

SOUTHERN MICHIGAN BANK & TRUST

Southern Treasury Mobile Application

Download the Application

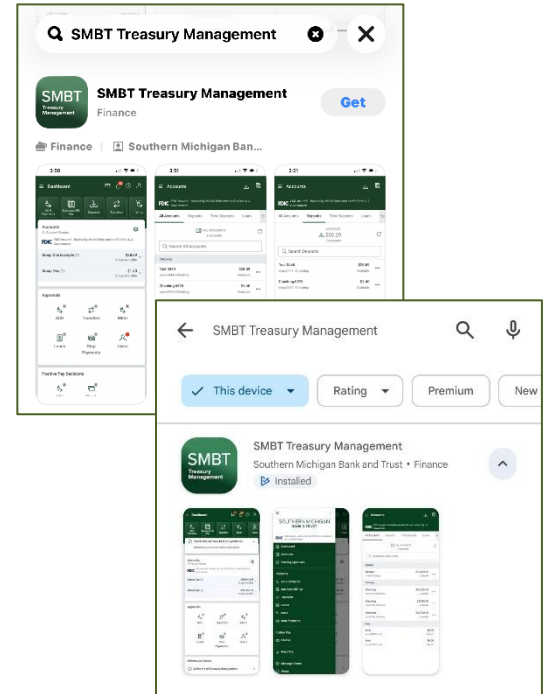
Navigate to your app store and search, **SMBT Treasury Management**.

For iPhone (Apple App Store)

- Open the **App Store** on your iPhone.
- Tap the **Search** icon at the bottom of the screen.
- Type the name of the app, **SMBT Treasury Management**.
- Locate the correct app and tap **Get** (or the cloud download icon).
- If prompted, verify your identity using **Face ID**, **Touch ID**, or your Apple ID password.
- Wait for the app to download and install.
- Once complete, tap **Open** or locate the app on your Home Screen.

For Android (Google Play Store)

- Open the **Google Play Store** on your device.
- Tap the search bar at the top of the screen.
- Enter the name of the app, **SMBT Treasury Management**
- Select the correct app from the results.
- Tap **Install**.
- Wait for the download and installation to complete.
- Tap **Open** or find the app on your home screen or app drawer.



Login

Use the same username and password that you use to access the platform through a desktop web browser. Once the app is installed, open it and enter your existing login credentials to sign in.

Dashboard

Use the Dashboard to view news items, account balances, payments pending approval, positive pay exceptions, and access the resource center. At the top, users can access Messages, Notifications, Cut-Off Times and My Profile.

Accounts

View balances at a quick glance. Select an account to view recent transactions.

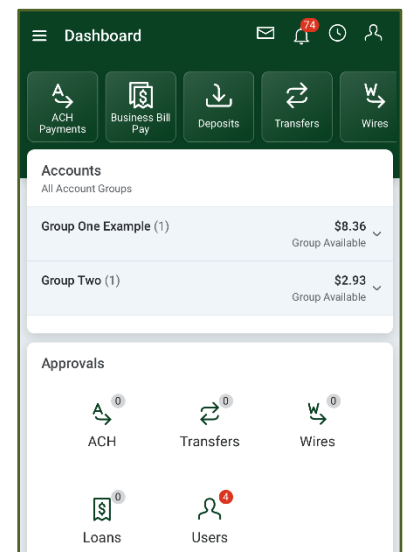
Pending Approvals

View, approve, or reject items requiring a second user's approval.

Payments

Send or move funds with your enabled solutions.

- **ACH:** ACH payments can be created from predefined templates.
- **Business Bill Pay:** Create payments from established payees.
- **Transfers:** Create one-to-one transfers or a transfer from an established template.
- **Loans:** Create regular or principal only transfers for loan payments.
- **Wires:** Create a wire payment from established templates.



Positive Pay

Review and decision ACH and Check positive pay exceptions.

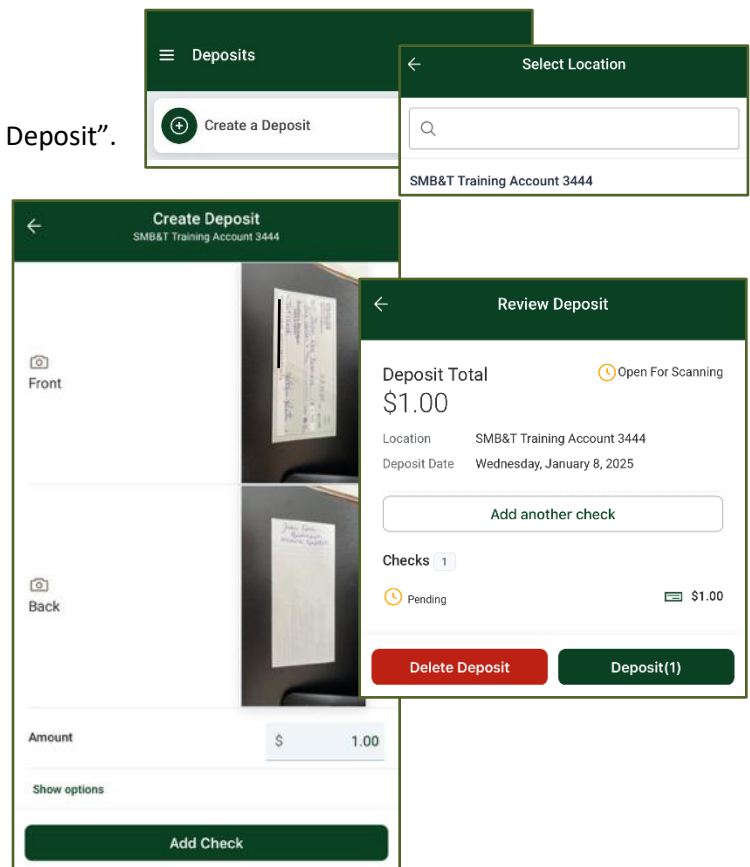
Deposits

Create mobile deposits to available accounts.

NOTE: Please ensure your check is endorsed with "Mobile Deposit".

- Go to **Deposits > Create a Deposit**
- Select the **Location**
- Capture an image of the front of the check, select **Continue**
NOTE: Allow access to camera will need to be enabled.
- Capture an image of the back of the check, select **Continue**
- Enter the dollar **Amount**
NOTE: Choose **More Options** to select a *Customer* or enter a *Transaction Number*.
- Select **Add Check**
- Select **Add another check** to add an additional item(s) to the deposit
- Select **Deposit(#)** to close and complete

NOTE: Deposits completed through the mobile app can be viewed in the Remote Deposit Complete Reports.



Mobile Deposit Cutoff Time

Deposits made before the 7:00 PM cutoff time, Monday through Friday, will be posted on the next business day.

Retention & Destruction

Checks deposited through the mobile app should be securely retained for five (5) calendar days after the deposit is made. After the five-day retention period, the original check should be destroyed by clearly marking it "VOID" and using a secure destruction method that prevents it from being represented for payment.

Service Unavailability

In the unlikely event that the service is disrupted or unavailable, deposits may be submitted for processing through an alternate channel, including visiting an SMBT branch location or mailing the items to us via USPS.

Message Center

Send and receive secure messages communicating with the SMBT Treasury Services Support.