Welcome to the Opus Bank Mobile Banking App User Guide

For
iPhone® & Android™

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Enroll in Mobile Banking & Install App

Login to Personal Online Banking

NOTE: You must be enrolled in Online Banking in order to activate a mobile banking app/device. To enroll your existing Opus Bank account in Personal Online Banking click here. Actual images/screens may vary depending on the device/operating system.

1. Go to: [www.opusbank.com](http://www.opusbank.com)

2. Click the ▼ Symbol and Click on Personal Online Banking

3. Enter Access ID (Case Sensitive)

4. Click Submit

5. Verify Authentication Image and Pass Phrase (See Note)

6. Enter Password

7. Click Submit

NOTE: If this is your authentication image and pass phrase, enter your password below and click submit. If this is not your image and pass phrase, please DO NOT enter your password and contact Opus Bank immediately.
Enroll in Mobile Banking

1. Click User Options

2. Scroll Down and Click on Enroll Now in the Mobile Banking Profile Box

3. Read and Accept the Terms and Conditions by Checking the "I Accept These Terms and Conditions" Box and Clicking Continue

4. Check the Downloadable Mobile Apps checkbox
   
   (You may enroll in Mobile Browser Banking or Text Banking Services at the same time by checking the appropriate boxes.)

5. Click Continue
Activate Account(s) on a Device

1. Select the Account(s) to Link

2. Enter Mobile Banking Nickname for Each Account (No spaces are allowed.)

3. Click Continue

4. Enter Your Mobile Phone Number (Must be capable of receiving text messages)

5. Click Continue (Please check your device for a text message with the Activation Code)

6. Access Activation Code sent to Your Mobile Device
   (An Activation Code will be sent via text message to the phone number you entered.)
Activate Account(s) on a Device (cont.)

7 Enter Activation Code
(Please go back to your browser window to enter the activation code)

8 Click Activate
(The app download link will be sent to your mobile device)

Download and Install App

1 Tap the App Download Link Sent to Your Mobile Device

2 Please Wait a Moment for the Opus Bank Mobile Download Page to Appear

3 Tap FREE then Tap INSTALL APP (iPhone®)
   OR
   Tap INSTALL (Android™)

   (iTunes® store may require you to input your Apple ID Password and the Google Apps store will ask you to Accept the app permissions.)

The Opus Bank Mobile Banking app will now be downloaded and installed on your device.
First Time Login - Mobile Banking App

1. Tap Opus Bank Mobile App Icon to Launch

2. Enter Your Opus Bank Online Banking **Username**

3. Tap **Log In**

4. Enter Answer to the Online Banking **Security Challenge Question**
   (Security Challenge Questions can be accessed and updated from within Online Banking under "User Options")

5. Tap **Continue**

6. Verify **Authentication Image** and **Pass Phrase**
   (See Note)

7. Enter **Password**

8. Click **Log In**

**NOTE:** If your previously chosen authentication image and pass phrase is displayed correctly, enter your password below and tap **Log In.** If your image and pass phrase is not displayed correctly, please **DO NOT** enter your password and contact Opus Bank immediately.
Launch and Log In

1. Tap Opus Bank Mobile App Icon

2. Verify Authentication Image and Pass Phrase (See Note)

**NOTE:** If your previously chosen authentication image and pass phrase is displayed correctly, enter your password below and tap Log In. If your image and pass phrase is not displayed correctly, please DO NOT enter your password and contact Opus Bank immediately.

3. Enter Password

4. Tap Log In

Accounts Screen

Access Accounts Screen

1. Tap the Accounts Button From Any Screen
View Account Details

1. Tap the Desired Account

<table>
<thead>
<tr>
<th>Account</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>PERSONAL CHECKING</td>
<td>$5.00</td>
</tr>
<tr>
<td>PERSONAL CHECKING</td>
<td>$3.00</td>
</tr>
</tbody>
</table>

View Account Transaction History

2. Tap the Transaction History Button from the Account Details Screen

Transaction History Screen

<table>
<thead>
<tr>
<th>Transaction</th>
<th>Date</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>INTERNET TRANSFER</td>
<td>6/25/2013</td>
<td>15:33</td>
</tr>
<tr>
<td>TRANSFER TO CHECKING</td>
<td></td>
<td></td>
</tr>
<tr>
<td>265679</td>
<td></td>
<td></td>
</tr>
<tr>
<td>265972</td>
<td></td>
<td></td>
</tr>
<tr>
<td>259758</td>
<td></td>
<td></td>
</tr>
<tr>
<td>390449</td>
<td></td>
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</table>

Transaction History Screen

<table>
<thead>
<tr>
<th>Transaction</th>
<th>Date</th>
<th>Time</th>
</tr>
</thead>
<tbody>
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<td>15:33</td>
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<tr>
<td>TRANSFER TO CHECKING</td>
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<td>613601</td>
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<td></td>
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<tr>
<td>265679</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1.855.678.7226

www.opusbank.com
Transfers Screen

Access Transfers Screen

1. Tap the Transfers Button From Any Screen

Transfer Money

1. Select Transfer From Account

2. Select Transfer To Account

3. Enter Amount to Transfer

4. Tap the Next Button

5. Confirm Transfer Details

6. If Transfer Details are Correct Tap the Yes Button (If transfer details are not correct Tap the No button to make corrections)

You Will Receive a Confirmation Number

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Payments Screen

**Access Payments Screen**

1. Tap the **Payments** Button From Any Screen

**Pay Bills - Make a Payment**

1. Tap **Pay Bills** From the Payments Screen

2. Tap **Make a Payment**

3. Tap on the **Biller** (Pay to) (Billers can only be added from within Online Bill Pay)

4. **Confirm** Biller Information Tap the **Yes** Button to Accept This Biller
Pay Bills - Make a Payment (cont.)

6. Select **Pay From** Account

7. Enter **Amount** to Pay

8. Tap the **Next** Button

9. **Select a Date** for Payment

10. Tap the **Next** Button

**Confirm** Payment Information

Tap the **Yes** Button to Accept

You Will Receive a **Confirmation** Number
Cancel or Change Payments

1. Tap **Change or Cancel Payment** From the Pay Bills Screen

2. Tap on the **Payment** to Change or Cancel

Cancel a Scheduled Payment

1. Tap the **Cancel Pmt** Button

2. Tap **Confirm** to Cancel Payment

Change a Scheduled Payment

1. Tap the **Change Pmt** Button
Change a Scheduled Payment (cont.)

1. Change **Pay From** Account Here

2. Change Payment **Amount** Here

3. Tap the **Next** Button

4. Change Payment **Date** Here

5. Tap the **Next** Button

6. Confirm Payment Changes
   Tap the **Yes** Button to Accept

You Will Receive a **Confirmation** Number
Popmoney

1. Tap the Pay Other People (Popmoney) Button
From the Payments Screen

Send Money

1. Tap the Send Money Button

2. Tap Pay To Button to
Select an Existing or Create
a New Pay To Contact

3. Tap Pay From Button to
Select the Pay From Account

4. Enter Amount to Pay

5. Enter a Message (Optional)

6. Tap Continue

7. Confirm Payment Information.
Tap the Yes Button to Proceed

You Will Receive a
Confirmation Number

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View Activity

1. Tap the Activity Button from the Popmoney Screen

2. Tap on Transaction to View Detail Screen

3. Popmoney Transaction Details
Locations Screen

Access Locations Screen

1. Tap the Locations Button From Any Screen

Search by Current Location

1. Tap Search by Current Location

2. You May Be Prompted to Allow Access to Your Current Location. Tap OK to Allow. (iPhone® Only)

3. Results Will Be Listed in Order of Proximity to Your Location

4. Tap Map View to View Our Locations on a Map

5. Tap Location for Location Details and Directions
Search by Address or Zip

1. Tap **Search by ZIP or Address**

2. Enter **Address** OR **ZIP**

3. Tap the **Search** Button

4. Results Will Be Listed in Order of Proximity to the Entered Location

5. Tap **Map View** to View Our Locations on a Map

6. Tap **Location** for Location Details and Directions

Location Map and Driving Directions

1. Tap the **Map** Button to See Location Map

2. Tap the **Directions** Button to Receive Driving Directions (Will launch your browser and display the driving directions.)

**Left:** Sample Map View  
**Right:** Sample Directions View
Terms & Conditions Screen

1. Tap the **More** Button from Any Screen

2. Tap the **Terms & Conditions** Button

Terms & Conditions Will Be Displayed

Log Out of Mobile Banking App

1. Tap the **Log Out** Button and Confirm

   (Android Users - Tap the **Menu** Button on Your Device to Access the **Log Out** Button)