CNB Business Banking App

User Guide

The CNB Business Banking App gives you the ability to access your business accounts and perform a variety of banking functions from the convenience of a mobile device.

Using the CNB Business Banking App, you can:

- View account balances and transaction history,
- Transfer internal funds,
- Make mobile deposits,
- View mobile deposit history,
- Receive alerts for pending approvals,
- Approve or reject funds, ACH, and wire transfers,
- Originate ACH and wire transfers,
- Submit bill payments,
- View bill payment history.

Downloading the App

For iPhone:
Navigate to the App Store
Search for "CNB Business"
Select "Install" to download the application

For Android:
Navigate to the Google Play Store
Search for "CNB Business"
Select "Install" to download the application

Certified Device List		
Apple iPad Air, iPad Air 2	Apple iPhone XS	Samsung Galaxy J7
Apple iPad Mini 2, iPad Mini 3, iPad	Apple iPhone XS Max	Samsung Galaxy Note 3
Mini 4, iPad (2017), iPad (2018)	LG G5	Samsung Galaxy Note 4
Apple iPad Pro 12.9", iPad Pro 9.7"	LG G7	Samsung Galaxy Note 5
Apple iPhone 5S	LG Nexus 5	Samsung Galaxy Note 8
Apple iPhone 6	Google Pixel 2	Samsung Galaxy Note 9
Apple iPhone 6 Plus	Google Pixel 2 XL	Samsung Galaxy S4
Apple iPhone 6S	HTC One M9	Samsung Galaxy S5
Apple iPhone 6S Plus	Huawei Nexus 6P	Samsung Galaxy S6
Apple iPhone 7	LG G4	Samsung Galaxy S6 Edge
Apple iPhone 7 Plus	LG V10	Samsung Galaxy S6 Edge Plus
Apple iPhone 8	LG V30	Samsung Galaxy S7
Apple iPhone 8 Plus	Motorola DROID Turbo	Samsung Galaxy S7 Edge
Apple iPhone SE	Motorola Moto G	Samsung Galaxy S8
Apple iPod Touch 6th Gen	Motorola Moto X	Samsung Galaxy S8+
Apple iPhone X	Motorola Moto Z DROID	Samsung Galaxy S9
Apple iPhone XR	Motorola Moto Z2 Force	Samsung Galaxy S9 Plus
	Samsung Galaxy Core	ZTE

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Sign In

You can sign in to the CNB Business Banking App by using your user ID, password, and security challenge questions, or Apple Touch ID.

Challenge Questions

When signing in to the CNB Business Banking App by using security challenge questions already established in Business Online, the system automatically registers the device after you successfully answer the questions. At this time, the system collects unique metrics about the device to establish a "trusted relationship" between the device and the system. Along with your password, the system uses these metrics to identify devices during future sign-ins, ensuring that you are an authorized user and are signing in from a trusted device.

The system follows this process every time that you sign in to the CNB Business Banking App with a new, "untrusted" device.

To sign in to the CNB Business Banking App Banking App with challenge questions:

1. Open the app.
2. Enter your **User ID** and **Password**, and then tap **Log in**.
   Note: To save your User ID to the app so the system remembers it during future sign-ins, tap **Save Id** before tapping **Continue**.
3. Enter the answer to the security question and tap **Continue**.
4. If the Terms and Conditions appear, review them and then tap **I accept**.
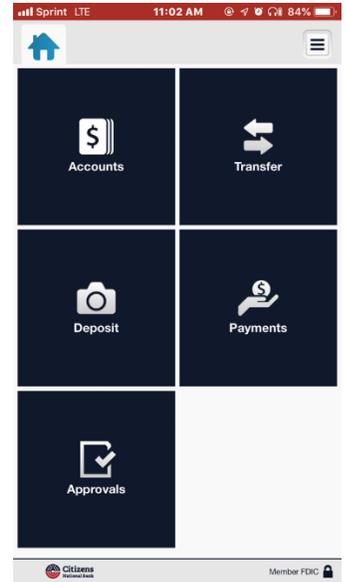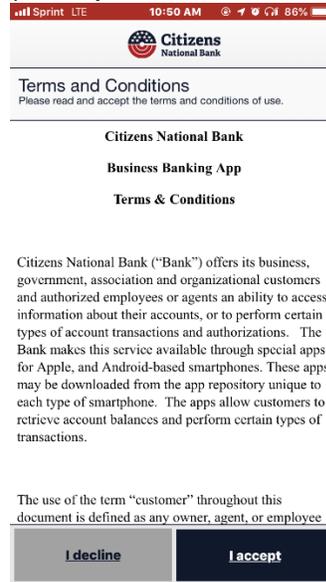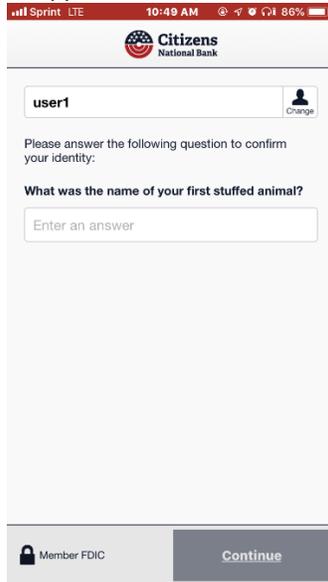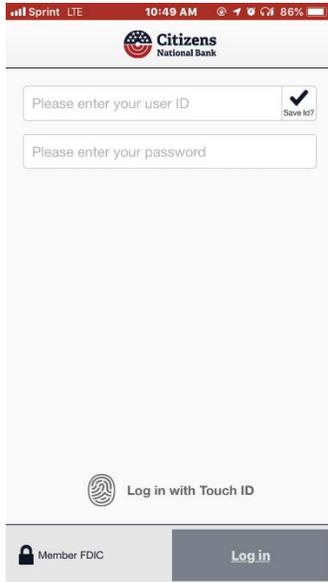
Apple Touch ID

Fingerprint sign in support for Apple iPhone apps, known as Apple Touch ID, provides you with a frictionless sign in experience. This feature allows you to sign in to the CNB Business Banking App with just a touch of your finger instead of entering a password. This feature is only available on supported iPhones. For security reasons, the CNB Business Banking App might require you to fully authenticate with your password when performing some outgoing monetary transactions.

To Turn on Touch ID:

1. Open the app.
2. On the sign in screen, tap **Log in with Touch ID**.
3. Complete one of the following:

If	Then
you already have fingerprints stored on the device	1. Tap **Log in and set up**. 2. Enter your user ID and password and then tap **Log in and set up**. 3. Toggle the **Turn on Touch ID** switch to the **On** position.
you do not have any fingerprints stored on the device	1. Tap **iPhone Settings**. 2. Follow the device prompts to save a fingerprint. 3. Return to the CNB Business Banking App and sign in with your user ID and password. 4. Tap ☰ to open the **Settings** menu. 5. Tap **Touch ID Settings**. 6. Toggle the **Turn on Touch ID** switch to the **On** position.

After turning on Apple Touch ID, you can sign in to the CNB Business Banking App with your fingerprint.

**To sign in to the CNB Business Banking App with your fingerprint:**

1. Open the app.
2. Touch the device's **Home** button with a saved fingerprint.
3. If the Terms and Conditions appear, review them and then tap **I accept**.

View Account Balances and Transaction History

You can view balances and transaction histories for business accounts by using the CNB Business Banking App. The transaction history available in the CNB Business Banking App includes transactions from the previous statement and current account activity, which may provide images of checks and other various items, such as deposit tickets.

To view business account balances and transaction history with check images:

1. Sign in to the app.
2. Tap **Accounts**.
   Note: The Current balance includes posted transactions. The Anticipated Avail balance includes posted and pending transactions.
3. Tap the account for which you want to view the transaction history. The account transaction history appears.
   ✅ 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.
4. To view images of cleared checks, tap ▭ . 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.
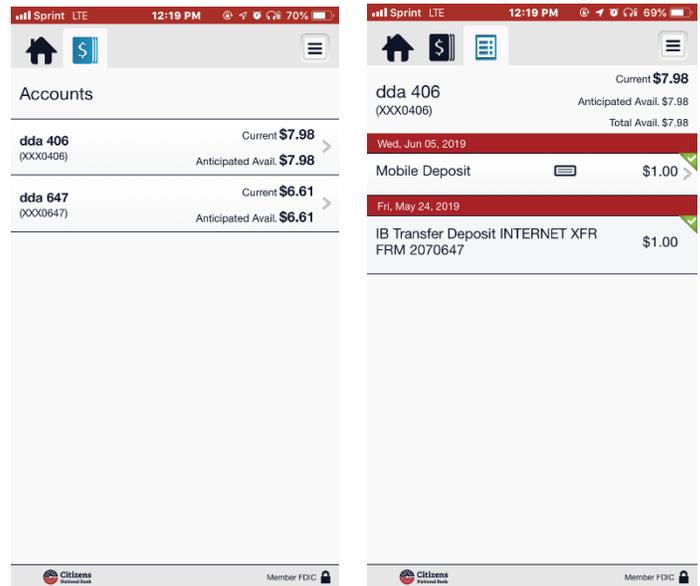
Internal Transfer

To make an Internal Transfer:

1. Sign in to the app.
2. Tap **Transfer**.
3. Tap **Internal Transfer**.
4. Tap **Template** and select a transfer template. (Use the one labeled Internal Transfers)
   Notice: Please contact your local branch if you received a notice that says *"You are not currently set up with any templates. Please contact your local branch."*.
5. Tap **From** and select the donor account from which to withdraw funds.
6. Tap **To** and select the recipient account to receive the funds.
7. If the "To" account you selected is a loan account, tap **Payment Type** and select the type of payment you want to make (that is, **Regular Payment**, **Principal Payment**, or **Interest Payment**).
8. Tap **Amount** and specify the amount you want to transfer.
9. Tap **Note** and enter a note regarding the transfer (optional).
10. Tap **Transfer**.
11. Verify transfer details and tap **Confirm**.
12. Complete the security challenge, if the system presents it, and then tap **Done**.
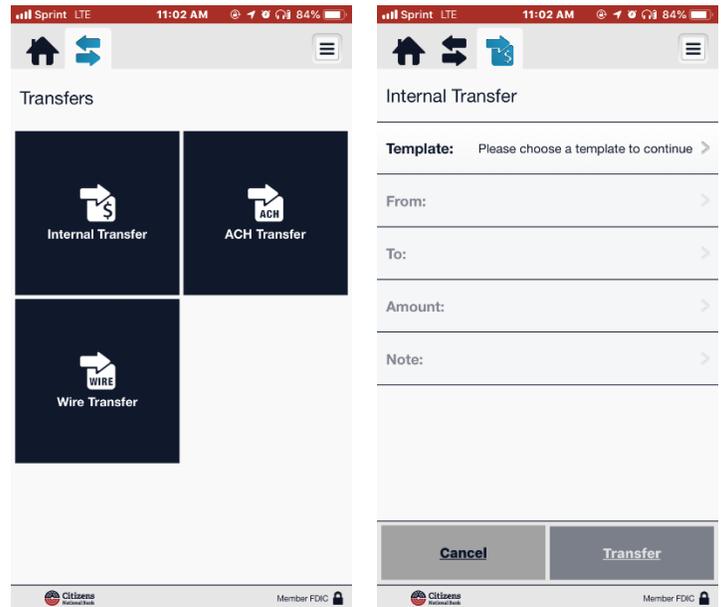
ACH Transfers

You can originate single-item automated clearing house (ACH) transfers directly from the CNB Business Banking App by using the same ACH transfer templates that you have already built in Business Online.

 Note: You cannot build new templates, nor can you edit existing templates, by using the CNB Business Banking App. You must have appropriate permissions to access ACH transfer functionality.
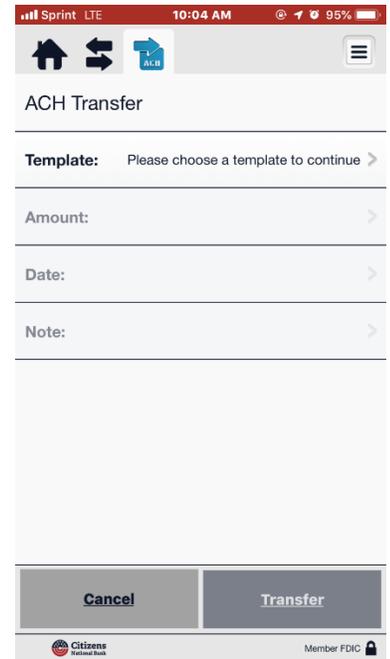
To originate an ACH transfer:

1. Sign in to the app.
2. Tap **Transfer**.
3. Tap **ACH Transfer**.
4. Tap **Template** and select a transfer template.
5. Tap **Amount** to modify the transfer amount, if necessary. By default, the app displays the amount specified in the template you selected in the previous step.
6. Tap **Date** and select an available date from the calendar, if necessary. By default, the app selects the first available business date.
7. Tap **Note** to add a comment or note regarding the transfer (optional).
8. Tap **Transfer**.
9. Verify the transfer details and then tap **Confirm**.

 Note: If there are previous ACH transfers with the same amount and recipient account, the "Duplicate Transfer" warning message appears to inform the user that this might be a duplicate transfer. Tap **Cancel** to discard the in-process transfer. Or, tap **Process** to acknowledge the warning and continue with the in-process transfer. If the transfer requires multifactor authentication (MFA), the Security Challenge screen appears.

10. Complete the security challenge, if the system presents it, and then tap **Done**. The system submits the transfer for final verification and processing and then displays the Successfully Submitted screen.

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

Wire Transfers

You can originate single-item wire transfers directly from the CNB Business Banking App by using the same wire transfer templates that you have already built in Business Online.

 Note: You cannot build new templates, nor can you edit existing templates, by using the CNB Business Banking App. You must have appropriate permissions to access wire transfer functionality.

To originate a wire transfer:

1. Sign in to the app.
2. Tap **Transfer**.
3. Tap **Wire Transfer**.
4. Tap **Template** and select a transfer template.
5. Tap **Amount** to modify the transfer amount, if necessary. By default, the app displays the amount specified in the template you selected in the previous step.

 Note: The app automatically populates the **Date** field with the first available business date. You cannot change the date because we do not support future-dated wire transfers at this time.

6. Tap **Transfer**.
7. Verify the transfer details and then tap **Confirm**.
8. Complete the security challenge, if the app presents it, and then tap **Done**. The system submits the transfer for final verification and processing and then displays the Successfully Submitted screen.

 Note: If the transfer requires approval, the system adds the transfer to the list of wire transfers awaiting approval. The system also displays a notification on the device's home screen for any user configured to receive approval alerts for the wire transfers.
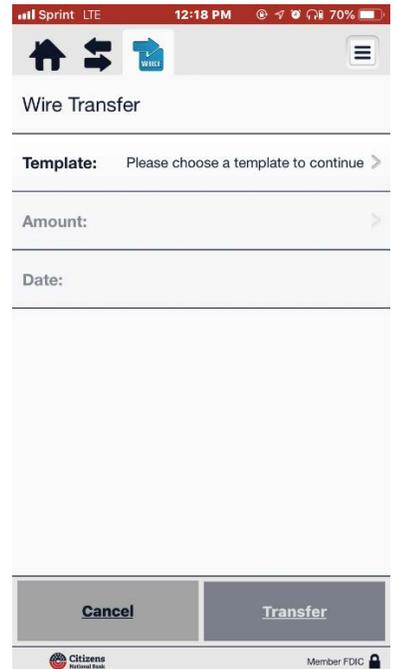
Mobile Deposit

You can submit check deposits anywhere, anytime by using the Mobile Deposit feature in the CNB Business Banking App. Use the camera on your device to take pictures of the front and back of a check and then submit the images electronically to CNB for processing, clearing, settlement, and posting. 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 that you can recapture the check image. After you successfully submit a mobile deposit, CNB may conduct an in-depth deposit review, and if your deposit fails the review, CNB will reject the deposit and an email notification will be sent to the submitter. You can cancel a mobile deposit transaction at any time during the Mobile Deposit workflow; however, after you submit the transaction, you cannot cancel it.

Requirements

If you want to use Mobile Deposit, you must contact your local CNB branch and have an Apple or Google Android device with a working camera. You must also download the most current version of the CNB Business Banking App onto the device to ensure proper access to the Mobile Deposit option.

Make a Mobile Deposit

Use this procedure to deposit a check into a business account by using the CNB Business Banking App. After submitting your check deposit, keep the paper check until the system successfully posts the funds to the account. You can only include one check in each deposit.

To make a check deposit:

1. Sign in to the app.
2. Tap **Deposit**.
3. Tap **New Deposit**.
4. Tap **Account** and select the account into which you want to deposit funds.
5. Tap **Amount** and enter the amount of the check.
6. Tap **Front Image**.
7. Take a picture of the front of the check and then tap **Use** to submit the image or **Retake** to take a new picture.
8. Tap **Back Image**.
9. Take a picture of the back of the check and then tap **Use** to submit the image or **Retake** to take a new picture.
10. Tap **Deposit**.
11. Verify deposit details and tap **Confirm**.
12. If the system presents you with a security question, enter the answer to the question and tap **Continue**. The Deposit Pending screen appears.

Note: It can take up to 2 business days for the check to clear and to post the funds to the account.

View Mobile Deposit History

A 30-day history of mobile check deposits into business accounts is available in the CNB Business Banking App, along with front and back images of the checks that you have submitted.

To view deposit history:

1. Sign in to the app.
2. Tap **Deposit**.
3. Tap **Deposit History**.
4. Tap a deposit to view its details in addition to the front and back images of the check.

- A check mark highlighted in green in the upper-right corner indicates that CNB 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 has CNB established. CNB is currently reviewing the deposit.
- An X highlighted in red in the upper-right corner indicates that the deposit failed and CNB did not post the funds to the account. CNB rejected the deposit for reasons beyond the initial tests for clarity, duplication, deposit accuracy, and deposit amount. You should take the physical check to CNB and deposit it in person.

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 CNB successfully posted the deposit to your account, you must check the account transaction history.
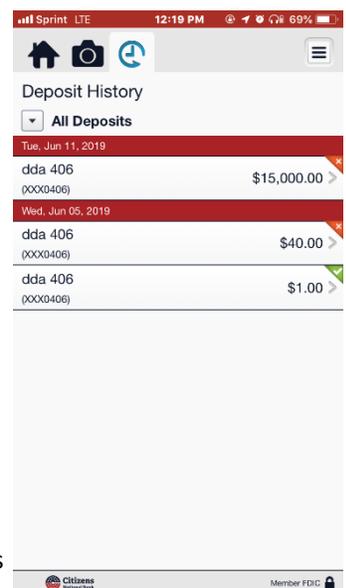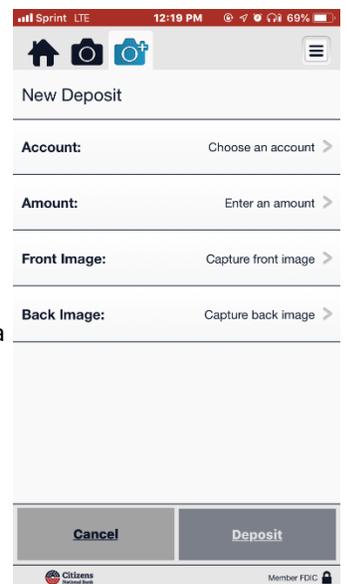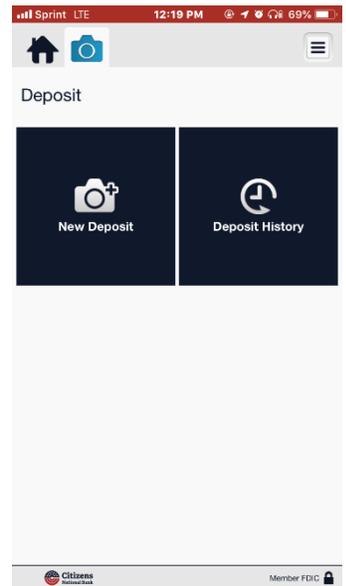
Bill Pay

Bill Pay is a payment solution that automates single or multiple payments to any biller. The system stores payments submitted on processing days (that is, Monday through Friday) in a queue for billers to select and begin processing at their specified cutoff time.

   Note: End of day cutoff times for bill pay submission vary by biller. When submitting a bill payment on a nonprocessing day or after the cutoff time on Friday, you must change the Pay Date to a processing day. If you select a nonprocessing day as the Pay Date, the system displays an error. You cannot submit bill payments to addresses in foreign countries.

Submit Bill Payments

If you are use Bill Pay for Small Business and you have completed the necessary set-up to pay billers, you can access and pay any biller from directly within the CNB Business Banking App.

To submit a bill payment:

1. Sign in to the app.
2. Tap **Payments**.
3. Tap **Make a Payment**.
4. Tap a biller without the ▤ icon.

   Note: If ▤ displays to the left of the biller's name, an eBill is available.
5. Tap **From** and select the account to debit for the payment.
6. Tap **Amount**.
7. Enter the amount you want to pay and tap **Done**.
8. Tap **Pay Date**.
9. Tap the date on the calendar on which you want to submit the payment.
10. Tap **Check No** and enter a check number (optional).
11. Tap **Note** and enter a comments regarding the payment (optional).
12. Tap **Pay**.
13. Tap **Confirm**.

View Bill Payment History

A history of all bill payments that you and other users have submitted through both Business Online and the CNB Business Banking App is available for viewing in the CNB Business Banking App. This history includes all payments that the system has processed in the last 45 days in addition to any payment scheduled for processing in the next 365 days.

To view the bill payment history:

1. Sign in to the app.
2. Tap **Payments**.
3. Tap **Payment History** to display a list of payments.
4. Tap a payment to view its details.

   A grey hourglass icon in the left 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. Any user authorized to use the CNB Business Banking App for the business can edit or cancel bill payments with this status.

   A green thumbs-up icon in the left 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. Only users with supervisor entitlements in the CNB Business Banking App can edit or cancel bill payments with this status.

   An orange clock icon in the left column indicates that the system sent the payment to the biller, but the biller might not have received it yet. You cannot edit or cancel bill payments with this status.

   A red X icon in the left column indicates that a supervisor canceled the payment or it failed to reach the biller. You cannot edit or cancel bill payments with this status.

   A green check mark in the left column indicates that the system has debited, or is in the process of debiting, the payment amount from the selected payment account. You cannot edit or cancel bill payments with this status.
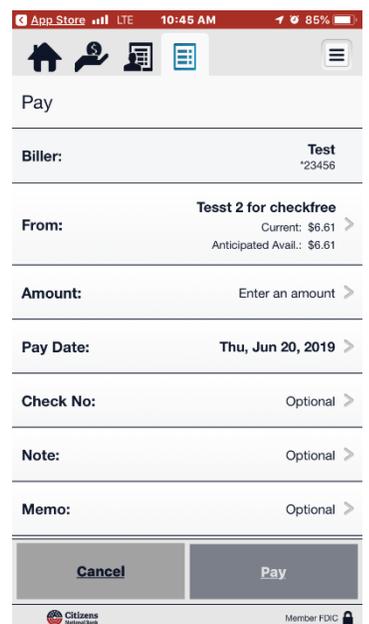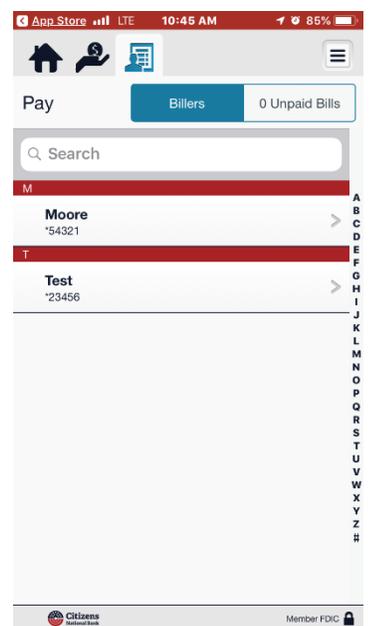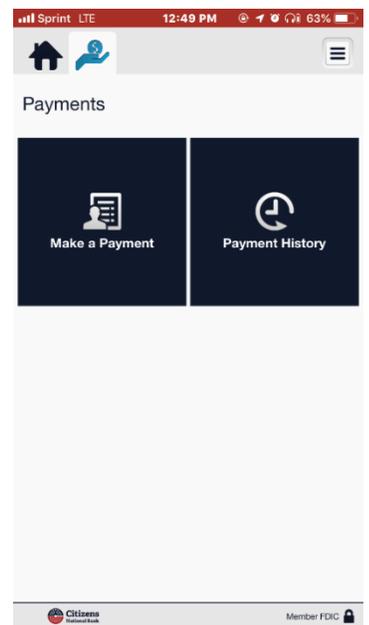
Approve or Reject ACH and Wire Transfers

The system might require you to review and approve ACH and wire transfers initiated through Business Online or the CNB Business Banking App before it can complete them. You can review and approve these transfers directly in the CNB Business Banking App.

Note: If multiple users attempt to review the same ACH or wire transfer at the same time, from either the CNB Business Banking App or Business Online, the first decision (approve or decline) that the system receives on the transfer takes precedence.

To make decisions on transfers:

1. Sign in to the app.
2. Tap **Approvals**.
3. Tap the type of transfer you want to review.
4. Tap the transfer on which you want to make a decision.
5. Tap **Approve** to approve the transfer, or **Decline** to reject the transfer.

Receive Approval Alerts

When internal transfers, ACH transfers, and wire transfers exceptions require review, you can receive an in app alert notifying you of these tasks. You can configure alerts per device, not per account. Therefore, when multiple people have access to the same business accounts through the CNB Business Banking App, each person can designate the alerts that they would like to receive on their device. However, if two people share a device, only one person can configure the CNB Business Banking App approval alerts.

By default, all alerts are set to off.

To begin receiving approval alerts:

1. Sign in to the app.
2. Tap **Approvals**.
3. Tap **Set Alerts**.
4. Tap the toggle switch to turn it green for each type of approval for which you want to receive alerts.
   Options are:
   - Internal Transfer
   - ACH Transfer
   - Wire Transfer

Sign Out

Use this procedure to sign out of the CNB Business Banking App.

To sign out of the CNB Business Banking App:

1. Tap the ☰ button to access the Settings menu.
2. Tap **Sign Out**.