

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™ 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™ Phone**

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

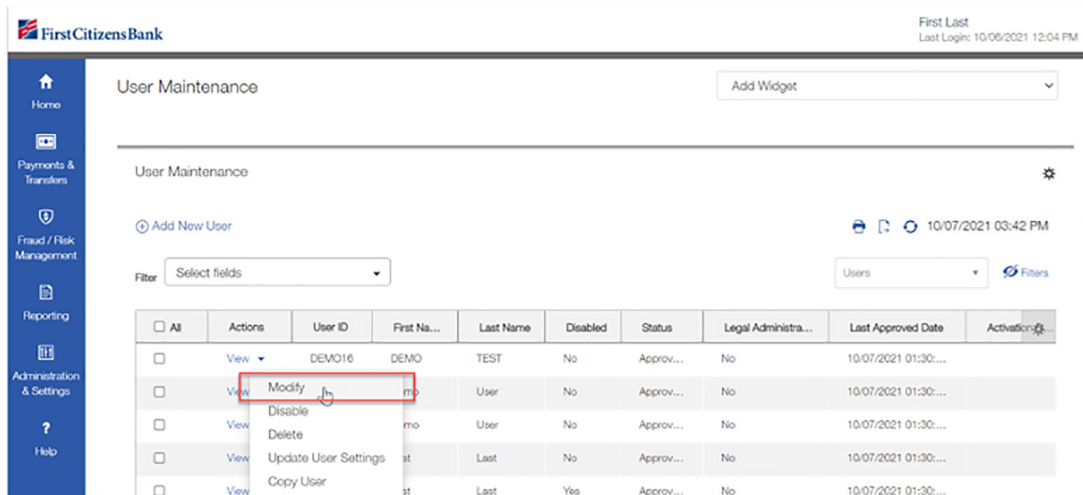
### **Android™ Tablet**

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

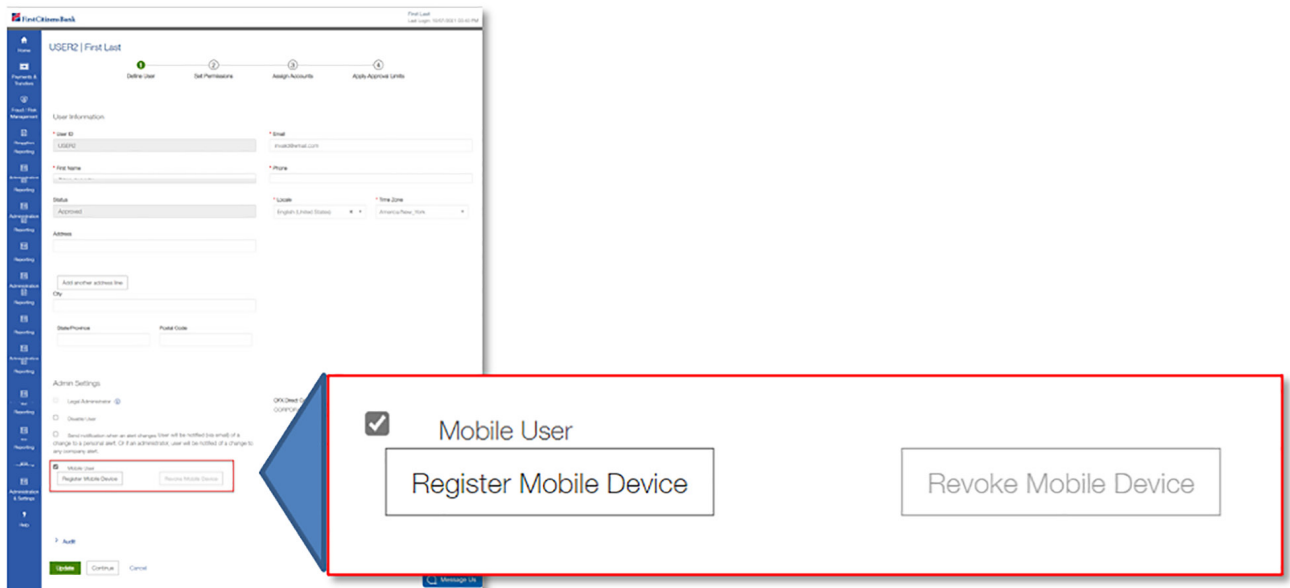
# Adding and Removing Access from Users

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



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™

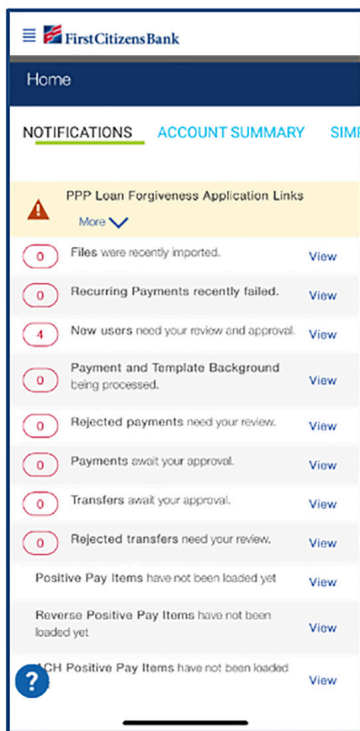
1. Search “First Citizens Commercial Advantage” in the App Store
2. Select **Get** next to the Commercial Advantage icon 
3. Once the download is complete, select **Open**
4. Enter the same credentials as you do for firstcitizens.com

**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

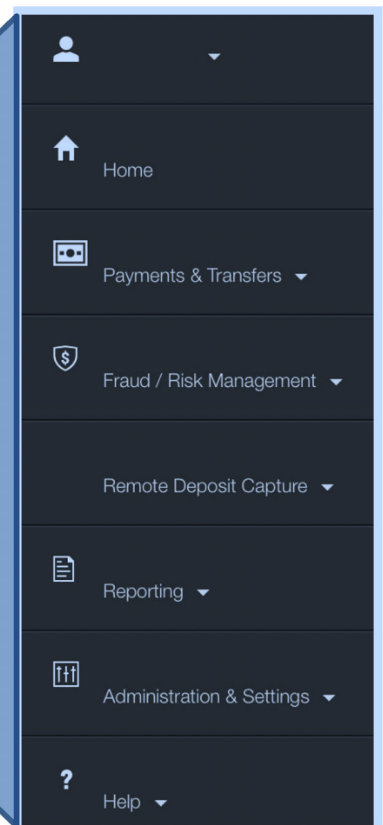
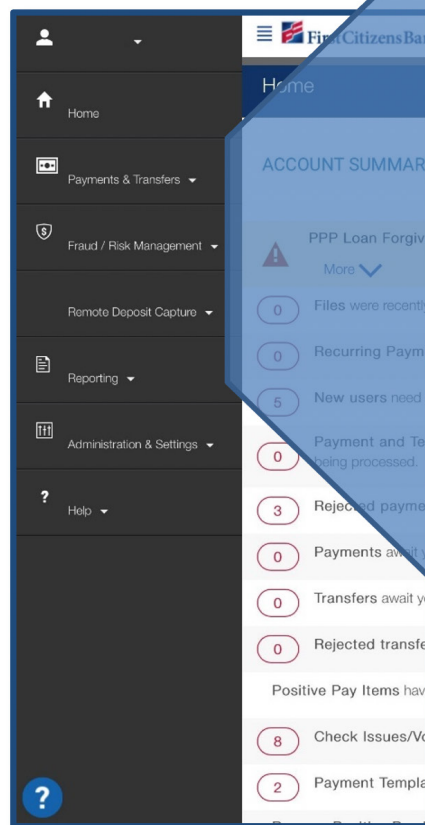
## Using the Mobile Banking Application

## Home Screen



Quickly access the Notifications widget from the home screen

## Menu Screen

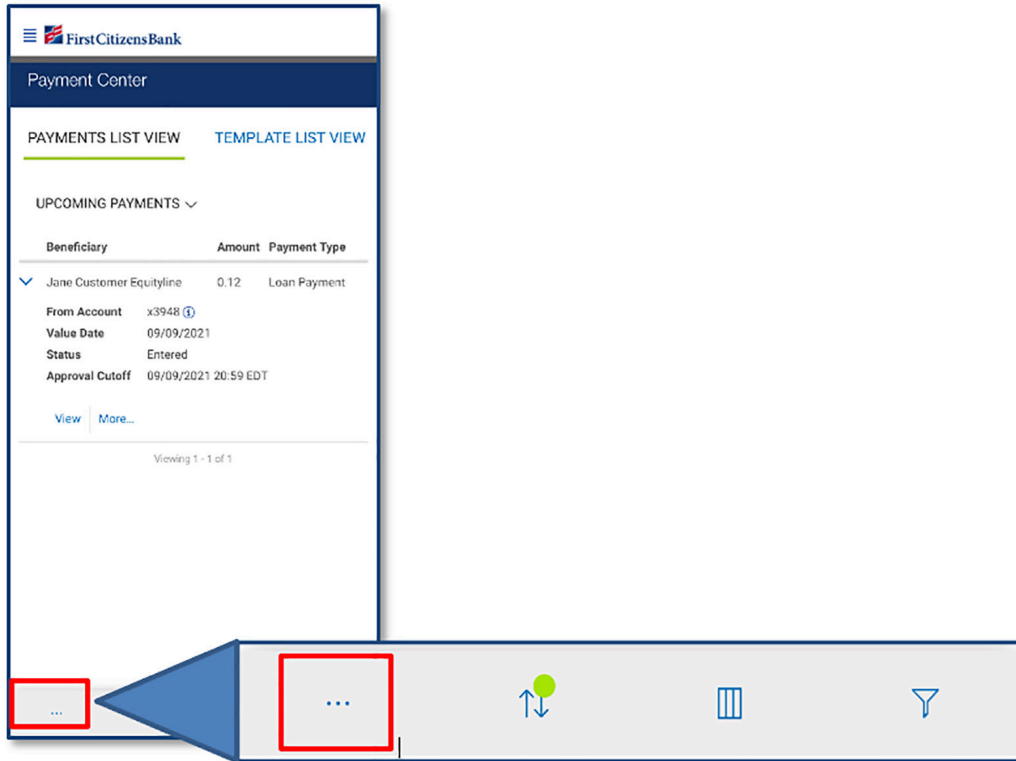


Navigate through the mobile application using the same tabs you are familiar with on your PC

## 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**

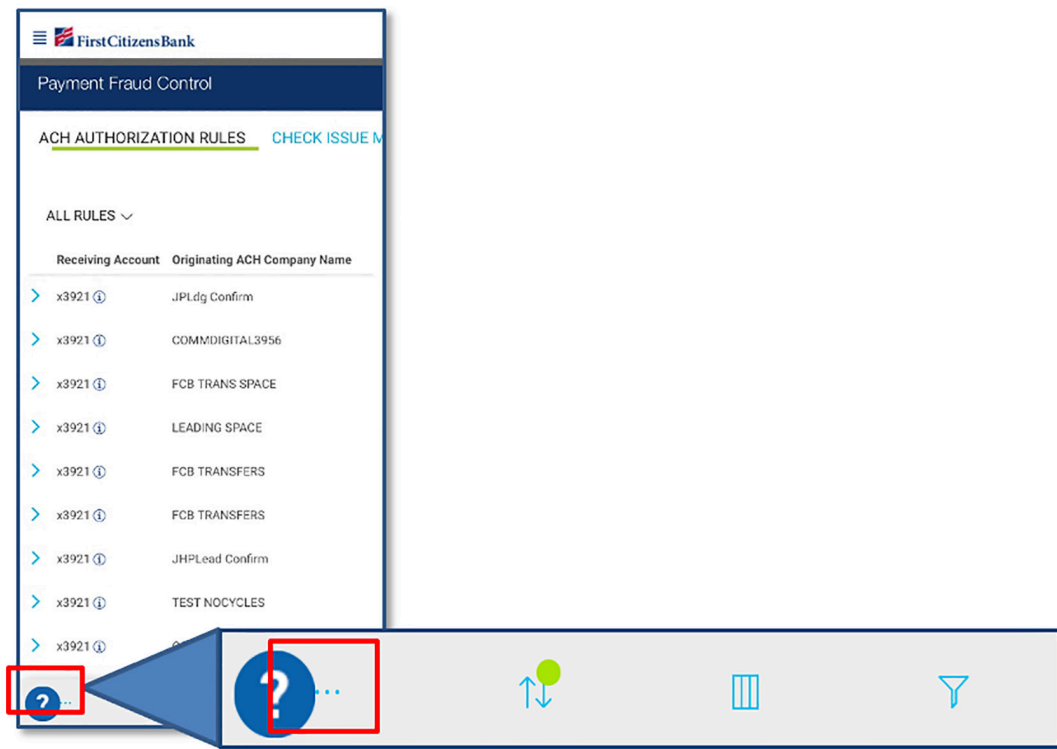
### Enter a Transfer

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

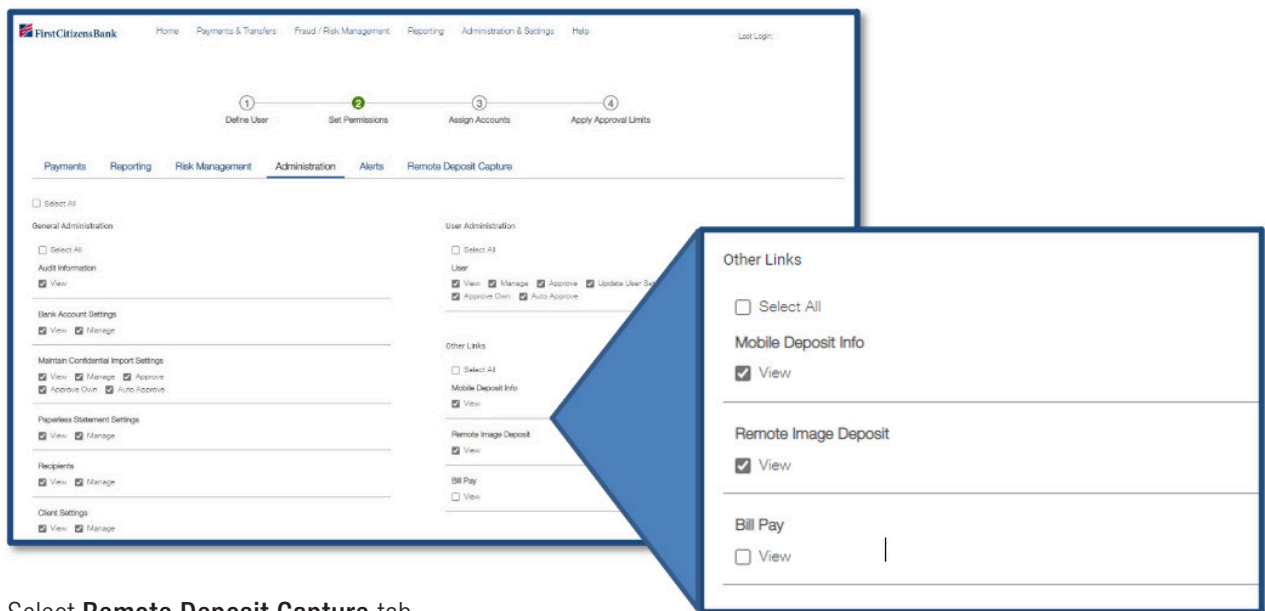
1. Select **Fraud/Risk Management** under the Fraud/Risk Management tab
2. Select **Check Issue Management** tab
3. Select the **Additional Options** menu [...] at the bottom left of the screen
4. Select **Add Check Issue/Void**
5. Follow the prompts required
6. Select **Submit**

## Mobile Remote Deposit Capture

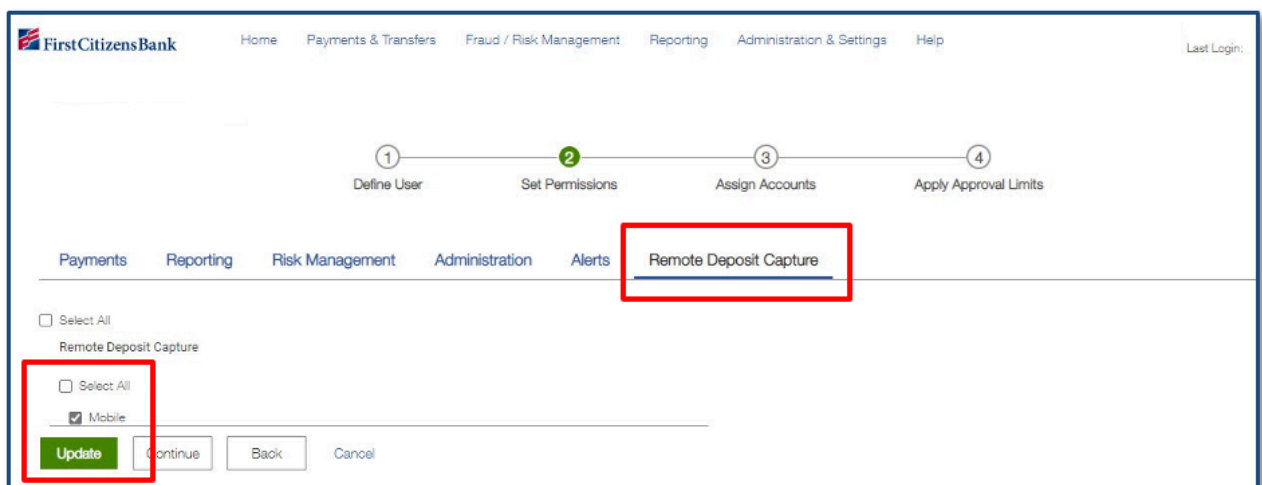
### Entitle Users to mRDC

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**



6. Select **Remote Deposit Capture** tab
7. Select either **Select All** or **Mobile**, then select **Save**
8. Select **(3) Assign Accounts**



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)



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

Report																	Risk 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						
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>						
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11. Select **Update**

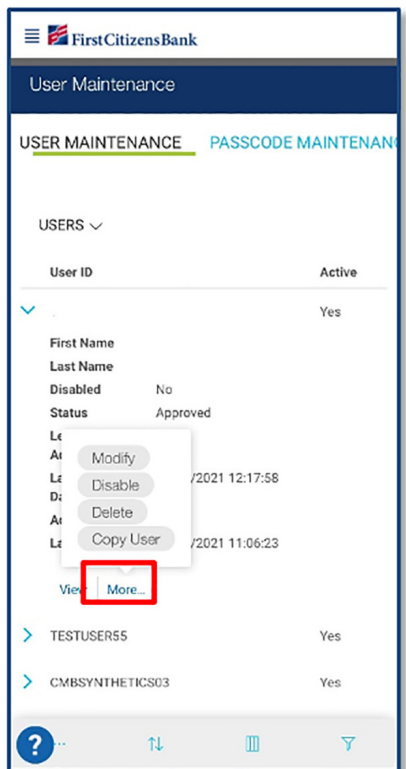
### Submit Check Deposit

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**

## Administration & Settings

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

1. Select **User Maintenance** from the **Administration & Settings** tab
2. Select the arrow  next to the user you wish to perform action
3. Select **More...**, then select the action you wish to perform



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


### Establish a New Alert

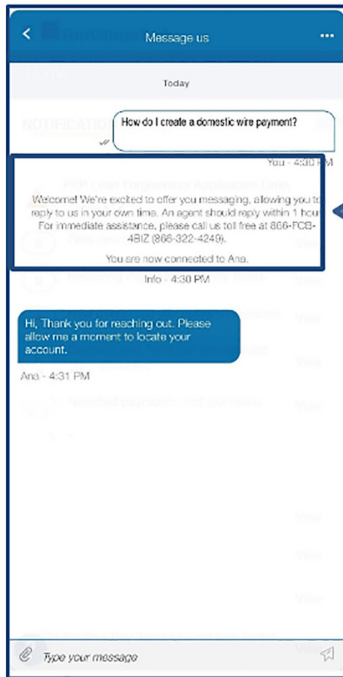
1. Select **Alerts Center** from the Administration & Settings tab
2. Select the **Additional Options** menu [...] at the bottom left of the screen
3. Select **Add New Alert**
4. Follow the prompts required
5. Select **Save**

## 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



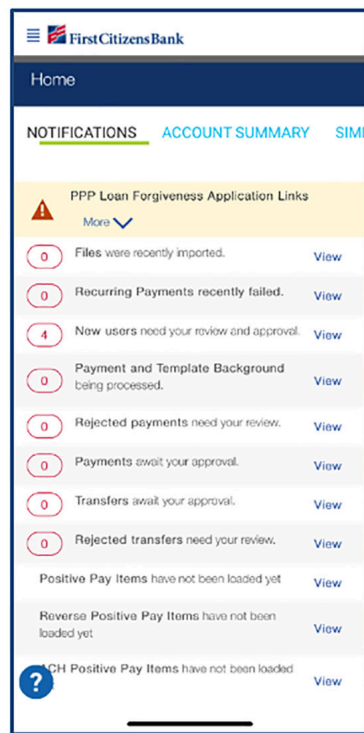
Welcome! We're excited to offer you messaging, allowing you to reply to us in your own time. An agent should reply within 1 hour. For immediate assistance, please call us toll free at 866-FCB-4BIZ (866-322-4249).

## Features Not Available on Mobile Banking Application

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

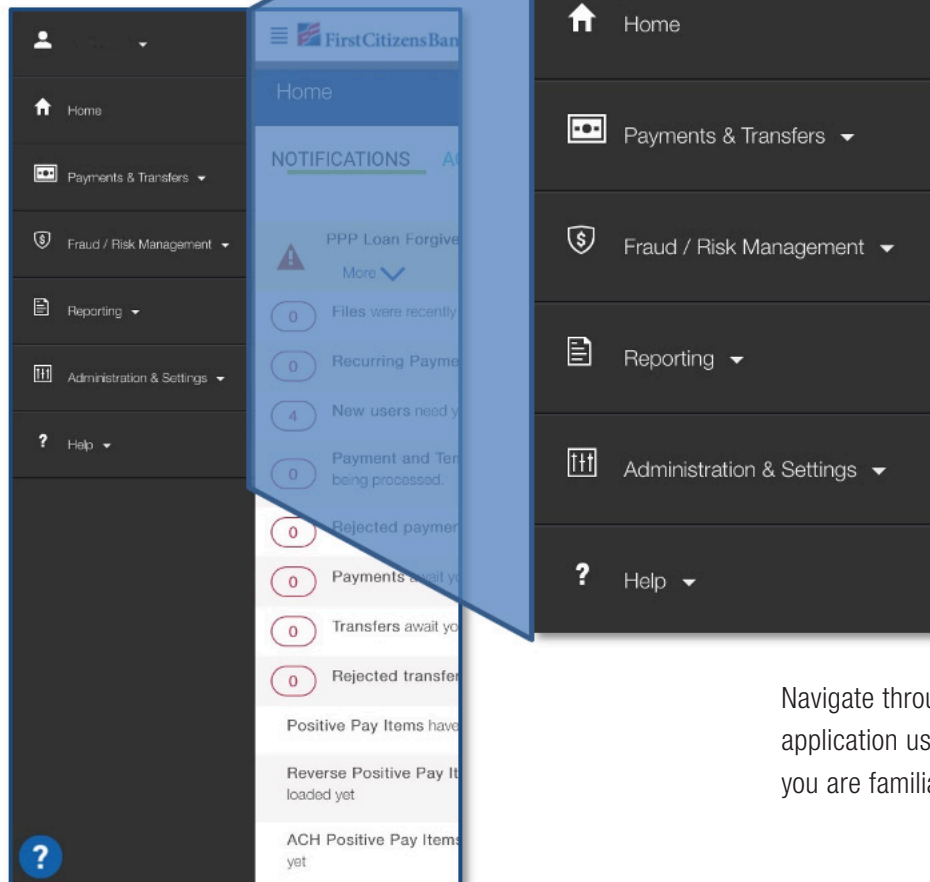
# Using the Mobile Banking Application

## Home Screen



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## Menu Screen



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