



Online Banking Mobile User Guide

November 2025

Learn how to use Mobile Online Banking with this handy guide.

For questions contact us at
(573) 762-2076.



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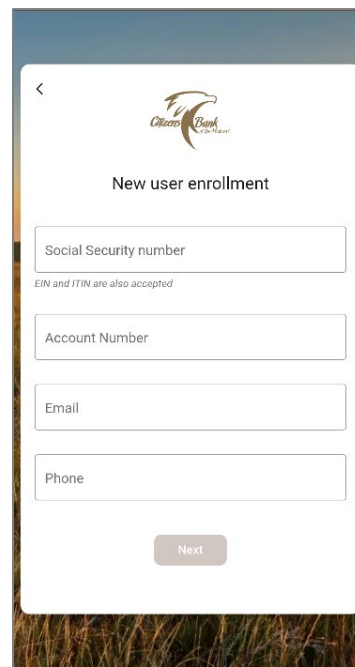
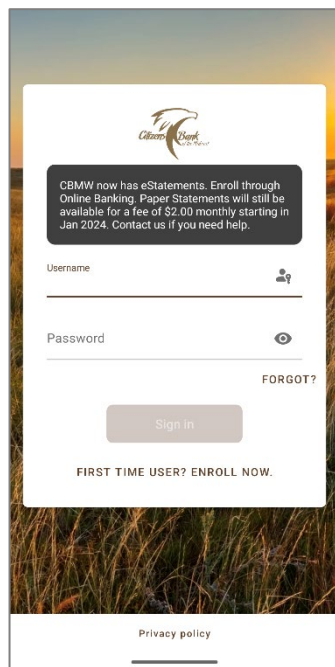
First Time Login



Download the Citizens Bank of the Midwest mobile app. Search your app store for **CBMW** and look for the Citizens Bank logo.

Step 1

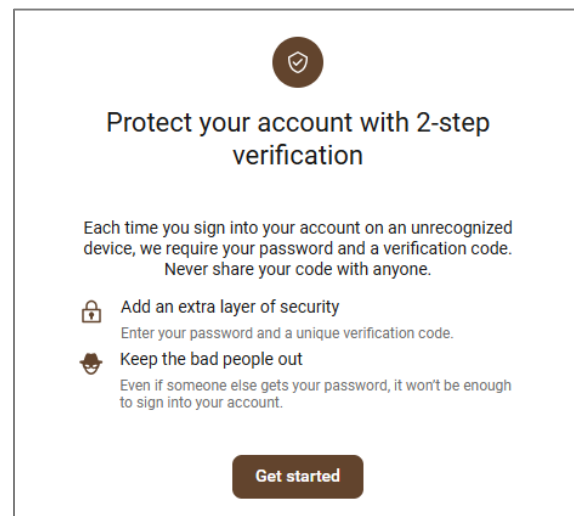
Tap **Login**, then tap **Enroll**. Enter your identifying details and tap **Next**.



Step 2

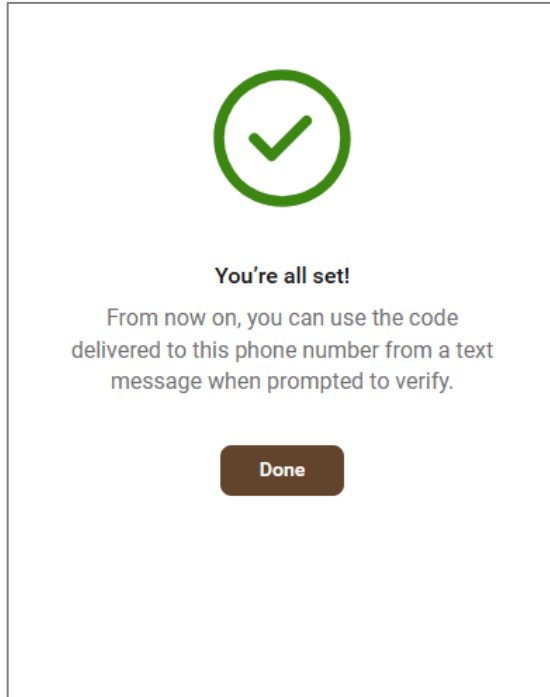
Tap **Get Started** and choose how to receive your two factor authentication codes:

- **Voice or text message:** Enter your phone number and choose to receive your code via text or phone call. Enter the code you receive.
- **Authenticator app:** Open your authenticator app and either scan the QR code or enter the code that appears manually. Enter the code that generates on your app.
- **FIDO Security key:** Enter the name for your security key, scan the QR code with the device's camera, or insert/tap your device.



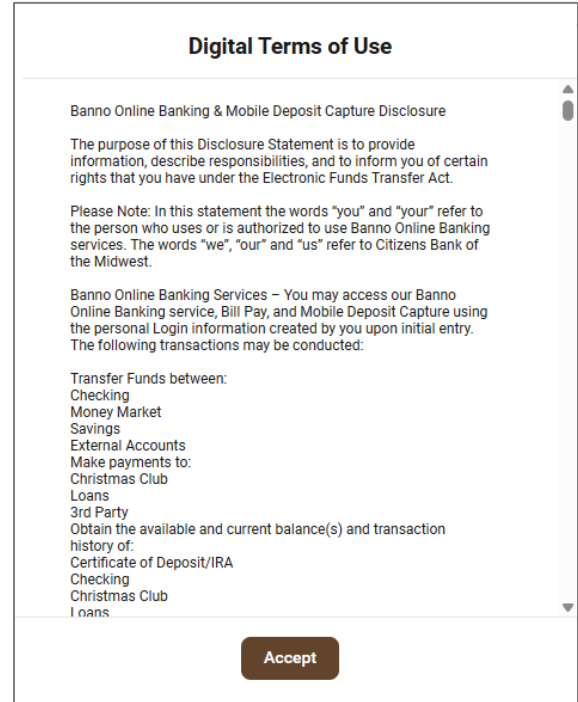
Step 3

Click **Done**.



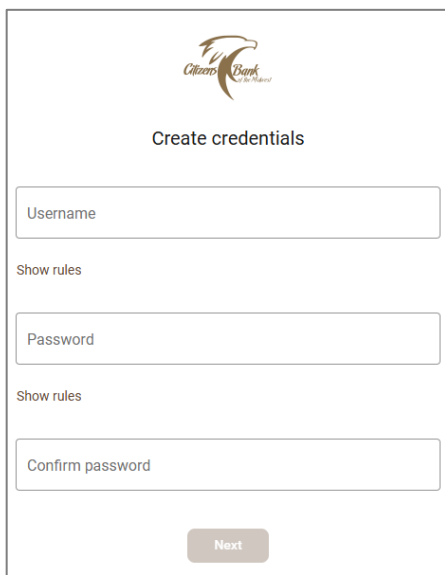
Step 4

Read the Terms and Conditions then click **Accept**.



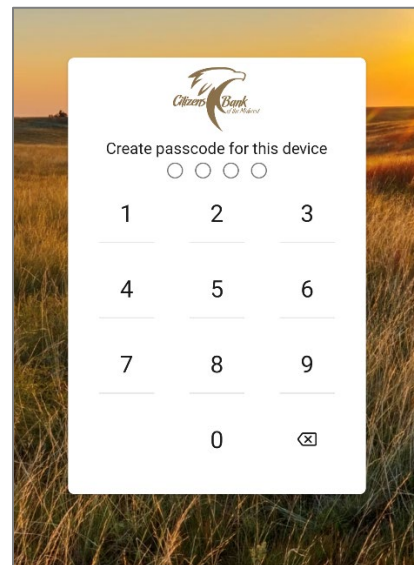
Step 5

Create your **Username** and **Password**. Click **Next**.



Step 6

After logging in, create and confirm your **passcode** for this device. On the following screen choose biometric login if desired.

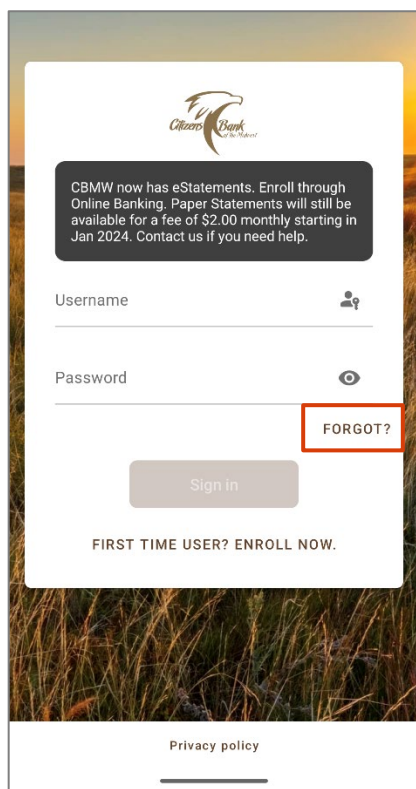


Account Recovery

Use these steps to reset your password and/or retrieve your username.

Step 1

Open the mobile app and tap **Forgot?**

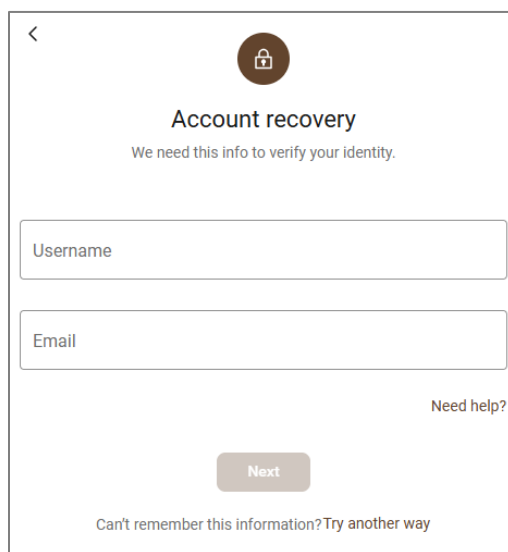


Step 2

Enter your username and email address and tap **Next**.

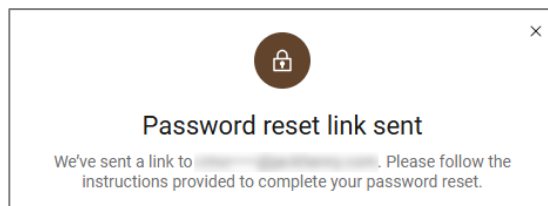
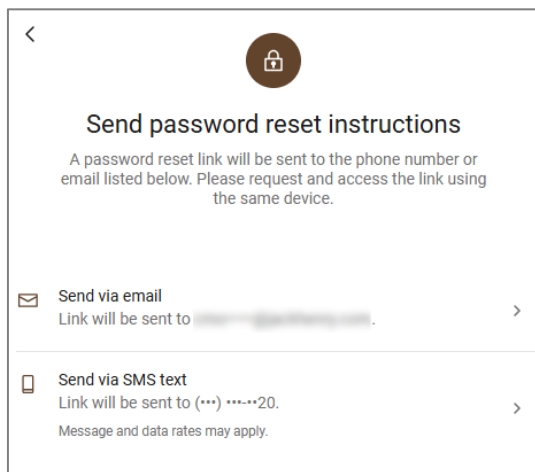
IMPORTANT: Email must match what is on file.

Don't know your username? Click **Try another way** to use your social security and account number instead.



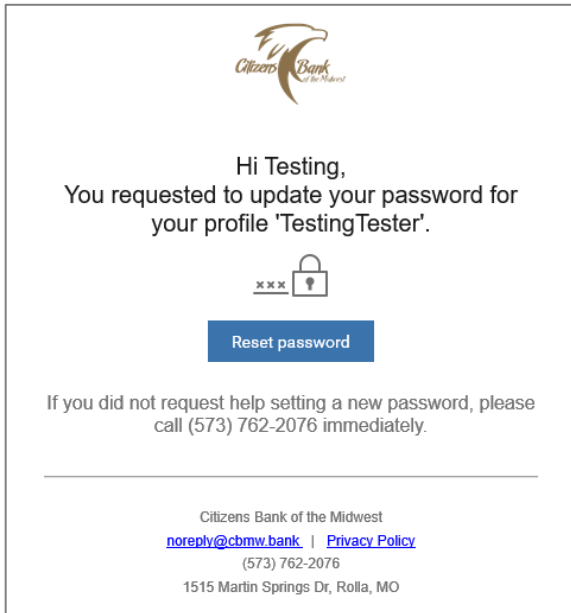
Step 3

Choose to receive your instructions via email or text.



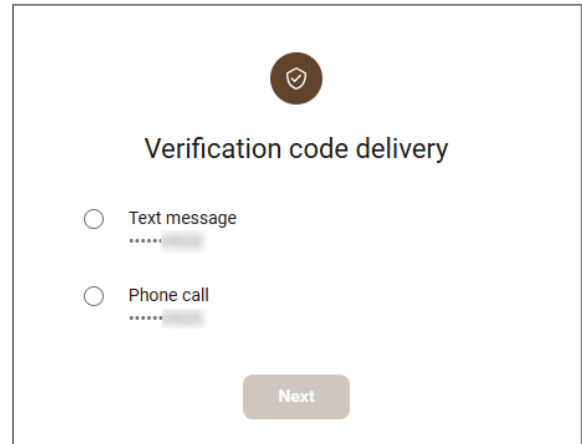
Step 4

- **Email:** Open your email. Your username will appear in the email body. Click **Reset Password** if applicable.
- **Text:** Open your text and click the link.



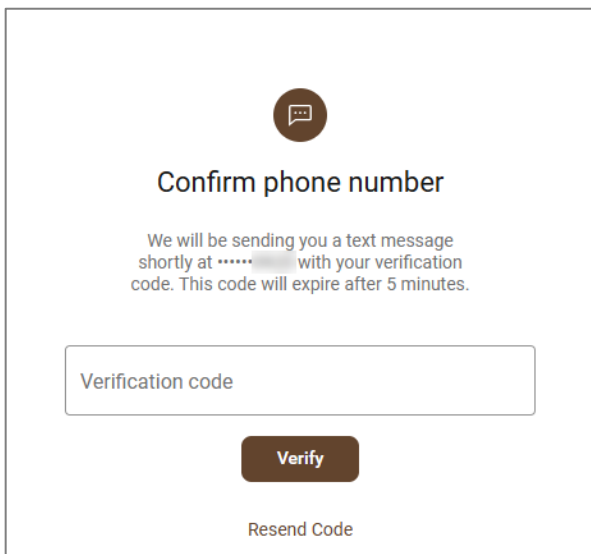
Step 5

Choose which method to verify your phone number and click **Next**.



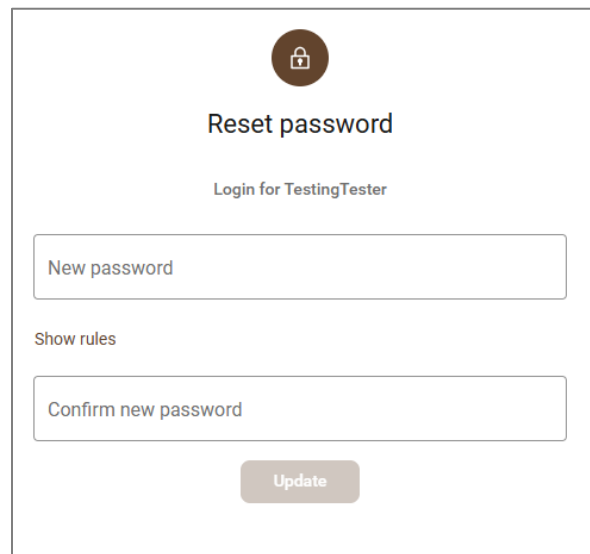
Step 6

Enter your verification code and click **Verify**.



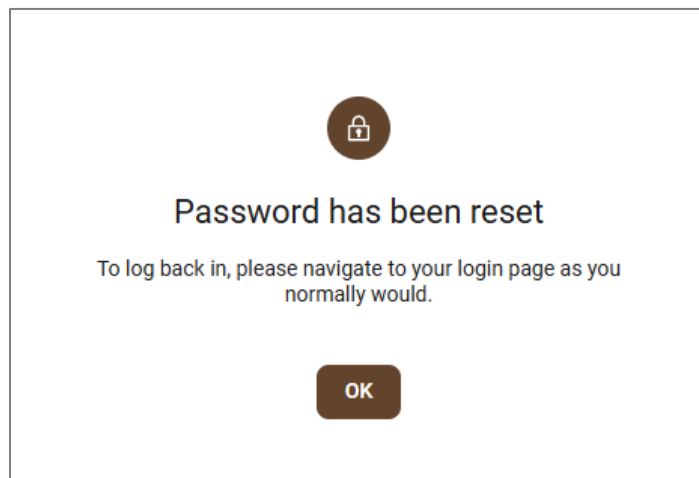
Step 7

Create a new password and confirm that password. Tap **Update**.



Step 8

You may now log in. Tap **OK** to be taken to the login screen.



Dashboard

This is your landing page where you can access your accounts, review recent activity, and move money.

From left to right, top to bottom.

Navigation hamburger menu (☰) - Navigate between sections of the website and access profile settings.

Username menu (circle with initials) - Access profile, support, settings or sign out.

Account view settings - Access your account view settings from the ellipsis menu (...) here.

Accounts - Displays accounts including balance, status, and last four digits of account number. Scroll right to view more accounts.

Quick Action Buttons - Tap a square button to jump to that feature of online banking. Scroll right to view more buttons.

Cards:

Transactions card - Displays recent activity on all accounts.

Messages card - Displays conversations between you and support representatives as well as alerts and bank messages.

Transfers card - Displays scheduled transfers and a quick link to Make a Transfer.

Bill Pay card - Displays recent activity and quick links to Pay a bill, Pay a person, or Manage payments.

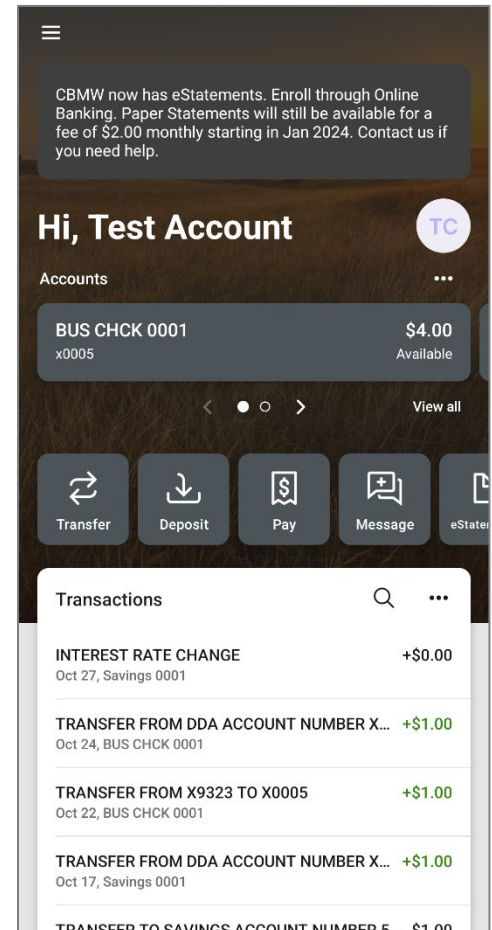
Card Management card - Displays debit cards that are linked to your accounts. Select a card to toggle it on or off, report it lost or stolen, or reorder.

Support card - Displays information about the institution and provides multiple ways to contact the bank for support.

Accept Online Payments card - Use Autobooks to Send an Invoice, Accept a Payment, or Sell Online.

Bottom of page:

Organize dashboard - Rearrange or show/hide items appearing on your dashboard.

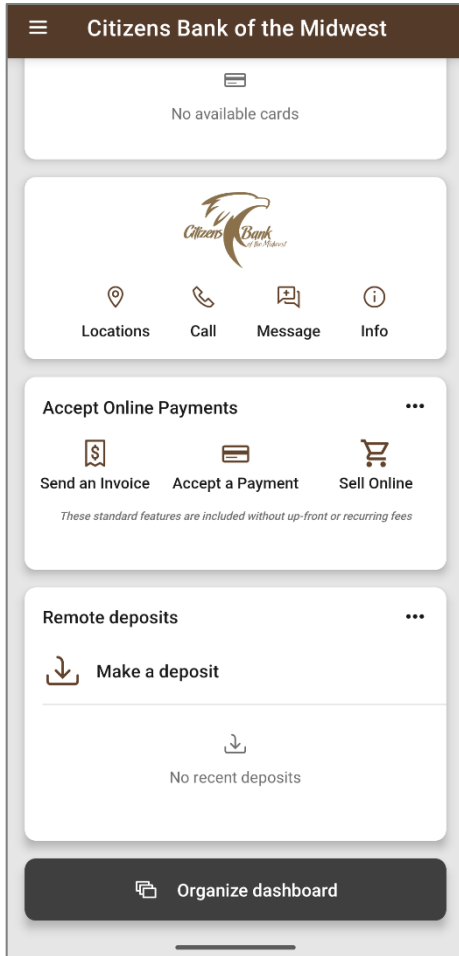


Organize Dashboard

Use this feature to add, remove, or reorder the cards on the dashboard.

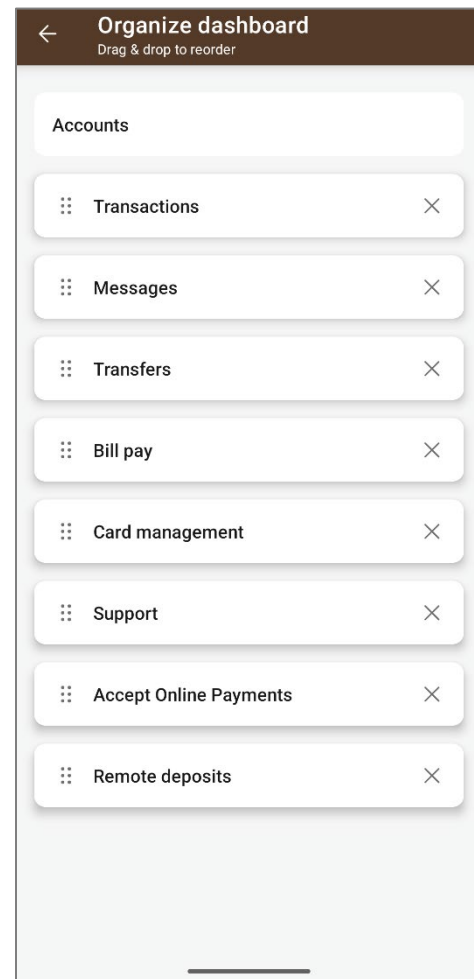
Step 1

Tap **Organize Dashboard**.



Step 2

- Tap and hold the **6 dot icon** to drag and drop the cards to the order you prefer.
- Tap the **X** to remove a card from the dashboard.
- Tap **Add a card** at the bottom of the screen to browse available cards that may be added to the Dashboard. Select any you'd like to appear and rearrange as necessary.

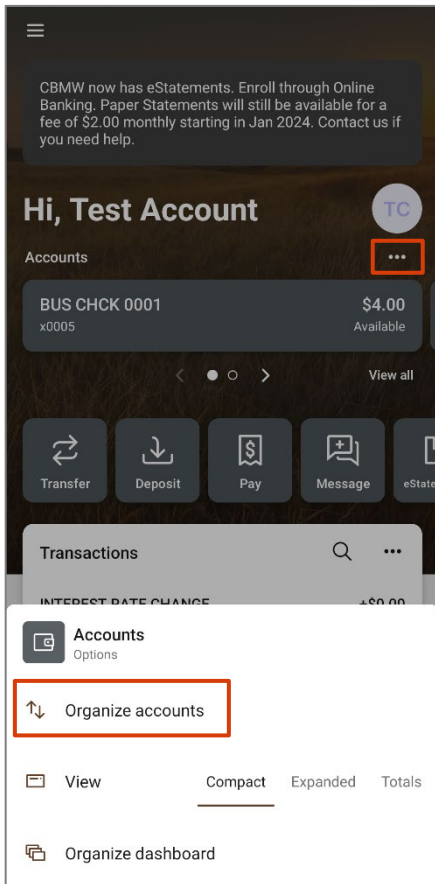


Organize Accounts

Use this feature to change the order of your accounts on the dashboard or update how the account information is displayed.

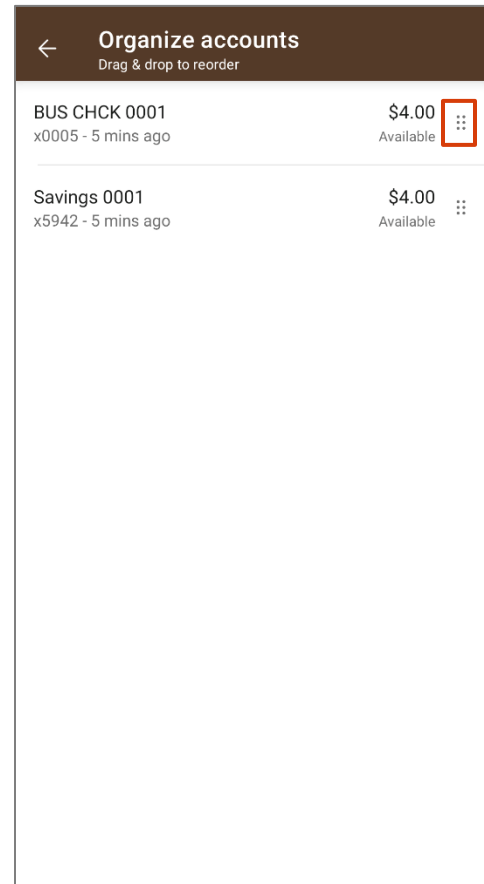
Step 1

Tap the **ellipsis icon** next to the **Accounts** section, then select **Organize accounts**.



Step 2

Tap and hold the **6 dot icon** to drag and drop an account to the order you prefer.

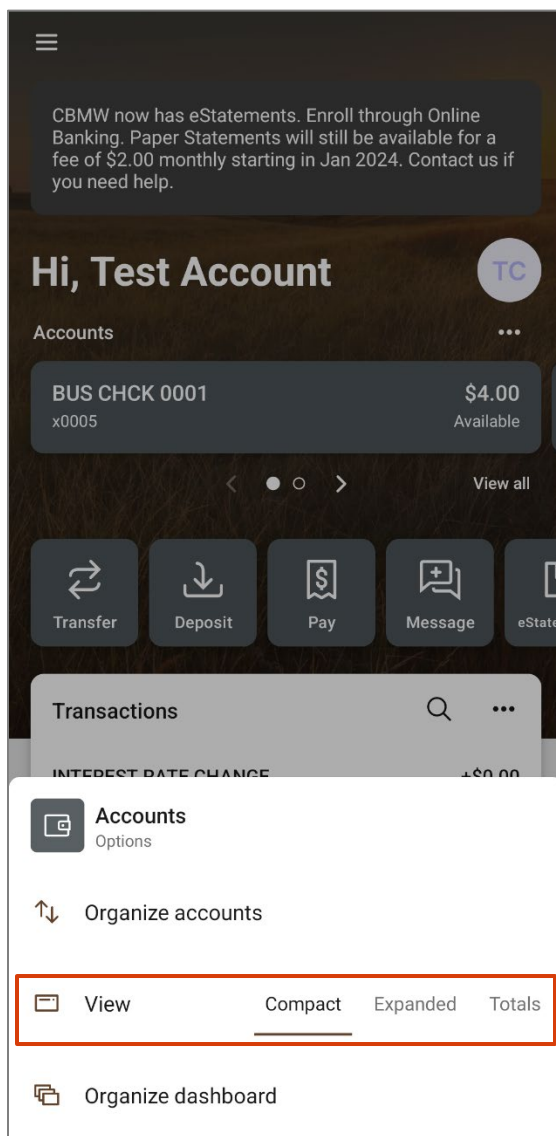


Account View

Use this feature to change what account information is displayed on the dashboard.

Tap the **ellipsis icon** next to the **Accounts** section choose from one the **View** options:

- **Compact:** Displays accounts in a single row. Only three accounts will appear at a time.
- **Expanded:** Displays accounts in two rows. Up to six accounts will appear at a time.
- **Totals:** Groups accounts together based on type such as Cash, Borrowed, Credit Balance, and Investments. Displays the total balance for all accounts in each group.



Messages

Use this module to start a conversation with the institution, review alerts, and access informational messages from the institution.

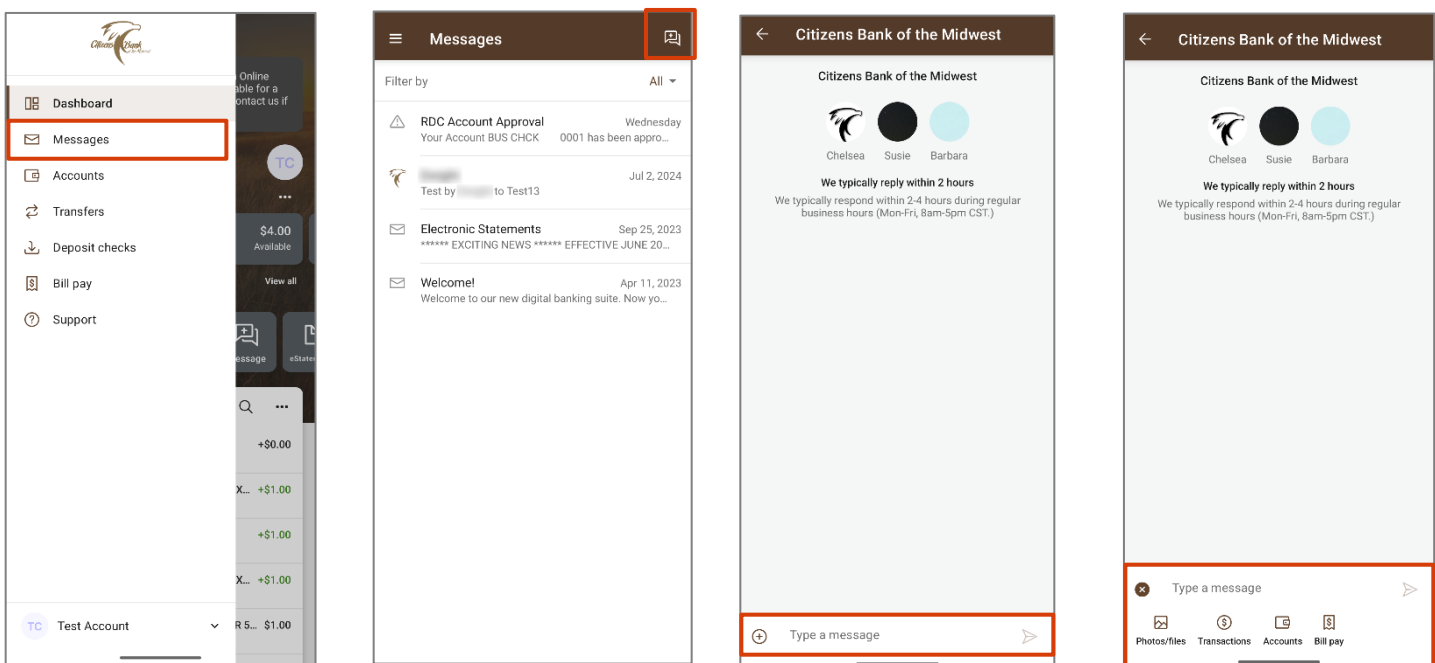
Start a Conversation

Step 1

Select **Messages** from the navigation pane or navigate to the **Messages** card on the **Dashboard**. Tap the **New conversation** icon or **New conversation**.

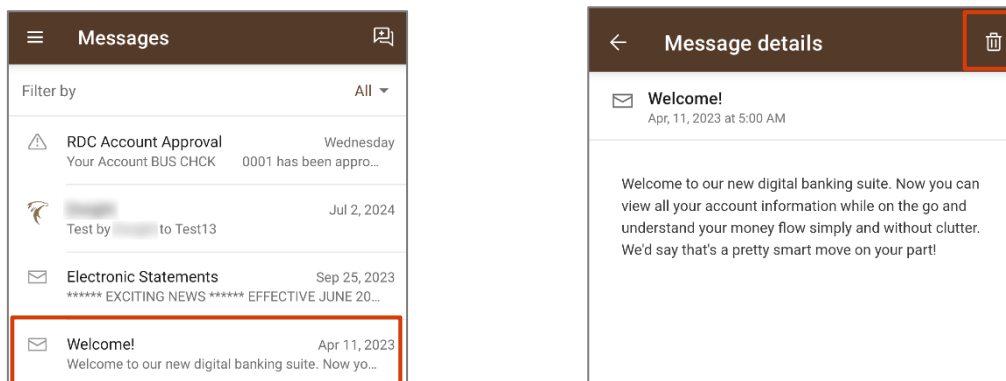
Step 2

Type your message in the field. Tap the **+** to add transaction, account, payment details to your message. You can also attach images or other files. Tap the **Send** icon when done.



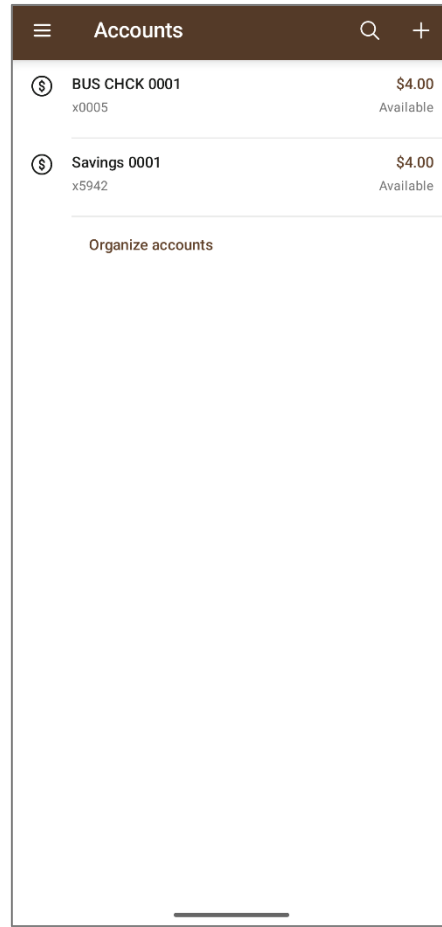
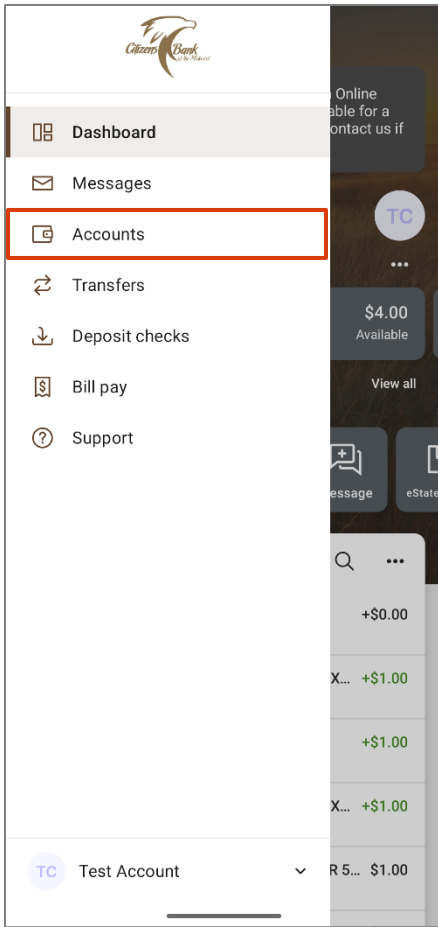
Delete a Message

Select the message and tap the **Trash Can icon** to delete it.



Accounts

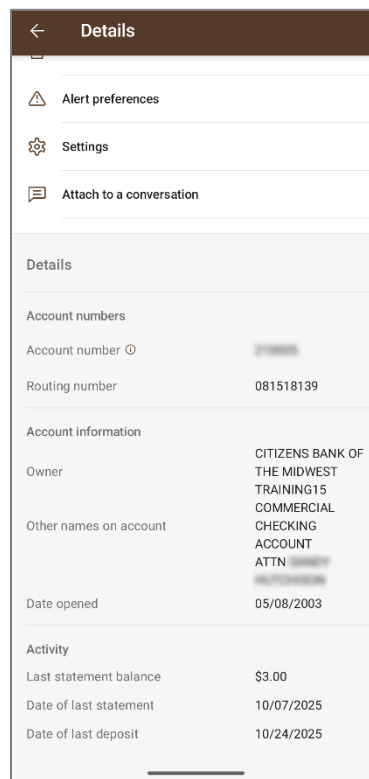
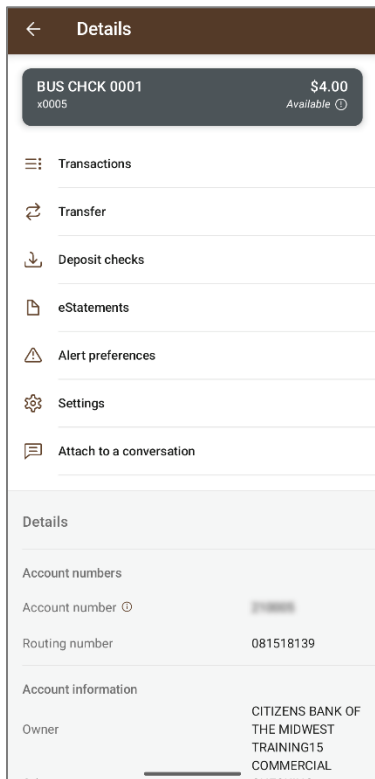
Tap **Accounts** to see a listing of all the accounts tied to your online banking ID.



Account Information

To view an account, select an account from the **Accounts** page or from the **Dashboard**.

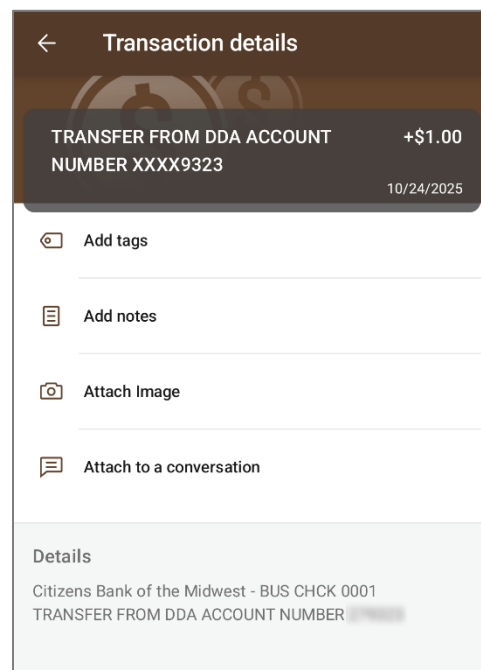
Review account details such as account and routing numbers, account owners, and important dates.



Transaction Details

Select a transaction to view additional information.

- Add a **tag** to categorize the transaction.
- Add **notes** to accompany the transaction description.
- Review check **images** or add an image such as an invoice or receipt.
- **Attach** the transaction details to a conversation with our institution.

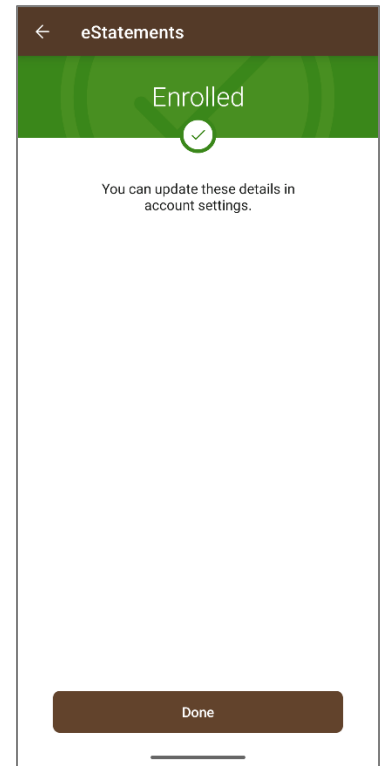
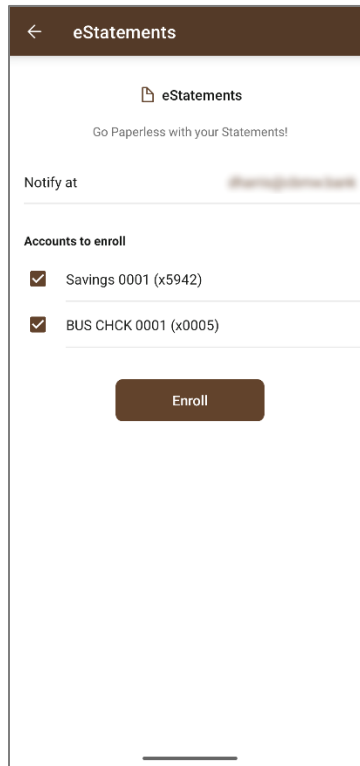
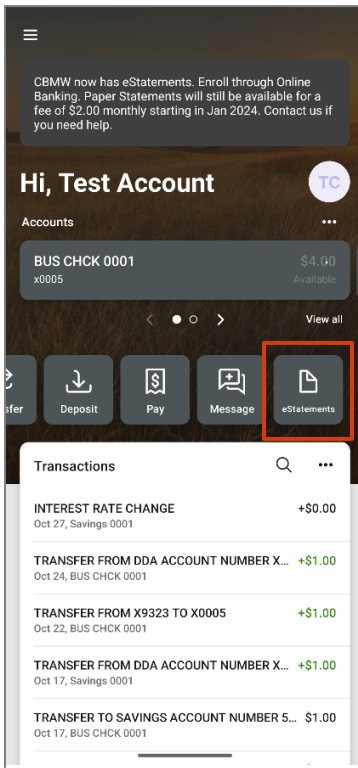


eStatements

Enroll in eStatements to stop paper documents from being mailed. You will receive an email when your electronic document is available to view. eStatements are available online for 18 months.

Enrollment

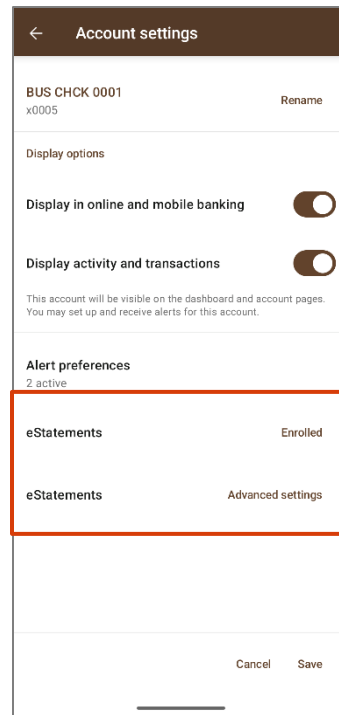
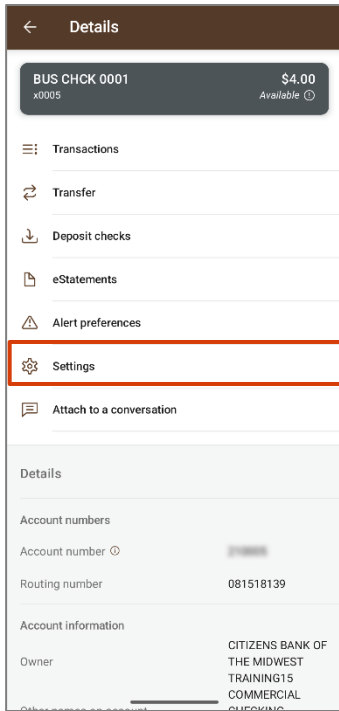
Tap **eStatements** from the Accounts page or the Dashboard, choose which accounts to enroll, then tap **Done**.



Enrollment Changes

Need to make changes to your eStatement enrollment?

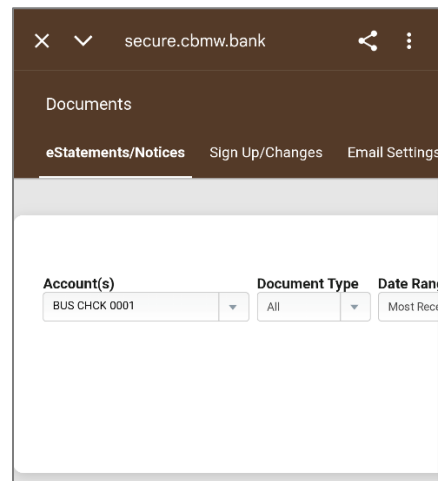
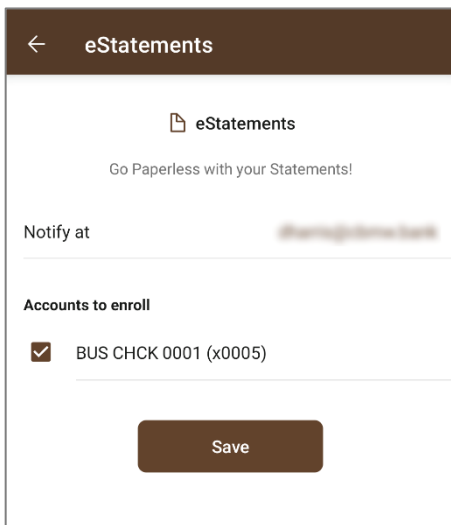
From the Account page, tap **Settings**. Then under eStatements, tap **Enrolled** or **Advanced settings**.



If you have selected **Enrolled**:
Make changes to your enrolled accounts then tap **Save**.

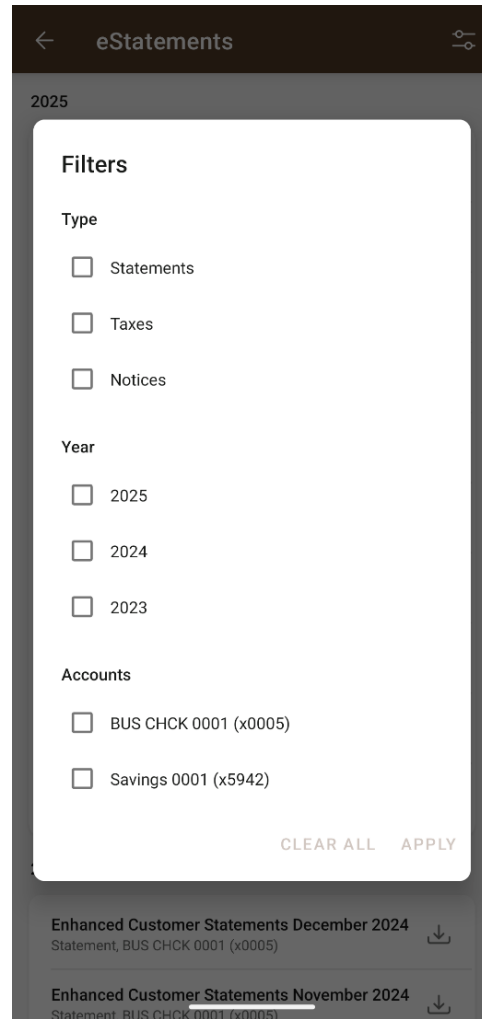
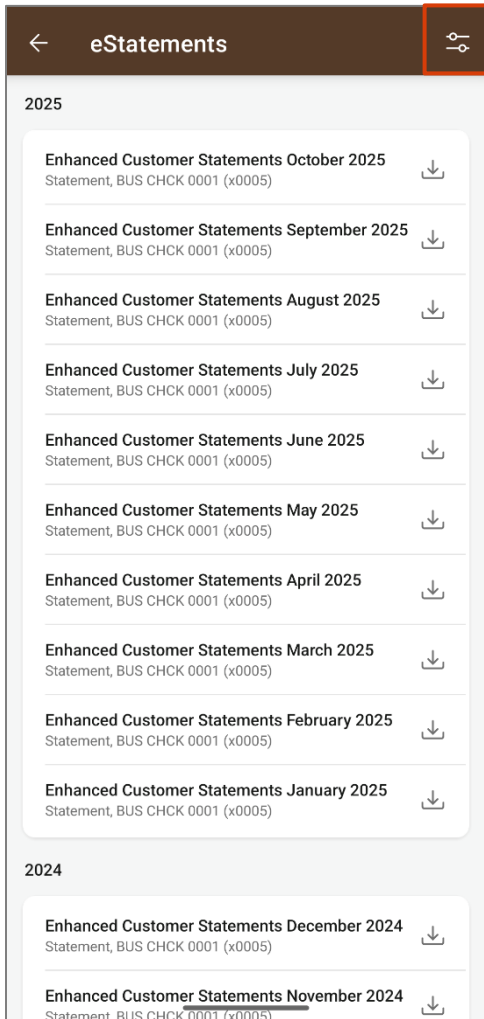
If you have selected **Advanced settings**:
Scroll to the right to access all Advanced settings.

- eStatements/Notices
- Sign Up/Changes
- Email Settings
- Additional Recipients
- Disclosures



View and Access Documents

Select a document to download and view. You can tap the filter to change the type of document, date range, and account.



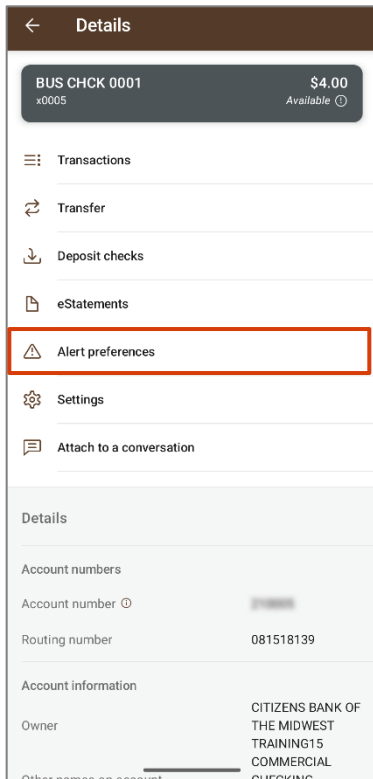
Alerts

Set up alerts to be notified about your balance or certain transactions.

Set up Alerts

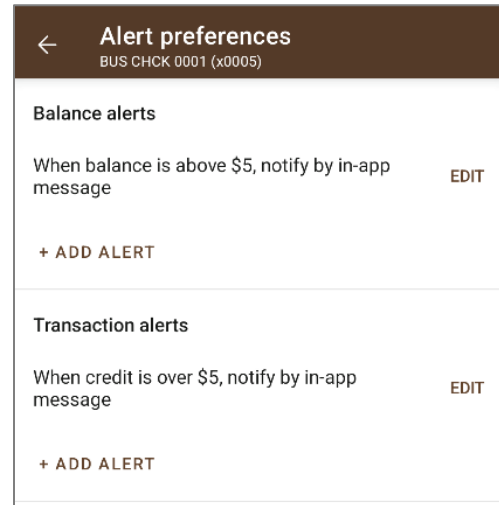
Step 1

From the account, tap **Alert Preferences**.

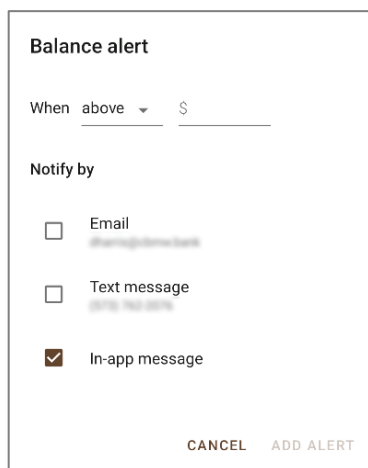


Step 2

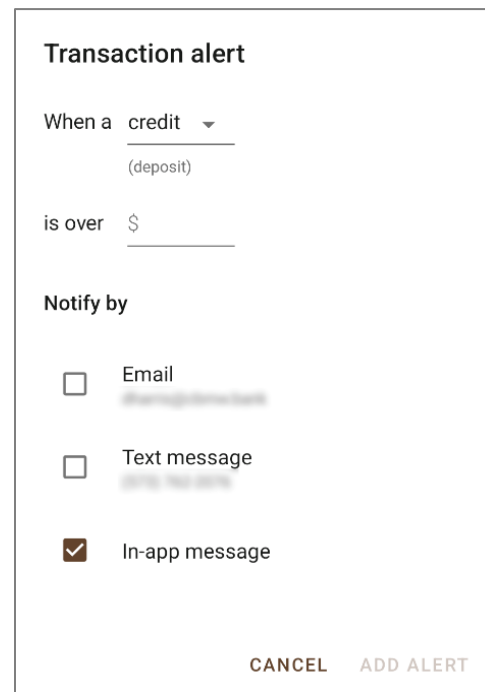
Tap **+ Add alert** under your preferred category – Balances or Transactions.



Balance alerts



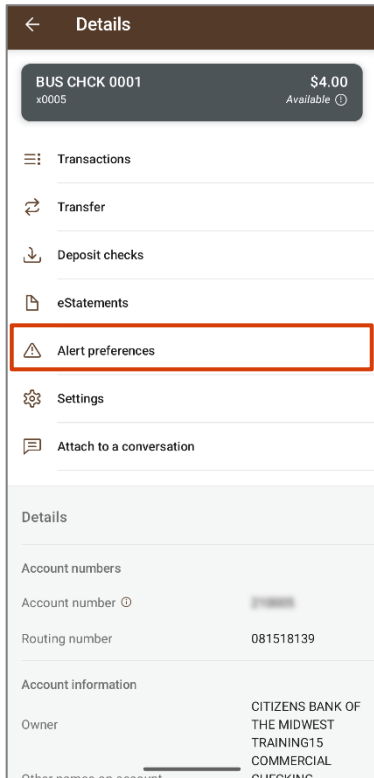
Transaction alerts



Edit or Delete an Alert

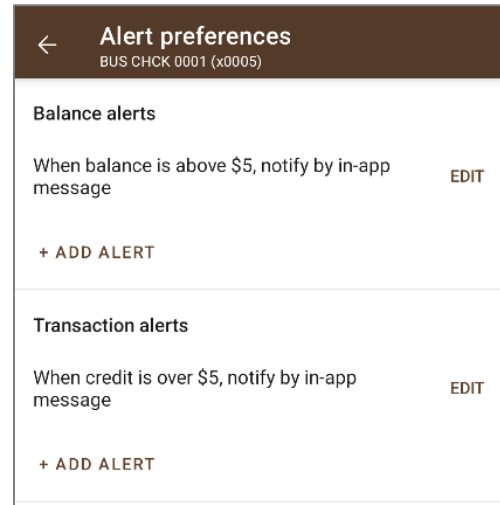
Step 1

From the account, tap **Alert Preferences**.



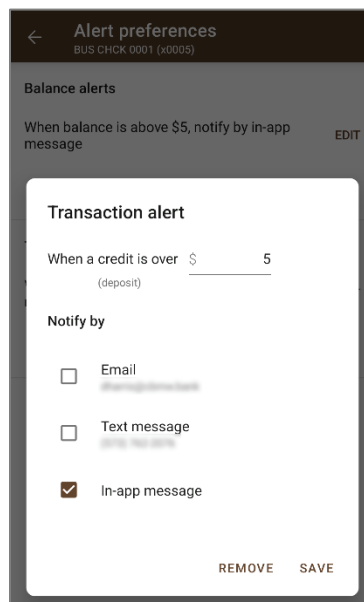
Step 2

Tap **Edit** on the alert you want to edit.



Step 3

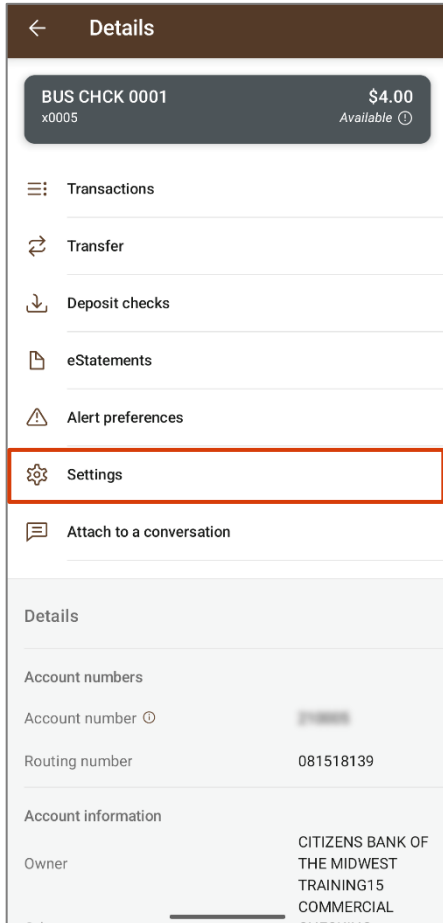
Edit the details then tap **Save**. Tap **Remove** to remove this alert.



Account Settings

Change how the account appears within online banking, update preferences, and manage alerts.

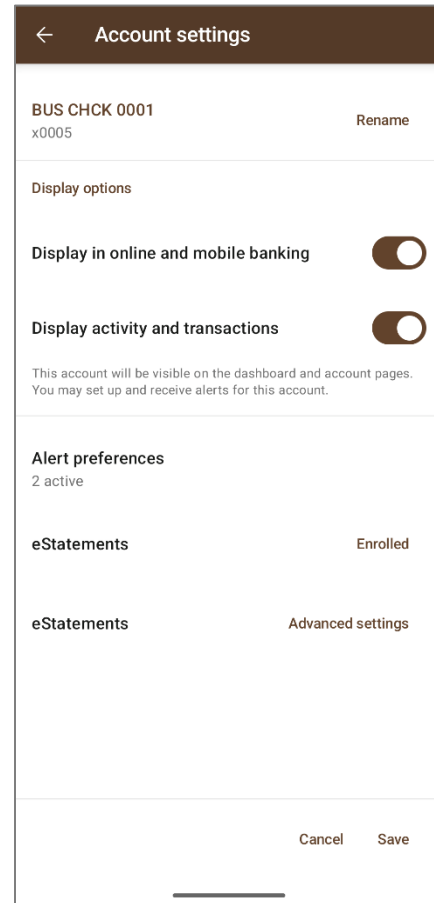
From the account, select **Settings**



Tap **Rename** to change the nickname of this account.

Under **Display options**, toggle your Display preferences.

Under **Alert Preferences**, change your eStatement enrollment or Advanced settings.

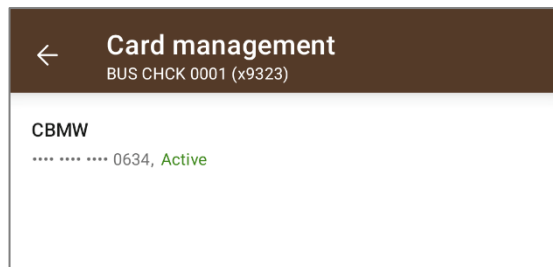
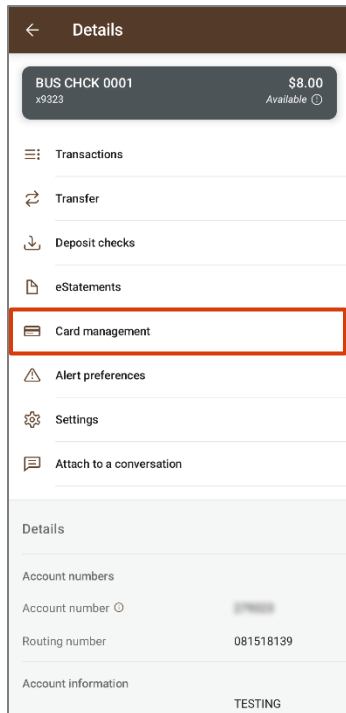


Card Management

Update the status of your debit card or activate a new card.

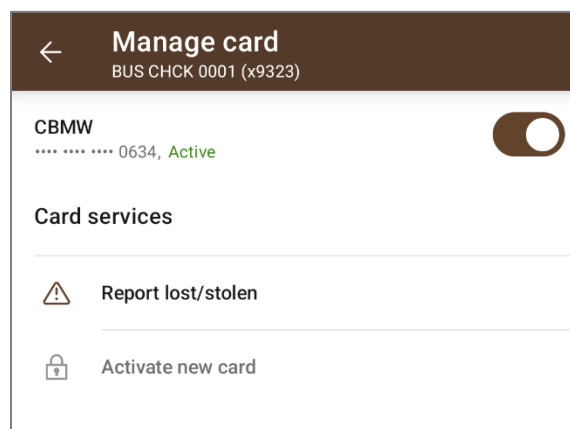
Step 1

Choose an account, select **Card management** and tap your debit card.



Step 2

On the Manage card screen, toggle the switch off to temporarily block debit card transactions, report your card lost or stolen to permanently shut off your card, or activate a new card once you receive it.



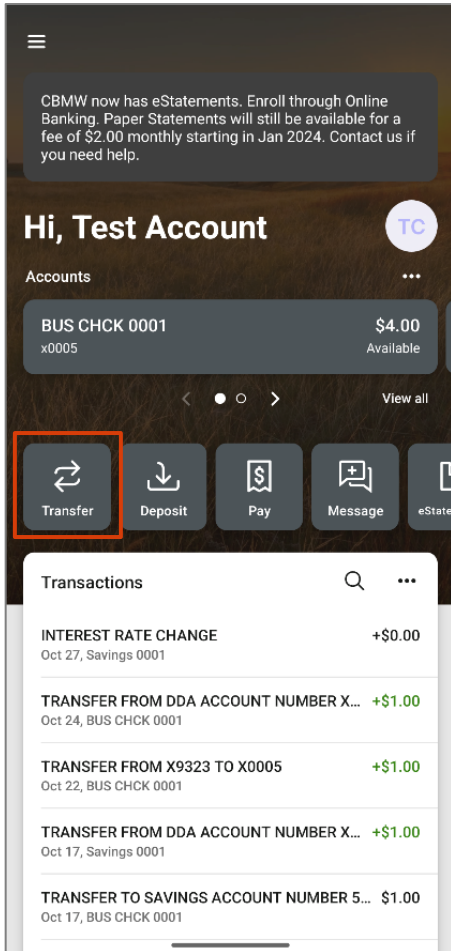
Transfers

Move money between internal and external accounts.

Submit a Transfer

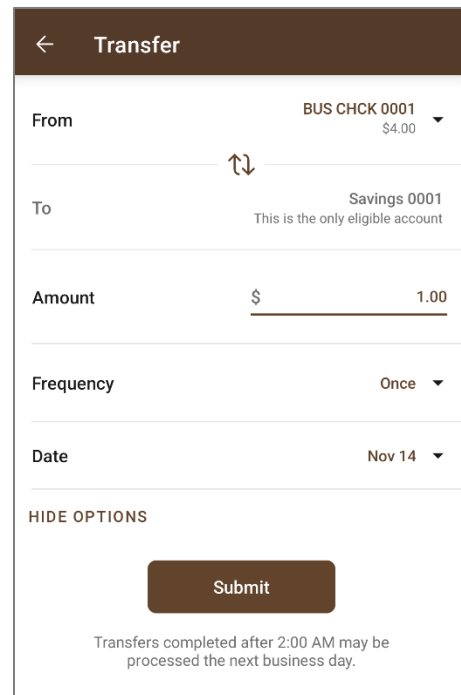
Step 1

Tap **Transfer** from the **Dashboard** or the **Transfers** page.



Step 2

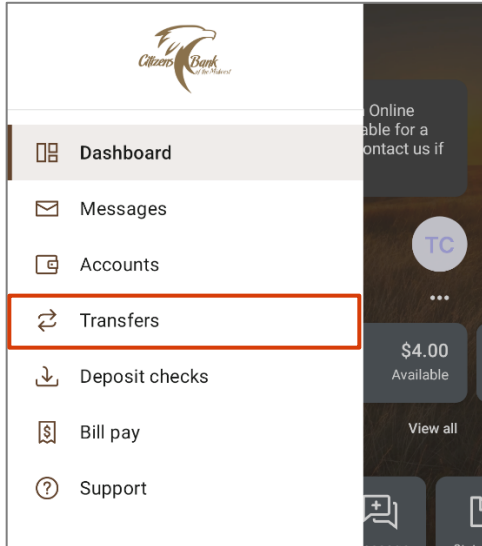
Select your **From** and **To** accounts and enter the amount to transfer. Tap **More options** to set up a recurring frequency or select a future date. Tap **Submit**.



Enroll an External Transfer Account

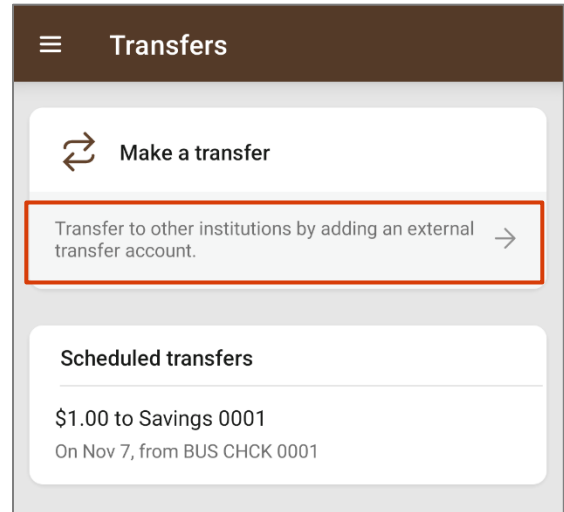
Step 1

From the navigation screen tap **Transfers**.



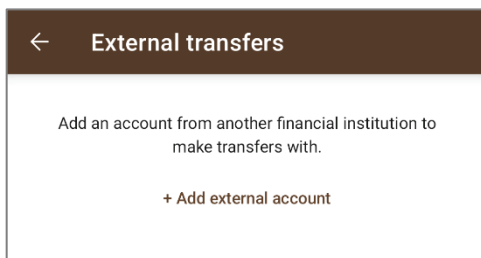
Step 2

Tap the arrow to add an **External Account**. You may be prompted to enter your password in order to authenticate your identity.



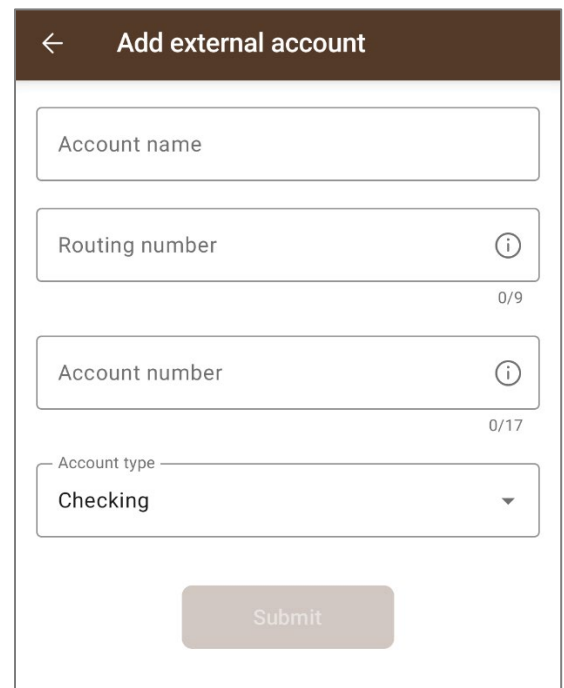
Step 3

Tap **+Add external account**.



Step 4

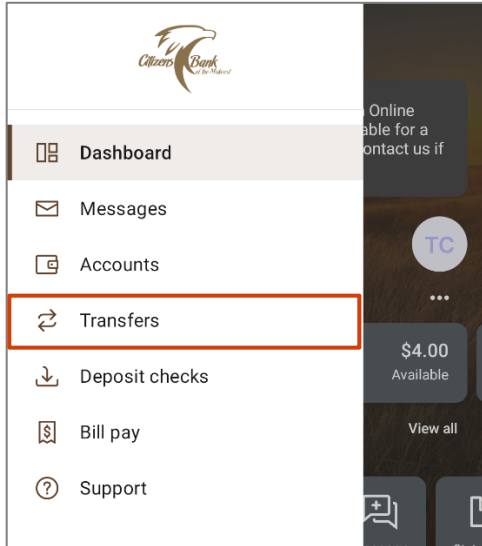
Enter the account details and tap Submit.



Edit or Delete a Scheduled Transfer

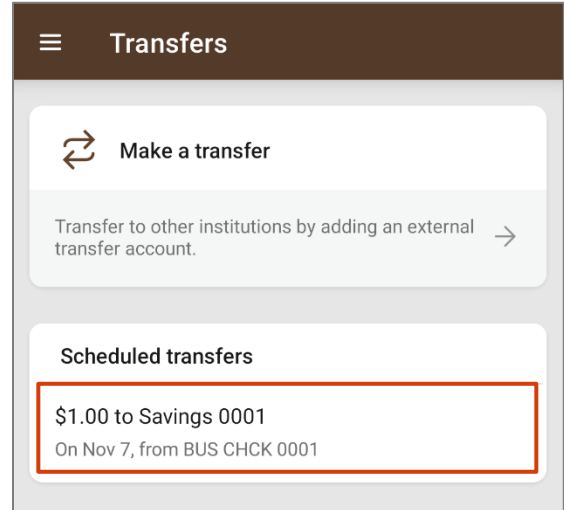
Step 1

From the navigation screen tap **Transfers**.



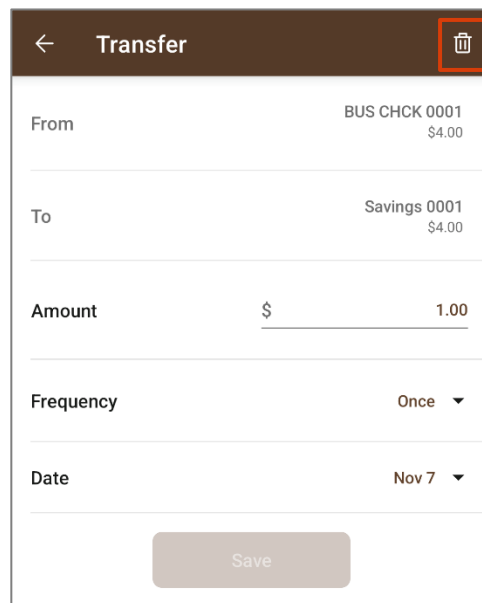
Step 2

Tap the scheduled transfer you want to edit.



Step 3

Make any desired changes and tap **Save**. You may also delete the transfer by tapping the **trash can** icon.



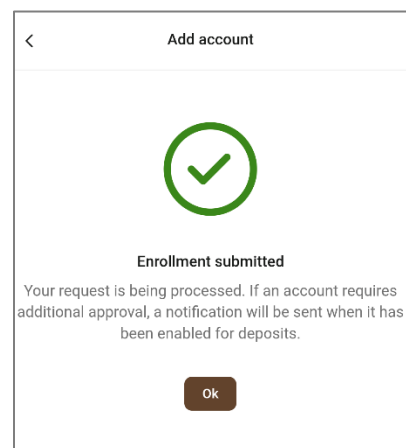
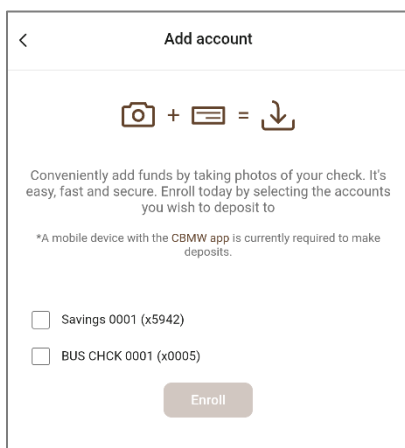
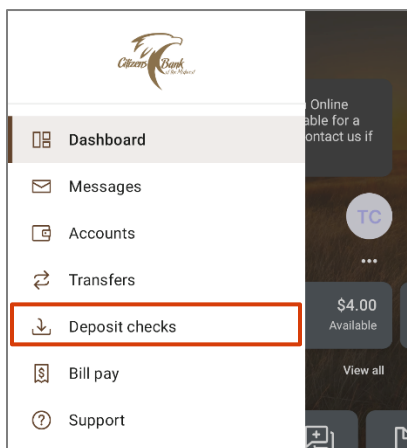
Remote Deposits

Subject to approval, deposit checks from anywhere using your mobile device.

Enrolling in Remote Deposits

Navigate to **Deposit checks** from the dashboard and select the accounts to enroll. Tap **Enroll**. Tap **Ok** on the confirmation screen.

You will receive a notification once your request has been approved. The account status will change from **Account pending approval** to **Enrolled**.



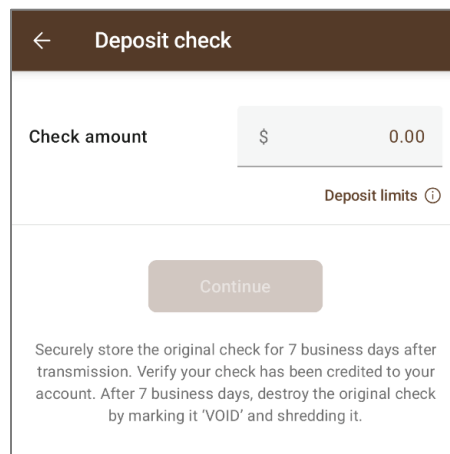
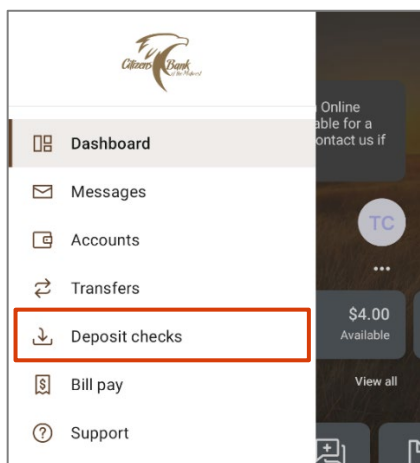
Viewing Remote Deposits

Step 1

Click the **Deposit** quick action button from the **Dashboard** or open the menu and select **Deposit Checks**.

Step 2

Enter the check amount and tap **Continue**.



Step 3

Position the check within the window and tap to capture an image of the front and back. Click **Submit**.

Recent mobile deposits will appear on the Remote deposits card from the Dashboard or on the Remote deposits page.



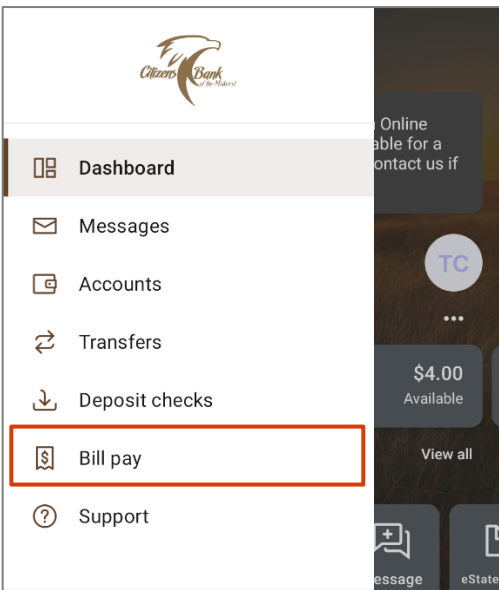
Bill Pay

Use this feature to pay a business or a person from one of your accounts.

Add a payee

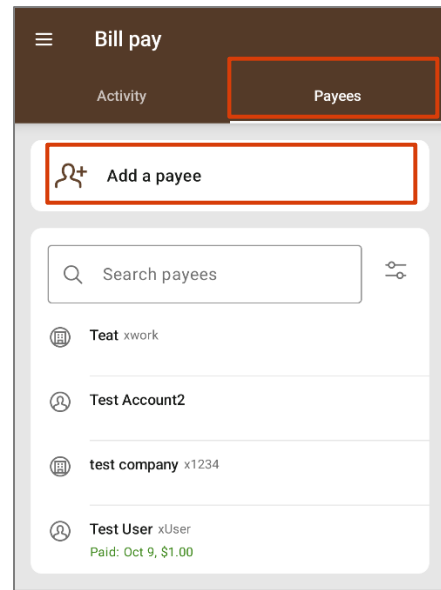
Step 1

Tap **Bill pay**.



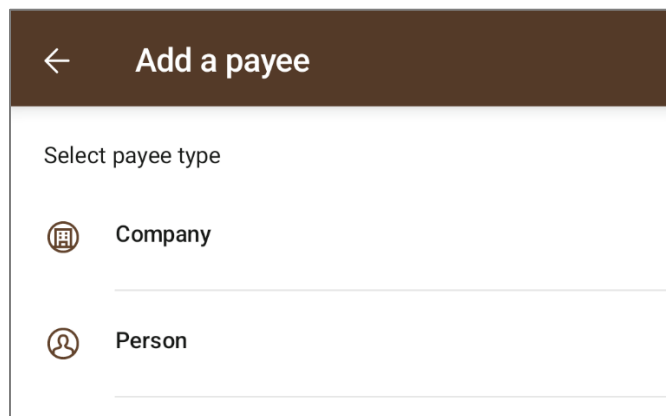
Step 2

Under Payees tap **Add a Payee**. You may be prompted to enter your password in order to authenticate your identity.



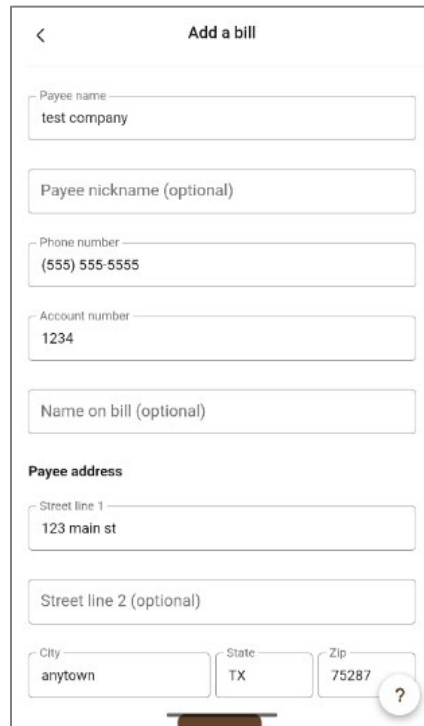
Step 3

Choose whether the new payee is a **Company** or a **Person**.



Add a Company

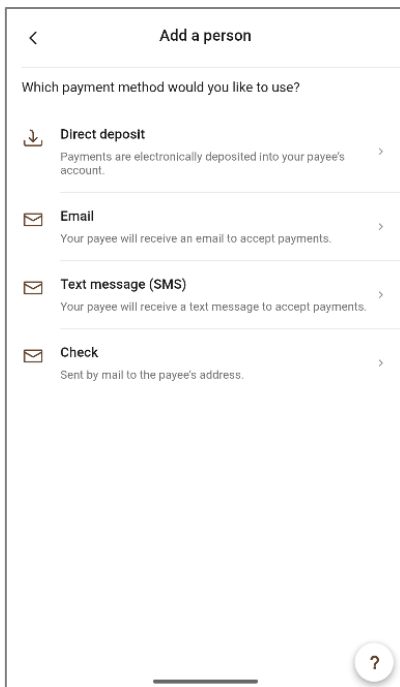
Enter the payee's name, phone, your account number, and their address. Click **Submit**. You may be prompted to enter your password to authenticate.



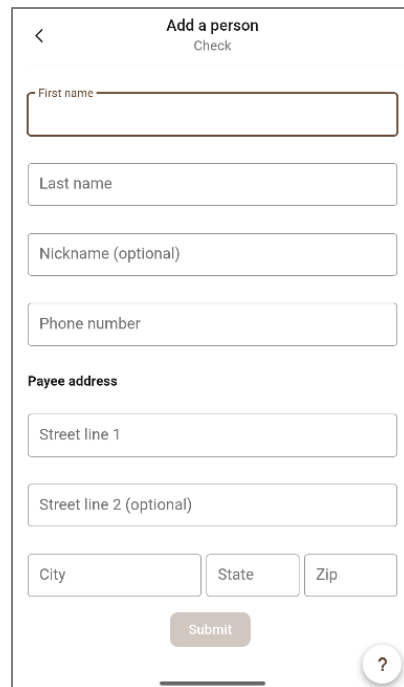
The screenshot shows a mobile form titled "Add a bill". It contains the following fields: "Payee name" (test company), "Payee nickname (optional)", "Phone number" ((555) 555-5555), "Account number" (1234), "Name on bill (optional)", "Payee address" section with "Street line 1" (123 main st), "Street line 2 (optional)", "City" (anytown), "State" (TX), and "Zip" (75287). A question mark icon is visible in the bottom right corner.

Add a Person

Select the **payment method** you would like to use, then fill out the details and tap **Submit**.



The screenshot shows a mobile form titled "Add a person" with the question "Which payment method would you like to use?". It lists four options: "Direct deposit" (Payments are electronically deposited into your payee's account.), "Email" (Your payee will receive an email to accept payments.), "Text message (SMS)" (Your payee will receive a text message to accept payments.), and "Check" (Sent by mail to the payee's address.). A question mark icon is visible in the bottom right corner.

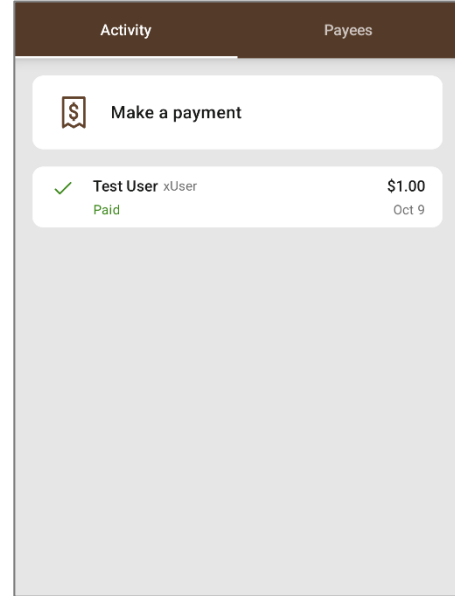
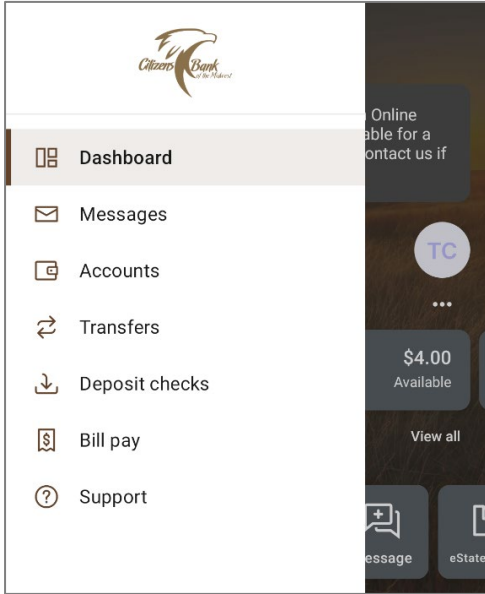


The screenshot shows a mobile form titled "Add a person" with the sub-header "Check". It contains the following fields: "First name", "Last name", "Nickname (optional)", "Phone number", "Payee address" section with "Street line 1", "Street line 2 (optional)", "City", "State", and "Zip". A "Submit" button is located at the bottom, and a question mark icon is in the bottom right corner.

Pay a Bill

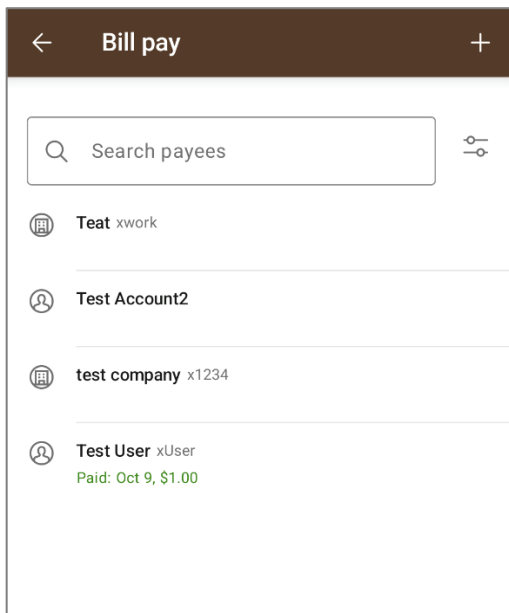
Step 1

Tap **Bill Pay** from the navigation menu then tap **make a payment**.



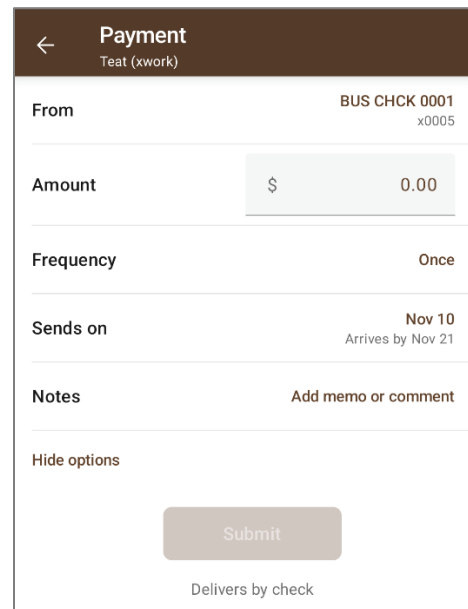
Step 2

Select a payee to pay. To add a payee from this screen, tap the + sign. You may need to authenticate.



Step 3

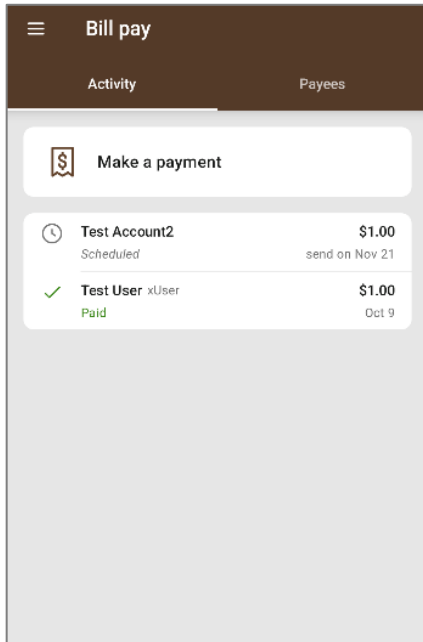
Fill in the details, tap **More Options** to specify frequency, scheduling and notes. Tap **Submit** when done.



Edit or Delete a Payment

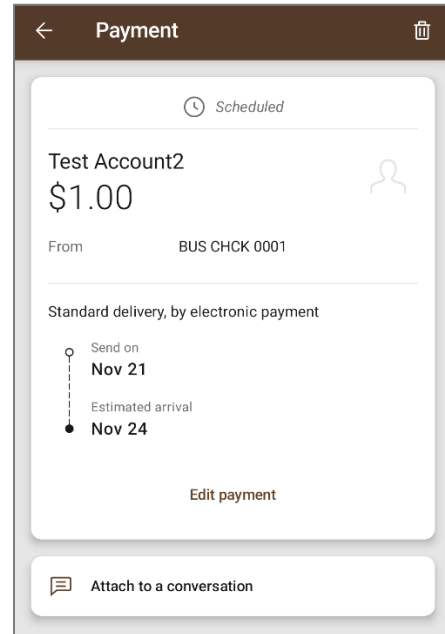
Step 1

From the Bill Pay screen, tap the payment you want to manage.



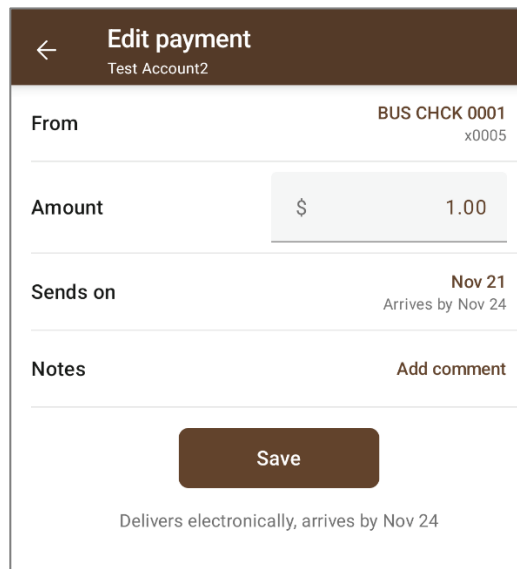
Step 2

Tap Edit payment. To delete this payment tap the trash can icon.



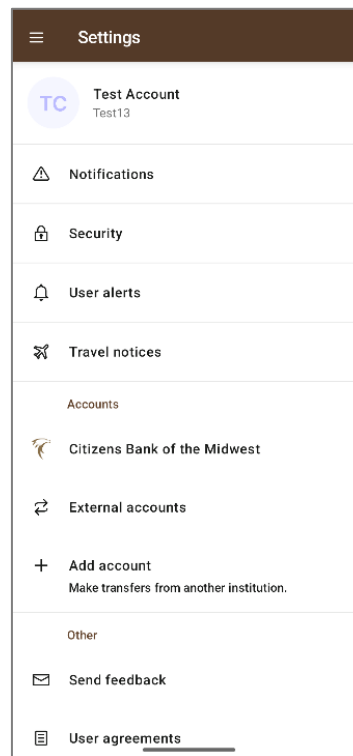
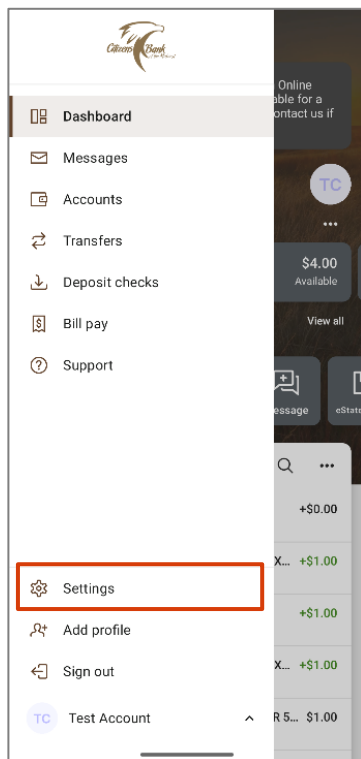
Step 3

Tap to change the Amount, when the payment will be sent or Notes and confirm the changes. Tap Save.



Settings

Manage your profile, security, and other features. Tap your name at the bottom left and select **Settings**.

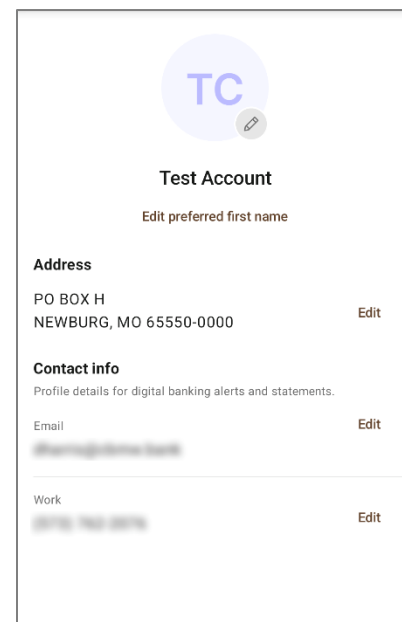


Profile

Tap the circle with your initials to edit your profile.

- **Profile Photo** - Tap the **pencil icon** to upload a profile picture, if desired.
- **First Name** - Tap **Edit preferred first name** to change how your name is displayed in online banking.
- **Address** - Tap **Edit** to send us a request to update your address.
- **Email** - Tap **Edit** to change your email address.
- **Phone** - Tap **Edit** to modify your phone number.

You may be prompted to enter your password in order to authenticate your identity.



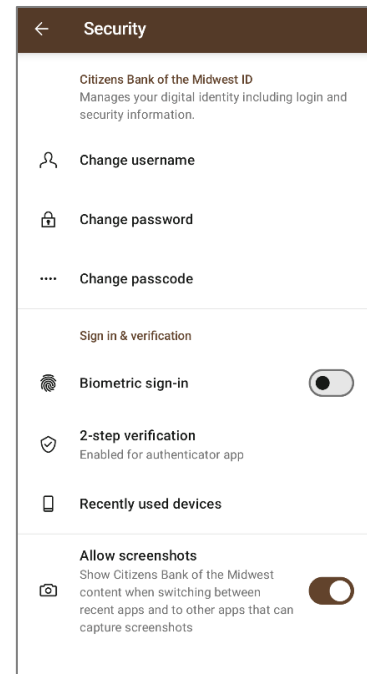
Notifications

Tap Notifications to access your phone's settings to control the notifications that Citizens Bank sends to your phone.

Security

The following items may be edited under Security. You may be prompted to enter your password in order to authenticate your identity.

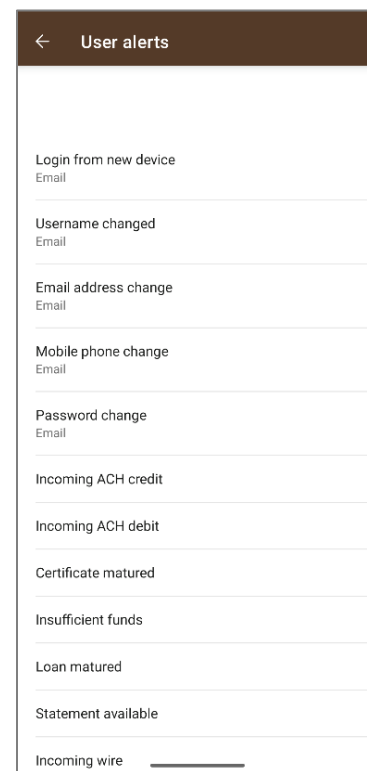
- **Change username** – Tap to change your username.
- **Change password** – Tap to change your password.
- **Change passcode** - Tap to change the passcode you use to sign into this device.
- **Biometrics** - Enable or disable biometric sign-in.
- **Two-step authentication** - Tap to remove or add additional authentication methods.
- **Recently used devices** - Review devices that have accessed your account. Tap **Remove** to require that device to authenticate with two-factor authentication upon the next login.
- **Allow screenshots** - Allow other apps to take screenshots of your Citizens Bank information.



User Alerts

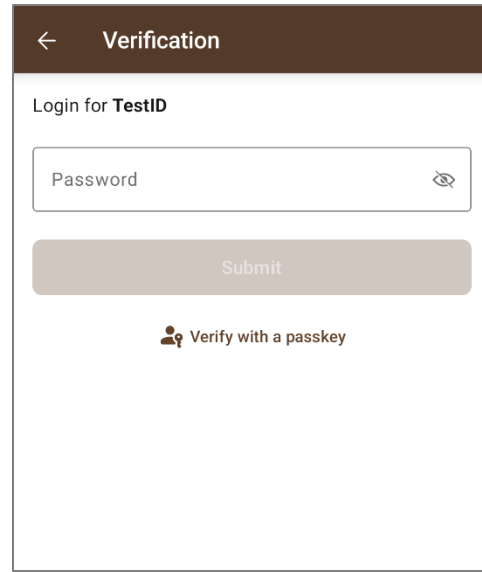
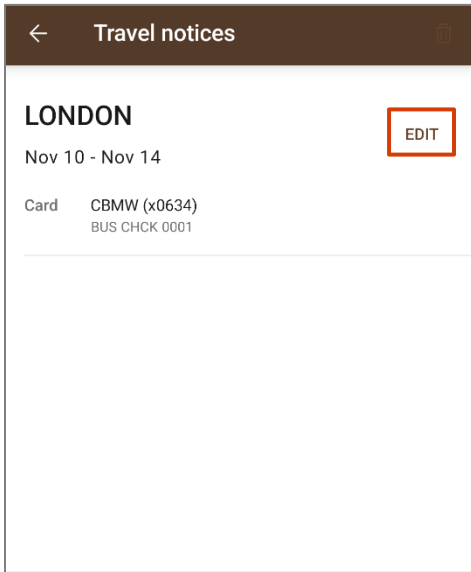
Users may set the following alerts to automatically be sent to your email if triggered. Tap an alert to toggle on text or in-app alerts if desired.

- Login from new device
- Username change
- Email address change
- Mobile phone change
- Password change
- Incoming ACH credit
- Incoming ACH debit
- Certificate matured
- Insufficient funds
- Loan matured
- Statement available
- Incoming wire
- Transfer failed
- Scheduled transfer expired
- Scheduled transfer deleted
- Scheduled transfer expiring



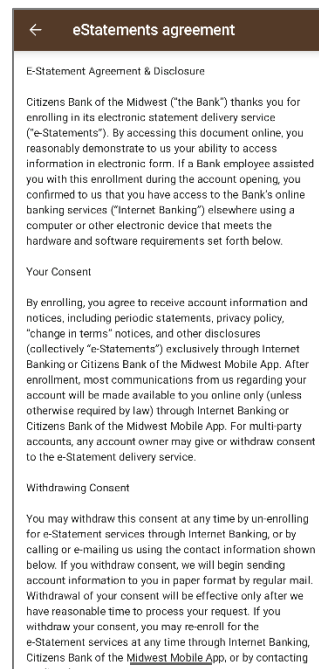
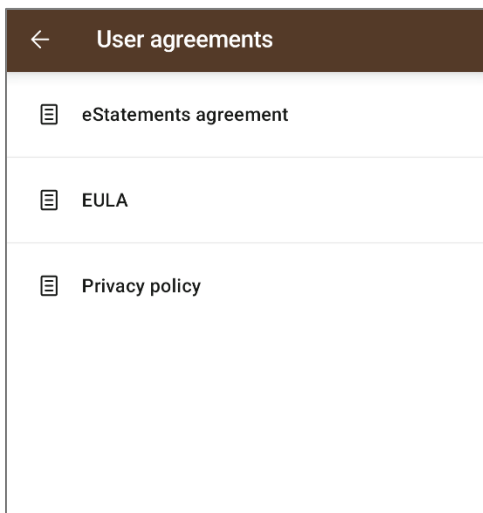
Travel Notices

The Travel notices screen shows cards which have a travel notice. To make edits you may be prompted to enter your password in order to authenticate your identity.



User Agreement

Tap **User agreements** to review various documents you have accepted.



Support

Tap **Support** on the navigation menu to access a dedicated support page. You may send a message from here or view the phone number to call support. A support card is also available on the **Dashboard**.

