Mobile Device App Guide
November 2017

App Basics

Downloading the App

Download our app directly from either the Apple App Store or Goggle Play Store, depending on the device's operating platform.

For mobile devices, search Community Bank Mankato

Signing In

You may sign in to the Community Bank app using your username and password which you use for your Online Banking account.

1. Open the app

2. Enter your user ID (username) and password

3. Tap Save ID to flag the system to save your user ID and prefill it each time you open the app.

Note:

After you tap the Save ID button, it becomes an X button. Tap the X button at anytime to flag the system to forget the User ID you previously saved.

Note:

If you forgot your password, you will need to login to your Online Banking account and select Forgot Password. Passwords cannot be changed on the Mobile Banking app.

4. Tap Log In

Apple Touch ID

Fingerprint sign in support for Apple iPhone apps, known as Apple Touch ID, provides you with a frictionless sign in experience. With ease, you can sign into the Community Bank app with just a touch of your finger instead of entering a password.

To enable Touch ID

1. Sign in to the app

2. From the navigation bar at the bottom of the screen, tap More.

3. Tap Touch ID Settings

4. Toggle the Touch ID switch to the On position.

To sign in with Touch ID

Instant Balance

Instant Balance is a secure, read-only feature that allows you to see select account balances without signing in to the app. Instant Balances uses the existing user sign in functionality to remember User IDs and associated accounts. Whenever you tap the X button next to the User ID field on the sign-in screen, flagging the app to forget you User ID, the app automatically disables Instant Balance.

For security reasons, you cannot use Instant Balance to complete any transaction, and the system masks all account numbers shown in the Instant Balance pop-up box. Further, since no sign in occurs, the app does not transmit any sensitive authentication or account information when you use Instant Balance.

To activate Instant Balance:

1. Open the app

2. Tap the Instant Balance ≡Ⓢ icon at the top of the sign-in screen.

3. Tap Log in and Set up

4. Enter your User ID and Password, tap Save ID, and then tap Continue. The Instant Balance Settings screen appears.

5. Toggle the Instant Balance switch to the On position

6. From this list of accounts, tap up to six accounts that you want to view in the Instant Balance popup box. A green check mark appears in the far right column for each account that you select.

7. Tap Save. A confirmation screen appears.

8. The next time you open the app, tap the ≡Ⓢ icon on the sign-in screen to open the Instant Balance pop-up box and view the balances of the account you selected.

To modify Instant Balance settings after activation:

1. Sign in to the app

2. In the navigation bar at the bottom of the screen, tap More.

3. Tap Instant Balance Settings

4. Complete any of the below actions

   Disable Instant Balance—toggle the Instant Balance switch to the Off positon

   Remove accounts from Instant Balance—tap the account and the system will remove the green check-mark form the far right column

   Add accounts to Instant Balance—tap the account and the system will display a green check mark in the far right column

5. Tap Save

View Account Balances and Transaction History

You may view account balances and transaction histories for you account on the Account Details screen within the app. If you have activated the Instant Balance feature, you may view account balances in the Instant Balance pop-up box before signing in to the app.

To view account balances using the Instant Balance feature:

1. Open the app

2. Tap the Instant Balance ≡$ icon in the top-right corner of the sign-in screen .The Instant Balance pop-up box appears, which shows the balances for the accounts you selected during feature activation as of the date and time specified in the gray banner.

To view account balances and transaction history from Account Details:

1. Sign in to the app

2. Tap the account for which you want to view the transaction history. The Account Details screen appears, which shows the current and available balances in a header bar, and the transaction history grouped by date

Note: The accounts landing page displays up to three accounts. If you have more than three accounts and the account that you want to view does not appear on the Accounts landing page, ta Show all my accounts to display the Accounts screen. On the Accounts screen, you can tap the account you want to view and reorder your accounts. The order in which your accounts appear on the Accounts screen is the same order in which they will appear in the Instant Balance pop-up box.

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

Transfer Funds

Transferring funds between accounts is simple and convenient when using the app.

To transfer funds:

1. Sign in to the app

2. In the navigation bar at the bottom of the screen, tap Transfers

3. Tap From and then tap the account to debit for the transfer

4. Tap To and pat the account to credit for the transfer

5. Tap the Amount, enter the amount of the transfer, and tap Done

6. Tap Transfer

7. Tap Confirm

8. Answer security challenge questions, and tap Continue. The Transfer Confirmation page appears

Submit a Bill Payment

If you have completed the necessary set-up to pay billers through online banking, you may access and pay any of those billers using the downloadable app.

When you tap on Payments in the navigation bar and then tap Make a Payment, the system presents you with two payment categories—Billers and Unpaid Bills. On the Billers tab, you can view a list of all companies you have set up in online banking.

To submit a payment to a biller without an eBill:

1. Sign in to the app

2. In the navigation bar at the bottom of the screen, tap Payments

3. Tap Make a Payment

4. Tap Billers

5. Select the desired biller

6. Verify the payee information is accurate

7. When the system presents the "Do you want to pay this biller?" message, tap Yes

8. From the Pay From drop-down list, select the account to debit for the payment

9. Enter the Amount of the payment

10. Enter the date to make the payment in Pay Date

11. Pat Next. The Confirm Payment screen appears

12. Verify all payment information is accurate and tap Confirm

13. Answer security challenge questions, if the system presents them, and to Continue. The Payment Confirmation screen appears

Change a Bill Payment

After setting up a bill payment, you may find that you need to modify some aspect of the pyament .

To change a bill payment

1. Sign in to the app

2. From the navigator bar at the bottom of the screen, tap Payments

3. Tap Manage Scheduled Payments

4. Tap the bill payment you want to change and tap Edit

5. Make any desired changes to the bill payment

6. Tap Next. The Confirm Changes screen appears

7. Verify all payment information is accurate and tap Confirm

8. Answer security challenge questions and tap Continue. The Change Successful screen appears.

Cancel a Bill Payment

1. Sign in to the app

2. From the navigation bar at the bottom of the screen, tap Payments

3. Tap manage Scheduled Payments

4. Select the bill payment you want to cancel and tap Delete

5. When the system presents the "Are you sure you want to cancel this payment?" message, tap Yes.

6. Answer security challenge questions and tap Continue. The Cancellation Confirmation screen appears.

View ATM and Branch Locations

1. Sign in to the app

2. From the navigation bar at the bottom of the screen, tap More

3. Tap Locations

4. If you enabled the GPS on your device, the system displays a map of your current location with the nearest ATM and branch locations. Tap [map icon] to view locations on a map. Tap [list icon] to view locations in a list. If you disabled the GPS on your device, you may search by ZIP code, address or category.

5. Select any ATM or branch from the map or list to display its details.

Mobile Deposit

Through the app, you use the smartphone or tables camera to take a picture of the front and back of each check and submit the images electronically to your financial institution for processing, clearing, settlement and posting.

When capturing check images, visual brackets provide a guide for entering the check. The system analyzes each check image for quality upon submission; if the image does not pass, they system immediately notifies you so that you can recapture the check image. You can cancel the transaction at any time during the image capture and transaction workflow. However, once you submit the transaction, you cannot cancel it.

Making a deposit with a mobile device:

Use this procedure to make a check deposit using the app on a smartphone. After you have submitted your check deposit, we highly recommend that you keep the paper check until the system successfully posts the funds to your account.

Note: you may only include one check in each deposit

1. Sign in to the app

2. In the navigator bar at the bottom of the screen, tap Deposit

3. Tap Deposit Check. The Deposit Check screen appears

4. Tap To and select the account to which you want to deposit the funds

5. Tap Amount and enter the amount of the check you are depositing

6. Tap Front Image and take a picture of the front of the check. Tap Use Photo to submit the image or Re-take to take a new picture.

Note: Before taking back image of check, be sure to endorse the check and under signature, write For Mobile Deposit

7. Tap Back Image and take a picture of the back of the check. Tap Use Photo to submit the image, or Re-take to take a new picture.

8. Tap Next

9. Tap Confirm

10. Answer security challenge questions and tap Continue

11. Complete one of the following:

The check images pass all tests for clarity, duplication, deposit accuracy and is within the check deposit limits. The Deposit Pending message appears. Tap New Deposit to deposit another check.

The check images did not pass all tests, triggering an error. The Deposit Failed message appears. Tap Re take Images to retake pictures of the check, or tap New Deposit to start over.

View Deposit History

A 90-day history mobile check deposits is available in the app

1. Sign in to the app

2. In the navigation bar at the bottom of the screen, tap Deposit

3. Tap Deposit Check History. The Deposit Check History screen appears.

4. Complete the following

Tap:	To view:
All	All deposits
Accepted	Only accepted deposits
	A status of Accepted indicates that the financial institution accepted the deposit and it has posted, or that it is in the process of posting to your account
Pending	Only pending deposits
	A status of Pending indicates that the check images passed all the initial tests for clarity, duplication, deposit accuracy, and the deposit amount is within the check deposit limits your financial institution established. You financial institution is currently reviewing the deposit.
Failed	Only failed deposits
	A status of Filed indicates that your financial institution rejected the deposit for reasons beyond the initial tests for clarity, duplications, deposit accuracy and deposit amount. Your financial institution may or may not decide to contact you regarding rejected deposits.

5. Tap a deposit to view its details. The History screen appears.

Note: The status that the system indicates in the Deposit History and on the Details screen is that of the check image you submitted. It does not reflect the posting status of the funds to your account. To confirm that the system successfully posted the funds to your account, you much check the account history.

Mobile Deposit Error Messages

Error Message	Occurs When	Available Button
Cannot read check. Please retake the photo. Hold the camera steady and ensure all four corners are visible.	The check image scanner cannot read the check due to poor image quality (for example, it is blurry or too small)	Retake Images
Could not find endorsement on back of check. Make sure check is endorsed and retake the photo.	The check images scanner cannot find the check's endorsement	Retake Images
This check has already been submitted. We cannot accept it again.	The check image scanner detected a duplicate image of the check already stored in the system.	New Deposit
Poor lighting or contrast detected. Please retake the phot with good lighting	The check image scanner cannot read the check due to poos lighting.	Retake Images
The check image scanner cannot ready the check data	Cannot read account data on bottom of check. Please retake the phot. Ensure that the camera is in focus and all four corners of the check are visible.	Retake Images
The check image scanner cannot read the check due to the angle the image was captured on.	Significant rotation or angle detected. Please retake the photo. Hold phone flat above check and keep all four corners of the check visible on the screen.	Retake Images
It appears you submitted 2 images of front of check. Please retake both front and rear photos.	The check image scanner has detected that the user submitted two images fo the front of the check for deposit.	Retake Images
The amount you entered did not match the amount detected. Please re-enter amount and retake photo.	The check image scanner has detected that the amount written on the check does not match the amount the user entered in the app during the deposit workflow.	New Deposit

Popmoney

Popmoney is a personal payments service that lets you send money to, or receive money from, those you know or owe in as little as one business day. When you use Popmoney, you are able to send the receive these payments securely using an email address or mobile phone number. Using Popmoney eliminates the need to share private account information is a social environment and the inconvenience of sending a check or going to the ATM.

Add New Contact

1. Sign in to the app

2. In the navigation bar at the bottom of the screen, tap Payments

3. Tap Pay a Person

4. Tap Add New Contact

5. Enter the new contact's Name and their email address or phone number

6. Tap Continue

Send Money

1. Sign in to the app

2. In the navigation bar at the bottom of the screen, tap Payments

3. Tap Pay a Person. The Pay a Person screen appears

4. Tap People I've paid before to view a list of people to whom you have previously sent payments, or tap Contacts on my phone to view a list of contacts in your device's contact list.

Note: If paying someone new, tap Add New Contact and enter the person's first and last name, as well as email address or phone number to establish the new contact.

5. Tap the person to whom you wish to send a payment

6. Select the delivery method to use, either email address or phone number

7. Tap From and select the account to debit for the payment

8. Tap Amount and enter the payment amount

9. Tap Message and enter a payment message for the recipient

10. Tap Next

11. Verify payment information and tap Confirm

12. Answer security challenge questions, if presented, and tap Continue

Receive Money

1. Sign in to the app

2. In the navigation bar at the bottom of the screen, tap Deposit

3. Tap Receive Money from People

4. Tap the payment you wish to accept

5. Tap Deposited Into and select an account into which the system deposits the funds

6. Tap Accept Payment

View Activity

You may view a history of activity occurring over the past 90 days.

1. Sign in to the app

2. In the navigation bar at the bottom of the screen, tap Payments

3. Tap View Payments to People to view a list of payments sent over the last 90 days, along with the status of each transaction (that is, completed, pending, stopped, expired, failed).

4. Select a transaction to view its details