Online & Mobile

Release 2014

Bank of Brodhead Mobile App

ProfitStars®

You must be enrolled as a current and active online banking user to use the app.

Getting Started

After you have successfully downloaded the Banno Mobile app, you can begin initial setup.

Logging on to the App

1. Select the app icon on your iOS device. The welcome screen appears.
2. To begin setup, select **Get Started**.
3. Read through the Mobile Banking Service Agreement and **Accept**.
4. Select **Yes** to acknowledge that you have read and agree to the End User Agreement. You must agree to the terms in order to use the app.
5. On the **Account Setup** screen, enter the username and password that you use for online banking.
6. After entering your username and password, enter an email address to associate with your accounts.
7. Enter the correct answer to the security challenge question. This is one of the same challenge questions used to authenticate your identity for online banking.

Creating a Passcode

Creating a four digit passcode provides security and ensures that others cannot use your device, launch your app, or see your personal banking details. Do not share your 4 digit passcode.

1. Enter your chosen passcode.
2. Reenter the passcode to confirm your four digit code.

The **Dashboard** screen appears. You have successfully completed setting up the app. The app now downloads up to 90 days of transactions and up-do-date balance information from your accounts. It also discovers recurring bills and adds them to the bills list on the **Dashboard** screen.

Main Menu and Dashboard

Select the **Menu** link on the top left of the **Dashboard** screen to access the main menu. From here, select one of the app's functions. To close the **Menu** panel, simply select menu again, or tap anywhere outside the **Menu** panel.

The **Dashboard** shows a consolidated view of cash and credit accounts. Tabs are also included for **Upcoming Bills**, **Information** (institution and contact), and **Messages**.

Accounts

Select **Accounts** to access the **Accounts** panel. A balance summary of every account listed in the app is displayed.

Select the ⓘ icon next to any listed account to access the **Account Detail** screen. This panel displays additional information about the account.

Editing Account Options

To edit account options, select **Edit**. The **Edit Account** screen appears. Here, you can change the account type, toggle the account's inclusion in the balance list, and set up a low funds alert.

Setting a Low Funds Alert

To set the low funds alert, toggle the **Low Funds Alert** on and enter the alert amount. Select **Save** to return to the **Account Detail** screen.

You are automatically alerted when your account balance drops below the amount entered. Alerts are pushed to your phone through push notifications. Push notifications are not SMS text messages and do not count against your device's text messaging plan.

Adding Accounts from Other Financial Institutions

To add an external account from a different financial institution, follow the steps below.

1. From the **Accounts** tab select **+** to add an external institution.

    The Banno Mobile app supports adding accounts from many of the top financial institutions in the United States, however many smaller institutions are not available. If you have difficulty adding your accounts from a supported institution on the list, please contact us or use the 'Send Feedback' feature in the app.

2. After selecting **+**, the **Institution Search Lookup** panel appears. Find the institution you want to add and select it to begin the external account set up process.
3. On the **Account Setup** screen, enter your username and password for that institution. This is the same username and password you use to log on to that institution's online banking website.

Next, you are guided through the external account set up process. Upon successful completion, your external account is added to the app and viewable from the accounts list.

Bills

To view a list of bills automatically discovered based on your account transaction history, follow the steps below.

1. Select **Bills** from the menu. Here you will see a chronological list of your upcoming bills. You can sort by **All Bills**, **Payable**, and **Reminders**.

Adding a New Payee

You can add a new payee, a company or a person, from within the app by following the steps below.

1. Select the icon in the upper right of the screen to access the **Add Payee** screen.
2. Select the payee type.
3. Enter the required information to set up the new payee.

4. On the **Bill Pay** screen, edit the necessary bill information.
5. **Verify**.
6. Review the information and finalize the payment.

To indicate that the bill is successfully scheduled for payment, the word **Scheduled** appears with the payee.

Transactions: Viewing, Searching, and Tagging

To view a complete list of your transactions, select the **Transactions** tab from the **Menu** panel.

Searching Transactions

Enter a search term in the **Search** field to locate the transaction(s). Search by memo, merchant, category, or amount.

1. Select the search area and a keyboard appears.
2. Enter the information you are searching for.
3. **Search.**

To clear your search results and view the full list of transactions, simply select **X** on the right side of the search bar.

Transaction Details

Selecting a transaction opens the **Transaction Details** panel.

To manually add information to a transaction,

1. Select ✎ in the bottom right corner. You can add a check number, a note, and using your device's camera, you can even add an image such as a receipt.
2. Enter the new details.
3. **Save** to return to the **Transaction Details** screen.

From the **Transaction Details** screen, select the clock icon to view a list of the history of transactions matching that particular merchant.

Select the notepad icon to view saved notes.

Select the camera icon to view uploaded receipts or check images.

To go back to the full list of transactions, select the back arrow in the upper-left corner of the screen.

Tagging Transactions

Tagging transactions allows you to assign categories to quickly locate your purchases. To add a tag to a transaction, select one of the transactions to access the **Transaction Details** screen.

1. Select **Add a tag…**. The **Tags** screen appears.
2. Enter the tag or choose from the list of previously created tags.

3. Select if you want the tag to be associated with this transaction only (New Local) or to add the tag for all similar transactions from the same merchant (New Global).
4. **Save**.

The app synchronizes and updates your transactions with the new tag.

To go back to the full list of transactions, select the back arrow in the upper-left corner of the screen.

Filters

From the **Transaction** screen, select **Filter** to change your transaction view.

A menu list appears. Select how you would like to view transactions. By default, transactions from all available accounts are shown.

Select one or more of the tags listed to change your transaction view. Select **Done** button to close the menu.

To change the transaction view back to the full list of all transactions, Select the filter icon and then select **All Accounts** and **All Tags**. Selecting **Filter** again closes the menu.

Account Transfers

To make transfers between your accounts, select the **Transfer Money** tab on the main menu.

One of your challenge questions appears, retrieved from online banking. After correctly answering your challenge question, the app retrieves your accounts that are eligible for transfers.
To initiate a transfer between your accounts:

1. Select **From** and choose the account you wish to transfer funds from.
2. Select **To** and choose the account you wish to transfer funds to.
3. Select **Amount** and enter the amount of your transfer.
4. Select **Continue** to proceed. The message **Preparing transfer for review** appears
5. Review the details of your request and select **Confirm Transfer** when ready. You may cancel the transfer request by selecting **Cancel.**

Once your transfer is completed, view the transfer by returning to the **Transactions** menu and selecting the **From** or **To** account.

Contact Information, Locations, and Messages

To quickly locate our contact information, tap the **Home** icon from the app's **Dashboard**.

On the **Information** screen you can view our contact information, customer service details, and branch and ATM locations.

Locations

You can also locate a branch or ATM that is closest to your current location by selecting **Locations**. To find your nearest branch and ATM, please ensure GPS functionality is turned on within your smartphone device.

Once you tap **Locations**, the app pinpoints your current location and shows you that location on a map. It also brings up all the surrounding branches and ATMs closest to your location.

You can change what you view on this screen by choosing from **All Locations, Only Branches, Only ATMs,** or **List** from the menu at the top of the screen.

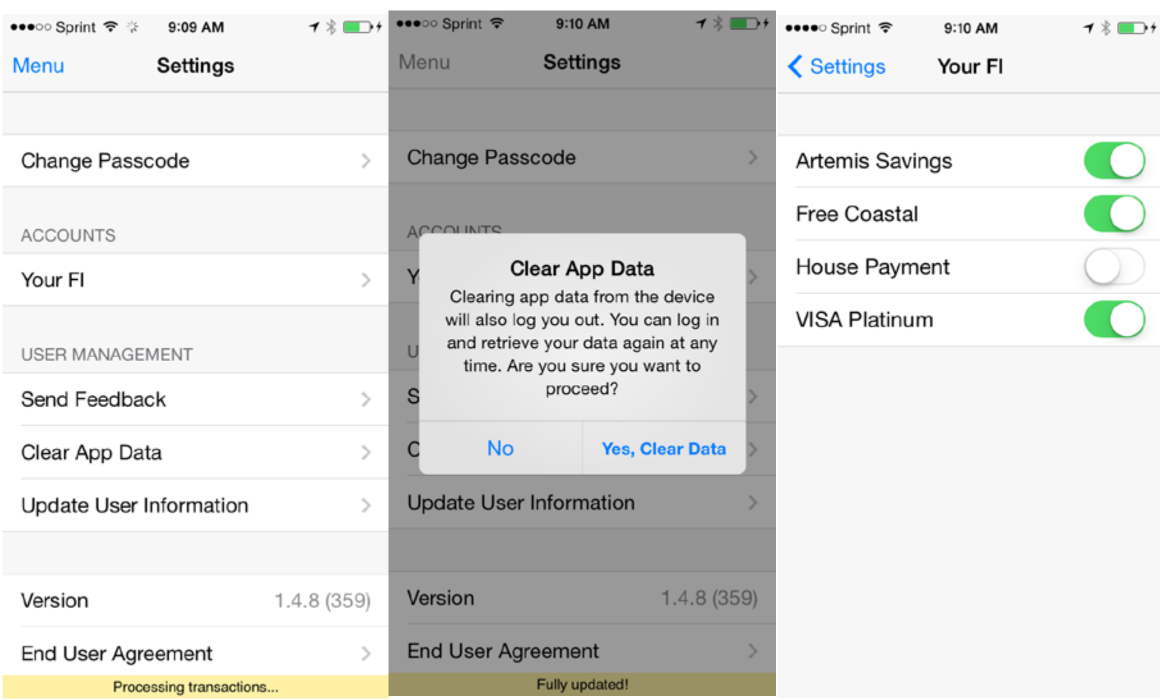
Select a pinpointed branch or ATM location on the map to see details and get directions.

To exit the Locations area, select the arrow next to the institution's logo at the top left corner of the screen.

Messages

The **Messages** panel contains notifications of automatic and user-requested alerts, as well as messages from the institutions. Swipe left to delete a message on iOS or press and hold for Android devices.

Settings



To edit the app settings, select the **Settings** menu.

From the **Settings** menu, you can perform the following actions:

- Send feedback
- Change your four-digit passcode
- **Clear App Data** from your device
- Change which accounts from each of your financial institutions appear in the app

Enable or disable notifications and adjust notification settings using the **Notification Center** option in the **Settings** menu**.**

Under the **Institutions** menu you see a list of all the financial institutions added to the app. Select an institution, and you can toggle each account **on** or **off.** This displays or hides the accounts within the app.

To safely and securely remove your data from your device select **Clear App Data**. You will see a confirmation message with the option to **Cancel**. You can log on and retrieve your data again at any time by re-entering your online banking username and password. Choose to proceed by tapping **Yes, Clear Data** or **No** to cancel.

About allows you to view the **End User Agreement**. To exit the **Settings** panel, select **Menu** in the upper-left corner.