

Online and Mobile

Banno Mobile™

Release 2015



Mobile Application

jack henry Banking®
A DIVISION OF JACK HENRY & ASSOCIATES INC®

© Copyright 1999-2015 Jack Henry & Associates, Inc.

All rights reserved. Information in this document is subject to change without notice. Dates contained in this document are provided as estimates only and can be changed at any time at the sole discretion of Jack Henry & Associates, Inc.

Printed in the United States of America.

No part of this document may be copied, reproduced, stored in a retrieval system, displayed, distributed or transmitted in any form or any means whatsoever (electronic, mechanical or otherwise), including by photocopying or recording for any purpose, without the prior written permission of Jack Henry & Associates, Inc. Making unauthorized copies of this document for any purpose other than your own personal use is a violation of United States copyright laws.

Any unauthorized use of Jack Henry & Associates, Inc.'s trademarks and service marks is strictly prohibited. The following marks are registered and unregistered trademarks and service marks of Jack Henry & Associates, Inc.:

3rd Party Sweep™; 4|sight™; Account Analysis™; Account Cross Sell™; Account Cross Sell Jumpstart™; Account Number Change™; ACH/Check Conversion Services™; ACH Client™; ACH Manager™; ACH Origination/Processing™; Advanced Reporting for Credit Unions™; AlertCenter™; AlertManager™; AllAccess™; Alogent®; Alogent® AWARE™; Alogent® Back Counter™; Alogent® Commercial Remote Deposit™; Alogent® Enterprise Duplicate Detection™; Alogent® Front Counter™; Alogent® Image ATM™; Alogent® Interactive Capture™; Alogent® Mobile Remote Deposit™; Alogent® Payment Web Services™; Alogent® Payments Gateway™; Alogent® Remote Deposit Interactive™; Alogent® Retail Remote Deposit™; Andiamo™; Annual Disclosure Statement Online™; ArgoKeys®; ArgoKeys® Branch Sales Automation™; ArgoKeys® DepositKeys™; ArgoKeys® LendingKeys™; ArgoKeys® RelationshipKeys™; ATM Manager Pro®; ATM Manager Pro® – Asset & Site Management™; ATM Manager Pro® – Cash Management™; ATM Manager Pro® – Event Management™; ATM Manager Pro® – Financial Management™; AudioTel™; Banno Mobile™; Basel Report Pro™; BladeCenter™; BondMaster™; Branch Anywhere™; Branch Deposit Reporting Pro™; Brand Management Services™; BusinessManager®; Call Report Pro™; Cash Automation™; Cash Dispenser™; Cash Recycler™; Centurion Business Continuity Planning™; Centurion Business Recovery Consulting Group™; Centurion Co-Location™; Centurion Disaster Recovery®; Centurion Emergency Notification™; Centurion Enterprise-Level Recovery™; Centurion Episys Hosted Failover™; Centurion Hosted High Availability™; Centurion LiveVault™; Check 21 Cash Letter™; Check 21 Exception Processing™; CheckCollectPlus™; Check Collect Recovery Services™; CheckMaster™; CheckMaster Plus™; Check Writer for Core Director®; CIF 20/20®; Co-Mingle™; Cognos 10™; Collateral and Document Tracking™; Compliance Access™; Core Director®; Core Director® Teller™; Core Director® Teller Capture™; CreaCard®; Cruise®; CruiseNet®; CTRMaster™; CUPRO® ALM™; CUPRO® ALM Express™; Customer Payment Portal™; Database Cleansing Package™; DataLink CU™; Demand Account Reclassification™; DIME™ (Document Image Management Engagement); DirectLine International™; DirectLine® OFX; DirectLine Wires™; Dynamic Content Modules™; ECS Capture Solutions™; ECS Digital Data Conversion™; ECS OneLook™; ECS Paper-to-Digital Conversion™; ECS Web™; eCTR™; Electronic Statements™; Electronic Statements – Interactive™; Enhanced Account Analysis™; Enhanced Loan Application™ (ELA); Enhanced Loan Collections™; Enhanced Member Application™ (EMA); Enterprise Backup and Tape Encryption™; Enterprise Capture Solutions™; Enterprise Conversion Solutions™; Enterprise Payment Solutions™; Episys®; Episys® Anywhere™; Episys® Collateral and Document Tracking™; Episys® Collection Toolkit™; Episys® Contact Event Manager™; Episys® Continuity Plan™ (ECP); Episys® Continuity Services™; Episys® Continuity Services Plus™; Episys® Data Store™; Episys® Dealer Reserve Accounting™; Episys® Escrow Module™; Episys® External Loan Processing Interface™; Episys® Failover Certification™; Episys® Failover Self-Certification™; Episys® ID Scanner Interface™; Episys® Management Server™; Episys® Overdraw Tolerance™; Episys® Quest™; Episys® University™; Episys® Vaulting™; Episys® Virtualization™; EPS Remote Deposit Capture™; Extra Awards®; Failover™; Fed-File Pro™; FlexPass™; FormSmart™; Genesys Check Imaging Suite™; Gladiator®; Gladiator® Advanced Malware Protection™; Gladiator® Consulting Services™; Gladiator® CoreDEFENSE Managed Security Services™; Gladiator® eBanking Compliance Services™; Gladiator® eCommercial SAT™; Gladiator® Enterprise Network Design, Implementation & Support Services™; Gladiator® Enterprise Security Monitoring™; Gladiator® Enterprise Virtualization Services™; Gladiator® eSAT™; Gladiator® eShield™; Gladiator® Hosted Network Solutions™; Gladiator® IT Regulatory Compliance/Policy Products™; Gladiator® Managed IT Services™; Gladiator® Managed Unified Communications Services™; Gladiator® NetTeller® Enterprise Security Monitoring™; Gladiator® Network Services™; Gladiator® Phishing Defense and Response Service™; Gladiator® Social Media Compliance Services™; Gladiator® Technology®; Gladiator® Unified Communications Services™; goDough®; GoldPass™; Hosted Pay Page™; iBizManager™; Image ATM™; Image ATM Capture and Reconciliation™; ImageCenter™; ImageCenter ATM Deposit Management™; ImageCenter Image Capture™; ImageCenter Interactive Teller Capture™; Intellix CIF 20/20® OutLink Renewal Engagement™; Intellix Consulting™; InTouch Voice Response®; Investor Servicing™; iPay Business Bill Pay™; iPay Consumer Bill Pay™; iPay QuickPay™; iPay Solutions™; iRisk™; Isosceles™; iTalk™; Jack Henry & Associates, Inc.®; Jack Henry Banking®; JHA Consumer Pieces™; JHA Get Smart™; JHA Merchant Services™; JHA Money Center™; JHA OutLink Processing Services™; JHA Payment Processing Solutions®; JHA Program Management Services™; jhaAddress Verify™; jhaCall Center™; jhaCall Center In-House™; jhaCall Center Outsourced Services™; jhaCall Center Outsourced Services After Hours™; jhaCall Center Outsourced Full Business Services™; jhaCall Center Outsourced Select Services™; jhaDirector®; jhaEnterprise Mobility™; jhaEnterprise Workflow™; jhaID Scan™; jhaKnow™; jhaKnow Express™; jhaPassPort Debit Optimizer™; jhaPassPort™; jhaPassPort.pro™; jhaPassPort Direct™; jhaPassPort Extra Awards™; jhaPassPort Fraud Center™; jhaPassPort Hot Card Center™; jhaPassPort Promotions and Consulting Services™; jhaPassPort Switch™; jhaArchive™; jVault®; jXchange™; Kernel™; Know-It-All Credit Programs™; Know-It-All Education™; Know-It-All Learning Management Portal™; Know-It-All Now™; Landlord/Tenant Security Deposit Tracking™; LendingNetwork®; Loan Collateral Tracking™; Margin Maximiser Interactive™; Margin Maximizer Interactive™; Margin Maximiser MaxConnect™; Margin Maximizer MaxConnect™; Margin Maximiser Pronto™; Margin Maximizer Pronto™; Margin Maximiser Suite®; Margin Maximiser Suite®; Masterlink™; MaxConnect Interactive™; MedCashManager®; Member Business Services™; Member Privilege™; Mobile Website™; Multifactor Authentication™; Mutual Fund Sweep™; Net.Check™; NetTeller®; NetTeller® Bill Pay™; NetTeller® Cash Management™; NetTeller® Member Connect™; NetTeller® Online Banking™; NetTeller® Security Manager™; NetTeller® Text Alerts™; OnBoard Loans™; OnNet™; OnX™; OpCon™; Opening Act™; Opening Act Express™; Optimizer™; Participation Lending™; PassBook™; Point2™; PointMobility™; PowerOn®; PowerOn2™; PowerOn Market-place®; PowerOn® Studio™; PPS First PIN™; PPS ImageSelect™; PPS PIN Change Service™; Prepaid Cards™; Professional Consulting Services™; PROFITability®; Organizational PROFITability® Analysis System™; Product PROFITability® Analysis System™; PROFITability® Budget™; PROFITability® Reporting Service™; PROFITstar®; PROFITstar® ALM Budgeting™; PROFITstar® Budget™; PROFITstar® Classic™; PROFITstar® Reporting Service™; ProfitStars®; ProfitStars® Direct™; ProfitStars® EPS SmartPay Business™; ProfitStars® EPS SmartPay Express™; ProfitStars® mRDC™; ProfitStars Synergy®; Real Time™; Refi Analyzer™; Regulatory Reporting Solutions™; Relationship 360™; Relationship Profitability Management™ (RPM); RemitCentral™; RemitPlus®; RemitPlus® Express™; RemitPlus® HRCM™; RemitPlus® Remittance/Lockbox™; RemitWeb™; Remote Deposit Anywhere™; Remote Deposit Complete™; Remote Deposit Express™; Remote Deposit Now™; Remote Deposit Scan™; RPM Reporting Service™; Shared Branch™; SigMaster™; Silhouette Document Imaging®; SilverLake Real Time™; SilverLake System®; Smart EIP™; Smart GL™; SmartSight®; smsGuardian™; Store Forward™; StreamLine Platform Automation®; StreamLine Platform Automation® – Deposits™; StreamLine Platform Automation® – Loans™; Summit Support®; Sweep Account Processing™; SymAdvisor™; SymChoice Loan™; SymConnect™; SymForm™; SymForm PDF™; Symitar®; Symitar® ATM Services™; Symitar® Fraud Management™; Symitar® EASE™; SymX™; SymXchange™; Synapsys®; Synapsys® Lobby Tracking™; Synapsys® Member Relationship Management™; Synergy API Integration Toolkit™; Synergy AutoImport™; Synergy Automated Document Recognition™ (ADR); Synergy Batch Document Recognition™ (BDR); Synergy Check Archive™; Synergy DataMart™; Synergy Document Management™; Synergy Document Recognition™; Synergy Document Tracking™; Synergy eDistribution™; Synergy Enterprise Content Management™ (ECM); Synergy eSign™; Synergy eSignWeb™; Synergy eStorage™; Synergy Express™; Synergy ID Scan™; Synergy iSign™; Synergy Kofax Capture™; Synergy PowerSearch™; Synergy Reports™; Synergy Workflow Management™; TellerMaster™; TheWayiPay®; TimeTrack Human Resources™; TimeTrack Payroll System™; TimeTrack Time and Attendance™; Transaction Logging and Vaulting Server™; Transaction Logging Server™; ValuePass™; Vehicle Pricing Interface™; Vertex Teller Automation System™; Vertex Teller Capture™; Virtual Transaction Logging Server™; WebEpisys™; Website Design & Hosting™; Website Security Services™; Wire Management™; Yellow Hammer™; Yellow Hammer ACH Origination™; Yellow Hammer BSA™; Yellow Hammer BSA Regulatory Consulting Service™; Yellow Hammer EFT Fraud Detective™; Yellow Hammer Fraud Detective™; Yellow Hammer SAR Center™; Yellow Hammer Wire Origination™; Xperience™

Slogans

Cutting-Edge IT Solutions for the Future of Credit Unions™; Know-It-All – Empowering Users Through Knowledge™; Leading through technology ... guiding through support™; Powering Actionable Insight™; Snap it Send it Spend it®; The Depth of Financial Intelligence™; We Are Looking Out For You™; Where Tradition Meets Technology™

Various other trademarks and service marks used or referenced in this document are the property of their respective companies/owners.

Getting Started: Banno Mobile.....	4
Logging on for the First Time.....	4
Application Menu Options.....	4
Log Off.....	5
Account Aggregation.....	6
Aggregation for External Accounts.....	6
Adding an External Institution to Your Accounts.....	7
Turning off an External Account.....	7
Dashboard.....	9
Customizing the Dashboard.....	9
Mobile Account Management.....	11
Viewing Account Information.....	11
New Financial Accounts.....	12
Alerts and Recurring Transactions.....	13
Setting a Low Funds Alert.....	13
Deleting Messages.....	14
Transactions.....	15
Viewing Your Transaction History.....	15
Adding an Image to a Transaction.....	16
Adding a Transaction Note.....	16
Tagging A Transaction.....	16
Transferring Funds.....	18
Bill Pay.....	21
Paying Bills.....	21
Adding Payees.....	22
Settings.....	23
Changing Your Passcode.....	23
Managing Notifications for iOS.....	23
Managing Notifications for Android™.....	23
Clearing App Data.....	23
Reporting Issues.....	23

Getting Started: Banno Mobile

Your financial institution uses Banno Mobile, a mobile banking and financial decision support app. This app gives you a new level of control over your financial portfolio.

Want to make informed financial decisions on the go? Banno Mobile has it covered with account aggregation, which provides a consolidated view of your financial portfolio, designed with mobile devices in mind. That means you get information and actions for several of your financial accounts all from one mobile app. Personalize your financial experience with transaction enrichment, including vendor contact information and vendor location. You can also add tags, notes, and even images to your individual transactions.

Take advantage of remote check deposits (if your institution has that functionality enabled), account transfers, and branch locating, all by accessing information from your participating financial institution's existing online banking website.

Let's get started! To begin, you'll want your account credentials handy.

Logging on for the First Time

When you first open the app, you enter your online banking credentials. Then, you enter a four-digit passcode, which provides an easy way to log on the next time you open the app. Complete these steps to set your account details, user name, passcode, email, and security challenge question.

1. Open Banno Mobile.
2. Tap **Get Started!**.
3. Tap **Accept** and **Yes** after reading the **User Agreement**.
4. Enter your user name, password, and email for your online banking account.
5. Enter your profile information or tap **Skip**.
6. Create a passcode.



When you log on to the app, you can enter the wrong passcode five times before the app removes all data from the device and requires you to reauthenticate.

The **Dashboard** appears.

Application Menu Options

A menu appears after tapping your financial institution's logo at the top left of the application screen. Just tap a menu item to explore your financial information.

- **Dashboard**
- **Messages**
- **Accounts**
- **Transfer**
- **Bill Pay**
- **Settings**



Tapping the menu a second time closes the menu. Tapping anywhere outside of the menu panel also closes the menu.





Log Off

No need to worry about logging off. Banno Mobile asks for a passcode each time you open the app.

Banno Mobile does not have a log off functionality. Instead of using a log on and log off method, Banno Mobile uses your passcode to protect your financial information. You can change your passcode by tapping **Settings** from the menu.

Account Aggregation

Review several financial accounts within seconds!

Display	All Accounts
CASH	
 Your Checking Your FI 2 5 minutes ago	\$7,223.24 Available Balance
 Your Savings Your FI 2 5 minutes ago	\$2,564.13 Available Balance
CREDIT	
 Their Credit Card Your FI 2 5 minutes ago	\$6,330.29 Available Credit
OTHER	
 Your Mortgage Your FI 2 5 minutes ago	\$63,426.65 Total

Banno Mobile consolidates information from several financial accounts in a convenient mobile interface. Banno Mobile includes information from the user's primary account, and other associated accounts at the primary financial institution.



We store aggregated information securely, and we never pass information to a third party or another financial institution.

Aggregation for External Accounts

Banno Mobile provides account aggregation for many top financial institutions, allowing the app to present a comprehensive view of a financial portfolio.



Sorry, but if a financial institution does not appear in our list of aggregated institutions, you may not add accounts from that institution.

Aggregated accounts have the same balance, transaction enrichment, and alert functionality that users experience with their primary accounts.



Users cannot move money with external accounts unless they can do so through the primary institution's online banking website.

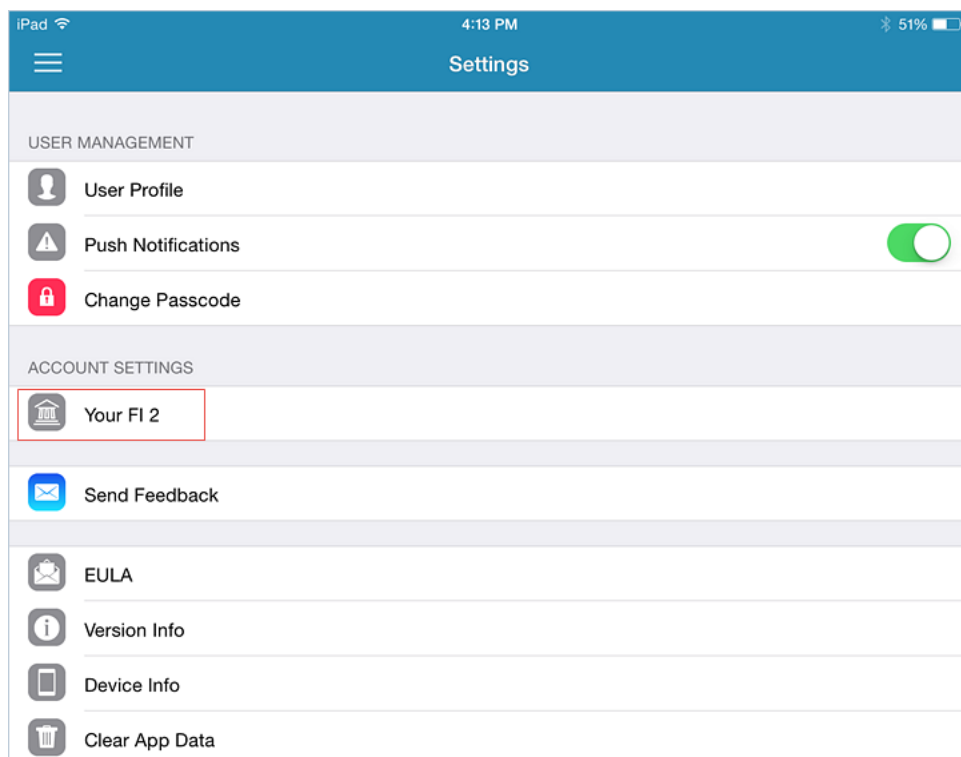
After using account credentials to add an external institution to Banno Mobile, you see all accounts associated with the login credentials.

Adding an External Institution to Your Accounts

1. If iOS, tap **Accounts** on the menu. If Android™, find the **Accounts** card on the **Dashboard**.
2. Tap **+**.
3. Enter the financial institution's name in the **Search for Institution** field.
4. Select your financial institution and enter your online banking credentials in the **Username** and **Password** fields.
5. Tap **Continue**.

Turning off an External Account

1. Tap **Settings** from the menu.
2. Tap your financial institution's name.



3. Turn off an account by tapping the check box (Android™) or toggle (iOS) next to it.

iPad 8:45 PM 22%

< Settings Your FI 2

PRIMARY ACCOUNT

Type	Bill Pay
Active Account	<input checked="" type="checkbox"/>
Include in Dashboard	<input type="checkbox"/>

THEIR CREDIT CARD

Type	Line of Credit
Active Account	<input checked="" type="checkbox"/>
Include in Dashboard	<input checked="" type="checkbox"/>

YOUR CHECKING

Type	Deposit
Active Account	<input checked="" type="checkbox"/>
Include in Dashboard	<input checked="" type="checkbox"/>

YOUR MORTGAGE

Type	Debt
Active Account	<input checked="" type="checkbox"/>
Include in Dashboard	<input checked="" type="checkbox"/>

YOUR SAVINGS


Type	Deposit
Active Account	<input checked="" type="checkbox"/>
Include in Dashboard	<input checked="" type="checkbox"/>

You may not completely remove accounts from the app. Contact your financial institution for more details.

Dashboard


The **Dashboard** shows a consolidated view of your financial accounts and other information, in addition to your messages.





Tap  for card customization settings.

Customizing the Dashboard

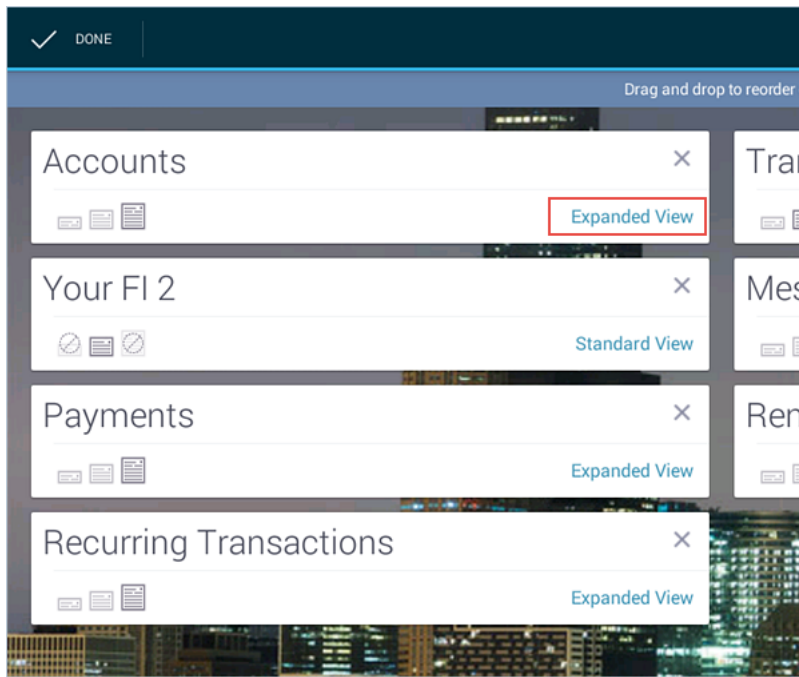
Get personal with your finances and rearrange the dashboard to your liking.

1. From the menu, tap **Dashboard**.
2. Choose your device and follow the corresponding instructions.
 - If using an iOS device, tap  to bring up the **Organize Cards** screen.
 - If using an Android™ device, touch and hold the title area of a card until the card organization screen appears.
3. Choose your situation and follow the corresponding steps.

Situation	Steps
Remove a card.	Tap  on the card you want to remove.
Add a card.	<ol style="list-style-type: none">1. Tap Add Cards.2. Scroll to the card you want to add and tap Add.
Move a card.	<ol style="list-style-type: none">1. Touch and hold the title of a card.2. Slide your finger to reposition the card.
Change the size of a card.	<ol style="list-style-type: none">1. Tap the bottom right corner of the card where the card shows Summary View, Standard View, or Expanded view.2. Choose a size: Summary, Standard, or Expanded view.3. Tap  Done.



In the drag and drop view, tap a card where it displays **Expanded View**, **Standard View**, or **Summary View** to change its size.



Mobile Account Management

Banno Mobile uses account aggregation to keep you connected to your financial accounts. Almost anything you do with your financial institution's browser-based online banking, you can accomplish using Banno Mobile.

- Deposit checks



Your institution must provide remote deposit capture services for this feature to be available.

- Transfer funds
- Set alerts and reminders

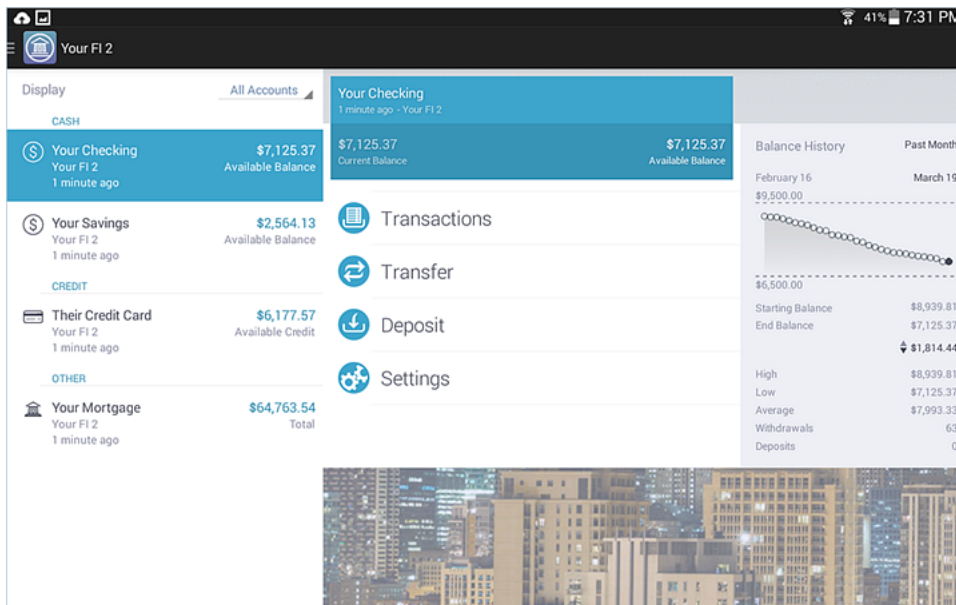
Viewing Account Information

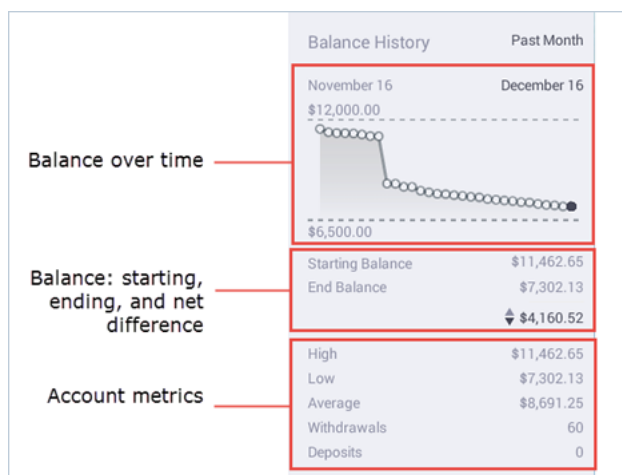
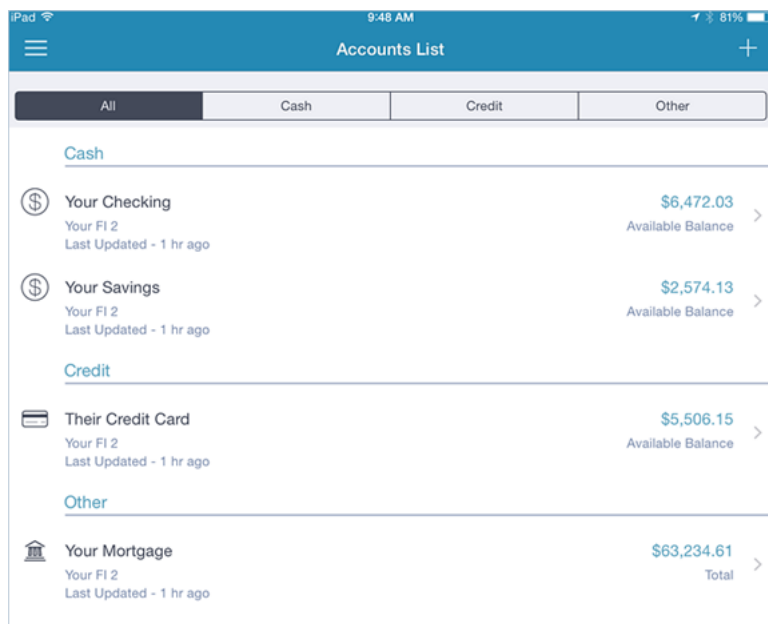
Get account statistics at a glance, including your current, highest, lowest, or average balance, or use handy actions like transactions, transfers, deposits, and settings.

1. Tap the menu, and then tap **Accounts**.
2. Tap an account on the left-hand side for quick actions and to view balance history information for that account.



Try filtering by account type. If iOS, tap **Cash**, **Credit**, or **Other** to filter your account list. If Android™, tap **All Accounts** to access filtering options.





New Financial Accounts

If you open a new account with your financial institution, the account information automatically appears in the app!

Open a new account through your financial institution. You'll see your new account in Banno Mobile with your other accounts.



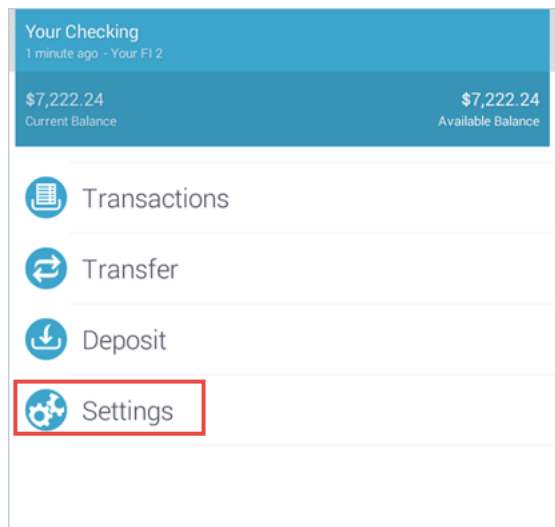
Sorry, but you cannot open new accounts from the Banno Mobile app.

Alerts and Recurring Transactions

Banno Mobile can help you remember when recurring transactions are due, and notify you when deposits appear in your accounts. You receive alerts in your **Messages** card, and you can see a list of common transactions in your **Recurring Transactions** card.

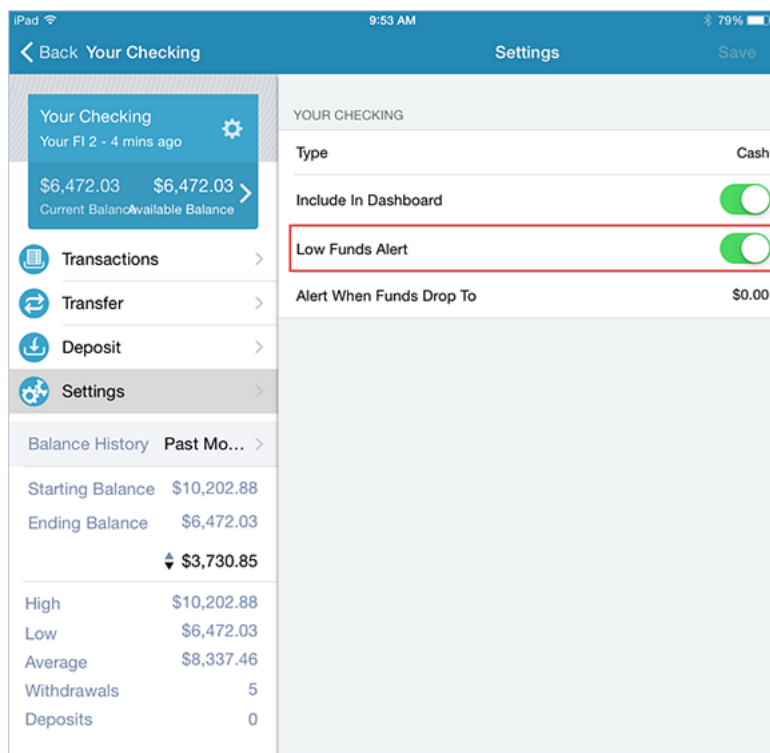
Setting a Low Funds Alert

1. Tap the menu, and then tap **Accounts**.
2. Tap an account, and then tap **Settings**.



3. Select **Low Funds Alerts** and enter a threshold amount for alerts.

A screenshot of the 'YOUR CHECKING' settings screen in the Banno Mobile app. The screen has a white background with a light gray border. At the top, 'YOUR CHECKING' is written in a small, bold, sans-serif font. Below this, the 'Type' is set to 'Cash'. A section titled 'Include in Dashboard' contains a checked checkbox. Below that, the 'Low Funds Alerts' option is shown with an unchecked checkbox; this entire row is highlighted with a red rectangular box. At the bottom of the screen are two blue buttons labeled 'Save' and 'Cancel'.




4. Tap **Save**.

Deleting Messages

Messages remain in the app until they expire or you decide to delete them. Messages do not expire unless the message creator sets an expiration date.

1. From the menu, tap **Messages**.
2. To delete a message, choose a device and follow the corresponding steps.

Situation	Steps
iOS	<ol style="list-style-type: none"> 1. In the panel on the left side, swipe the message preview left to reveal the Delete button. 2. Tap Delete.
Android™	<ol style="list-style-type: none"> 1. In the panel on the left side, touch and hold the message preview. 2. Tap . 3. Tap Yes.

Transactions

With Banno Mobile, you can view transaction history and see transaction information. You can also access these transactions from the app:

- Mobile check deposit

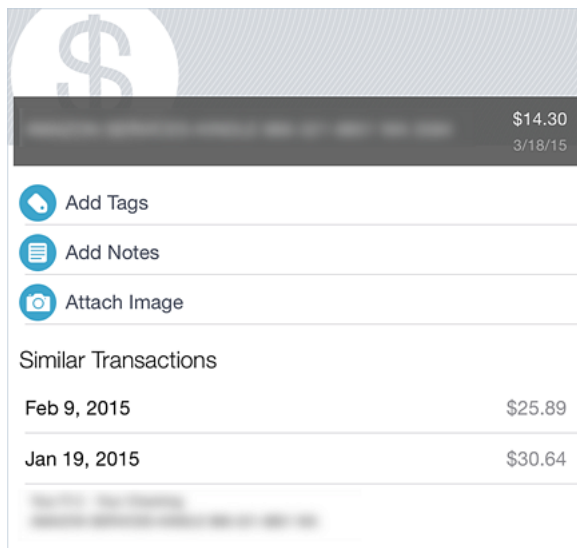


Mobile check deposit is unavailable if your financial institution does not support remote check deposit.

- Account transfers

You can view these transaction details in Banno Mobile:

- Location and contact information for transactions made
- Transaction tags with preset or custom categories
- Notes
- Images
- History of similar transactions



Viewing Your Transaction History

1. Open the menu and tap **Accounts**.




You can also access the **Accounts** screen from the **Dashboard**.

2. Tap an account.
3. Tap **Transactions**.
4. Review transactions as a whole or tap a transaction for more details.

Adding an Image to a Transaction

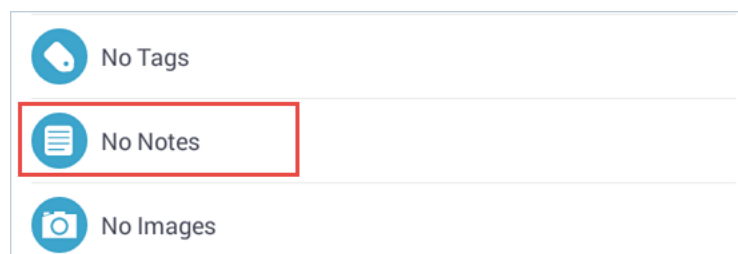
Want to keep a close eye on your transactions? Use the image feature to keep a visual record of receipts and other information.

1. Open the menu, tap **Accounts**, and then tap **Transactions**.
2. Tap a transaction, and then tap **No Images** if Android or **Attach Image** if iOS.
3. Choose the appropriate device and follow the corresponding steps.

Situation	Steps
Take a photo	<ol style="list-style-type: none">1. Tap Take a Photo.2. Aim your device's camera at the area you want to photograph.3. Tap Capture.  If you are not satisfied with the image, you can tap Retake.4. Tap Continue.
Choose from gallery	<ol style="list-style-type: none">1. Tap Choose from Gallery.2. Tap the image you want to add.

Adding a Transaction Note

1. Open the menu, tap **Accounts**, and then tap an account.
2. Tap **Transactions**, and then tap an individual transaction.
3. If Android™, tap **No Notes**. If iOS, tap **Add Notes**.

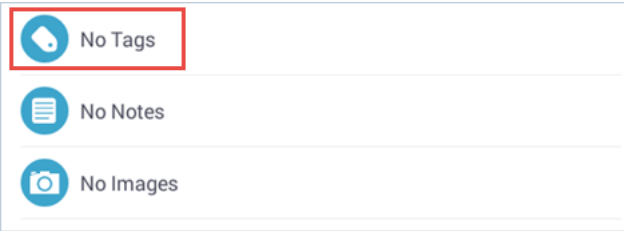


4. Enter a note.

Tagging A Transaction

Use transaction tags to assign categories and locate your transactions quickly.

1. Open the menu, tap **Accounts**, and tap an account.
2. Tap **Transactions**, and then tap a transaction.
The **Details** screen appears.
3. If Android tap **No Tags**. If iOS, tap **Add Tags**.



4. Tap **Add Tag**.
5. Complete the appropriate action.
 - Enter a new tag.
 - Select from the list of previously created tags.
6. Tap **Done**.
7. Choose how you want to apply your tag.
 - **Only This Transaction**
 - **All Similar Transactions**



Banno Mobile chooses similar transactions by merchant name. After you create a tag and select **All Similar Transactions**, future transactions with the same merchant will automatically show the tag you created.

Similar Transactions	
Nov 9, 2014	\$42.50
Oct 4, 2014	\$19.72
Sep 27, 2014	\$15.59
Sep 17, 2014	\$32.13

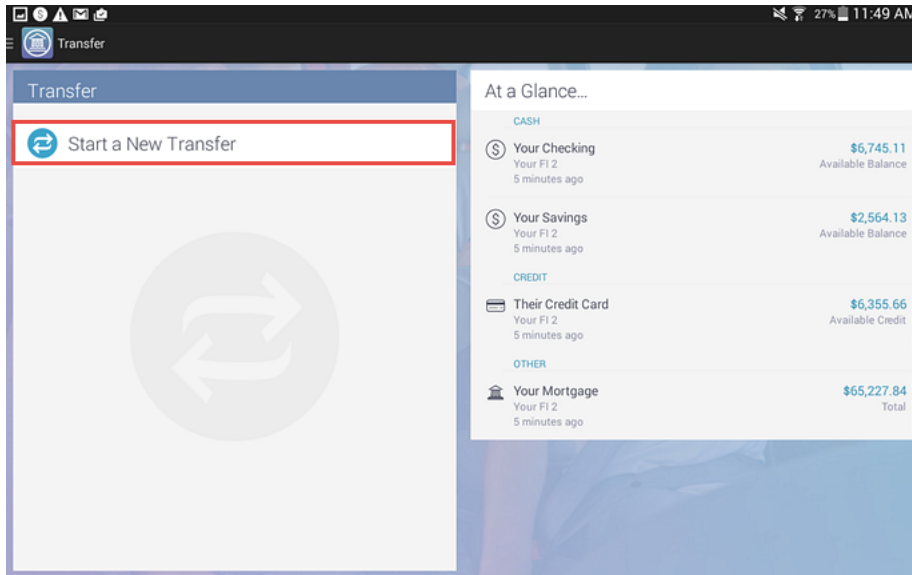
Transferring Funds

Use these instructions to transfer funds from one account to another.

1. Open the app menu and tap **Transfer**.



2. Tap **Start a New Transfer**.



3. Answer the security question and tap **Submit**.



Not all financial institutions require you to use security questions. If you do not have security questions, skip this step.

The screenshot shows a mobile application interface for a transfer. At the top is a blue header bar with the word "Transfer" on the left and a "Cancel" button on the right. Below the header is a light gray section titled "Security Question". Under this title, a message reads: "For security purposes, please confirm your identity by answer the following verification question." Below the message is a text input field with the placeholder text "What is the name of your first pet?". Under the input field, the label "ANSWER:" is on the left and "Enter Answer" is on the right. At the bottom of the screen is a large, faint circular graphic with two curved arrows forming a loop. Overlaid on this graphic is a blue rectangular button with the word "Submit" in white text, which is highlighted with a red border.

4. Tap the account you want to transfer funds from, and then tap an account for the destination.

The screenshot shows the "Transfer" screen with the "From Account..." selection step. The blue header bar at the top contains "Transfer" and "Cancel". Below the header is a light gray section titled "From Account...". Under this title, there are two selectable options: "Your Checking" and "Your Savings", both displayed in blue text. The bottom of the screen features a large, faint circular graphic with two curved arrows forming a loop.

The screenshot shows the "Transfer" screen with the "To Account..." selection step. The blue header bar at the top contains "Transfer" and "Cancel". Below the header is a light gray section titled "To Account...". Under this title, there are two selectable options: "Your Mortgage" and "Your Savings", both displayed in blue text. The bottom of the screen features a large, faint circular graphic with two curved arrows forming a loop.

5. Enter the transfer amount in the **Amount** field.



Use **Quick Amounts** to make quick transfers without typing.

Transfer Cancel

From Your Checking

To Your Savings

Amount

Quick Amounts

\$100 \$200 \$500 \$1000

Submit

6. Tap **Submit**, and then tap **Approve**.

Transfer Cancel

Account Transfer

From Your Checking

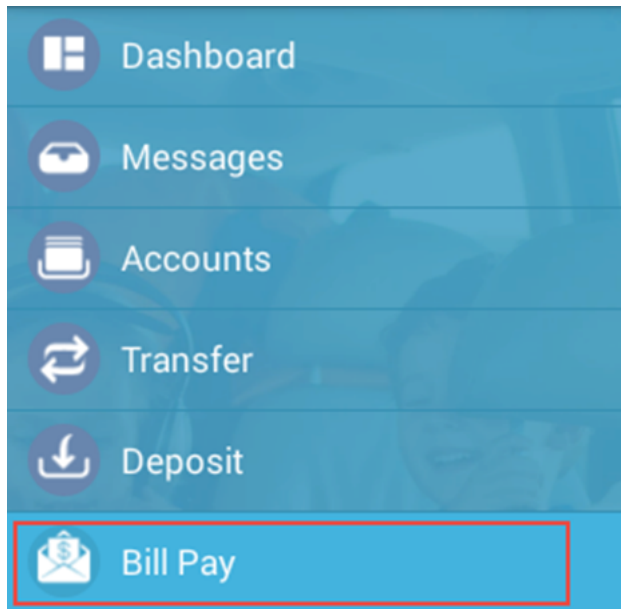
To Your Savings

Amount \$1.00

Approve

Bill Pay

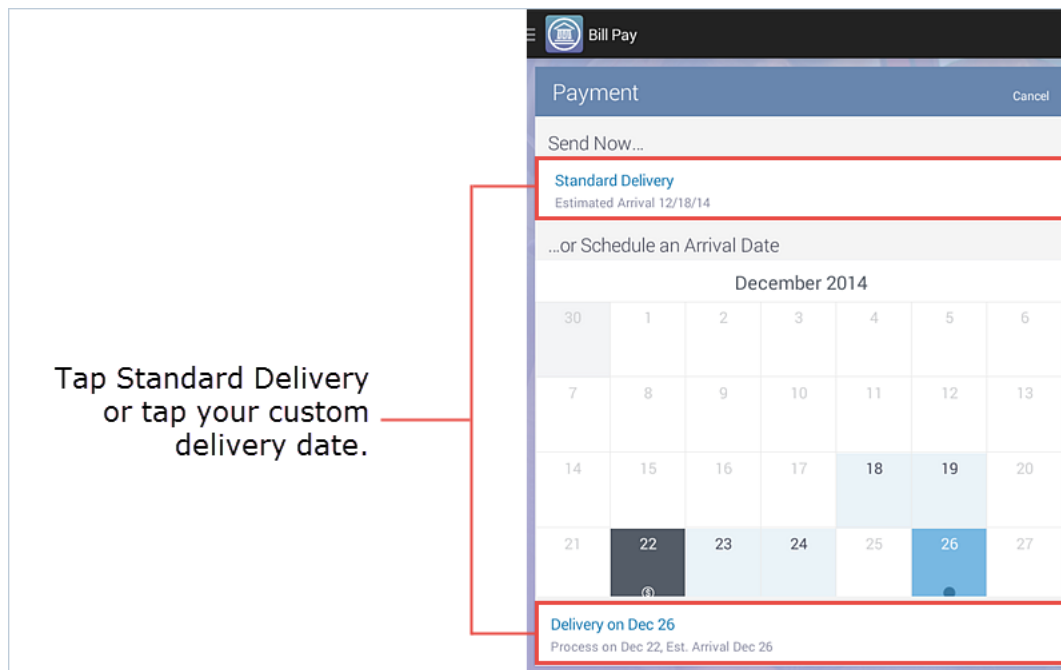
Use **Bill Pay** to make payments from your mobile device. You can also add payees for convenient access.



Paying Bills

Make payments, view your payment history, and see scheduled payments from the ***Make a Payment*** screen.

1. Tap the menu, and then tap **Bill Pay**.
2. Tap **Make a Payment**, and then tap the merchant or person you would like to pay.
3. Enter the amount, and then tap **Continue**.
4. Tap an account to take funds from.
5. Choose when to send the payment, and then tap the desired date.



6. Review the payment information, and then tap **Submit**.

Adding Payees

Save time by adding payees.

1. Go to the **Bill Pay** screen and tap **+**.
2. Tap the type of payee to add.
 - **Company**
 - **Person**
3. Enter the form information and tap **Continue** or **Submit** when finished.

Settings

Configure settings or start the app with a clean slate, all before you can finish a cup of coffee.

- Activate or deactivate notifications, sounds, and vibration
- Change your passcode
- Review your End-User License agreement
- Clear app data
- Send feedback

Changing Your Passcode

1. Tap **Settings** from the menu.
2. Tap **Change Passcode**, and enter your current passcode.
3. Enter a new passcode, and then confirm your decision by entering the new passcode again.

Managing Notifications for iOS

1. Tap **Settings** from the menu.
2. Tap the **Push Notifications** toggle to turn notifications on and off.

Managing Notifications for Android™

1. Tap **Settings** from the menu.
2. Select and clear the boxes to enable or disable notifications, sounds, and vibration.

Clearing App Data

Interested in removing all of your personal information from the Banno Mobile app on your device? Not to worry! **Clear App Data** takes care of that problem for you. After clearing the app data, you will need to complete the original sign up process again to use the app.

1. Tap **Settings** from the menu.
2. Tap **Clear App Data**.
3. Confirm your decision to clear app data.

Reporting Issues

Send us information about issues you're having with Banno Mobile. We appreciate your feedback!

1. Tap **Settings** from the menu.
2. Tap **Send Feedback**.

 Send Feedback



Include the following information.

- Details about the issue
- The time the issue occurred
- Whether the issue is ongoing or resolved
- The error message (if you received one)

When you send feedback, our support team receives an email, and we will communicate with you directly to resolve the issue.