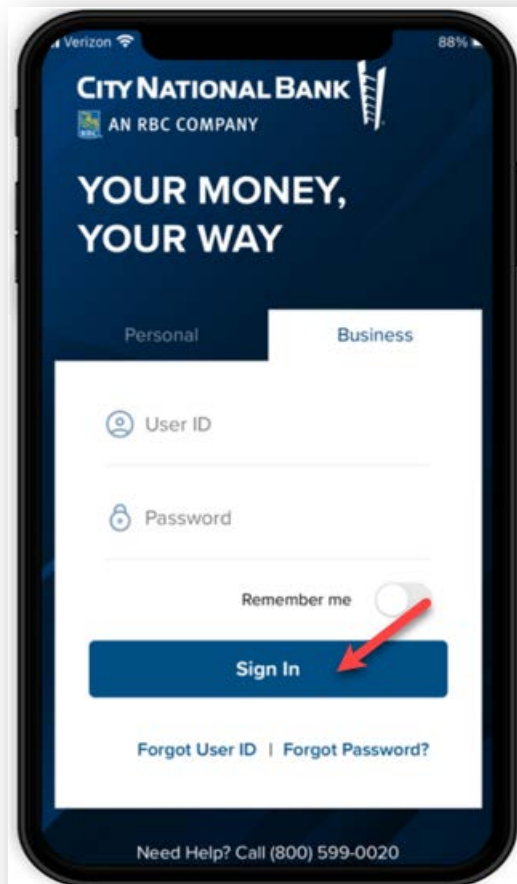
The CNB Mobile App provides Personal users with the ability to access business accounts in Business Suite, without having to re-enter a business id each time. You can set this up by following the instructions below.

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 Suite User ID and password information and going through the validation process.

**For users with Business Suite only:**

1. Download the CNB Mobile App from your respective app store.
2. After installing the CNB Mobile App on your phone, select Get Started

3. Select the Business tab to access Business Banking
4. Enter your Business Suite User ID and password, when prompted.



## Dashboard

After signing in, the Dashboard page will display.

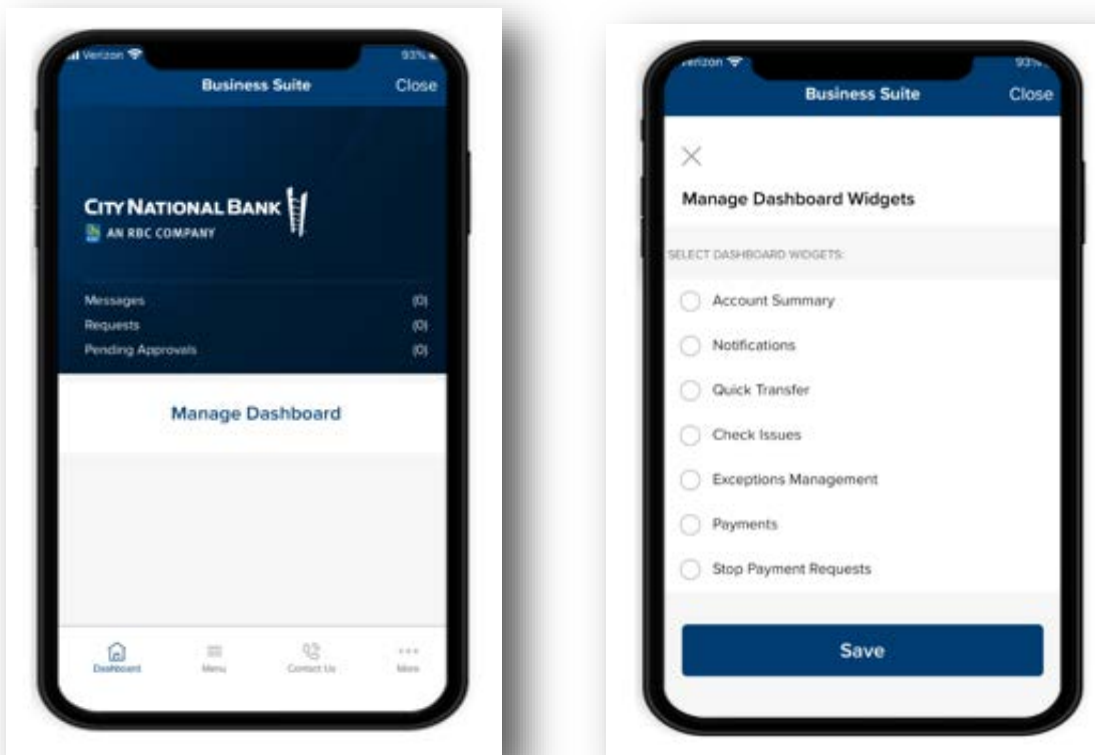
- The Dashboard provides a summary of your accounts and corresponding balances.
- Get more details for each account by selecting the right arrow next to the account type (i.e., Deposit or Loan).

**Note:** When successfully signing in to Business Suite on your computer for the first time, you will have accepted the terms and conditions for using the CNB Mobile App.

## 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.



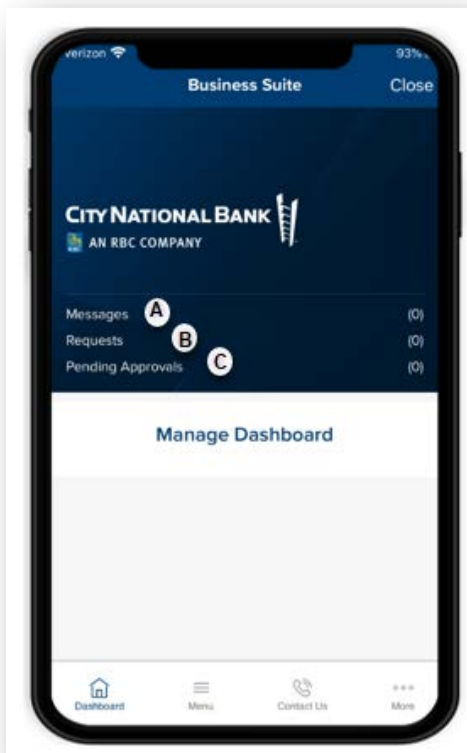
From the Dashboard, as shown below, you may choose to do the following:

- See bank messages by going to the Message Center or by selecting **Messages (A)**.
- View the total number of user service-related **Requests (B)** you have submitted.
- Approve a request to unlock a user by selecting **Pending Approvals (C)**.

Within Requests and Pending Approvals, you can filter and sort by:

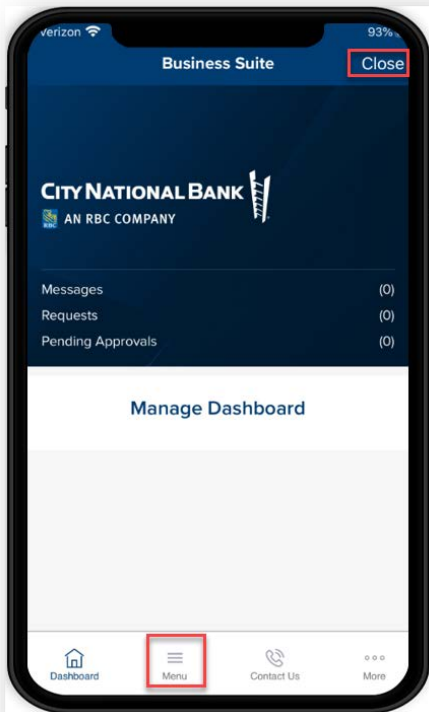
- User
- Approver
- Request Type

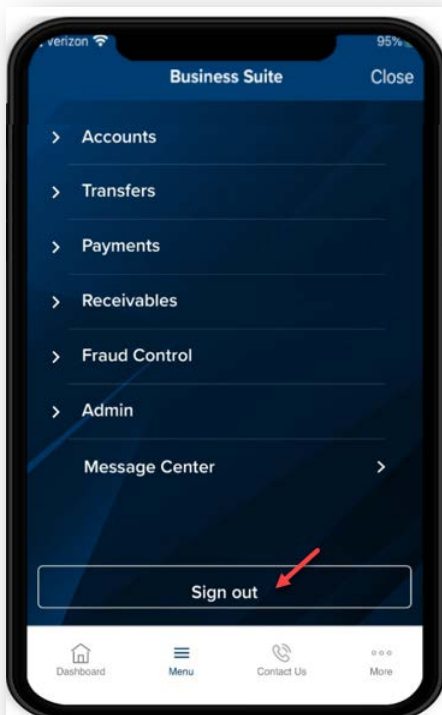
**Note:** Search words are case-sensitive



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

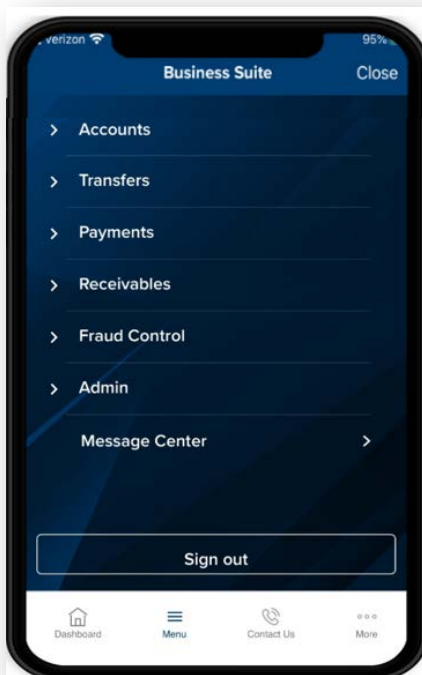






## Menu

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



## Accounts

### 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

#### Deposit Accounts

1. From the Dashboard, select **Deposit Accounts**.
2. All your deposit accounts will be displayed.
3. Each account will include the following information:
  - Account name
  - Last 4 digits of the account number
  - Ledger balance

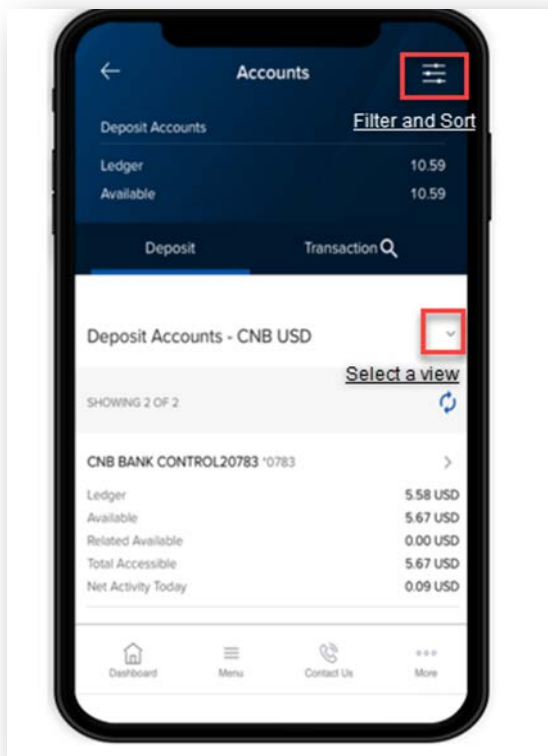
- Available balance
  - New Activity Today
3. You can customize your view for this page by selecting the downward arrow next to Deposit Accounts. Choose from the following options:
- Deposit Accounts
  - Foreign Currency CD Summary-Prior Day
  - Foreign Currency Demand Summary-Prior Day
  - Investment Sweep
  - Multi-Bank Accounts

Filter by:

- Account Name
- Account Number
- Ledger
- Available
- Related Available
- Total Accessible

Sort by: (ascending or descending order)

- Account Name
- Account Number
- Ledger
- Available
- Related Available
- Total Accessible



4. To view all transactions for an account, select the account.

You can customize your view for this page by selecting the drop down arrow next to All Transactions. 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

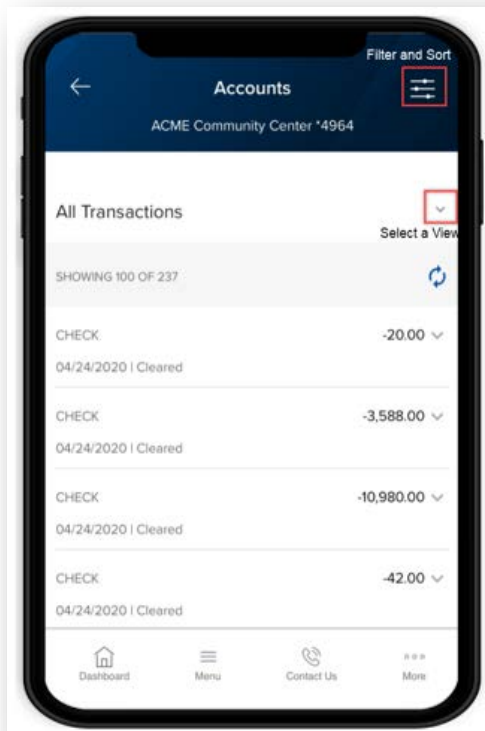
Filter by:

- Date
- Description

- Serial #
- Status
- Amount

Sort by: (ascending or descending order)

- Date
- Description
- Serial #
- Status
- Amount



5. View Transaction Details of a specific transaction by selecting it.  
Transaction Details include the following information:

- Date
- Description
- Image (if available for the item)
- Serial Number (if applicable)
- Status
- Balance of the account

## Loan Accounts

1. From the Dashboard, select **Loan Accounts**.
2. All accounts will display with the following information:
  - Principal Balance
  - Interest Rate
  - Next Due Date

Customize your view by selecting the drop down arrow next to All Transactions and choose from the following options:

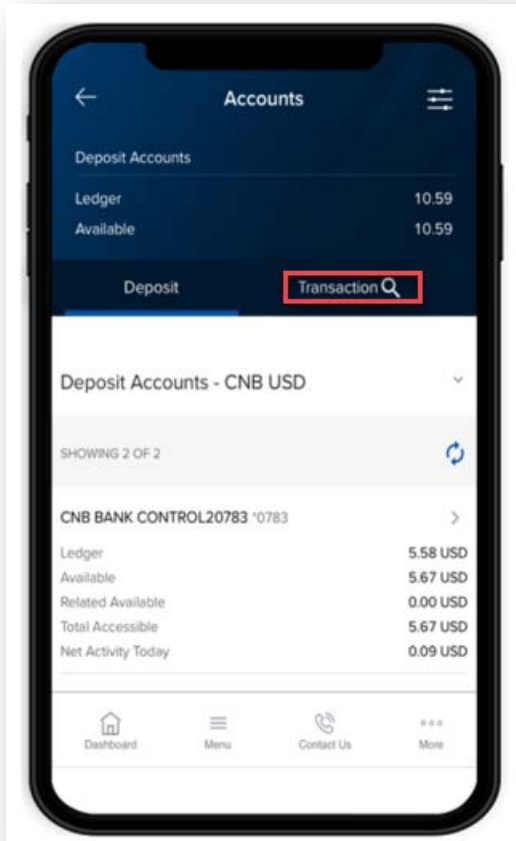
- All Transactions
  - Last 30 days
  - Last 60 days
  - Last 90 days
3. To view all transactions for an account, select the account.
  4. Each transaction for that account will be displayed.
  5. View Transaction Details of a specific transaction by selecting it.  
Transaction Details include the following information:
    - Post Date
    - Transaction Description
    - Status
    - Debit/Credit

## 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 Menu, select Accounts.
  2. Select **Transaction Search** (magnifying glass icon as shown below).
  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 #



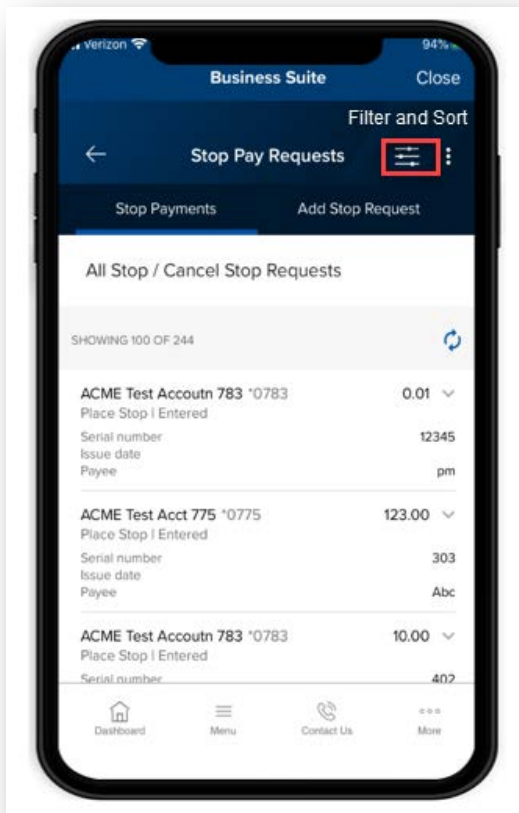
- Range End
- Amount
- Payee
- Account Name
- Account Number

Sort by: (ascending or descending order)

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

*\*To Approve a 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 now available on the mobile service.*



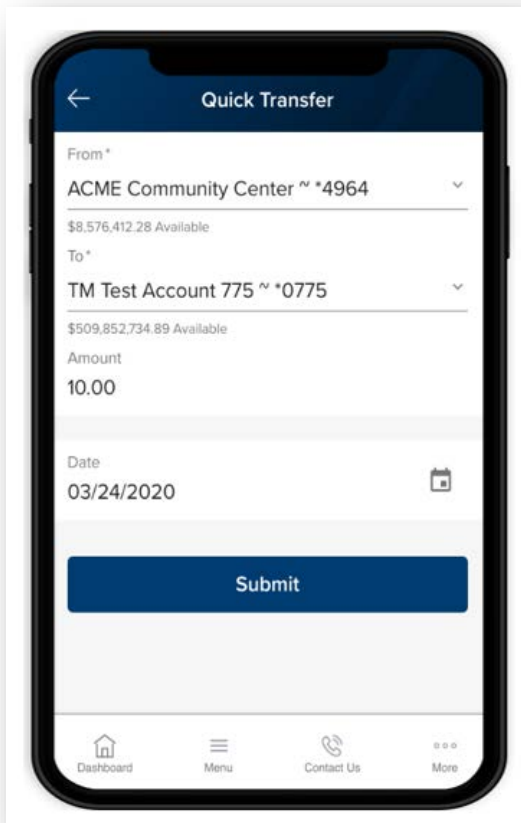
## Transfers

### 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 approvals for 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 this widget displayed with your dashboard widgets. See instructions for managing widgets [above](#) in Manage Dashboard.
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** as shown below.



6. 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 approvers to do so.

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

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

Filter by:

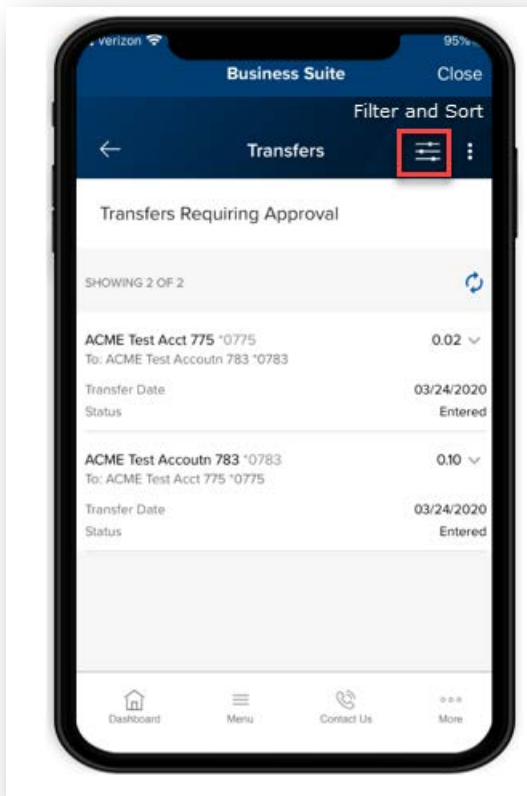
- From Account Name
- From Account Number
- Status
- To Account Name
- To Account Number
- Transfer Date

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 as shown below. You will be able to see the Transfer requests pending approval. Select the items and select **Approve**.



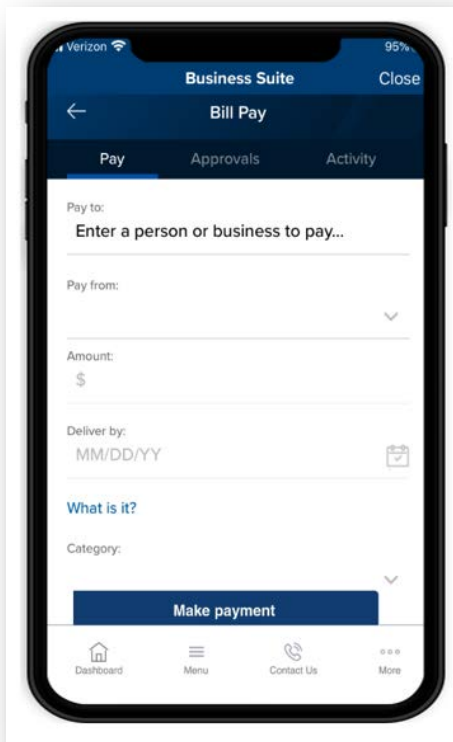
## Payments

### 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 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 then click **Confirm**.

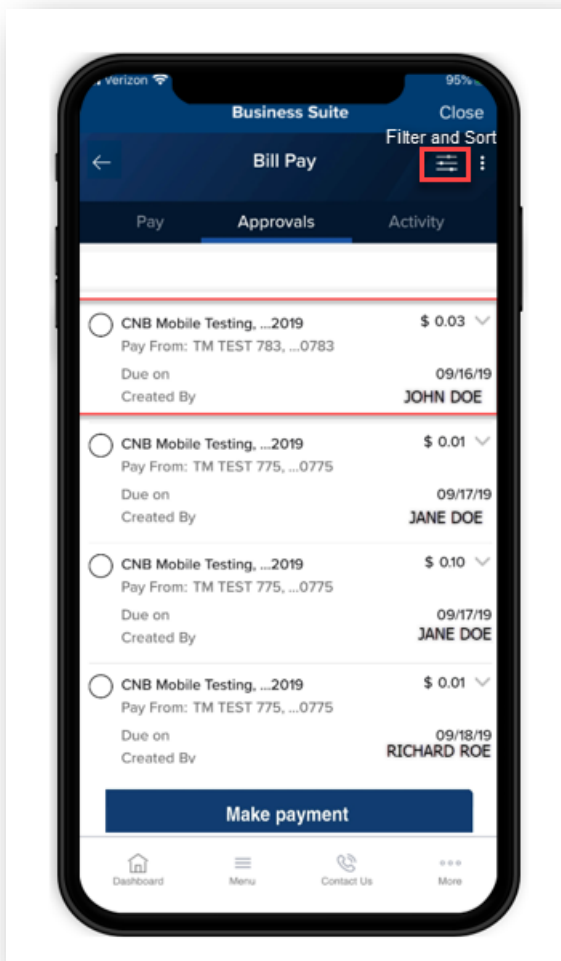
**Note:** In order to add new payees, make multiple payments, or edit scheduled payment, please log in to the full site on your computer.



## 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**. (If needed, 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.

## Cancelling a Payment

1. To cancel a scheduled payment, select the **Cancel** button.
2. Review cancel payment details and select your choice of **Cancel Payment** or **Don't 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 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

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.

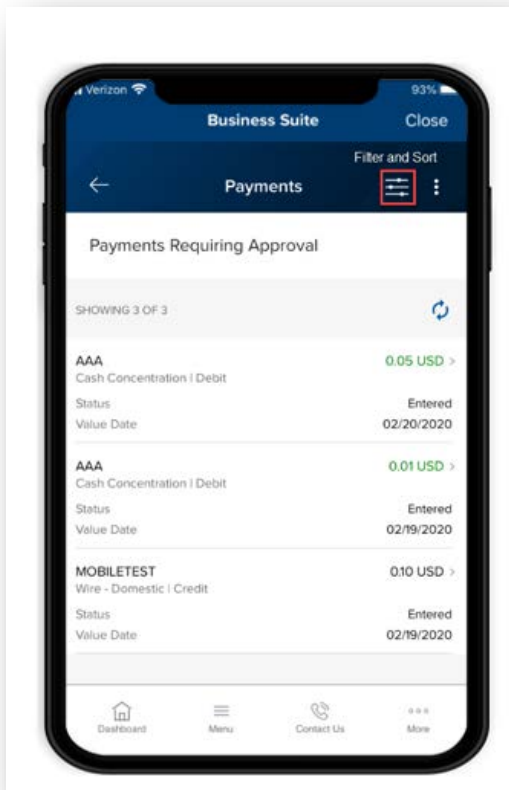


Filter by:

- 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



## Recurring Exceptions (Payments)

This function provides notifications for scheduled payments exceptions.

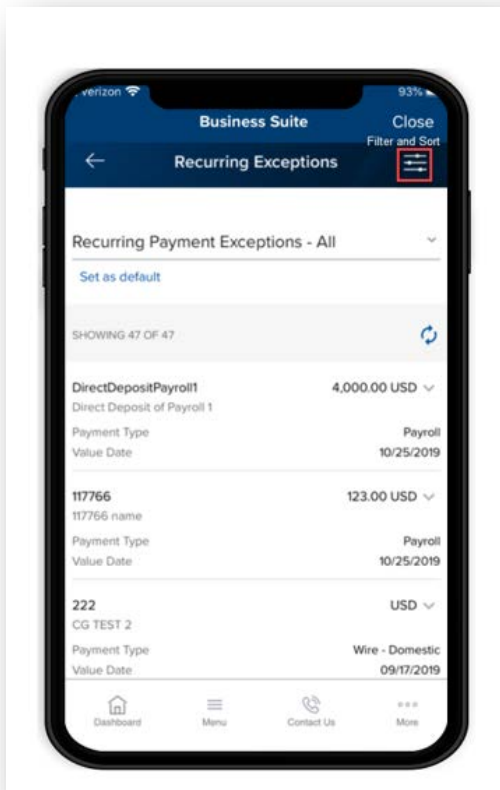
1. Select **Payments** from the Menu (or via the Notifications widget on your Dashboard, select the **Recurring Payments that recently failed** link to go directly to the Payments module).
2. Select **Recurring Exceptions** to view the list of schedule payments exceptions.
3. Customize your view by selecting 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



## Fraud Control

### Exceptions

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

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:

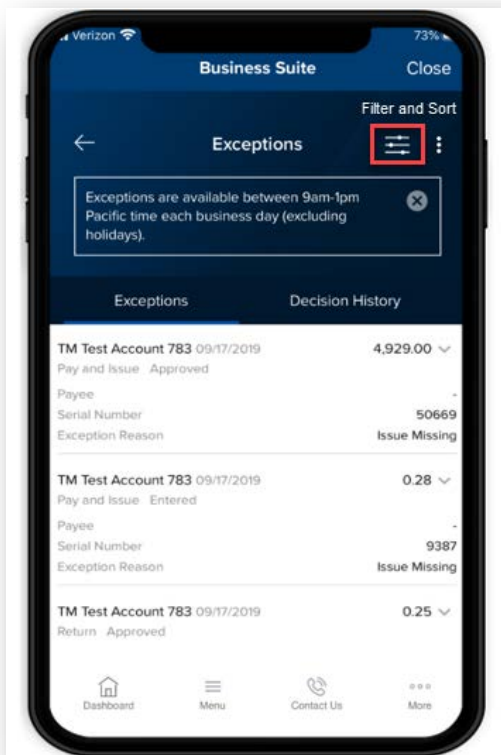
- Account Name
- Account Number
- Status
- Serial Number

- 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

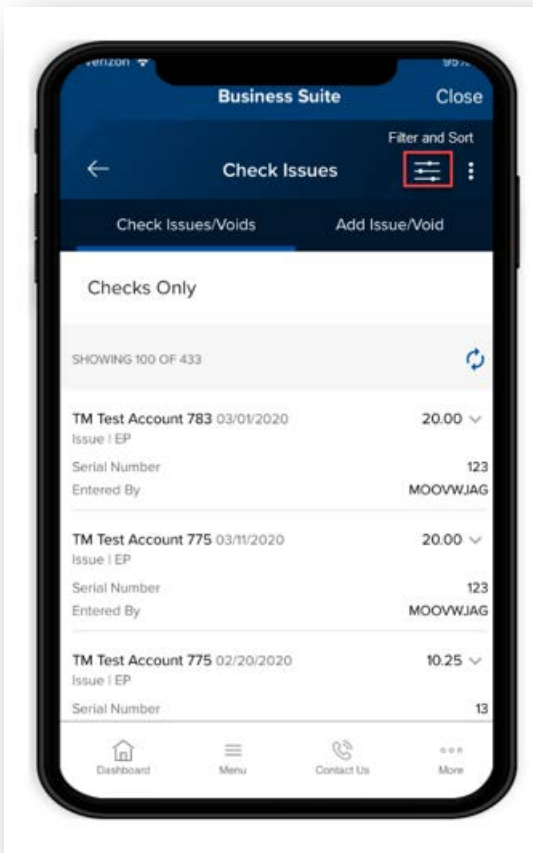
## Check Issue/Voids

Approve or delete Checks Issue/Voids for Checks Only.

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

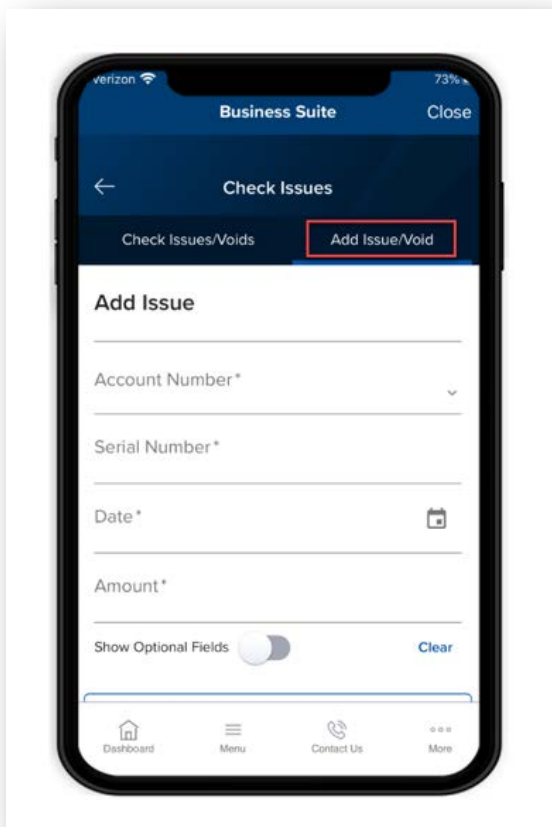
Filter by:

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

Filter by:

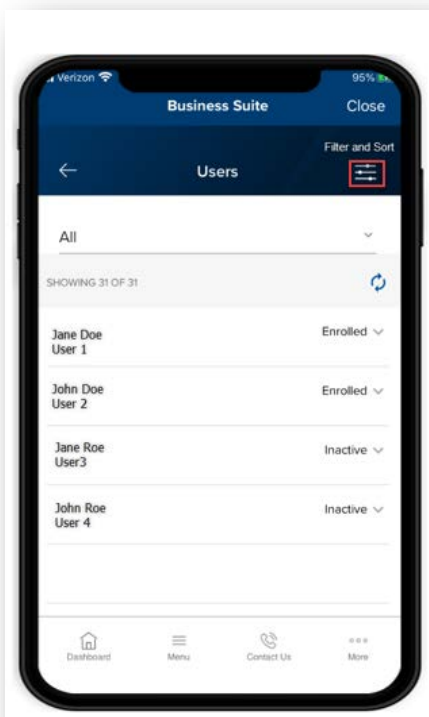
- Name
- User ID
- Address



- 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](#)