

# Exchange

## Mobile FAQs

### MOBILE BANKING

#### Q: What is Exchange Mobile Banking?

Exchange Mobile Banking provides anytime access to your eligible bank account(s) from your mobile phone or device. With Exchange Mobile Banking you can based upon user permissions:

- View account balances.
- Search recent account activity.
- View deposit and check item images.
- Transfer funds between eligible accounts.
- Approve your Wire transfers and ACH payments.
- A: • Decision your check positive pay exception items.
- Setup a stop payment.
- Deposit your checks with your mobile device.
- Set up Alerts to receive a email, text or push notification\* advising you of account balances, a specific check clearing, a debit card transaction, electronic deduction (ACH), online banking transfer, or Deposits.
- Search for ATM's or Banking Locations near you.

\*Not all available alert types support "push notifications" as an alert destination.

#### Q: What is needed to use Exchange Mobile Banking?

- A: You will need to be entitled for the service by your company's Exchange Administrator and know your Exchange User ID and Password. Exchange Mobile is available by downloading the mobile application or visiting Exchange.bokf.com on your mobile browser.

#### Q: Where do I access and download the mobile application for iPhone?

- A: The Exchange Mobile Banking iPhone application can be downloaded for free from the App Store using your iOS phone or iPad.

#### Q: Where do I access and download the mobile application for Android devices?

- A: The Exchange Mobile Banking Android application can be downloaded for free from the Google Play app store using your mobile phone.

#### Q: Is there a charge to use Exchange Mobile Banking?

- A: While there is no fee to access the Exchange Mobile Banking channel, ordinary bank fees under other agreements still apply (e.g., funds transfer; wire and ACH approvals; mobile deposit). Also, your wireless phone carrier may impose data or messaging charges. Check with your wireless phone carrier for more information.

#### Q: What if I forgot my password?

- A: Displayed on the Exchange Mobile Banking login screen is the "Forgot Password" option which allows you the ability to reset your password. Simply pre-fill your User ID and verify yourself and you will be able to reset your password.

- A: If you require additional assistance, please contact your Treasury Client Services Professional by using the phone numbers listed in the "Help" section of the mobile app for your convenience.



**MOBILE BANKING (CONTINUED)****Q:** How far can I search in transaction history?**A:** You can access 548 days of account history and 180 days of mobile deposit history via your mobile device.**Q:** Does the Exchange mobile application time out if not in use?**A:** The Mobile App remains active when not being used and in the background of the device for 10 minutes before it times out. You will receive a notification at 9 minutes of inactivity to stay logged in or log yourself out.**MOBILE DEPOSIT****Q:** What is Exchange Mobile Deposit, aka Business Mobile Deposit\*?

With Exchange Mobile Deposit, you can make a deposit anytime, anywhere 24-7 by using your phone's camera.

**A:** \*Exchange Mobile Deposit is also referred to as Business Mobile Deposit or Commercial Mobile Deposit.**Q:** How do I make a Business Mobile Deposit?

To make a deposit, please follow these steps:

1. Ensure your Administrator has entitled you to make mobile deposits.
2. Launch the Exchange Mobile App, log in and select "Mobile Deposit".
3. Enter the amount of the check.
4. Align the check within the guide and take a picture of the front of the check.
5. Take a picture of the back of the check.
6. Verify your deposit information and submit.
7. View Mobile Deposit History screen - allows the depositor only to view the submitted mobile deposit detail and images.

\*There may be a pre-authorization requirement for Business Mobile Deposit.

**Q:** How will I distinguish between mobile deposits made via Business Mobile Deposit and Consumer Mobile Deposit?**A:** Business Mobile Deposits made within the Exchange mobile app will be identified as Business Mobile Deposits if using the phone system and account statements will reference BUSINESS MOBILE DEP.**Q:** When will my deposit be processed?**A:** Deposits made before 10:00 p.m. (CT) will be processed the same business day. Deposits made after 10:00 p.m. (CT), or on weekends or holidays, will be processed the next business day. The virtual deposit will show the timestamp of when the user submitted the deposit but, posting will occur overnight.

For example, if you make a deposit on Saturday, the deposit would be credited to your account on Monday night.

## MOBILE DEPOSIT (CONTINUED)

**Q: When will funds from Business Mobile Deposits be available?**

If your deposit was accepted prior to 10:00 p.m. (CT) the deposit will post that evening with availability based on your accounts provisions.

**A:** NOTE: All deposits are subject to review and funds from your deposit may not be available for immediate withdrawal. The availability of the funds you deposit is determined the same way as deposits made through other sources: via ATM; remote deposit; lockbox; or at a banking center.

**Q: Where can I see my Business Mobile Deposit History?**

**A:** You can view your Business Mobile Deposits, and see the images you've submitted, by going to the Mobile Deposit Tab and selecting "View Mobile Deposit History". The regular transaction history will only show a virtual deposit ticket.

**Q: How long will the check images in the Business Mobile Deposit history be available?**

**A:** Business Mobile Deposit check images will be available for 6 months.

**Q: What happens if I mistakenly deposit the same check twice?**

**A:** Business Mobile Deposit has a built-in duplicate detection system and will notify you if the same check is entered twice.

**Q: Are there limits to how much I can deposit via Business Mobile Deposit?**

**A:** Yes, accounts currently have a daily and a rolling 30 day deposit limit. We will display your daily limit on the deposit screen to assist you during your deposit.

**Q: How do I know when the Bank has received my deposit?**

**A:** You will receive a confirmation message and a unique confirmation ID when your deposit has been accepted for processing. In addition, you will also receive an email with detailed information and the status of your deposit. Your recent deposit and status will also be stored in the "View Mobile Deposit History" screen within the App. Once a mobile deposit has been accepted, it will show as a pending deposit but, will not impact the balance until it has posted (like any check deposit).

**Q: How many checks can I deposit using Business Mobile Deposit?**

**A:** You can deposit as many checks up to your personalized deposit limit. However, you can only deposit one check at a time.

**Q: When can I use Business Mobile Deposit?**

**A:** You can use Business Mobile Deposit 24 hours a day, including weekends and holidays.

**MOBILE DEPOSIT (CONTINUED)****Q: When can I use Business Mobile Deposit?**

**A:** You can use Business Mobile Deposit 24 hours a day, including weekends and holidays.

**Q: Do you have any suggestions for taking good photos?**

All images are reviewed for clarity and completeness. If an error is detected, the App will prompt you to retake the photo. Follow these tips to help ensure a good photo is taken:

- A:**
- Ensure the area is well-lit.
  - Place the check on a dark surface.
  - Remove objects or other items from view.
  - Make sure all four corners of the check are visible. Use the guides built into the App to help you line up the picture.
  - Position the camera directly above the check.

**Q: How much does Business Mobile Deposit cost?**

Your organization will be charged a deposit fee for each deposit depending on the entitled 30-day deposit amount authorization for deposits made via Business Mobile Deposit. Please refer to the applicable fee schedule for details or Treasury Management Officer for questions.

**A:**

Your mobile carrier's data charges may apply.

**Q: Why am I unable to deposit my check?**

There are a few common errors that may cause your check to be rejected:

- A:**
- Blurry pictures (retake your photos with a steady hand, in a well lit area).
  - Folded or torn corners.
  - Front image is not legible.
  - Routing and account numbers are unclear.
  - Image is too dark.

Try using Business Mobile Deposit in a well lit area to prevent shadows and poor image quality. Keep your hands clear of the check while taking the picture.

**MOBILE SECURITY****Q: How secure is Exchange Mobile?**

**A:** We use password protection and 256-Bit SSL Encryption.

**Q: What other security elements are required to use Exchange Mobile?**

**A:** Just like the Exchange website, an approval of an ACH or Wire transaction will require use of your Exchange Secure token passcode or One Time Passcode.

## MOBILE ALERT

**Q: What are Exchange Mobile Alerts?**

**A:** Exchange Mobile Alerts is a free feature that sends an email, text, or push notification regarding specific Bank transactions and/or information that you previously requested to receive. These alerts are set up by account number.

\*Not all available alert types support “push notifications” as an alert destination.

**Q: What email address is used to send Mobile Alerts?**

**A:** You will have the ability to choose which email address each alert is sent to. By default the email address associated with your profile in Exchange, is listed as an email option to have your alert(s) sent to. Additionally, you will have the ability to add additional emails as destinations for your alert(s).

**Q: How do I enroll for Exchange Mobile Alerts?**

**A:** You must have an individual Exchange login to have access to the Alert Center. Within the iOS and Android Exchange App, you can select the more menu button in the bottom right corner and tap “Alerts Center” from the menu list to enroll for Exchange Mobile Alerts.

**Q: How do I manage Exchange Mobile Alerts?**

**A:** Within the iOS and Android Exchange App, you can select the more menu button in the bottom right corner and tap “Alerts Center” from the menu list. This will navigate you to the Alerts Center where you can manage your alerts.

**Q: Can I set-up or manage Exchange Mobile Alerts via the Exchange website?**

**A:** Yes, you can configure your alerts via the Exchange App or via the Exchange website.

**Q: What is a Push Notification?**

**A:** A Push Notification allows an app to send information to your phone (via a badge, alert or pop up message) even when the app isn't in use. Our Push Notification system will send you a message, and when you tap it, you will be directed to Exchange Mobile App's login screen.

**Q: What happens to a Push Notification after it is viewed?**

**A:** To find an alert using an iOS or Android device, log into our Exchange Mobile App, navigate to the more menu in the bottom right corner; select “Alerts Center” and then select “View Alerts” to see your alert history. You will be able to view up to the last 90-days of your alerts from our Exchange Mobile App.

**MOBILE ALERT (CONTINUED)****Q: What types of Credit Alerts are available?**

There are many Credit Alert options available. Choose from the custom account alerts listed below and receive them by email, text or Push Notification\* on your mobile phone.

- A:**
- Deposit Alert: an alert will be sent when a remote deposit, lockbox, branch, ATM or mobile deposit matching the amount you set is deposited.
  - Electronic Credit (ACH) Alert: an alert will be sent when an electronic credit is deposited to your account and exceeds the dollar amount you set.
  - Remote Deposit Adjustment - Credit Alert: an alert will be sent when this credit is deposited to your account and exceeds the dollar amount you set.
  - Deposit Correction - Credit Alert: an alert will be sent when this credit is deposited to your account and exceeds the dollar amount you set.

\*Not all available alert types support "push notifications" as an alert destination.

**Q: What types of Debit Alerts are available?**

There are many Debit Alert options available. Choose from the custom account alerts listed below and receive them by email, text, or Push Notification\* on your mobile phone.

- A:**
- Electronic Debit/Draft (ACH) Alert: an alert is sent when an electronic draft is deducted from your account and exceeds the dollar amount you set.
  - ACH PreFund Settlement Alert: an alert is sent when a debit of this type is deducted from your account and exceeds the dollar amount you set.
  - Deposit Correction – Debit Alert: an alert is sent when a debit of this type is deducted from your account and exceeds the dollar amount you set.
  - Deposited Item Return Alert: an alert is sent when a debit of this type is deducted from your account and exceeds the dollar amount you set.
  - Remote Deposit Adjustment – Debit Alert: an alert is sent when a debit of this type is deducted from your account and exceeds the dollar amount you set.
  - Check Number Alert: an alert is sent when a check posted to your account matches the check number you specify.
  - Check Posted Alert: an alert is sent when a check posts to your account and exceeds the dollar amount you set.
  - Debit Card Alert: an alert is sent when a transaction has posted to your account and exceeds the dollar amount you set.
  - ATM Withdrawal Alert: an alert is sent when an ATM withdrawal exceeds a dollar amount you set.
  - Book Transfer Alert: you will receive an Online/Mobile Banking Transfer alert (withdrawal only) when an online/mobile banking transfer occurs and exceeds the dollar amount you set.

\*Not all available alert types support "push notifications" as an alert destination.

**Q: What types of other Alerts are available?**

- A:**
- Daily Balance Alert: a daily alert will be delivered with the balance of your account.
  - Low Balance Alert: an alert will be sent when your account balance falls below a dollar amount you set.

## MOBILE ALERT (CONTINUED)

### **Q:** How do I stop receiving Exchange Mobile Alerts?

**A:** Within the iOS or Android Exchange App, select the more menu button in the bottom right corner and tap “Alerts Center” from the menu list. Then tap the option “Configure My Alerts”, this will navigate you to the the screen that displays the alerts that have already been set up, tap the specific alert to be navigated to a screen where you can edit the alert settings or delete the alert you no longer wish to receive.

### **Q:** How soon will I get an Alert?

**A:** In general, our Exchange Mobile Alerts are sent close to real-time. This means we will do our best to notify you of the selected activity as close as possible to the time it has occurred. Some Alerts are dependent on the merchants response to the Bank. (i.e. Debit Card notifications).

How quickly, and the frequency of the alert, are based on the type of alert selected. For more details on when alerts are delivered, refer to the types of alerts available within the Exchange Mobile App.

## TREASURY CLIENT SERVICES

### **Q:** If I need assistance or have questions, who should I contact?

**A:** Contact your Treasury Client Services Professional at the toll free phone number located in “Help” section of the Exchange Mobile App.

### **Q:** What action should I take if I suspect my mobile device may have been used to make an unauthorized transfer from our Company's bank account(s)?

**A:** Immediately contact your Treasury Client Services Professional (see phone numbers located in “Help” section) to report the unauthorized transaction as soon as you discover or suspect it.