



Mobile Banking User Guide

Our Mobile Banking service requires participation in our Online Banking service. If you are not currently enrolled in Online Banking, you may subscribe online from your bank's Web site or through your Mobile Device. Follow the instructions below to enroll in Mobile Banking.

Enrolling for Mobile Banking Using a PC

- Sign in to Online Banking.
- Click **Options > Mobile Settings**.

- **Enable web access for your mobile device:** Check the box to enroll as a Mobile User.
- **Choose whether to Receive Text Message Alerts:** Select **Yes** or **No** to receive transfer and payment confirmations via text message.
- **Mobile Phone Number:** Enter your Mobile Phone Number (Required).
- **Select your wireless provider:** Select your wireless provider from the drop-down menu (Required).
- **Select the accounts you want to access from your mobile device:** Choose one or all of your accounts. You can edit this selection at any time.
- Click **Submit**.
- Review the Mobile Banking Agreement and click **I accept these full terms and conditions**.
- Click **Confirm**.

You may then begin using your mobile device to access your accounts.

Remember to save our mobile URL as a bookmark on your mobile device for quick and easy access.

Enrolling for Mobile Banking Using a Mobile Device

- Visit your bank's Web site to obtain the enrollment URL (ex. <https://www.airteller.com/bank>), which is located on the mobile banking page.
- Select the enrollment URL.
- Enter your Online Banking ID and Password.
- Review the Mobile Banking Agreement and click **I Agree**.
- Select **Next** to continue.

- Choose whether to **Receive Text Message Alerts:** Select **Yes** or **No** to receive transfer and payment confirmations via text message.
- Enter your **Mobile Phone Number**.
- Select the **Wireless Provider** for the phone number provided.
- Select **Enroll Now** to complete Mobile Banking enrollment.

You may then begin using your mobile device to access your accounts.

Remember to save our mobile URL as a bookmark on your mobile device for quick and easy access.

Mobile Banking How To (Non-Smartphone View)

Login To Mobile Banking

- Access the bank's Mobile Web site and enter your Online Banking ID and Password.

Online Banking ID

[Submit](#)

[SSL Encrypted](#)

- Choose one of the options below from the Main Menu.

You have a new Alert [View](#)

[My Accounts](#)

[Transfer](#)

[Log Out](#)

Viewing Alerts

- Select **View** from the Main Menu.
- From the list of alerts select which alert you want to view. A page with the alert details displays.

[\[Alerts\]](#) [\[Main\]](#)

Alert for

This is your personal alert. Don't forget to pay phone bill. Date: 04/02/2010

[Log Out](#)

- Select **Alerts** to return to the list of alerts or select **Main** to return to the Main Menu.

*The View Alerts option only displays if you have Alerts to view.

Viewing Transactions

- Select **My Accounts** from the Main Menu.
- A summary page with your **Account Balance** displays.

[\[Main\]](#)

My Accounts

Select Account for recent transactions:

[General Account | \\$10,568.12](#)

[Payroll Account | \\$36,793.00](#)

[Log Out](#)



- Select an account from the summary page to view transactions. Transactions from the last 15 days display in groups of four transactions per page.

[\[My Accounts\]](#) [\[Main\]](#)

Account Transactions

General Account | \$10,568.12

[05/14/2010 | \(\\$25.00\)](#)

[05/13/2010 | \(\\$20.00\)](#)

[05/13/2010 | \(\\$100.00\)](#)

[05/13/2010 | \(\\$20.00\)](#)

[Next](#)

[Log Out](#)

- Select a transaction to view additional details.

[\[Transactions\]](#) [\[My Accounts\]](#) [\[Main\]](#)

Transaction Details

General Account | \$10,568.12

05/13/2010 | (\$100.00)

Outgoing Wire Transfer - EOD

[Log Out](#)

- Select **Transactions** to return to the list of transactions.
- From the transaction list select **My Accounts** to return to the list of accounts or **Main** to return to the Main Menu.

Mobile Banking How To (Non-Smartphone View) *Continued*

Transferring Funds

- Select **Transfer** from the Main Menu.
- Choose the account to transfer funds *from*.
- Choose the account to transfer funds *to*.
- Enter amounts in the dollars and cents fields and select **Submit**.

[\[Back\]](#) [\[Transfer\]](#) [\[Main\]](#)

Transfer Funds
Enter Transfer Amount:
\$
[Submit](#)

From Account: General Account
To Account: Payroll Account

[Log Out](#)

- An indicator that the transaction is sending displays.
- A confirmation message and number display after the transfer is complete.

[\[Transfer\]](#) [\[Main\]](#)

Transfer Funds
Confirmation Details:
A transfer of \$25.00 from General Account to Payroll Account has been made.
Confirmation number: 0514100002

[Log Out](#)

*You can only set up one-time immediate transfers via Mobile Banking.

Viewing Locations/ATMs (if applicable)

- Select **Locations**.

[Mobile Banking Locations](#)

- Select **Show All Locations** to see a list of branch (office) and ATM locations. Four locations display at a time. Select **Next** to view more results.

[\[Main\]](#)

-----Or-----
Search by Zip Code

-----And/Or-----
Street Name

City

State

Branch
 ATM

- Select a location to view location details.
- Select **Back** to view location names, **New Search** to enter a new search or **Main** to return to the Main Menu.

Mobile Banking How To (Smartphone View)

Please note that some Smartphones may display pages differently.

Login To Mobile Banking

- Access your bank's Mobile Banking URL (ex. <https://www.airteller.com/bank>), which is located on the mobile banking page.
- Enter your Online Banking ID and Password.
- Select an account from the list to view.

| Account Name | Balance | Transactions |
|---------------|-------------|----------------|
| PerNOWDD 0001 | \$17,117.62 | Transactions > |
| PerNOWDD 0002 | \$26,356.97 | Transactions > |
| Rdy Cash 0003 | \$0.00 | Transactions > |

- To return to the account listing at any time, select the **My Account** icon.

Viewing Alerts

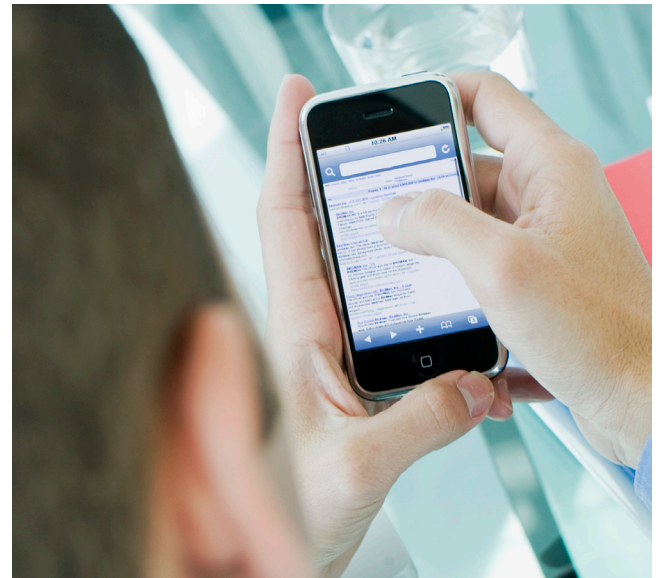
- Select the **Alerts** icon.

Account Alert for PerNOWDD 0001

- From the list of alerts select which alert you want to view. A page with the alert details displays.
- Select **Logout** to end your Online Banking session, or select **My Accounts** or **Transfer** to continue your session.

Account Alert for PerNOWDD 0001

Your balance has gone below the amount you wanted to watch. Account: PerNOWDD 0001 Amount: \$17,117.62



Transferring Funds

- Select the **Transfer** icon.
- Select **Choose Account** to transfer funds from.

Transfer From Account

Choose Account

Transfer To Account

Transfer Amount

Submit

My Accounts Transfer Alerts

- Select the account to transfer funds to.

Select Account:

PerNOWDD 0001

PerNOWDD 0002

Cancel

Mobile Banking How To (Smartphone View) *Continued*

- Enter the **Transfer Amount** and select **Submit**.

BANK TEMPLATE Logout

Transfer From Account

PerNOWDD 0001

Balance: **\$17,117.62**

Transfer To Account

PerNOWDD 0002

Balance: **\$26,356.97**

Transfer Amount

\$

My Accounts Transfer Alerts

- A confirmation message and number will display after the transfer is complete.

Success

A transfer of \$1,000.00 from PerNOWDD 0001 to PerNOWDD 0002 has been made.

Confirmation Number: 0320120001

My Accounts Transfer Alerts

- Select **OK** to return the transfer screen.

Viewing Locations/ATMs (if applicable)

- Access your bank's Mobile Banking URL (ex. <https://www.airteller.com/bank>), which is located on the mobile banking page.

BANK TEMPLATE

Online Banking Login

Online Banking ID

Locations >

Classic View >

- Select **Locations**.
- Select **Display All Locations** to view a list of all branch (office) and ATM locations or search by zip code, city or state by entering the requested information and selecting **Search**.

BANK TEMPLATE

Locations

Display All Locations

Search By Zip Code

Search by City/State

Select State

Branch ATM

Login Locations

- The search results will display in a list.

BANK TEMPLATE

Location Search Results

Main Office

200 N. Washington Square
Lansing, MI 48933
555-555-5555

Branch ATM

Grocery Store ATM

123 Shopping Ln
Lansing, MI 48933

Branch ATM

Frequently Asked Questions

Q. What are the restrictions on the type of mobile devices that can be used to access accounts?

A. Our Mobile Banking solution works with any Web-enabled mobile phone device whose network allows secure SSL traffic.

Q. What functions can I perform from my mobile device?

A. You will have access to the following functions:

- View Transaction History
- View Account Balances
- Transfer Funds between accounts
- View Alerts
- View Locations/ATMs (if applicable)

Q. How do I know if my transfer was entered successfully?

A. If your transfer was successful, a confirmation message and number will be displayed. In addition, if you elected to receive text messages, a confirmation SMS Text Message will be sent to your mobile device.

Q. What if I no longer want to be a mobile user?

A. Login to the Online Banking site > Select **Options** > **Mobile Settings** > Deselect **Activate Mobile Banking Access** > Click **Agree**.

Q. What happens if I lose my mobile device?

A. Since your account data is not stored on your mobile device, your information cannot be stolen. When you replace your device, simply login to your Online Banking account via the Internet and make any changes to the Wireless Provider and/or Phone Number on the **Options** > **Mobile Settings** page.

Q. What happens if I lose communication/signal during a transaction?

A. When you complete a funds transfer from your mobile device you will receive an SMS Text Message, if you elected to receive text messages, as confirmation that the transaction was successful. If you do not receive this message due to a dropped call or lost signal, check your accounts and re-submit any transactions that did not process.

Q. What do I need to do if I get a new phone?

A. If you simply get a new phone, but are using the same phone number and provider, no changes on your part are necessary. If you switch providers and/or phone numbers, login to your Online Banking account via the Internet and update your information on the **Options** > **Mobile Settings** page. You will not receive SMS Text Messages regarding Mobile Banking transactions if your phone number is not correct.

Q. How can I search for a transaction?

A. You will be able to view 15 days' worth of transaction history on your mobile device. Transactions are listed in date order, with the most recent transactions listed first. Select **Next** or **Previous** to search through the transactions.

Q. Can I use any mobile device to access my accounts?

A. Yes. You can access your accounts via any mobile device that is Web-enabled and allows secure SSL traffic. The only difference is that SMS Text Messages will be sent to the device entered when enrolling for Mobile Banking, not any device from which you perform a transaction.

Q. Can I access Bill Payment via Mobile Banking?

A. No.

Q. What if I cannot get my mobile device to work with Online Banking?

A. There are a number of reasons that you may experience trouble accessing the mobile version of Online Banking on your phone. To use the mobile version, your mobile device will need to meet the following minimum requirements:

1. You must first enroll through traditional Online Banking before you can gain access.
2. Your mobile device must be Web-enabled.
3. Your mobile network must allow secure SSL traffic.

(You may need to contact your mobile provider to determine this.)