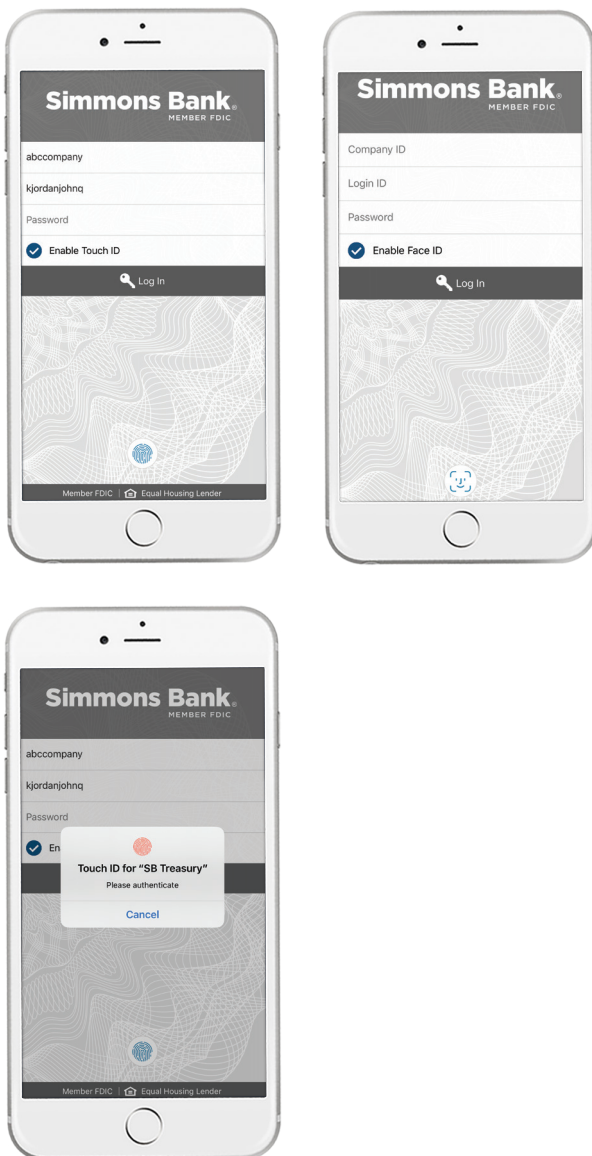


## TM Mobile App

The Simmons Bank Treasury Management mobile application allows users to view accounts, transactions (including check images) and recent notifications. Users can also use it to approve internal transfers, ACH payments, wire payments and company users. The app is available for download in Google Play™ and in the Apple App Store® under Simmons Treasury Management.

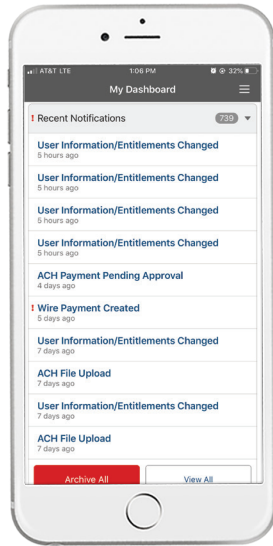
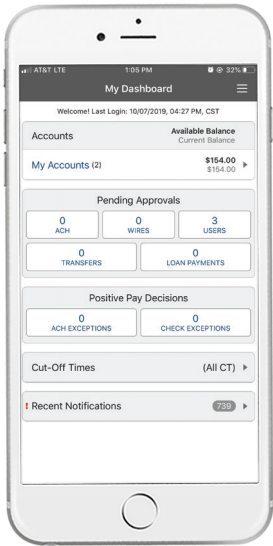


### Company Login

1. To access the app, the user should enter the Company ID, Login ID and Password, then select Log In.
2. If available on the user's device, the user may also use fingerprint authentication (Touch ID) or Face ID.
3. The user will establish or answer three authentication questions on the next screen.
4. Upon successful login, the user will be taken to the Dashboard page.

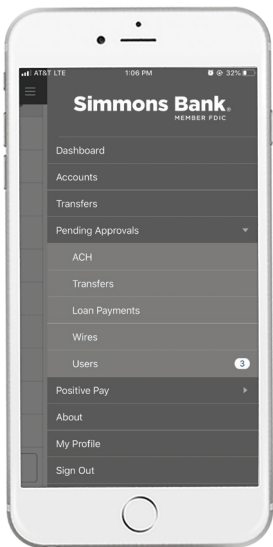
### Key things to know

- ✔ Users cannot be logged in to both desktop and the app at the same time.
- ✔ Changing the password in the app will change it in desktop, and vice versa.
- ✔ Users will be unable to log in if they have not yet registered for authentication via call/text or secure token.



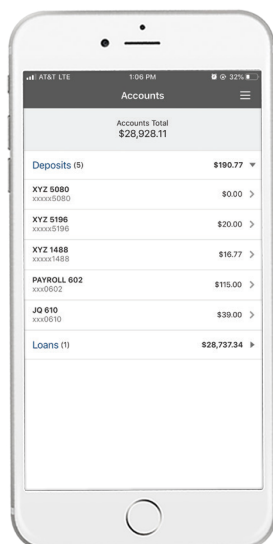
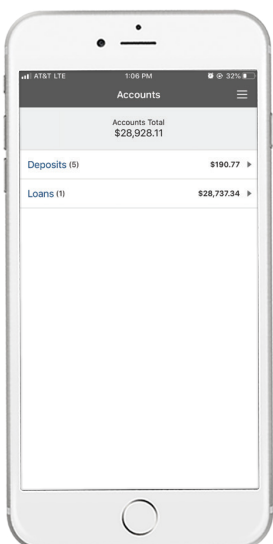
## Dashboard

1. My Dashboard displays accounts, balances, pending approvals, cut-off times and recent notifications.
2. Select My Accounts to display a list of accounts and balances.
3. Select a section under Pending Approvals to view the approval page for those items.
4. Select Cut-Off Times to display a list of the cut-off times for each product.
5. Select Recent Notifications to view or filter notifications.



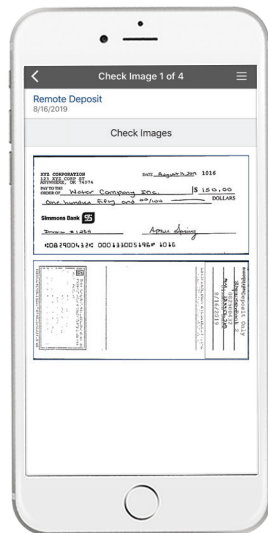
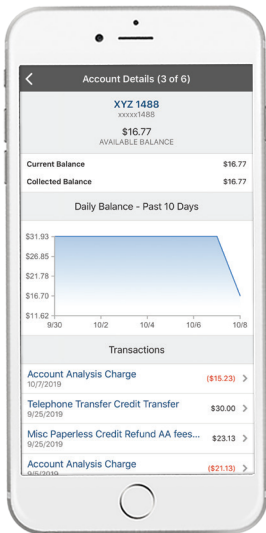
## Main Menu

1. Select the hamburger icon to display the fly-away menu.
2. Select Accounts to view a full list of accounts.
3. Select the drop-down arrow next to the Pending Approval option to view pending approvals.
4. Select an approval type to view and take action.
5. A counter badge next to each approval type indicates the number of approvals awaiting a response.
6. Select My Profile to change your password.



## Accounts

1. The Accounts Total displays the total balance across all accounts.
2. Accounts are grouped by type: Deposits, Time Deposits and Loans.
3. Select the arrow next to an account type to display individual accounts.
4. Select the arrow next to a transaction to display the transaction details for that account.

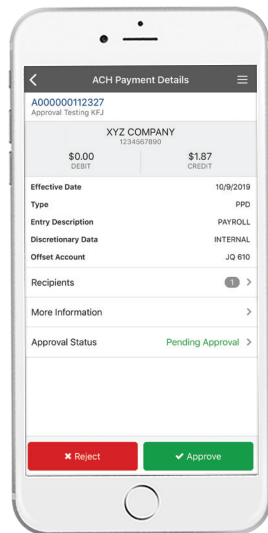
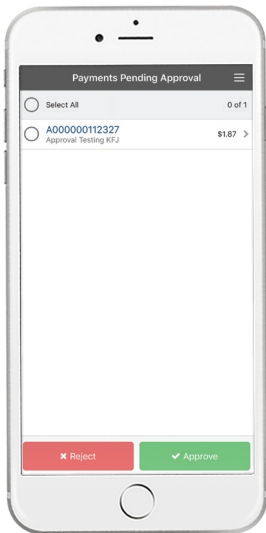


## Transactions

1. The Account Details page displays the selected account's transaction history for the past 10 days.
2. For deposit accounts, a graph charts the daily available balance over the past 10 days.
3. Select the arrow next to a transaction to view additional details, including check images (if applicable).

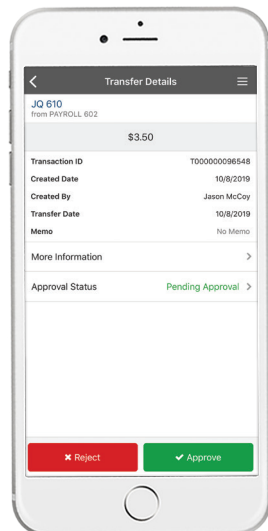
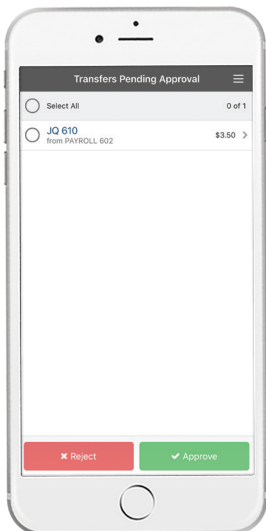
## ACH Payment Approval


1. Select an ACH payment to approve or reject, or use the Select All option to approve or reject all payments.
2. Select the arrow next to the payment to view details.
3. A confirmation page will display upon approval or rejection.




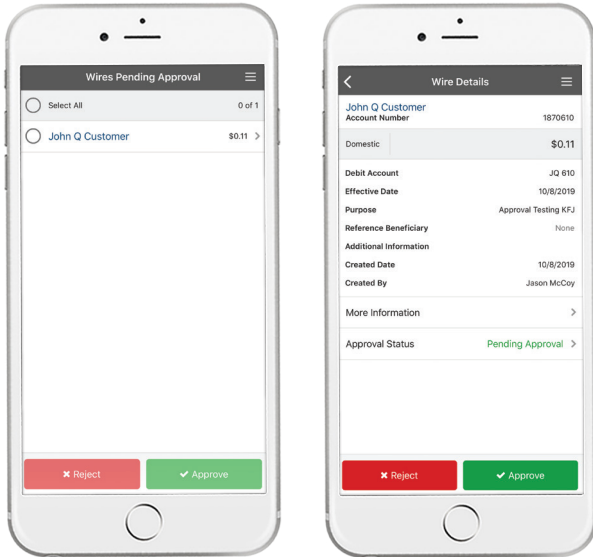
## Transfer Approval

1. Select a transfer to approve or reject, or use the Select All option to approve or reject all transfers.
2. Select the arrow next to a transfer to view transfer details.
3. A confirmation page will display upon approval or rejection.




 **TIP:** The Reject and Approve options will be disabled until at least one item is selected from the list. (See the Payments Pending Approval and Transfers Pending Approval screenshots.)

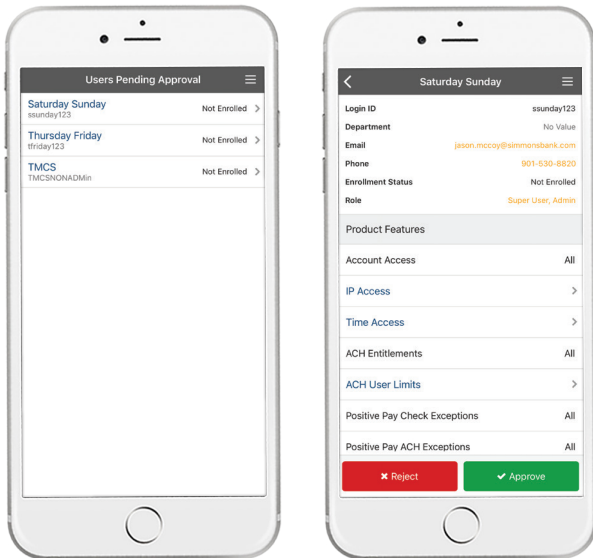
 **IMPORTANT:** If two-factor authentication is established for an approval type, the user will be prompted to authenticate upon selecting Approve or Reject.



## Wire Approval


1. Select a wire to approve/reject or Select All to approve/reject all transfers.
2. Select the arrow next to a wire to view wire details.
3. Confirmation page displays after approval or rejection.

 **TIP:** The Reject and Approve options will be disabled until at least one item is selected from the list. (See the Wires Pending Approval screenshot.)



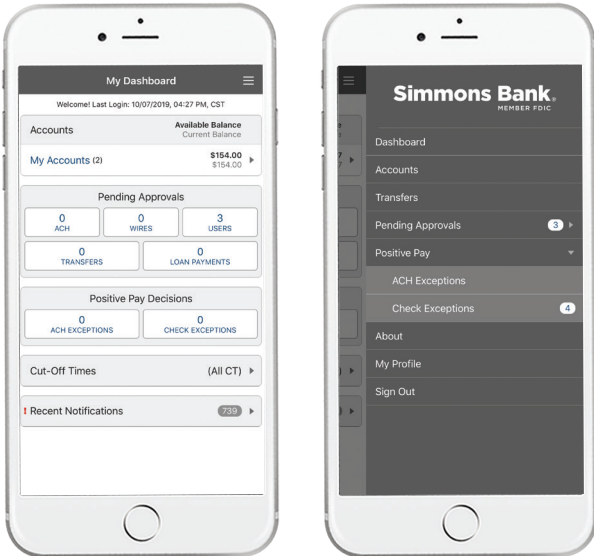
## User Approval

1. Select a user to view details.
2. Edited permissions will display in yellow.
3. Under Product Features, select the feature to View Additional Details.
4. Select to Approve or Reject the user.

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

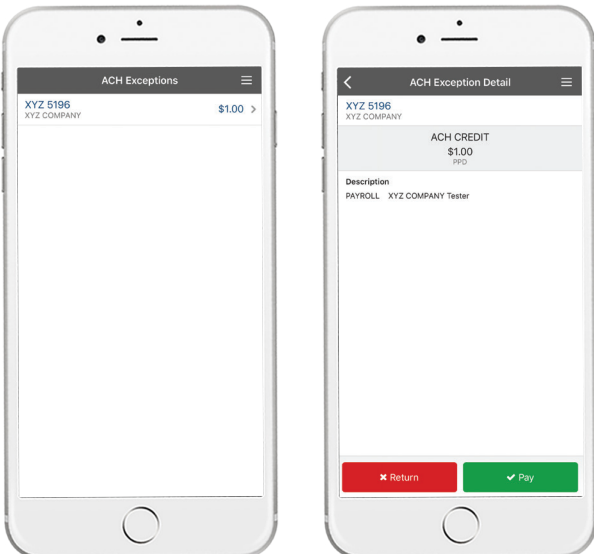
## Mobile Positive Pay

The Positive Pay feature within the Simmons Bank Treasury Management mobile application allows users to pay or return ACH and check exceptions and to view essential details for these items while on the go.



### Dashboard & Fly-Away Menu

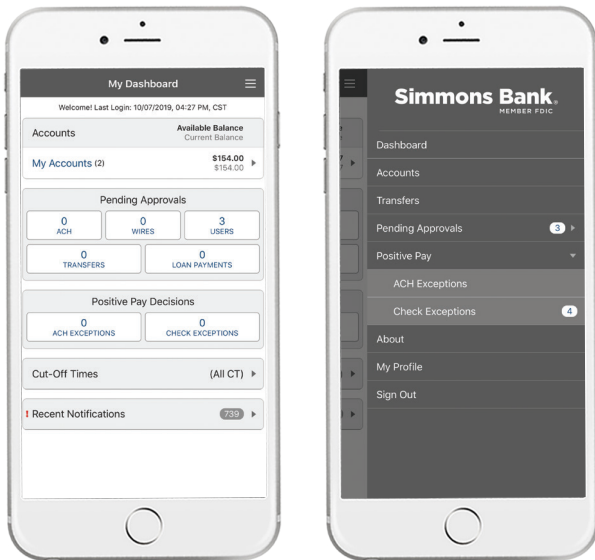
1. View counters for ACH and check exceptions under the Positive Pay Decisions section of the Dashboard.
2. To view ACH and check exceptions cut-off times, select the arrow within the Cut-Off Times section of the Dashboard. You can also view counters and access the ACH Exceptions and Check Exceptions screens from the fly-away menu.
3. Select the arrow to view the Positive Pay menu options as well as individual counters for ACH and check exceptions.
4. Select ACH Exceptions or Check Exceptions from either the Dashboard or the fly-away menu (select the hamburger icon to display the fly-away menu) to view a list of exceptions for that payment type.



### Decisioning Ach Exceptions

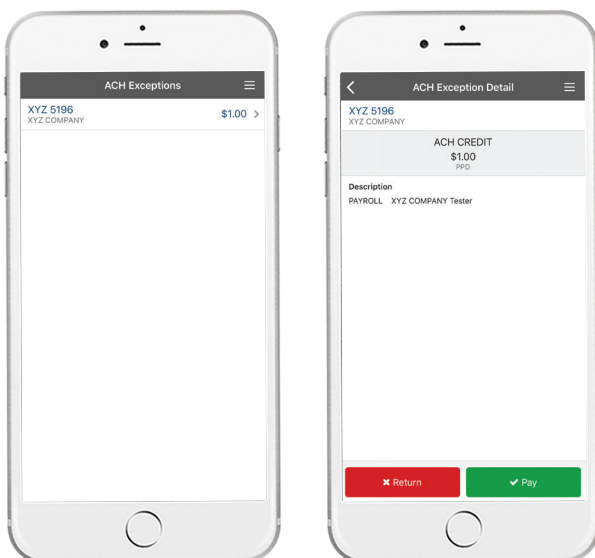
1. Navigate to the ACH Exceptions screen from the Dashboard or fly-away menu.
2. The account number, issuer and dollar amount will be displayed for each item.
3. Select an individual item to view the details for that item.
4. On the ACH Exception Detail screen, select the Return or Pay option.
5. The item will be removed from the ACH Exceptions screen once it is paid or returned.

The Positive Pay feature within the Simmons Bank Treasury Management mobile application allows users to pay or return ACH and check exceptions and to view essential details for these items while on the go.



## Dashboard & Fly-Away Menu

1. View counters for ACH and check exceptions under the Positive Pay Decisions section of the Dashboard.
2. To view ACH and check exceptions cut-off times, select the arrow within the Cut-Off Times section of the Dashboard. You can also view counters and access the ACH Exceptions and Check Exceptions screens from the fly-away menu.
3. Select the arrow to view the Positive Pay menu options as well as individual counters for ACH and check exceptions.
4. Select ACH Exceptions or Check Exceptions from either the Dashboard or the fly-away menu (select the hamburger icon to display the fly-away menu) to view a list of exceptions for that payment type.

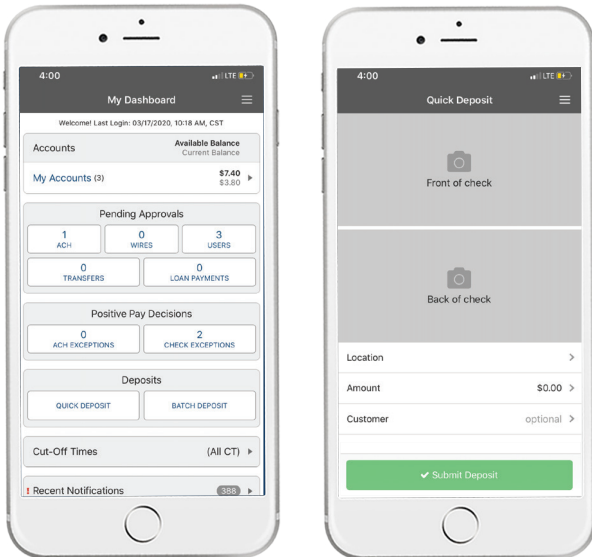


## Decisioning ACH Exceptions

1. Navigate to the ACH Exceptions screen from the Dashboard or fly-away menu.
2. The account number, issuer and dollar amount will be displayed for each item.
3. Select an individual item to view the details for that item.
4. On the ACH Exception Detail screen, select the Return or Pay option.
5. The item will be removed from the ACH Exceptions screen once it is paid or returned.





## Mobile Remote Deposit Capture

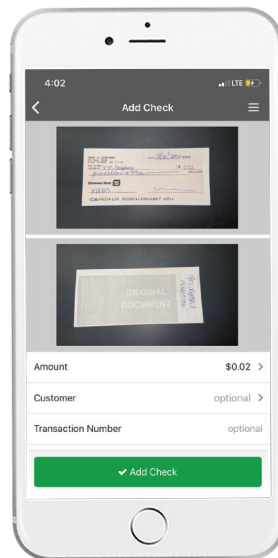
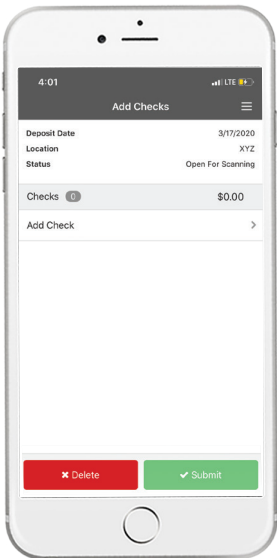
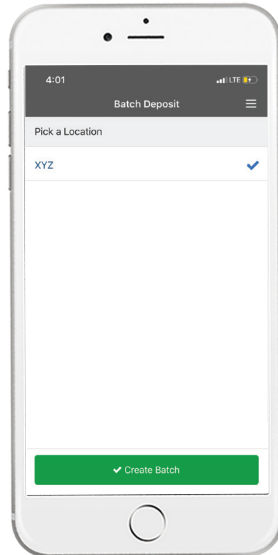
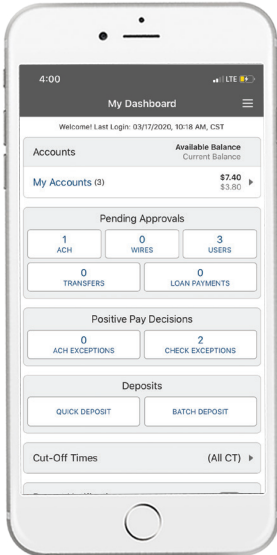


### Quick Deposit


1. Navigate to Quick Deposit from the Dashboard or fly-away menu.
2. Select the appropriate Location to deposit the checks into.
3. Select Front of check and Back of check to capture the image.
4. Enter Amount.
5. If applicable, select Customer to associate to the deposit.
6. Select Submit Deposit.
7. If the deposit is accepted, the following options display: Another Quick Deposit, Create Batch Deposit, View Deposit Activity or Go to the Dashboard.

 **IMPORTANT:** Quick Deposit only allows one check to be deposited at a time. To deposit multiple checks at one time, please use the Batch Deposit.

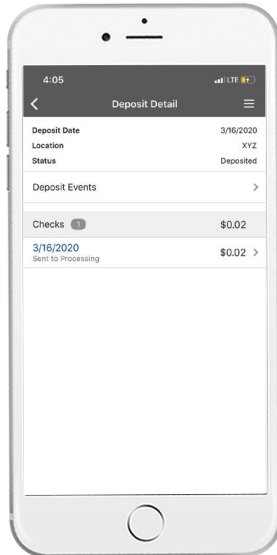
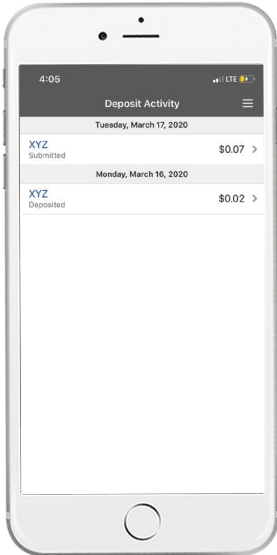
 **TIP:** Any Customer Information must be created in RDC Desktop before being available for selection within mobile.



## Batch Deposit

1. Navigate to Batch Deposit from the Dashboard or fly-away menu.
  2. Select the appropriate Location to deposit checks into.
  3. Select Create Batch and you will be taken to the Add Checks page.
  4. Select Add Check.
  5. Select Front of check to capture the image.
  6. Select Back of check to capture the image.
  7. Enter Amount.
  8. If applicable, select Customer to associate to the deposit.
  9. After selecting Add Check, you will be returned to the previous Add Checks page, where additional checks may be added.
  10. Once all the checks have been added, select Submit. After submission, you can choose to Create Another Batch Deposit, Create Quick Deposit, View Deposit Activity or Go to the Dashboard.
-  **TIP:** Search fields are Last Name, Location and Account Number. When searching Last Name, you must enter at least three characters. When searching by Location, you must enter at least one number. When searching by Account Number, you must enter the last four digits.





## Deposit Activity

1. Select a deposit to view Deposit Detail.
2. Individual checks display within the Deposit Detail.

## Deposit Events

1. Deposit Events displays various statuses of the deposit.
2. Check Details includes check images.
3. Select Check Events to view various events related to the check.
4. Select the front or back check image to view a larger image.

