



Welcome to the Opus Bank Mobile Banking App User Guide

**For
iPhone® & Android™**

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www.opusbank.com

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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.

❶ Go to: www.opusbank.com



❷ Click the ▼ Symbol and Click on **Personal Online Banking**



❸ Enter **Access ID**
(Case Sensitive)

Login

Welcome to Opus Bank's Personal Online Banking site. Please enter your Access ID in the box below to get started.

Access ID: ❸


Take Me To:

❹

❹ Click **Submit**

❺ **Verify Authentication Image and Pass Phrase**
(See Note)

Login

Authentication Image:  ❺

test

Password: ❻

❿

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.

❻ Enter **Password**

❼ Click **Submit**

Enroll in Mobile Banking

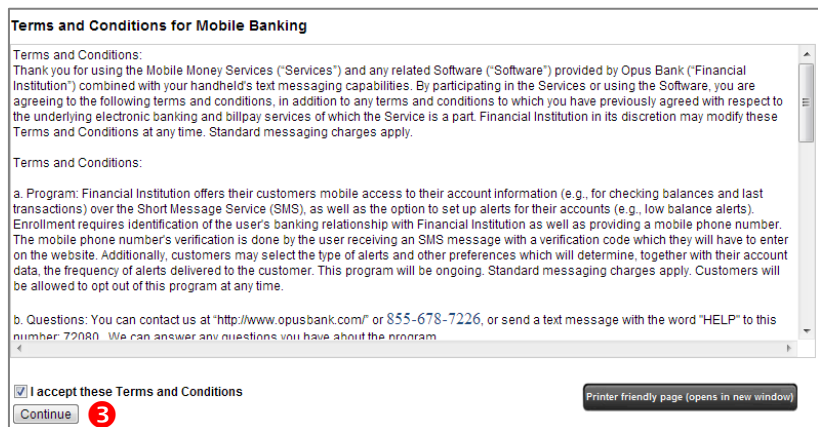
1 Click User Options



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



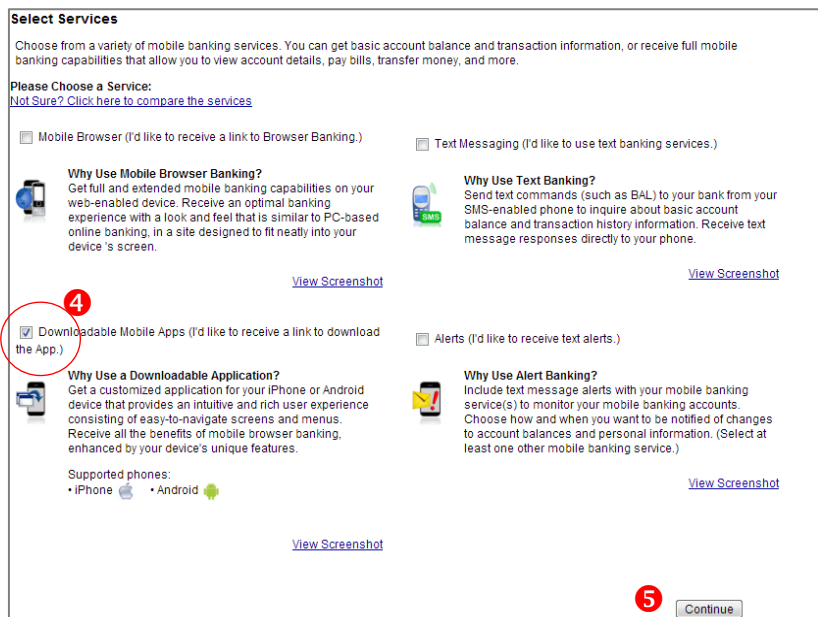
3 Read and Accept the **Terms and Conditions** by Checking the **"I Accept These Terms and Conditions"** Box and Clicking **Continue**



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.)

Account Selection and Configuration

1. Select your timezone which helps us to determine when to send alerts to your phone

Time Zone:

2. Select the account you wish to access through Mobile Banking and confirm their nicknames

Eligible Accounts	Mobile Banking Nickname	What's a Texting Nickname?
<input checked="" type="checkbox"/> PERSONAL CHECKING (*5520) Checking	<input type="text" value="Checking1"/>	The nickname identifies the account in a text message. For example, to check your transaction history, text HIST followed by the account nickname, such as S1. View Example
<input checked="" type="checkbox"/> PERSONAL CHECKING (*5587) Checking	<input type="text" value="Checking2"/>	

NOTE: No Spaces Allowed.

- 3 Click Continue**

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

Your Mobile Device

Enter Your Mobile Phone Number: For example, 5551234567

- You should have your mobile phone with you.
- You'll receive a text message with an activation code. You need this activation code to continue.
- The phone number you provide will not change any other phone numbers we have on file in our records.

Thank you for using Mobile Banking combined with your handheld's text messaging capabilities. By registering for Mobile Banking, or changing your registration information, you certify that:

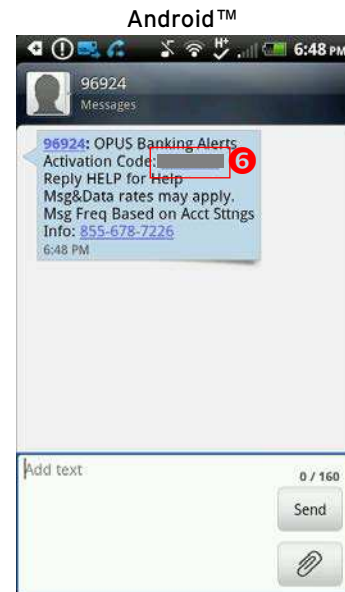
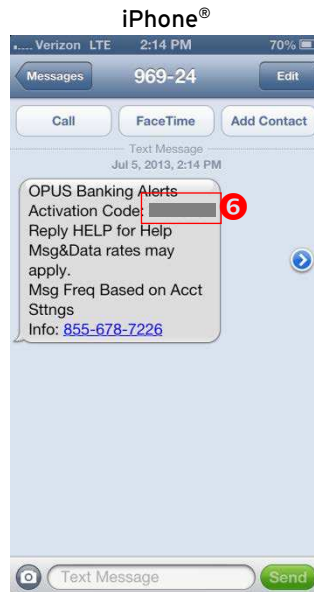
A. You are the account holder, or
B. You have the account holder's permission to do so.

Message and data rates may apply. For help, text "HELP" to 96924. To cancel, text "STOP" to 96924 at any time. Message frequency depends on account settings. For assistance, please contact customer service at 855-678-7226.

- 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)

Enter Activation Code

Enter the activation code we sent to your phone.

Activation Code 8

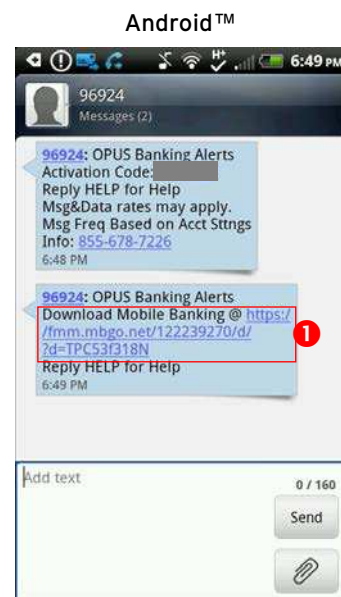
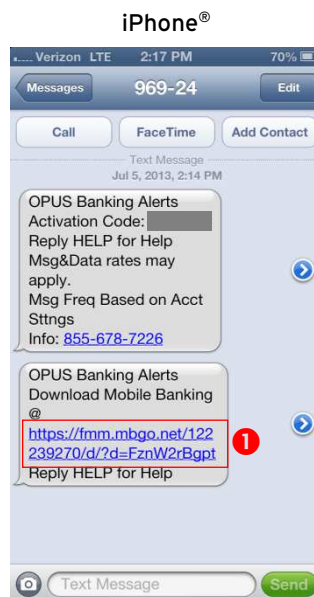
Thank you for using Mobile Banking combined with your handheld's text messaging capabilities. By registering for Mobile Banking, or changing your registration information, you certify that:

A. You are the account holder, or
B. You have the account holder's permission to do so.

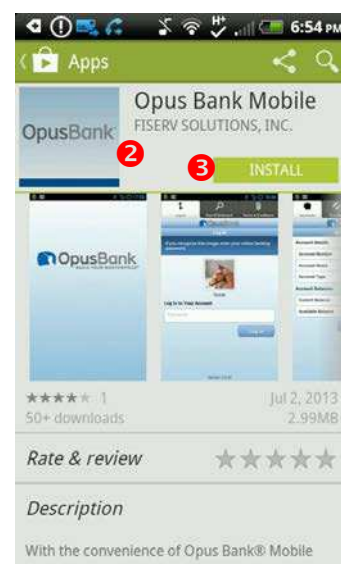
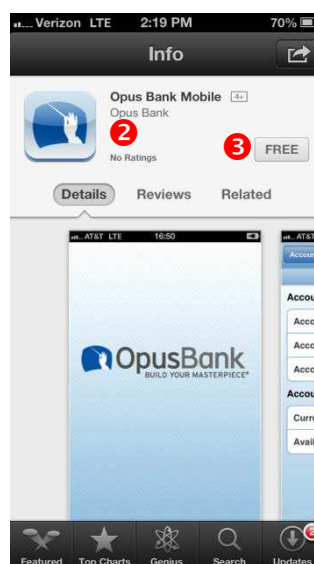
Message and data rates may apply. For help, text "HELP" to 96924. To cancel, text "STOP" to 96924 at any time. Message frequency depends on account settings. For assistance, please contact customer service at 855-678-7226.

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**



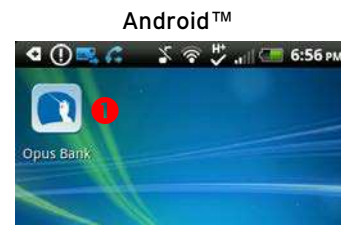
- 3 **Tap FREE then Tap INSTALL APP (iPhone®) OR Tap INSTALL (Android™)**

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

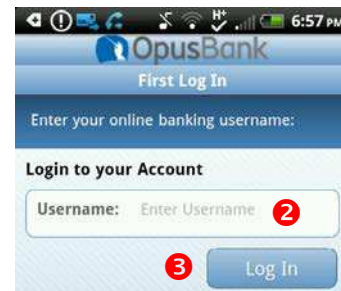
The Opus Bank Mobile Banking app will now be downloaded and installed on your device.

First Time Login - Mobile Banking App

- 1 Tap Opus Bank Mobile App Icon to Launch

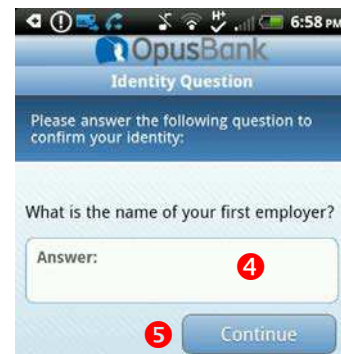
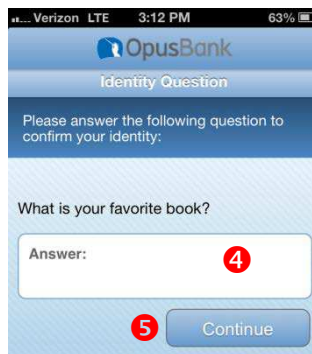


- 2 Enter Your Opus Bank Online Banking Username



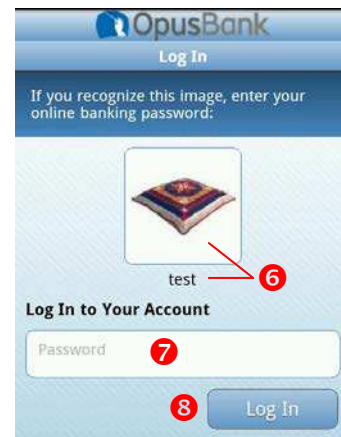
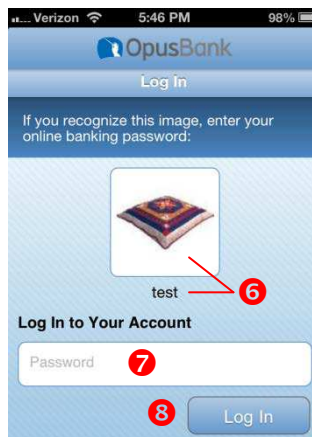
- 3 Tap Log In

- 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

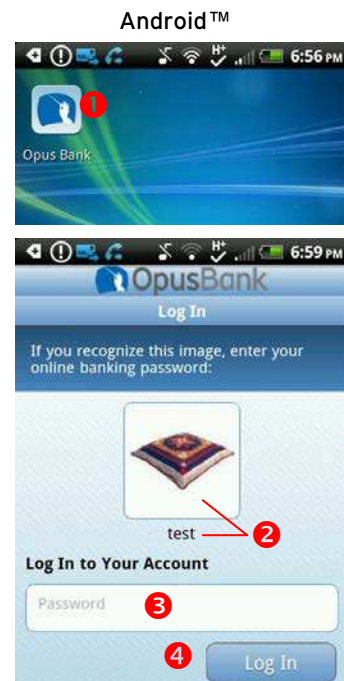
NOTE: If your previously chosen authentication image and pass phrase is displayed correctly, enter your password below and tap **Log In**. If your image and pass phrase is not displayed correctly, please **DO NOT** enter your password and contact Opus Bank immediately.

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

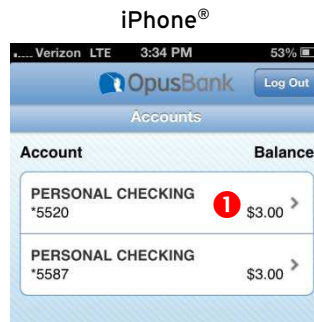
Access Accounts Screen

- 1 Tap the Accounts Button From Any Screen



View Account Details

- 1 Tap the Desired Account

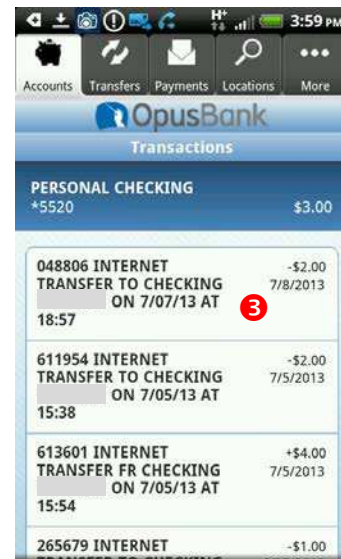
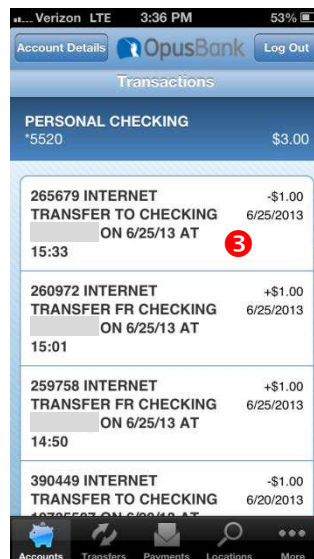


View Account Transaction History

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



- 3 Transaction History Screen



Transfers Screen

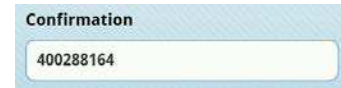
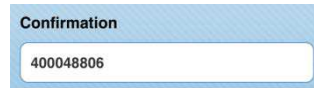
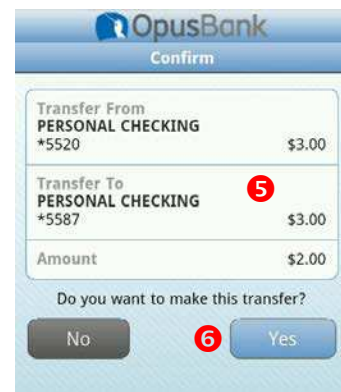
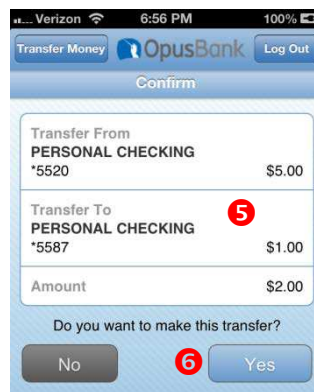
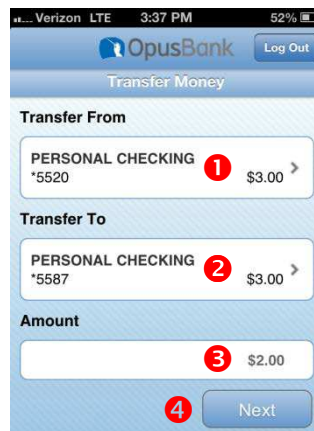
Access Transfers Screen

- 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

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



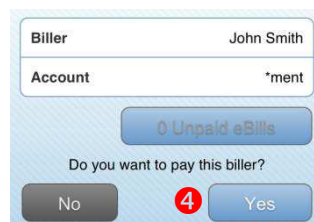
- 2 Tap **Make a Payment**



- 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.)

5 Select Pay From Account

6 Enter Amount to Pay

7 Tap the Next Button

iPhone®

Android™

8 Select a Date for Payment

9 Tap the Next Button

10 Confirm Payment Information
Tap the Yes Button to Accept

Pay From	PERSONAL CHECKING *5520	\$3.00
Pay To	John Smith (*ment)	
Amount	\$1.00	
Pay Date	7/11/2013	

Do you want to make this payment?

No 10 Yes

Pay From	PERSONAL CHECKING *5520	\$3.00
Pay To	John Smith (*ment)	
Amount	\$1.00	
Pay Date	7/15/2013	

Do you want to make this payment?

No 10 Yes

You Will Receive a
Confirmation Number

Your payment is complete.

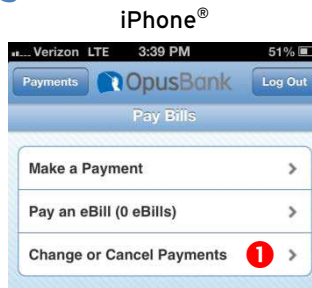
Pay From	PERSONAL CHECKING *5520	\$1.00
Pay To	John Smith (*ment)	
Amount	\$1.00	
Pay Date	7/11/2013	
Confirmation	FZVJWZ51PT	

Your payment is complete.

Pay From	PERSONAL CHECKING *5520	\$3.00
Pay To	John Smith (*ment)	
Amount	\$1.00	
Pay Date	7/15/2013	
Confirmation	G085K8VV8X	

Cancel or Change Payments

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

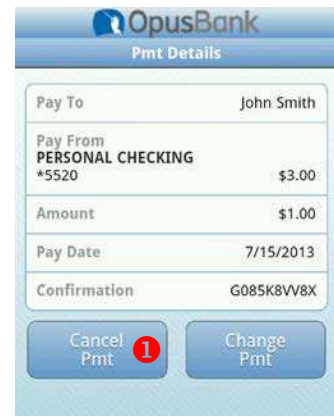


- 2 Tap on the **Payment** to **Change or Cancel**

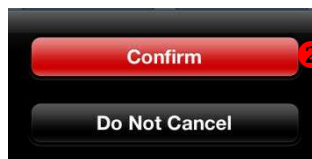


Cancel a Scheduled Payment

- 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.)

2 Change Pay From Account Here

3 Change Payment Amount Here

4 Tap the Next Button

5 Change Payment Date Here

6 Tap the Next Button

7 Confirm Payment Changes Tap the Yes Button to Accept

You Will Receive a Confirmation Number

iPhone®

Verizon LTE 10:54 AM 85%

Pmt Details OpusBank Log Out

Enter Changes

Pay To
John Smith

Pay From
PERSONAL CHECKING *5520 \$3.00

Amount
\$2.00

Cancel Next

Verizon LTE 10:55 AM 85%

Enter Changes OpusBank Log Out

Select a Date

July 12, 2013

Cancel Next

Verizon LTE 10:55 AM 85%

Select a Date OpusBank Log Out

Confirm Changes

Pay To	John Smith
Pay From	PERSONAL CHECKING *5520 \$3.00
Amount	\$1.00
Pay Date	7/12/2013

Do you want to change this payment?

No Yes

Your changes are complete.

Pay To	John Smith
Pay From	PERSONAL CHECKING *5520 \$3.00
Amount	\$1.00
Pay Date	7/12/2013
Confirmation	G049PZ9F3C

Android™

OpusBank

Enter Changes

Pay To
John Smith

Pay From
PERSONAL CHECKING *5520 \$3.00

Amount
\$2.00

Cancel Next

OpusBank

Select a Date

July 15, 2013

Cancel Next

OpusBank

Confirm Changes

Pay To	John Smith
Pay From	PERSONAL CHECKING *5520 \$3.00
Amount	\$2.00
Pay Date	7/15/2013

Do you want to change this payment?

No Yes

Your changes are complete.

Pay To	John Smith
Pay From	PERSONAL CHECKING *5520 \$3.00
Amount	\$2.00
Pay Date	7/15/2013
Confirmation	G085K8VV8X

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

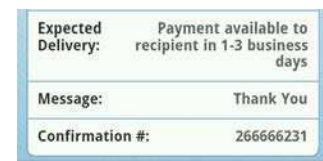
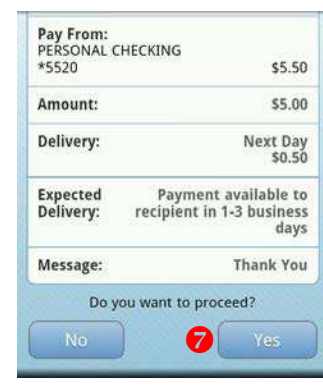
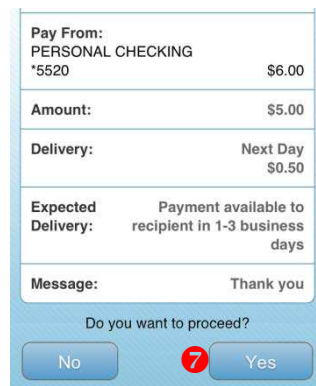
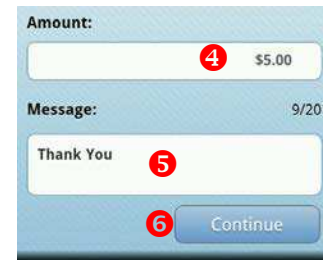
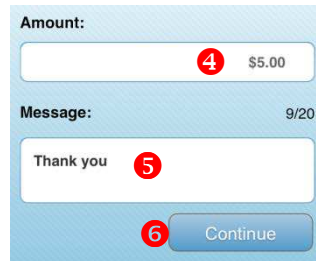
- 4 Enter **Amount** to Pay

- 5 Enter a **Message** (Optional)

- 6 Tap **Continue**

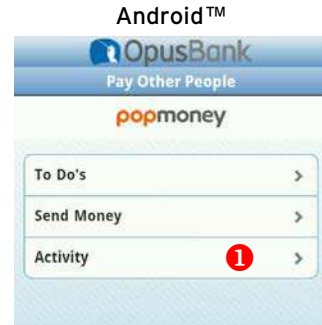
- 7 **Confirm Payment Information.** Tap the **Yes** Button to Proceed

You Will Receive a **Confirmation Number**

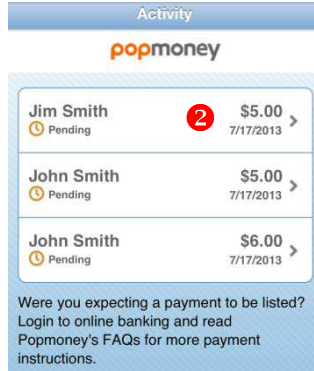


View Activity

- 1 Tap the **Activity** Button from the Popmoney Screen



- 2 Tap on **Transaction** to View Detail Screen



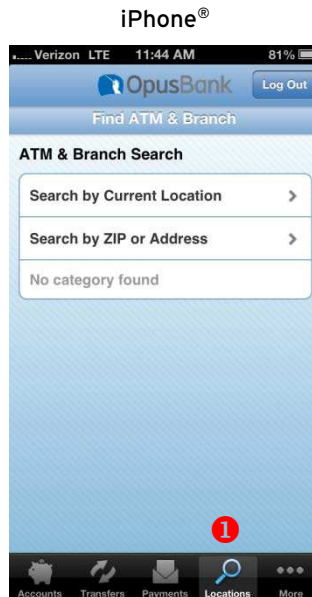
- 3 Popmoney Transaction Details



Locations Screen

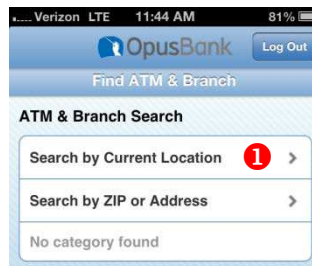
Access Locations Screen

- 1 Tap the **Locations** Button From Any Screen



Search by Current Location

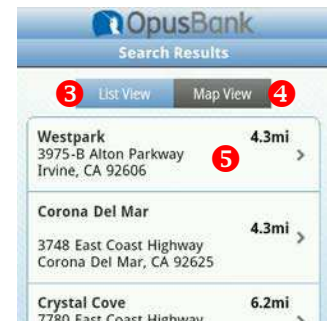
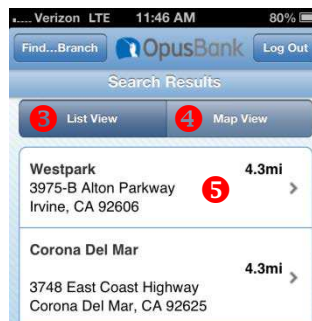
- 1 Tap **Search by Current Location**



- 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

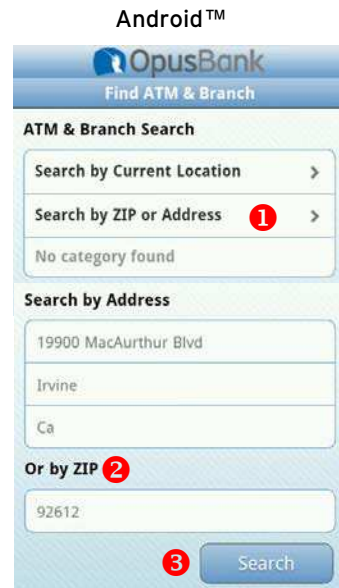
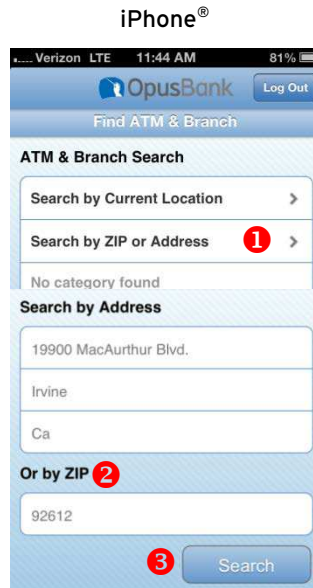
- 5 Tap **Location** for Location Details and Directions

Search by Address or Zip

1 Tap Search by ZIP or Address

2 Enter Address OR ZIP

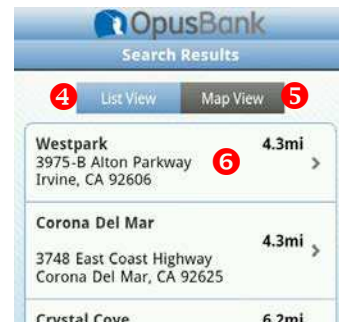
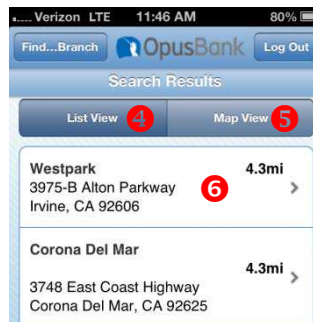
3 Tap the Search Button



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

5 Tap Map View to View Our Locations on a Map

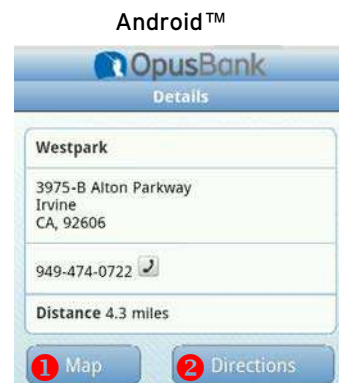
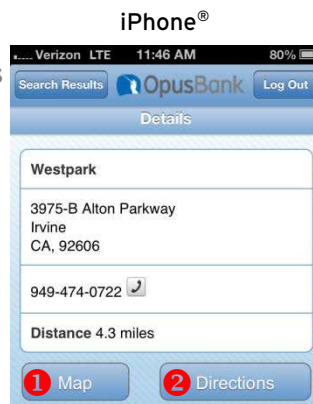
6 Tap Location for Location Details and Directions



Location Map and Driving Directions

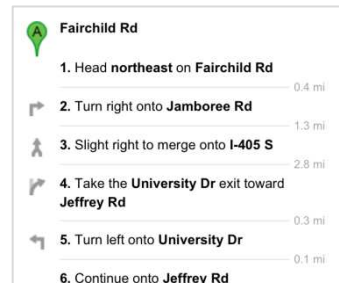
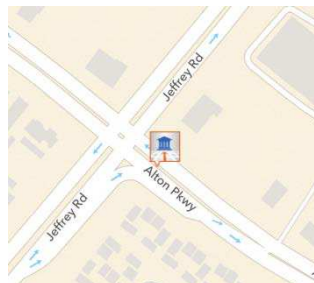
1 Tap the Map Button to See Location Map

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



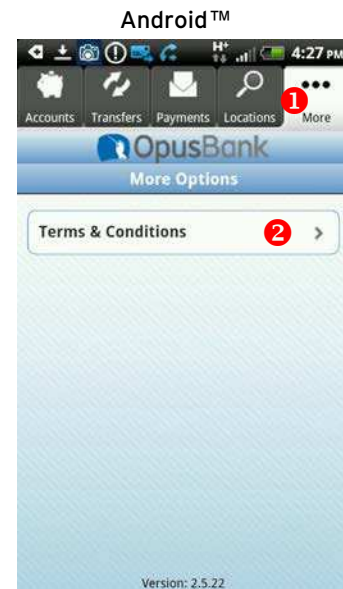
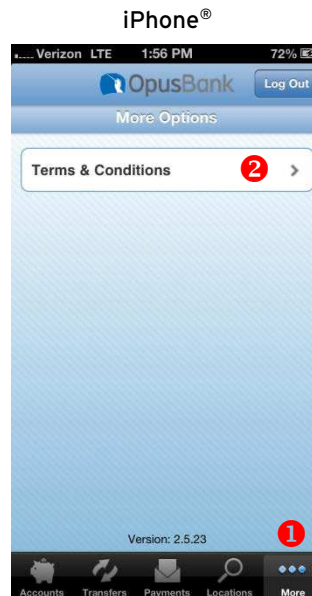
Left: Sample Map View

Right: Sample Directions View

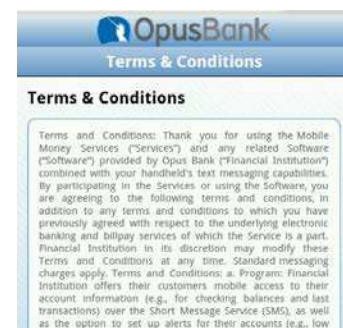
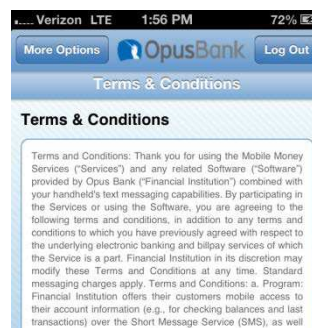


Terms & Conditions Screen

- 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**)

