TM Mobile Experience

Quick Reference Guide

TM Mobile Experience

The TM Mobile Experience allows users the ability to view accounts, account transactions, check images, notifications, messages, payment activity and deposit checks. In addition, users can approve payments (ACH, wires, transfers, loan payments), create new transfers, initiate payments from existing ACH, wire and transfer templates, create bill payments and more.

How to access from a mobile device

1. To access the TM Mobile Experience on your mobile device, hold your phone and position the QR code within the frame of your camera or click the following link: treasurymanagement.simmonsbank.com/pwa/simmonsbank/login

2. Follow the instructions on page 2 based on your device.

Important: TM Mobile Experience is intended to be used with portable devices. We encourage Desktop users to continue to access their accounts through Treasury Connect.

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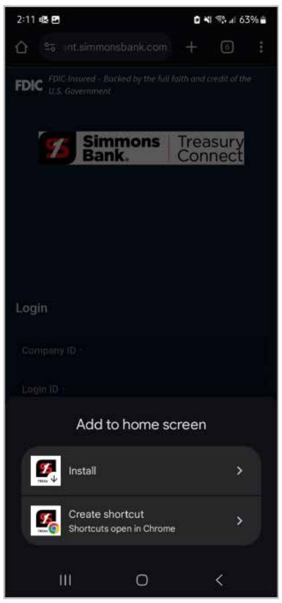
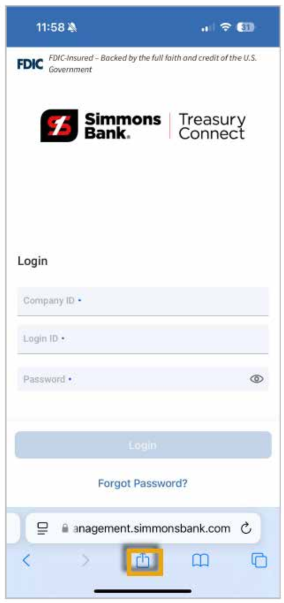
ANDROID



iOS



How to install on an Android Device

- Select **Install** when prompted automatically.
- Or to **install manually**:
    1. Select **settings** (3 dot icon) on Chrome.
    2. Select **Add to Home Screen.**
    3. Then select **Install.**

How to Install on an Apple iOS Device

1. Select the **Share** icon at the bottom of the page.
2. Then select **Add to Home Screen.**

Key things to know

- The TM Mobile Experience cannot be accessed from an app store.
- Users may be prompted automatically to install TM Mobile Experience based on their individual device settings.
- The TM Mobile Experience is compatible with most browsers, excluding Internet Explorer and other outdated versions. It supports current and previous versions of Chrome and Safari.

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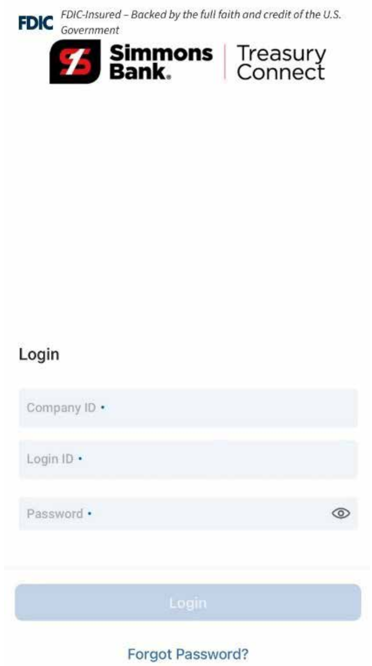
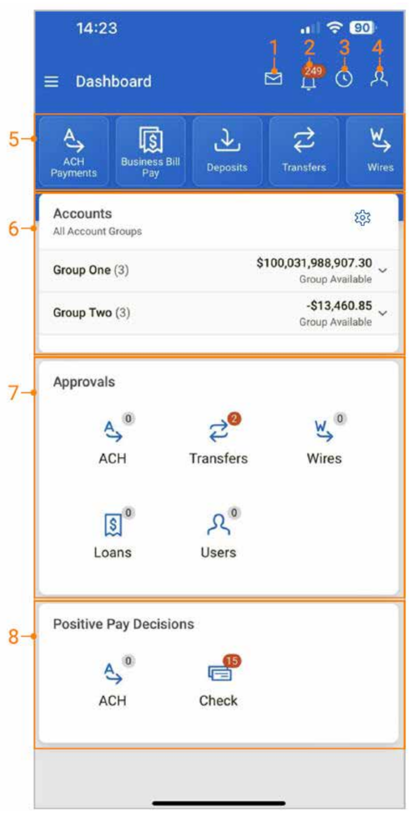




Company Login

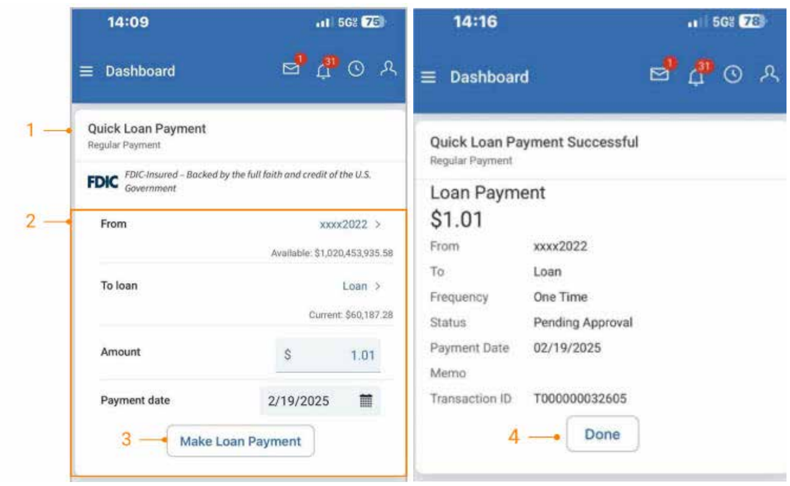
1. To access the app, the user should enter the **Company ID**, **Login ID** and **Password**, then select Log In.
2. The user may be prompted to establish or answer three authentication questions on the next screen and be prompted to register for authentication via call/text or secure token if they have not registered.
3. Upon successful login, the user will be taken to the **Dashboard** page.

Key things to know

- Users cannot be logged in to both Treasury Connect and TM Mobile Experience at the same time.
- Changing the password in the app will change it on Treasury Connect, and vice versa.

Dashboard

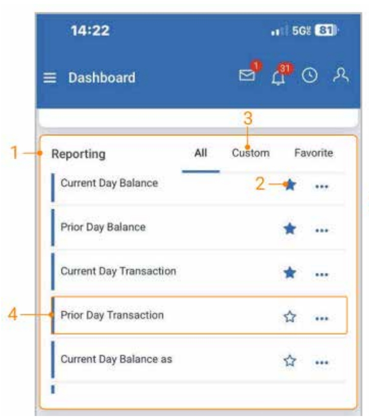
1. Select the **Message** icon to view, reply, archive and create messages.
2. Select the **Notifications** icon to view or filter notifications.
3. Select the **Cut-Off Times** icon to view the list of specific products' cutoff times.
4. Select the **My Profile** icon to view and update user preference data such as light and dark mode and account security preferences.
5. Select a product tile such as **ACH Payments, Business Bill Pay, Deposits, Transfers** or **Wires** to quickly navigate to the specific product home page.
6. From the **Account** section, select an Account from an Account Group to access **Details** and **Transactions** or select **Gear** icon to create or update an account group.
7. Select an approval type on the **Approvals** section to view the specific approval page and initiate the approvals.
8. From the **Positive Pay Decisions** section, select **ACH** or **Check** exceptions to decision positive pay items.

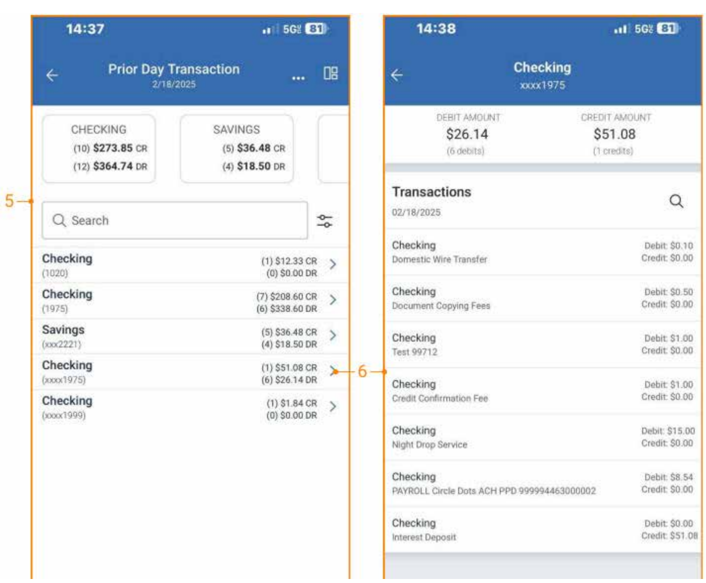


Dashboard Widgets - Quick Loan Payment

1. From the Dashboard, scroll down to the **Quick Loan Payment** widget.
2. Complete all required input fields.
3. Select the **Make Loan Payment** button to quickly submit payment.
4. Select **Done** to return to the default widget.

Important: If two-factor authentication is established for a payment, the user will be prompted to authenticate upon initiating the transfer/loan payment.

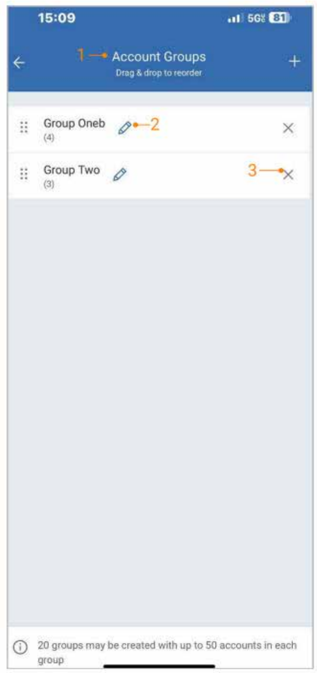


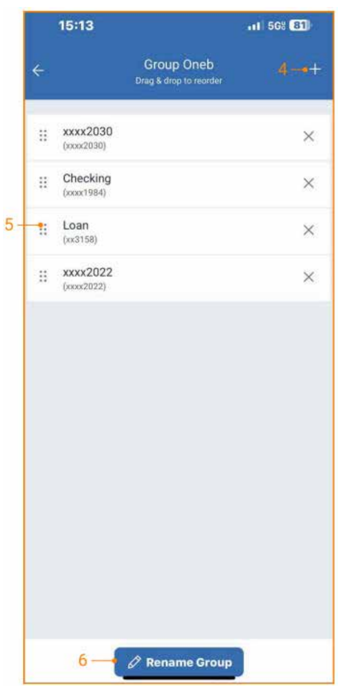


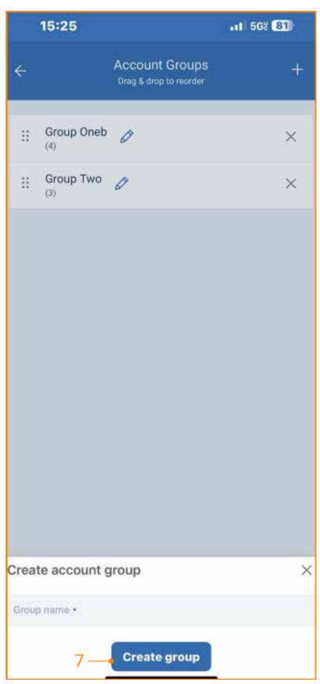
Dashboard Widgets – Information Reporting

1. From the Dashboard, scroll down to the **Reporting** widget.
2. Quickly favorite a report by selecting the star icon on the report. These reports will be located under the **Favorites** tab.
3. The **Custom** tab contains reports saved with personalized settings.
4. Run a report immediately by tapping anywhere on the report name or by selecting the ellipsis icon (···) on the report and select **Run Report**.
5. Report **Results** page provides the summary total debit and credits for each account.

To view individual accounts, select the arrow icon (>) at the end of the row to expand account transaction details.





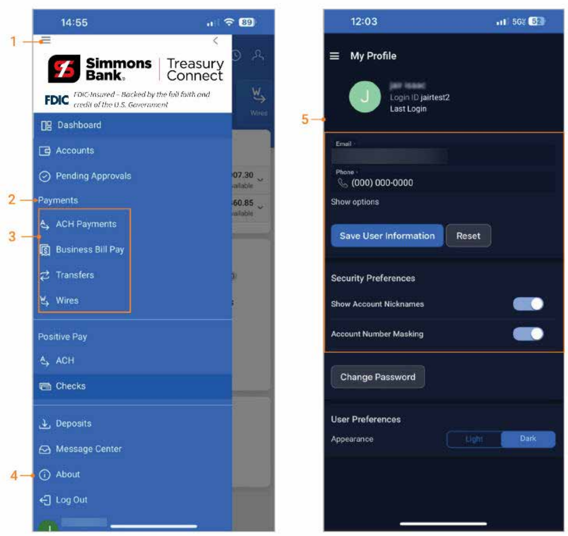


Dashboard Widgets – Manage Account Groups

1. From the Dashboard, select the gear icon on the **Accounts** widget.
2. Edit an existing group by selecting the **Edit** icon on a group card/widget.
3. Remove an account from a group by selecting the **Close** (X) icon.
4. Add another account to the group by selecting the **Plus/Add** icon at the top of the page.
5. Change the position and reorder an account by dragging and dropping the account card to a desired location.
6. Use the **Rename Group** button to rename the account group.
7. Add a new account group by selecting the **Plus** (+) icon at the top of the account groups homepage, and then create an account group name to immediately start adding available accounts.

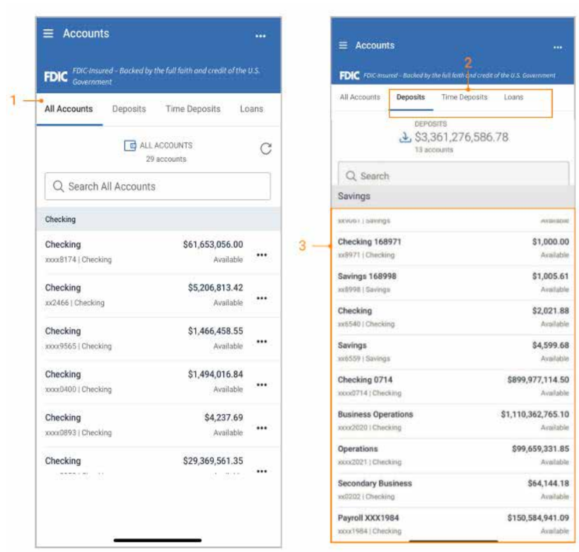
Key things to know

- The number of groups that a user can create is noted at the bottom of the homepage with an information icon.



Main Menu

1. Select the **hamburger menu** icon on the left to display full menu options.
2. Select a menu item to be taken directly to the corresponding page.
3. Sub-menu items are available for **Payments** and **Positive Pay**.
4. The **About** section contains contact information, the Privacy Statement and Terms and Conditions. Select **Privacy Statement** and **Terms and Conditions** to view details.
5. Click your name to view and update user preferences, including account security settings, light and dark mode options, and personal information such as telephone numbers.



Accounts

1. **All Accounts** displays the total count of accounts across all menu options.
2. Accounts are separated by type:
   - **Deposit**
   - **Time Deposit**
   - **Loan**
3. Tap anywhere on an account to view the details and transactions.

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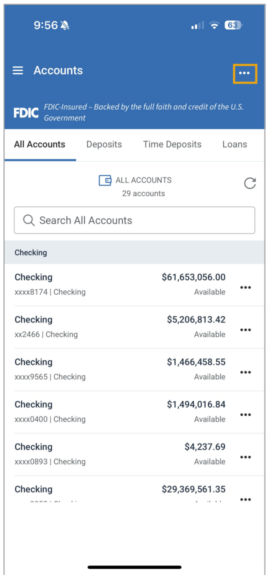
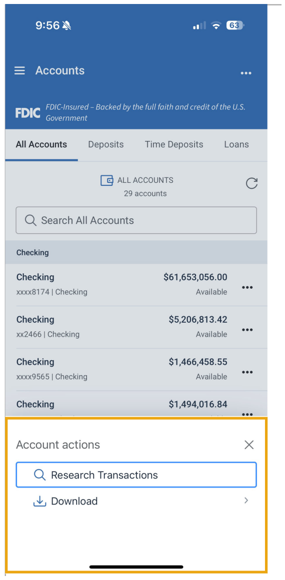
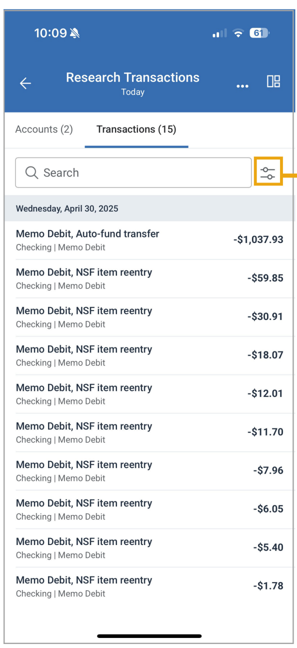
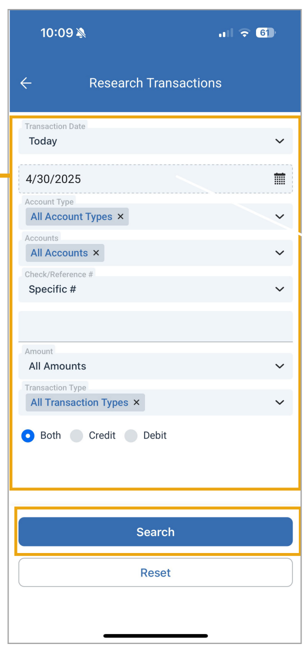
Simmons Bank® MEMBER FDIC









Research Transactions

1. Select **3 dots** in the top right corner of Accounts menu option.
2. Download and Research Transactions Account options will be available.
   - **Download** option allows you to download all Accounts details in PDF or CSV formats.
   - **Research Transactions** allows you to search for specific transactions.
3. Select **Research Transactions.**
   - **Accounts** tab allows type to filter for a specific account. Once an account is selected, type to filter for today's specific transaction on that account.
   - **Transactions** tab allows type to filter for today's transactions for all accounts.
4. Select **Advanced Filter.**
5. The following options will be available to narrow down the search:
   - Transaction Date
   - Account Type
   - Account
   - Check/Reference# (specific or range)
   - Amount (specific or range)
   - Transaction Type
6. Select **Search** to see the results.
7. Click on the **3 dots** in the top right corner to **download** the results in PDF or CSV formats.

Key things to know

- Download options are not instant. If you are downloading any files, please wait for the download to complete before going to a different screen.

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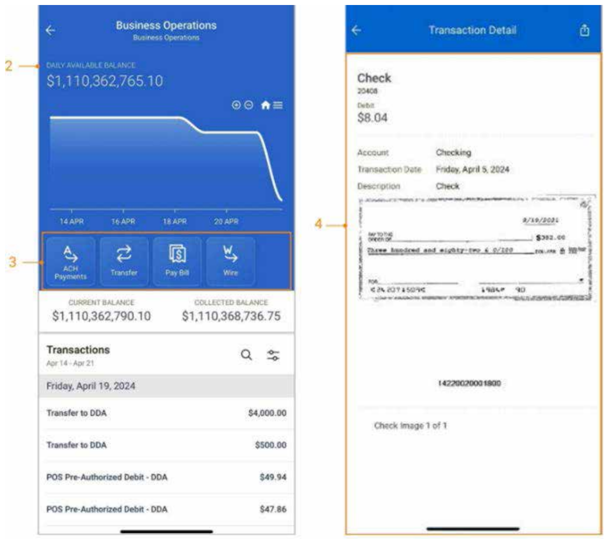
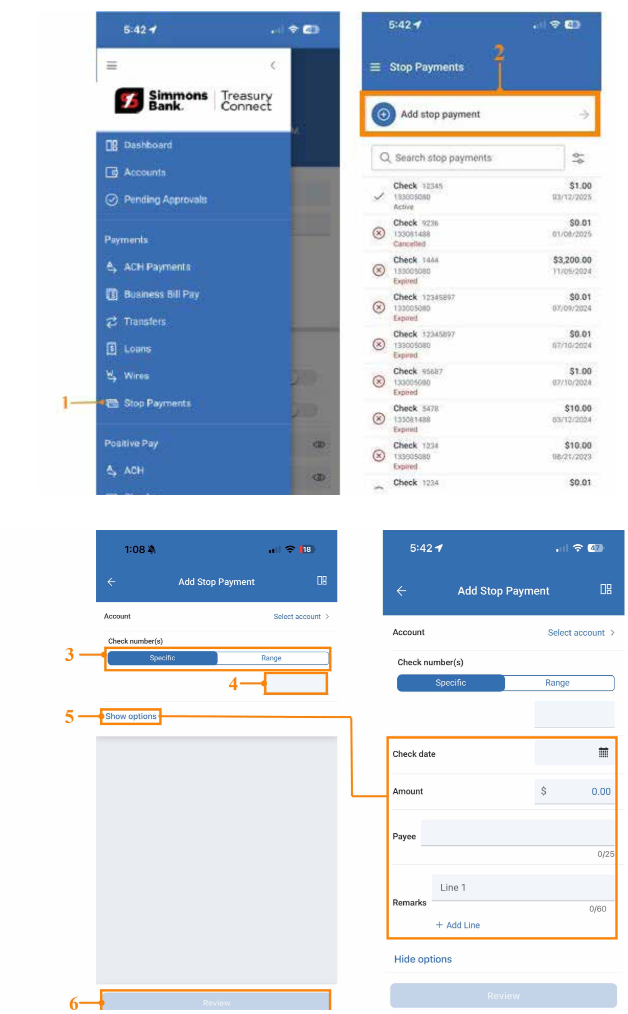
Simmons Bank
MEMBER FDIC



Transactions

1. The **Account Detail** displays the selected account's transaction history.
2. For **Deposit Accounts**, a graph charts the daily available balance over the past 10 days.
3. Provides easy access to payment functions such as **ACH Payments**, **Transfers**, **Bill Pay** and **Wire**.
4. Tap anywhere on a transaction to view additional details, including check images (if applicable).



Create Stop Payment

1. Navigate to **Stop Payment** from the Main Menu.
2. Select **Add stop payment**.
3. Select **Specific** or **Range** to place a stop payment on a specific check or range of checks.
4. **Show Options** provides additional fields to enter check details.
5. Complete the **check number field** to enable the review button.
6. Select **Review**, then **Add stop payment**.

Create a One-to-One Transfer

1. Navigate to Transfers from:

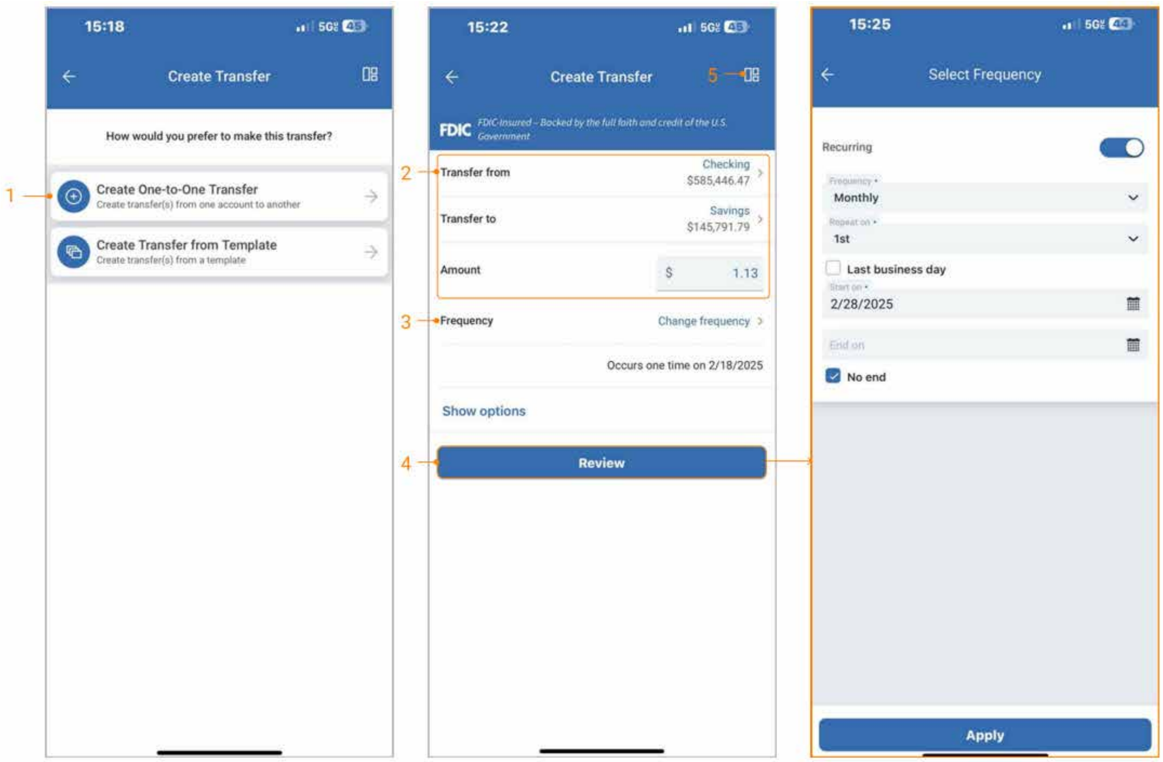
- The **Main Menu**, select Payments > Transfers > Create Transfer Payment > Create One-to-One Transfer
- The **Dashboard**, select Transfers > Create Transfer Payment > Create One-to-One Transfer
- An **individual account**, select Transfers > Create Transfer Payment > Create One-to-One Transfer

2. Complete **Transfer fields** to enable the review button.

3. Select **Frequency** to set up a recurring transfer.

4. Select **Review**, then transfer.

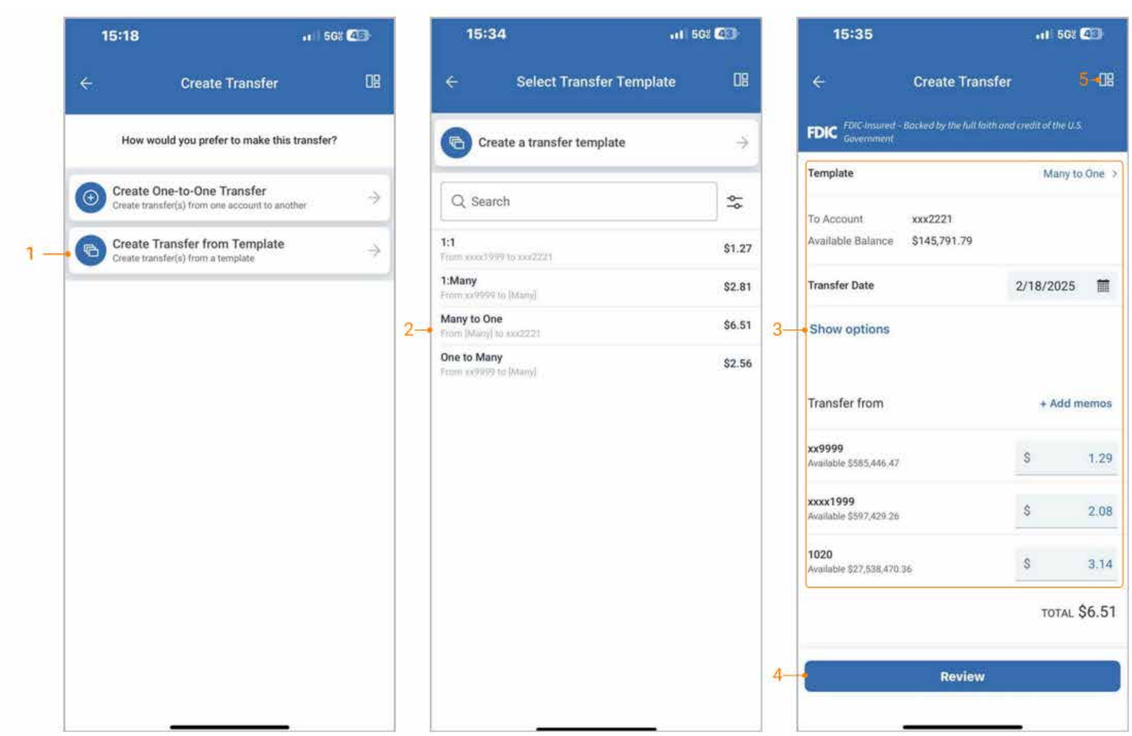
5. Select the **Quick Dashboard Navigation** icon to go back to the dashboard.

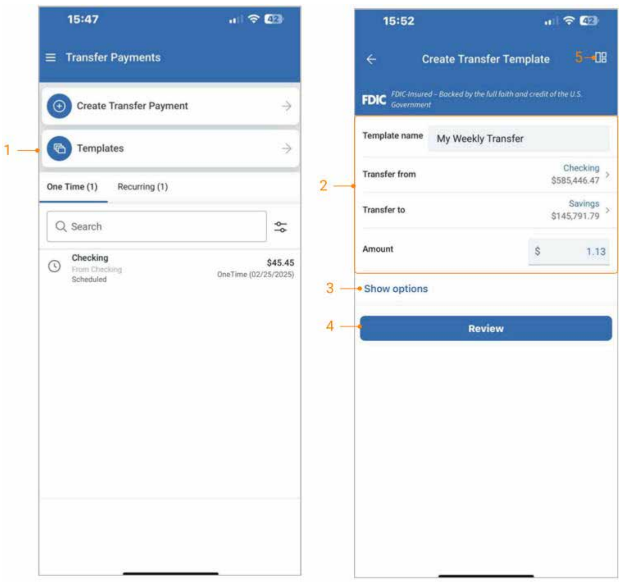


Create Transfer from a Template

1. Navigate to Transfers from:
    - The **Main Menu**, select Payments > Transfers > Create Transfer Payment > Create Transfer from Template
    - The **Dashboard**, select Transfers > Create Transfer Payment > Create Transfer from Template
    - An **individual account**, select Transfers > Create Transfer Payment > Create Transfer from Template
2. Select an **existing template** or use the "**Create a transfer template**" button to create a new template.
3. **Edit** fields if needed.
4. Select **Review**, then transfer.
5. Select the **Quick Dashboard Navigation** icon to go back to the dashboard.

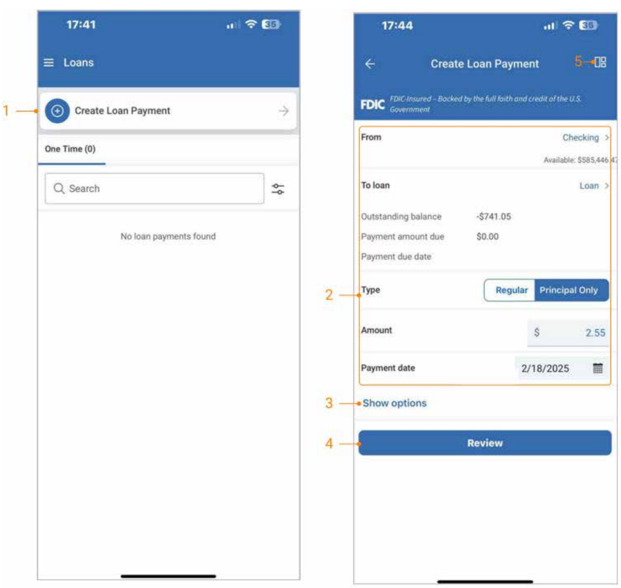
Important: If two-factor authentication is established for a payment, the user will be prompted to authenticate upon initiating the transfer/loan payment.





Create a Transfer Template

1. Navigate to **Create Transfer Template**.
   - Select the **Template** button from the Transfer Payment homepage
2. Complete all required input fields to enable the review button.
3. Select the "**Show options**" link to add optional data.
4. Select **Review**, then create a transfer template.
5. Select the **Quick Dashboard Navigation** icon to go back to the dashboard.



Create Loan Payment

1. Navigate to **Loans** from:
   - The **Main Menu**, select Payments > Loans > Create Loan Payment
   - The **Dashboard**, select Loans > Create Loan Payment
   - An **individual account**, select Loans > Create Loan Payment
2. Complete all required loan fields to enable the review button.
3. Select the "**Show options**" link to add optional data.
4. Select **Review**, then **Pay Loan**.
5. Select the **Quick Dashboard Navigation** icon to go back to the dashboard.

Important: If two-factor authentication is established for a payment, the user will be prompted to authenticate upon initiating the transfer/loan payment.

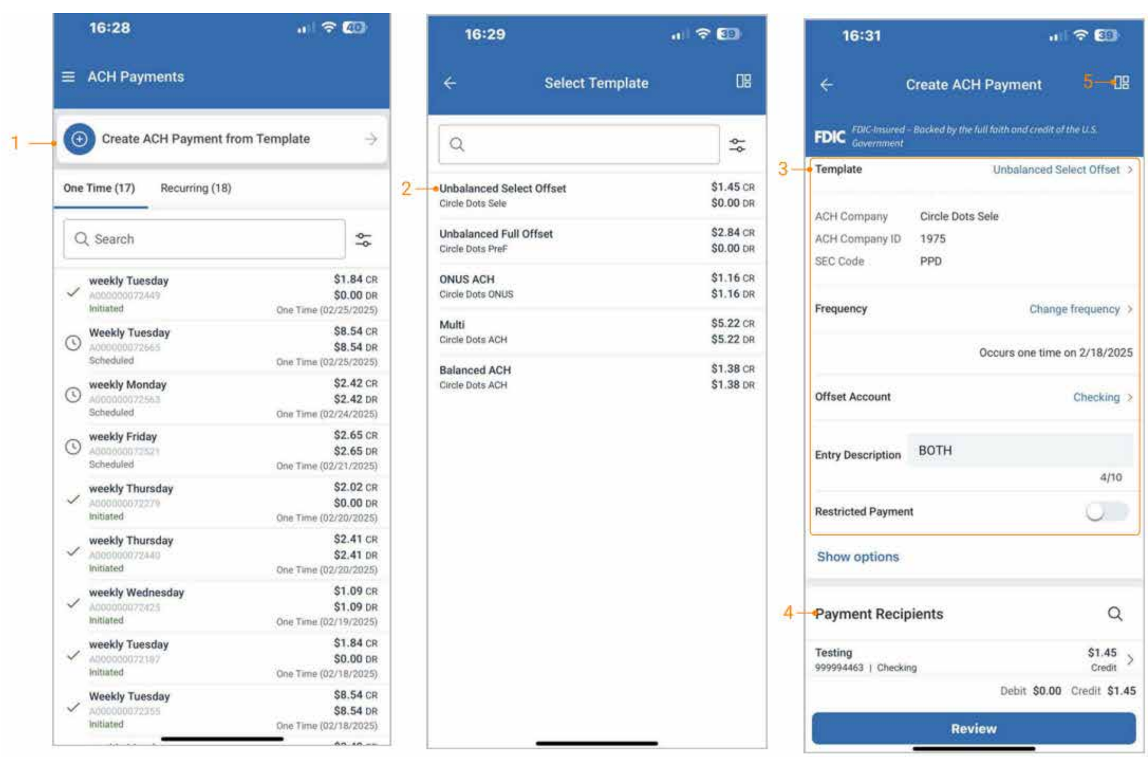
Create ACH Payment from Template

1. Navigate to **ACH Payments** from:
    - The **Main Menu**, select Payments > ACH Payments > Create ACH Payment from Template
    - The **Dashboard**, select ACH Payments > Create ACH Payment from Template
    - An **individual account**, select ACH Payments > Create ACH Payment from Template
2. **Select** a template.
3. **Edit** fields if needed.
4. Select **Recipients** to change or hold amounts for a specific individual.
5. Select the **Quick Dashboard Navigation** icon to go back to the dashboard.

Important: If two-factor authentication is established for a payment, the user will be prompted to authenticate upon initiating the ACH Payment.

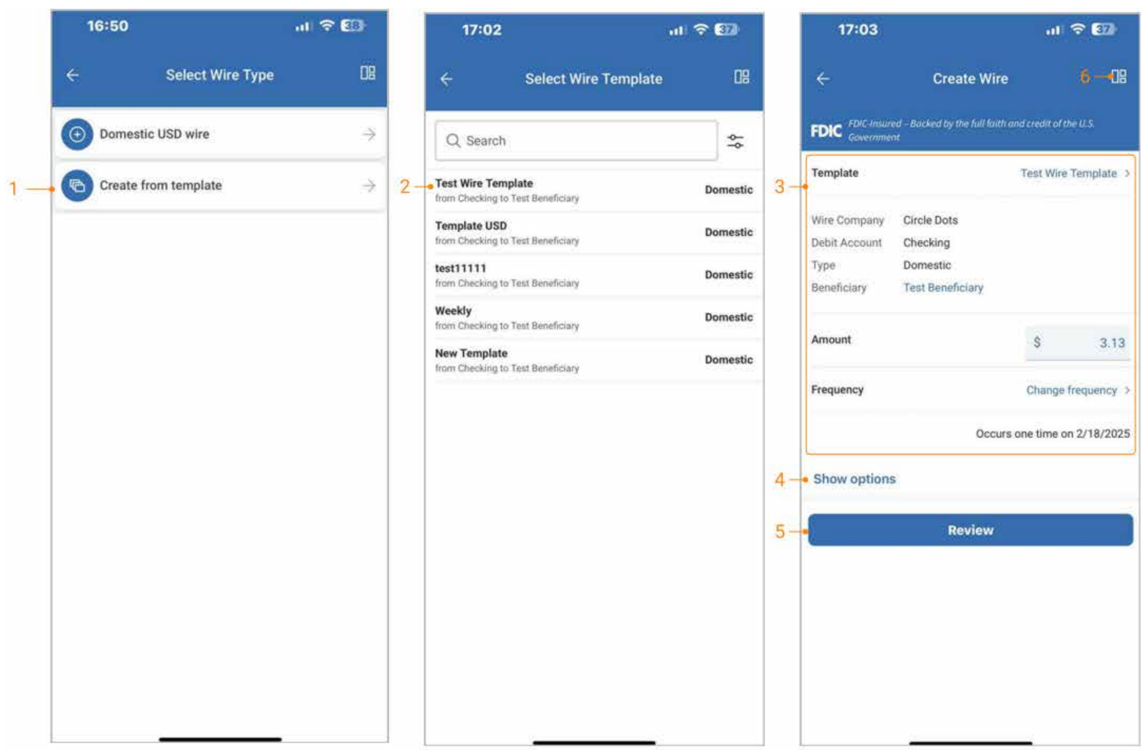
Key Things to Know

- Only the dollar amount or hold feature can be edited on a recipient.
- On the Review Page, an option to "**Apply updates to the Template**" can be selected. If selected, any changes made for this payment would be saved to the template.



Create Wire from a Template

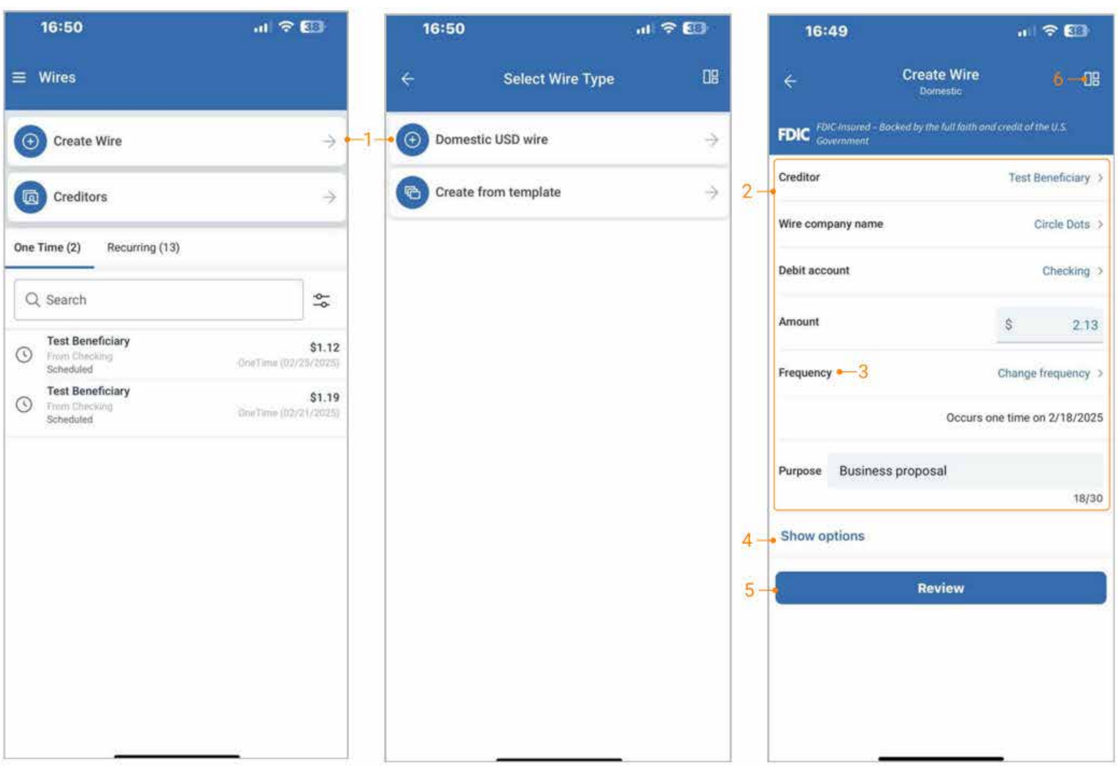
1. Navigate to **Wires** from:
   - The **Main Menu**, select Payments > Wires > Create from Template
   - The **Dashboard**, select Wires > Create from Template
   - An **individual account**, select Wires > Create from Template
2. **Select** a template.
3. **Edit** fields if needed.
4. **Add/Edit** optional data by selecting the Show options link.
5. Select **Review**, then Initiate wire.
6. Select the **Quick Dashboard Navigation** icon to go back to the dashboard.

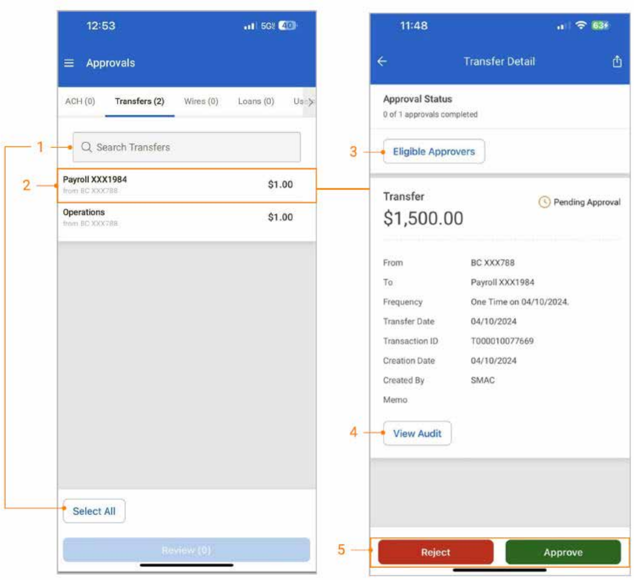


Create a Free-Form Wire

1. Navigate to **Wires** from:
   - The **Main Menu**, select Payments > Wire > Create Wire > Domestic USD wire
   - The **Dashboard**, select Wires > Create wire > Domestic USD wire
   - An **individual account**, select Wires > Create Wire > Domestic USD wire
2. Complete all required wire fields to enable the review button.
3. Select **Frequency** to set up a recurring wire.
4. Add optional data by selecting the **Show options** link.
5. Select **Review**, then Initiate wire.
6. Select the **Quick Dashboard Navigation** icon to go back to the dashboard.

Important: If two-factor authentication is established for a payment, the user will be prompted to authenticate upon initiating the wire.

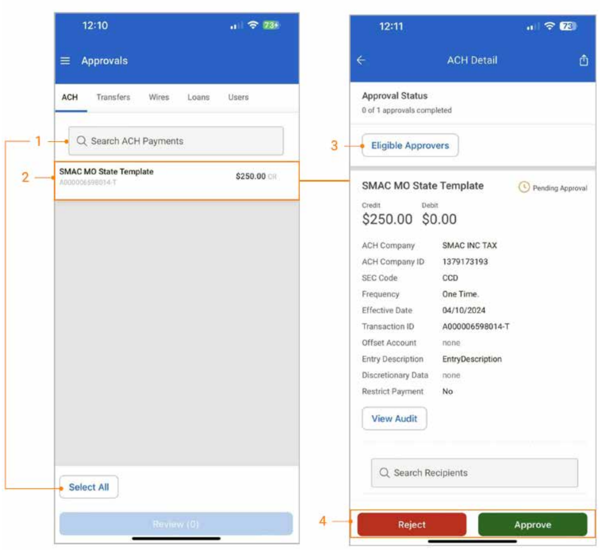




Transfer and Loan Payment Approval

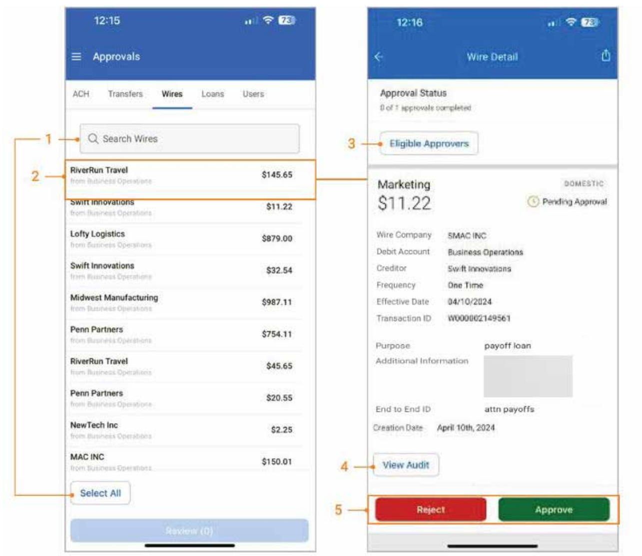
1. Select an **Individual Transfer** or **Loan Payment** for approval, or click the **Select All** option to approve or reject all payments.
2. Tap on an individual transfer or loan payment to view the transfer details.
3. Select the **Eligible Approvers** button to view the list of eligible approvers.
4. Select the **View Audit** button to view the audit trail data.
5. A confirmation page will display upon approval or rejection.

Important: If two-factor authentication is established for an approval type, the user will be prompted to authenticate upon selecting **Approve** or **Reject**.



ACH Payment Approval

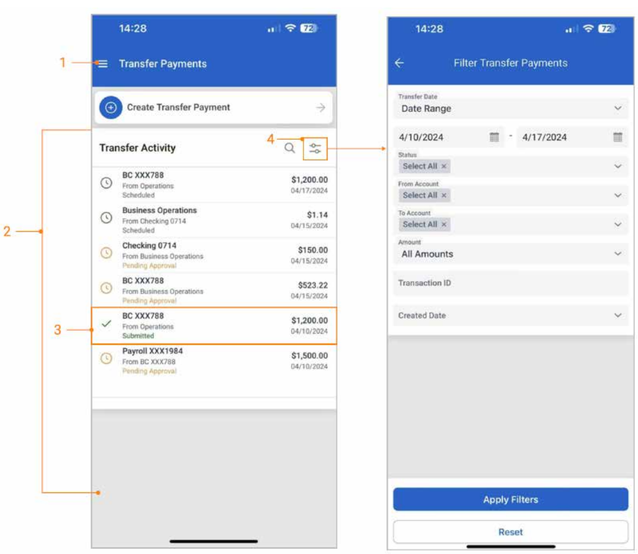
1. Select an **Individual ACH Payment** for approval or click the **Select All** option to approve or reject all payments.
2. Tap on an individual ACH Payment to view the ACH payment details.
3. Select the **Eligible Approvers** button to view the list of eligible approvers.
4. Select the **View Audit** button to view the audit trail data.
5. A confirmation page will display upon approval or rejection.



Wire Approvals

1. Users can easily search for a wire that requires approval by typing in the search field (magnifying glass icon) to **Filter** and narrow the results.
2. Tap anywhere on an individual wire to view the wire details.
3. Select the **Eligible Approvers** button to view the list of eligible approvers.
4. Select the **View Audit** button to view the audit trail data.
5. A confirmation page will display upon approval or rejection.

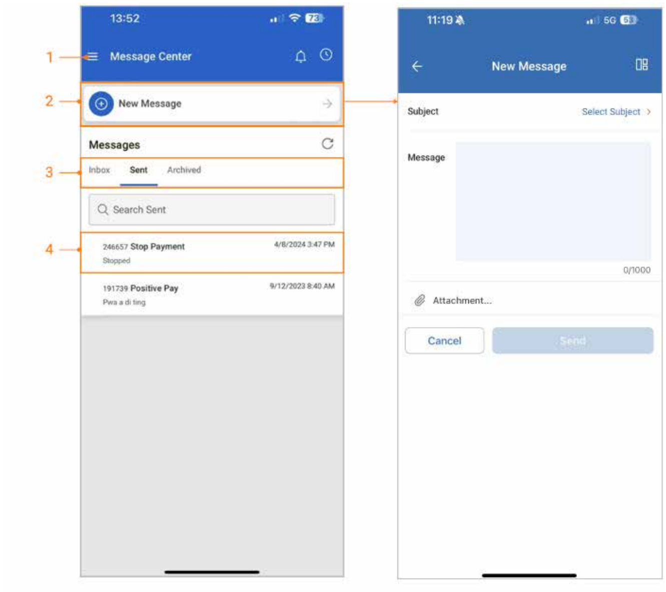
Important: If two-factor authentication is established for an approval type, the user will be prompted to authenticate upon selecting **Approve** or **Reject**.



Payment Activity

Users can View and Filter **Transfer**, **ACH** or **Wire Activity**.

1. Select a payment type from the main menu, dashboard or an individual account.
2. The payment activity is readily available on the home page of each payment type.
3. Tap anywhere on an individual item to view the full details of the activity.
4. Select the **Advanced Filter** icon to filter based on selected criteria.

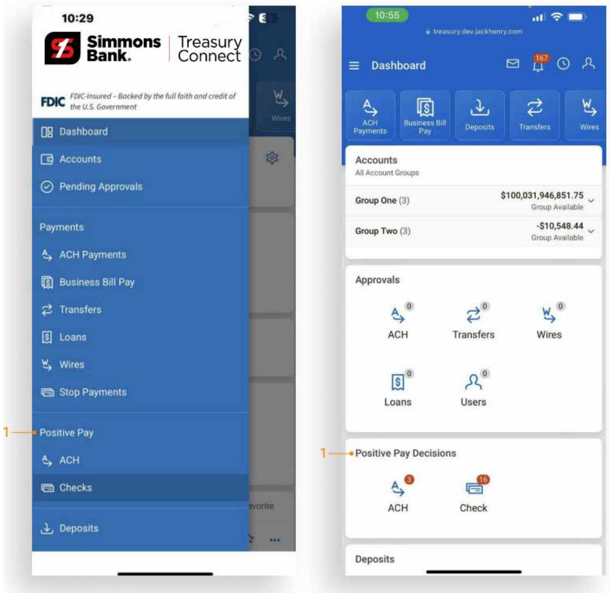


Message Center

1. From the **Dashboard** or **Main Menu**, select **Message Center**.
2. Select the **New Message** button to compose a message with a predefined message subject.
3. Select **Inbox**, **Sent** or **Archived**.
4. Selecting a message allows the user to:
    - View the details and any attachments associated with the message.
    - Archive the message or reply to it.

ACH and Check Positive Pay

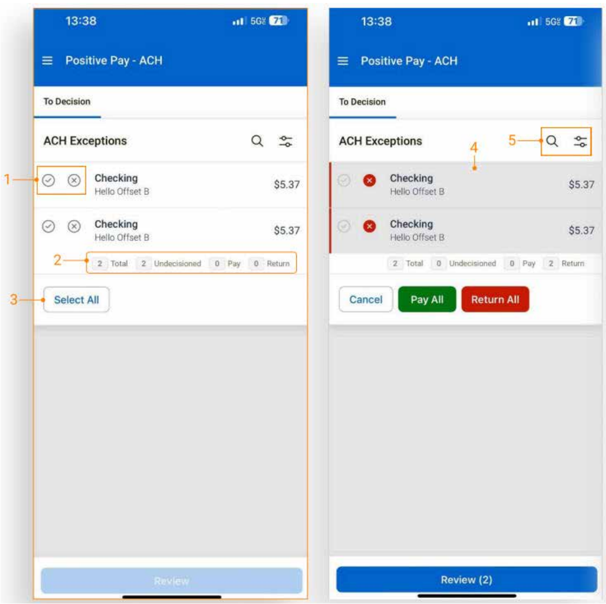
The **Positive Pay** feature within the TM Mobile Experience allows users to pay or return ACH and check exceptions, and view essential details for these items while on the go.

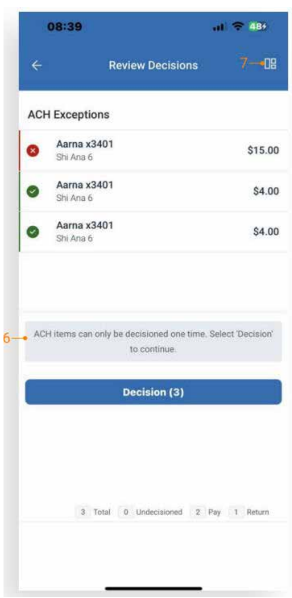


Dashboard and Main Menu

Users can select **Positive Pay Exceptions** from the side menu or the Dashboard tile.

1. View the summary count of items for ACH and check exceptions under the **Positive Pay Decisions** section of the dashboard.
2. Select the **ACH Exceptions** or **Check Exceptions** to view and decision the items.
3. To view ACH and check exceptions cut-off times, select the **Cut-Off Times** icon at the top of the dashboard.





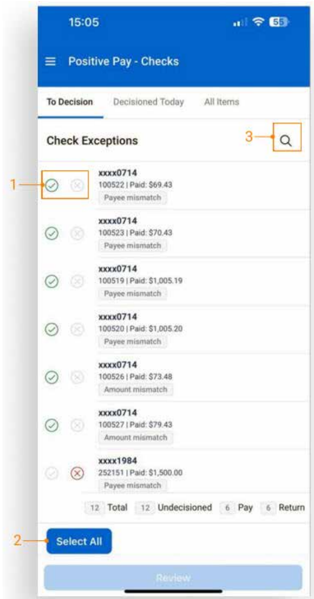
Decisioning ACH Exceptions

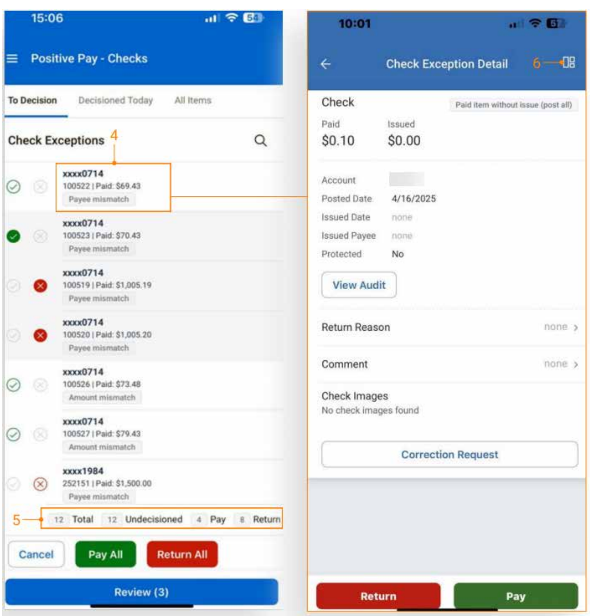
Navigate to the **ACH Exceptions** screen from the **Dashboard** or **Main Menu**.

1. Select the appropriate decision button to **Pay** (green) or **Return** (red) an item.
2. A counter at the bottom of the screen displays a running total of items to decision: **Total, Undecisioned, Pay,** and **Return.**
3. Selecting **Select All** exposes the **Pay All** and **Return All** options.
4. Tap anywhere on the item's description to view exception details. The item can be paid or returned from the details screen.
5. Type in the search field (magnifying glass icon) to **Filter** results or use the **Advanced Filter** (toggle bar) to refine your search.
6. A message reminder is presented to the user on the **Review Decisions** page prior to decisioning the item.
7. Quick navigation back to the dashboard.

Note:

- The **Advanced Search Filter** is the same as the fly-out filter on the desktop.
- Items are removed from the **ACH Exceptions** screen once decisioned.
- The decisioned items can be viewed on the **ACH Exceptions - Decisioned Activity page**.





Decisioning Check Exceptions

Navigate to the **Check Exceptions** screen from the **Dashboard** or **Main Menu**.

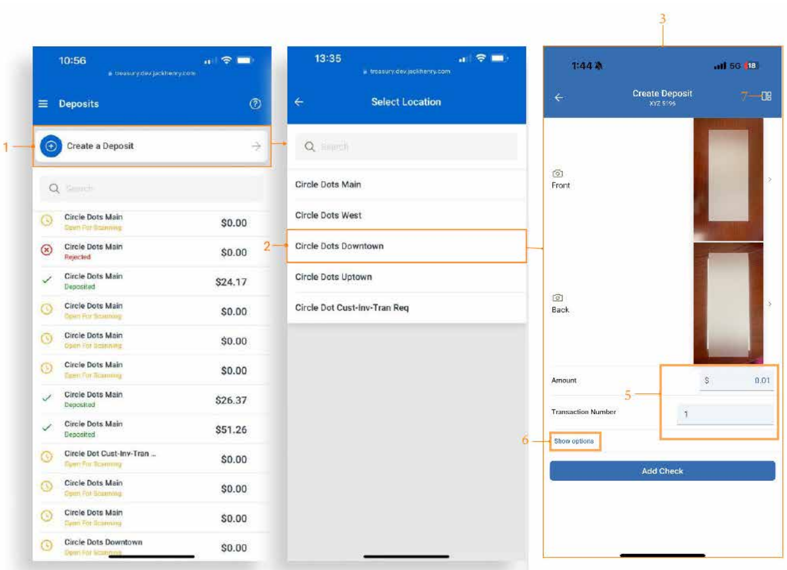
All check exceptions under the **"To Decision"** view are the unworked exception items. The item's default decision of **Pay** or **Return** will display with the default decision radio (unfilled green or red).

1. Select the appropriate decision button to **Pay** (green) or **Return** (red) an item.
2. Selecting **Select All** exposes the **Pay All** and **Return All** functionality.
3. Type in the search field (magnifying glass icon) to **Filter** your results.
4. Tap the item's description to view **Exception Details**. The item can be Paid or Returned from the details screen.
5. At the bottom of the screen, you'll see a running count of items to decision. The count is categorized into: **Total**, **Undecisioned**, **Pay**, and **Return**.
6. Quick navigation back to the dashboard.

Note: Items that have been paid or returned will be moved from the **'To Decision'** view to the **'Decisioned Today'** view.

Mobile Remote Deposit Capture

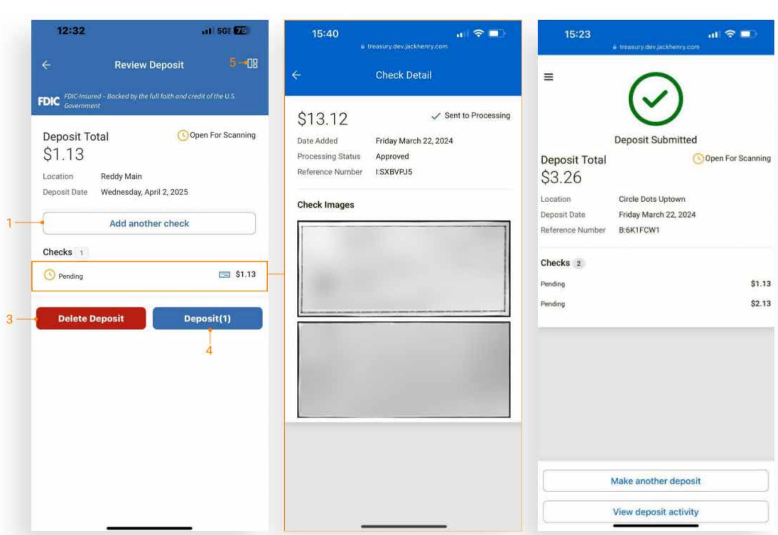
TM Mobile Experience **Mobile Remote Deposit Capture** enables users to deposit checks and monitor deposit activity. Users have the option to submit either a single check or multiple checks at once.



Making a Deposit

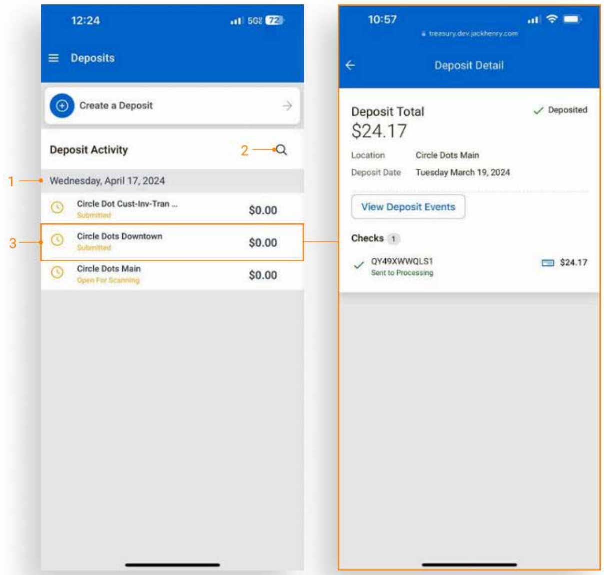
Navigate to **Deposits** from the side menu or Dashboard tile.

1. On the Deposits home page, tap the **Create a Deposit** button to start a new deposit.
2. Choose a location from the list provided.
3. Once you select a location, your device's camera will open automatically to capture the check images.
4. If prompted to provide access to the device's camera, allow access to the camera to start capturing the front and back images of the deposit.
5. Enter the amount of the deposit and transaction number.
6. Tap the **Show/Hide Options** link to display or hide additional optional fields.
7. Quick navigation back to the dashboard.



Making a Deposit (Continued)

1. Scan and add additional checks by selecting Add another check.
2. Tap a check to view the front and back of the uploaded check image.
3. To delete, select Delete Deposit.
4. Select Deposit to submit and complete the remote deposit.
   - The number of checks included in the deposit is displayed on the deposit button.
5. Quick navigation back to the dashboard.

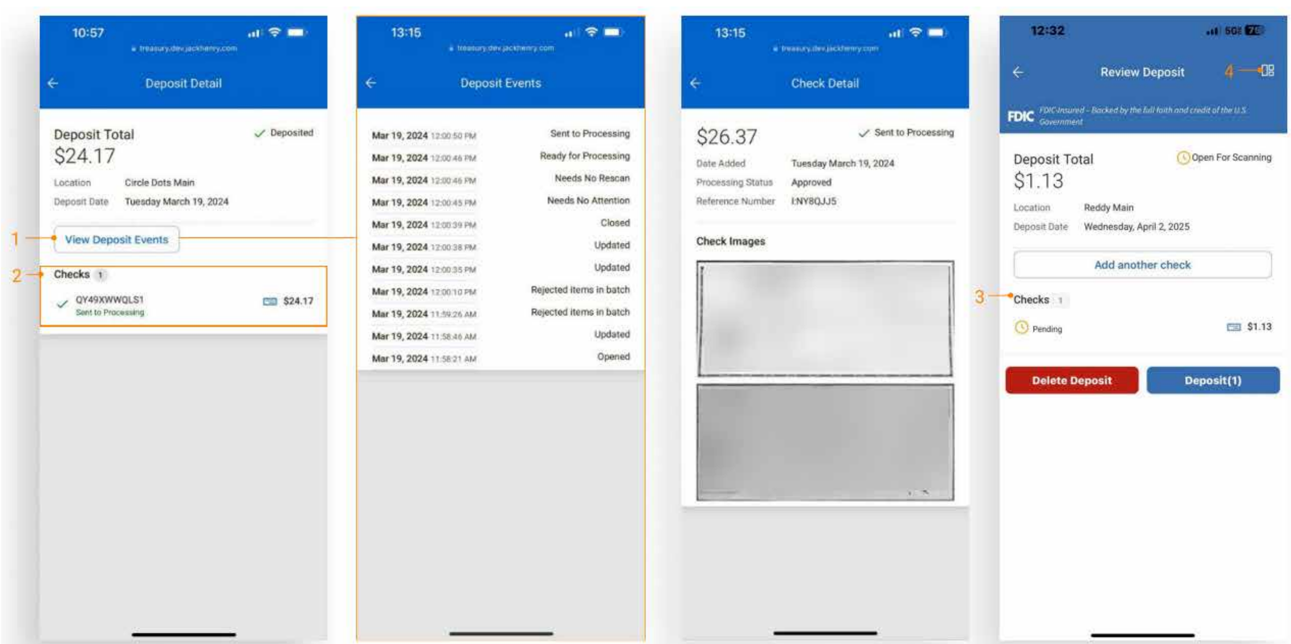


Deposit Activity and Details

1. Deposits are listed by date in descending order.
2. Type in the search field (magnifying glass icon) to Filter and narrow your results.
3. Tap on an item to view full deposit details.

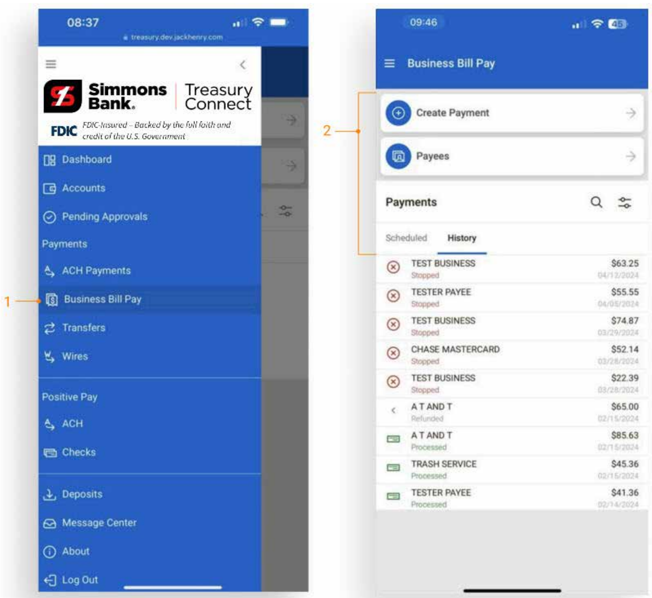
Deposit Activity and Details (Continued)

1. Select **View Deposit Events** to view the full list of events.
2. Tap on a check to view the front and back images.
3. For deposits with a status of **Open For Scanning**, you can update the details by adding more checks, deleting the deposit, or completing the deposit.
4. Quick navigation back to the dashboard.

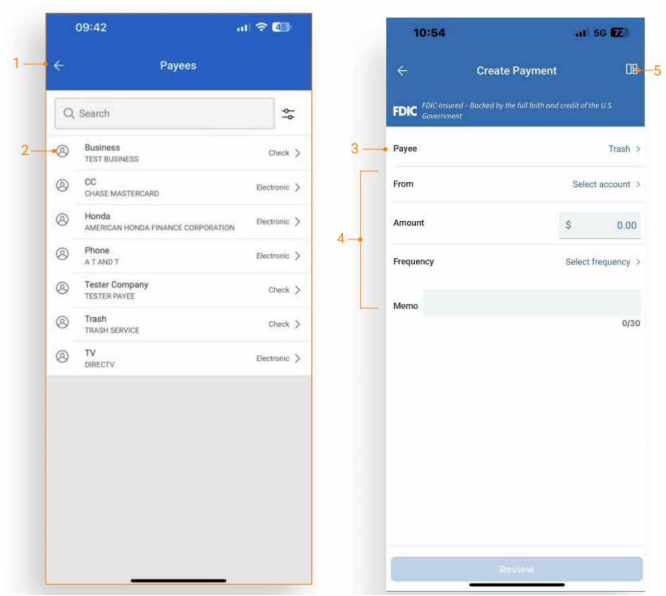


Business Bill Pay

TM Mobile Experience Business Bill Pay allows enrolled users in **iPay Business Bill Pay** to create payments, view payees, stop payments or series of payments, view scheduled transactions, and access payment history.

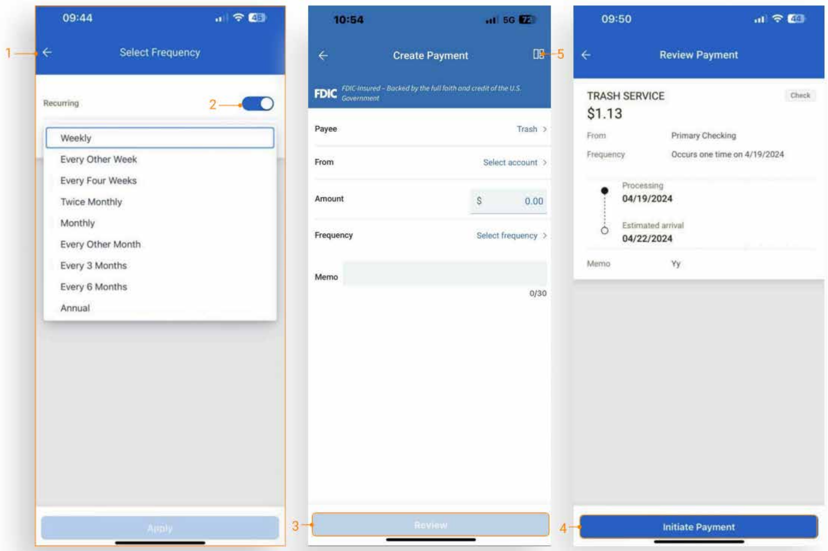


1. Select **Business Bill Pay** from the side menu or Dashboard tile.
2. Based on user entitlements, the following options will display:
   - **Create Payment**
   - **Payees**
   - **Scheduled Payments**
   - **Payment History**



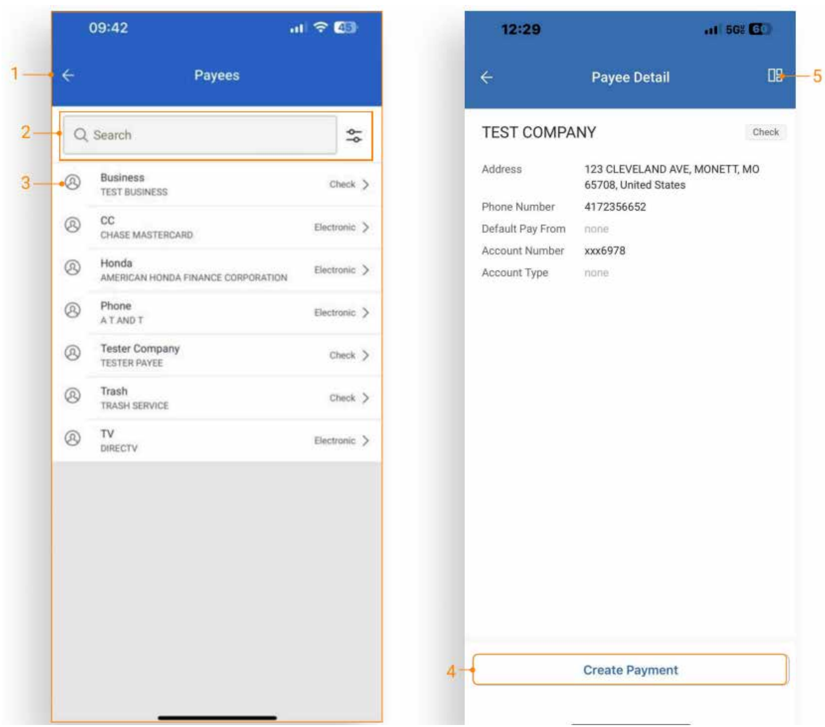
Create a Payment

1. Select **Create Payment** to navigate to the Select Payee page.
2. Choose a Payee to advance to the Create Payment screen.
3. The selected Payee will pre-populate.
4. Select the **From Account**, **Amount**, **Frequency**, and **Date**. Adding a memo is optional.



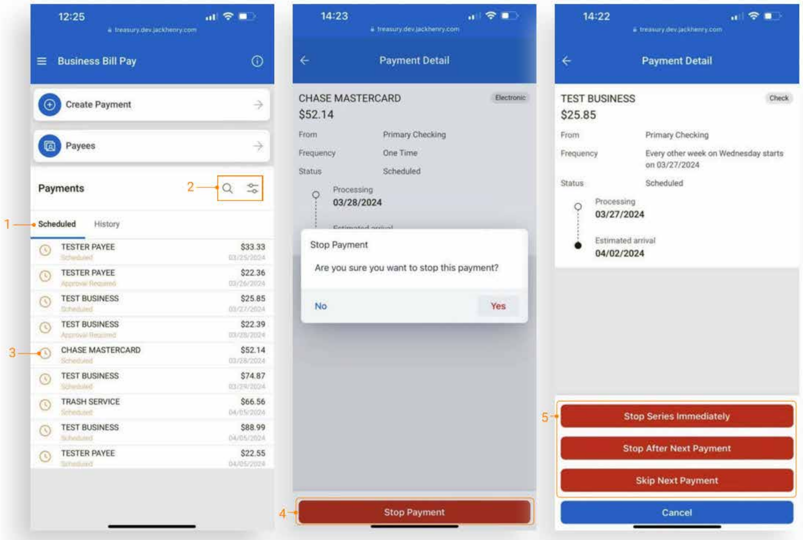
Create a Payment (Continued)

1. Select **Frequency** to display calendar options.
2. Use the **Recurring** toggle/switch to set up a recurring payment. Leave it unselected to create a one-time payment.
3. Select **Review** to verify payment information.
4. Select **Initiate Payment** to submit and complete the payment.
5. Quick navigation back to the dashboard.



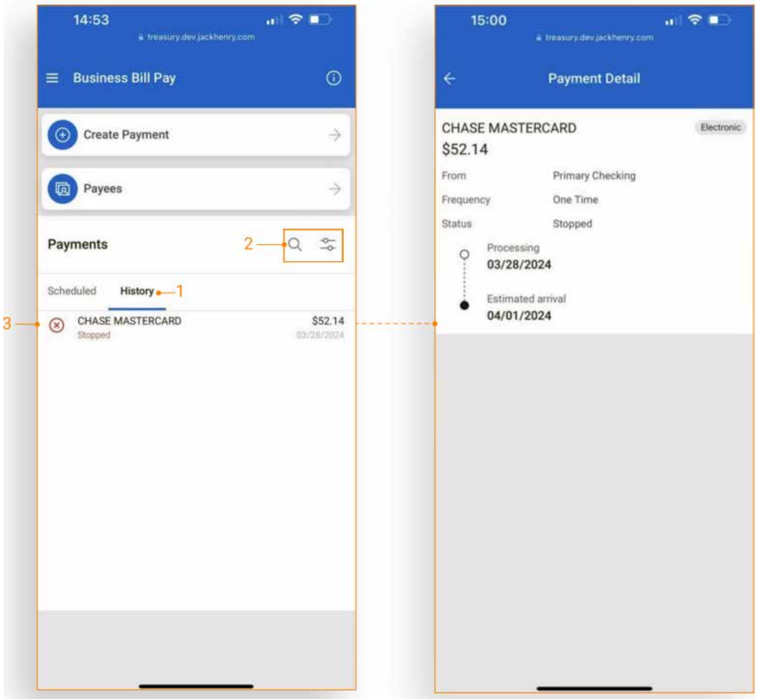
Payees

1. Select **Payees** on the Business Bill Pay home screen.
2. Type in the search field (magnifying glass icon) to **Filter** results or use the **Advanced Filter** (toggle bar) to refine your Payee results.
3. Tap on a Payee to view their full details.
4. Users can create a bill payment from the Payee details page.
5. Quick navigation back to the dashboard.



Scheduled Payments

1. **Scheduled Payments** is the default view on the Business Bill Pay home screen.
2. Type in the search field (magnifying glass icon) to **Filter** results or use the **Advanced Filter** (toggle bar) to refine your search.
3. Tap a **Scheduled Payment** to view the full payment details.
4. Use the **Stop Payment** button to stop a payment.
5. **Stop Payment** options are available for scheduled and recurring payments:
    - **Stop Series Immediately**
    - **Stop After Next Payment**
    - **Skip Next Payment**



Payment History

1. Select the **History** tab under Payments to view payment history.
2. Type in the search field (magnifying glass icon) to **Filter** results or use the **Advanced Filter** (toggle bar) to refine your search.
3. Click on a payment activity to view the full details of that payment.

Note: Only the last 90 days of payment history are displayed.