Commercial Bank

AND TRUST COMPANY

Established 1877 • Member FDIC

CBTC
Digital banking

User Guide

New Enrollment

New Enrollment through Commercial Bank and Trust Online

• Navigate to cbtcnet.com
• Under ACCOUNT LOGIN, select Enroll Now

MOBILE

BROWSER/COMPUTER

• Enter the requested information:
  - Social Security Number
  - A valid account number with CBTC
  - Your email address
  - A phone number listed on record with CBTC (You must have access to this phone to complete enrollment.)
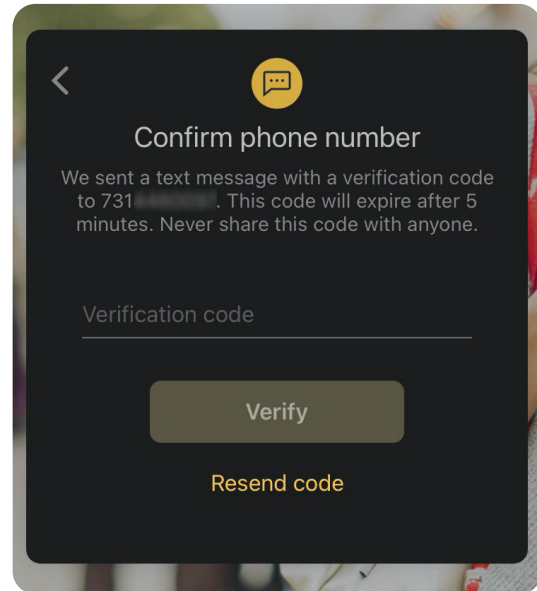 - Click *Next*

• Enter the verification code sent to the phone number provided and click **Verify** *

> • Confirm phone number
>
> We sent a text message with a verification code to 731█████. This code will expire after 5 minutes. Never share this code with anyone.
>
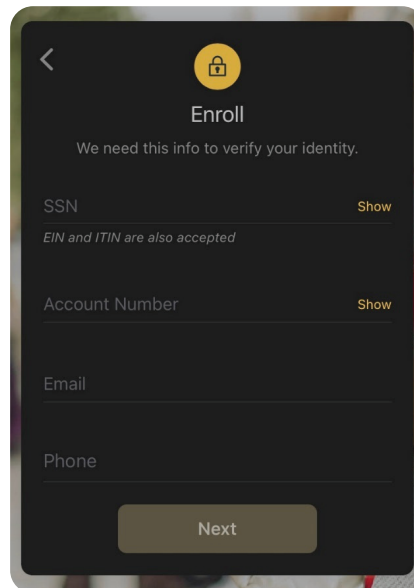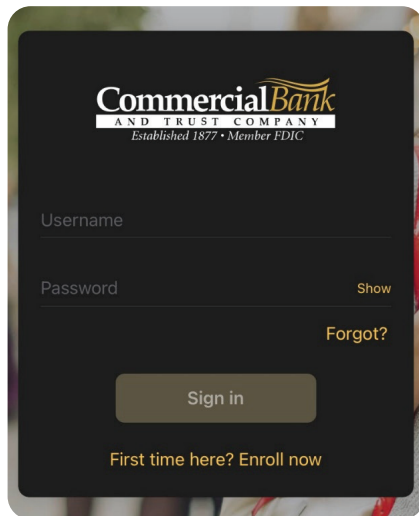> Verification code
>
> Verify
>
> Resend code

*   *If you cannot receive a text at this number, click "**Try another way**". If you "Try another way" you have options to receive a phone call with your code, or to install the Authenticator app.*

• Accept the User Agreement
• Create a Username and Password and click **Next**
• Enrollment is complete!

> Create credentials
>
> Username
>
> Username rules
>
> Password   Show
>
> Password rules
>
> Next
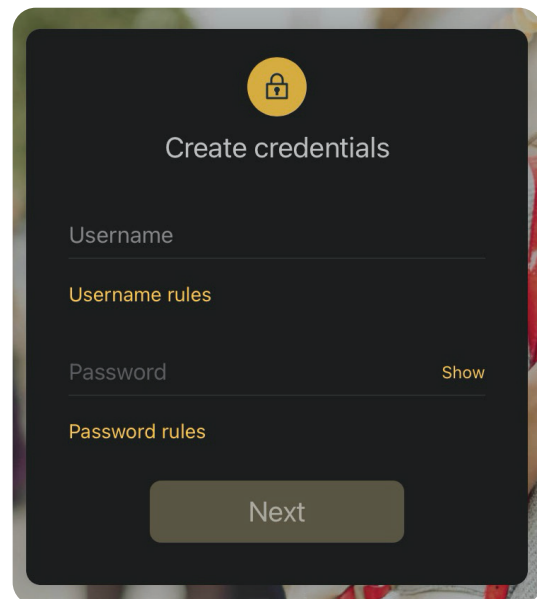
New Enrollment through Commercial Bank and Trust Online

• Download Commercial Bank and Trust App from the App Store or Google Play

• Launch the app and tap First-Time User? *Enroll Now*

• Enter the requested information:

    - Social Security Number

    - A valid account number with CBTC

    - Your email address

    - A phone number on record with CBTC

   (You must have access to this phone to complete enrollment.)

    - Tap *Next*

• Enter the verification code sent to the phone number provided and click Verify *
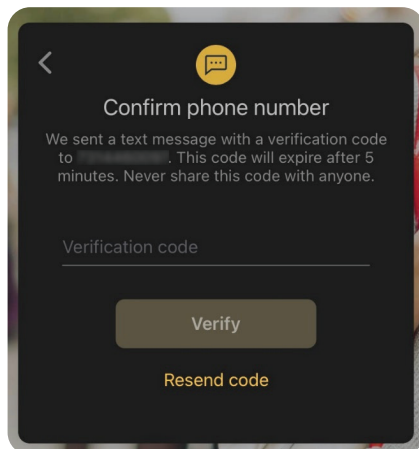
If you cannot receive a text at this number, click "Try another way". If you "Try another way" you have the options to receive a phone call with

   your code, or to install the Authenticator app.

- You will need to review the User Agreement and click **Accept**
- Create a Username and Password and click **Next**
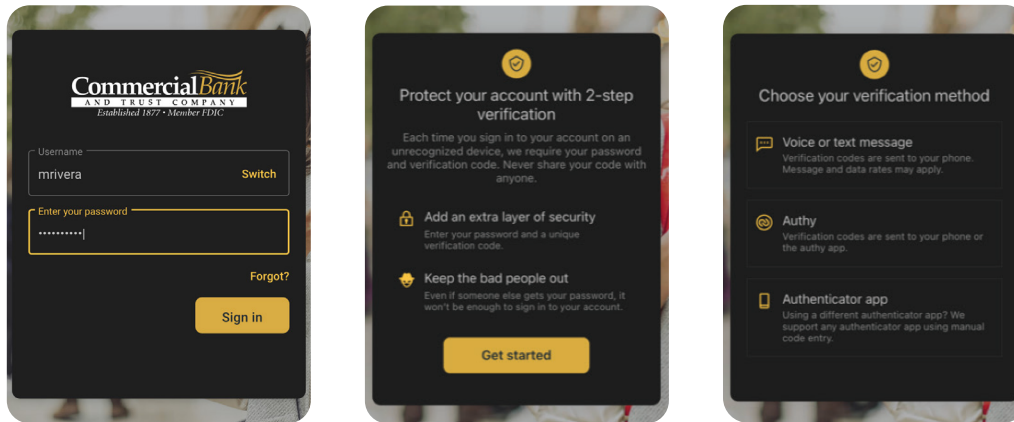- Create a 4-digit Passcode for the device

  Enable Face ID / ID if desired
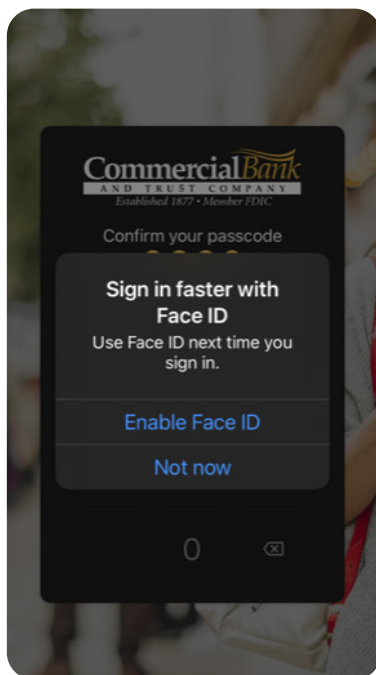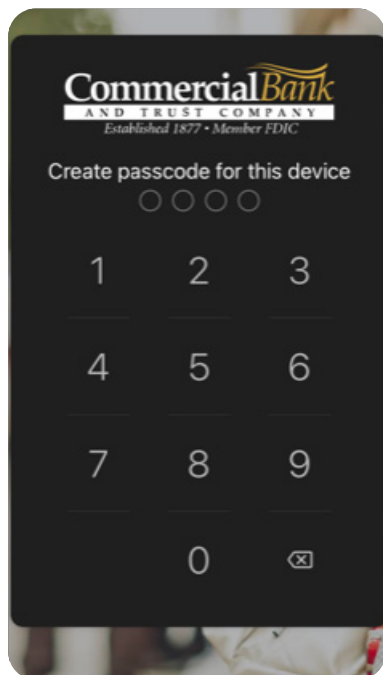
- View a brief tutorial
- Enrollment is complete!

CBTC Mobile - Logging In
Existing Customers Verification Steps:

• When Prompted download Commercial Bank and Trust App from the App Store or Google Play
- Enter your existing Username and Password and tap **Sign in**
- Enter a phone number where you can receive a call or a texted code to further secure your account, then click **Next**
- Enter the 6-digit verification code sent to the number provided *

If you cannot receive a text at this number, click "Try another way". If you "Try another way" you have the options to receive a phone call with your code, or to install the Authenticator app.

- Create a 4-digit passcode for future logins
- Enable Face ID / ID if desired
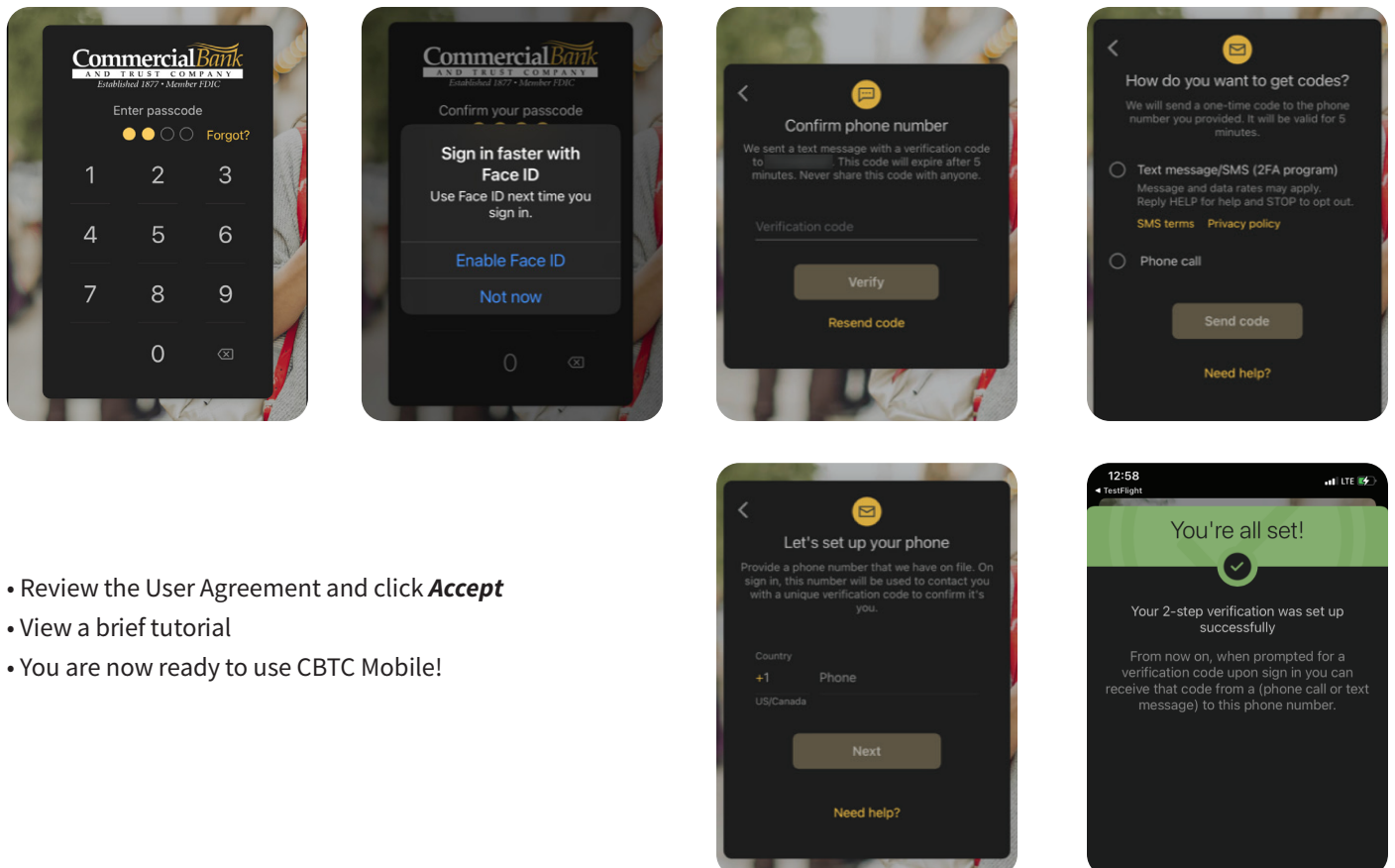
• Review the User Agreement and click **Accept**
• View a brief tutorial
• You are now ready to use CBTC Mobile!

Switching Profiles

Multiple profiles can be setup if you have more than one Login ID, or if more than one user shares a device.

• Tap the Menu button (located in the upper left corner of most screens of the app)

• Tap your name/profile picture located at the bottom of the menu and then the Switch Users button

• Add or select a profile
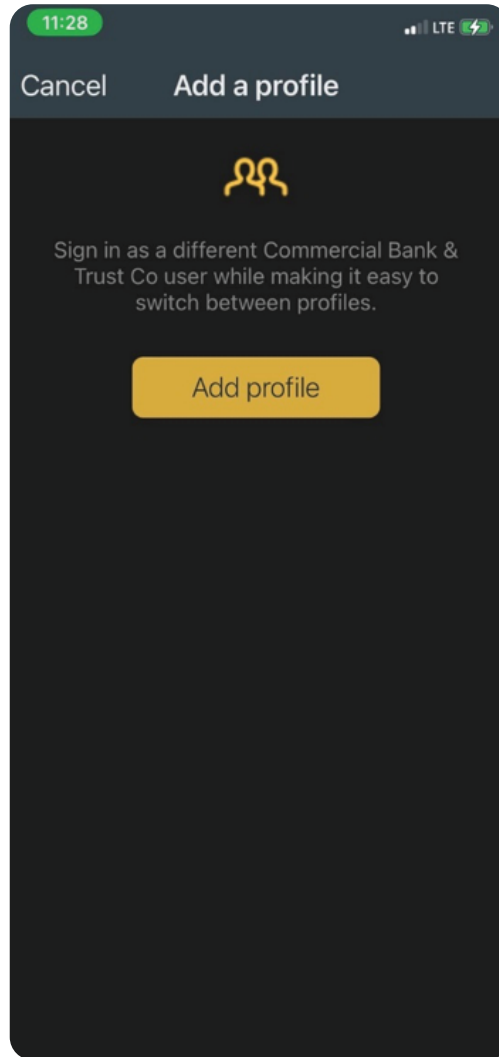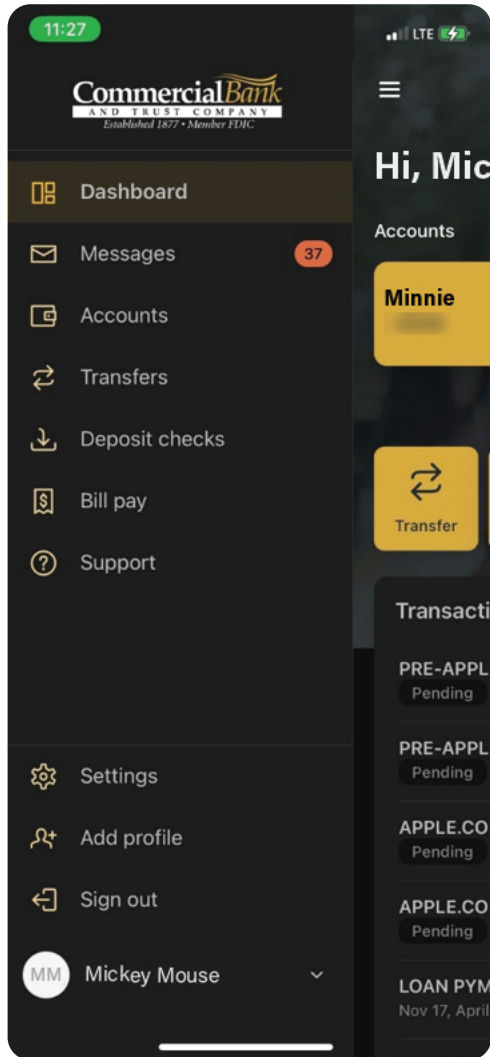
CBTC Mobile - Customize the Dashboard

The CBTC Dashboard is organized into "cards." Cards are elements that group information, features, and functionality into "boxes" that will resize or move around based on the screen size.
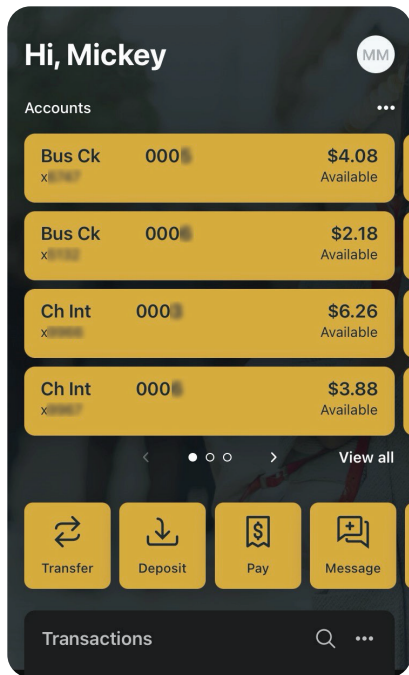
Change Card Size

- Tap the "..." in the upper right corner of any Dashboard card
- From the bottom of the screen, select a Size to choose how much content is displayed in each card: Small or Large

Add or Rearrange Dashboard Cards

- Tap the "..." in the upper right corner of any Dashboard card
- Or from the bottom of the screen, tap *Organize Dashboard*
- Click and drag the card titles to re-arrange them
- Tap the "**+**" icon in the upper right to add more cards
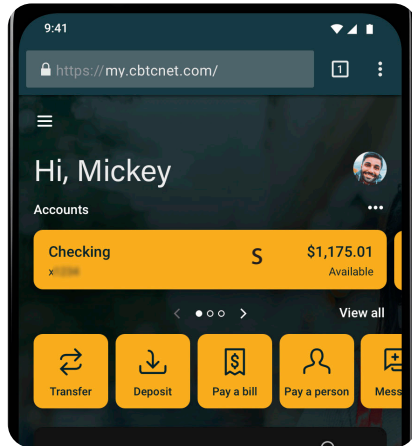- Or choose **Add a Card** from the bottom of the page
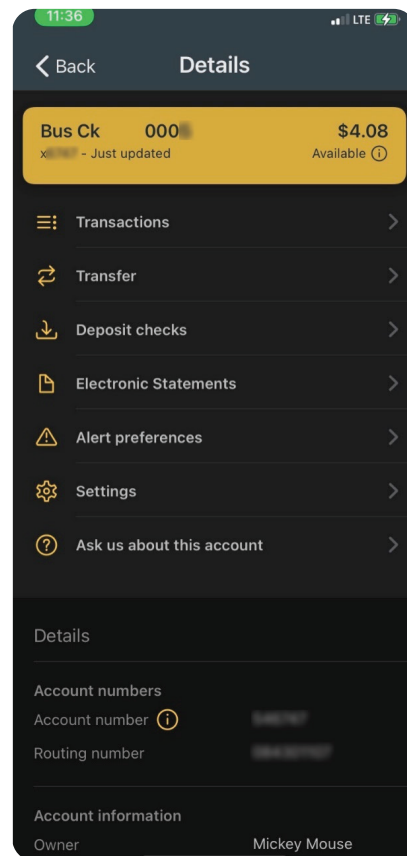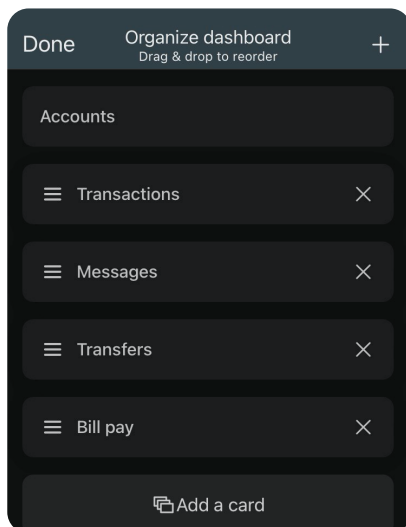
Remove Dashboard Cards

- From the Organize Dashboard screen (above), click the **X** next to the card you want to remove

CBTC Mobile - Features

Accounts

View and manage your accounts, transactions, and available balances from the ACCOUNTS card. Flip through your accounts by swiping the balance card left or right.
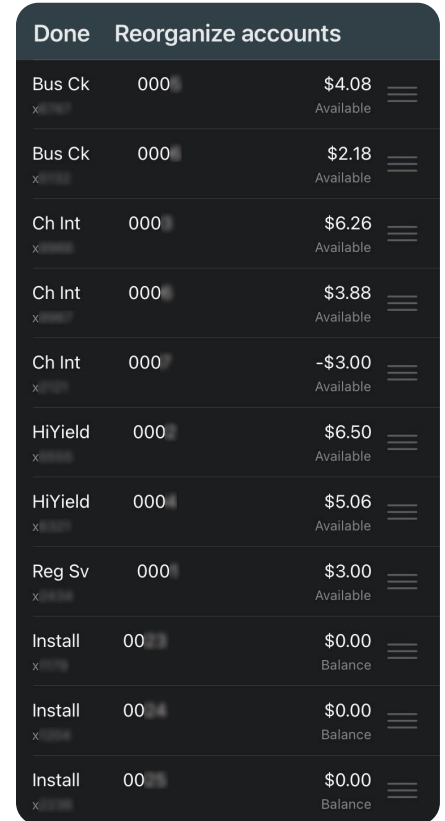

Change Account Display Order
• Change the order in which accounts are listed by pressing the "..." in the upper right of the ACCOUNTS card

Account Options
• Press the account name for additional options such as depositing checks (Deposit) and viewing account Transactions

eStatements
• Press the account name and tap **Documents** to enroll or view eStatements

Quick Actions
• Under the accounts card, use the Quick Actions to make transfers, pay bills, deposit checks or start a conversation with our Customer Care team

Transactions (View, Search, Tag)
• From the ACCOUNTS card, tap the **Transactions** link underneath the account's name to view transactions for that specific account
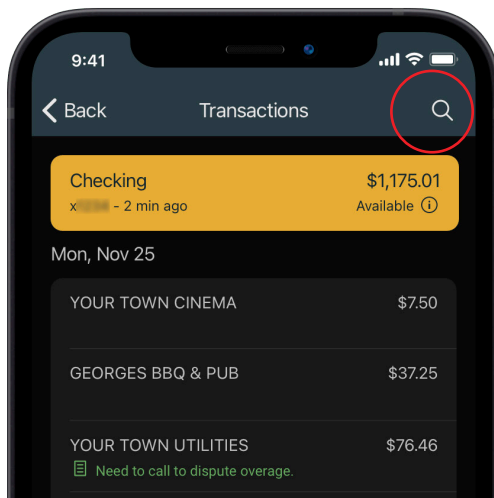

When viewing Transactions, click the magnifying glass in the uppe right to search.
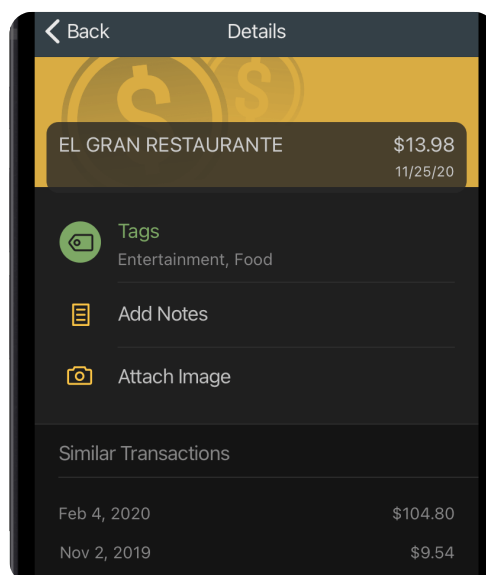
*Tap any posted transaction to add a tag, note, or attach an image.*

Add an External Account for Bank to Bank Transfer

• Menu → Settings→ External Transfers. Tap the "+" button in the upper right

   - Enter your password for additional authentication

   - Enter the details of the external bank (Account Name, Routing #,
   Account #, Account type) and click Submit

   - Two small credits (less than $1.00) will be sent to the external account,
   as well as one debit for the total of the two amounts

   - Once the deposits are received in the external account, tap
   Menu( )→Settings→External Transfers. (You may also receive an
   in-app message reminding you to Verify Amounts.)

   - Select the recently added account

   - Enter the amounts of the deposits and click **Confirm**

   - Once confirmed, the account will be available in the Transfer option
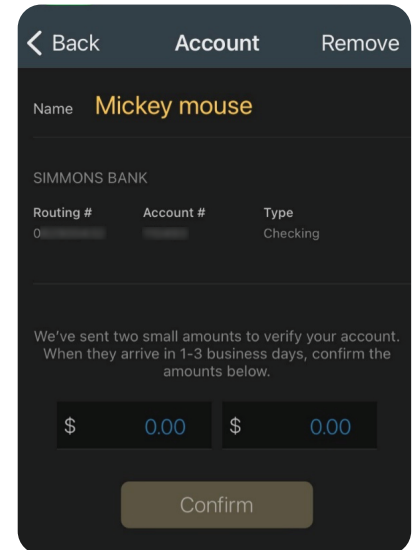
Transactions

View combined transactions across all your accounts from the
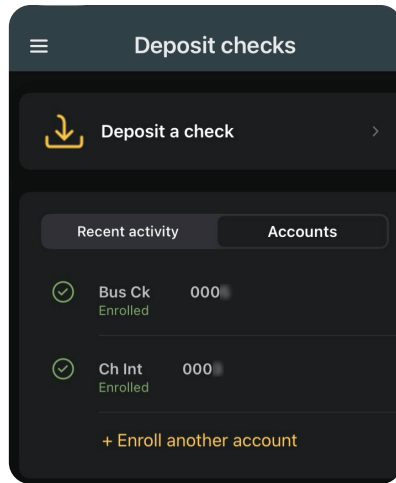Dashboard **TRANSACTIONS** card.
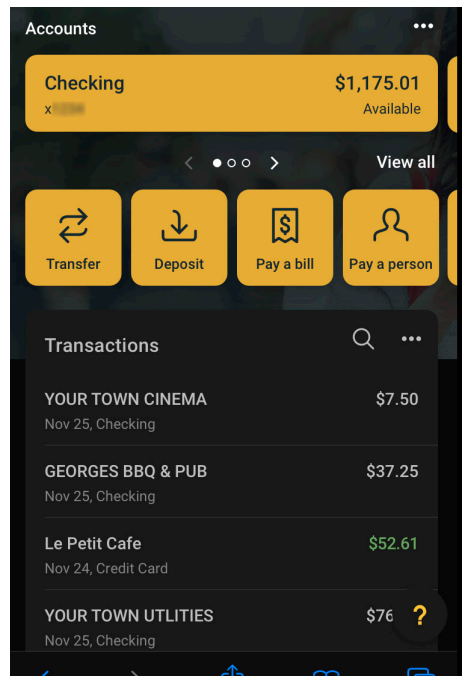
• If you prefer to view transactions one account at a time, go to the **ACCOUNTS** card and click the **Transactions** link

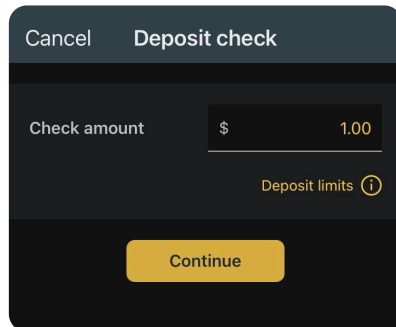• Some customers may prefer to remove this card from the Dashboard. See *Remove Dashboard Cards.*

Mobile Deposit

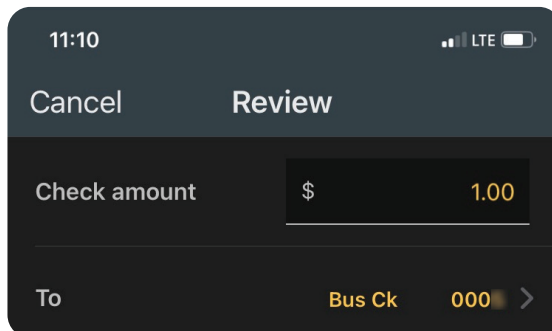Deposit a check right from your phone or tablet using the DEPOSITS card on the Dashboard. *

• Tap *Deposit a Check*

• Enter the check amount

• Tap to take a picture of the front of the check, **Continue**
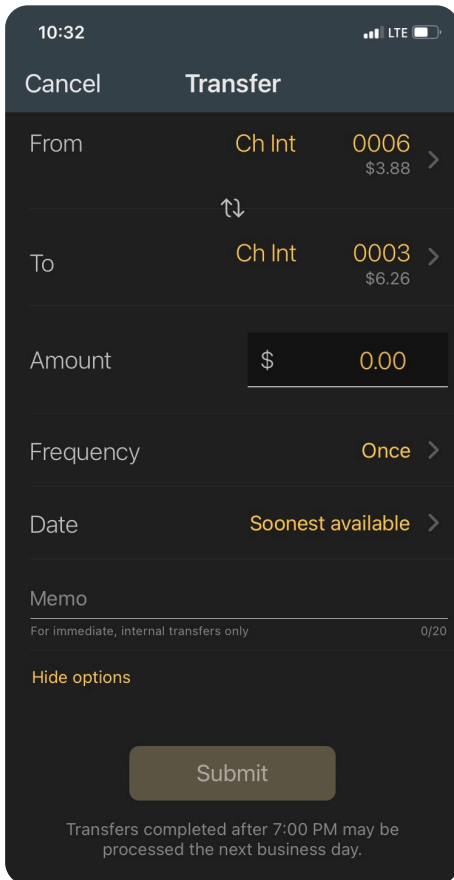• Tap to take a picture of the back, **Continue**
• Choose the deposit amount

• Click *Submit*

• Mobile Deposit functionality can also be accessed from the Quick Actions link on the ACCOUNTS card, or by tapping the account name on the ACCOUNTS card.

Transfers

Move money between CBTC accounts or accounts at other institutions using the TRANSFER card on the Dashboard *
• Tap *Make a Transfer*

Transfer screen:

10:32 · LTE

Cancel   Transfer

From   Ch Int   0006 >
                        $3.88

↑↓

To   Ch Int   0003 >
                        $6.26

Amount $ 0.00

Frequency   Once >

Date   Soonest available >

Memo
For immediate, internal transfers only   0/20

Hide options

Submit

Transfers completed after 7:00 PM may be processed the next business day.

• *Select the "**From**" account and "**To**" account (eligible internal and external accounts will be listed)*
• *Enter the amount*
• *For an immediate one-time transfer, simply tap **Submit** ***

• To set a recurring frequency or a future date tap **More Options**
   - Choose weekly, every two weeks, twice a month, or monthly
   - Choose the start date
• Tap **Submit**

*Transfer functionality can also be accessed from the Transfer link below the ACCOUNTS card, or by tapping the account name on the ACCOUNTS card.
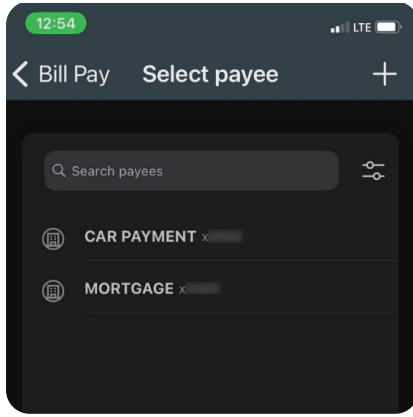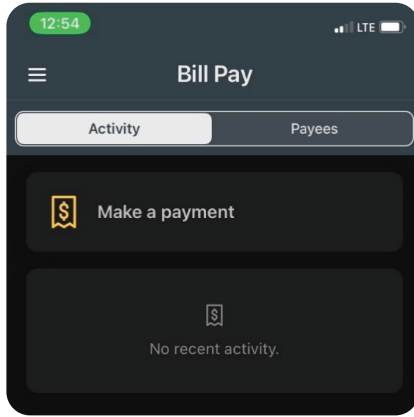
**Internal transfers will memo post at any time; however, only funds transferred before 7:00 PM Central Time can be applied toward previous transactions.
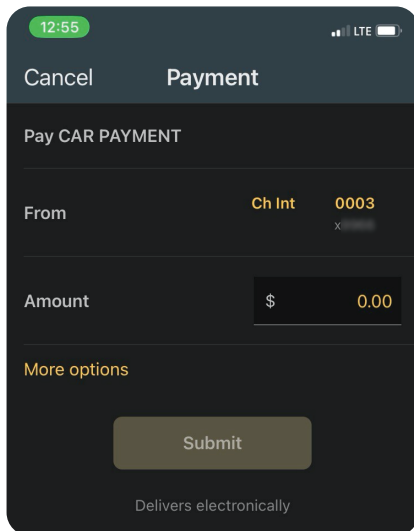
Payments

Schedule and edit bills, add payees, and get an overview of recently made payments from the PAYMENTS card. *

Pay a bill

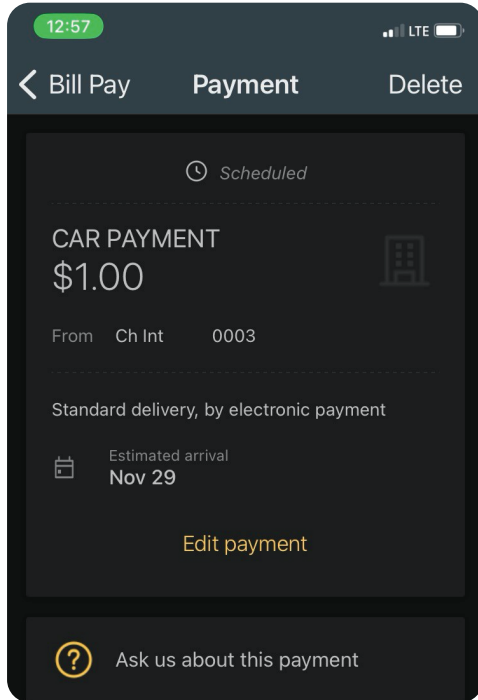• From the PAYMENTS card, tap *Make a payment*

• Select your payee

• If you have more than one payment account, select the "Pay From" account

• Enter the amount and, optionally, a memo to display to the payee

• Select the payment delivery date

• Tap *Submit*

Bill Pay functionality can also be accessed from the Bill Pay link under the ACCOUNTS card.

Edit a Bill Payment

• From the PAYMENTS card, select the payment you wish to edit

• Tap *Delete* to delete the payment; or

• Tap *Edit Payment* to change the amount or date

• Confirm your changes

Add a Payee

• From the PAYMENTS card, tap *Make a Payment*

• Tap the "+" symbol in the upper right of the screen

• Enter your password for additional authentication

• Enter the payee information and tap *Continue*

• Confirm payee information and address and tap *Submit*
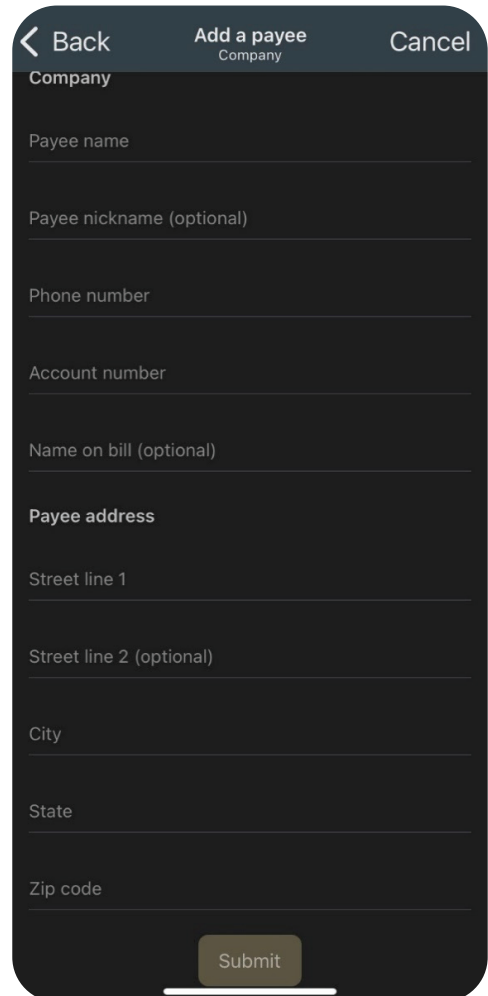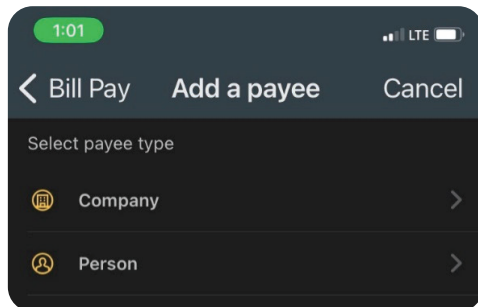
* Currently payees can be added but cannot be edited through

  CBTC app. This can be done through CBTC Online

  under "Manage Payments".

Messages

Display messages and alerts from CBTC right on your Dashboard on the MESSAGES card.
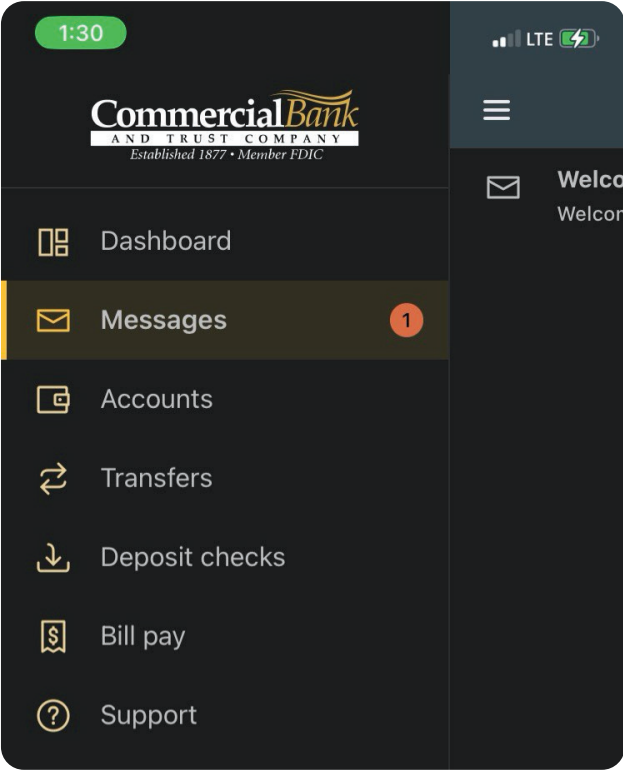
CBTC Mobile - Settings Quick Reference

The Menu button (≡) is located in the upper left corner of most screens. The Menu will slide out from the left and provides access to Profile Switching, Settings, and many of the same features accessed from the Dashboard cards.
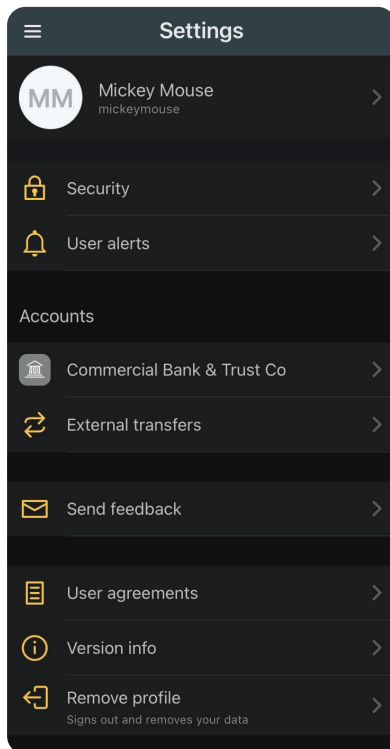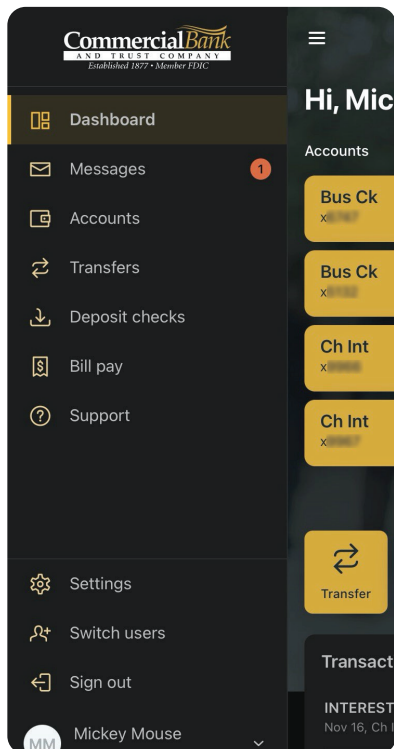
Add/Remove Accounts from Dashboard

Menu → Your Name → Settings→ CBTC → Show in App/Show balance and activity

Rename Accounts

Menu → Your Name → Settings → CBTC → Rename

Alerts

Menu → Your Name → Settings → CBTC → Alert Preferences*

*Users can set balance and transaction alerts based on low/high thresholds and can be alerted with a push notification and/or email.

Change Photo, Email, Phone Number

Menu → Your Name → Settings → CBTC → Tap your Name → Tap the pencil next to the image to add a photo, or → Tap Edit to update your email, address or phone number with CBTC
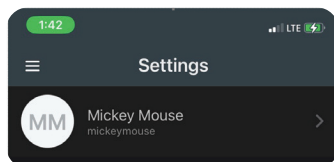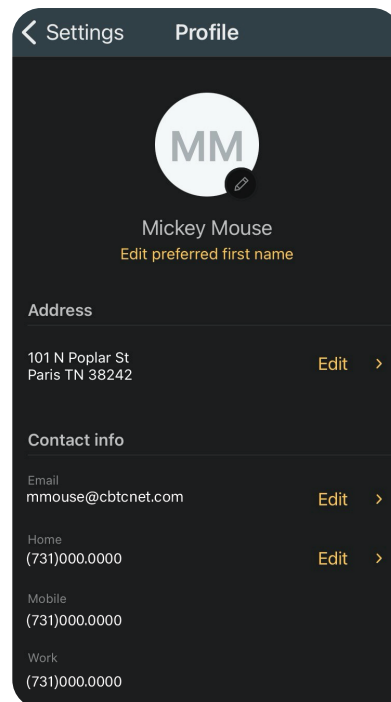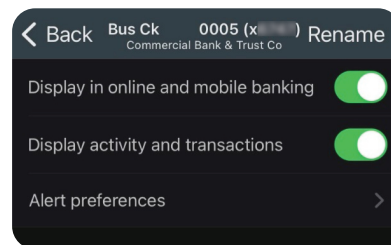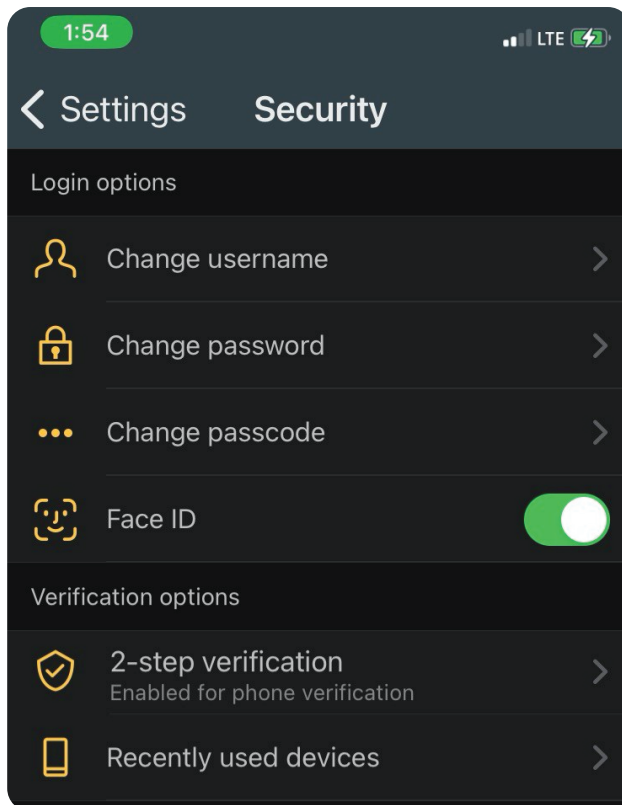
Change User Name, Password, Passcode, Face/ ID

Menu → Your Name → Settings → Security

Change Phone Number for Two-factor Authentication (Security Code)

Menu → Your Name → Settings→ Security → Two-factor authentication

Remove Device Access

Menu → Your Name → Settings → Security → Recently Used Devices → Remove
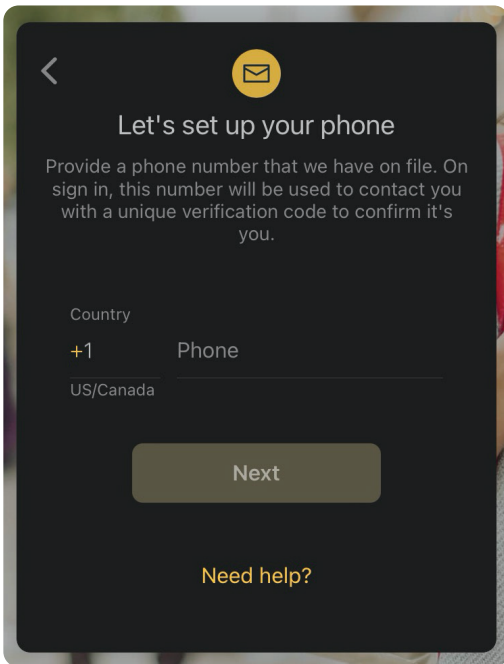
CBTC Online - Logging In (Browser)

• Navigate to cbtcnet.com

• Click *Account Login* button in the upper right corner

• Enter your current User ID and click *Login*

• Enter your password and click Sign In

• If this is the first login to CBTC Online: Enter a phone number where
you can receive a call or a text code to further secure your account, then click **Next**

• If this the first login to CBTC Online: Enter a phone number where you will receive a 6-digit verification code
to the number provided* (If you are logging in from a personal secure device and would like Online Banking to
skip this step next time, select **Remember this computer**.)
• Enter the code and click **Verify**
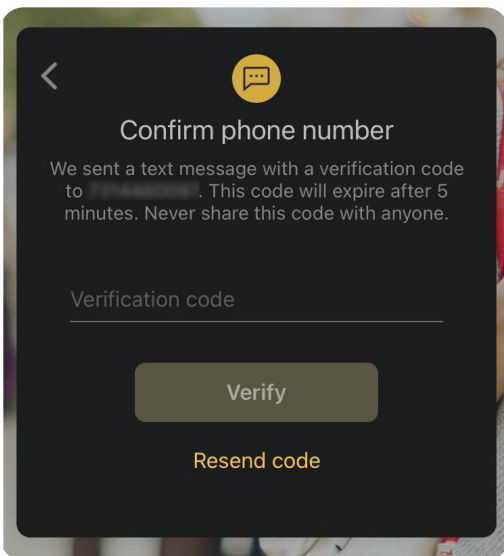
*If you cannot receive a text at this number, click **Try another way**. If you "Try another way," you have
 the option to receive a phone call with your code or to install the Authenticator app.

• Review our User Agreement and click **Accept**
• You are now ready to use Online Banking!

CBTC Online - Features

The CBTC Online Dashboard is organized into "cards." Cards are elements that group information, features, and functionality into "boxes" that will resize or move around based on the screen size.
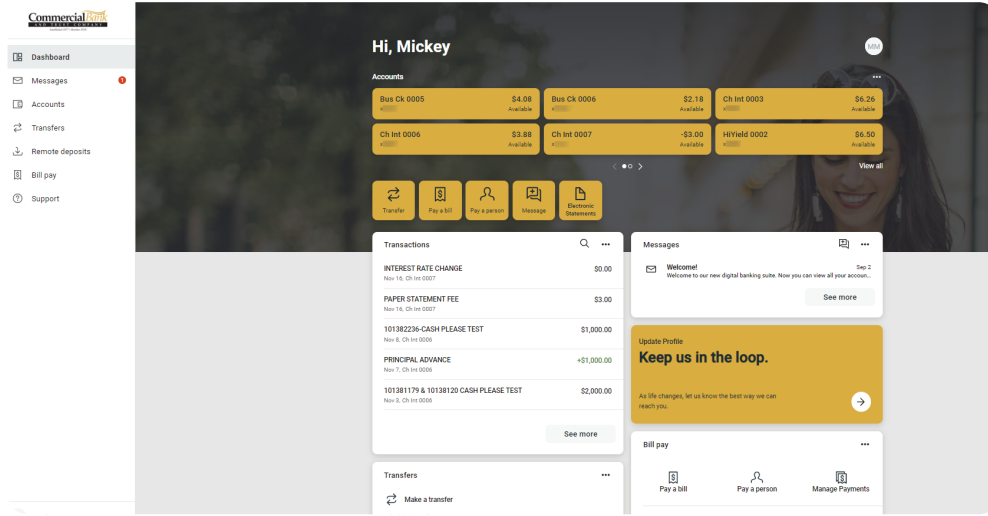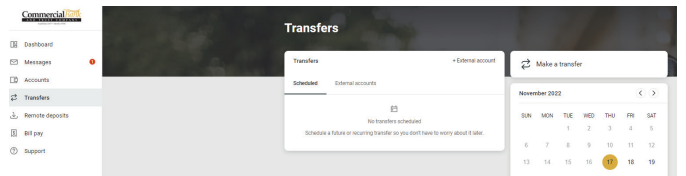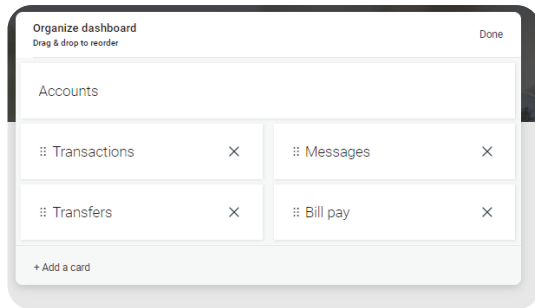

Accounts

View and manage your accounts, transactions, and available balances from the ACCOUNTS card on the Dashboard. If you have more than four accounts, use the arrows at the bottom of the card to view more.

Change Account Display Order
• Change the order in which accounts are listed by pressing the "…" in the upper right of the ACCOUNTS card and choose Organize Accounts


Add an External Account for Bank to Bank Transfer
• From the Transfers card, select "Make A Transfer"
- Choose Add account under "Make external transfers with another financial institution"
- Enter the details of the external bank (Account Name, Routing#, Account #, Account type) and click **Submit**
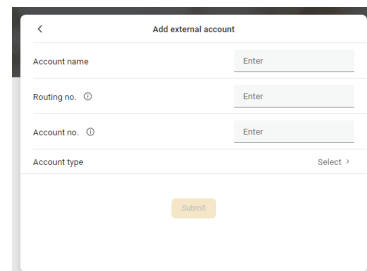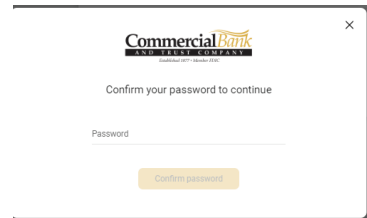
- Two small credits (less than $1.00) will be sent to the external account, as well as one debit for the total of the two amounts
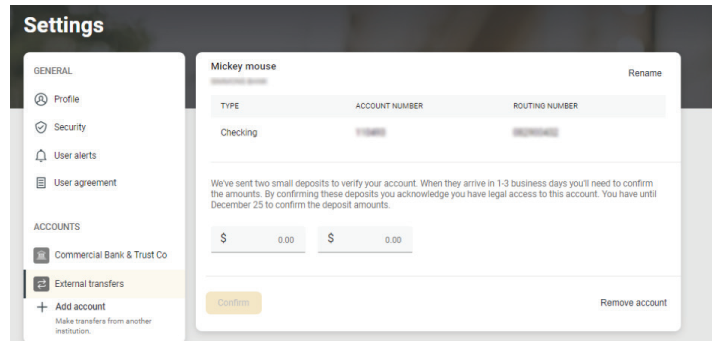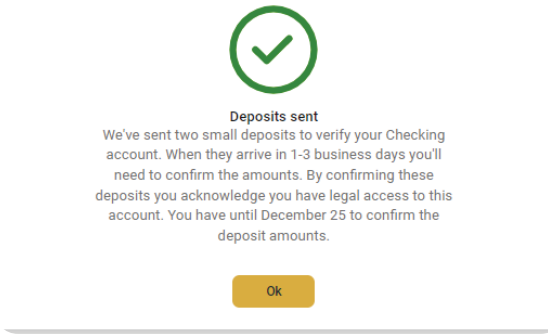
- Once the deposits are received in the external account, select your name in the upper right of the screen to access Settings → External Transfers
- Select the recently added account. (You may also receive an Online Banking message reminding you to Verify Amounts.)
- Enter the amounts of the deposits and click **Confirm**
- Once confirmed, the account will be available in the TRANSFER card

Transactions (View, Search, Download, Tag)

- From the ACCOUNTS card, choose any account to see its Transaction activity
- Search for transactions by clicking the magnifying glass in the upper right of the ACTIVITY card
- Download transactions by clicking the down arrow in the upper right of the ACTIVITY card
    - Choose a date range
    - Choose a file type (CSV, TXT, OFX, QBO, QFX)
    - Click **Download**
- Select any posted transaction from the Transactions card to add a tag, note, or attach an image
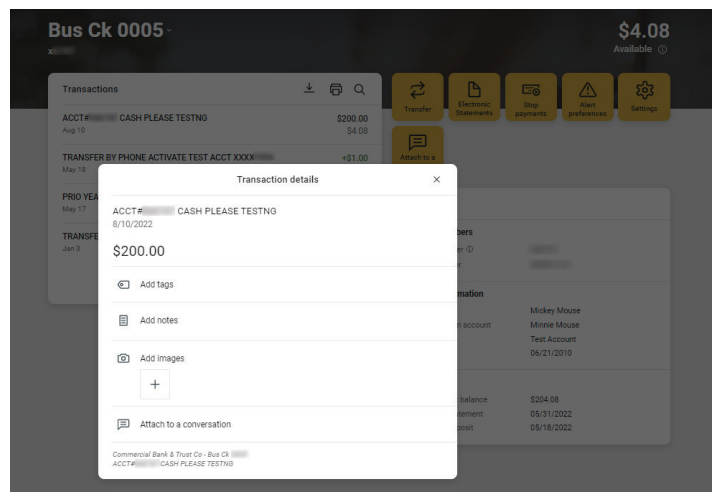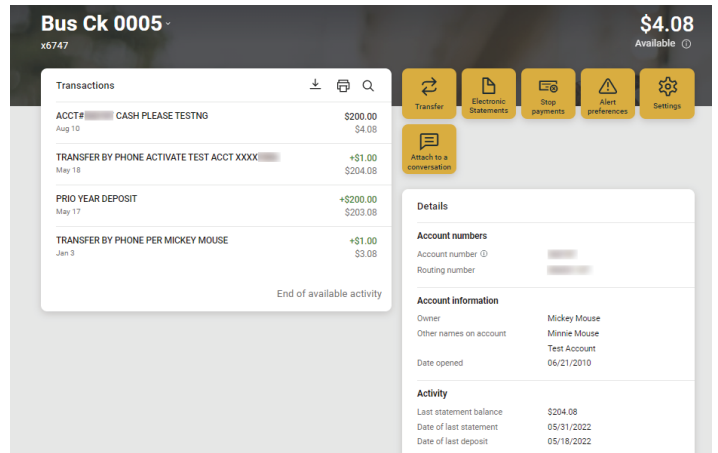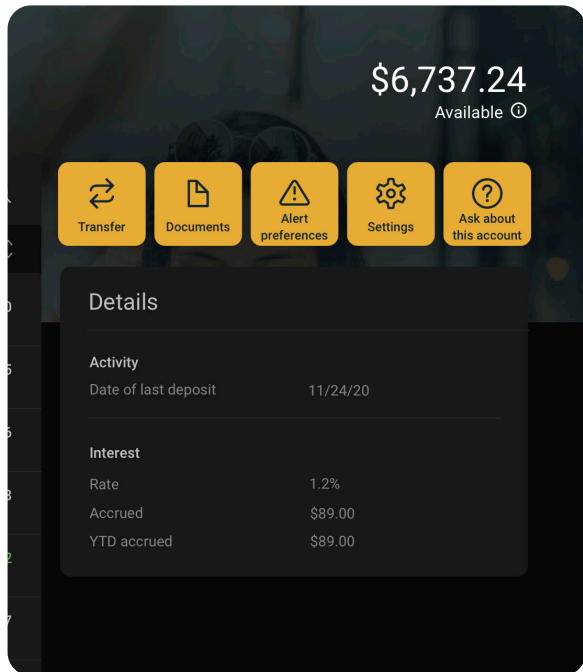
eStatements

• From the ACCOUNTS card, choose any account

• Select Documents to enroll or view eStatements
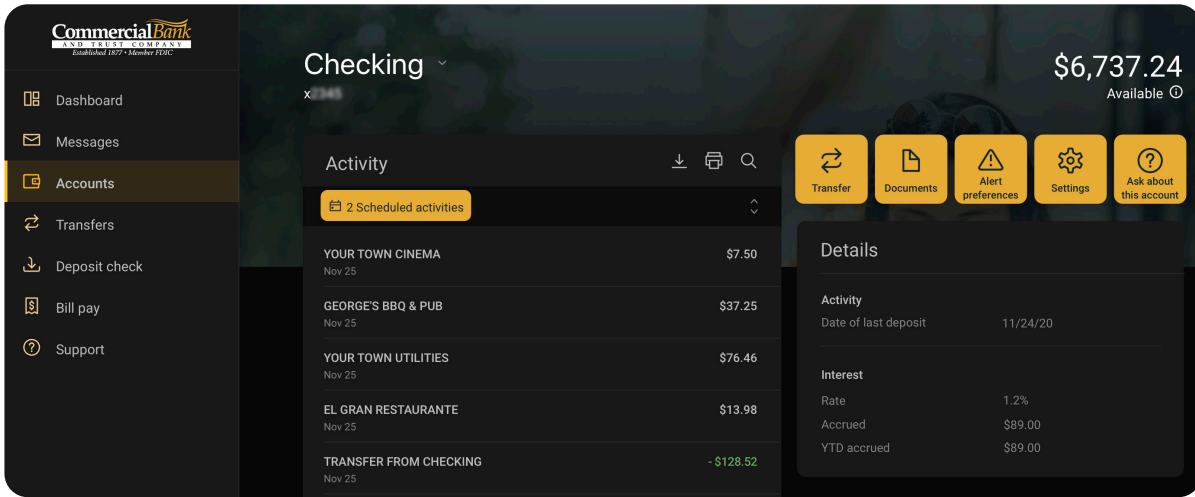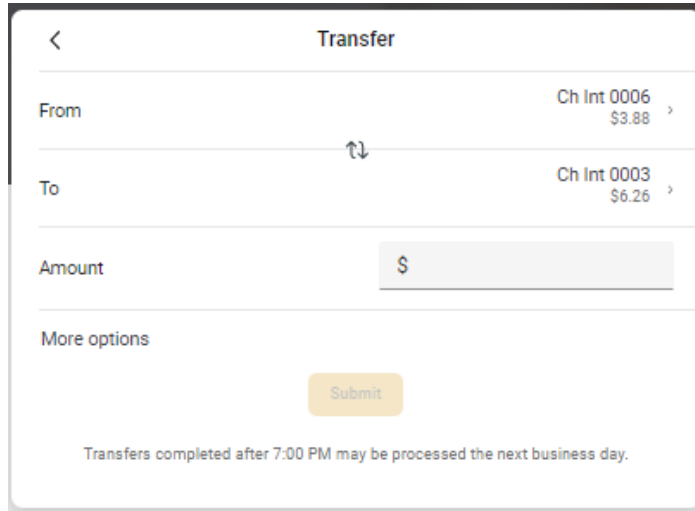

Account Details

• From the ACCOUNTS card, choose any account

• See additional deposit or loan details on the DETAILS card

Transfers

• From the Transfers card, select **Make a transfer**

• Select the **"From"** account and **"To"** account (NOTE: Eligible internal and external accounts will be listed.)

• Enter the amount

• For an immediate one-time transfer, simply click **Submit***

Internal transfers will memo-post at any time; however, only funds transferred before 7:00 PM Central Time can be applied toward previous transactions.
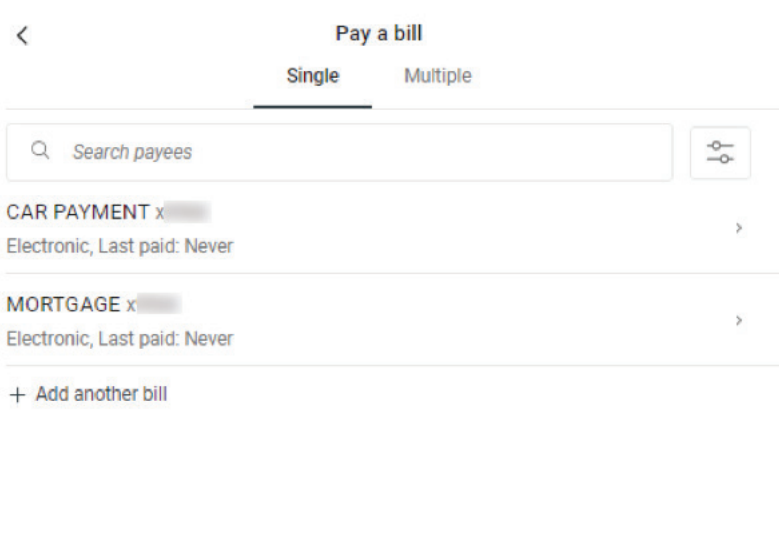
• To set a recurring frequency or a future date, click **More Options**
   - Choose weekly, every two weeks, twice a month, or monthly
   - Choose the start date
• Click **Submit**
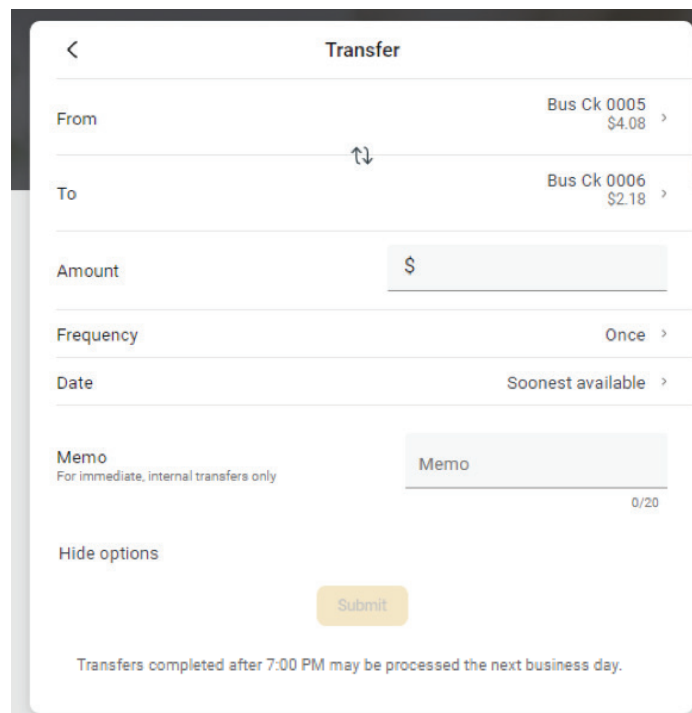
Payments

Pay a bill

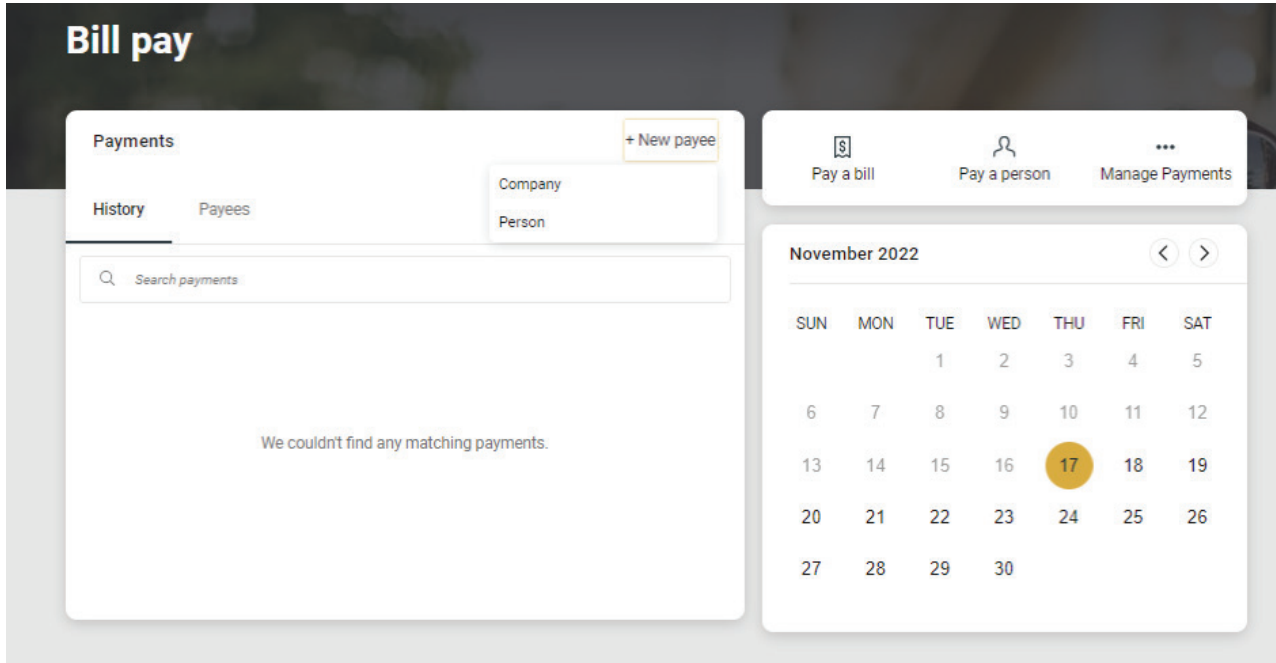• From the Payments card, click **Pay a bill***

• Select your payee

• To make a payment to more than one paye*e*, select the "Multiple" tab

• Enter the amount and payment date, and optionally, a memo to display to the payee

• Click **Submit**

*The Pay a Bill option can currently be used to make a quick one-time payment and to add a payee. All other bill pay functionality can be accessed from Manage Payments on the Payments card.
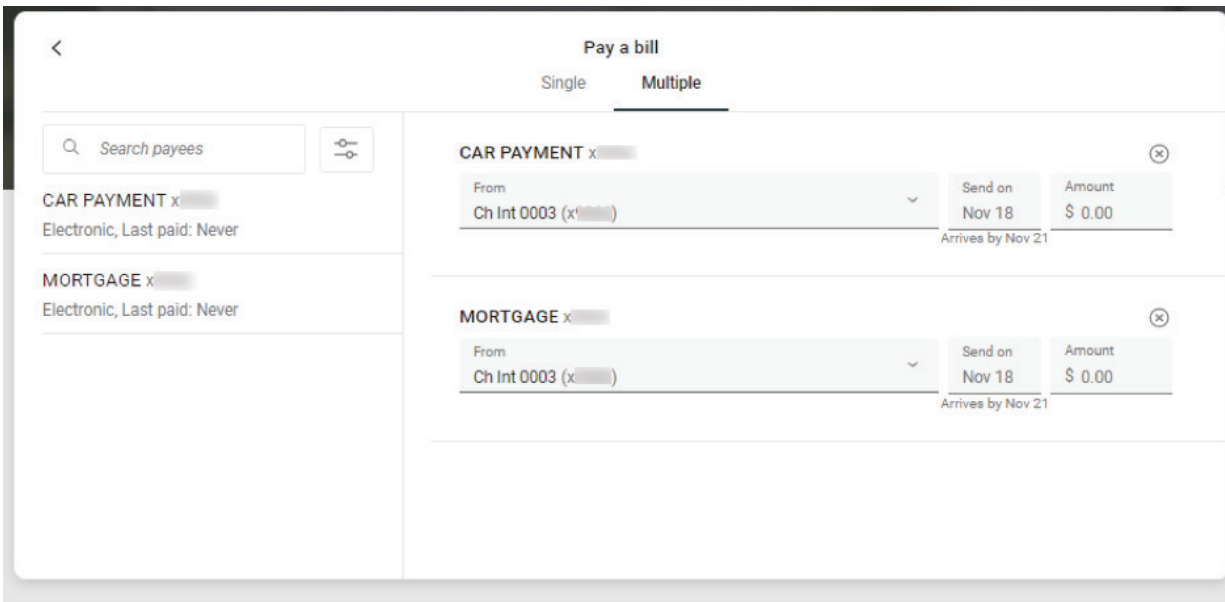
Add a Payee

- From the Payments card, click **See more**
- Select + *New Payee*, then *Add a Bill* or *Add a Person*
- Enter and confirm payee information and click **Submit**

Manage Payments

- From the Payments card, click **Manage Payments**
- Access comprehensive bill pay options, including editing or deleting payees and scheduled payments, managing recurring payments, and viewing payment history
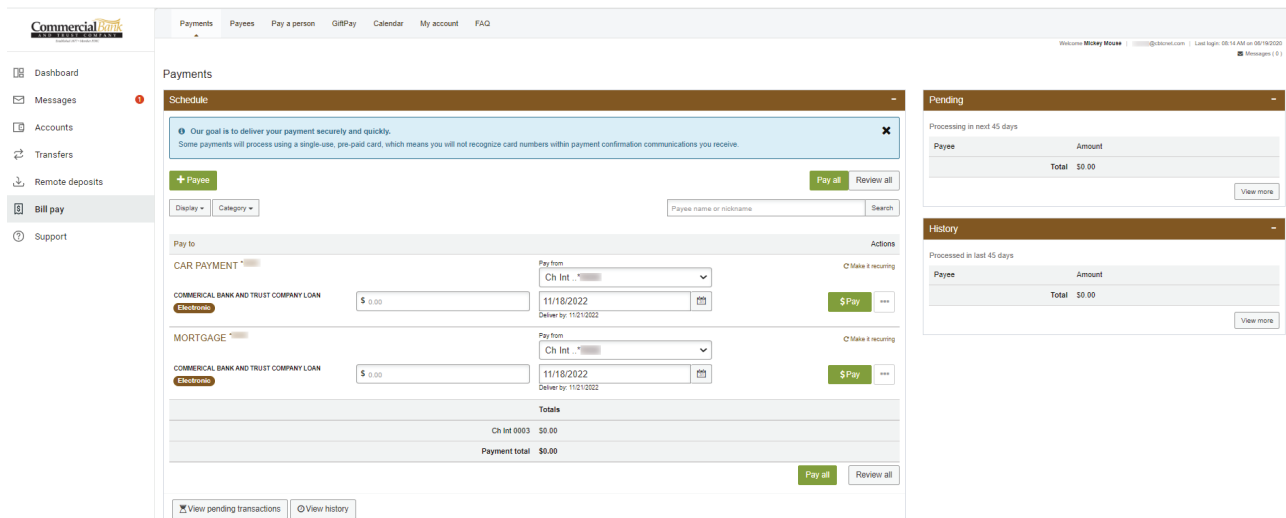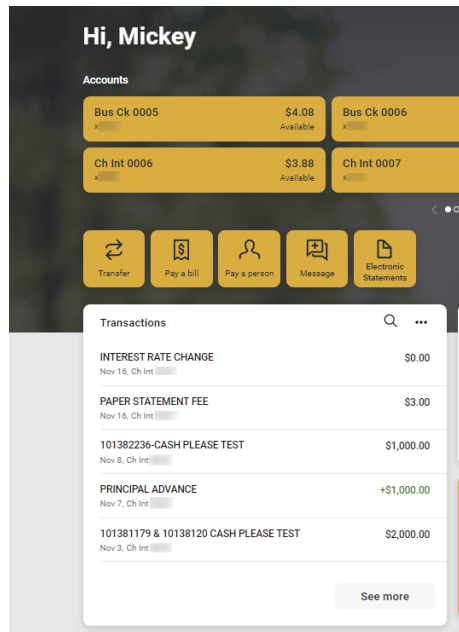
Messages

Display messages and alerts from CBTC right on your Dashboard on the MESSAGES card.
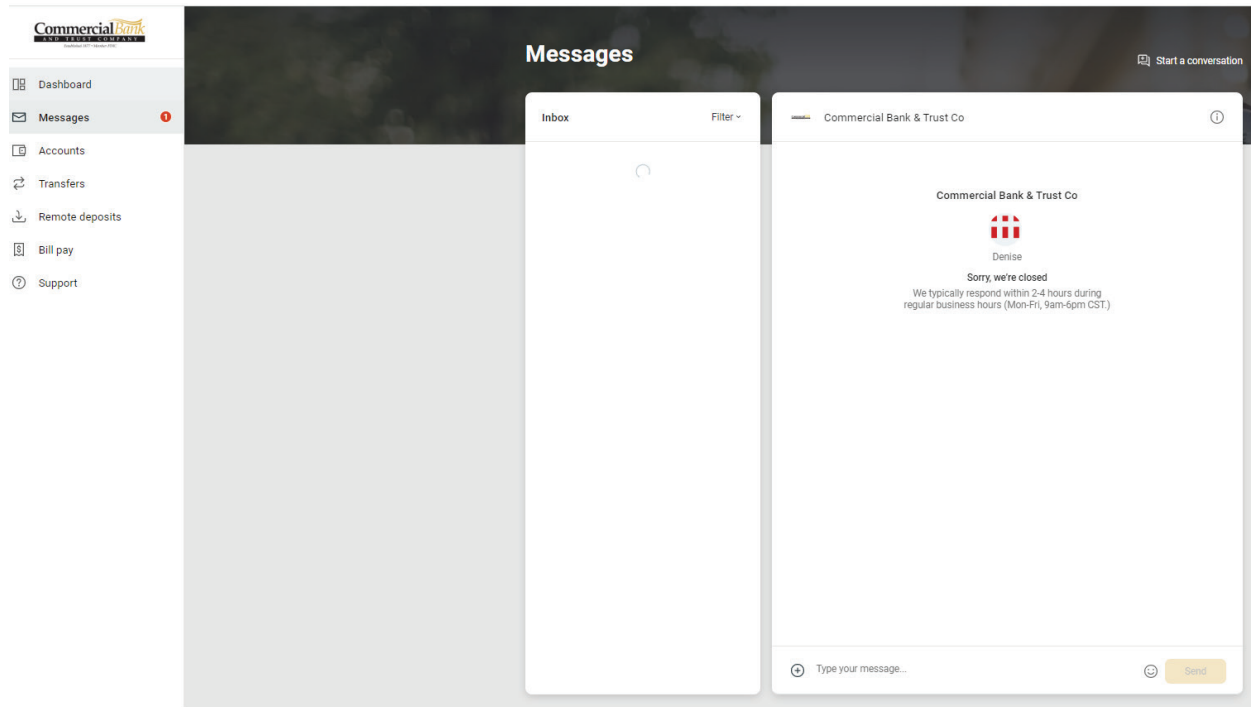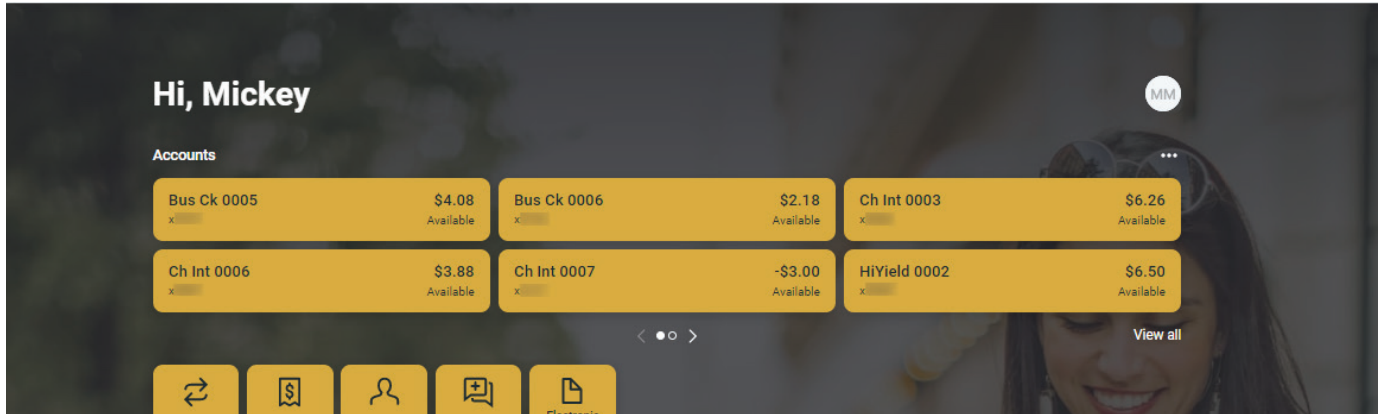

Transactions

View combined transactions acress all your accounts from the Dashboard Transactions card.

• If you prefer to view transactions one account at a time, select an account from the ACCOUNTS card

CBTC Online - Settings Quick Reference

Click your Profile Picture in the upper right of the screen to access Online Banking Settings.

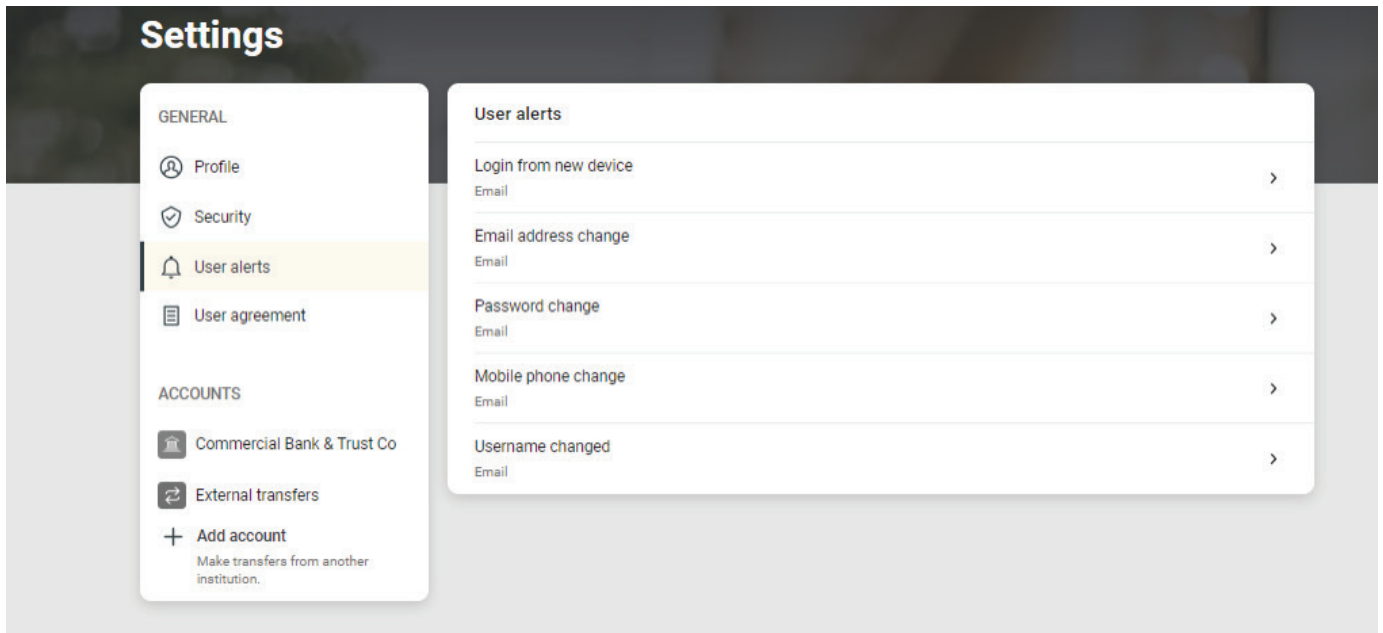## Add/Remove Accounts from Dashboard/Show in App

Click your Picture → Settings → CBTC → Show in App/Show balance and activity

Rename Accounts
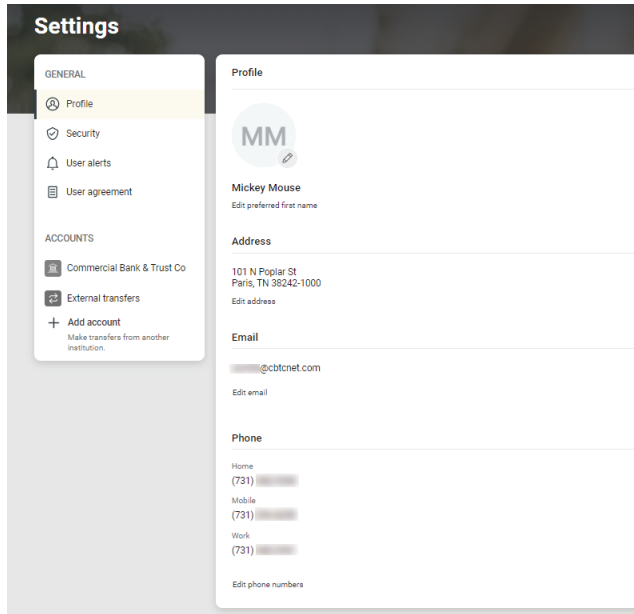
Click your *Picture → Settings → CBTC → Rename*

Alerts

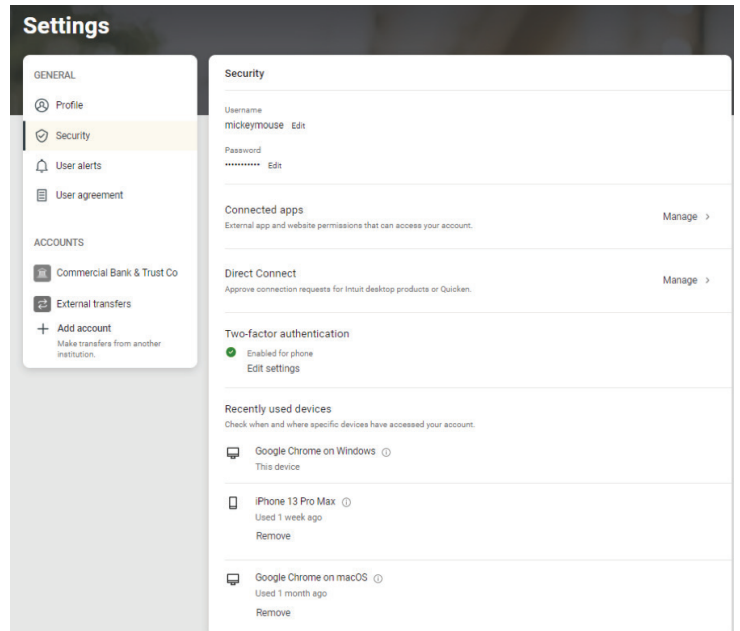Click your *Picture → Settings → CBTC → Alert Preferences**

Change Photo, Email, Phone Number

Click your *Picture → Settings → Profile → Select the pencil next to the image to add a photo*

Click *Edit* to update email or phone number at the Bank

Change User Name or Password

Click your *Picture → Settings → Security*

Change Phone Number for Two-factor Authentication (Security Code)

Click your *Picture → Settings → Security → Two-factor authentication*

Remove Device Access

Click your *Picture → Settings → Security → Recently used devices → Remove*