Business Mobile Banking

Business Mobile Banking gives business customers the ability to access their business accounts and perform a variety of banking functions from the convenience of a mobile device. This service is currently offered as a downloadable APP for use on a smartphone or Apple iPad. Please see Certified Device List for list of supported devices.

Using Business Mobile, customers can:
- View account balances and transaction history
- Transfer funds
- Approve or reject funds, ACH, and wire transfers
- Approve or reject Positive Pay exceptions
- Receive alerts for pending approvals
- Make mobile deposits
- View mobile deposit history

Business Mobile Requirements

Customers who wish to use Business Mobile must be a registered Business Online user and have an iPhone, iPad, or Google Android device with a data service plan or Wi-Fi access. Once enrolled, customers can use their mobile device to view account balances, initiate funds transfers between accounts, view transaction history, approve transfers, deposit checks, and receive account alerts.

How to sign-up for Business Mobile

Contact your Unity Bank representative or call our Customer Service Center at 800-618-2265 to sign-up for Business Mobile Banking.

Downloading the App

You can download the APP directly from either the Apple App Store or Google Play, depending on your mobile device's operating platform.

Log In

When you log in to Business Mobile, you will use the same secure access that you use to securely access Online Banking. On first log in from your mobile device, you may also be asked to answer a **challenge question**. These challenge questions were established when you enrolled in Online Banking and can be accessed or changed there. Logging in with your secure access and answering the security question, if required, "registers" your device to verify that you are the authorized user using a trusted device. Secure access log in is required each time you log in to Business Mobile Banking to ensure the safety of your account information.

To log in to Business Mobile with challenge questions:

1. Launch the app from your smartphone.
2. Enter your **User ID** and tap **Continue**. *Note:* To save your User ID to the app so it is remembered during future logins, tap **Save Id** before tapping Continue.
3. Enter your **Password** and tap **Log In**.
4. Enter the answer to the security question and tap **Continue**.
5. If the Terms and Conditions are displayed, review them and then tap **I accept**.

Security Token

Logging in to Business Mobile with a security token involves two-factor authentication:

● The first factor is your User ID, which verifies that you are authorized to access a particular account.

● The second factor is the 8-digit numeric one-time password that displays on your token, plus your 4-digit PIN (established during token enablement). Users logging in with a security token will need to enter token information during each log in, as the password is continually changed.

To log in to Business Mobile Banking with a security token:

1. Launch the app from your smartphone.
2. Enter your **User ID** and tap **Continue**.
3. Enter the 8-digit numeric one time password plus your 4-digit PIN (established during token enablement).
4. Verify that the 4-digit site key that displays on the log in page is the same as the key on the token.
5. If the Terms and Conditions are displayed, review them and then tap **I accept**.

View Account Balances and Transaction History

Balances and transaction histories for business accounts can be viewed using Business Mobile Banking. The transaction history available in Business Mobile Banking is the same history that is available in Business Online, which may include images of checks and other types of items (such as deposit tickets).

To view business account balances and transaction history with check images:

1. Log in to the app.
2. Tap **Accounts** to display the Accounts page. This page displays the balances for all accounts accessible in Business Mobile. *Note:* The Current balance includes posted transactions. The Anticipated Available balance includes posted and pending transactions.
3. Tap the account for which you want to view the transaction history. The account transaction history displays.

✓	Transactions with a check mark highlighted in green in the upper-right corner have been successfully posted to the account.
⏱	Transactions with a clock highlighted in orange in the upper-right corner are pending and have not yet posted to the account.

4. To view images of cleared checks, tap ▭ . The front view of the check displays in a pop-up. Tap ⮂ to toggle between the front view and back view of the check.

Transfer Funds

Transferring internal funds in Business Mobile uses the same internal funds templates that a customer has already built in Business Online.

Note: New templates cannot be built, nor can existing templates be edited, using Business Mobile.

To transfer funds:

1. Log in to the app.
2. Tap **Transfer** to display the Transfers page.
3. Tap **Template** and select a transfer template.

Note: If From and To Accounts were set up in the template, they display with their current and anticipated available balances. The account can be changed if > displays next to the account details.

4. Tap **From** and select the donor account to withdraw funds from.
5. Tap **To** and select the recipient account to deposit funds into.
6. Tap **Amount** and specify the amount to be transferred.
7. Tap **Note** and enter a note regarding the transfer, if desired.
8. Tap **Transfer**.
9. Verify transfer details and tap **Confirm**.
10.

If	*Then*
Presented with a security question	Enter the answer to the question and tap **Continue**.
Prompted for your password	Enter the 8-digit numeric one time password plus your 4-digit PIN (established during token enablement) and tap **Continue**.
Prompted for a token	Enter the token and tap **Continue**.

The Successfully submitted page displays.

Note: If approvals are not required on transfers, the funds are moved between accounts.

If approval is required, the transfer is added to the list of funds transfers awaiting approval. A notification also displays on the device's home screen for any user set-up to receive approval alerts for the type of transfer that was initiated.

11. Tap **My Banking** to return to the main menu. Or, tap **Another Transfer** to return to the Transfers page and initiate another funds transfer.

Receive Approval Alerts

When transfers and Positive Pay exceptions are in need of review, you may receive a push notification on your device notifying you of these tasks. A push notification is similar to a text message alert, but requires only an internet connection; an active phone number is not required. Where the notifications display on your device is dependent upon the device and its set-up. Alerts are configured per device, not per account. This means that multiple people may have access to the same business accounts through Business Mobile, but each person can designate which alerts they would like to receive on their device's home screen. By default, all alerts are turned off.

To begin receiving approval alerts:

1. Log in to the app.

2. Tap the ▭ button to access the More menu.
3. Tap **Alerts**.
4. Tap the toggle switch to turn it green for each type of approval for which you wish to receive alerts.

Approve or Reject Transfers

Pending internal funds transfers initiated through Business Online or Business Mobile, as well as ACH, ACH fund transfers, and Wire transfers initiated through Business Online, may need to be reviewed and approved in order to be completed. These required approvals can all be accomplished in Business Mobile.

To make decisions on transfers:

1. Log in to the app.
2. Tap **Approvals** to display the Approvals page.
3. Tap the type of transfer you wish to review.
4. Tap the transfer on which you wish to make a decision.
5. Tap **Approve** to approve the transfer, or **Disapprove** to reject the transfer.

Approve or Reject Positive Pay Exceptions

The Positive Pay system is a fraud prevention module that automatically reconciles check issuance files against check presentment files, and notifies you when there is a difference in records (i.e. an exception). When these exceptions occur, they must be approved (accept the check) or rejected (return the check to the issuer), which can be done from the convenience of Business Mobile. If a decision is not received by the deadline, a default decision is made on the exception, as pre-determined by your financial institution.

To make decisions on Positive Pay exceptions:

1. Log in to the app.
2. Tap **Approvals** to display the Approvals page.
3. Tap **Positive Pay Exceptions** to display the Positive Pay Exceptions page.
4. Tap an exception to review its details.
5. Tap **Pay** to approve the check transaction, or **Return** to reject the check transaction.

Make a Mobile Deposit

Use this procedure to deposit a check into a business account using Business Mobile. After you have submitted your check deposit, keep the paper check until funds are successfully posted to your account. Only one check may be included in each deposit.

To make a check deposit:

1. Log in to the app.
2. Tap **Deposit**.
3. Tap **New Deposit**. The New Deposit page displays.
4. Tap **Account** and select the account into which funds should be deposited.
5. Tap **Amount** and enter the amount of the check.
6. Tap **Front Image**.
7. Take a picture of the front of the check. Tap **Use Photo** to submit the image, or **Retake** to take a new picture.
8. Tap **Back Image**.
9. Take a picture of the back of the check. Tap **Use Photo** to submit the image, or **Retake** to take a new picture.
10. Tap **Deposit**.
11. Verify deposit details and tap **Confirm**.
12. Tap **My Banking** to return to the main menu. Or, tap **Another Deposit** to return to the New Deposit page and initiate another check deposit.

View Mobile Deposit History

A 30-day history of your mobile check deposits into business accounts is available in Business Mobile, along with front and back images of the submitted checks.

To view deposit history:

1. Log in to the app.
2. Tap **Deposit**.
3. Tap **Deposit History**. The Deposit History page displays.
4. Tap a deposit to view its details, as well as the front and back images of the check.

 Deposits with a check mark highlighted in green in the upper-right corner have been accepted. The deposit has been, or is in the process of being, posted to your account.

 Deposits with a clock highlighted in orange in the upper-right corner are pending. This status indicates that the check images passed all the initial tests for clarity, duplication, deposit accuracy, and the deposit amount is within your check deposit limits. The deposit is currently under review by the bank.

 Deposits with an X highlighted in red in the upper-right corner have failed and the funds are not posted to the account. This status indicates that the deposit was rejected by the bank for reasons beyond the initial tests for clarity, duplication, deposit accuracy, and deposit amount. The physical check should be taken to the bank and deposited in person.

Note: The status indicated in the Deposit History and on the Details page is that of the submitted check image. It does not reflect the posting status of the check to your account. To confirm that the deposit was successfully posted to your account, you must check the account history.

Log Out

To log out of Business Mobile Banking:

1. Tap the button to access the Settings menu.
2. Tap **Sign Out**.