

**Commercial Advantage** 

Quick Reference Guide

# **Mobile Banking Application**

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# **Mobile Banking Application**

For business on the go, quickly access your Commercial Advantage accounts through our powerful new Commercial Advantage app.

# **System Requirements**

The Commercial Advantage mobile application is supported by the following devices, operating systems and browsers:

### iPhone™

- Devices: iPhone<sup>™</sup> 7 (2016) and beyond
- Operating systems: iOS 13, 14 and 15
- Browser(s): Chrome and Safari

### iPad

- Devices: iPad devices 2016 and beyond
- Operating systems: iOS 13, 14 and 15
- Browser(s): Chrome and Safari

### Android<sup>™</sup> Phone

- Devices: All phones created by manufacturers with the following operating systems and browser support
- Operating systems: Android<sup>™</sup> 10 and 11, Pie 9, and Oreo 8.0
- Browser(s): Chrome

### Android<sup>™</sup> Tablet

- Devices: All phones created by manufacturers with the following operating systems and browser support
- Operating systems: Android<sup>™</sup> 10 and 11, Pie 9, and Oreo 8.0
- Browser(s): Chrome

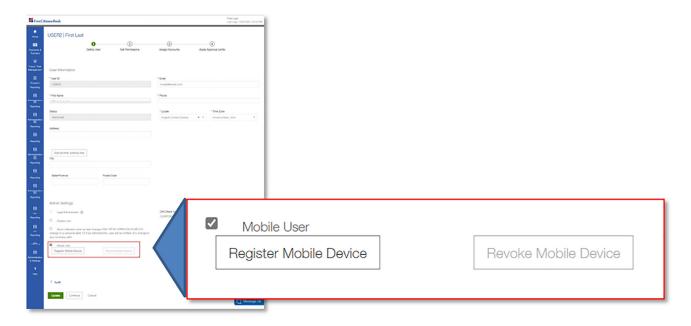
# Adding and Removing Access from Users

Legal administrators or users with administrator rights can add or remove the mobile app entitlement from users. To do so, follow the steps below:

- 1. Select User Maintenance under the Administration & Settings tab
- 2. Select Modify under the Actions drop down menu next to the user you want to add/remove access from

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3. To add access, select the checkbox next to **Mobile User**. To remove access, uncheck the checkbox next to **Mobile User**.



4. Select Update

# **Downloading the Mobile Banking Application**

How to download - choose the correct app store depending on your device.

#### iPhone™

- 1. Search "First Citizens Commercial Advantage" in the App Store
- 2. Select **Get** next to the Commercial Advantage icon
- 3. Once the download is complete, select Open
- 4. Enter the same credentials as you do for firstcitizens.com

#### Android™

- 1. Search "First Citizens Commercial Advantage" in the Play Store
- 2. Select the correct application icon 📝 then select Install
- 3. Once the download is complete, select **Open**
- 4. Enter the same credentials as you do for firstcitizens.com

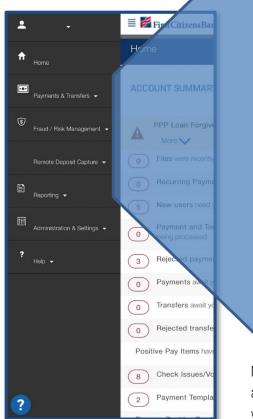
# **Using the Mobile Banking Application**

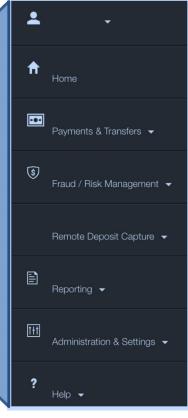
### **Home Screen**

🗏 🎽 First Citizens Bank	
Home	
NOTIFICATIONS ACCOUNT SUMMARY	SIMF
A PPP Loan Forgiveness Application Links More V	
O Files were recently imported.	View
0 Recurring Payments recently failed.	View
4 New users need your review and approval.	View
Payment and Template Background     being processed.	View
0 Rejected payments need your review.	View
0 Payments await your approval.	View
O Transfers await your approval.	View
0 Rejected transfers need your review.	View
Positive Pay Items have not been loaded yet	View
Reverse Positive Pay Items have not been loaded yet	View
CH Positive Pay Items have not been loaded	View

Quickly access the Notifications widget from the home screen

Menu Screen



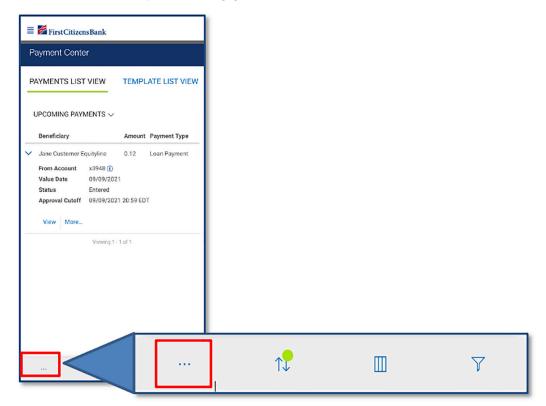


Navigate through the mobile application using the same tabs you are familiar with on your PC

# **Payments & Transfers**

Enter a New Payment

- 1. Select Payment Management under the Payments & Transfers tab
- 2. Select the Additional Options menu [...] at the bottom left of the screen



- 3. Select Add Payment or Quick Entry
- 4. Follow the prompts required
- 5. Select Submit

#### Request or Cancel Stop Payment

- 1. Select Stop Payment under the Payments & Transfer tab
- 2. Select the Additional Options menu [...] at the bottom left of the screen
- 3. Select Add New Stop Request or Add Cancel Stop Request
- 4. Follow the prompts required
- 5. Select Save

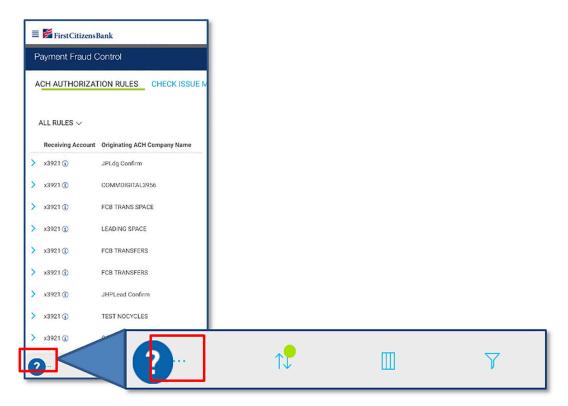
#### Enter a Transfer

- 1. Select Transfer Management under the Payments & Transfer tab
- 2. Select the Additional Options menu [...] at the bottom left of the screen
- 3. Select Add Transfer
- 4. Follow the prompts required
- 5. Select Submit

## Fraud/Risk Management

#### Create a new ACH Authorization Rule

- 1. Select Fraud/Risk Management under the Fraud/Risk Management tab
- 2. Select ACH Authorization Rules tab
- 3. Select the Additional Options menu [...] at the bottom left of the screen



#### 4. Select Add New Rule

- 5. Follow the prompts required
- 6. Select Submit

#### Add Check Issue/Void

- 1. Select Fraud/Risk Management under the Fraud/Risk Management tab
- 2. Select Check Issue Management tab
- 3. Select the Additional Options menu [...] at the bottom left of the screen
- 4. Select Add Check Issue/Void
- 5. Follow the prompts required
- 6. Select Submit

## Mobile Remote Deposit Capture

#### Entitle Users to mRDC

Legal administrators or users with administrator rights will need to entitle users they want to have access. This entitlement can only be established in the desktop application of Commercial Advantage.

- 1. Select User Maintenance from the Administration & Settings tab
- 2. Select Modify from the drop-down menu next to the user you want to entitle
- 3. Select (2) Set Permissions
- 4. Select Administration
- 5. Select View under Mobile Deposit Info & Remote Image Deposit

First Citizens Bank Home Payments & Transfers Fraud / Risk Management	Reporting Administration & Settings Help-	Last Logn:
①	(3)     Assign Accounts     Apply Approval Limits	
Payments Reporting Risk Management Administration Alerts	Remote Deposit Capture	
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Seneral Administration	User Administration	
Belect All	Select Al	Other Links
Audit Information	User	Other Links
🖾 View	<ul> <li>View Managa Approve Update User Set</li> <li>Approve Dwn Approve</li> </ul>	
Bank Account Settings	Contraction Contraction	Select All
🖬 View 📓 Menage		
	Other Links	Mobile Deposit Info
Maintain Confidential Import Settings	Select Al	View
View 2 Manage 2 Approve 2 Approve Own 2 Auto Approve	Mobile Deposit Info	A Menter
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Paperless Statement Settings		
View D Manage	Remote Image Deposit	Remote Image Deposit
Recipients	New Vew	View
View 2 Manage	Bill Pay	A AIGMA
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- 6. Select Remote Deposit Capture tab
- 7. Select either Select All or Mobile, then select Save
- 8. Select (3) Assign Accounts

FirstCitizensBank	Home Payments & Transfer	s Fraud / Risk Management	Reporting Administration & Settin	gs Help	Last Login:
	1) Define User	2 Set Permissions	3 Assign Accounts	(4) Apply Approval Limits	
Payments Reporting	g Risk Management	Administration Alerts	Remote Deposit Capture		
Select All Mobile Update Continue	Back Cancel				

9. Scroll to the bottom of your list of accounts and scroll over to the far right (we recommend limiting the view to 10 accounts)

FirstCi	tizensBan	k	Home	Payments &	Transfers	Fraud / Risl	k Manage	ment	Reporting	Administ	ration & Set	tings Hel	p			L	ast Login:	
				( Defir	1) ne User	S	et Permis	sions	As	3 sign Acco	ounts	Apr		) val Limits				
Bank	Accounts	ACH	Originator	s Res	tricted Temp	lates	Legacy	Reports	Time C	pen Acc	ount Locat	tions						
Filter	elect fields																	
			🖾 Be	aport									🖾 R	isk Mgmt				Remote Deposit Capture
Loan Accounts	Analysis Accounts	Deposit Accounts	Credit Card Accounts	Prefunding NSF Notices	Repurchase Agreement	Time Open Accounts	Image Search	Check Inquiry	Balance & Transactions	ACH Positive Pay	Check Issue/Void	Import Check Issue/Void	Place Stop	Cancel Stop	Import Stop Payments	Positive Pay Processing	Reverse Positive Pay Processing	Mobile
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			22	2	2	2										2	123	22
2				123		12	2		52	2	8	-	12		8	22	12	22
2	53	2	100											12		-		
	5			5	12		12			2		2	24	6.0	121	2	121	
8									2									

10. Select Remote Deposit Capture for all accounts you want the user to have access to in the mobile app

### 11. Select Update

Submit Check Deposit

- 1. Select Submit Check Deposit
- 2. Select the account to deposit and enter the amount
- 3. Endorse check with signature and "For Deposit Only"
- 4. Select Front and allow access to your camera (if applicable)
- 5. Select Back
- 6. Select Deposit Check

Deposit (	Check
Account	
Select Account for Deposit	0
Amount	
	0.00
Photograph ye	our Check
Check must be payable to the a with the words "For	
with the words "For Click Mobile Deposit Info for it	

## **Administration & Settings**

#### Modify, Disable, Delete or Copy a User

- 1. Select User Maintenance from the Administration & Settings tab
- 2. Select the arrow rext to the user you wish to perform action
- 3. Select  $\ensuremath{\textbf{More...}}$  , then select the action you wish to perform

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User Mainte	nance		
USER MAINTE	NANCE	PASSCODE	MAINTENAN
USERS V			Active
User ID			Yes
	e /2	ed 1021 12:17:58 1021 11:06:23	
> TESTUSER5	5		Yes
CMBSYNTHE	TICS03		Yes
2	î.L	m	V

- 4. Follow the prompts required
- 5. Select Save

Establish a New Alert

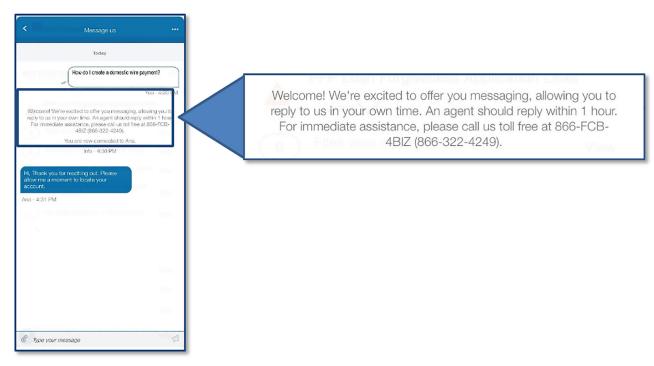
- 1. Select Alerts Center from the Administration & Settings tab
- 2. Select the Additional Options menu [...] at the bottom left of the screen
- 3. Select Add New Alert
- 4. Follow the prompts required
- 5. Select Save

# Help

Access the Help Center, Send Feedback and Contact Us just as you would in the desktop platform.

#### Live Chat

- 1. Select the question mark ? on the bottom left of the screen
- 2. Type your question and select the paper airplane to the right
- 3. This will open a chat window
- 4. Once the chat is complete, a short survey will be available



# Features Not Available on Mobile Banking Application

- Get Rate is not available for International Wires.
- Customized List Views cannot be saved.
- Print not available

# **Using the Mobile Banking Application**

