

Iowa State Bank

BUSINESS



Business Mobile Banking User Guide

Member
FDIC

All the Convenience of Business Banking at Your Fingertips.

- Grant permissions to those who need to access your business accounts
- View account balances and transaction history
- Transfer funds from one internal account to another
- Receive alerts to approve ACH originations and/or wire transfers
- Deposit funds using mobile deposit capture



Table of Contents

Mobiliti Business™	4
Requirements	4
Downloading the App	4
Apple Touch ID	4
Android Fingerprint Login	5
Sign In	6
Sign Out	7
Account Balances and Transaction History	8
Transfers	9
Transfer Internal Funds	9
Initiate ACH Transfers	9
Initiate Wire Transfers	10
Approvals	11
Receive Approval Alerts	11
Approve or Reject Fund, ACH, and Wire Transfers	11
Approve or Reject Positive Pay Exceptions	11
Configure Push Notifications	13
Mobile Deposit	14
Requirements	14
Make a Mobile Deposit	14
View Mobile Deposit History	14
Bill Pay	16
Submit Bill Payments	16
Pay eBills	16
Approve or Reject Bill and eBill Payments	17
View Bill Payment History	17
Page Left Blank	18

Mobiliti Business™

Mobiliti Business™ provides you with the ability to access your business accounts and perform a variety of banking functions from the convenience of a mobile device.

Using Mobiliti Business™, you can:

- [View account balances and transaction history](#)
- [Transfer internal funds](#)
- [Initiate ACH transfers](#)
- [Initiate Wire transfers](#)
- [Receive alerts for pending approvals](#)
- [Approve or reject funds, ACH, and wire transfers](#)
- [Approve or reject Positive Pay exceptions](#)
- [Submit bill payments](#) and [pay eBills](#)
- [Approve or reject bill and eBill Payments](#)
- [View bill payment history](#)

If your financial institution offers [Notifi](#), you can also configure push notifications.

If your financial institution offers [Mobile Deposit](#), you can also:

- [Make mobile deposits](#)
- [View mobile deposit history](#)

Requirements

If you want to use Mobiliti Business™, you must register to use Business Online and have an Apple or Google Android device with a data service plan or Wi-Fi access.

Downloading the App

If your financial institution offers Mobiliti Business™, you can download it directly from the Apple App Store or Google Play, depending on the mobile device's operation platform.

Apple Touch ID

Required App Version: v4.0.x or higher

Fingerprint sign in support for Apple iPhone apps, known as Apple Touch ID, provides you with a frictionless sign in experience comparable to [Android Fingerprint Login](#). If your financial institution offers this feature, you can use it to sign in to the Mobiliti Business™ app with just a touch of your finger instead of entering a password or by using your security token. This feature is only available on supported iPhones.

For security reasons, Mobiliti Business™ might require you to fully authenticate with your password when performing any of the outgoing monetary transactions that we list in the following table.

Transaction Type	Transaction
Fund Transfers	Fund Transfers
ACH / Wire Transfers	ACH Transfer Wire Transfer
Approvals	ACH Transfer Approvals Wire Transfer Approvals Fund Transfer Approvals Positive Pay Approvals Bill Pay Approvals
Bill Pay	Make a Payment Change a Payment Delete a Payment

Mobiliti Business™ only requests a password once in a single session. If your financial institution requires multifactor authentication (MFA) for any of the transactions, the app prompts you for both your password and answers to the MFA challenge questions to complete the transaction.

To turn on Touch ID

1. Open the app.
2. On the signin screen, tap **Log in with Touch ID**.
3. Complete one of the following.

If you already have fingerprints stored on the device	<ol style="list-style-type: none"> 1. Tap Log in and set up. 2. Type your user ID and password or security token, and then tap Log in and set up. 3. Toggle the Turn on Touch ID switch to the On position.
If you do not have any fingerprints stored on the device	<ol style="list-style-type: none"> 1. Tap iPhone Settings. 2. Follow the device prompts to save a fingerprint. 3. Return to the Mobiliti Business app and sign in with your user ID and password or security token. 4. Tap  to open the Settings menu. 5. Tap Touch ID Settings. 6. Toggle the Turn on Touch ID switch to the On position.

Android Fingerprint Login

Required App Version: v5.0.x or higher

Fingerprint sign in on Android smartphones, known as Android Fingerprint Login, provides you with a frictionless sign in experience comparable to [Apple Touch ID](#). If your financial institution offers this feature, you can use it to sign in to the Mobiliti Business™ app with your fingerprint instead of entering a password. This feature is only available on supported Android devices.

For security reasons, Mobiliti Business™ might require you to fully authenticate with your password when performing any of the outgoing monetary transactions that we list in the following table.

Transaction Type	Transaction
Fund Transfers	Fund Transfers
ACH/Wire Transfers	ACH Transfer Wire Transfer
Approvals	ACH Transfer Approvals Wire Transfer Approvals Fund Transfer Approvals Positive Pay Approvals Bill Pay Approvals
Bill Pay	Make a Payment Change a Payment Delete a Payment

Mobiliti Business™ only requests a password once in a single session. If your financial institution requires multifactor authentication (MFA) for any of the transactions, the app prompts you for both your password and answers to the MFA challenge questions to complete the transaction.

To turn on Fingerprint Login

1. Open the app.
2. On the signin screen, tap **Log in with fingerprint**.
3. Complete one of the following.

If you already have fingerprints stored on the device	<ol style="list-style-type: none"> 1. Tap Log in and set up. 2. Type your user ID and password or security token, and then tap Log in and set up. 3. Toggle the Turn on Fingerprint login switch to the On position.
If you do not have any fingerprints stored on the device	<ol style="list-style-type: none"> 1. Tap Settings. 2. Follow the device prompts to save a fingerprint.

	<ol style="list-style-type: none"> 3. Return to the Mobiliti Business™ app and tap Log in with fingerprint. 4. Tap Log in and set up. 5. Type your user ID and password or security token, and then tap Log in and set up. 6. Toggle the Turn on Fingerprint login switch to the On position.
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4. If the Terms and Conditions appear, review them and then tap **I accept.**

Sign In

You can sign in to Mobiliti Business™ by using [challenge questions](#), a [security token](#), [Vasco Soft Token](#), [Apple Touch ID](#), or [Android Fingerprint Login](#), depending on the methods that your financial institution offers.

Challenge Questions

When signing in to Mobiliti Business™ by using security challenge questions already established in Business Online, the system automatically registers the device after you successfully answer the questions. At this time, the system collects unique metrics about the device to establish a "trusted relationship" between the device and the system. Along with your password, the system uses these metrics to identify devices during future sign-ins, ensuring that you are an authorized user and are signing in from a trusted device.

The system follows this process every time that you sign in to Mobiliti Business™ with a new, "untrusted" device.

To sign in with challenge questions

1. Open the app.
2. Type your **User ID** and **Password**, and then tap **Log in.**

Note:

To save your User ID to the app so the system remembers it during future sign ins, tap **Save Id** before tapping **Continue.**

3. Type the answer to the security question and tap **Continue.**

Sign Out

Complete the following procedure to sign out of Mobiliti Business™.

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

Apple Touch ID

Required App Version for Apple Touch ID: v4.0.x or higher

After turning on Apple Touch ID, you can sign in to Mobiliti Business™ with your fingerprint.

Note:

Apple Touch ID is available on supported iPhones only.

To sign in with Apple Touch ID

1. Open the app.
2. Touch the device's **Home** button with a saved fingerprint.
3. If the Terms and Conditions appear, review them and then tap **I accept**.

Android Fingerprint Login

Required App Version for Android Fingerprint Login: v5.0.x or higher

After turning on Android Fingerprint Login, you can sign in to Mobiliti Business™ with your fingerprint.

Note:

Android Fingerprint Login is available on supported Android devices only.

To sign in with Android Fingerprint Login

1. Open the app.
2. Touch the device's fingerprint sensor with a saved fingerprint.
3. If the Terms and Conditions appear, review them and then tap **I accept**.

Account Balances and Transaction History

You can view balances and transaction histories for business accounts by using Mobiliti Business™. The transaction history available in Mobiliti Business™ is the same history that is available in Business Online, which might 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. Sign in to the app.
2. Tap **Accounts**.

Note:

The Current balance includes posted transactions. The Anticipated Avail balance includes posted and pending transactions.

3. Tap the account for which you want to view the transaction history. The account transaction history appears.

	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 the system has not yet posted it to the account.

4. To view images of cleared checks, tap . The front view of the check appears in a pop-up window.

Tap  to switch between the front view and back view of the check.

Transfers

Transfer Internal Funds

Required App Version for Loan Payments: v4.0.x or higher

Transferring internal funds in Mobiliti Business™ uses the same internal funds templates that you have already built in Business Online.

Note:

You cannot build new templates, nor can you edit existing templates, by using Mobiliti Business™.

To transfer funds

1. Sign in to the app.
2. Tap **Transfer**.
3. If the Transfers screen appears, tap **Internal Transfer**.
4. Tap **Template** and select a transfer template.

Note:

If you set up **From** and **To** accounts in the template, the app displays those accounts with their current and anticipated available balances.

You can change the account if a ">" appears next to the account details.

5. Tap **From** and select the donor account from which to withdraw funds.
6. Tap **To** and select the recipient account to receive the funds.
7. If the **To** account you selected is a loan account, tap **Payment Type** and select the type of payment you want to make (that is, **Regular Payment**, **Principal Payment**, or **Interest Payment**).
8. Tap **Amount** and specify the amount you want to transfer.
9. Tap **Note** and type a note regarding the transfer (optional).
10. Tap **Transfer**.
11. Verify transfer details and tap **Confirm**.

12. Complete the security challenge, if the system presents it, and then tap **Done**.

Note:

If the system does not require a user to approve the transfer, the system moves the funds between accounts.

If the system does require approval, the system adds the transfer to the list of funds transfers awaiting approval and displays a notification on the device's home screen for any user configured to [receive approval alerts](#) for fund transfers.

Initiate ACH Transfers

Required App Version: v3.0.x or higher

Required App Version for Duplicate ACH

Detection: v4.0.x or higher

You can initiate single-item automated clearing house (ACH) transfers directly from Mobiliti Business™ by using the same ACH transfer templates that you have already built in Business Online.

Note:

You cannot build new templates, nor can you edit existing templates, by using Mobiliti Business™.

You must have appropriate permissions to access ACH transfer functionality.

To initiate an ACH transfer

1. Sign in to the app.
2. Tap **Transfer**.
3. Tap **ACH Transfer**.
4. Tap **Template** and select a transfer template.
5. Tap **Amount** to modify the transfer amount, if necessary. By default, the app displays the amount specified in the template you selected in the previous step.
6. Tap **Date** and select an available date from the calendar, if necessary. By default, the app selects the first available business date.

7. Tap **Note** to add a comment or note regarding the transfer (optional).
8. Tap **Transfer**.
9. Verify the transfer details and then tap **Confirm**.

Note:

If there are previous ACH transfers with the same amount and recipient account, the Duplicate Transfer message appears to inform the user that this might be a duplicate transfer. Tap **Cancel** to discard the in process transfer. Or, tap **Process** to acknowledge the message and continue with the in-process transfer. If the transfer requires multifactor authentication (MFA), the Security Challenge screen appears.

10. Complete the security challenge, if the system presents it, and then tap **Done**. The system submits the transfer for final verification and processing and then displays the Successfully Submitted screen.

Note:

If the transfer requires approval, the system adds the transfer to the list of ACH transfers awaiting approval. The system also displays a notification on the device's home screen for any user configured to [receive approval alerts](#) for ACH transfers.

Initiate Wire Transfers

Required App Version: v3.0.x or higher

You can initiate single-item wire transfers directly from Mobiliti Business™ by using the same wire transfer templates that you have already built in Business Online.

Note:

You cannot build new templates, nor can you edit existing templates, by using Mobiliti Business™.

You must have appropriate permissions to access wire transfer functionality.

To initiate a wire transfer

1. Sign in to the app.
2. Tap **Transfer**.
3. Tap **Wire Transfer**.

4. Tap **Template** and select a transfer template.
5. Tap **Amount** to modify the transfer amount, if necessary. By default, the app displays the amount specified in the template you selected in the previous step.

Note:

The app automatically populates the **Date** field with the first available business date. You cannot change the date because we do not support future-dated wire transfers at this time.

6. Tap **Transfer**.
7. Verify the transfer details and then tap **Confirm**.
8. Complete the security challenge, if the app presents it, and then tap **Done**. The system submits the transfer for final verification and processing and then displays the Successfully Submitted screen.

Note:

If the transfer requires approval, the system adds the transfer to the list of wire transfers awaiting approval. The system also displays a notification on the device's home screen for any user configured to [receive approval alerts](#) for the wire transfers.

Approvals

Receive Approval Alerts

When fund transfers, ACH transfers, wire transfers, and Positive Pay exceptions require review, you can receive a push notification on your device notifying you of these tasks. A push notification is similar to a text message alert, but only requires an Internet connection and not an active phone number. Where the notifications appear on your device depends upon the device and its setup.

Note:

This applies to financial institutions who have not implemented Notifi.

You can configure alerts per device, not per account. Therefore, when multiple people have access to the same business accounts through Mobiliti Business™, each person can designate the alerts that they would like to receive on their device. However, if two people share a device, only one person can configure Mobiliti Business™ approval alerts. By default, all alerts are set to off.

To begin receiving approval alerts

1. Sign in to the app.
2. Tap **Approvals**.
3. Tap **Set Alerts**.
4. Tap the toggle switch to turn it green for each type of approval for which you want to receive alerts. Options are:
 - Fund Transfer
 - ACH Transfer
 - Wire Transfer
 - Positive Pay Exceptions

Note:

If the "Push Alerts are set up for another user" message appears, tap **Leave the existing alerts** to cancel your changes and maintain the other device user's alert settings, or tap **Set me up** to override the other device user's alert settings.

Approve or Reject Fund, ACH, and Wire Transfers

The system might require you to review and approve pending internal fund, ACH, and wire transfers initiated through Business Online or Mobiliti Business™ before it can complete them. You can review and approve these transfers directly in Mobiliti Business™.

Note:

If multiple users attempt to review the same ACH or wire transfer at the same time, from either Mobiliti Business™ or Business Online, the first decision (approve or reject) that the system receives on the transfer takes precedence.

To make decisions on transfers

1. Sign in to the app.
2. Tap **Approvals**.
3. Tap the type of transfer you want to review.
4. Tap the transfer on which you want 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 compares a business's check register to the checks that your financial institution received, and notifies business customers when there is a difference in records (that is, an exception). When these exceptions occur, you must decide to pay (approve) or return (reject) the check, which you can do from the convenience of Mobiliti Business™.

If the system does not receive a decision by the deadline, it applies a default decision on the exception that your financial institution predetermined.

Positive Pay functionality is available if your financial institution offers Positive Pay for Precision with Business Online.

To make decisions on Positive Pay exceptions

1. Sign in to the app.
2. Tap **Approvals**.
3. Tap **Positive Pay Exceptions**.
4. Tap an exception to review its details.
5. Complete one of the following.

To reject the check transaction	<ol style="list-style-type: none">1. Tap Return.2. Tap Confirm. The Positive Pay Exceptions screen appears with the Transaction Disapproved pop-up message overlaid.
To approve the check transaction	<ol style="list-style-type: none">1. Tap Pay.2. Tap Confirm. The Positive Pay Exceptions screen appears with the Transaction Approved pop-up message overlaid.

Configure Push Notifications

If your financial institution offers Notifi push notifications, use this procedure to configure them. You can set up alerts for multiple categories and delivery options.

To configure Notifi push notifications

1. Sign in to the app.
2. Tap **Accounts**.
3. Tap **Set Alerts**. A list of alert types appears.
4. Tap an alert category.
5. Tap the specific alert that you want to start receiving.
6. Toggle the alert switch to the **On** position.
7. Configure the alert criteria and delivery method.
8. Tap **Save**.

Mobile Deposit

You can submit check deposits anywhere, anytime by using the Mobile Deposit feature in the Mobiliti Business™ app. Use the camera on your device to take pictures of the front and back of a check and then submit the images electronically to your financial institution for processing, clearing, settlement, and posting.

When capturing check images, visual brackets provide a guide for centering the check. The system analyzes each check image for quality upon submission; if the image does not pass quality inspections, it immediately notifies you so that you can recapture the check image. After you successfully submit a mobile deposit, your financial institution conducts an in-depth deposit review. If your deposit fails the review, your financial institution rejects the deposit and may or may not contact you regarding the reasons for the rejection.

You can cancel a mobile deposit transaction at any time during the Mobile Deposit workflow. However, after you submit the transaction, you cannot cancel it.

Requirements

If you want to use Mobile Deposit, you must enroll in Mobiliti Business™ and have an Apple or Google Android device with a working camera. You must also download the most current version of Mobiliti Business™ onto the device to ensure proper access to the **Deposit** option. If you tap on the **Deposit** option from the Mobiliti Business™ landing page and receive a Notice stating that your account is not enabled for the mobile deposit, contact your financial institution to begin using Mobile Deposit.

Make a Mobile Deposit

Use this procedure to deposit a check into a business account by using Mobiliti Business™. After submitting your check deposit, keep the paper check until the system successfully posts the funds to the account. You can only include one check in each deposit.

To deposit a check

1. Sign in to the app.
2. Tap **Deposit**.
3. Tap **New Deposit**.
4. Tap **Account** and select the account into which you want to deposit funds.

Note:

If you only have one account available, the app automatically selects the deposit account.

5. Tap **Amount** and type the amount of the check.
6. Tap **Front Image**.
7. Take a picture of the front of the check and then 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 and then 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. If the system presents you with a security question, type the answer to the question and tap **Continue**. The Deposit Pending screen appears.

Note:

It can take up to two business days for the check to clear and your financial institution to post the funds to the account.

Your financial institution may or may not contact you regarding rejected deposits.

View Mobile Deposit History

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

To view deposit history

1. Sign in to the app.
2. Tap **Deposit**.
3. Tap **Deposit History**.

4. Tap a deposit to view its details in addition to the front and back images of the check.

	<p>A check mark highlighted in green in the upper-right corner indicates that your financial institution has accepted the deposit and has posted, or is in the process of posting it to your account.</p>
	<p>A clock highlighted in orange in the upper-right corner indicates that the deposit is pending; check images have passed all the initial tests for clarity, duplication, deposit accuracy, and the deposit amount is within the check deposit limits that your financial institution established.</p> <p>The financial institution is currently reviewing the deposit.</p>
	<p>An X highlighted in red in the upper-right corner indicates that the deposit failed and your financial institution did not post the funds to the account.</p> <p>The financial institution rejected the deposit for reasons beyond the initial tests for clarity, duplication, deposit accuracy, and deposit amount. You should take the physical check to the bank and deposit it in person.</p> <p>Your financial institution may or may not contact you regarding rejected deposits.</p>

Note:

The system indicates the status of the check image you submitted on the Deposit History and Details screens. It does not indicate the posting status of the check to your account. To confirm that your financial institution successfully posted the deposit to your account, you must check the [account transaction history](#).

Bill Pay

Bill Pay is a payment solution that automates single or multiple payments to any biller. The system stores payments submitted on processing days (that is, Monday through Friday) in a queue for billers to select and begin processing at their specified cutoff time.

Note:

End of day cutoff times for bill pay submission vary by biller.

When submitting a bill payment on a nonprocessing day or after the cutoff time on Friday, you must change the Pay Date to a processing day. If you select a nonprocessing day as the Pay Date, the system displays an error.

You cannot submit bill payments to addresses in foreign countries.

Submit Bill Payments

If your financial institution offers Bill Pay with Business Online and you have completed the necessary set-up to pay billers, you can access and pay any biller from directly within the Mobiliti Business™ app.

To submit a bill payment

1. Sign in to the app.
2. Tap **Payments**.
3. Tap **Make a Payment**.
4. Tap a biller without the  icon.

Note:

If  displays to the left of the biller's name, an eBill is available.

5. Tap **From** and select the account to debit for the payment.
6. Tap **Amount**.
7. Type the amount you want to pay and tap **Done**.
8. Tap **Pay Date**.
9. Tap the date on the calendar on which you want to submit the payment.
10. Tap **Check No** and type a check number (optional).
11. Tap **Note** and type a comment regarding the payment (optional).
12. Tap **Pay**.
13. Tap **Confirm**.

Pay eBills

If your financial institution offers Bill Pay with Business Online and you have completed the necessary setup to pay billers, you can access and pay any outstanding eBills from directly within the Mobiliti Business™ app.

To submit an eBill payment

1. Sign in to the app.
2. Tap **Payments**.
3. Tap **Make a Payment**.
4. Tap **X Unpaid Bills** to display only billers with an available eBill.

X = the number of bills requiring payment

Note:

If  displays to the left of the biller's name, an eBill is available.

5. Tap an eBill.
6. Tap **Pay Custom Amount, Pay Minimum, or Pay Amount Due** in accordance with the amount you want to pay.
7. Tap **From** and select the account to debit for the payment.
8. If paying a custom amount, tap **Amount**, type the amount you want to pay, and tap **Done**.
9. Accept the default Pay Date, which is equal to the eBill Due Date.
Or, tap **Pay Date** and tap the date on the calendar on which you want to submit the payment.

10. Tap **Check No** and type a check number (optional).
11. Tap **Note** and type a comment regarding the payment (optional).
12. Tap **Pay**.
13. Tap **Confirm**.

Approve or Reject Bill and eBill Payments

The system may require you to review and approve pending bill and eBill payments that you or other users initiated through Business Online and Mobiliti Business™ before the system can send them to the biller. You can provide your approval by using Mobiliti Business.

To make decisions on bill payments

1. Sign in to the app.
2. Tap **Approvals**.
3. Tap **Bill Payments**.
4. Tap the payment on which you want to make a decision.
5. Review the payment details.
6. Tap **Approve** to approve the bill payment, or **Disapprove** to reject the bill payment.
7. Tap **Confirm** to confirm the approval or disapproval.

View Bill Payment History

A history of all bill payments that you and other users have submitted through both Business Online and Mobiliti Business™ is available for viewing in Mobiliti Business™. This history includes all payments that the system has processed in the last 45 days in addition to any payment scheduled for processing in the next 365 days.

To view the bill payment history

1. Sign in to the app.
2. Tap **Payments**.
3. Tap **Payment History** to display a list of payments.

4. Tap a payment to view its details.

	<p>A grey hourglass icon in the leftmost column indicates a user submitted the bill payment and it is awaiting supervisor approval before the system places it in the queue to be sent to the biller.</p> <p>Any user authorized to use Mobiliti Business™ for the business can edit or cancel bill payments with this status.</p>
	<p>A green thumbs-up icon in the leftmost column indicates that a supervisor approved the bill payment and it is in the system queue, ready for the system to send it to the biller.</p> <p>Only users with supervisor entitlements in Mobiliti Business™ can edit or cancel bill payments with this status.</p>
	<p>An orange clock icon in the leftmost column indicates that the system sent the payment to the biller, but the biller might not have received it yet.</p> <p>You cannot edit or cancel bill payments with this status.</p>
	<p>A red X icon in the leftmost column indicates that a supervisor canceled the payment or it failed to reach the biller.</p> <p>You cannot edit or cancel bill payments with this status.</p>
	<p>A green check mark in the leftmost column indicates that the system has debited, or is in the process of debiting the payment amount from the selected payment account.</p> <p>You cannot edit or cancel bill payments with this status.</p>

