Mobile Banking App

User's Guide

Enrollment

Enroll Using Online Banking

1. Log in to your Online Banking account at **easternmichiganbank.com**.
2. Go to **Options > Mobile Settings > Web Mobile Settings**.
3. Complete the required fields and select **Submit**.

TIP: Unsure of your service provider? Either call the customer service number for your device and ask, or send a text message from your phone to your email address and view the **From** field on that email.

4. Select **I accept these full terms and conditions**, then select **Confirm** next and a confirmation message will appear. If you chose to receive text message alerts, a confirmation text message will be sent to your mobile device also.

Enroll Using a Mobile Device

If you already have an Online Banking account with us, you can enroll in Mobile Banking right from your mobile device as long as you meet the following criteria:

- ✓ You have previously logged into traditional Online Banking.
- ✓ You have an active Online Banking ID.
- ✓ You are not being prompted to re-agree to the Online Banking Agreement.

To enroll using your mobile device:

1. Log in to the mobile app using your existing Online Banking ID and password.
2. Select **I Agree** to the mobile terms and conditions, then **Continue**.
3. Complete the required mobile enrollment fields, then select **Submit**.
4. Select **No** or **Yes** for the *Would you like to receive text confirmations?* screen.
5. You are now enrolled and will be redirected to the *Menu* or *Accounts* screen.

To unenroll or change your enrollment text preferences, log in to traditional Online Banking. Also, if enrolling with an iPad®, text alerts must be set up in traditional Online Banking.

Enroll Using a Mobile Device as a New Online Banking User

If you are a new Online Banking user, who has not previously logged in to Online Banking, you can still enroll using your mobile device if you have an Online Banking ID.

1. Log in to the mobile app using your Online Banking ID and temporary first-time password.
2. Complete the **Change Password** fields, then select **Submit** and **OK**.
3. Complete the **Change ID** fields, then select **Submit**.
4. Establish security questions and answers for multi-factor authentication.

TIP: Security questions may appear if you are logging in from a new mobile device. Answers are not case sensitive.

5. If prompted, enter call-back phone numbers. **Call-back phone numbers can be used as an alternative method to pass a challenge.**
6. Select **I Agree** to the mobile terms and conditions, then **Continue**.

7. Complete the required mobile enrollment fields, then select **Submit**.
8. Select **No** or **Yes** for the *Receive Text Confirmations?* screen.
9. Provide your current email address.
10. You are now enrolled and will be redirected to the *Menu* or *Accounts* screen.

To deselect accounts, unenroll, or change your enrollment text preferences, log in to traditional Online Banking. Also, if enrolling with an iPad®, text alerts must be set up in traditional Online Banking.

Using the Mobile Banking App

1. Open the Mobile Banking app on your mobile device
2. Enter your Online Banking ID and Password, then select **Login**

Login Details

When logging in to the mobile app, the following functions may appear depending on settings and permissions.

- **Forgot Password:** If you have forgotten your password and want to establish a new one, select **Forgot?** on the login screen and follow the prompts.
- **Remember Me:** This field allows you to save your ID in the mobile app for quicker login, masking all but the first three characters of your ID on the login screen. The masked ID is encrypted and secure. **NOTE: Your ID may be visible to other device users but your password is never saved.**
- **Fingerprint Login/Touch ID®:** The fingerprint login/Touch ID® feature allows you to use your fingerprint to log in. Select **Skip/Not Now** or **Enable** to continue to the main menu. If you select **Enable**, the next time you log on, you will be prompted to use your fingerprint to log in. You can enable or disable Fingerprint Login/Touch ID® through the mobile app at any time under **Preferences**.

TIP: You must have the following to use fingerprint login/Touch ID®:
- ✓ iOS® device that supports biometrics.
- ✓ Android™ device that supports Google™'s API implementation of biometrics and operating on an operating system version above 7.0.
- ✓ Fingerprint Login/Touch ID® enabled on your device.

- **Mobile Terms:** From the *Mobile Terms* screen, select **I Agree**, then **Continue** to log in to the mobile app.
- **Change Password and ID:** When prompted during the login process, you can change your password and ID on the mobile app. On the *Change Password* screen, complete the fields, select **Submit**, then **OK**. On the *Change ID* screen, complete the field, then select **Submit**.
- **Security Questions and Call Back Verification:** If you need to set up security questions, the *Security Questions* screen will appear after logging in. You will be required to choose three questions and answers from the ten questions provided. Once complete, select **Continue**.

  If you are also prompted to enter call-back phone numbers on the *Call Back Verification* screen, **Mobile** is the default phone type. Select ⊕ to add up to four phone numbers, but you can only add one of each phone type: Mobile, Home, Work (extension is optional), and Other (other is optional). Select ⊖ next to the desired phone type to remove the line. Once you enter at least one valid phone number, select **Submit**.
- **Email Confirmation**

  If you have an email address on file with us, it will appear for confirmation. If no email is established, the field will be blank. Choose one of the following options to get to the next screen:
  - ✓ Enter a valid email address, then select **Submit**.
  - ✓ Confirm an established email address or make changes, then select **Submit**.
  - ✓ Leave the field blank, then select **Submit**.
  - ✓ Leave the field blank, then select **Not Now**.

Navigating the Mobile Banking App

Main Menu

The accounts screen appears initially after logging onto the Mobile Banking app. Swipe right to view the Main Menu, or select the Main Menu button.

Accounts

This screen appears upon login. Select an account to view:

1. Specific transactions for that account. Select a transaction to see details and associated images.

TIP: Tap the image of the check to view full screen. Select Flip in the upper right to switch to the back of the image. Use the back arrow at the top to return to the account listing screen.

2. Select the ⋮ quick navigation icon at the right of each account to reveal quick navigation to additional menu options.
   - ✓ Selecting Transfer From redirects you to Transfers,
   - ✓ Deposit To redirects you to Deposits, and
   - ✓ Pay From redirects you to Payments.

Note: Whenever you select an option using quick navigation, Mobile Banking pulls the selected account's details into the redirected menu. If Mobile Banking is unable to pull the account's context, the application redirects to the selected menu without the in-account details.

TIP: To reorder or toggle account visibility, select and hold an account or select ✎ Edit to open the account management controls. Drag and drop the accounts to reorder them as desired. Select 👁 View next to an account to edit visibility.

Statements

Select the desired account, and then select the desired statement date to view the associated statement.

TIP: Select Back to return to the accounts. Select the submenu to Print or Share the statement.

NOTE: View, share, and/or print option availability depends on the device operating system type, operating system version, and subsequent API level. Android™ users with Release 4.x and above must use an external PDF viewer to view statements. If you do not have an external PDF viewer, you cannot view the statement. The share options list is generated by device operating system.

Transfers

Use this option to transfer funds between accounts.

1. From the main menu, select the **Transfers** option.
2. Select **Transfer From** to choose the source account.
3. Select **Transfer To** to choose the destination account (You may also need to choose a **Payment Type**).
4. Enter the **Amount**.
5. Select **Transfer Date** to choose a transfer date from the calendar.
6. Enter a **Memo**, if desired.
7. Select **Submit**; a confirmation screen appears.

TIP: The confirmation screen shows the business day that the transfer is processed. Transfers requested after the displayed cutoff time are processed on the next business day.

Pay Bills (iPay)

Use this option to manage payees and pay individuals and/or businesses through your mobile device using accounts connected to the application.

TIP: Contact iPay Support for issues involving payment processing, payment creation, payment rules, payees maintenance, or user permissions.

Managing Mobile Payees

1. Go to your Mobile Banking app's **Main Menu > Pay Bills > Payees**.

Viewing Payees

1. Select the Payee Name.

TIP: Payees are arranged in alphabetical order, but you can **Filter** through the payee list to view All, Favorites, and Non-Favorites.

Regardless of the payee type, the following fields appear when you are viewing payee details:

- ✓ Payee Name
- ✓ Nickname (optional)
- ✓ Payee Status
- ✓ Default Pay From Account (optional)
- ✓ Phone
- ✓ Payee Type
- ✓ Favorite

Depending on your payee type, the following fields may also appear:

- ✓ Address 1
- ✓ Address 2 (optional)
- ✓ City
- ✓ State
- ✓ Zip
- ✓ Email
- ✓ Keyword
- ✓ Business Acct #
- ✓ Business Acct Name (optional)
- ✓ Payee Acct Type
- ✓ Payee RTN
- ✓ Payee Account #

Editing Payees

1. Next to the desired Payee Name, select **Details**; **Edit** and **Delete** appear.
2. Select **Edit** to edit any of the fields on the Edit Payee screen. **NOTE: Payee Type is a view only field**
3. Select Save.

Adding Payees

1. Select **New Payee**. The **Are You Paying a Person or Business?** prompt appears.
2. Select Person or Business. **The How Would You Like to Pay This Person?** prompt appears.
3. Select *By Check, By Email,* or *Directly, I Have Their Account Information*.
4. Complete the fields on the screen.

TIP: Select **Contacts** to activate your mobile device's address book. From here, you can select the desired individual or business and the data saved in your address book pulls through to the *New Payee* screen's fields.

NOTE: Depending on your selection in step 3, the following selected fields may appear:
Keyword: Enter a single word known only to you and your payee. Communicate this keyword to your payee, preferably by a phone call. Your payee is asked to enter this keyword during the email authentication process.
Business Account Number: Enter the account number of the business you are wanting to pay.

5. If desired, select ☆ *Favorite* to add this payee to your favorites selection.
6. Select **Save**.

Deleting Payees

1. Next to the desired payee, select **Details**.
2. Select **Delete**. An *Are You Sure?* prompt appears.
3. Select **OK**.

Managing iPay Bill Payments

1. Go to your Mobile Banking app's **Main Menu > Pay Bills > Activity**.

Viewing Bill Payments

1. Select Payment Name.

TIP: Payments are arranged under Pending and Past section headers, where the most recent and/or future payments are at the top. Scheduled payments appear in alphabetical order by payee name. You can **Filter** the activity list's appearance by selecting *Next [X] Days* or *Past [X] Days*.

Depending on your payment type, the following fields may appear:

- ✓ Payee name
- ✓ Payee type
- ✓ Payment status
- ✓ Amount
- ✓ Process Date (recurring payments only)
- ✓ Date

Editing Bill Payments

1. Next to the desired Payment Name, select **Details**; **Edit** and **Delete** appear.
2. Select **Edit**.
3. Edit the fields, as necessary.

NOTE: One-time payments can be edited if they are in a Pending status. Recurring payments can be edited if they are in a Pending or Scheduled status. Recurring payments can only be edited as a whole. A singular instance of a recurring payment cannot be edited.

TIP: For one-time payments, the only editable fields are **Date, Amount**, and **Memo**. For recurring payments, the only editable fields are **Payment Type, Frequency/Repeat, Duration**, and **Memo**.

4. Select **Save**.

Adding Bill Payments

1. Select **New Payment**.
2. Select a payee from the *Choose Payee* screen.

TIP: If you must add a payee, select **New Payee** and follow the prompts.

3. Complete the fields on the screen.

Selected fields are defined in the following list.

- ✓ **Pay From Account:** Select an account to debit. NOTE: This field should pre-populate with default account information, if available.
- ✓ **Recurring:** Select the Recurring slider to flag this payment as recurring.
- ✓ **Frequency/Repeat:** Select the frequency of recurring iPay bill payment. Choose from: **Weekly, Every Other Week, Every 4 Weeks, Monthly, Every Other Month, Twice Monthly, Every 3 Months, Every 6 Months, and Annually.** NOTE: Depending on your selection, additional fields may appear.
- ✓ **Duration:** Select the duration of the recurring iPay bill payment. Choose from: **Until I Cancel, Until a Set Date, or Until a Set Number of Payments Are Made.**

4. Select **Submit**; the *Payment Confirmation* screen appears.
5. Select **OK**.

Deleting Bill Payments

1. Next to the appropriate payment, select ⋮ **Details**.
2. Select 🗑 **Delete**. An **Are You Sure?** prompt appears.
3. Select **OK**.

NOTE: One-time payments can be deleted if they are in a Pending status. Recurring payments can only be deleted as a whole. A singular instance of a recurring payment cannot be deleted.

Depositing a Check

1. From the main menu, select **Deposits**.
2. Select ⊕ to add a deposit
3. Select **Check Front**, and then follow the auto-capture criteria details for the mobile device's camera to take a picture of the front of the check.
4. Select **Check Back**, and then follow the auto-capture criteria details for the mobile device's camera to take a picture of the back of the check.
5. Select **Deposit To** to choose the account for the deposit.
6. Enter the **Amount**.
7. Select **Deposit/Submit** to deposit the check into the account.

NOTE: If you do not have the Deposit option on your Mobile Banking app, please contact your local branch to have it added. You can also log in to your Online Banking account and send us a secure email requesting Mobile Deposit.

Viewing Alerts

Users can view Alerts through Mobile Banking but Alerts must be established within traditional Online Banking.

1. From the main menu, select **Alerts**.
2. Select the Alert name; the details of the alert appear.

Preferences

Use this option to edit your preferences.

- ✓ For iOS devices, select **Touch ID** to enable or disable touch ID functionality. Touch ID allows you to use your fingerprint to log on.
- ✓ Select **Select Landing Page** to select the default landing page, which appears upon logon.
- ✓ Select **Change Your Login PIN** to change your password.

TIP: At seven days until password expiration, you receive a change password prompt at logon.

- ✓ Manage actions related to cards.

Manage Cards

Use this option to perform several actions related to a card. These actions include:

- ✓ Viewing a Card Status
- ✓ Activating a New Card
- ✓ Reordering a Card
- ✓ Suspending a Card
- ✓ Reporting a Card Lost or Stolen

Select a card to see the specific actions that can be performed for that card.