



# Corporate Mobile Banking User Guide

With First Interstate Bank's Corporate Mobile Banking app, you can view account balance(s) and transactions, transfer funds between accounts, approve transfers, pay bills, and deposit checks – all from your mobile device.

To download, simply visit your app store (App Store for iPhone® and Google Play for Android™) and look for the FIB Corporate Mobile Banking App. Note: The First Interstate Bank Business app is for a legacy product that is no longer available.

*To utilize the Corporate Mobile Banking app, you must first be enrolled in Business Online Banking (I-Corp) and Corporate Mobile Banking. Contact your local branch or Treasury Solutions Representative for details.*



# Logging into Corporate Mobile Banking

Once you've downloaded your new First Interstate Bank Corporate Mobile Banking app, logging into Corporate Mobile Banking is simple. When you log into Corporate Mobile Banking, your user ID and password will be the same as your I-Corp credentials.

You will be prompted to answer a security question that was originally set up through I-Corp. Answer the question and tap Continue.

You will also be prompted to accept Terms and Conditions. Review them and tap I accept.

After your initial login, you may choose to login in one of the following ways:

## Fingerprint Sign In

Fingerprint Sign In is a simple, secure way to access Corporate Mobile Banking using built-in, fingerprint sensor technology instead of traditional login credentials. Fingerprint Sign In is known as Apple Touch ID on iPhones and Android Fingerprint Login on Android smartphones. After your initial login with your user ID and password, you have the option to turn this feature on in supported devices. If you do not have any fingerprints stored on the device, you will first need to open Settings on your device and follow prompts to save a fingerprint.

## Facial Authentication

Apple Face ID, available through supported iPhones and iPads, provides authentication enabled by a camera system with advanced technologies to accurately map the geometry of your face. After your initial login with your user ID and password, you have the option to turn this feature on in supported devices. If you do not have Face ID stored on the device, you will first need to open Settings on your device and follow prompts to complete facial scanning.

## I-Corp Credentials

You may, of course, choose to log into the Corporate Mobile Banking app using the credentials you have established for I-Corp.

Verizon 3:58 PM

**First Interstate Bank**

Please enter your user ID  Save Id?

Please enter your password

Member FDIC Log in

Verizon 3:59 PM

**First Interstate Bank**

user ID

Please answer the following question to confirm your identity:

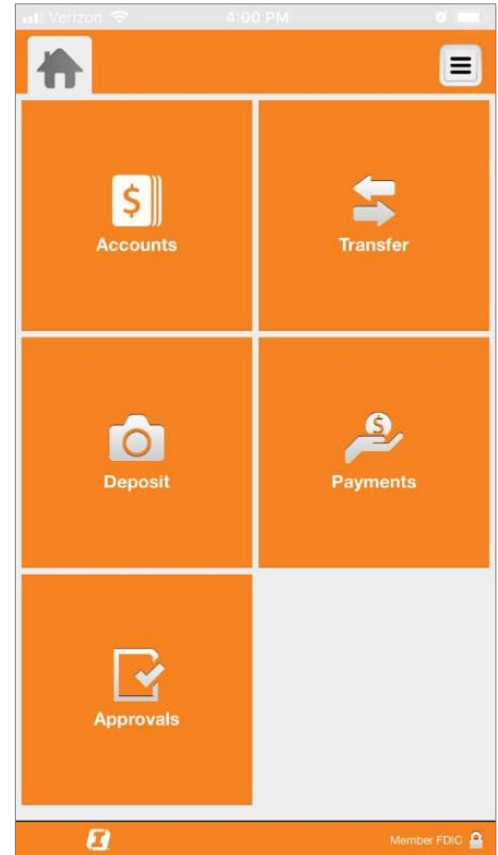
**What is your mother's middle name?**

Enter an answer

Member FDIC Continue

# Navigating Corporate Mobile Banking

First Interstate's Corporate Mobile Banking app allows you to accomplish your most important banking tasks with just a couple taps. This section highlights the main functionality of Corporate Mobile Banking.







## Accounts

Access the same accounts (deposits and loans) that are available in I-Corp. For your protection, account numbers are masked to only show the last four digits. You also have the ability to view account balances and recent transaction history with check images.

Simply select Accounts from the main menu. The Current balance of each account includes posted transactions. The Anticipated Avail. balance includes posted and pending transactions.

Tapping directly on any of the accounts takes you to the transaction history for that account. From this screen, you can view the balance, as well as pending and posted transactions.

To view images of cleared checks, tap the  icon. The front view of the check appears in a pop-up window. Tap  to switch between the front view and back view of the check.

	Transactions with a check mark highlighted in green in the upper-right corner have been successfully posted to the account.
	Transactions with a clock highlighted in orange in the upper-right corner are pending and the system has not yet posted it to the account.

# Transfer

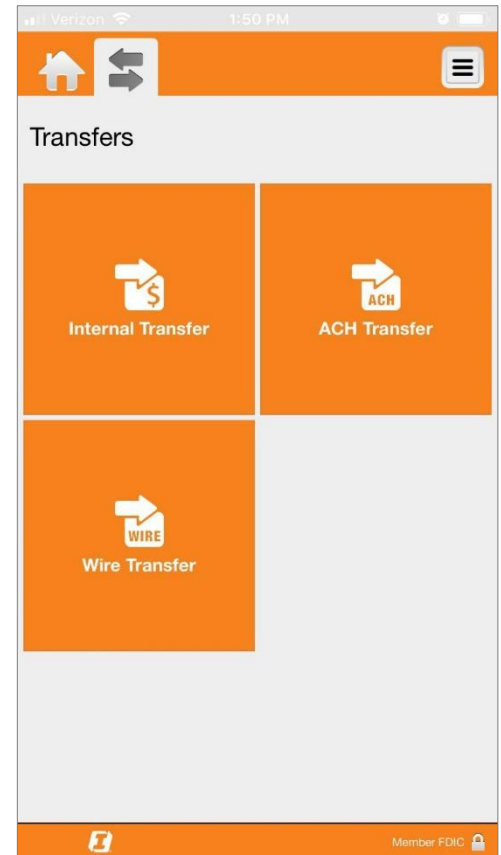
Need to move money from one account to another? It's easy. Whether it be an internal transfer between your First Interstate Bank accounts or an external transfer using our ACH or wire channels, we can assist you in your needs.

Transferring funds in Corporate Mobile Banking uses the same transfer templates you have already built within I-Corp.

Note: You cannot build new templates, nor can you edit existing templates, by using Corporate Mobile Banking. Those changes must be made within I-Corp.

Select Transfer from the main menu, then choose the type of transfer. The type of transfers available depends on your access within I-Corp. Tap Template and select a transfer template. Once you have entered the required information, you will be asked to confirm the transaction.

If the transfer requires approval, the system adds the transfer to the list of transfers awaiting approval and displays a notification on the device's home screen for any user configured to receive approval alerts for transfers.

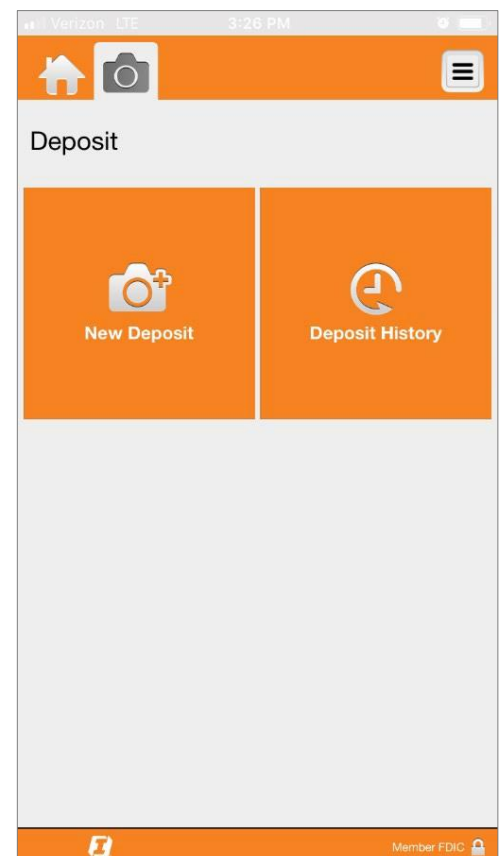


# Deposit

You can submit check deposits anywhere, anytime by using the Corporate Mobile Check Deposit feature in the Corporate Mobile Banking App. Use the camera on your device to take pictures of the front and back of a check, then submit the images electronically to First Interstate Bank for processing. Note: Only business accounts are permitted to obtain Mobile Deposit access in the Corporate Mobile Banking app.

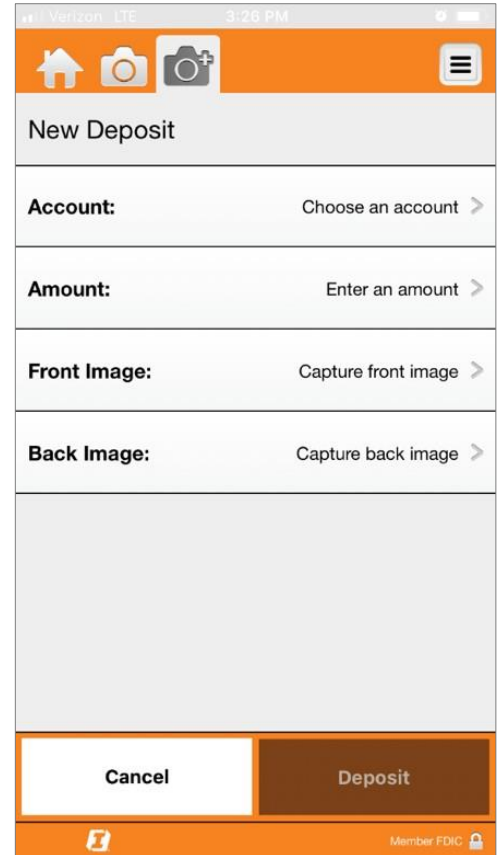
When capturing check images, visual brackets provide a guide for centering the check. The system analyzes each check image for quality upon submission; if the image does not pass quality inspections, it immediately notifies you so you can recapture the check image. You may cancel a mobile deposit transaction at any time during the Deposit workflow. However, after you submit the transaction, you cannot cancel it.

In order to access Corporate Mobile Check Deposit, the account must be enabled, and the user must have Mobile Deposit access. If you need assistance in acquiring this access, please contact your local Treasury Solutions Representative.



To deposit a check, simply select Deposit, then tap New Deposit. Select the account into which you want to deposit funds. Note: If you only have one account available, the app automatically selects the deposit account. Enter the amount of the check, then take a picture of the front and back of the check. Tap Deposit, verify deposit details, then select Confirm.

You also have a 30-day history of deposits into your accounts using Corporate Mobile Check Deposit, along with front and back images of the checks that you have submitted. Select Deposit, then tap Deposit History to view these deposits.



Note: The system indicates the status of the check image you submitted on the Deposit History and Details screens. It does not indicate the posting status of the check to your account. To confirm that the deposit has been successfully posted to your account, you must check the account transaction history.

	A check mark highlighted in green in the upper-right corner indicates that your financial institution has accepted the deposit and has posted, or is in the process of posting it to your account.
	A clock highlighted in orange in the upper-right corner indicates that the deposit is pending; check images have passed all the initial tests for clarity, duplication, deposit accuracy, and the deposit amount is within the check deposit limits that your financial institution established.  The financial institution is currently reviewing the deposit.
	An X highlighted in red in the upper-right corner indicates that the deposit failed and your financial institution did not post the funds to the account.  The financial institution rejected the deposit for reasons beyond the initial tests for clarity, duplication, deposit accuracy, and deposit amount. You should take the physical check to the bank and deposit it in person.  Your financial institution may or may not contact you regarding rejected deposits.

# Payments

If you currently have access to Business Bill Pay in I-Corp, you will have access to Payments within Corporate Mobile Banking.

To submit a bill payment, simply select Payments, then tap Make a Payment. Tap the biller you would like to pay and enter the From account, Amount, and Pay Date. The Check No and Note fields are optional. Tap Pay and then Confirm.

Note: If you sign into Corporate Mobile Banking using the Fingerprint Sign In feature, you will be prompted to manually enter your password after you click on the biller you are paying. Biller Nicknames created in I-Corp do not appear in the app.

The screenshot shows the 'Pay' screen in the Corporate Mobile Banking app. The screen is titled 'Pay' and has a navigation bar at the top with icons for Home, Payments, and a menu. The main content area contains the following fields:

- Biller:** Biller Name \*972-4
- From:** Operating Account
  - Current: \$100.00
  - Anticipated Avail.: \$100.00
- Amount:** Enter an amount >
- Pay Date:** Tue, May 07, 2019 >
- Check No:** Optional >
- Note:** Optional >

At the bottom of the screen, there are two buttons: 'Cancel' and 'Pay'. The bottom of the app shows the 'i' logo and 'Member FDIC' with a lock icon.

To view the bill payment history, select Payments, then tap Payment History. A list of payments will display. You can then tap a payment to view its details.

	<p>A grey hourglass icon in the leftmost column indicates a user submitted the bill payment and it is awaiting supervisor approval before the system places it in the queue to be sent to the biller.</p> <p>Any user authorized to use Mobiliti Business™ for the business can edit or cancel bill payments with this status.</p>
	<p>A green thumbs-up icon in the leftmost column indicates that a supervisor approved the bill payment and it is in the system queue, ready for the system to send it to the biller.</p> <p>Only users with supervisor entitlements in Mobiliti Business™ can edit or cancel bill payments with this status.</p>
	<p>An orange clock icon in the leftmost column indicates that the system sent the payment to the biller, but the biller might not have received it yet.</p> <p>You cannot edit or cancel bill payments with this status.</p>
	<p>A red X icon in the leftmost column indicates that a supervisor canceled the payment or it failed to reach the biller.</p> <p>You cannot edit or cancel bill payments with this status.</p>
	<p>A green check mark in the leftmost column indicates that the system has debited, or is in the process of debiting the payment amount from the selected payment account.</p> <p>You cannot edit or cancel bill payments with this status.</p>

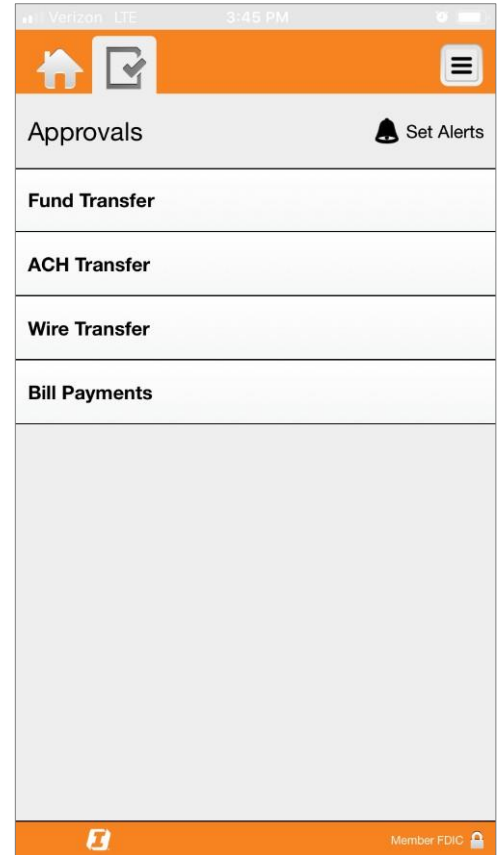
# Approvals

In Corporate Mobile Banking, it's convenient to manage pending approvals for transfers. When internal (fund) transfers, ACH transfers, or wire transfers require review, you can receive a push notification on your device notifying you of these tasks.

Simply select Approvals from the main menu, then tap Set Alerts. Tap the toggle switch to turn it green for each type of approval you want to receive alerts.

Note: Only users with approval access will see Approvals in the menu. You can configure alerts per device, not per account. If two people share a device, only one person can configure Corporate Mobile Banking approval alerts.

To review and make decisions on transfers, including bill payments, select Approvals from the main menu and tap the type of transfer you want to review. Tap the transfer on which you want to make a decision. Tap Approve to approve the transfer or Disapprove to reject the transfer.



If you have questions or require assistance with Corporate Mobile Banking, contact your local Treasury Solutions Representative or Treasury Solutions Support at 855-342-3400 or [treasurysolutions@fib.com](mailto:treasurysolutions@fib.com).

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