



COMMERCIAL ADVANTAGE

# Native Mobile Application User Guide

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Member FDIC



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*This document is intended to operate as a guide to facilitate the easy use of the products it discusses. It does not and is not intended to alter, modify, waive, or change any agreements between users of the product and First Citizens Bank & Trust Co., or any terms and conditions imposed by First Citizens Bank & Trust Co. for use of the product. In the event that there is any conflict between this document and any applicable agreements or terms and conditions imposed by First Citizens Bank & Trust Co., those applicable agreements or terms and conditions shall control.*

## Overview

The Commercial Advantage Mobile Banking App allows you to securely access your Commercial Advantage accounts and perform key banking tasks from your mobile device.

Designed for business users on the go, the mobile app provides quick access to important account information and allows you to take action on time-sensitive banking activities from anywhere.

With the Commercial Advantage mobile app, you can:

- View account balances and transaction details.
- Approve payments and transfers, including wires, ACH payments, transfers, loan payments, and loan drawdowns.
- Initiate internal account transfers, loan payments, and loan drawdowns.
- Deposit checks using mobile deposit.
- Review and take action on Fraud Management items for Positive Pay, Reverse Positive Pay, and Electronic (ACH) Positive Pay.
- Manage users, including locking or unlocking users and reviewing user changes (administrator access required).
- View and share eStatements.

## Supported Devices and Operating Systems

The Commercial Advantage Mobile App is supported on the following devices:

- Apple Devices
  - iPhone and iPad running iOS 15 or later.
- Android Devices
  - Phones and tablets running Android 15 and above.

Devices running older operating systems may not support all features of the mobile app.

## Adding and Removing Access from Users

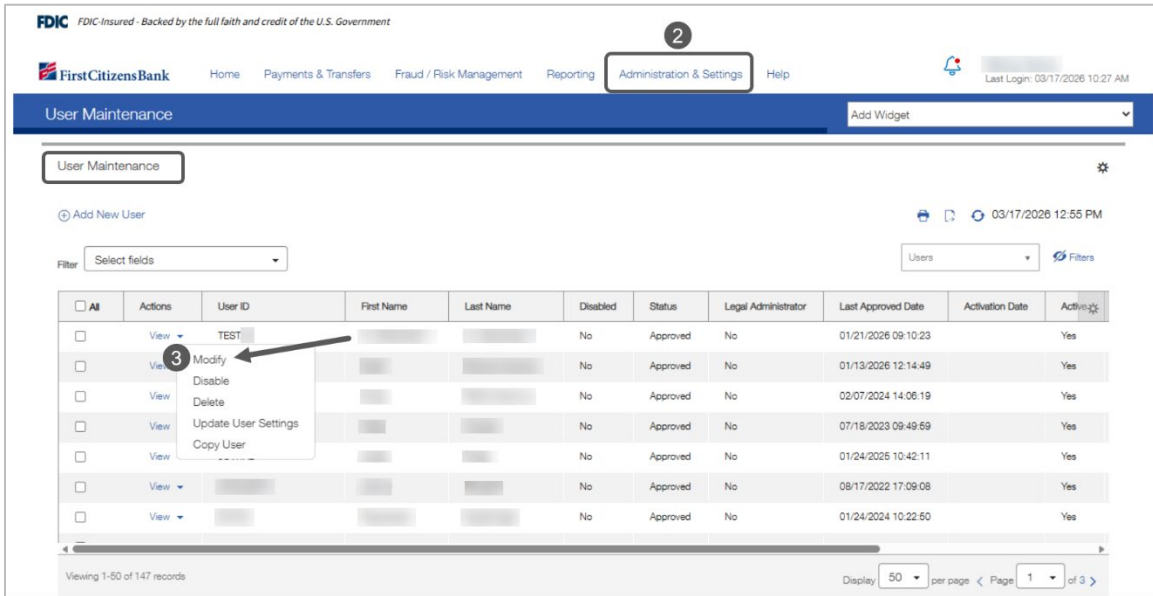
Legal Administrators and users with administrator rights can add or remove the mobile app entitlement from users.

**Note:** User access can only be managed through the desktop application and cannot be edited in the mobile app.

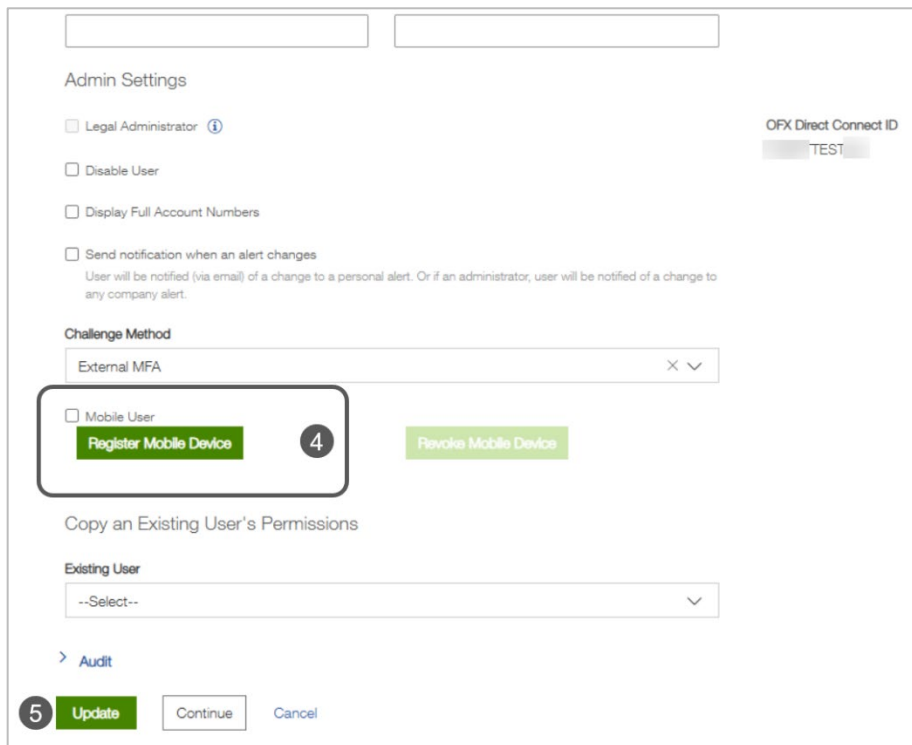
To do so, follow the steps below:

1. Log in to Commercial Advantage on your desktop.

- From the home page, select **User Maintenance** under the **Administration & Settings** tab.



- Select **Modify** under the **Actions** drop-down menu next to the user you want to add/remove access from.
- To add access, select the checkbox next to **Mobile User**. To remove access, uncheck the checkbox next to **Mobile User**.



- Select **Update**.

## Downloading the Mobile Banking App

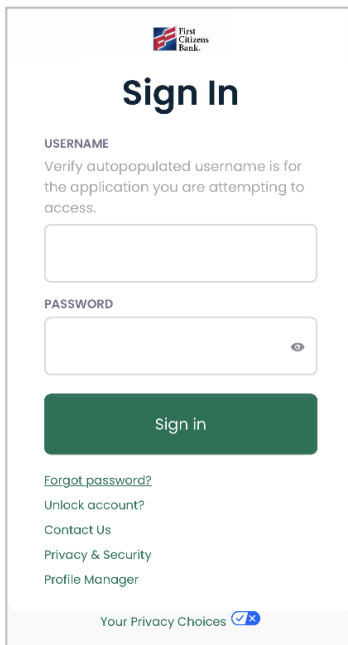
You can download the First Citizens Commercial Advantage mobile app from the Apple App Store or Google Play Store.

To download the app:

1. Open the **Apple App Store** or **Google Play Store** on your mobile device.
2. Search for **First Citizens Commercial Advantage**.
3. Select the **First Citizens Commercial Advantage** app, then tap **Get** or **Install**.
4. Once the download is complete, tap **Open** or select the app icon on your device.
5. Review and accept the **Terms & Conditions** if prompted.
6. Enter your **Commercial Advantage** login credentials to sign in.

## Access the Application

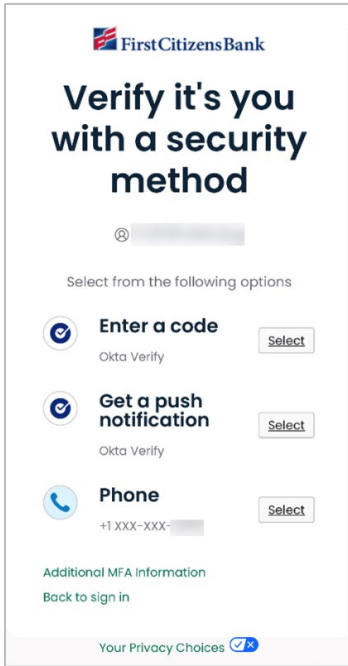
1. Open the Commercial Advantage mobile app on your device.
2. Enter your **Username** and **Password**, then select **Sign In**.



The screenshot shows the sign-in interface of the First Citizens Commercial Advantage mobile app. At the top left is the First Citizens Bank logo. The main heading is "Sign In". Below this, there is a "USERNAME" section with a note: "Verify autopopulated username is for the application you are attempting to access." This is followed by a text input field. Below that is a "PASSWORD" section with a text input field and a toggle icon for visibility. A large green "Sign in" button is positioned below the password field. At the bottom of the form, there are several links: "Forgot password?", "Unlock account?", "Contact Us", "Privacy & Security", and "Profile Manager". At the very bottom, there is a link for "Your Privacy Choices" with a small icon.

3. Review and accept the **Terms & Conditions** if prompted.


4. Complete the **multi-factor authentication** step (such as a push notification, phone call, text message, Google Authenticator, or code) to verify your identity.

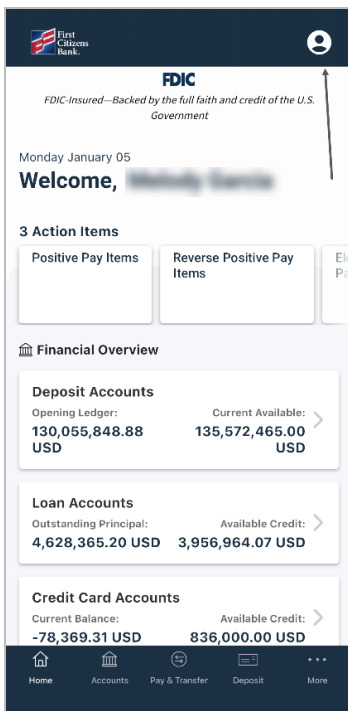


Once authentication is complete, the **Home** screen opens.

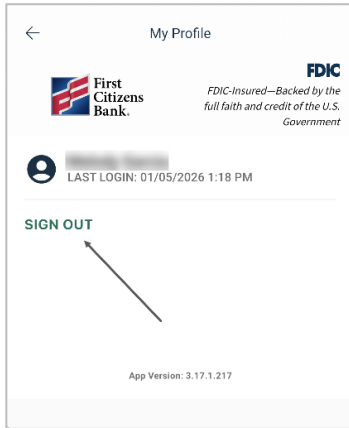
## Sign Out

To sign out of the Commercial Advantage mobile app:

1. Navigate to the **Home** screen. Select the user settings button  in the upper-right corner.



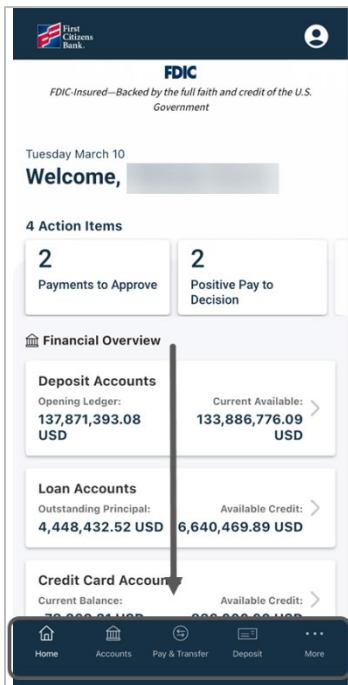
2. The **My Profile** screen opens. Select **Sign Out**.



## Navigate the Application

Use the navigation bar at the bottom of the screen to move between features in the Commercial Advantage app.

**Note:** The buttons that appear in the navigation bar may vary depending on the permissions assigned to your user profile. If you do not see a specific feature, you may not have access to it.

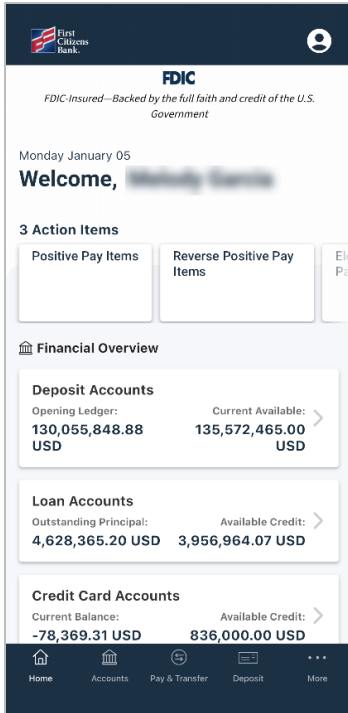



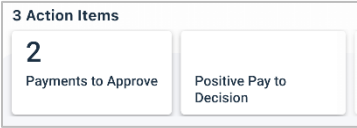
Button	Description	Additional Information
Home	Opens the <b>Home</b> screen where you can view	<a href="#">Home Screen Overview</a>

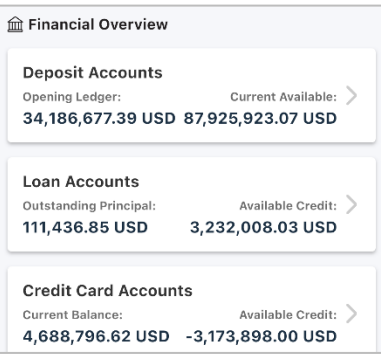
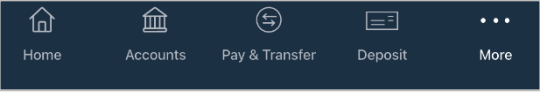
	account summaries and actions items.	
Accounts	Opens the <b>Accounts</b> screen where you can view balances and transaction details.	<a href="#"><u>Accounts Overview</u></a>
Pay & Transfers	Opens the <b>Pay &amp; Transfers</b> screen where you can initiate internal transfers, loan payments, or loan draws.  The button displayed in the navigation bar may vary depending on your user permission.	<a href="#"><u>Pay &amp; Transfer Overview</u></a>
Deposits	Opens the <b>Deposits</b> screen where you can capture check images for mobile deposit and view deposit history.	<a href="#"><u>Deposits Overview</u></a>
Approvals	Opens the <b>Approvals</b> screen where you can: <ul style="list-style-type: none"> <li>• Approve Payments</li> <li>• Approve Transfers</li> </ul>	<a href="#"><u>Approvals Overview</u></a>
Risk and Fraud Management	Opens the <b>Fraud and Risk Management</b> screen where you can review and respond to potential fraud alerts for: <ul style="list-style-type: none"> <li>• Positive Pay</li> <li>• Reverse Positive Pay</li> <li>• Electronic (ACH) Positive Pay</li> </ul>	<a href="#"><u>Fraud and Risk Management Overview</u></a>
Users	Opens the <b>User Management</b> screen where Administrators can manage users, review, and approve user changes.	<a href="#"><u>User Management Overview</u></a>
eStatements	Opens the <b>eStatements</b> screen where you can view and share a PDF file of statements.	<a href="#"><u>eStatements Overview</u></a>
More	Opens additional navigation options and features available based on your user permissions.	<a href="#"><u>More Overview</u></a>

## Home Screen Overview

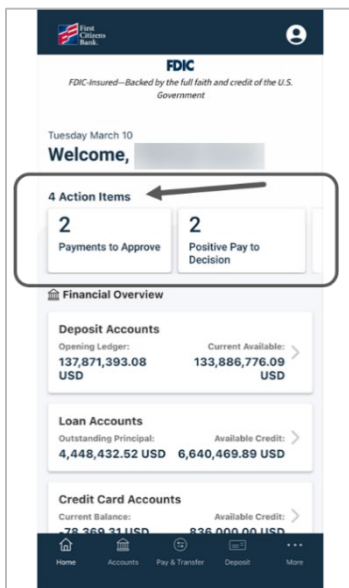
After signing in, the **Home** screen displays your account summary and any items that require your attention.



Section	Description	Additional Information
<p>User Settings</p> 	<p>Located in the upper-right corner. Opens the <b>My Profile</b> screen, where you can view profile information details or sign out.</p>	<p><a href="#">User Settings Overview</a></p>
<p>Action Items</p> 	<p>Displays items that require your attention, such as transactions awaiting your approval.</p>	<p><a href="#">Action Items Section Overview</a></p>
<p>Financial Overview</p>	<p>Displays a summary of your accounts and balances.</p>	<p><a href="#">Accounts Overview</a></p>

 <p><b>Financial Overview</b></p> <p><b>Deposit Accounts</b> Opening Ledger: 34,186,677.39 USD    Current Available: 87,925,923.07 USD</p> <p><b>Loan Accounts</b> Outstanding Principal: 111,436.85 USD    Available Credit: 3,232,008.03 USD</p> <p><b>Credit Card Accounts</b> Current Balance: 4,688,796.62 USD    Available Credit: -3,173,898.00 USD</p>		
<p><b>Navigation Bar</b></p>  <p>Home    Accounts    Pay &amp; Transfer    Deposit    More</p>	<p>Located at the bottom of the screen. Provides access to other areas of the app based on your permissions.</p>	<p><a href="#">Navigate the Application</a></p>

## Action Items Section Overview



**Action Items** help you quickly see what needs your attention. On the **Home screen**, you'll see cards showing tasks that require action, such as approvals and pending items.

- The number at the top displays how many action items you have.
- Each card represents tasks you can review and complete.
- Once complete, the card is automatically updated.

This allows you to stay on top of important tasks without searching through the app.

## View and Open an Action Item Card

To review an **Action Item**:

1. On the **Home** Screen, locate action item cards.
2. Swipe left or right to browse available items.
3. Tap a card to view details and take action.

## Types of Action Items

You may see the following:

- **Payment to Approve** – Review and approve pending payments.
- **Transfers to Approve** – Review and approve pending transfers.
- **Fraud & Risk Management** – Review fraud risk items and determine next steps. This may include:
  - **Positive Pay**
  - **Reverse Positive Pay**
  - **Electronic Positive Pay**


For more information, see:

- [Approvals Overview](#)
- [Fraud and Risk Management Overview](#)

## My Profile

The **My Profile** screen allows you to manage basic account information and access to sign out of the app.

### Access the My Profile Screen

1. From the **Home Screen**, tap the **My Profile** icon  in the upper right corner.
2. The **My Profile** screen opens.

### Available Information and Actions


- **Last Login** – View the date and time of your most recent login.
- **App Version** – View the current version of the app.
- **Sign Out** – Log out of the app securely.

## Using Search, Filter, and Sort

Search, filter, and sort options are available throughout the app to help you quickly locate and organize information such as accounts and transactions.

### Sort


Sort allows you to organize items based on available criteria.

1. Tap the sort  icon in the upper right corner.
2. Select a sorting option.

The list updates based on your selection.

### Search


Search allows you to quickly locate information by entering a keyword or number.

1. Tap the search  icon.
2. Enter keywords in the search bar.

Results update as you type. If no results are found, a message is displayed.

### Filter

Filters allow you to narrow down results based on selected criteria.

1. Tap the  **Filter** icon.
2. Select your filter options.
3. Tap **Apply**.

The filter results are displayed.

### Clear Filters

To reset all filters:

1. Tap **Clear All** on the **Filter** screen.

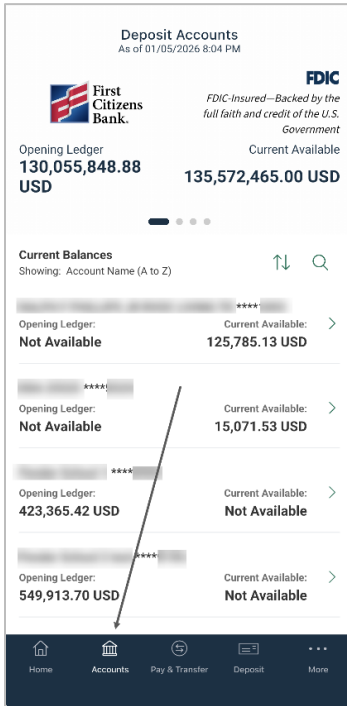
## Accounts Overview

The **Accounts** screen lets you view your accounts and check balances in one place.

You can quickly:


- View account balances.
- Search for a specific account.
- Sort accounts based on your preference.

- View transaction details.



## Access an Accounts Screen

You can access the **Accounts** screen in two ways:

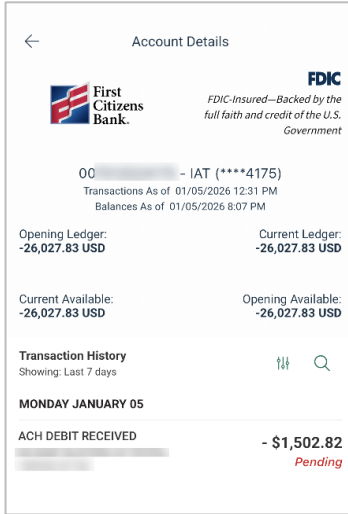
- Select **Accounts**  in the navigation bar.
- Select an account card from the **Home** screen.

## View Account Details

To view details for a specific account:

1. On the **Accounts** screen, select an account.

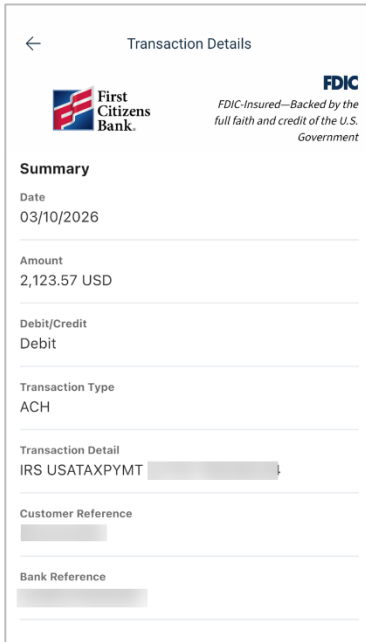
2. The **Account Details** will be displayed.



## View Transaction Details

To view details for a transaction:

1. On the **Account Details** screen, select a transaction.
2. The transaction details will be displayed.

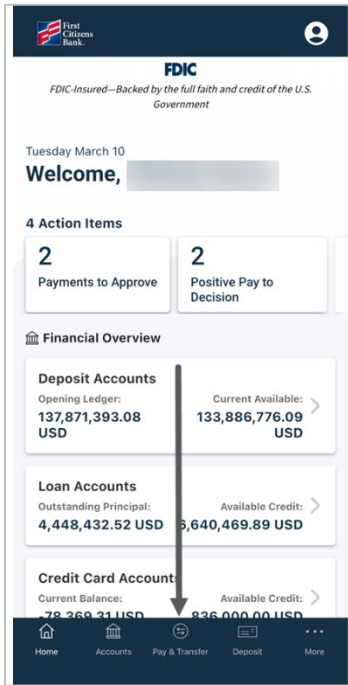


The **Accounts** screen supports search, filter, and sort functionality to help you quickly locate and organize account information. For detailed steps, see [Using Search, Filter, and Sort](#).

## Pay & Transfer Overview

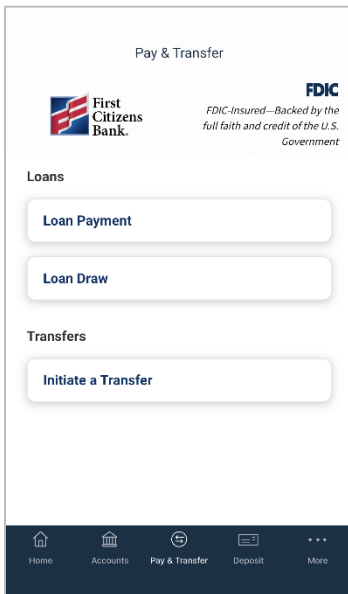
The **Pay & Transfer** screen lets you initiate internal transfers, loan payments, or loan draws.

**Note:** Available options may vary based on your permissions.



## Multiple Permissions

If you have access to multiple payment types, select **Pay & Transfer** to view available options.



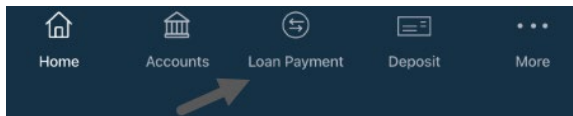
Available actions:

- **Loans:**
  - **Loan Payment** – Make a loan payment.
  - **Loan Draw** – Request a loan draw.
- **Transfer:**
  - **Initiate a Transfer** – Create a transfer.

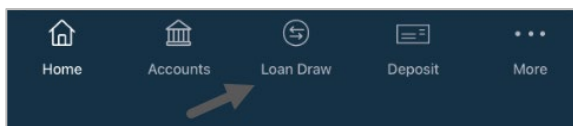
## Single Permission

If you have access to only one payment type, that option is displayed directly in the navigation bar.

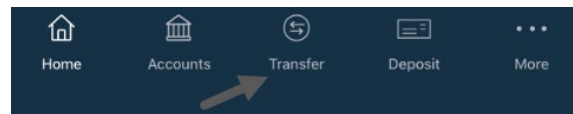
- **Loan Payment**



- **Loan Draw**



- **Transfer**



## Loan Payment Overview

The **Loan Payment** screen allows you to create and submit a loan payment.

First Citizens Bank. FDIC-Insured—Backed by the full faith and credit of the U.S. Government

Total Amount  
0.00

From Account  
Select from account

Loan Account  
Select loan account

Value Date

Additional Information

Customer Reference  
Enter customer reference here  
0/16

Comments  
Enter comment here  
0/140

Information in the Comments Field is stored with the transaction.

## Access the Loan Payment Screen

### Multiple Permissions

1. Select **Pay & Transfer** in the navigation bar.
2. Select **Loan Payment**.

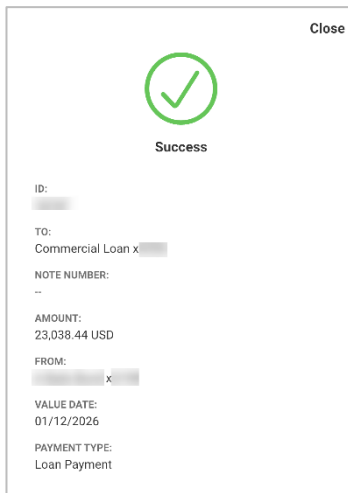
### Single Permission

1. Select **Loan Payment** in the navigation bar.

### Schedule a Loan Payment

1. Select the **From Account** (funding account).
2. Select the **Loan Account**.
3. Review the loan details (if displayed), which may include:
  - Outstanding Balance
  - Past Due Amount
  - Principal Due
  - Interest Due
  - Escrow Due

- Other Due
4. Select a **Value Date** (payment date).
  5. Enter the **Payment Amount**.
  6. (Optional) Add a customer reference or comments.
  7. Tap **Submit**.
  8. Review the payment details, then select **Continue**. A success message will display.



## Loan Draw Overview

The **Loan Draw** screen allows you to create and submit a loan draw.

The screenshot shows the "Loan Draw" screen with the First Citizens Bank logo and FDIC insurance information at the top. The "Total Amount" is displayed as 0.00. Below this are several input fields:

- Loan Account:** Select Loan account
- To Account:** Select To account
- Value Date:** [Redacted]
- Amount:** 0.00
- Additional Information:**
  - Customer Reference:** Enter customer reference here (0/16)
  - Comments:** Enter comment here

## Access the New Loan Draw Screen

### Multiple Permissions

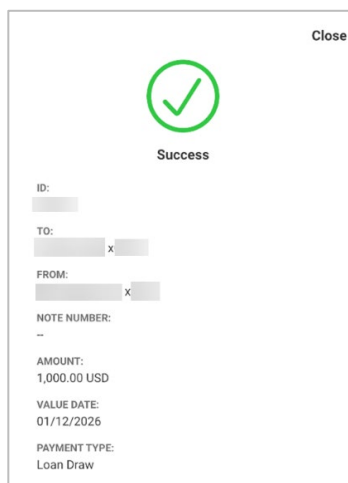
1. Tap **Pay & Transfer** in the navigation bar.
2. Select **Loan Draw**.

### Single Permission

1. Tap **Loan Draw** in the navigation bar.

### Schedule a Loan Draw

1. Select the **Loan Account**.
2. Select the **To Account** (receiving account).
3. Review the available details, which may include:
  - From Account balance.
  - To Account balance.
  - Value Date.
  - Amount.
4. Select a **Value Date** (draw date).
5. Enter the **Draw Amount**.
6. (Optional) Add a customer reference or comments.
7. Tap **Submit**.
8. Review the details, then tap **Continue**. A success message will display.



## Transfer Overview

The **Transfer** screen allows you to create and submit transfers between accounts.

The screenshot shows the 'Initiate a Transfer' screen. At the top, there is a back arrow, the title 'Initiate a Transfer', and a 'Clear All' button. Below this is the First Citizens Bank logo and the FDIC logo with the text 'FDIC-Insured—Backed by the full faith and credit of the U.S. Government'. The 'Transfer Amount' is displayed as '\$0.00'. There are five input fields: 'From Account' (Choose a sending account), 'To Account' (Choose a receiving account), 'Amount to Transfer' (Enter desired amount), 'Transfer Date' (01/12/2026), and 'Comments (Optional)' (Enter comment here). A 'Submit' button is located at the bottom of the screen.

## Access the Initiate a Transfer Screen

### Multiple Permissions

1. Tap **Pay & Transfer** in the navigation bar.
2. Select **Initiate a Transfer**.

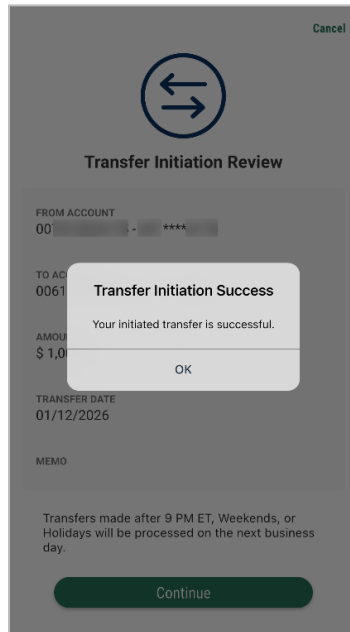
### Single Permission

1. Tap **Transfer** in the navigation bar.

### Create a Transfer

1. Select the **From Account** (sending account).
2. Select the **To Account** (receiving account).
3. Enter the transfer **Amount**.
4. Select a **Transfer Date**.
5. (Optional) Add comments.
6. Tap **Submit**.

7. Review the transfer details, then tap **Continue**. A success message is displayed.



## Clear All Fields

Tap **Clear All** in the upper-right corner to reset all fields.

## Deposits Overview

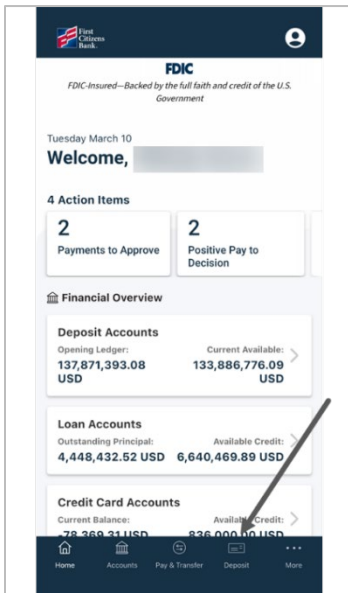
The **Deposit** screen allows you to deposit checks using your mobile device and view deposit history.

**Note:** Deposit history is available for the previous 14 calendar days.

## Access the Deposit Screen

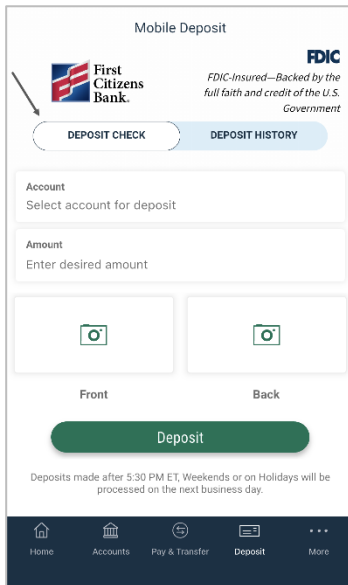
Tap **Deposits** in the navigation bar at the bottom of the screen.

**Note:** Deposits made after 5:30 p.m. ET, weekends, or on holidays are processed the next business day.



## Deposit a Check

1. From the **Deposit** screen, tap **Deposit Check**.



2. Select an **Account**.
3. Enter the **Amount**.
4. Tap **Front** to capture the front of the check.
  - Follow on-screen instructions.
5. Tap **Back** to capture the back of the check.
6. Tap **Deposit**.

### Notes:

- Sign the back of the check before depositing.
- First-time users may need to allow camera access.

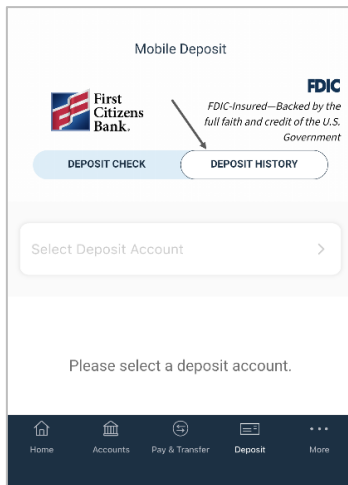
- Check deposit limits for daily and item thresholds.

## View Deposit History

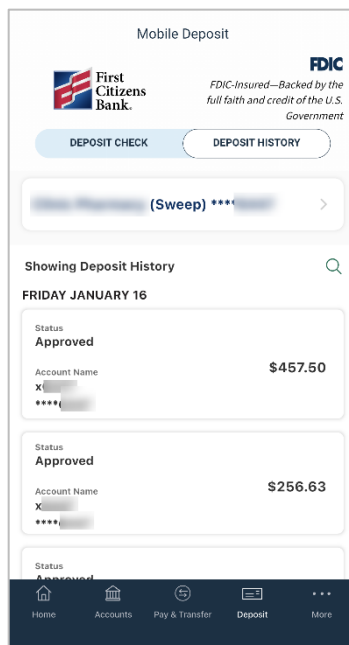
The **Deposit History** screen allows you to view previous submitted deposits, their status, and supports search functionality to help you quickly locate deposits. For detailed steps, see [Using Search, Filter, and Sort](#).

**Note:** Deposit history is available for the previous 14 calendar days.

1. From the **Deposit** screen, tap **Deposit History**.



2. Select an **Account**.
3. The deposit history for the selected account is displayed.

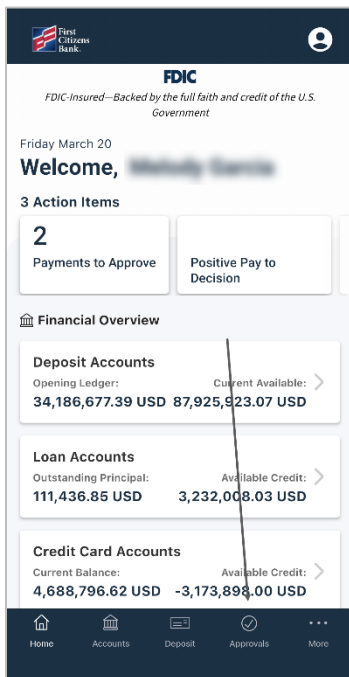


## View Check Images

- Tap a check image to view it.
- You can zoom in and out as needed.

## Approvals Overview

The **Approvals** feature allows entitled users to review and take action on pending transactions.



You can approve the following transaction types:

- Wire Payments.
- ACH Payments.
- Loan Drawdowns.
- Loan Payments.
- Transfers.

For each transaction type, you can:

- Approve transactions.
- Reject transactions.
- Delete transactions (if applicable).
- Take action on multiple transactions at once.

## Payments and Transfers Daily Cutoff Times

The following table outlines daily cutoff times for processing payments and transfers.

Product / Service	Cutoff Time (ET)
Domestic Wires <sup>1</sup>	6:00 p.m.
International Wires <sup>1 2</sup>	5:00 p.m.
Real-Time Payment	11:59 p.m.
ACH Origination <sup>3</sup>	10:00 p.m.
Same Day ACH Origination <sup>3</sup>	3:30 p.m.
Internal Transfers	11:59 p.m.
Loan Payment	8:59 p.m.
Loan Draw	8:59 p.m.

<sup>1</sup> Any wire transfer instruction we receive before a daily cutoff deadline is processed the same Business Day. Any wire transfer instruction received after a daily cutoff deadline may be treated by us as received on the next Business Day. All wires are subject to funds availability, security verification procedures and/or Compliance review.

<sup>2</sup> The beneficiary's bank will generally receive the funds 1 to 2 days after processing. The funds will usually be credited to the beneficiary within 2-3 days. However, there are a number of factors which could delay the credit to the beneficiary. These include, but are not limited to: local bank holidays, delays by an intermediary bank or other local conditions. Note, too, that some countries have been designated as slow-to-pay countries. Transfers made to or from a slow-to-pay country may experience delays in crediting the beneficiary's account.

<sup>3</sup> ACH entries are processed at various times throughout each Business Day. Entries received by the designated daily cutoff are normally processed the same Business Day. Entries received after the daily cutoff on a Business Day or Entries received on a non-Business Day will be processed the next Business Day. ACH generally posts to the Receiver's account on the Originator's scheduled Settlement Date if they are received on a timely basis by the Federal Reserve.

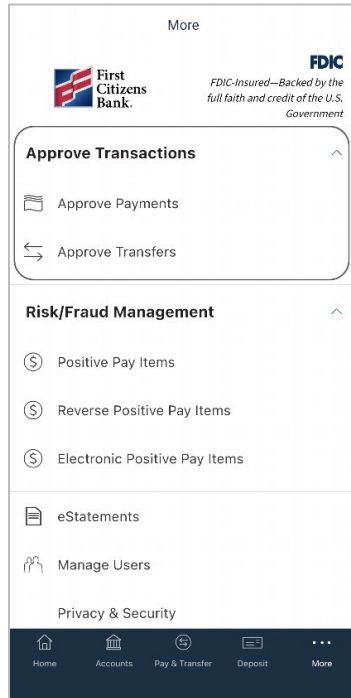
## Access Transactions to Approve

You can access transactions pending approval using the navigation bar or from the **Home** screen.

### Using the Navigation Bar

1. Tap **Approvals** in the navigation at the bottom of the screen.

- If not visible, tap **More**, then select **Approve Transactions**.



2. Select one of the following:

- Approve Payments
- Approve Transfers

The corresponding screen opens, displaying transactions pending approval.

## Using Action Items on the Home Screen

You can also access transactions directly from the **Action Items** sections on the Home screen.

1. Tap one of the following action cards:

- Payments to Approve
- Transfers to Approve

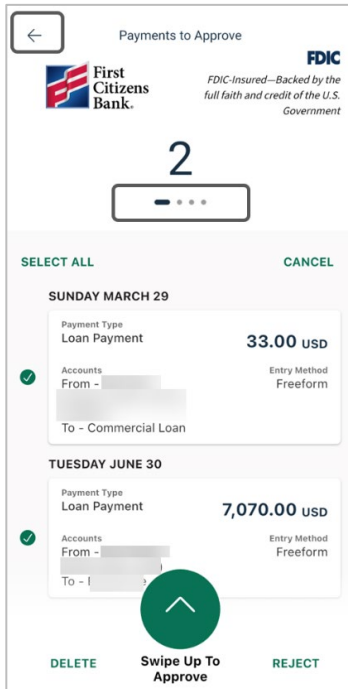
If no action is required, the corresponding card will not be displayed.

## Navigate Through Transaction Items

Once a transaction screen is open:

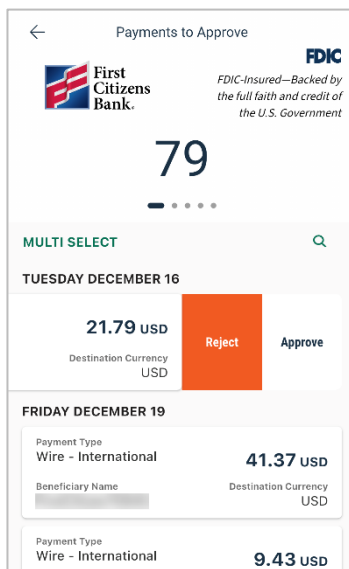
- Swipe left or right at the top of the screen to navigate between related screens.

- Tap the back arrow to return.



## Approve, Delete, or Reject a Transaction

1. Access the **Payments to Approve** or **Transfers to Approve** screen.



2. Tap a transaction to view details.

**OR**

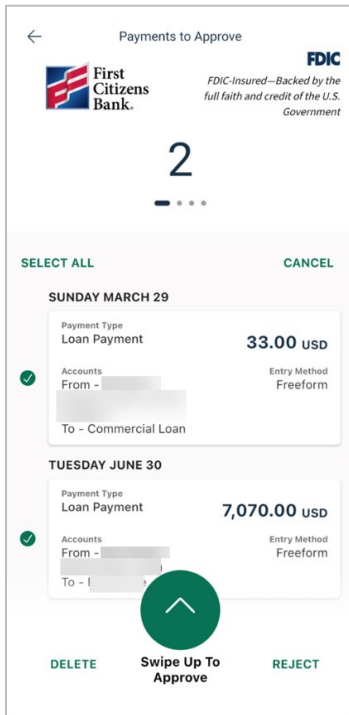
Swipe left or right on a transaction card to take action:

- Tap **Approve**.

- Tap **Reject**.
- Tap **Delete** and complete MFA steps.

## Bulk Approve, Delete, or Reject Transactions

You can take action on multiple transactions at once.



1. Access the **Payments to Approve** or **Transfers to Approve** screen.
2. Tap **Multi Select** in the upper-left corner.
3. Select the transactions you want to take action on.
  - Tap individual transactions, **OR**
  - Tap **Select All** to select all transactions.
4. Choose an action:
  - Approve: Swipe up.
  - Delete: Tap **Delete** and complete MFA steps.
  - Reject: Tap **Reject**, enter a reason, and tap **Submit**.

The **Approvals** screen supports search functionality to help you quickly locate and manage pending transactions.

For detailed steps, see [Using Search, Filter, and Sort](#).

## Fraud and Risk Management Overview

The **Fraud and Risk Management** section allows you to review transactions that require attention and decide whether they should be paid or returned.

### Transaction Types

You may see the following screens:

- **Electronic Positive Pay (ACH)**  
Displays ACH transactions that require review.
- **Positive Pay**  
Displays check transactions that require review.
- **Reverse Positive Pay**  
Displays check items that have already been paid and may require review.

### Tabs

Each screen includes the following tabs:

- **Decisions**  
Review items and select whether they should be paid or returned.
- **Approvals**  
Approve or update decisions made by another user.
- **Approved**  
View approved items and remove approvals if needed.

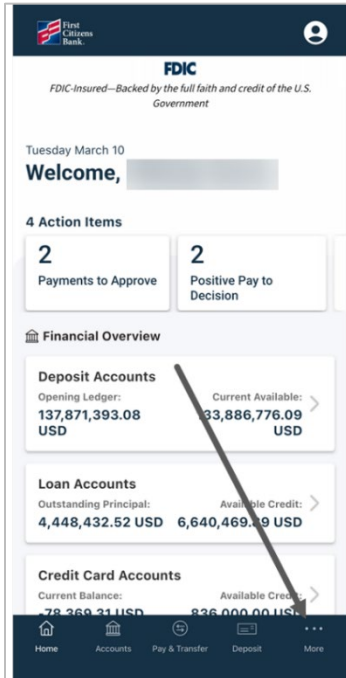
**Note:** Decisions must be made by 3:30 p.m. ET. If no decision is made, the bank's default action will be applied.

## Access Fraud & Risk Management

You can access **Fraud & Risk Management** using the navigation bar or from the **Home** screen.

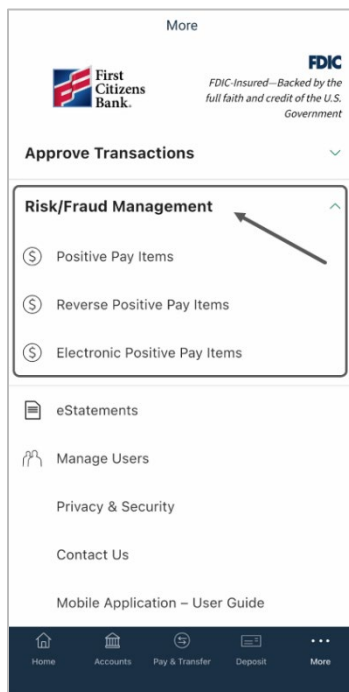
### Using the Navigation Bar

1. Tap **More** in the navigation at the bottom of the screen.



2. Select one of the following:

- Positive Pay Items
- Reverse Positive Pay Items
- Electronic Positive Pay Items



The corresponding screen opens, displaying transactions pending approval.

## Using Action Items on the Home Screen

You can also access transactions directly from the **Action Items** sections on the **Home** screen. Tap one of the following action cards:

- Positive Pay Items to Decision
- Reverse Positive Pay Items to Decision
- Electronic Positive Pay Items to Decision

## Search and Filter

You can use **Search and Filter** within the **Decisions, Approvals, and Approved** tabs to quickly locate items.

- **Search** is available in all tabs.
- **Filter** is available in **Approvals** and **Approved** tabs.

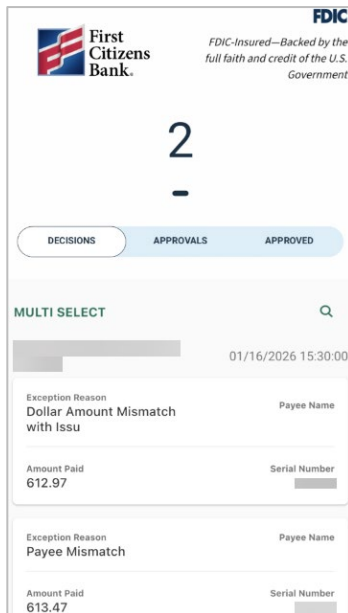
For more information, see [Using Search, Filter, and Sort](#).

## Decisions Tab

The **Decisions** tab displays transactions that require your review. From this tab, you can review transaction details and choose to **Pay** or **Return** each item.

## Return or Pay an Item

1. From the **Decisions** tab, select a transaction.

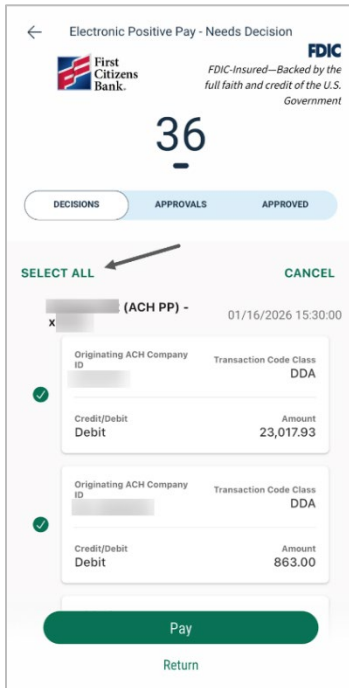


- Tap the card to view details, **OR**
  - Swipe left on card.
2. Review details.
  3. Select one of the following:

- Pay – Mark the item for payment.
  - Return – Mark item to be returned (not paid).
4. The item moves to the **Approvals** tab for review.
- Note:** Depending on your permissions, items may move directly to the **Approved** tab instead of the **Approvals** tab.

## Bulk Return or Pay Items

You can return or pay multiple items at once.



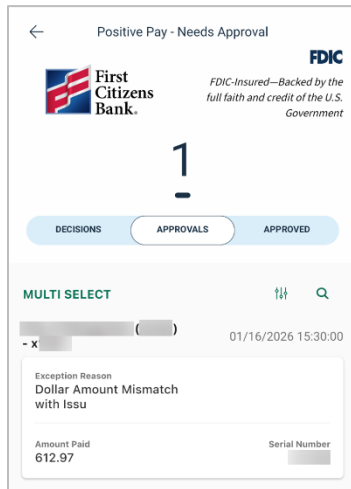
1. From the **Decisions** tab, tap **Multi Select**.
2. Select one or more transactions.
  - Tap individual items.
  - Tap **Select All**.
3. Select one of the following:
  - **Pay** – You reviewed the suspicious items and decided they should be paid.
  - **Return** – You reviewed the suspicious items and decided they should be returned (not paid).
  - The items move to the **Approvals** tab for review.

**Note:** Depending on your permissions, items may move directly to the **Approved** tab instead of the **Approvals** tab.

## Approvals Tab

The **Approvals** tab displays transactions that require approval before they can be processed. From this tab, you can review each transaction, approve the item, or change the original decision if needed.

### Approve or Update Decision

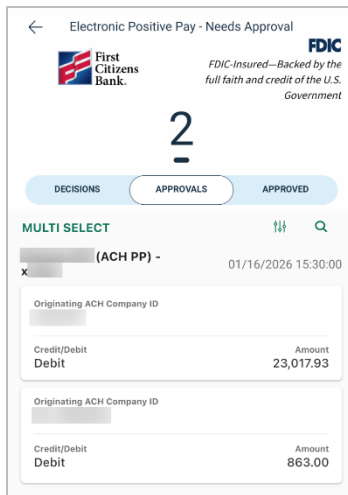


1. From the **Approvals** tab, select a transaction.
  - Tap the card, **OR**
  - Swipe left.
2. Review additional details.
3. Select one of the following:
  - **Approve** – You agree with the decision and approve the payment or return.
  - **Pay or Return** – Change the decision.
4. The item is processed and moved to the **Approved** tab.

**Note:** Depending on your permissions, items may move directly to the **Approved** tab instead of the **Approvals** tab.

## Bulk Approve or Update Decisions

1. From the **Approvals** tab, tap **Multi Select**.



2. Select one or more transactions.

- Tap individual items.
- Tap **Select All**.

3. Select one of the following:

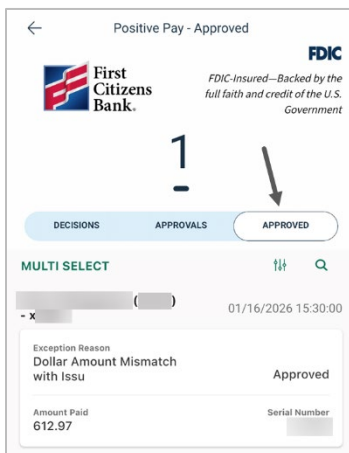
- **Approve** – You agree with the decision and approve the payment or return.
- **Pay or Return** – Change the decision.

4. The items move to the **Approved** tab for review.

**Note:** Depending on your permissions, items may move directly to the **Approved** tab instead of the **Approvals** tab.

## Approved Tab

The **Approved** tab displays transactions that have been approved for processing. From this tab, you can review transaction details and, if permitted, unapprove an item.



## Unapprove an Item

1. From the **Approved** tab, select a transaction.
2. Review the details.
3. Tap **Unapprove**.
4. The item moves back to the **Approvals** tab.

## User Management Overview

The **User Management** screen allows authorized users to view and manage users.

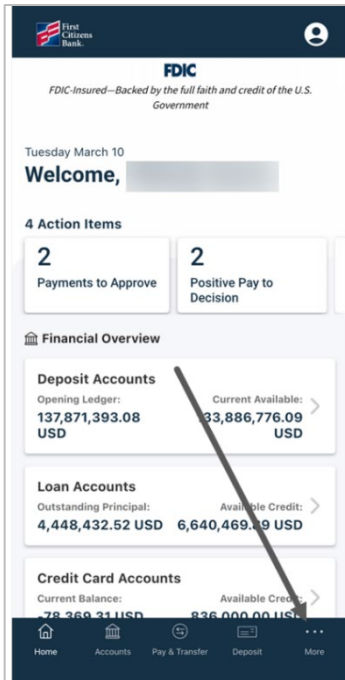
You can:

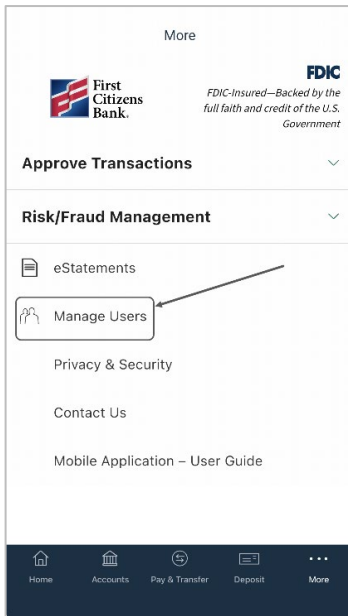
- Approve User Changes
- Lock User
- Unlock User
- View User Changes

**Note:** User access can only be managed in the desktop application. Changes cannot be made in the mobile app.

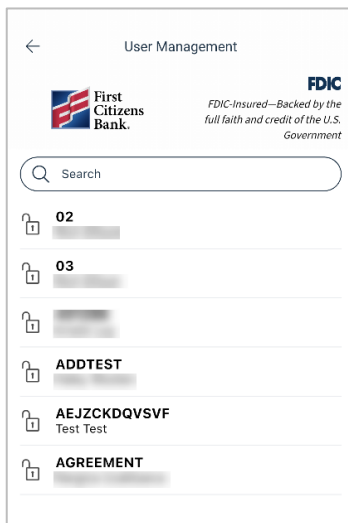
## Access User Management



1. Tap **More** in the navigation bar at the bottom of the screen, then select **Manage Users**.







2. The **User Management** screen displays a list of users with an icon next to each user.





Name	Icon	Description
Locked		The user is locked, and their access is disabled. When they try to log in, they receive an error.
Pending User Changes		The user is in a modified state and is pending approval. Users receive an error when attempting to log in.

Unlocked		The user is unlocked, and their access is enabled.
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## Approve User Changes

1. From the **User Management** screen, search for and tap the user you want to approve changes.
2. Tap the **Pending** icon .
3. Tap **Approve**. A success message is displayed, and the user status updates to unlocked.


## Lock User

1. Search for and tap a user you want to lock.
2. Tap the **Unlocked icon**  or **Pending icon** .
3. Tap **Lock**. If prompted, complete MFA. A confirmation message is displayed.
4. Tap **Continue**. A success message is displayed, and the user is locked.

## Unlock User

1. Search for and tap a user you want to unlock.
2. Tap the locked icon .
3. Tap **Unlock**. If prompted, complete MFA. A confirmation message is displayed.
4. Tap **Continue**. A success message is displayed, and the user is unlocked.

## View User Changes

1. From the **User Management** screen, search for and tap the user you want to view changes.
2. Tap the **Pending icon** .
3. Tap **View Changes**. The **View Changes** screen displays the following:
  - Last Changes Made By.
  - Date Changed.
  - Pending Changes.
4. Tap **Cancel** to close the **View Changes** screen.
5. If approval of changes is needed, click **Approve**.

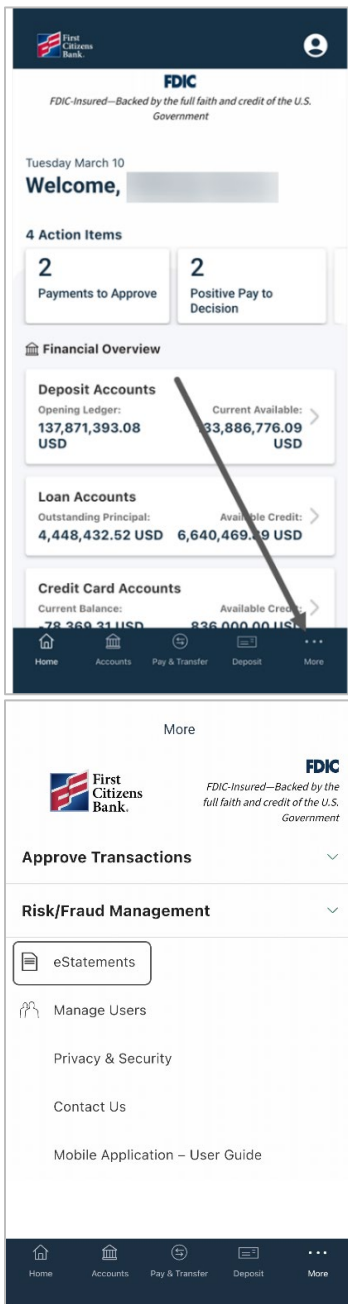
## eStatements Overview

The **eStatements** screen allows you to view and share PDF statements for the selected account, including:

- Account Analysis Statements
- Credit Card Statements
- Monthly Statements
- Sweep Notifications

## Access eStatements

Tap **More** in the navigation bar at the bottom of the screen, then select **eStatements**.



## View an eStatement

1. From the **eStatements** screen, tap the **Statement Type** box.
2. Select an **Account**.
3. Tap **Search**.

## Open an eStatement

Tap a statement to view it.


## Change Year (Optional)

Tap **Change Year** to view statements from a different year.

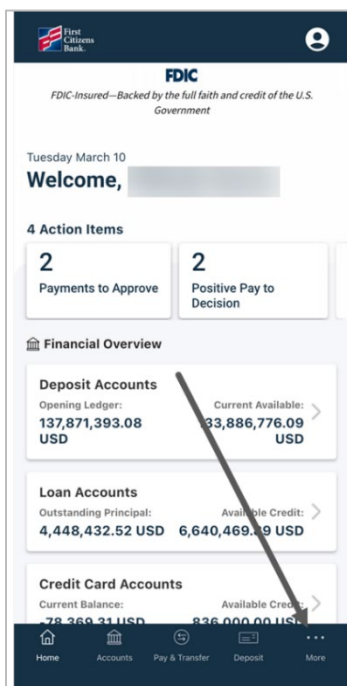
## Close the Statement

Tap **Close** to exit the statement.

## Share an eStatement

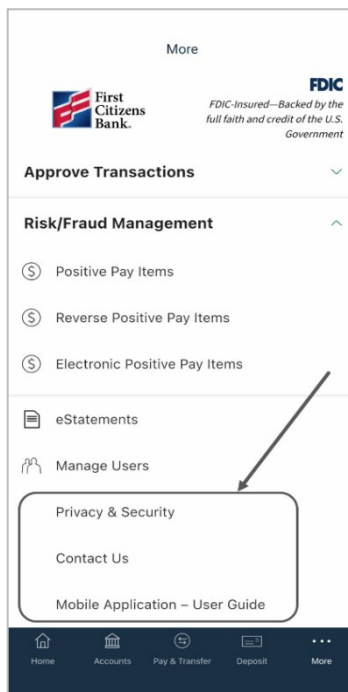
1. Open an eStatement.
2. Tap the **Share**  icon in the upper-left corner.
3. Select how you want to share the file.

## More Section Overview



The **More** section provides access to additional features, services, and resources that are not displayed in the main navigation bar, including:

- Approve Transactions
- Risk & Fraud Management
- eStatements
- User Guide
- Privacy & Security
- Contact Us



## Questions?

We're here to help. Contact Business Engagement Center with questions at 866-322-4249 (866-FCB-4BIZ). Our team is happy to assist you.