

QUICK START GUIDE TO BUSINESS MOBILE BANKING

Getting Started

1. Download MidWestOne for Business from the iTunes or Google Play app store.

Scan the QR Code for your device:

2. Log in using your Business Online Cash Manager (Business OCM) username and password. If you use a token to access Business OCM, follow the same procedure to access the app.

The default Mobile Deposit limit for customers that do not currently utilize remote deposit capture is \$10,000. If you wish to discuss increasing this limit or you currently use remote deposit capture and wish to add mobile deposit access, please contact your local banker.



Navigation



As you navigate through the app, new navigation tabs will be created for each menu and sub-menu you access. Use these tabs to quickly and easily navigate backwards if needed.

Please note that the availability of features depends upon what permissions you have in Business Online Cash Manager. For example, if you cannot make transfers in Business OCM – you will not have a Transfers option.



Home Button

Touch to return to Home Screen



Settings

Manage alerts or sign out of the app.

Home Screen



Accounts

Accounts

View your account balances, recent activity and images of cleared checks and deposits. Transactions are available as far back as the previous statement cycle.



Transfer

Transfer

From established templates, initiate internal transfers, single item ACH originations and wire requests. New templates must be created on our full website.



Deposit

Deposit

Access Mobile Deposit for Business. The app will guide you through the deposit process. A \$0.50 per deposited item fee applies (1 check per deposit). Iowa state sales tax may apply.



Payments

Payments

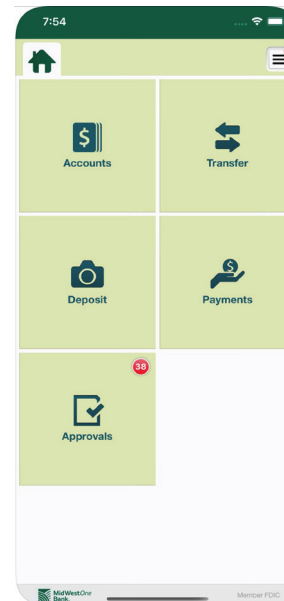
If enrolled in MidWestOne Business Bill Pay, make payments to existing payees and review payment history. New payees must be added on our full website.



Approvals

Approvals

Approve or reject internal transfers, ACH originations, and wire transfer requests initiated by others that require your review. Enable push notification alerts in the Settings menu to receive immediate notification when an approval is needed! You can also enable alerts from the Approvals menu by selecting Set Alerts.



Tips

- Save time logging into the app by saving your User ID on the login screen.
- Remember to log out of the app once you're finished (Settings > Sign Out).
- Review our mobile banking security tips and visit our Online Education Center on our website, MidWestOne.com/business-mobile-banking.

Support

If you have any questions regarding the MidWestOne for Business app, please contact us at 1-800-247-4418.

Visit our Online Education Center to view a video demo of the MidWestOne for Business app.



800.247.4418
MidWestOne.bank

Message and data rates may apply

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