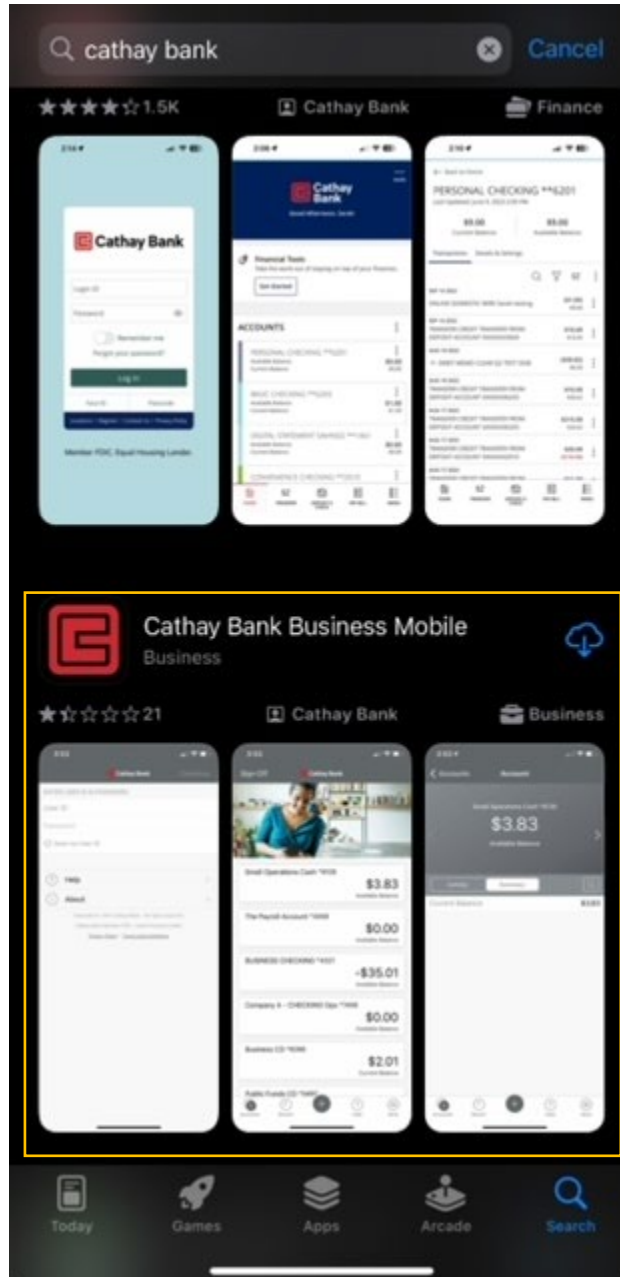


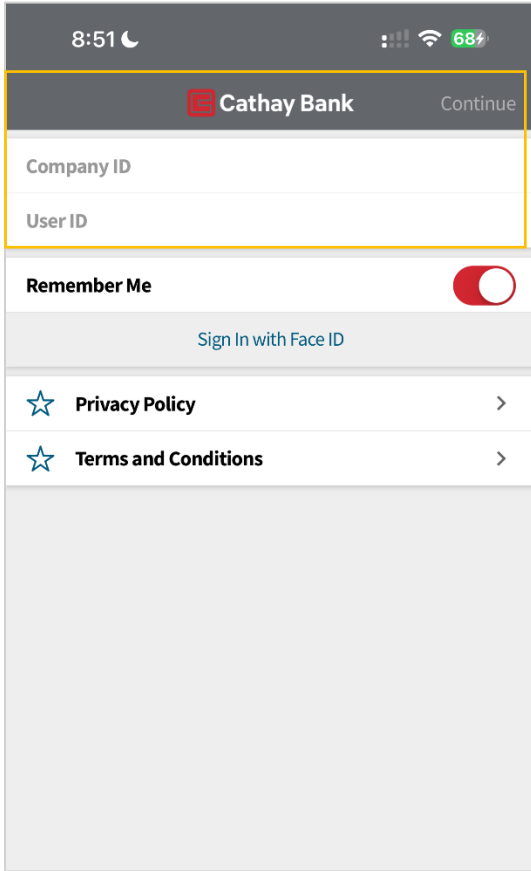
Mobile App Banking

Download the mobile banking application from either Google Play or Apple App Store. Currently only for iPhone®, iPad®, or Android™.

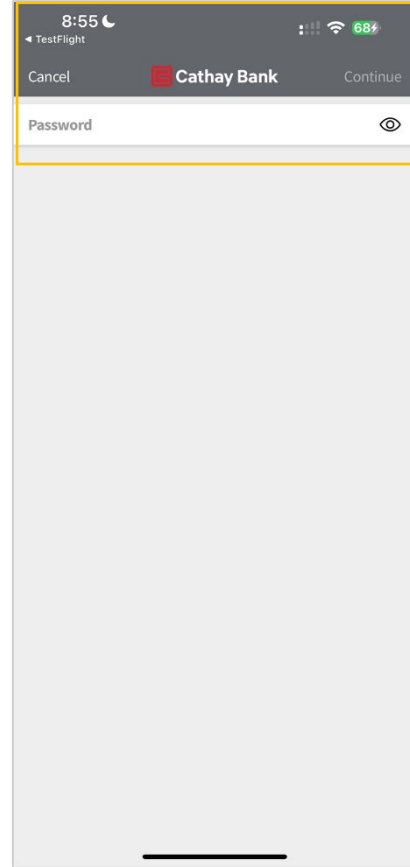


Log in screen appears.

1. Enter Login Credentials.
Select Continue

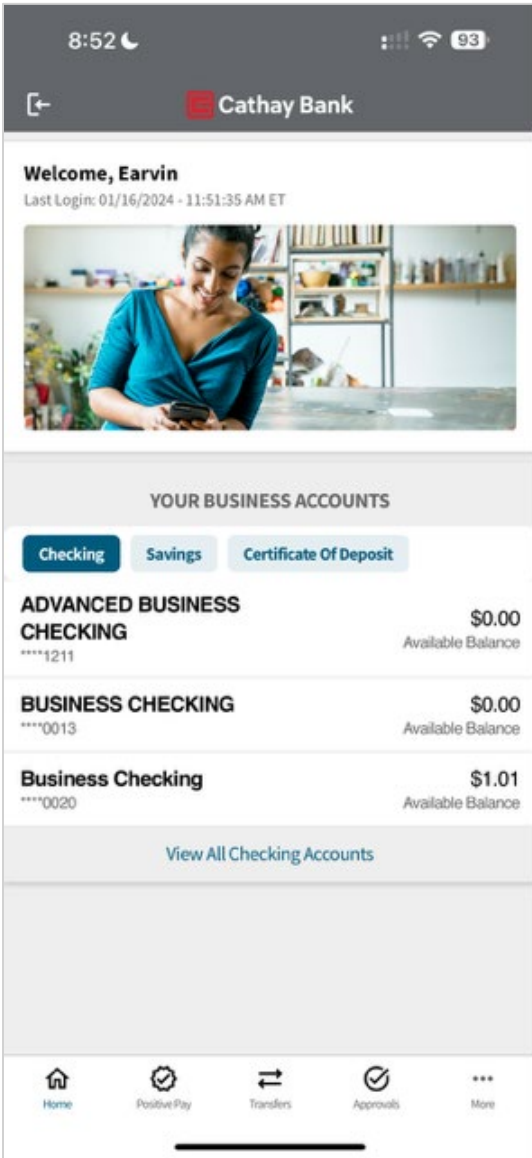


2. Enter Password.
Select Continue



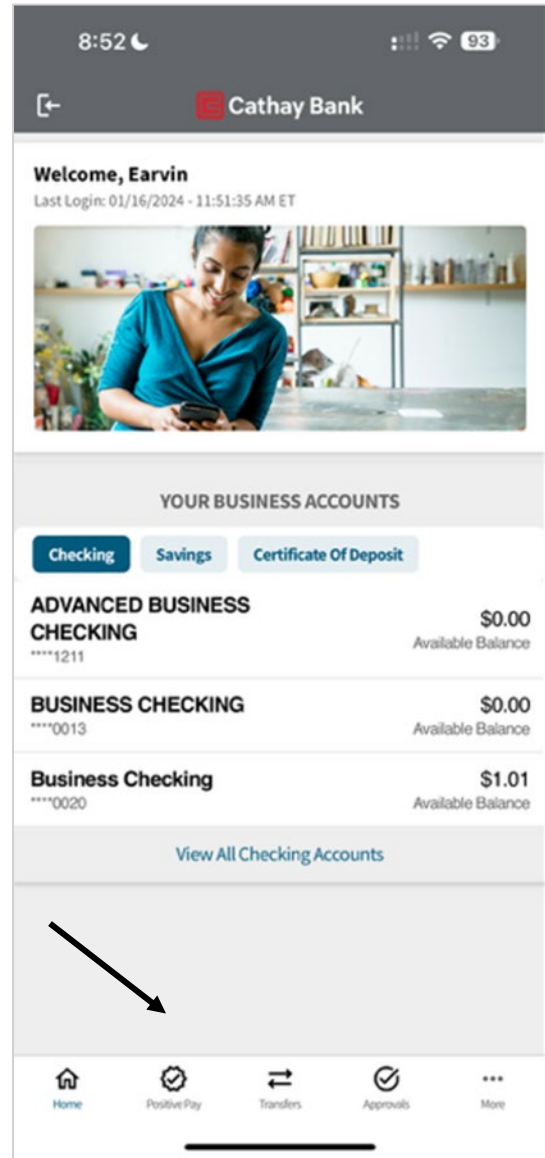
Account Dashboard

The Account Dashboard is a summary list of accounts enrolled in mobile banking and their available balances.



Navigation Menu

With the Navigation Tab users can quickly access the main functions of the mobile app.

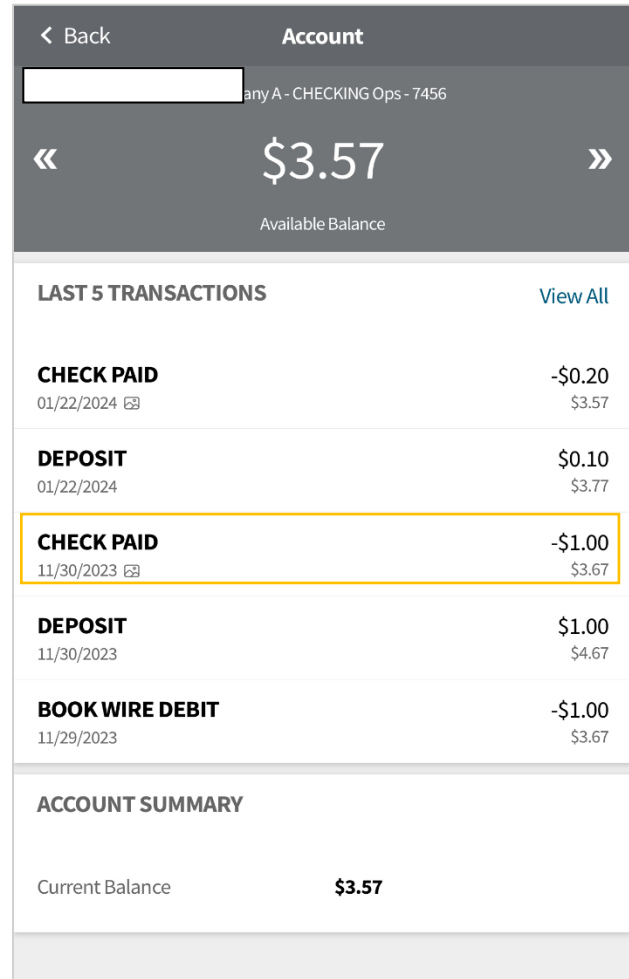


- **Home** – Balances, Recent Transactions, and Account Summary.
- **Positive Pay** – Decision Check Exceptions, ACH Exceptions, Check Issue File
- **Transfers** – Move money between accounts.
- **Approvals**- Approve Transfers, Transactions, Templates, Scheduled Requests, Users, and Files.
- **More**- Transfers, Bill Pay, Check Deposit

Home

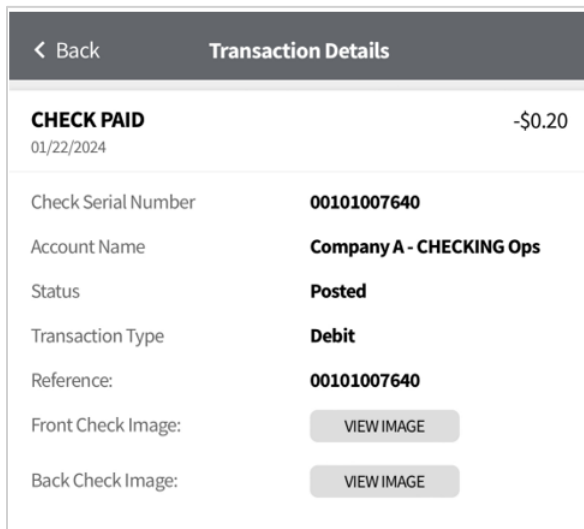
You can select an account on the Account Dashboard to view balance and recent activity by selecting the right arrow.

The designated Account page appears. Transactions will be listed chronologically with most recent items displayed at the top.



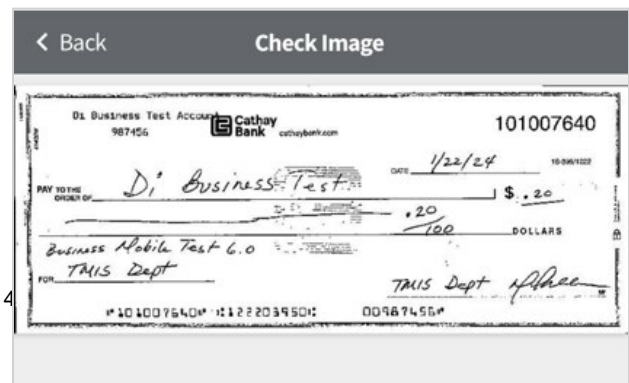
View Check Images:

You can tap on the check you want to pull up.



View Check Images:

The app will provide options to view the front and back of the check.



Positive Pay

Once logged in, locate the “Positive Pay” section within the app’s menu.

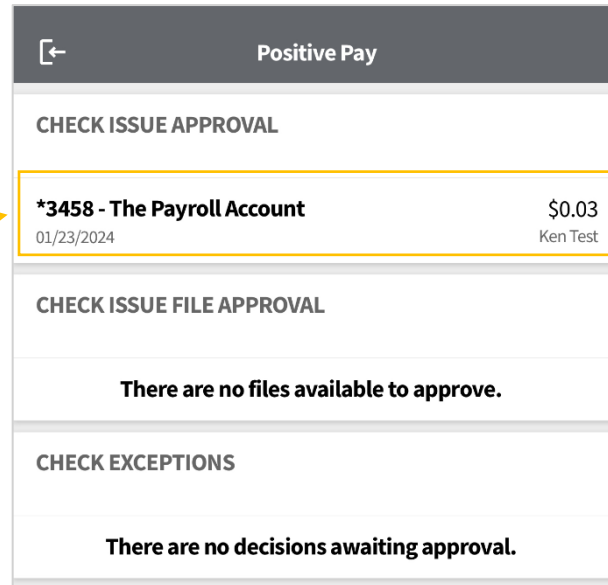


View Pending Transactions:

You’ll see a list of pending transactions awaiting your approval.

Each transaction entry should display relevant details such as check number, amount, date, and issuer.

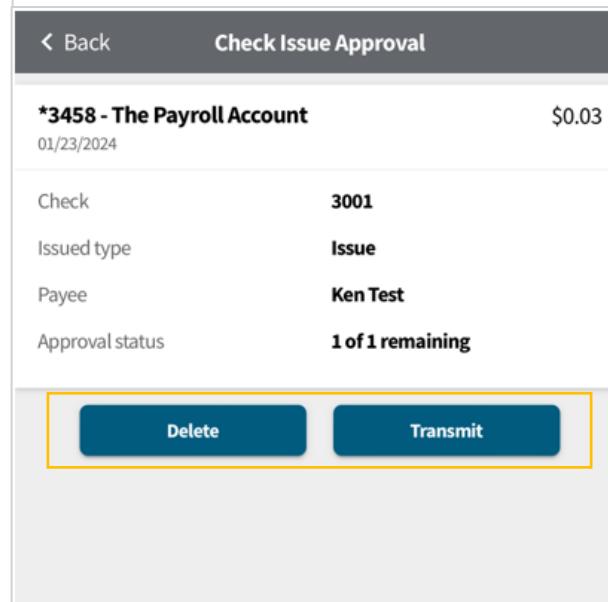
Tap on each transaction to view detailed information.



Approve or Reject Transactions:

For each transaction, you’ll have the option to transmit or delete it.

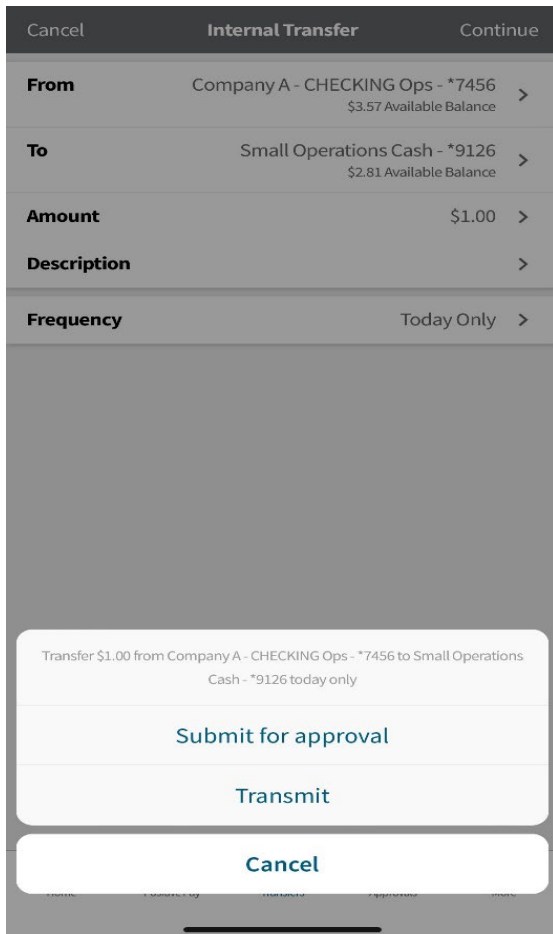
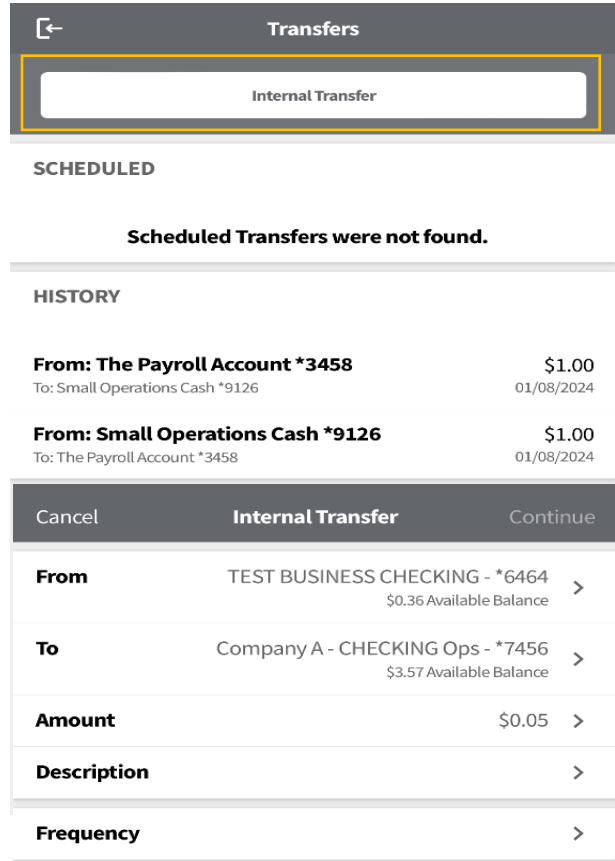
If the transaction is legitimate, tap “Transmit”. If it appears suspicious or unauthorized, tap “Delete”.



Transfers

Transfers allow you to transfer money between your Cathay Bank accounts.

Once the transfer is completed and approved a confirmation screen will display.



Confirmation screen will display to submit for approval or transmit.

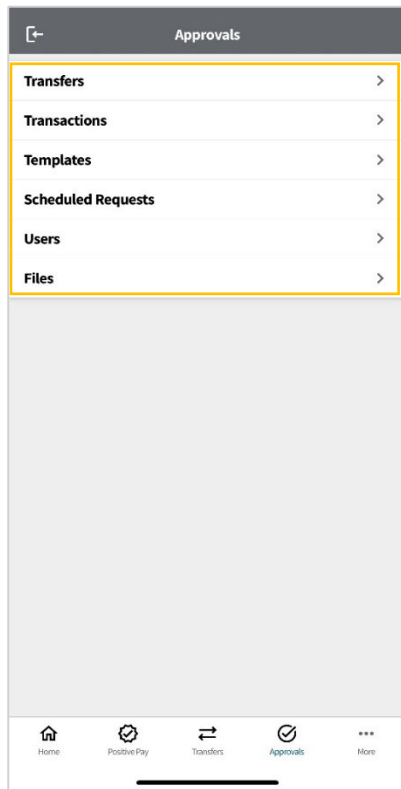
Depending on setup you will need to **Submit for approval** or **Transmit transfer**.

Approval

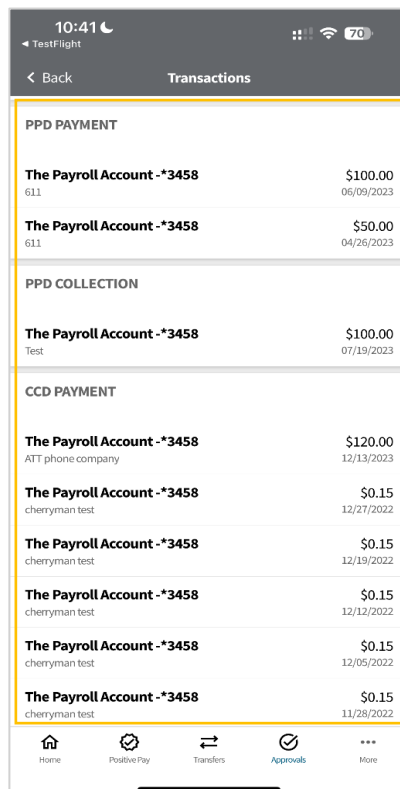
Once logged in, locate the “Approvals” section within the app’s menu.

In the Approval section, you’ll see a list of pending items awaiting your approval.

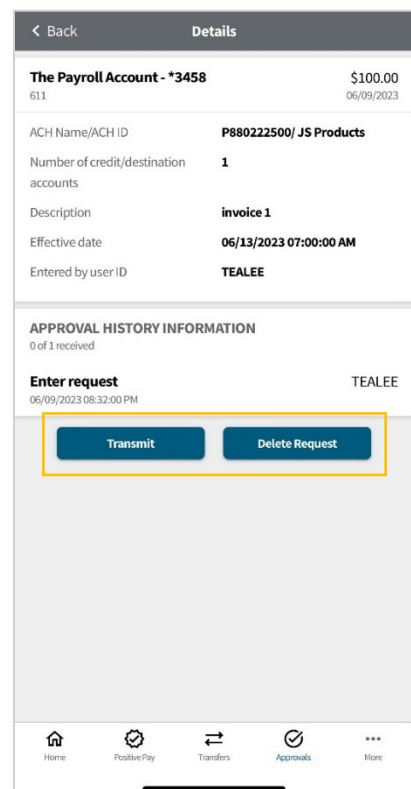
This may include transfers, transactions, templates, scheduled requests, user access requests, and uploaded files.



Types of Approvals



Transactions to Approve

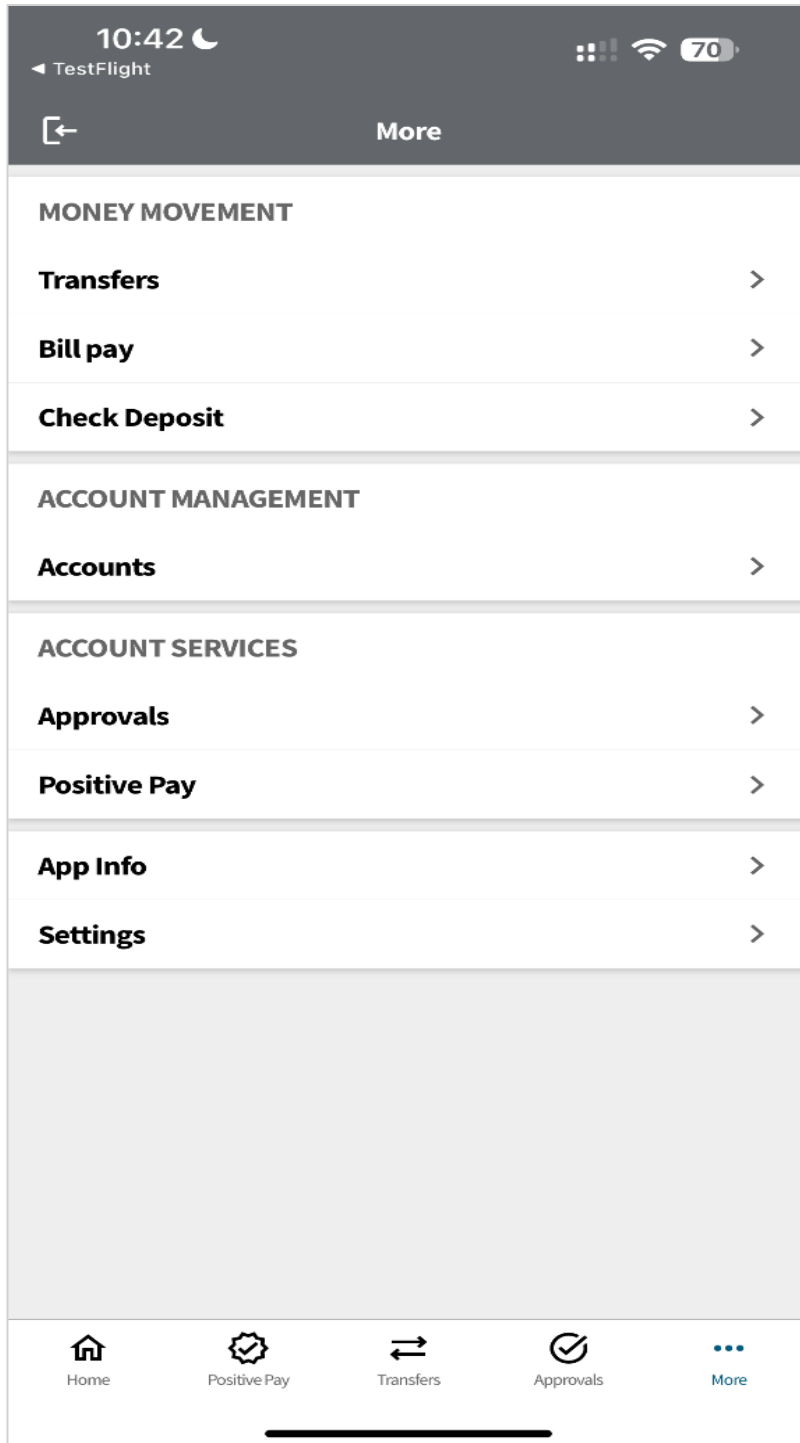


Details on approving transactions and you can transmit or delete request.

More

Look for the “**More**” option in the app’s menu. Tap on it to access.

Within the “**More**” section you will find Bill Pay, Transfers, Settings, and Check Deposit.



Bill Pay

Look for the “Bill Pay” option under the “More” section and tap on it.

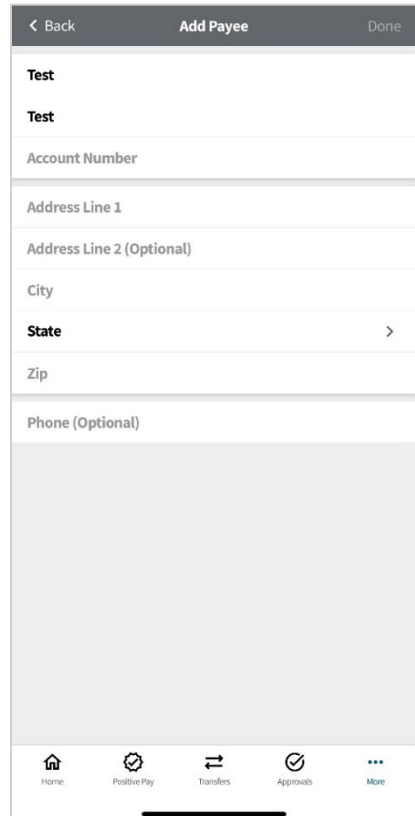
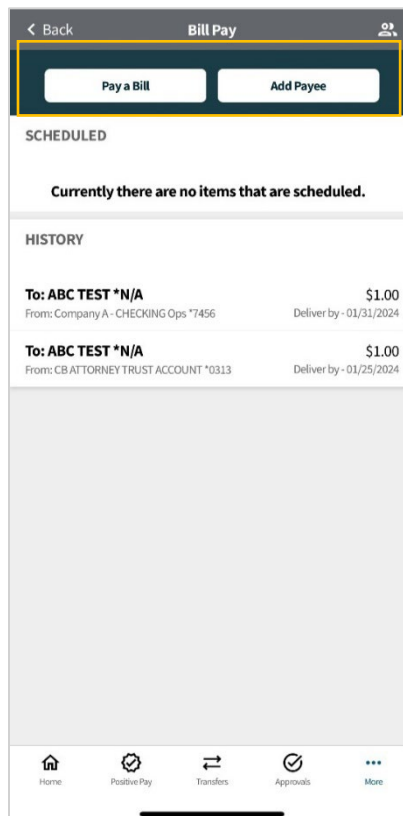
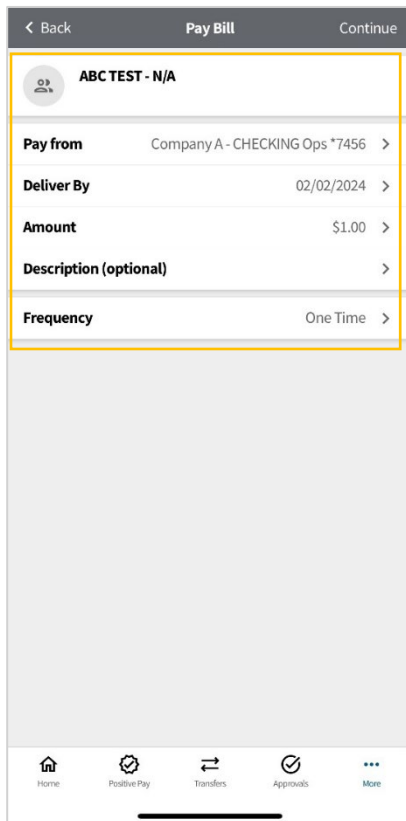
To Pay a Bill, Tap on **“Pay a Bill”** option.

Choose the payee you want to make a payment to from your list.

Enter the payment amount and the date you want the payment to be sent. You are also **allowed** to setup recurring payments.

If it's your first-time using Bill Pay, you may need to add payees (companies or individual you want to pay).

Tap on **“Add Payee”** and enter the payee's name, account number, and other required



Mobile Check Deposit

Look for the “**Check Deposit**” option under the “**More**” tab in the main menu.

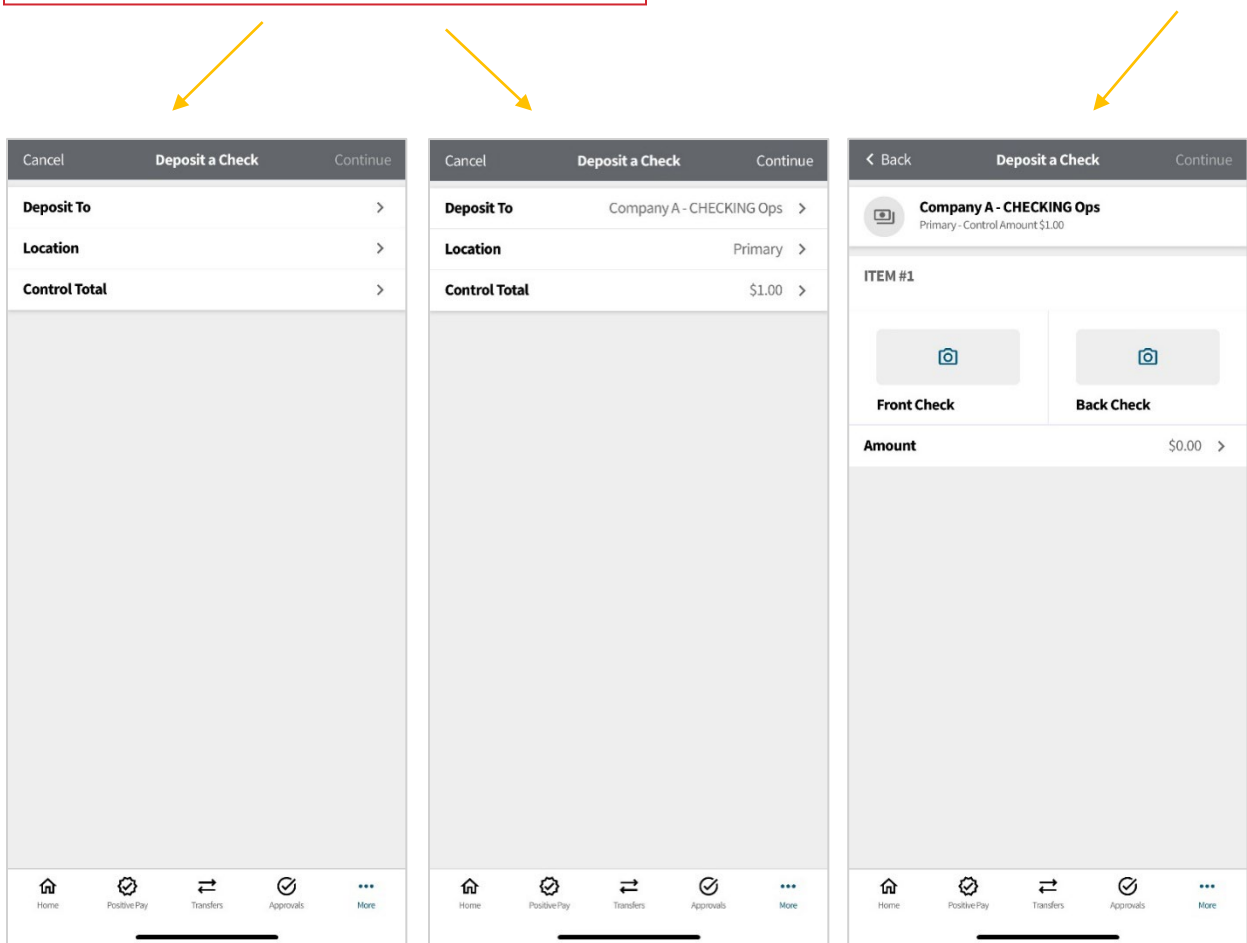
Choose the account where you want to deposit the check.

This could be your checking account or another linked account.

Enter the amount of the check you are depositing.

Follow the on-screen instructions to capture images of the front and back of the check using your device’s camera.

Ensure that all four corners of the check are visible and that the images are clear and legible.





For additional help please reach out to your service team or call the support line at [\(800\) 922-8429](tel:8009228429), Press 1.