WEST SHORE BANK

Treasury Mobile App

Quick Reference Guide

Mobile Treasury Management

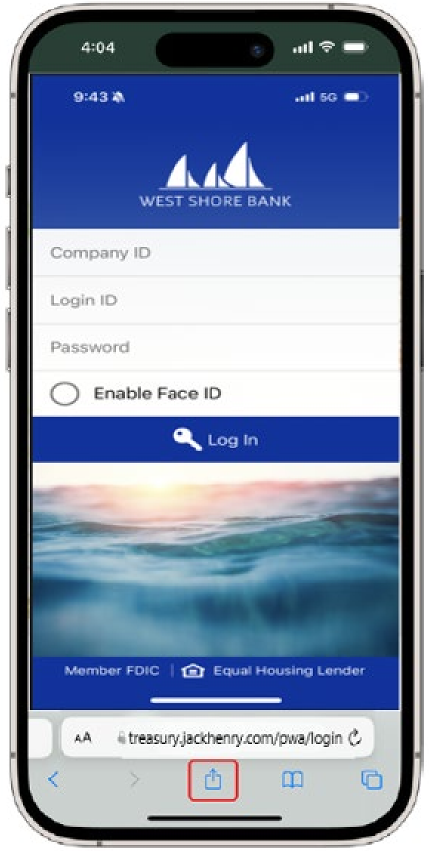
Last updated September 2024

TM Mobile Experience

Installing the Mobile App

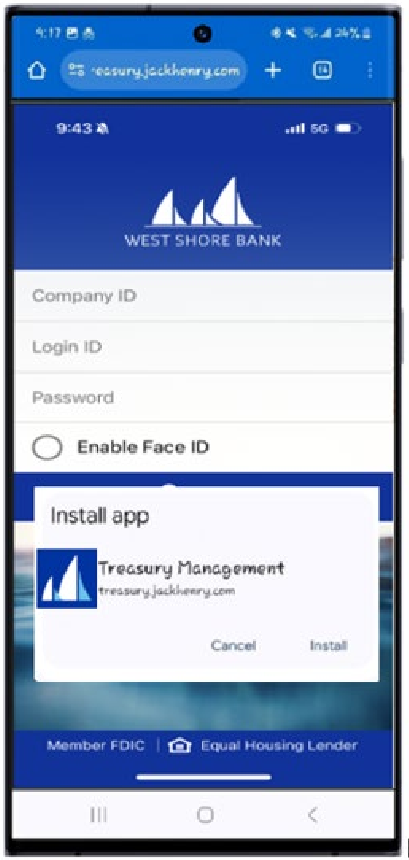
From your mobile device browser please type in the following URL and following instructions below based on device type.

https://treasury.jackhenry.com/pwa/westshore/login



Installing the app on an iOS device

The TM Mobile Experience can be installed manually on an iOS device by selecting the "Share" icon at the bottom of the page, and then selecting "Add to Home Screen".



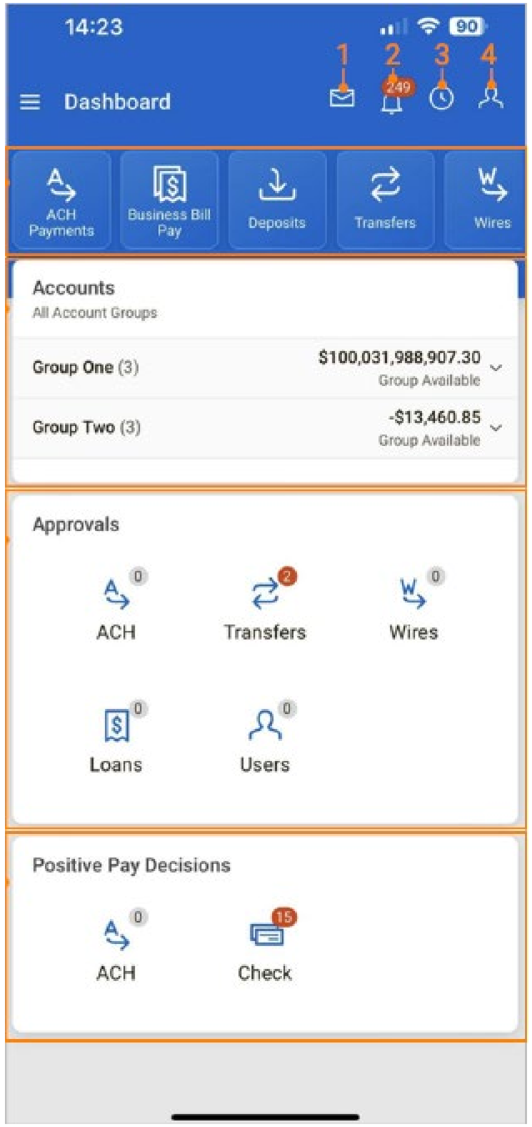
Installing the app on an Android device

The TM Mobile Experience can be installed manually on an Android device by selecting "Settings" (the three dot icon) on Chrome, selecting "Install App", then selecting "Install" when prompted by the Install App Modal.

TM Mobile Experience

Dashboard

WEST SHORE BANK



1. Select the Message icon to view, reply, archive and create messages.

2. Select the Notifications icon to view or filter notifications.

3. Select the Cut-Off Times icon to view the list of FI's specific products cutoff times.

4. Select the My Profile icon to view and update user preference data such as light and dark mode and account security preferences.

5. Select a product tile such as ACH Payments, Business Bill Pay, Deposits, Transfers or Wires to quickly navigate to the specific product home page.

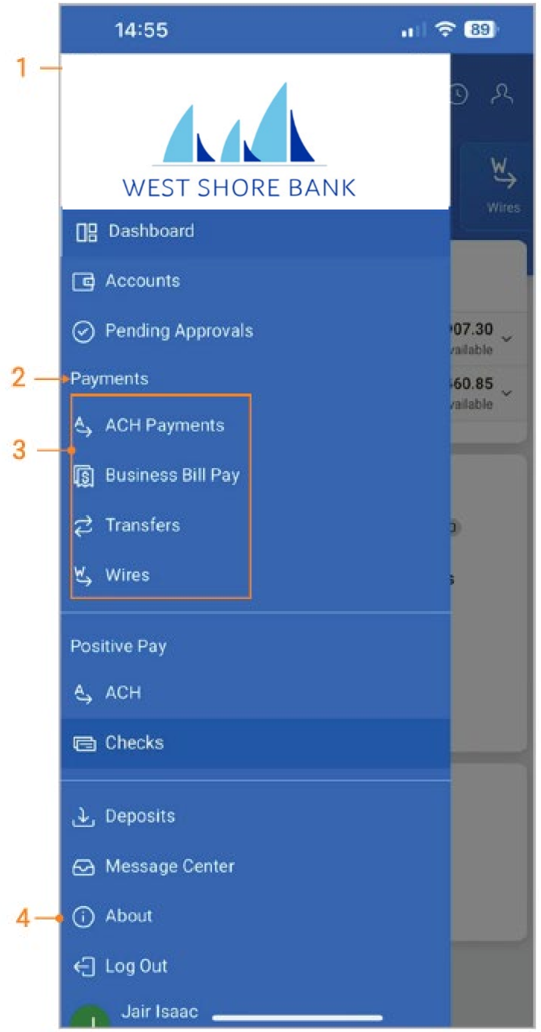
6. From the account widget, select an account from an account group to access details and transactions.

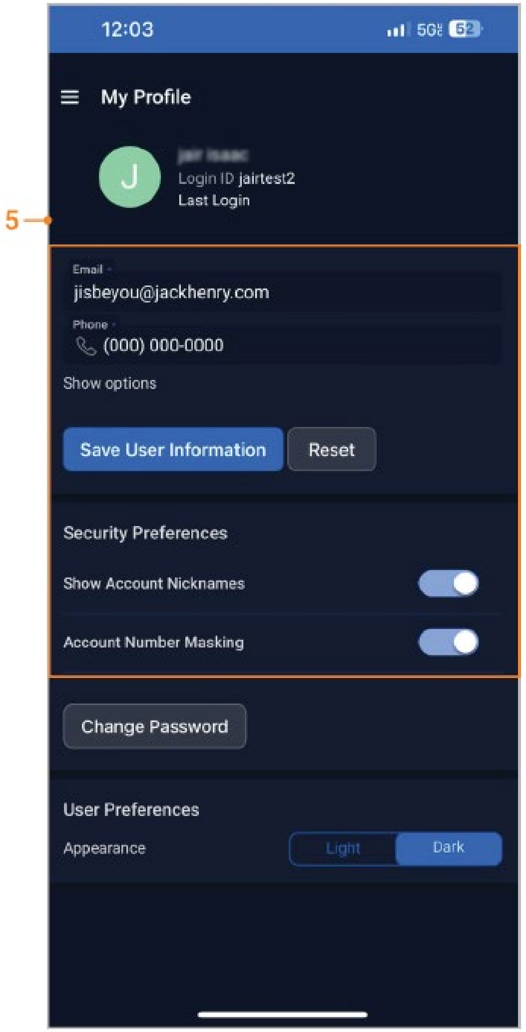
7. Select an approval type on the Approvals widget to view the specific approval page and initiate the approvals.

8. From the Positive Pay Decisions widget, select ACH or Checks exceptions to decision positive pay items.

TM Mobile Experience

Main Menu



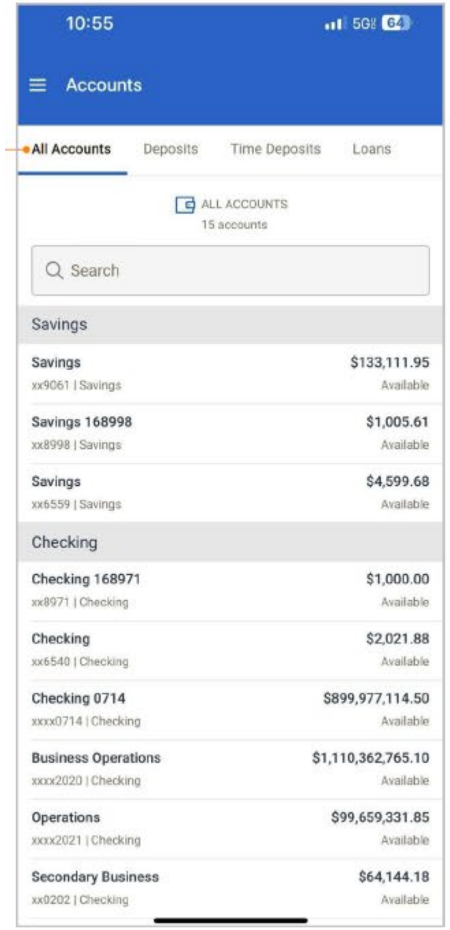


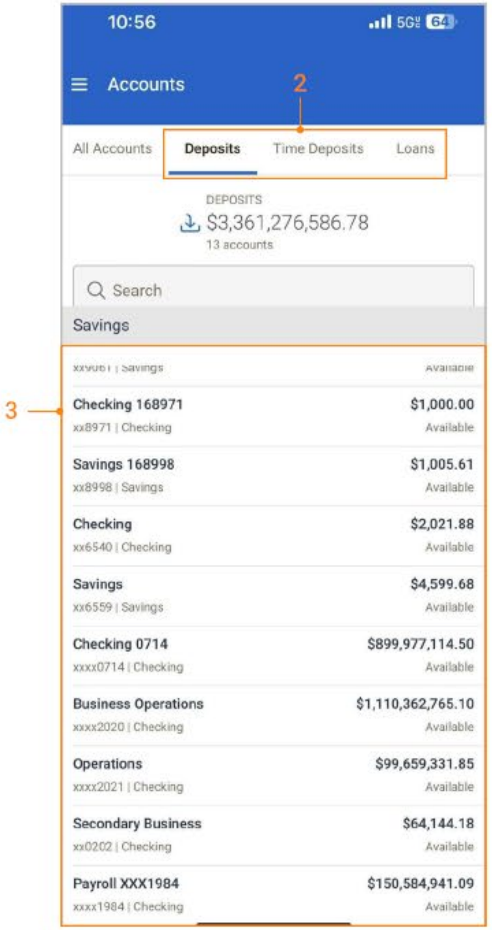
1. Main Menu – Select the menu icon to display the full menu options.
2. Menu Items – select the menu item to be taken to the corresponding page.
3. Sub menu items – sub-menu items available for Payments and Positive Pay menu items.
4. About – contains contact information, Privacy Policy and Terms and Conditions for West Shore Bank. Click the links to view the details.
5. My Profile – view and update the preference data such as account security preferences, light and dark mode feature and updating user information.

WEST SHORE BANK

TM Mobile Experience

Accounts





1. All Accounts

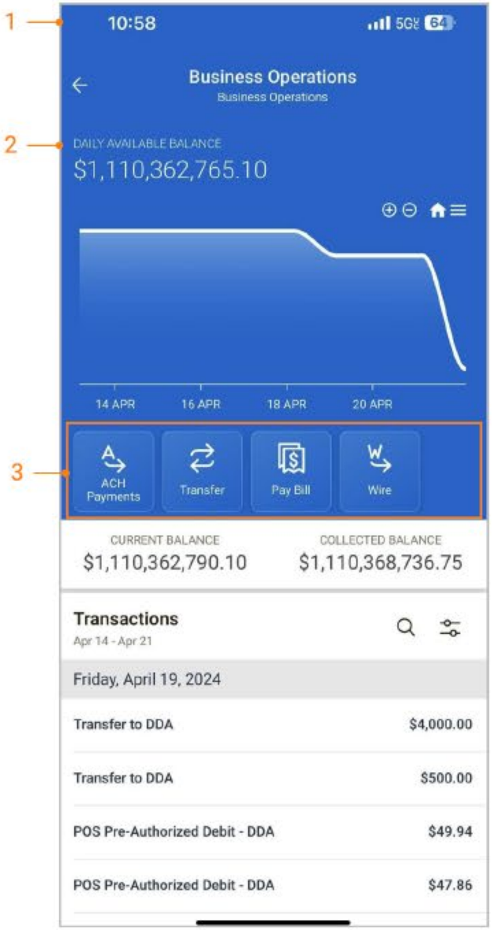
Displays the total count of accounts across all menu options.

2. Accounts are separated by type:
   - Deposits
   - Time Deposit
   - Loan

3. View Accounts Details
   - Tap anywhere on an account to view the details and transactions.

TM Mobile Experience

Transactions



1. The Account Details
   - Displays the selected account's transaction history.

2. Daily Average Balance
   - For deposit accounts, a graph charts the daily available balance over the past 10 days.

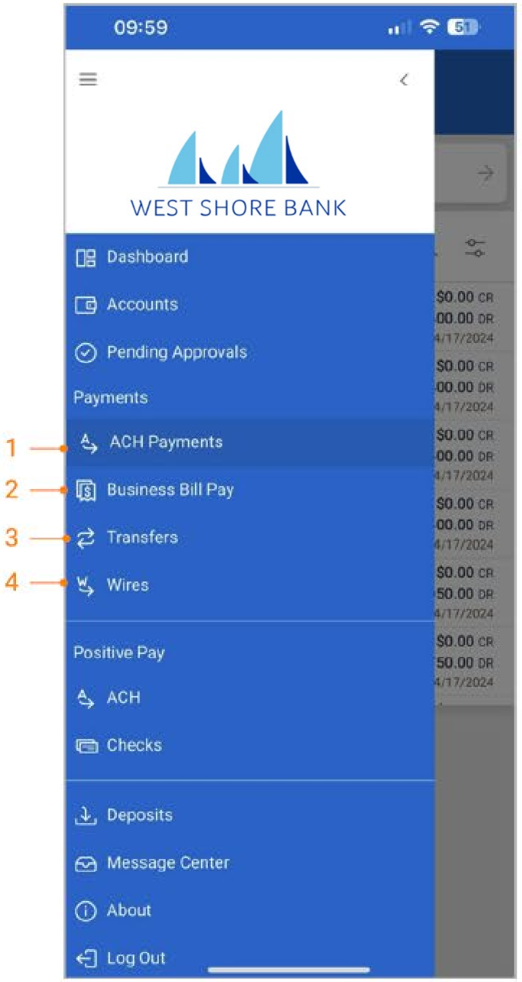
3. Easy access to payment functions such as ACH Payments, Transfers, Bill Pay and Wire.

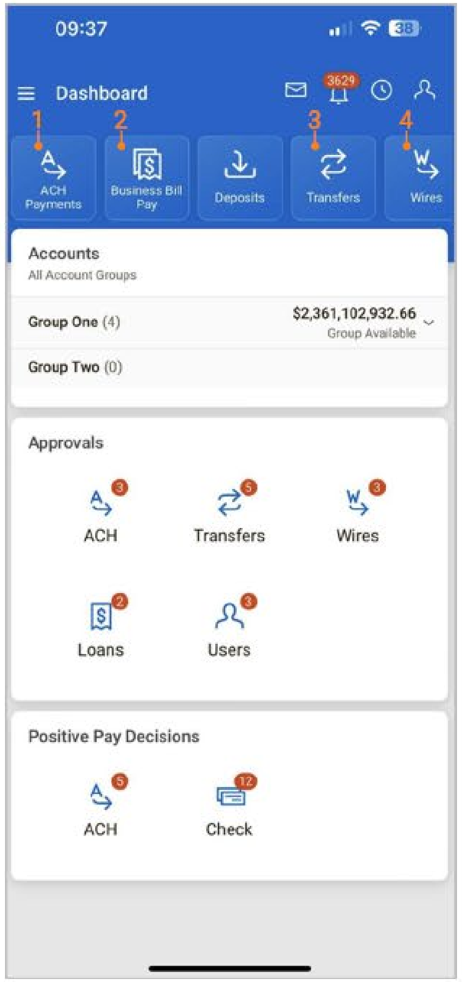
4. Transaction Details
   - Tap anywhere on a transaction to view additional details, including check images (if applicable).

WEST SHORE BANK

TM Mobile Experience

Payments





Select a payment type to navigate to the respective payment page where actions can be executed.

1. ACH Payments Allows users to create an ACH Payment from a template and view ACH activity.

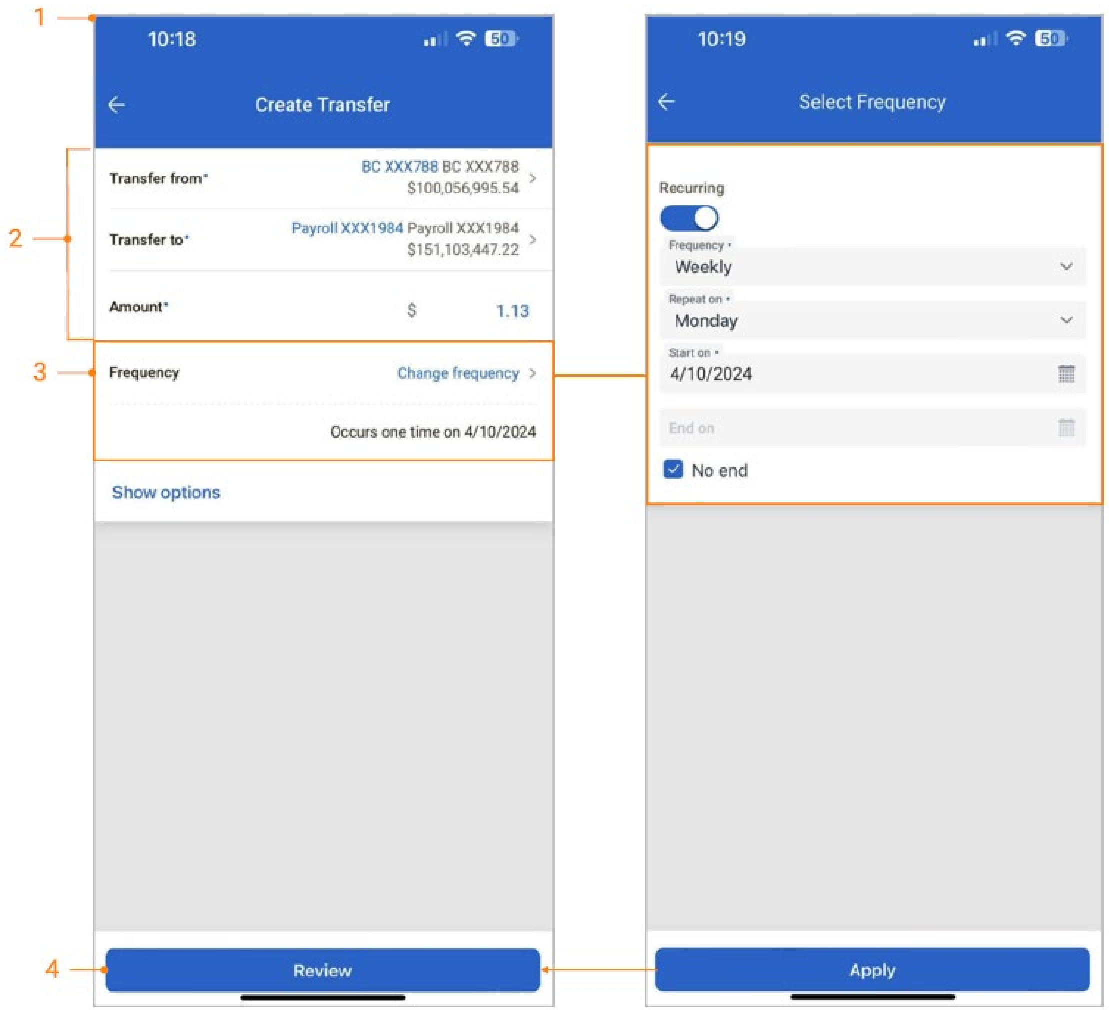
2. Business Bill Pay Allows users to create a payment, view payees, payment activity and scheduled payments.

2. Transfers Allows users to create a freeform transfer or transfer from a template and view transfer activity.

4. Wires Allows users to create a USD wire from a template and view wire activity.

TM Mobile Experience

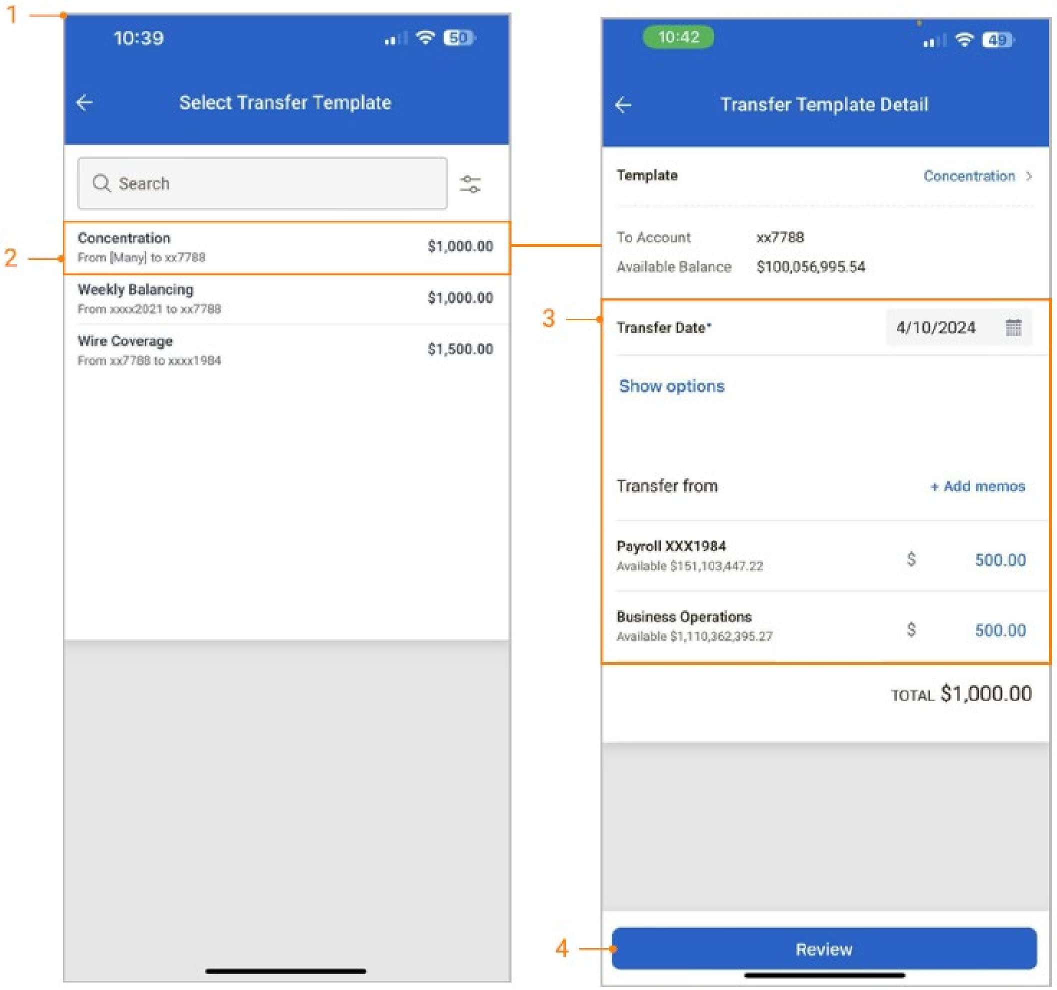
Create One to One Transfer



1. Navigate to Transfers from:
   - The Main Menu select Payments > Transfers > Create Transfer Payment > Create One-to-One Transfer
   - The Dashboard select Transfers > Create Transfer Payment > Create One-to-One Transfer
   - An individual account select Transfers > Create Transfer Payment > Create One-to-One Transfer
2. Complete transfer fields.
3. Select Frequency to set up a recurring transfer.
4. Select Review, then Confirm.

TM Mobile Experience

Create Transfer From Template

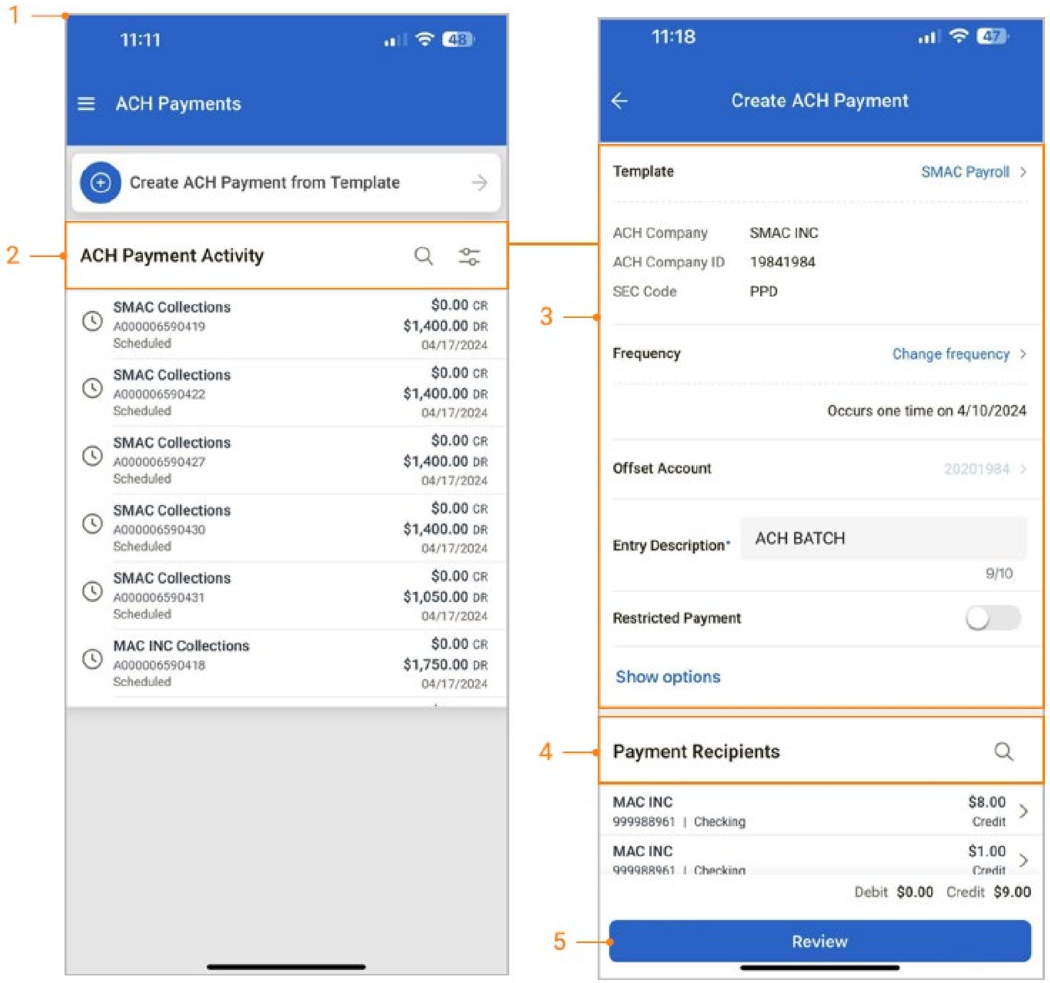


1. Navigate to Transfers from:
   - The Main Menu select Payments > Transfers > Create Transfer Payment > Create Transfer from Template
   - The Dashboard select Transfers > Create Transfer Payment > Create Transfer from Template
   - An individual account select Transfers > Create Transfer Payment > Create Transfer from Template
2. Select a template.
3. Edit fields if needed.
4. Select Review, then Confirm.

TM Mobile Experience

Create ACH Payment From Template

WEST SHORE BANK



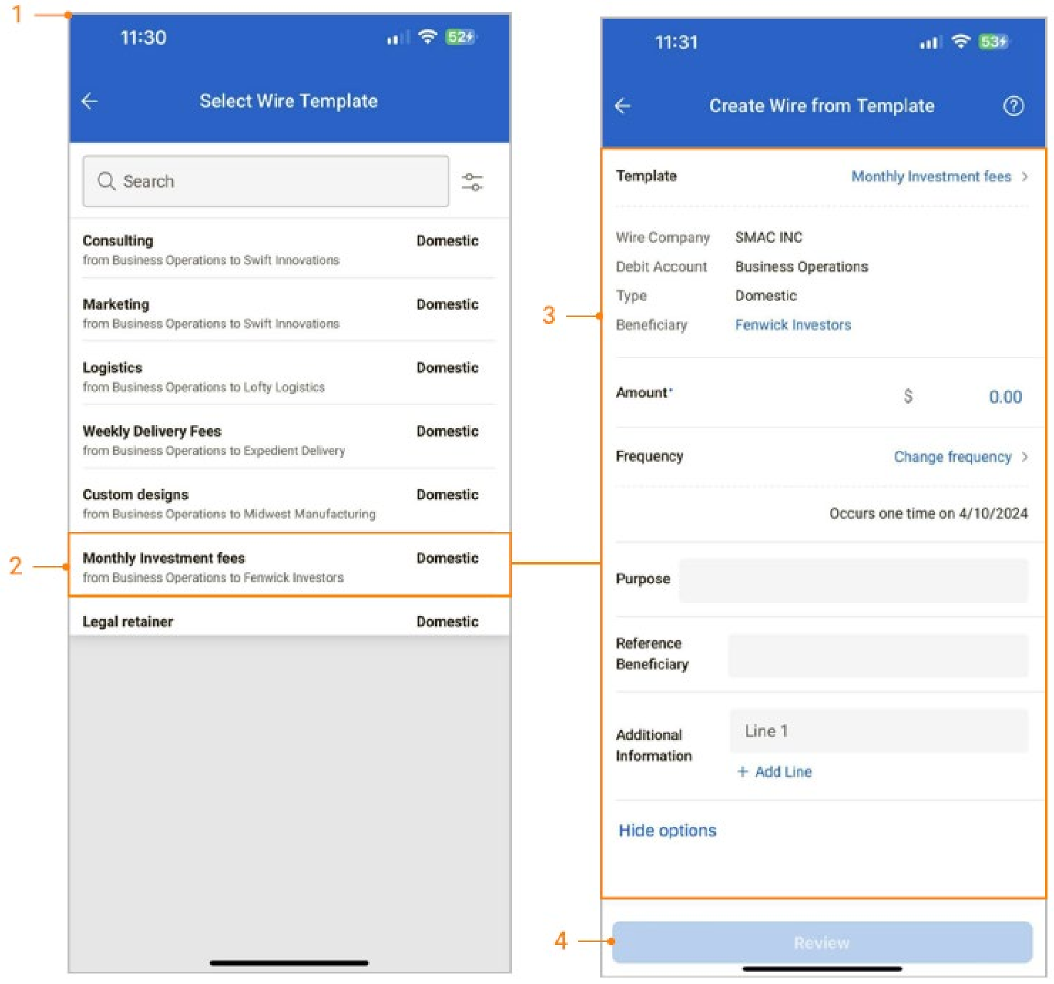
1. Navigate to ACH Payments From:
   - The Main Menu select Payments > ACH Payments > Create ACH Payment from Template
   - The Dashboard select ACH Payments > Create ACH Payment from Template
   - An individual account select ACH Payments > Create ACH Payment from Template
2. Select a template.
3. Edit fields if needed.
4. Select Recipients to change or hold amounts for a specific individual.
5. Select Review, then Confirm.

Note:

- Only the dollar amount or hold feature can be edited on a recipient.
- On the Review Page an option to “Apply updates to the Template” can be selected. If selected, any changes made for this payment would be saved to the template.
- If two-factor authentication is established for a payment, the user will be prompted to authenticate upon initiating the ACH payment.

TM Mobile Experience

Create Wire From Template



1. Navigate to Wires From:
   - The Main Menu select Payments > Wires > Create Wires from Template
   - The Dashboard select Wires > Create Wires from Template
   - An individual account select Wires > Create Wires from Template

2. Select a template.

3. Edit fields if needed.

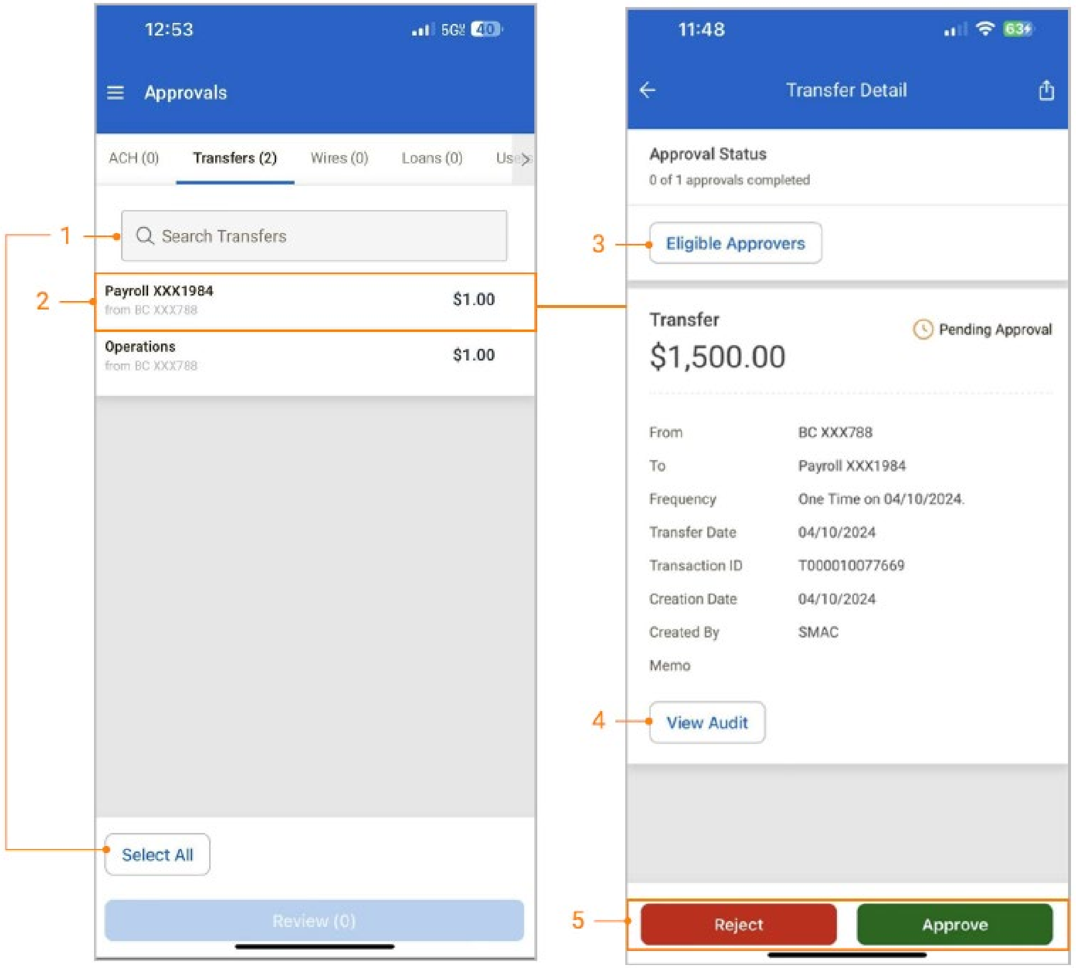
4. Select Review, then Confirm.

Note: If two-factor authentication is established for a payment, the user will be prompted to authenticate upon initiating the wire.

WEST SHORE BANK

TM Mobile Experience

Transfer and Laon Payment Approval



1. Select an individual transfer or loan payment for approval or use the Select All option to approve or reject all payments.

2. Tap on an individual transfer or loan payment to view the transfer details.

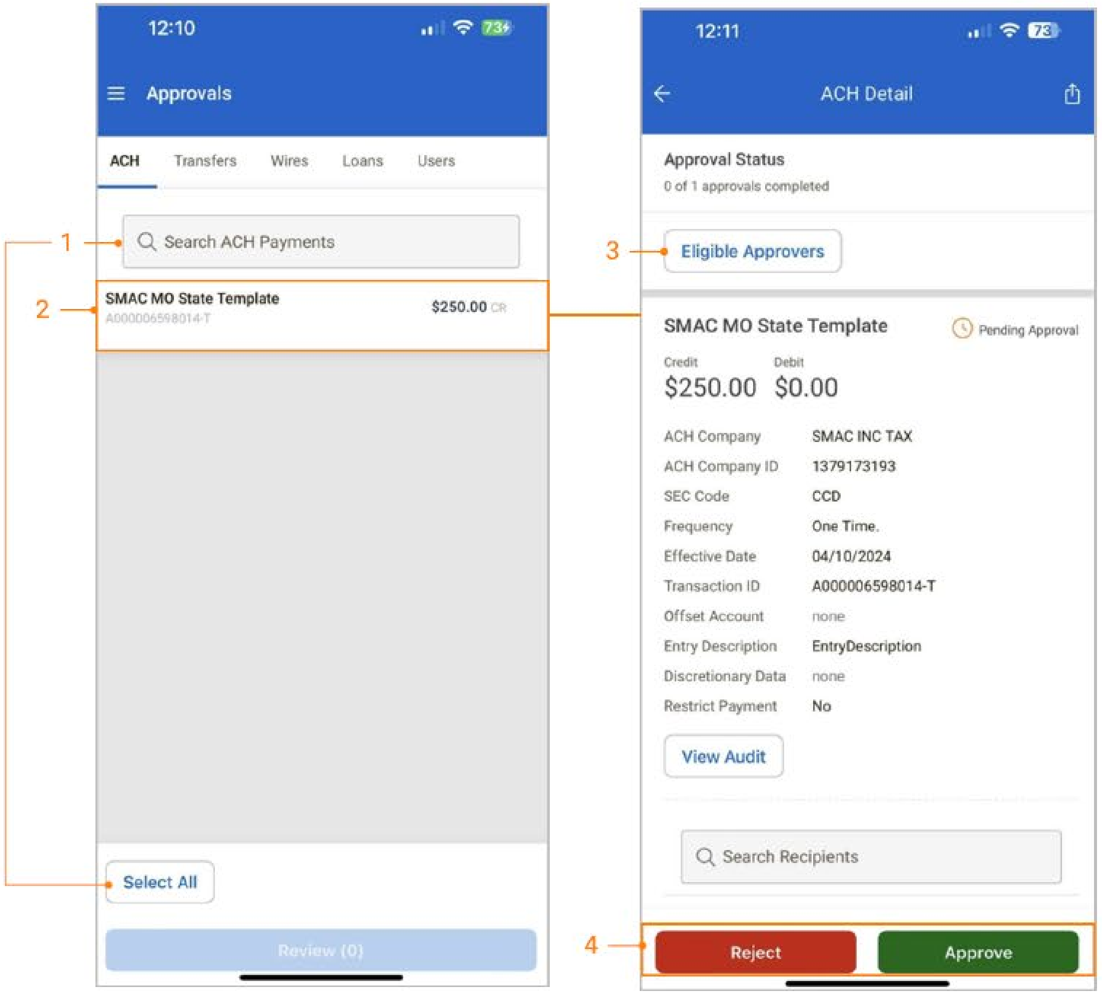
3. Select the Eligible Approvers button to view the list of eligible approvers.

4. Select the View Audit button to view the audit trail data.

5. A confirmation page will display upon approval or rejection.

TM Mobile Experience

ACH Payment Approval



1. Select an individual ACH Payment for approval or use the Select All option to approve or reject all payments.

2. Tap on an individual ACH Payment to view the ACH payment details.

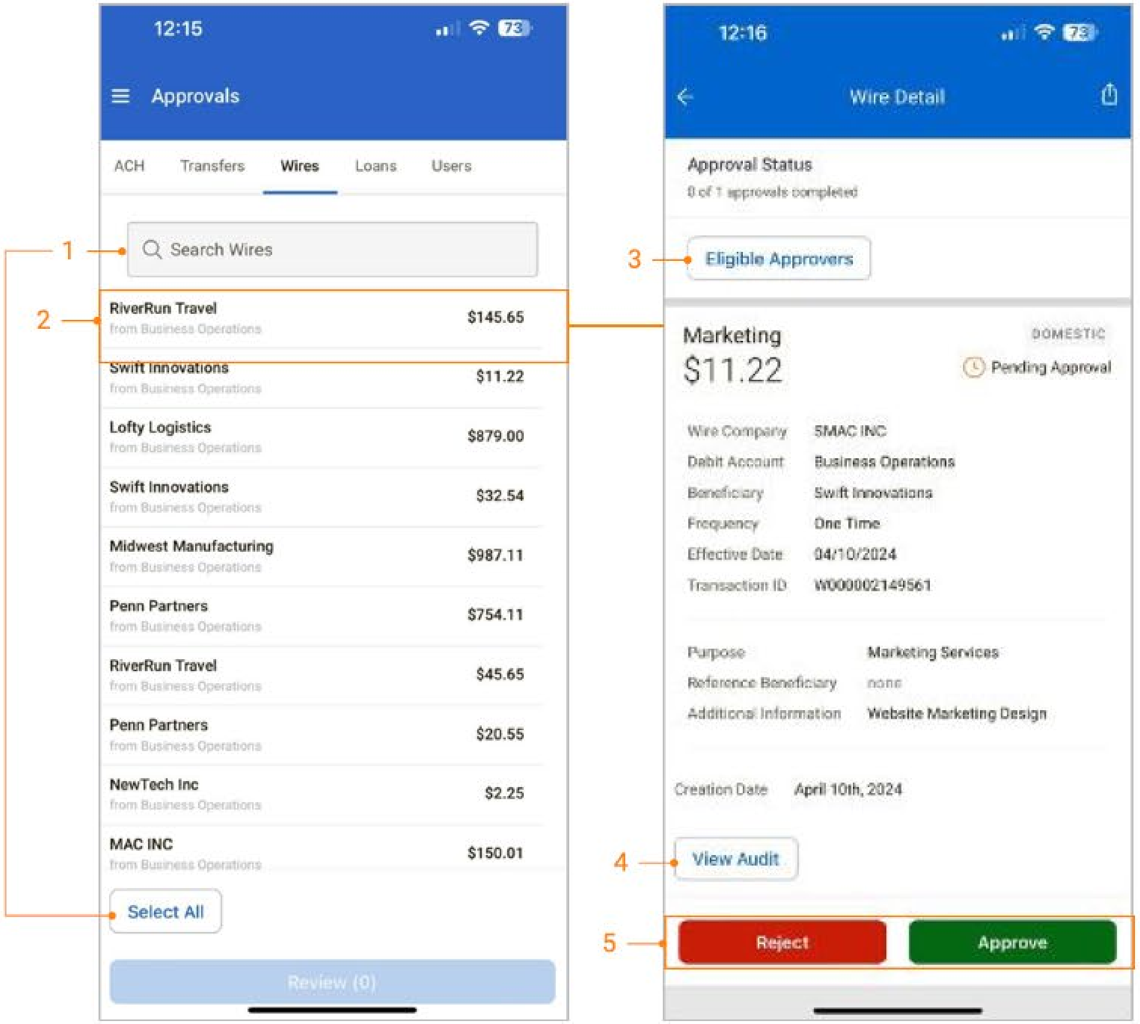
3. Select the Eligible Approvers button to view the list of eligible approvers.

4. A confirmation page will display upon approval or rejection.

Note: If two-factor authentication is established for a payment, the user will be prompted to authenticate upon selecting approve or reject.

TM Mobile Experience

Wire Payment Approval



1. Users can easily search for a wire that requires an approval using the Type to Filter.

2. Tap anywhere on an individual wire to view the wire details.

3. Select the Eligible Approvers button to view the list of eligible approvers.

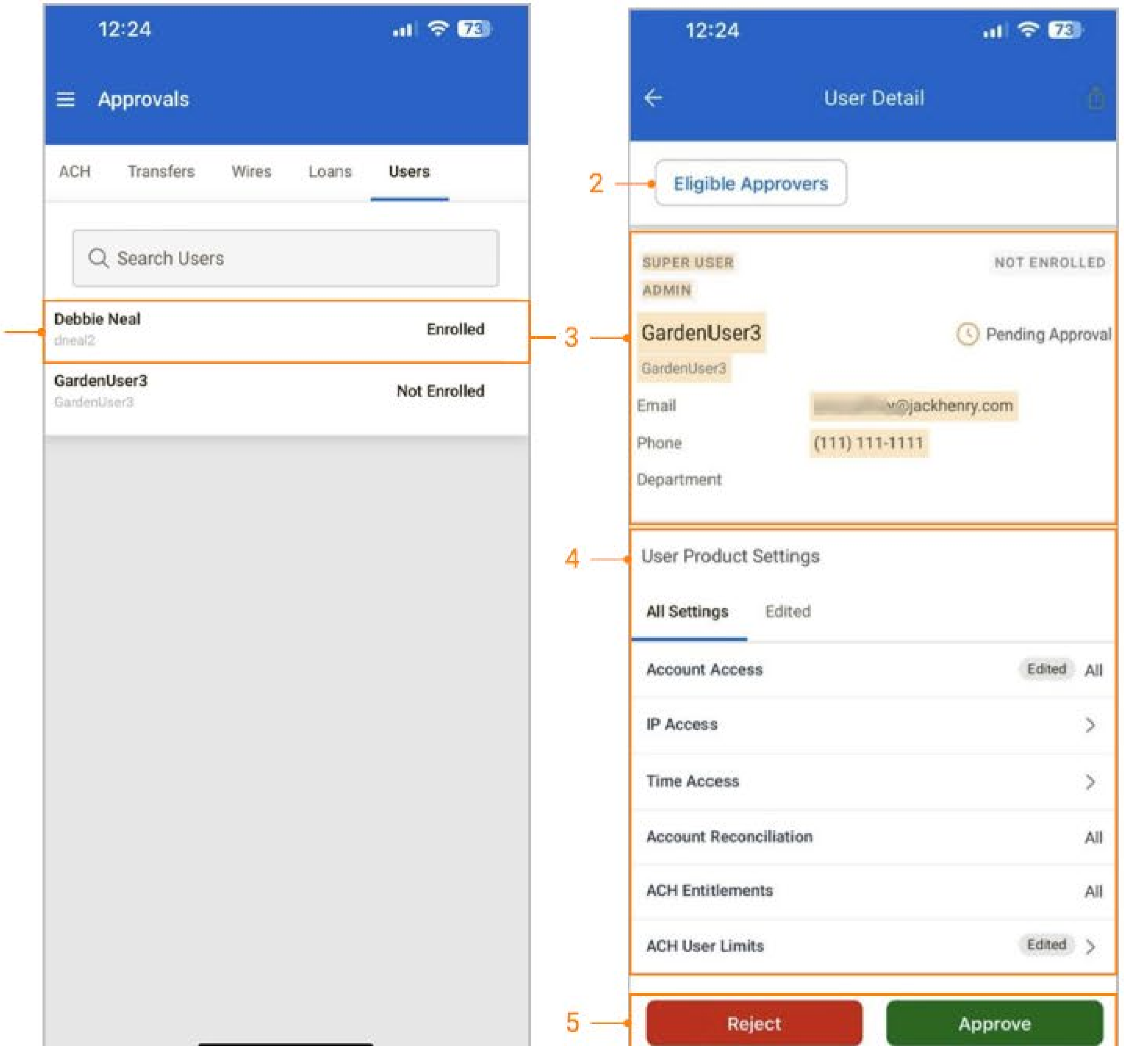
4. Select the View Audit button to view the audit trail data.

5. A confirmation page will display upon approval or rejection.

Note: If two-factor authentication is established for a wire, the user will be prompted to authenticate upon selecting approve or reject.

TM Mobile Experience

User Approvals

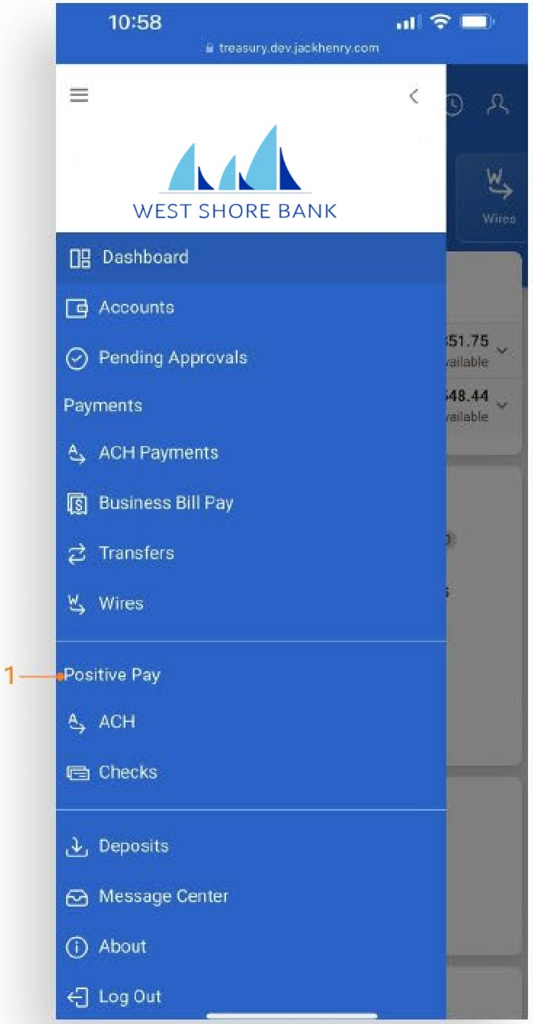


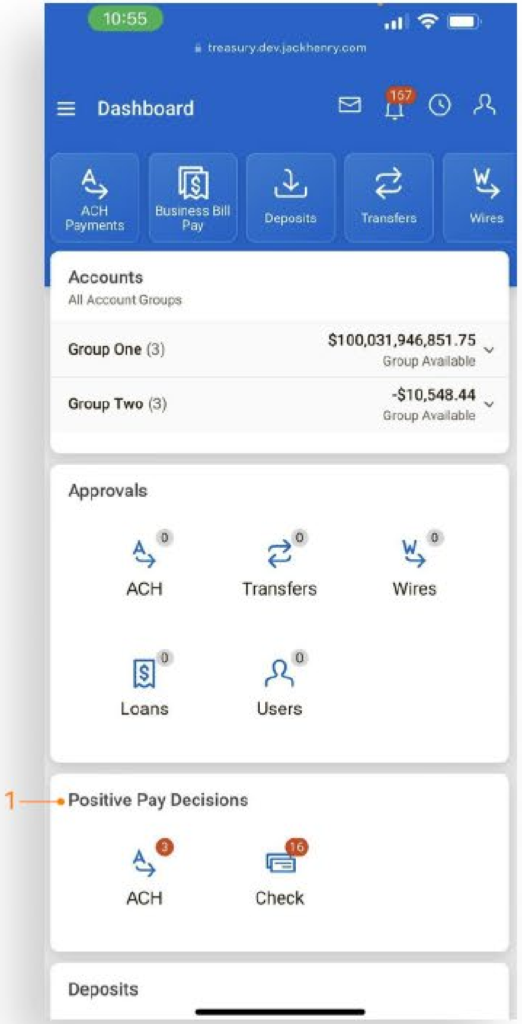
1. Select a user to view details.
2. Select the Eligible Approvers button to view the list of eligible approvers.
3. Edited permissions will display in yellow.
4. Under User Product Settings, select the feature to view additional details or select Edited to view only the edited items.
5. Select the appropriate button to approve or reject the user.

Note: If two-factor authentication is established for user approvals, the user will be prompted to authenticate upon selecting approve or reject.

TM Mobile Experience

Positive Pay Items

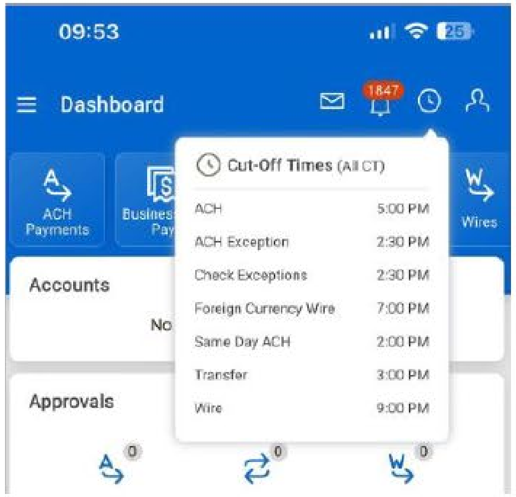




Users Can Select Positive Pay Exceptions from either the Dashboard or the Fly-Out Navigation Menu.

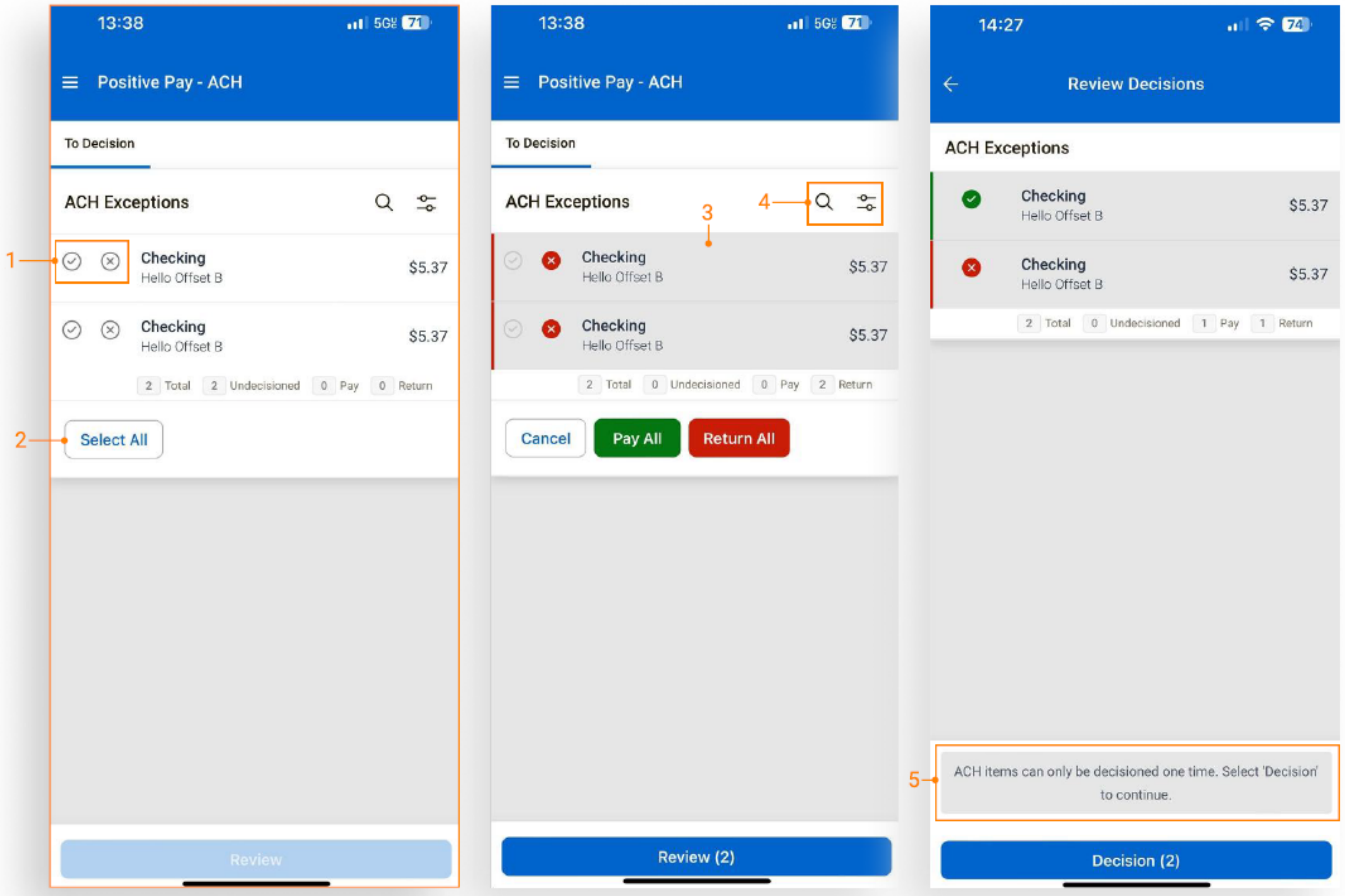
1. View the summary count of items for ACH and check exceptions under the Positive Pay Decisions section of the dashboard. Select the ACH Exceptions or Check Exceptions to view and decision the items.

Note: To view ACH and check exceptions cut-off times, select the Cut-Off Times icon at the top of the dashboard.



TM Mobile Experience

Positive Pay – Decisioning ACH Exceptions



Navigate to the ACH Exceptions screen from the Dashboard or Main Menu.

1. Select the appropriate decision radio button to Pay (green) or Return (red) an item.

2. Select All exposes the Pay All and Return All functionality.

3. Tap anywhere on the item's description to view exception details. The item can be paid or returned from the details screen.

4. Type to filter and the advanced search filter are available for specific searches.

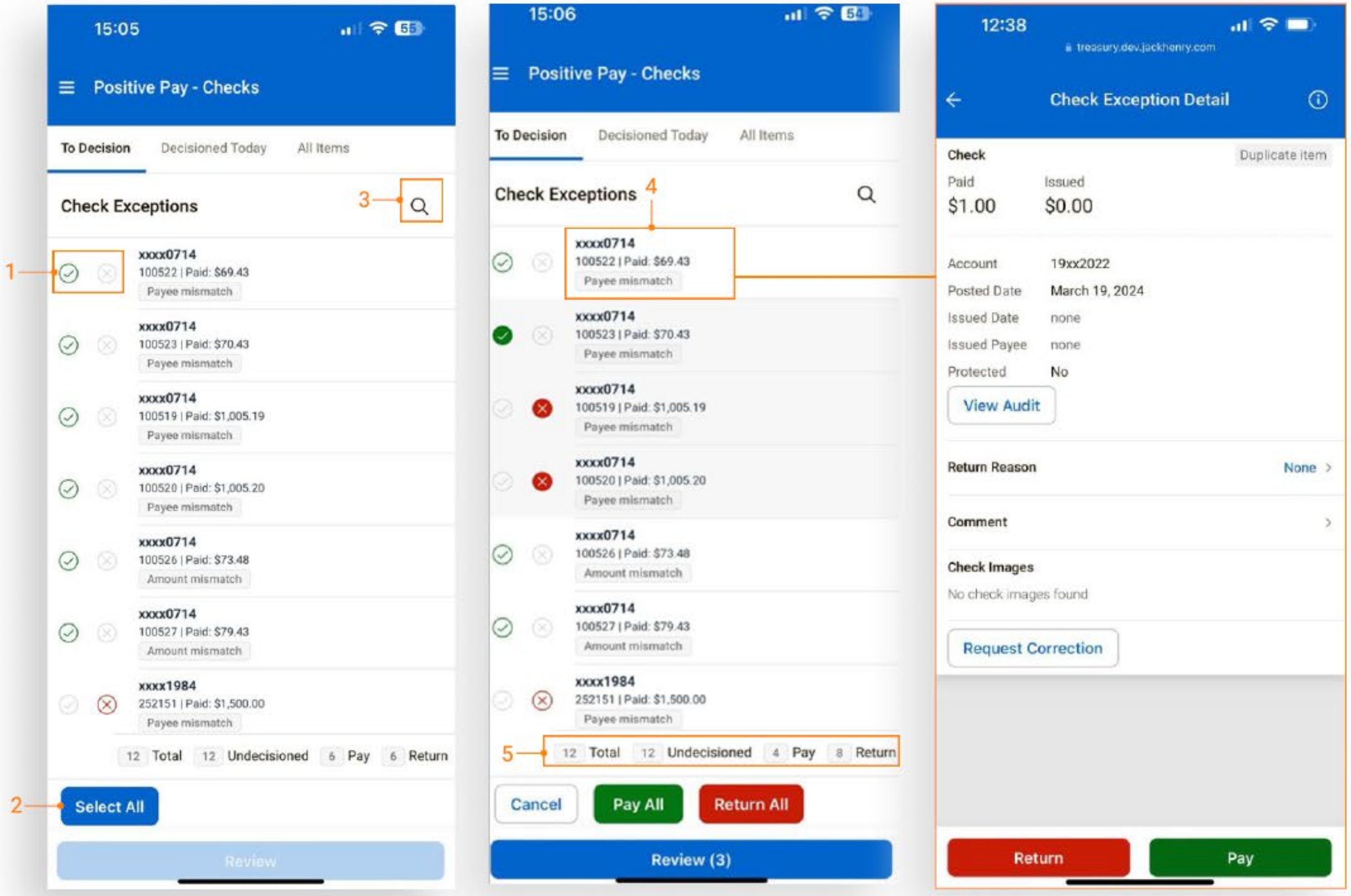
5. A message reminder is presented to the user on the Review Decisions page prior to decisioning the item.

Note:

- The advanced search filter is the same as the fly-out filter on the desktop.
- Items are removed from the ACH Exceptions screen once decisioned. In addition, the decisioned items are available on the ACH Exceptions - Decisioned Activity page on the desktop.

TM Mobile Experience

Positive Pay – Decisioning Check Exceptions



Navigate to the Check Exceptions screen from the Dashboard or Main Menu.

To Decision All check exceptions under the "To Decision" view are the unworked exception items. The item's default decision of Pay or Return will display with the default decision radio (unfilled green or red).

1. Select the appropriate decision radio button to Pay (green) or Return (red) an item.

2. Select All exposes the Pay All and Return All functionality.

3. Type to filter is available to narrow search results.

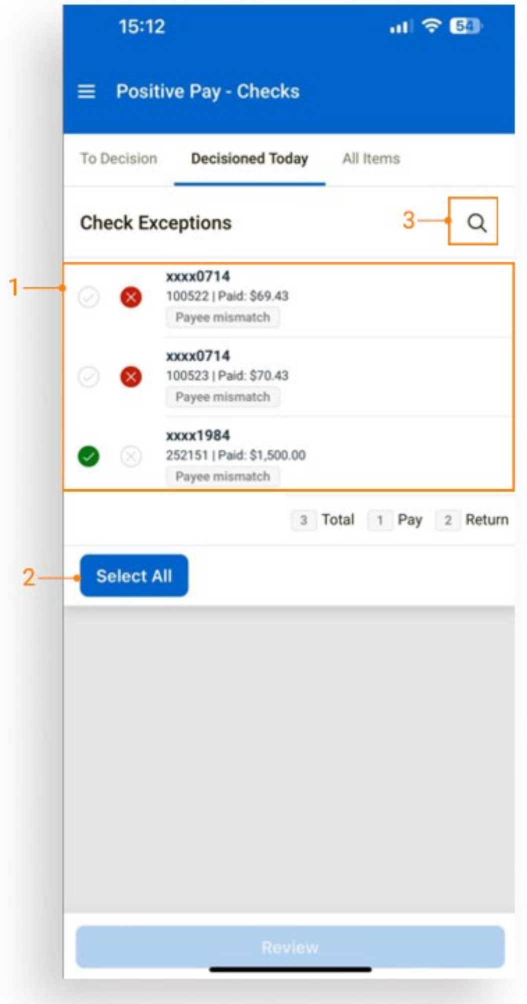
4. Tap the item's description to view exception details. The item can be paid or returned from the details screen.

5. A counter at the bottom of the screen displays a running total of items to decision: Total, Undecisioned, Pay, and Return

Note: Items are moved from the To Decision view, to the Decisioned Today view once they have been paid or returned.

TM Mobile Experience

Positive Pay – Decisioning Check Exceptions – Decisioned Today



Decisioned Today Check exceptions under the "Decisioned Today" view are items that were previously decisioned or items that the bank has decisioned and protected. Items decisioned by a company user display a solid-color radio button. If items are not decisioned by the user or the bank, the Decisioned Today view will not display any exceptions.

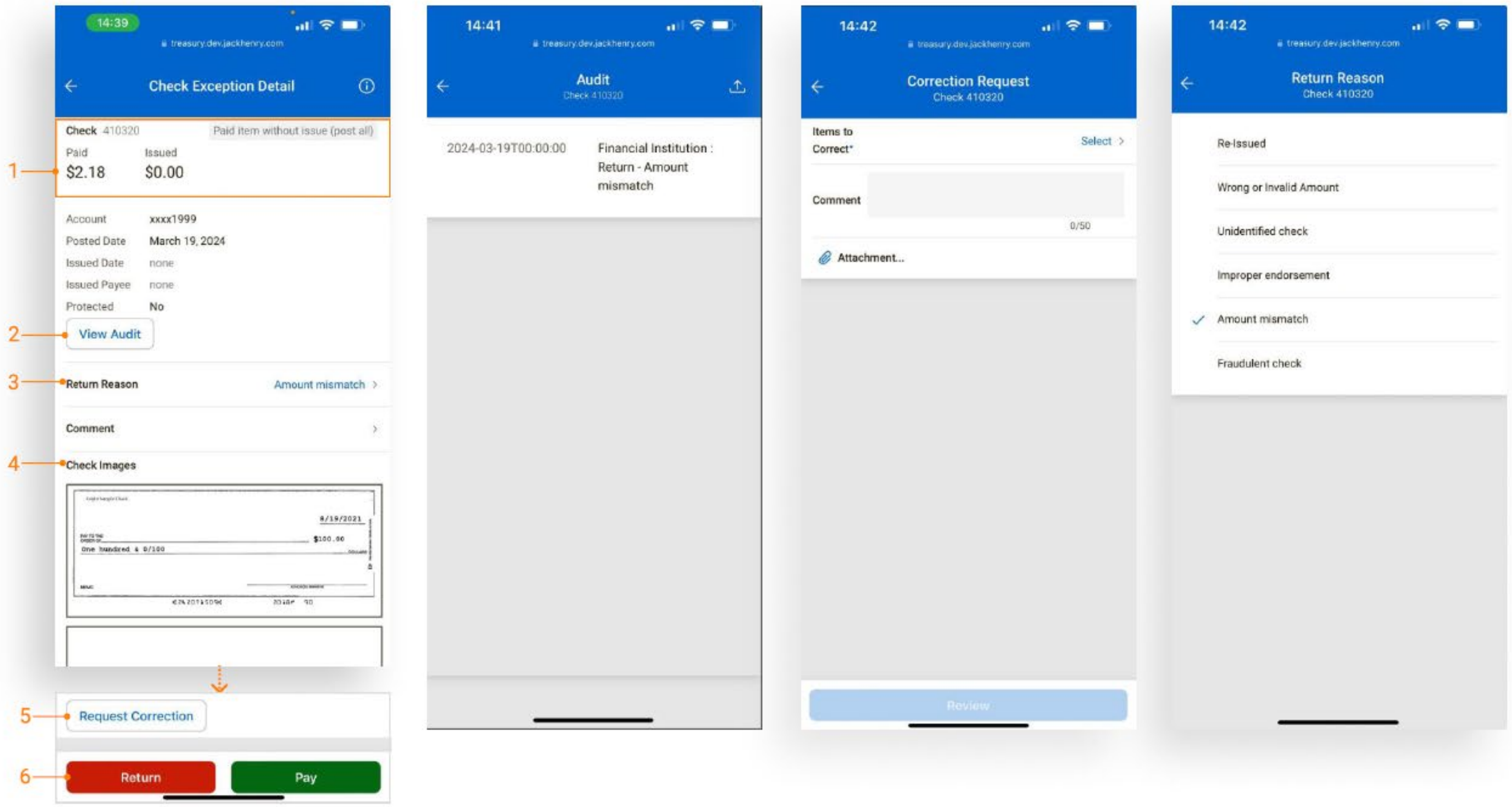
1. Items not protected by the FI can be decisioned again, up to the cut-off time.

2. Select All exposes the Pay All and Return All functionality.

3. Type to filter is also available to narrow search results.

TM Mobile Experience

Positive Pay – Check Exceptions Details

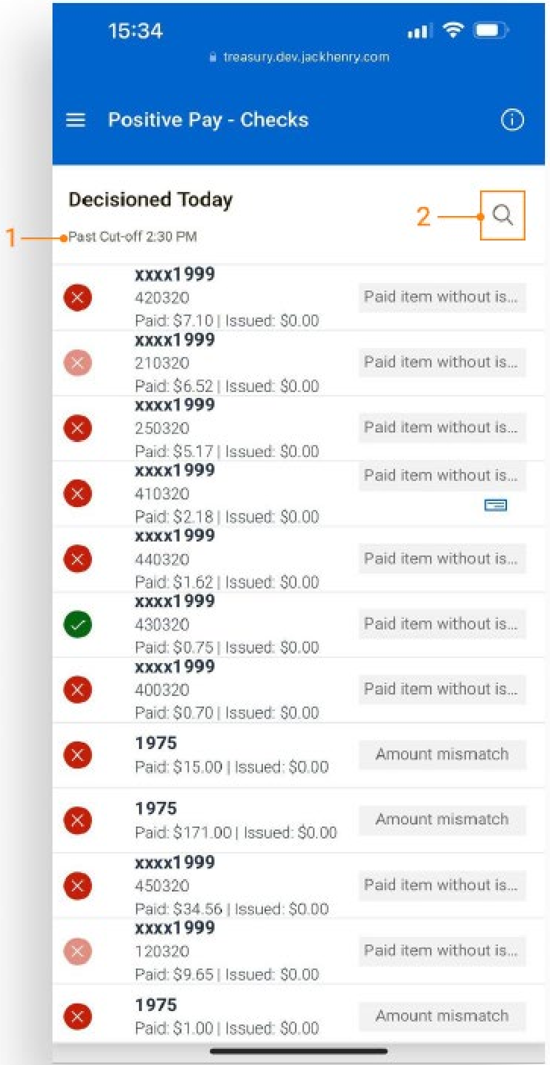


1. Tap anywhere on the item's description to view the full exception details.
2. Select the View Audit button to view audit trail data such as the decision by user.
3. Tap on the Return Reason link to select a return reason.
4. Front and back of the check display when an image is available.
5. Request Correction button allows the user to add a comment as well as upload an attachment.
6. Select the Return or Pay button to decision the item from the detail view.

WEST SHORE BANK

TM Mobile Experience

Positive Pay – Check Exceptions After Cut-Off Time



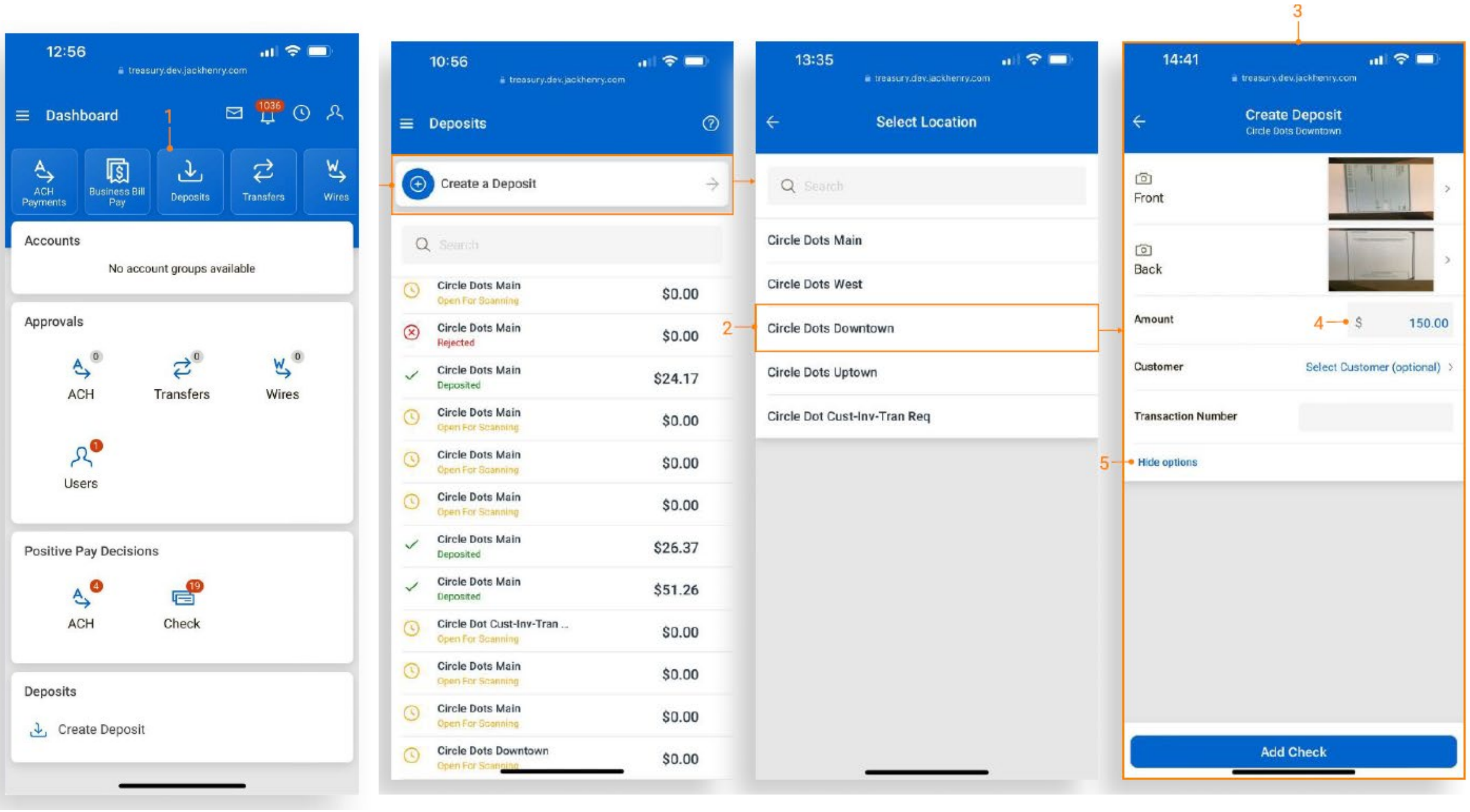
1. After cutoff time, all items display on the Decisioned Today page in a read-only state. Items remain visible to the user until the completion of End of Day.

After End of Day is complete, the exceptions displayed on the Decisioned Today will be available as history on the Check Exceptions - Decisioned Activity page on the desktop.

2. Type to filter is also available to narrow search results.

TM Mobile Experience

Making a Deposit



1. Select the Create a Deposit button on the Deposits home page to make a deposit.

2. Select a location. Locations are determined by the bank.

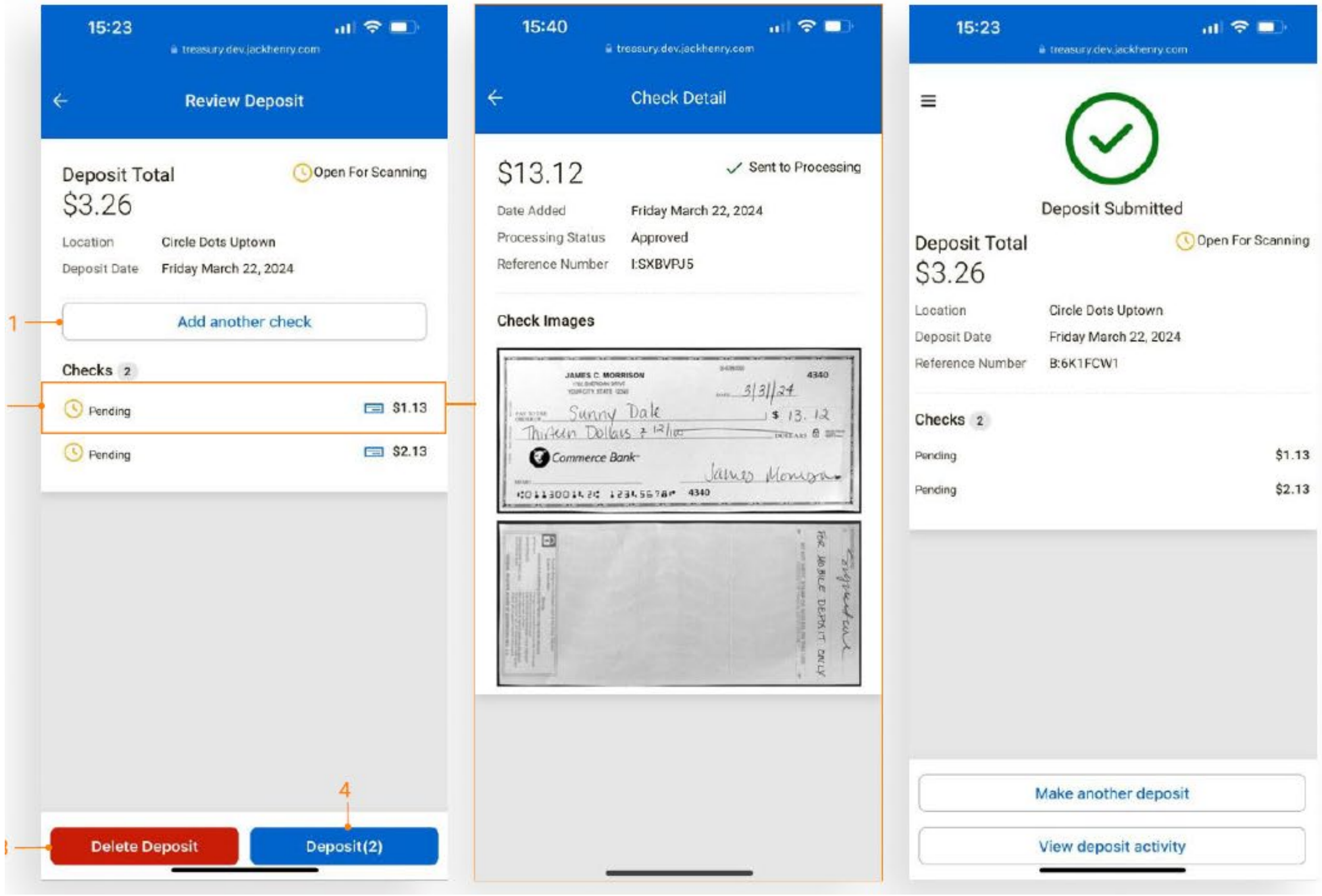
3. Selecting a location automatically opens the device's camera to capture the check images.

4. Enter the deposit amount.

5. Select the show/hide options link to display or close additional optional fields.

TM Mobile Experience

Making a Deposit (continued)



1. Scan and add additional checks by select Add another check.

2. Tap a check to view the front and back of the uploaded check image.

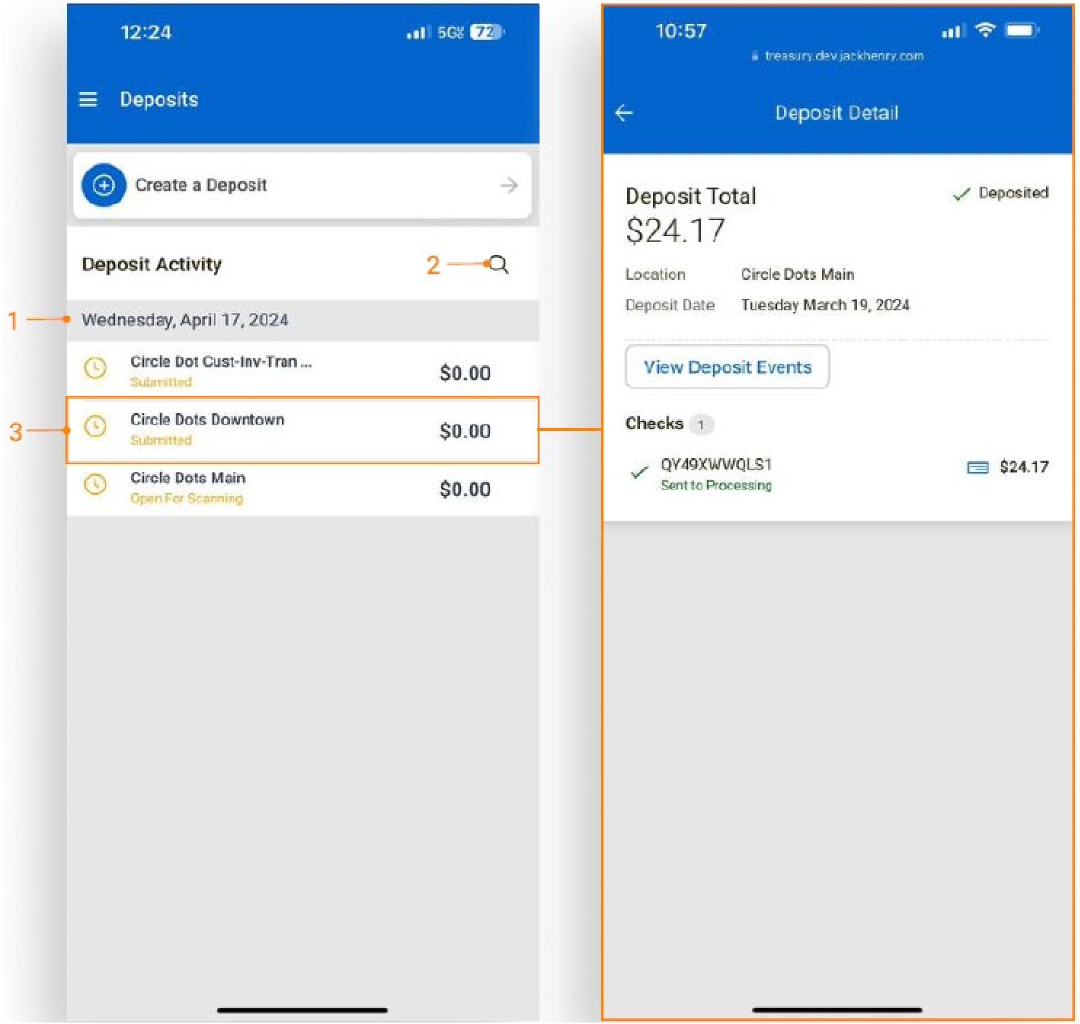
3. To delete, select Delete Deposit.

4. Select Deposit to submit and complete th remote deposit.

   - The number of checks included in the deposit displays on the deposit button.

TM Mobile Experience

Deposit Activity and Details



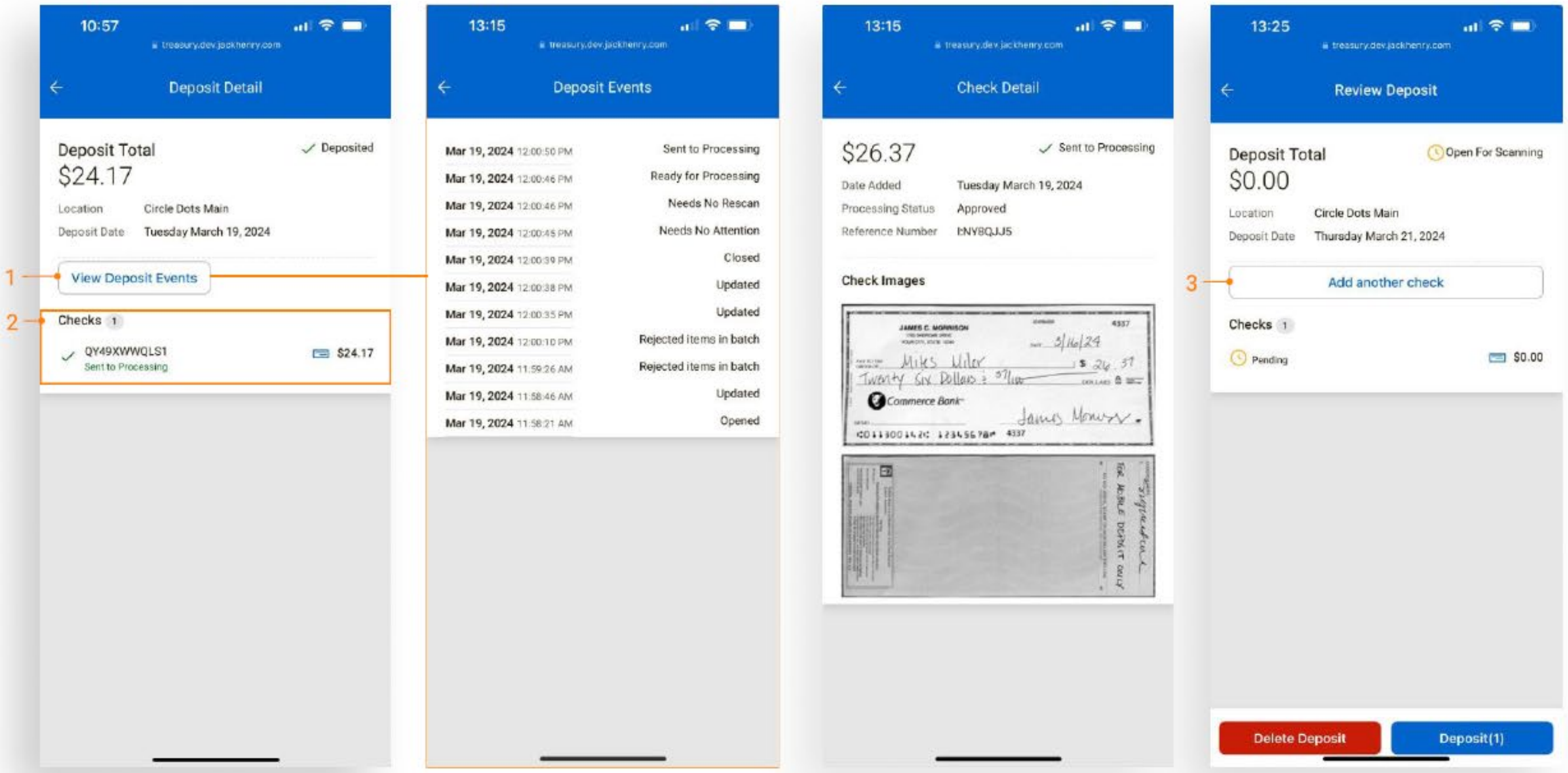
1. List of deposits displayed by date in descending order.
2. Type to filter available to narrow search results.
3. Tap an item to view full deposit details.

WEST SHORE BANK

TM Mobile Experience

Deposit Activity and Details (continued)

Deposit Activity and Details (continued)



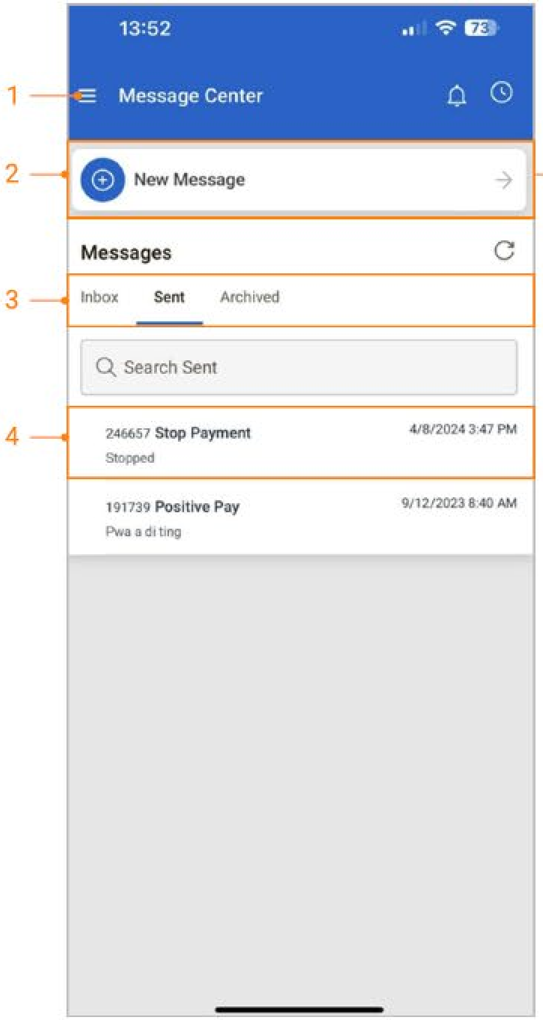
1. Select View Deposit Events to view the full list of events.

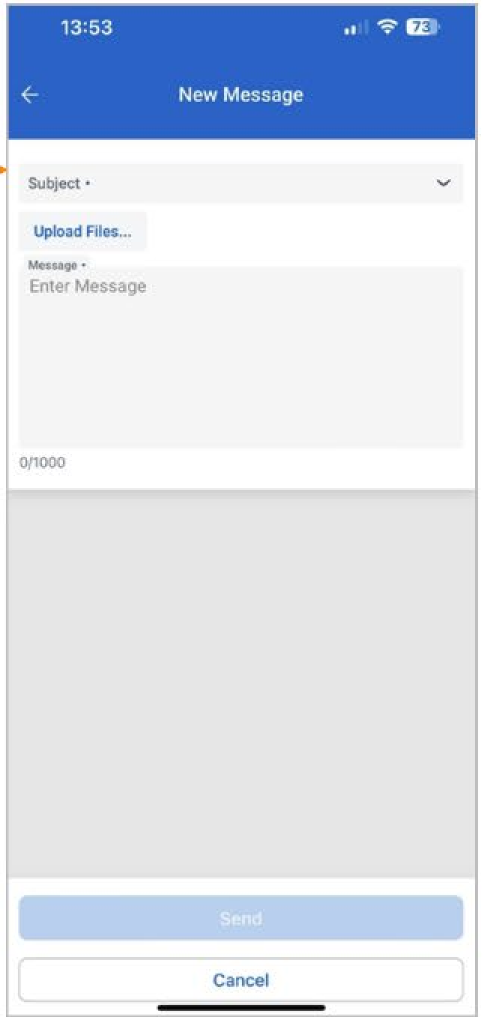
2. Tap on a check to view the front and back images.

3. Deposit activity details with a status of Open For Scanning can be updated by adding additional checks, deleting the deposit, or completing the deposit.

TM Mobile Experience

Message Center





1. From the Dashboard or Main Menu, select Message Center.

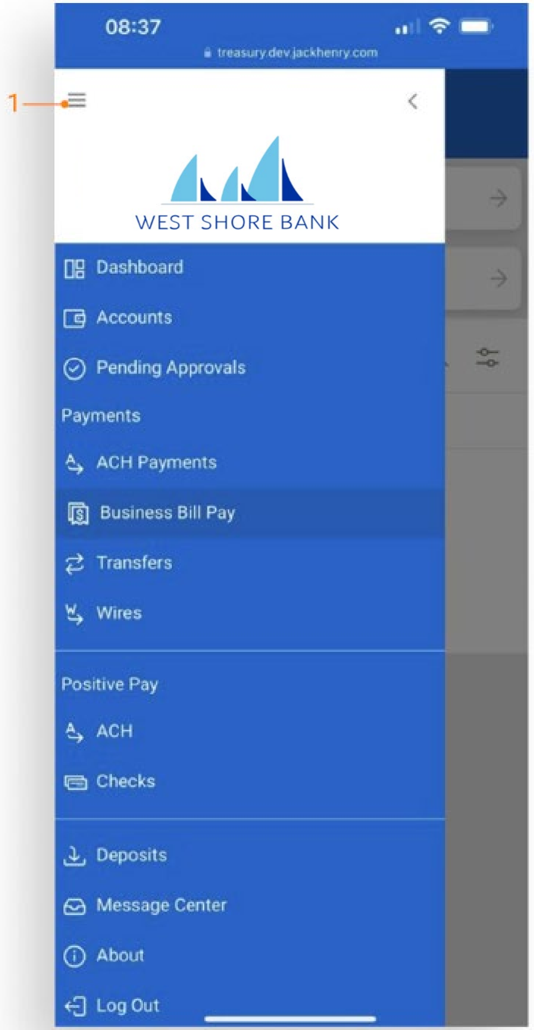
2. Select the New Message button to compose a message with a predefined message subject.

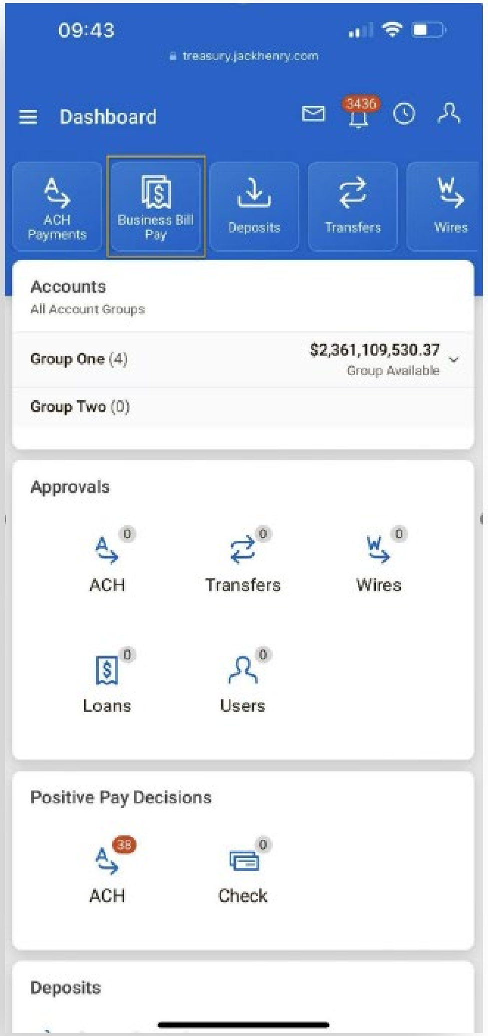
3. Select Inbox, Sent or Archived.

4. Selecting a message allows the user to:
   - View the details and any attachments associated with the message.
   - Archive the message as well as reply to the message.

TM Mobile Experience

Business Bill Pay



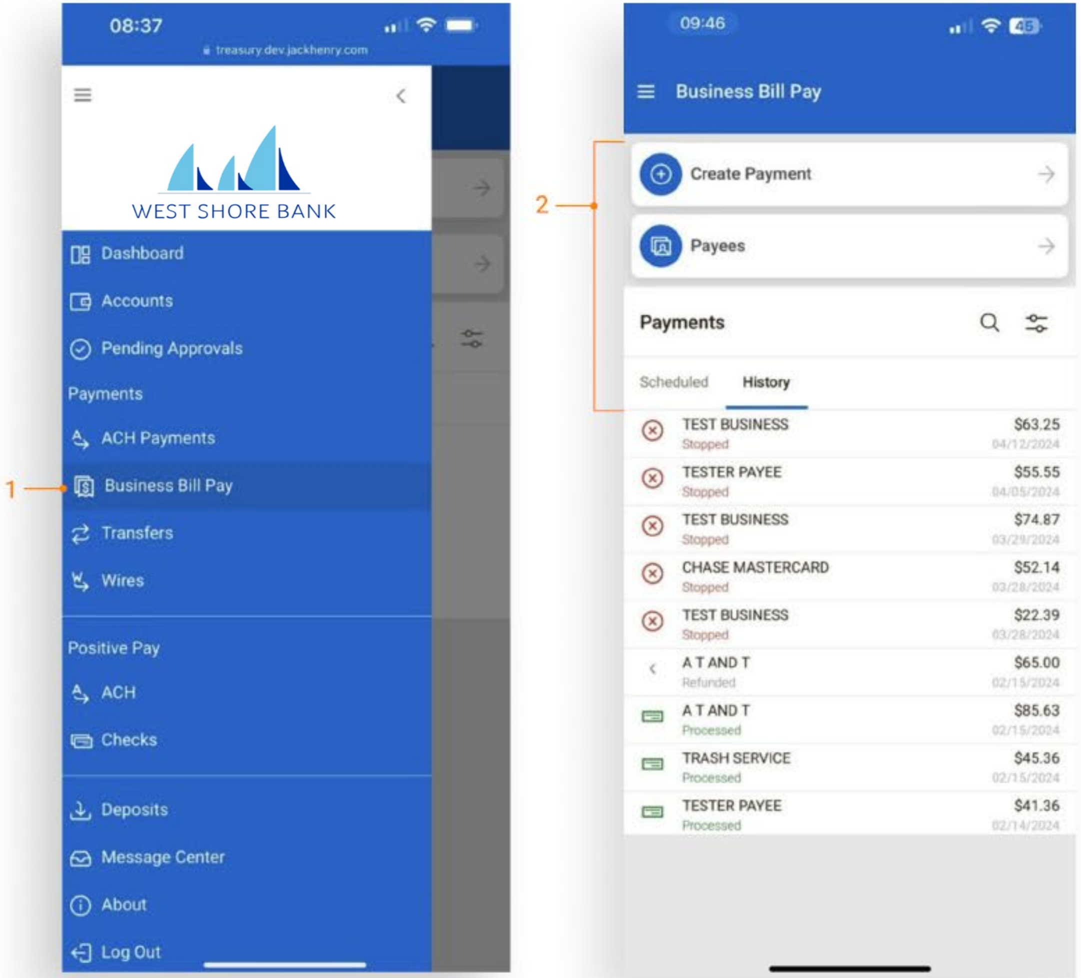


1. Navigate to Business Bill Pay from the fly-out menu or Dashboard

Note: The user must already be enrolled and setup in iPay Business Bill Pay in Treasury Management Online Channel.

TM Mobile Experience

Business Bill Pay (continued)

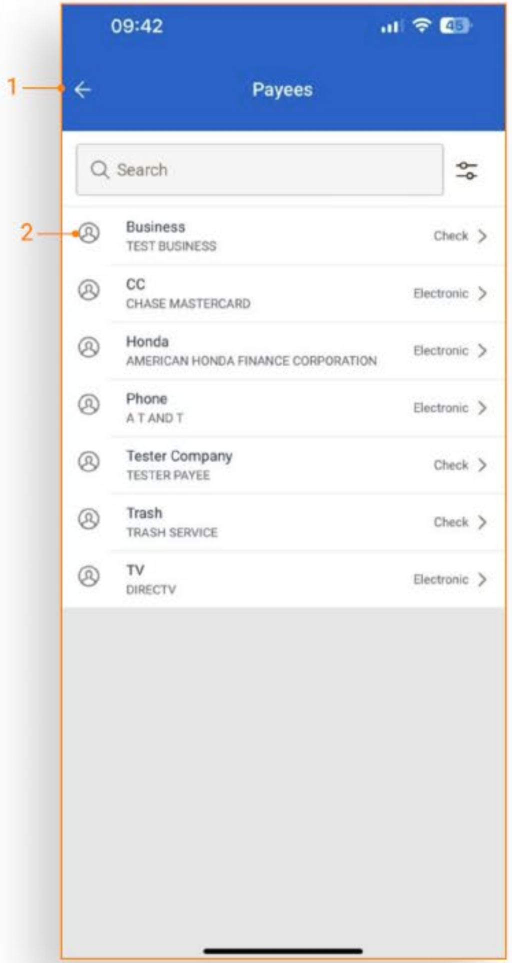


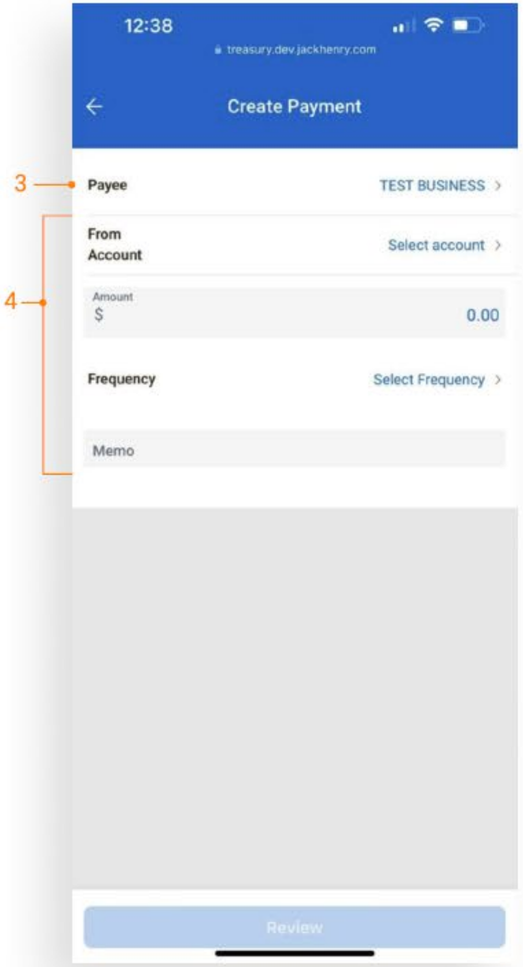
1. Select Business Bill Pay from the fly-out menu or the Dashboard tile.

2. Based on user entitlements, the following options display:
   - Create Payment
   - Payees
   - Scheduled Payments
   - Payment History

TM Mobile Experience

Business Bill Pay – Create Payment





1. Select Create Payment to navigate to the Select Payee page.

2. Select a Payee to advance to the Create Payment screen.

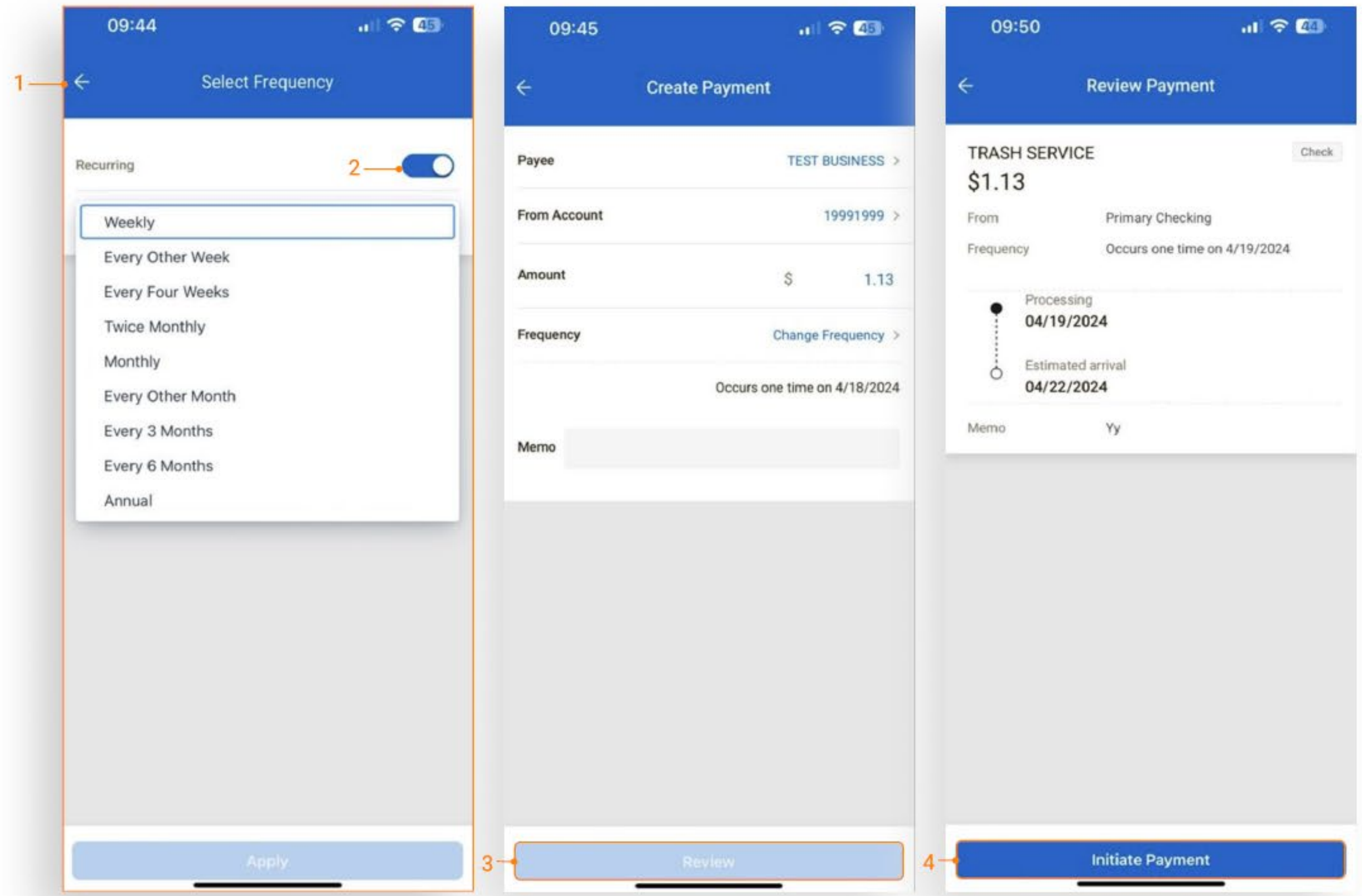
3. The selected Payee will pre-populate.

4. Select the From Account, Amount, Frequency, and Date.
A Memo is optional.

TM Mobile Experience

Business Bill Pay –Create Payment (continued)

WEST SHORE BANK

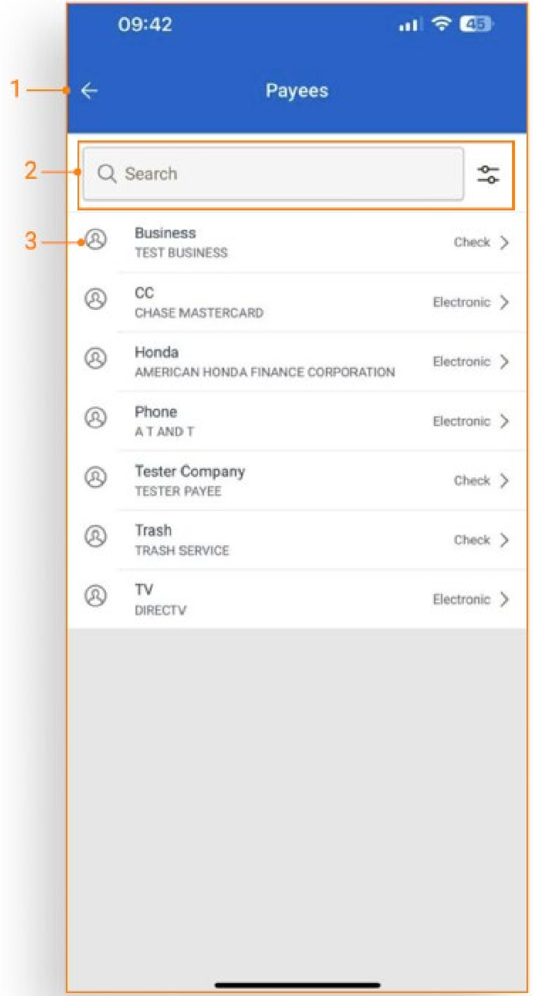


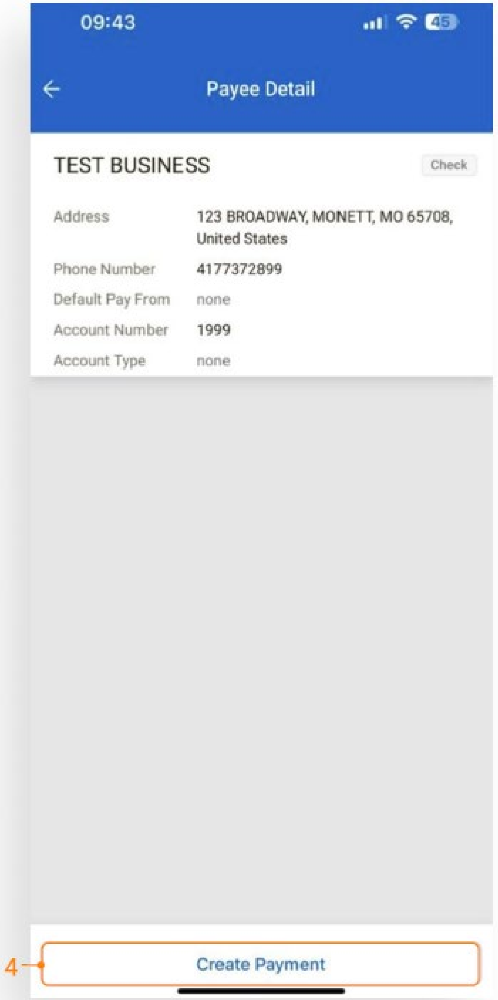
1. Select Frequency to display calendar options.
2. Use the Recurring toggle to create a recurring payment. Leave unselected to create a one-time payment.
3. Select Review to verify payment information.
4. Select Initiate Payment to submit and complete the payment.

TM Mobile Experience

WEST SHORE BANK

Business Bill Pay - Payees





1. Select Payees on the Business Bill Pay home screen.

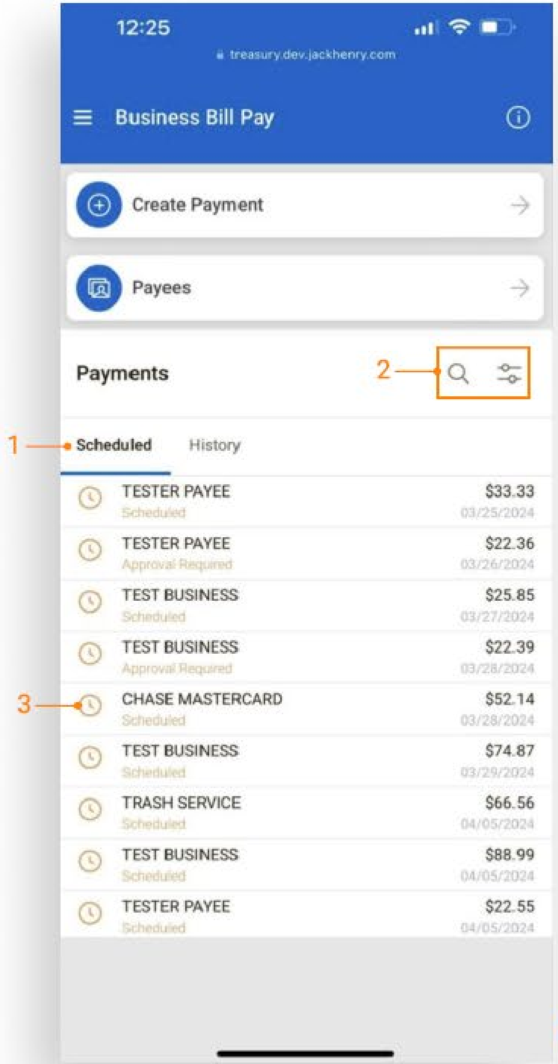
2. Use the Type to Filter or the Advanced Filter to narrow payee search results.

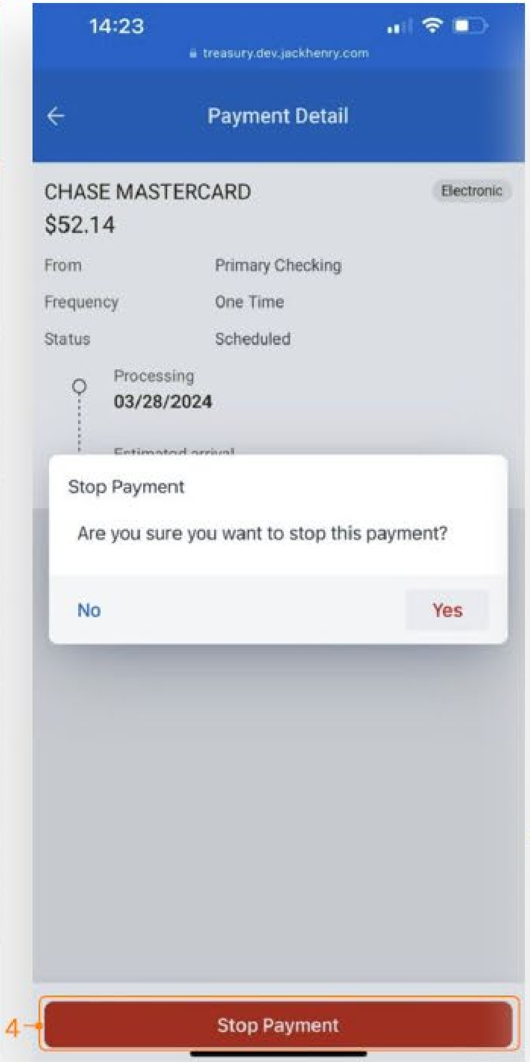
3. Tap a payee to view full payee details.

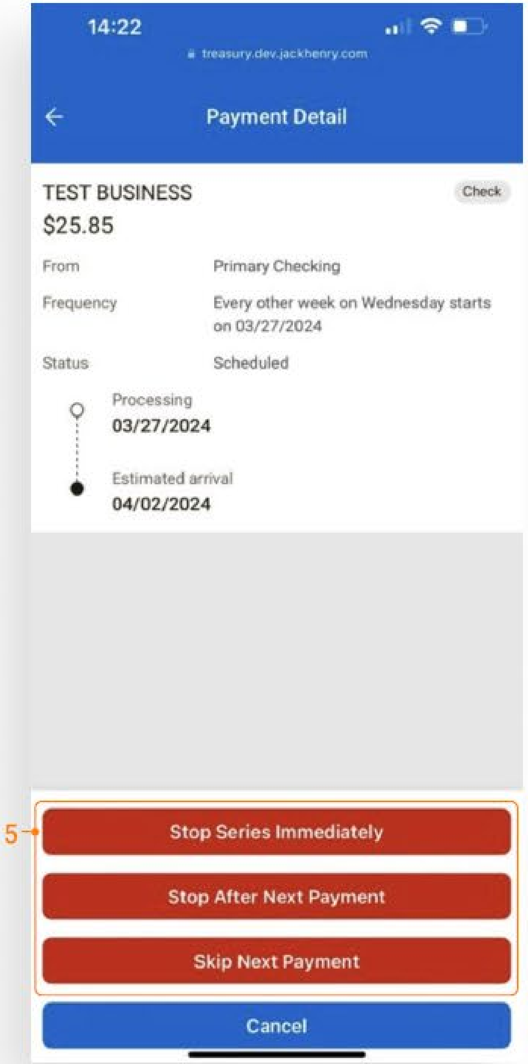
4. Users can create a bill payment from the Payee details page.

TM Mobile Experience

Business Bill Pay - Scheduled Payments







1. Scheduled Payments is the default view on the Business Bill Pay home screen.

2. Type to Filter or Advanced Filter narrows results.

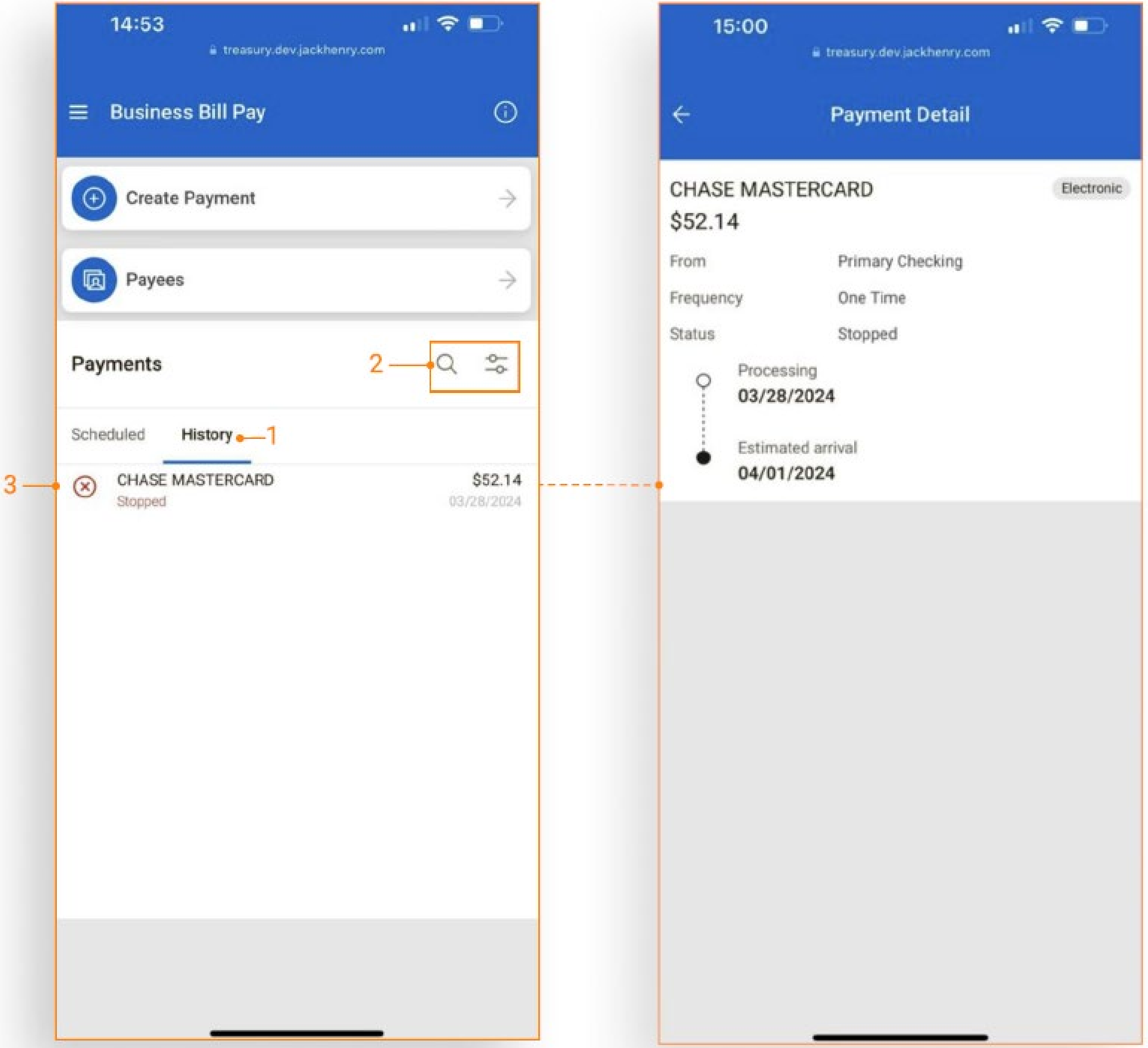
3. Tap a scheduled payment to view full payment details.

4. Use the Stop Payment button to stop a payment.

5. Stop payment options available for scheduled, recurring payments:
   - Stop Series Immediately
   - Stop After Next Payment
   - Skip Next Payment

TM Mobile Experience

Business Bill Pay - Payment History



1. Select the history tab under Payments to view the payment history.

2. Type to Filter or Advanced Filter narrows results.

3. Click on a payment activity to view the full details for that payment.

Note: 90 days of payment history displays.