

Apiture Xpress Mobile Banking

Frequently Asked Questions

Why can't I find my app when I search? Will my customers also have difficulty locating the new application?

Your customers using Android devices **will most likely** have issues locating the new app the first week after launch; those with Apple devices should not experience these issues, as Apple apps are available within Apple App Store search more quickly.

Google Play search takes multiple factors into account, such as app titles, developer names, and app descriptions. With new apps being published every day and ongoing changes to how search results are ranked, search results change regularly. Also, your end users can get different search results depending on their device, location, mobile carrier, support for available features, and more.

We recommend that you send your customers a targeted notification (see question below) that includes the unique app store URL that Apiture provided you and some instructions on how they should download the new app. This URL takes your Android end users directly to the Google Play store, and will alleviate their frustration of searching for the new app.

In the new application, end users don't see the Details link, so they can't find the card control functionality. Where is this located in the new application?

If your Financial Institution has multiple options configured, such as Cards Management and Statements, the Details link will instead show as a hamburger menu in the top right corner of the app. End users can click on the hamburger menu to open a screen with additional options, including Cards Management.

How do I create a targeted notification to answer questions about the new mobile app?

A targeted communication in FXIM is an effective way to communicate about issues or updates. And with recent confusion about locating apps in the app store, we recommend you send your end users a targeted notification with instructions about downloading the new mobile application in Google Play and Apple App stores. Please emphasize to your

Android users the importance of using the unique URL Apiture provided you to alleviate confusion with Google Search. See detailed instructions here: [Creating a Targeted Notification](#).

Note: your new URL will not function until your Apiture Mobile Go-Live date. Please keep this in mind when considering your end-user communications.

What happens to text banking functionality with the new mobile app? Will end users need to re-enroll?

Yes, please notify your users that they will need to re-enroll for text banking once their new application has been launched. See complete details in the [Mobile Product Guide](#).

What happens to our current apps?

We have highlighted the user experience for iPhone and Android users when you launch your new application. It is important to note that both platforms will require all users to set up biometrics if they previously had that feature enabled in the old app. All users will also be presented with new Terms & Conditions in order to use the newest apps. Please note that there are two different experiences for Android, and this is dependent upon how your Android application was originally launched. Your CSM will provide you with the specific Android plan for your institution. Please feel free to contact them if you have any questions. We highly recommend providing this information to your mobile users before you launch.

iPhone users: If enabled, Auto-update should update the application without end user interaction; however, there may be conditions with the user's device that may prevent the update from happening. These conditions include device Wi-Fi, data network settings or other circumstances that may require a manual update of the existing application. If a user is having issues with the current application, they can update their app by following the instructions below:

- To update apps individually or in bulk using the Apple App Store app on your mobile device:
 1. Open the Apple App Store.
 2. Select the Profile Picture (Person Icon).
 3. Scroll down to the Upcoming Automatic Updates.

4. From here, the user can opt in to update all available apps or scroll to your institution's application and update it.
- If the mobile user is seeing the "Our Mobile Banking Solution has changed. Please check our website for more information" message, then this is a good indicator that the app didn't automatically update, and they should follow the steps above to update.

Android users – New App URL: Users will be required to remove the old application and download the new version from the Google Play Store once available. Apiture will provide your institution with the new Android app store URL that can be used for marketing purposes. Users who attempt to access the old application will receive the following message (not customizable). Apiture encourages you to place marketing messages/materials on your website.



Android users – Existing App URL : Users that have auto update enabled may not have to update their application, but this isn't always guaranteed. If a user is having issues with the current application, they can update their app by following the instructions below:

- To update apps individually or in bulk using the Google Play Store app on your mobile device:
 1. Open the Google Play Store app .
 2. Tap Menu Manage apps & devices.
 3. Apps with an update available are labeled "Update available." You can also search for a specific app.
 4. Tap Update.
- Note: Some apps require [new permissions](#) when they are updated. You may see a notification asking if you accept the new permissions.
- Tip: In some cases, you may need to restart your device to update an app.
- If the mobile user is seeing the 'Our Mobile Banking Solution has changed. Please check our website for more information" message, then this is a good indicator that the app didn't automatically update, and they should follow the steps above to update.

Why are you upgrading your application?

We are upgrading our mobile application to give you and your mobile users a more modern design and experience. Upgrading the application gives us the ability to grow our mobile platform at a faster rate than what we have in place today. We also have plans to introduce more features and functions as we achieve parity with OLB/Web.

How does this upgrade impact our commercial clients who currently utilize Bill Pay on the retail application? Will that feature now be available in the commercial version?

Commercial clients who currently use retail Bill Pay will have access in the new commercial “version.”

What should we do to prepare commercial users who will see brand new functionality since we don't currently use the commercial app?

If you do not use the commercial application today, there will not be any new functionality introduced. In order to offer the functionality that is available for commercial users, you would need to contract for those services. Overall, the experience will be similar to the existing experience of commercial users today in the mobile retail app (i.e. Spendable Balance, My Spending not displayed.)

What resources will be available for the commercial user experience?

We will be working to update all of our product guides and resources so your internal teams and commercial users are prepared for the upgrade.

Why am I getting a “Welcome to Mobile Banking” email when I have been a mobile banking user for some time?

As we transition financial institutions to the Apiture Xpress Mobile Banking platform, end users new to mobile banking will receive a welcome email. However, there may be some individuals who previously used our legacy mobile banking product that receive this email in error. We apologize for any inconvenience this may cause you or your customers.

Is the name of the product changing?

Yes, we will now refer to the mobile application as the Xpress Mobile Banking Application.

When will I migrate?

Your migration date will be communicated to you by your Customer Success Manager (CSM). We will be upgrading all of our institutions based on the current feature and function set you have in place today. Once your transition date has been assigned, your CSM will reach out to you to provide you with more information.

Will anything change to our current application or experience while we wait to transition?

No, your current mobile application will operate as usual, and you will still receive the same level of support from Apiture.

Apple just sent me an email asking me to accept a new agreement for my mobile app. Should I accept this?

Yes, if you happen to receive an email from Apple asking you to accept a new Apple Agreement or Paid Applications Schedule Agreement, you should accept. This is important because accepting the agreement will allow Apiture to continue submitting your new mobile experience to the Apple AppStore. Please refer to the [Apple FAQs](#) for more details.

Apiture has unpublished my app. Why is it still showing up when I search in Google Play?

When an app is unpublished, existing users can still use your app and receive app updates. As a result, the old app can still appear in Google Play search. However, the unpublished app will not be available for new users to download on Google Play.

Will we experience any issues on the new applications?

Over the past 12 months, the Apiture team has focused on delivering an upgraded mobile application with a plan to release the upgraded application without any impact to you or your mobile banking users. We've spent the last three months testing the application and piloting the functionality with four institutions to sort through any outstanding

bugs/issues. If there are any major issues, we will communicate them through our normal business procedures, but you can expect a seamless transition.

When your institution migrates, there should be minimal impact to your support team. We will have a multitude of resources available to help you learn about the application and see the new layout. Although the user interface and user experience are being updated, the features and functions that you are accustomed to today will remain intact.

Why can't I find my app when I search? And if I do find it, why has my app's position changed in search results?

When you search on Google, Google Play search takes multiple factors into account, such as app titles, developer names, and app descriptions. To help your app get discovered, make sure you're following best practices for [creating a comprehensive store listing](#). With new apps being published every day and ongoing changes to how search results are ranked, you can expect search results to change regularly. Also, you can get different search results depending on their device, location, mobile carrier, support for available features, and more.

Our financial institution doesn't offer mobile check deposit, but our mobile users were prompted to allow access to their phone's camera. Can this prompt be removed to avoid confusion?

No, it will not be possible to disable this notification. All mobile banking apps are built to support these features, even if they aren't available in the app. Google requires that these notifications be presented to customers, allowing them to opt in or out. If the feature isn't enabled, you can tell your mobile users to ignore this message. If you are interested in enabling mobile check deposit, please contact your CSM.

When can I learn more about the application?

Each financial institution will receive an invite from their CSM regarding a webinar specific to their upgrade. If your institution would like to learn more about the application, you may review the resources that are available on the [Mobile Support](#) page or request a demo from your CSM. We plan to host an official training at our 2Q training session.

What is the timeline to move all institutions to the new application?

Please contact your Customer Success Manager for specific questions about the project timeline.

Will we lose any functionality?

We have removed the PreView balance check functionality from our new mobile application. Recognizing the overall increase in end user adoption of our biometrics (Touch ID/Face ID) feature, we chose to remove the PreView functionality due to low usage. Other than PreView, the remaining features and function that you have in place today are included in the new application.

Are there any fees for upgrading our application?

There are no fees associated with this upgrade. You will keep the same features that you have in place today and your monthly charges will remain the same. If you decide to sign up for any new features or services after the migration, normal fees will apply.

If a link on my financial institution's website takes users to the current mobile application, will this link be updated during the migration?

If Apiture hosts your website, then you will need to complete a work order for Apiture to change the link and point it to the new application. If your website is hosted elsewhere, you will need to change the link at the time you migrate to the new application. If you are unsure if Apiture hosts your website, contact your CSM.

What is required from us?

Below you will find a list of action items to complete to get started with your mobile banking upgrade. Complete these checklist items as soon as possible.

- Review Mobile Terms & Conditions
- Sign new Mobile Banking Addendums
- Optional: provide Hero Image (PNG file format required. 414 x 896 pixels)

The following information exists in your current mobile apps today and will be transferred over during this migration.

- App Icon – the image that appears on the user’s device and in the App Store
- FI Logo – the image that appears on the Splash Page (app loading screen)
- Existing hero images will not carry over to the new experience because the image specifications and requirements have changed.
- Brand Primary Color – the color that provides the main interaction throughout the app (i.e. navigation, buttons, typography, and other elements)
- App Store Name – the name that is already displayed in the Apple App Store and Google Play Store
- On Device Name – the name of your app that is displayed on the user’s device below the app icon
- Existing Mobile App Services and/or Features (i.e. Bill Pay, Sign in/More Menu URLs)
- Apple and Google Developer Credentials

What are some of the new features/functions?

An updated user interface and user experience

- New look and feel
- App landing page redesign
- Custom Hero Image (requires work order)*
- Ability to reveal the typed passcode (requires work order)**
- Customer greeting

Biometrics for Android (Face ID)

Extension of Multifactor Authentication

- Security Code (One-Time Pin) – Voice
- Security Code (One-Time Pin) – SMS
- Security Code (One-Time Pin) – Email
- Security Token MFA (Requires amendment if you do not offer this today)

Fixed Recurring Transfers

- Creating Transfer (Internal/External Account)
- Transfer Activity (Upcoming & Past Transfer History)
- Cancelling a Fixed Recurring Transfer

Account Details – new dynamic/editable fields

- Transactions Details – new dynamic/editable fields
- Account Details and Transaction Details match OLB

* If your financial institution has a PNG image of the right proportions already (as defined in Question 10), then a work order is not required, but if you need help or need us to create a hero image, then a work order will be required.

** Implementation of "Ability to reveal a typed passcode" will require a \$0 workorder.

Will we still have our custom links/setup?

Yes, all custom links will remain.

What is a hero image and what are the dimensions?

The hero image is a new splash image that is carried throughout your application. You can refer to the Quick Start Guide to view an example of the hero image. The dimensions for the hero image are 414 x 896, and we've included instructions below on how to resize an image. Please note that you should not include any text in your hero image.

Can you create a custom hero image for us?

How to find and edit a stock photo for your mobile application:

- Find and license an image that represents your institution.
 - Free stock photo sites: [Pexels](#), [Shutterstock](#) (first ten images free), [Unsplash](#), [Pixabay](#)
 - Tips for finding the right image:
 - Determine if you want a person, landscape, or abstract design as the focal point.
 - Keep search terms generic to improve the quality of results, "mountains," "mobile phone," "background."
- Download and size the image for your mobile hero screen.
 - For Mac users: Locate your file in Finder, then double click to open in Preview.
 - In Preview, select Tools -> Adjust size.

- Dimensions = 414 x 896
- To change the size of a photo that has different dimensions, change the height of the photo, then crop the width to meet the selected dimension
- For Windows users: Locate your file in Finder and double click to open in Photos App.
 - In Photos App, click edit in the top right corner and select Resize.
 - Dimensions = 414 x 896
 - To change the size of a photo that has different dimensions, change the height of the photo, then crop the width to meet the selected dimensions.
- Save the final image in .PNG format.

How can we view the new user interface of the updated application?

Please refer to the Product Guide or Quick Start Guide to view the updated UI/UX.

What resources do you have for us?

We will be offering the following resources to help you with this transition:

- Quick Start Guide – A simple guide to help you view the new screens and learn the layout.
- Mobile Banking Product Guide – An updated product guide that provides insight into how the application functions.
- Marketing Messages
 - Message #1 – Sample message to announce the upgrade
 - Message #2 – Sample message when your go live is determined
 - Message #3 – Sample message on your go live date
- CSM – Your Customer Success Manager will be available to answer any questions
- Apiture Xpress Mobile Banking Landing Page – a new landing page to provide you with all the resources you will need for the upgrade. If you don't see something you need, please reach out to your CSM, and we will see if we can help.