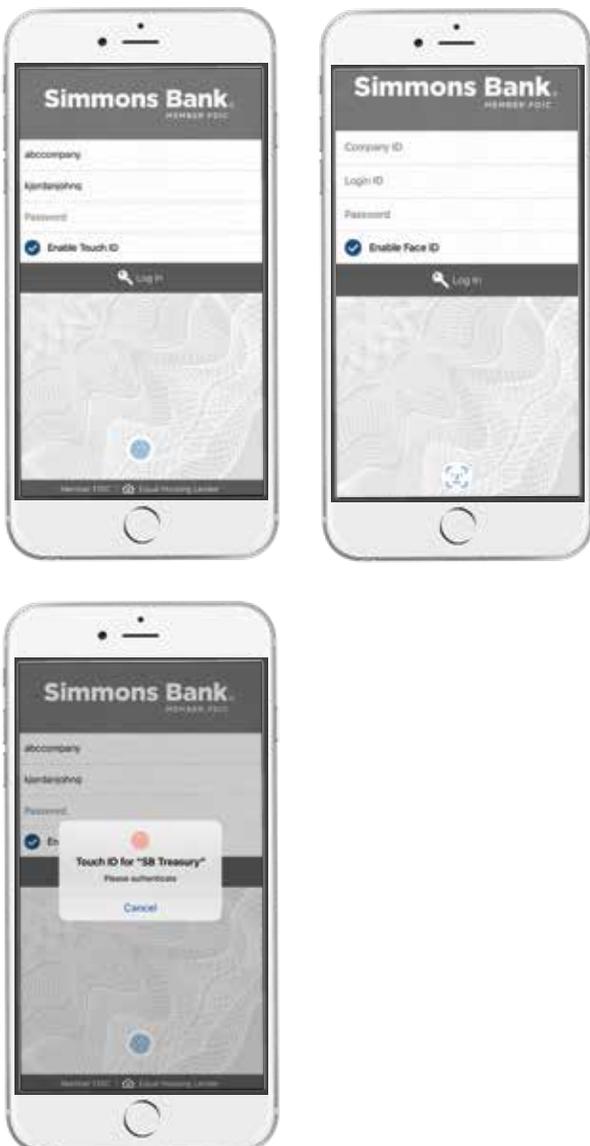


# TREASURY MANAGEMENT

## QUICK REFERENCE GUIDE

### TREASURY MANAGEMENT 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

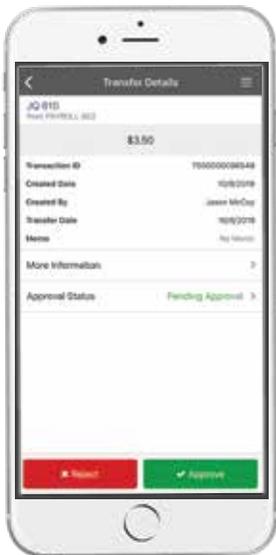
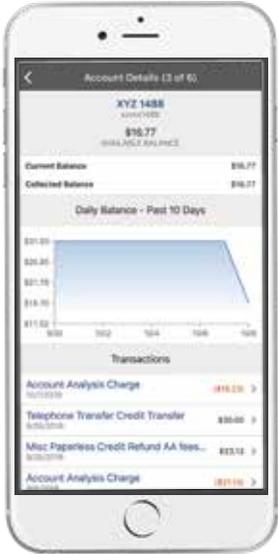
1. Select the **hamburger** icon to display the fly-away menu.
2. Select **Accounts** to view a full list of accounts.
3. Select the **drop-down arrow** next to the Pending Approval option to view pending approvals.
4. Select an **approval type** to view and take action.
5. A counter badge next to each 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.

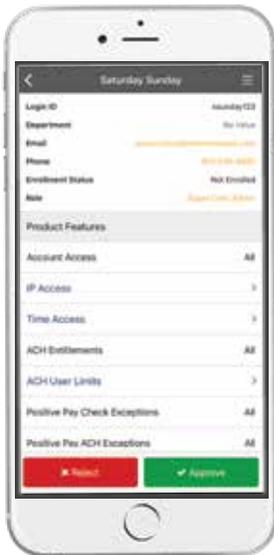


## WIRE APPROVAL

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.