

# MOBILE BANKING

## User Guide

### Apple and Google Tablets



Mobile Banking is available to consumer and business online customers. It offers several significant advantages by allowing the mobile user access to their online accounts at their convenience from their web-enabled\* portable device. (\*web data packages are available from the phone provider at the users own cost).

Mobile Banking has a quick and easy online activation/enrollment in mobile banking and convenient login with same online banking credentials.

Mobile Banking provides our Consumer and Business Online customers with immediate Mobile access to the following features:

## Features of Mobile Banking:

### **Account Overview**

- View real time account balances
- Review account presentments
- Review account details and history

### **Transactions**

- Make one-time funds transfers between entitled accounts
- Schedule Bill Payments (*from your list of current online bill payees*)

### **Commercial Payments**

- Submit ACH Single Payment, ACH Single Receipt or Wire Transfer (*from a previously created online template*)
- Approve ACH and wire transfers

### **Messages & Alerts**

- Send or receive secure message to/from BOP
- Receive Alerts
- Receive online notifications of wire or ACH transactions.

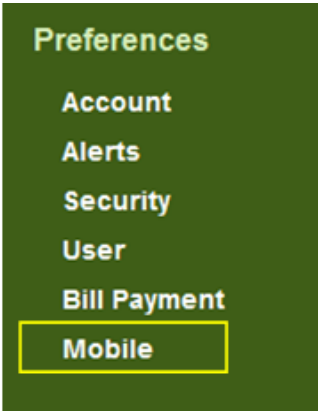
### **Review Online Activity**

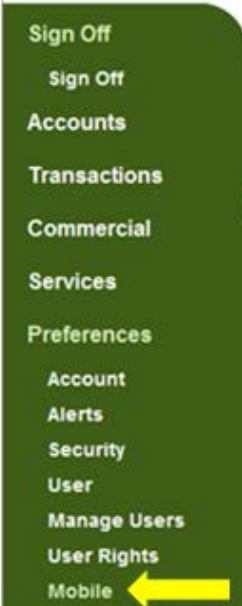
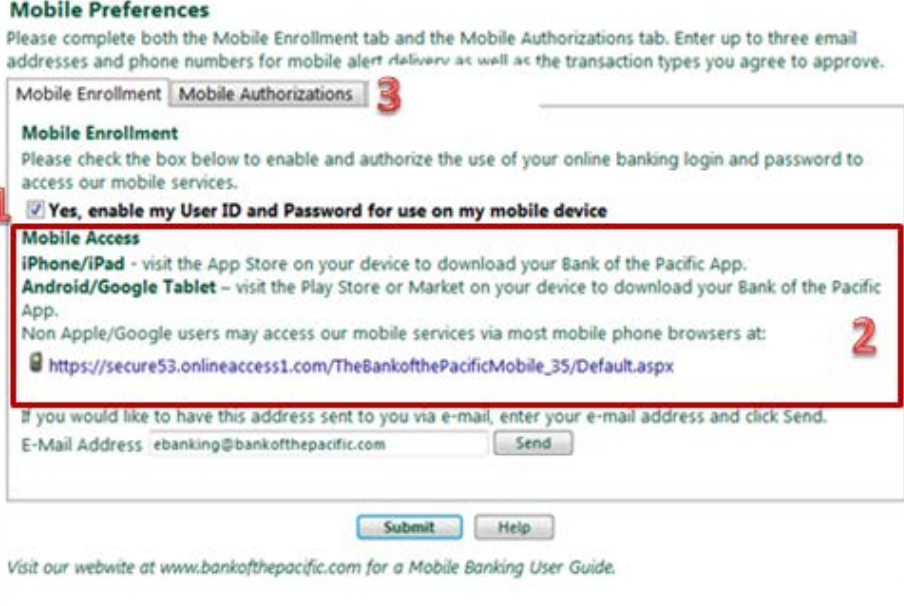
- Review history of all online activity
- Approve a wire or ACH transaction.

### **Branch and ATM Locations**

- View geo location of branch offices and ATMs, address, phone and hours of operation

# Mobile Enrollment:

Enroll in Mobile Banking	
<p>To enroll or activate mobile banking, <b>login to online banking</b> and choose the “<b>Mobile</b>” option under the “Preferences” menu.</p>	

From the ‘Mobile Enrollment’ Tab:	
<p>1. Select <input checked="" type="checkbox"/> Yes, enable my User ID and Password for use on my mobile device.</p>	
<p>2. Determine your Mobile Access.</p> <p>iPad – download App from the App Store.          Google Tablet – download App from the Play Store/Market.</p> <p>Other Tablet users enter your email address and send the link to your device.</p>	
<p>3. Select the Mobile Authorization tab.</p>	
	

## From the 'Mobile Authorizations' Tab:

4. Enter in a 4 digit Pin as your Mobile Authorization Code or 'MAC'.  
*This code should never be disclosed to anyone.*
5. Enter in up to 3 email addresses for notification and alert delivery.
6. Enter up to 3 phone numbers for notification and alert delivery
7. Select the transaction types you agree to approve (commercial users).
8. Submit.

**Mobile Preferences**

Please complete both the Mobile Enrollment tab and the Mobile Authorizations tab. Enter up to three email addresses and phone numbers for mobile alert delivery as well as the transaction types you agree to approve.

Mobile Enrollment   Mobile Authorizations **3**

**Mobile Authorization Settings**  
Enter your desired Mobile Authorization Code and preferred phone and e-mail delivery preferences.

Mobile Authorization Code  **4**  
Your code should be numeric and exactly 4 digits in length

E-Mail Address 1  **5**  
E-Mail Address 2   
E-Mail Address 3

Phone Number 1  **6**  
Phone Number 2   
Phone Number 3

**Mobile Authorization Enrollment**  
Choose the transaction types for which you agree to be an eligible approver, upon request.

- ACH Collections**
- ACH PassThru **7**
- ACH Payments**
- ACH Single Payment
- ACH Single Receipt**
- EFTPS**
- External Transfer
- Funds Transfer**
- International Wire

Select All   Clear All

**8** Submit   Help

Visit our website at [www.bankofthepacific.com](http://www.bankofthepacific.com) for a Mobile Banking User Guide.

## Mobile Access:



### iPad Users:

1. Download the BOP Mobile App from the 'App Store' on your device.
2. Search for Bank of the Pacific, download, install
3. Login to mobile banking with current online login name and password.



### Google Tablet Users:

1. Download the BOP Mobile App from the 'Play Store' or 'Market' on your Google device.
2. Search for Bank of the Pacific, download, install
3. Login to Mobile Banking with current online login name and password.



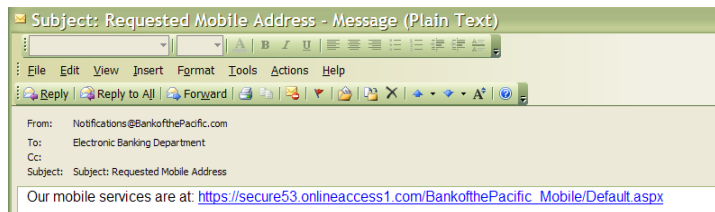
Other Tablet users (i.e. Kindle Fire) can use mobile banking by sending a web enabled mobile URL to their phone.

1. Locate the email delivered to your device with the mobile login site URL and click the hyperlink to go to the mobile login page.

Or go to your web browser and type the address into the search field:

[https://secure53.onlineaccess1.com/BankofthePacific\\_Mobile/Default.aspx](https://secure53.onlineaccess1.com/BankofthePacific_Mobile/Default.aspx)

2. Bookmark the mobile login site for future easy access.



3. Login to Mobile Banking with current online login name and password.

## Mobile Banking using an App:

### Login to Mobile Banking

Once you have downloaded your Apple or Google Tablet App, at the login page, enter your online banking **User ID** and password to access the site.

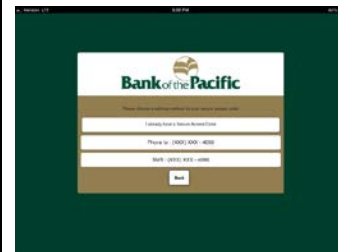


### Register your device

To securely verify your mobile identity, you will be prompted to register your device.

You will be prompted to select the delivery (phone or SMS text) for a one-time Secure Access Code. Phone delivery takes approximately 30-60 seconds.

*Please note that the secure access code is only valid for one time and expires after 20 minutes. Please note that you may only use this feature from a registered browser. Secure access code phone numbers can be managed within online banking.*



Once you receive the phone call or text message, enter the secure access code and select Submit.

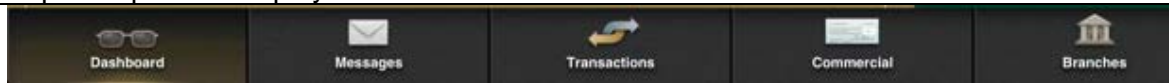


Once your secure access code is submitted and Accepted successfully select to **Register Device**.



### Menu Options:

Menu options are available at the bottom of each screen. Tap the option to display the feature.



### Dashboard:

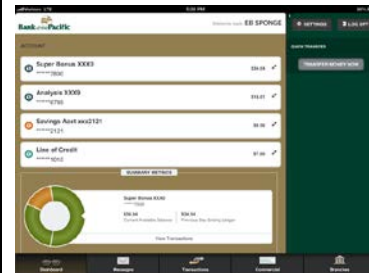
The Dashboard is the first screen that users will see after they login to Mobile Banking.

The Dashboard lists all of your accounts which you are entitled to see through online banking and the balances of each account.

Use the arrows to expand and show account details.

The Summary Metrics gives you a graphic view of your accounts. Tap on the wheel to view another account

From the upper right hand corner tap **Settings** to update your profile or Edit Password or select **Transfer Money Now**.



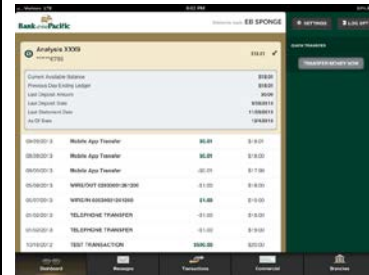
## Account Details and History:

To see account details tap on the arrows to the right of each account.

This expanded view show details about your account, the transactions presenting to your account and transaction history by date.

Scroll down to view additional dates.

Control the number of days or items by account in Online Banking under preferences.



## Messages:

Send and receive messages through **Mobile Banking**.

Set up Alerts in online banking and receive notification on your mobile device.



## Transfer Money:

Tap **Transfer Money** from the right hand side of the dashboard; or



Tap **Transactions** from Menu options at the bottom of the screen.

Make one-time transfers between your accounts.

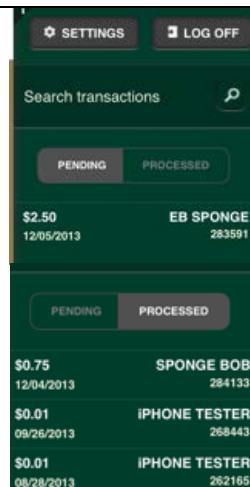
To transfer funds, select the account you wish to transfer From, the account you wish to transfer To, the Amount of the transfer and the desired Date of the Transfer. Tap **Transfer Funds**




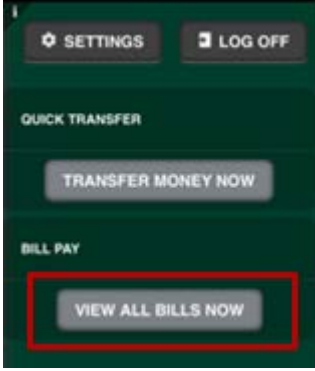
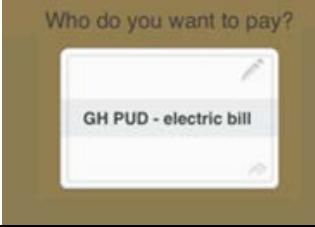



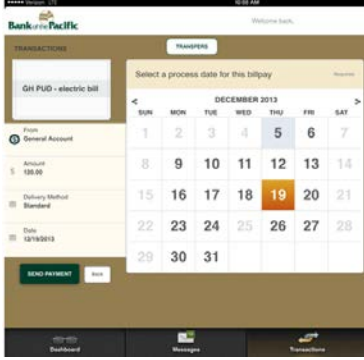
From the right hand side of the Transactions screen toggle between Pending and Processed.

Tap **Pending** to view pending transactions on your account.

Tap **Processed** to view transactions that have already posted to your account.





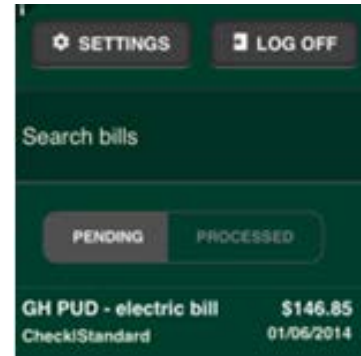
<p><b>Bill Pay:</b></p> <p>Access your consumer bill pay by selecting <b>View All Bills Now</b> from the right hand side of the dashboard.</p> <p>You may also Tap  <b>Transactions</b> from Menu options at the bottom of the screen and Toggle to <b>Bill Pay</b> at the top of the page.</p>	
<p>Select from payees you have set up previously through online bill pay.</p>	
<p> Tap on the arrow in the bottom right hand corner to flip the payee and view recent payments.</p>	
<p> Tap on the pencil in the upper right hand corner to schedule a bill payment.</p> <p>Tap on <b>From</b> to select the account you would like to pay the bill from.</p> <p>Tap on <b>Amount</b> to enter in the amount of the payment.</p> <p>Tap on <b>Delivery Method</b> to select Standard or Expedited Payment.</p> <p>Tap on <b>Date</b> to select the 'Process Date'.</p> <p>For electronic payments, the funds are withdrawn from your payment account on the process date. If the payment is sent by paper check the money is withdrawn from your payment account when the check clears your account.</p> <p>Once completed select <b>Send Payment</b></p>	

## Review Bill Pay Activity:

From the upper right hand corner of Transactions/Bill Pay view recently scheduled or processed bill payments.

Tap **Pending** to view pending bill payments.

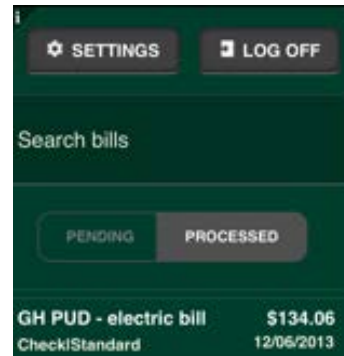
Tap on **Search bills** to type in a payee name to search for payments made to a specific payee.



Tap **Processed** to view payments that have already processed.

*Note the payment indicates if it was paid by Check or Electronically.*

Tap on **Search bills** to type in a payee name to search for payments made to a specific payee.



## Commercial Payments:

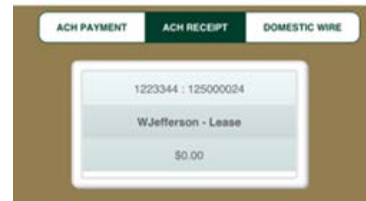
From the convenience of your Tablet, submit ACH Single Payments, ACH Single Receipts or Wire Transfers from previously created online templates.



Tap the Commercial Menu Option at the bottom of your screen. Select the type of transaction:

- ACH Payment**
- ACH Receipt or**
- Domestic Wire**

Select the template by tapping on it.



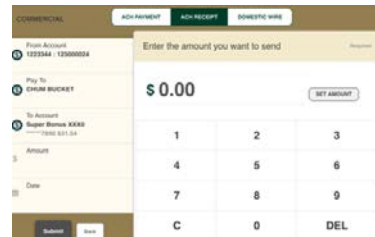
The details of the template will automatically populate.

Tap the Amount field to enter in the amount of the transaction.

Tap the Date field to enter the settlement date.

*Wires can be submitted same day up until 2:00 pm.  
ACH Transactions can be submitted for next day settlement up to 4:00 pm.*

Click **Submit**



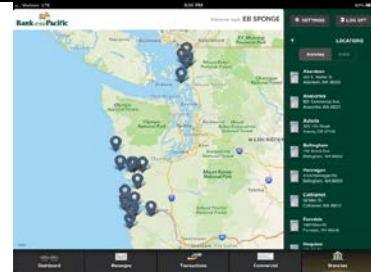


## Branches:

To view Branch and ATM locations Select **Branches** from the Menu options.

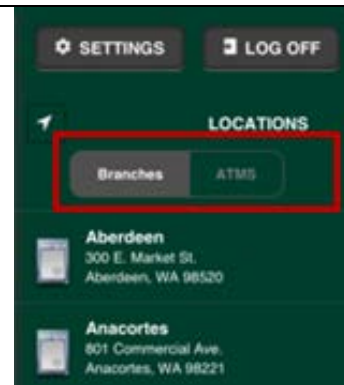
Allow BOP Mobile to **use your current location** to identify the closest branch or ATM to your location and provide directions if desired.

You may expand and narrow the field of the map using your thumb and index fingers to show additional Branch and ATM locations.



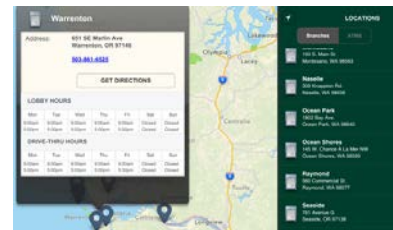
Toggle to between Branches or ATMs by tapping the heading.

Tap the desired location to display the branch/ATM on the map and get directions or view more details.



Select **Get Directions** to launch driving directions.

Select **More Details** for hours of operation.



**Note:** Users should always **Log Off** (sign off) after using **Mobile Banking** to ensure the security of their information. Signing off takes your users back to the Login screen and closes the current session of Mobile Banking. Click home to exit the App.