

# WCB Mobile Banking User Guide

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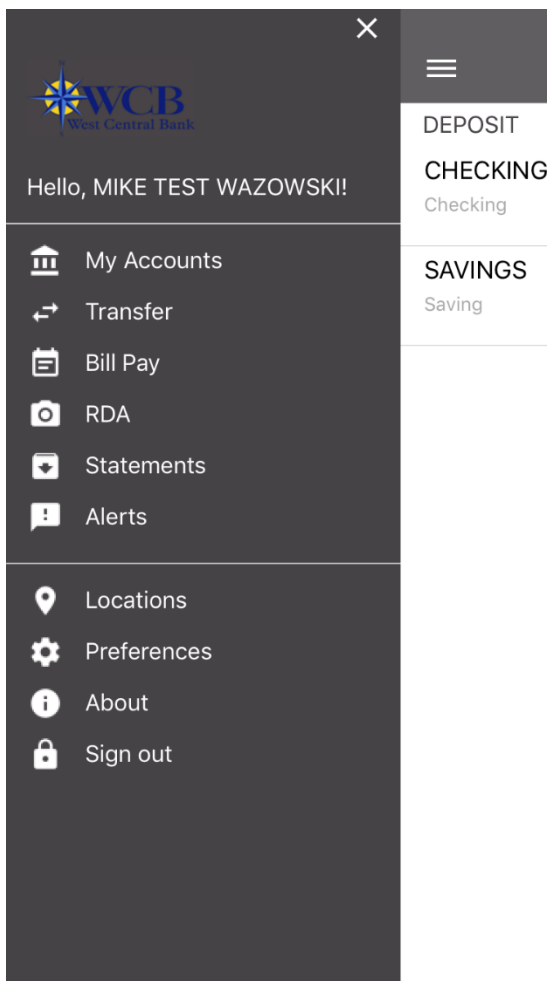
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## Main Menu

Use this menu for quick access to all application options.

The accounts screen appears by default after logging on to *WCB Mobile Banking*. Swipe right at any time to view the main menu, or hit the menu button on the top left.

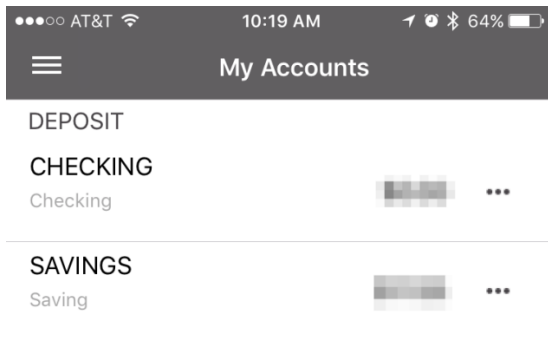




## My Accounts

Use this option to view all the associated accounts including deposit and loan accounts. This screen initially appears upon logon. Select an account to view:

- Specific transactions for that account. Select a transaction to see details.
- The running balance in relation to the transaction amount. The running balance is hidden when the amount returned equals \$0.00





## Transfers

Use this option to transfer funds between accounts.

The screenshot shows a mobile app interface for transferring funds. At the top, the status bar displays 'AT&T', signal strength, Wi-Fi, time '10:19 AM', location, Bluetooth, and 64% battery. Below the status bar is a dark grey header with a hamburger menu icon on the left and the word 'Transfer' in the center. The main content area consists of four rows, each with a label on the left and a value or action on the right, separated by a horizontal line. The first row is 'Transfer From' with 'Choose an Account' and a right-pointing chevron. The second row is 'Transfer To' with 'Choose an Account' and a right-pointing chevron. The third row is 'Amount' with 'Enter Amount'. The fourth row is 'Transfer Date' with '08/21/2017' and a right-pointing chevron. At the bottom of the form is a large, dark grey rectangular button with the word 'Submit' in white text.

## Transferring Funds

1. From the main menu, select the transfer option.
2. Select **Transfer From** to choose the source account.
3. Select **Transfer To** to choose the destination account.
  - a. Depending on your destination account choice, you may need to choose a Payment Type
4. Enter the **Transfer Amount**
5. Select **Transfer Date** to choose a transfer date from the calendar.
6. Select **Submit**.
  - a. A confirmation screen appears.



## BillPay/Person-to-Person (P2P)

Use this option to pay bills and people through your mobile device using accounts connected to WCB Mobile Banking.

A screenshot of a mobile banking application interface for creating a new payment. The screen is titled "New Payment" and has a dark header bar with a back arrow and the title. Below the header, there are several input fields: "Payee" with a "Choose a payee" dropdown, "Pay from Account" with a "Select" dropdown, "Amount" with a "\$0.00" value, "Date" with a "Select a date" dropdown, and "Recurring" with a toggle switch. There is also a "Memo" field with the placeholder "Enter memo (Optional)". At the bottom, there is a "Summary" section with "Pay on ." and two buttons: "Reset" and "Submit". The status bar at the top shows "AT&T", "10:20 AM", and "64%" battery.

### Paying Bills or Paying a Person

1. From the main menu, select the bill pay option.
2. Select **Payee** to choose the payee.
3. Select **Pay From Account** to choose the account.
4. Enter the **Payment Amount**.
5. Select **Process Date** to choose a payment date from the calendar.
  - a. To add a personal memo, select **Memo**, and then enter your memo.
6. Select Submit.
  - a. A payment confirmation screen appears after you have completed a successful payment.



## Adding a Payee

1. From the main menu, select the **Bill Pay** option.
2. Select **Payees**
3. Select **+** in the top right corner.
4. Select desired **Payee Type**
5. Select desired **Payment Method**
  - a. Selecting **by Email** activated P2P functions to make future payments easier
6. Fill out required information
  - a. Below is an example of **By check** (right) **By Email** (right)

AT&T LTE 10:09 AM 74%

< Back New Payee

Payee Type Person >

Payment Method By Check >

Enter Name

Enter Nickname optional

Default Pay From Account Select optional >

Phone Number ###-###-####

Address

Line 1

Line 2 Optional

City

State: Select state

Zip

AT&T LTE 10:08 AM 74%

< Back New Payee

Payee Type Person >

Payment Method By Email >

Enter Name

Enter Nickname optional

Default Pay From Account Select optional >

Phone Number ###-###-####

Email Enter Email Address

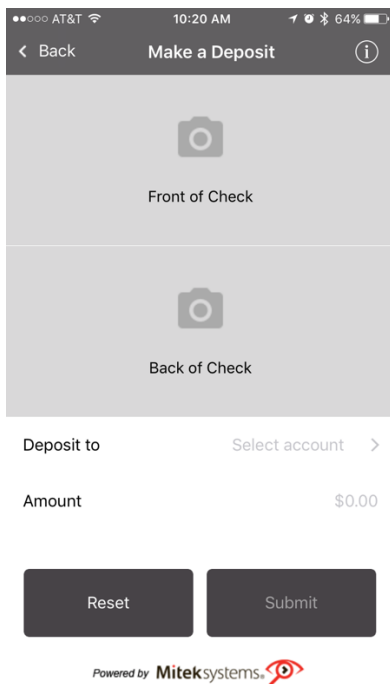
Keyword Enter Keyword

Reset Submit



## Remote Deposit Anywhere (RDA)

Use this option to deposit a check into your account from your mobile device, or review previous deposits to your account.



### Depositing a Check

1. From the main menu, select the **RDA** option.
2. Select the **+** in the top right corner.
3. Select **Front of Check** to take a picture of the front of the check using the mobile device's camera.
4. Select **Back of Check** to take a picture of the back of the check using the mobile device's camera.
  - a. A signature and 'For Deposit Only' is required before the check is accepted.
5. Select **Deposit to** to choose which account you would like the check to deposit into.
6. Enter the amount in the **Amount** field.
7. Select **Submit**.

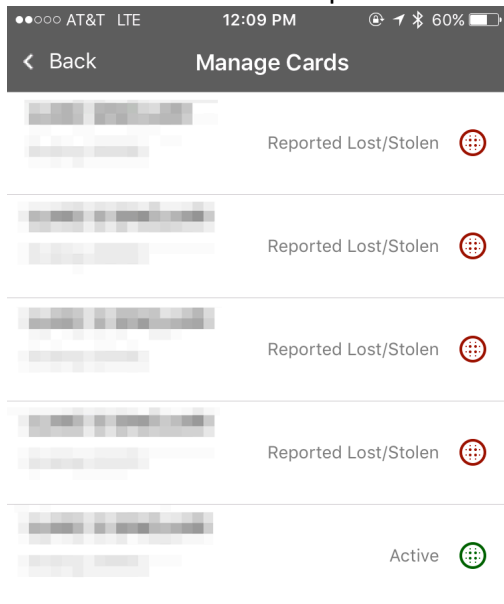


## Manage Cards

Use this option to perform several actions related to a card. These actions include:

- Viewing a Card Status
- Activating a Card
- Reporting a Card Lost or Stolen

Select a card to see the specific actions that can be performed for that card.



To view card(s):

- 1) Select **Preferences** from Main Menu
- 2) Select **Manage Cards**





## Alerts

Use this option to view the current alerts created.



No Alerts



## Locations

Use this option to search for branch and ATM locations on your device, either through a manual search based on ZIP code and city/state or through your device's GPS.

