

Mobile Business Banking is a suite of powerful cash management services with features that go way beyond just the basics. Advances in technology and intuitive services make Mobile Business Banking the perfect choice for faster and more effective management of your business finances.

## The right features to get the job done.

- View account balances
- Review transaction history
- View check images
- Transfer money
- Make approvals (ACH, Positive Pay, Transfers, Loans, Bill Payments)
- Remotely deposit checks
- Originate payments (ACH, Bill Pay, Loans)
- Real-time alerts
- User Roles
- Multifactor authentication and secure login
- Both hardware and software token authentication
- Supports built-in smartphone identity technologies such as fingerprint and facial recognition

## Mobile Business Banking Requirements

- Have a business account, loan or line of credit with F&M Bank & Trust
- Be enrolled for Business Online Banking
- Mobile Business Banking users must be authorized to approve transactions, make deposits and/or transfer funds. These permissions are managed using a computer to access your Business Online individual user settings
- Have an Internet-enabled Apple® or Android® smartphone. Message and data rates from your carrier may apply.



### Business Team Locations

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## Mobile Business Banking

Anytime, Anywhere  
Business Banking



[fmbanktrust.bank](http://fmbanktrust.bank)

# Mobile Business Banking



## The Complete Picture.

All your accounts are visible with a simple tap, giving you the complete financial picture. Authorized users can check balances, review recent transactions and view check images with just a few taps. Having up-to-the minute information is a critical part of every cash management work flow.



## Need to Approve It?

It isn't always possible to run back to the office and make approvals on waiting transactions. With Mobile Business Banking, you won't have to.

### Authorized Users Can:

- Approve transfers between accounts
- Approve ACH transactions
- Approve loan payments or advances
- Make positive pay approvals
- Approve Bill Pay transactions

Business doesn't stop because you're away from the office. Important financial decisions won't wait until you get back. That's why Mobile Business Banking can be such a crucial tool for you and your company.



## No Time to Bring It In?

When you receive a check for a job well done, you can use the camera on your smartphone and get those funds into your account anytime, from nearly anywhere. Now there's no worries about making a trip to the bank or ATM.



## Stay Focused on the Important Items.

With real-time alerts you'll know when important transactions are ready for approval or when items need your attention. Set up and manage your alerts with a few taps on your finger.

Alerts combined with the many approval processes make Mobile Business Banking an essential tool for fraud prevention. You'll be in-the-know and have the ability to take action should a problem arise.



## Avoid the "Past Due"

Is a due date for a bill sneaking up on you? Conveniently issue payments to the billers that you have already set up in Business Online Banking.



## Keep it Moving.

Originate ACH and transfers directly from Mobile Business Banking. Or initiate an account to account transfer and put the funds where you need them to keep your business moving.



## Security You Know & Trust.

Mobile Business Banking uses the same safe authentication process you already use for Business Online Banking. Use your same password and Access ID to login or use your smartphone's built-in security features such as a fingerprint or facial recognition.

If you use tokens to login or to authorize transactions, then you'll use your token the same way with Mobile Business Banking. Mobile Business Banking also supports software tokens so there's one less item to have with you. The result is multiple layers of authentication to protect your business information.

## Get Started Today

If you already use Business Online Banking, download the Mobile Business Banking App.

Or, visit us at [fmbanktrust.bank](http://fmbanktrust.bank) for links to download the App.



### For more information:

Visit us at: [fmbanktrust.bank](http://fmbanktrust.bank)

Contact: F&M Business Team at 319-754-2265

