



**Mobile Money
User Guide**

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Mobile Money Overview

Mobile Money enables anyone with an online banking account to access their account information from a mobile device. Mobile Money offers three ways to access your accounts:

- Send a text message using your mobile device.
- Use a mobile browser on your mobile device.
- Download an application to your mobile device.

You can choose any or all of these options, depending on the capabilities of your mobile device.

SMS Text Messaging Service

Use the SMS text messaging service to:

- Check account balances.
- Review recent account activity.
- Find ATM and branch locations.

Requirements

To use the SMS text messaging service, your mobile device must send and receive text messages to and from a short code. Most mobile devices are capable of sending and receiving text messages, so your phone is most likely compatible with Mobile Money. Please note that some mobile service carriers charge for outgoing text messages or for each message sent and received.

Mobile Browser Service

Use the mobile browser service to:

- Check account balances.
- Review recent account activity.
- Transfer money between accounts.
- Pay bills.
- Change and cancel pending payments.
- Find ATM and branch locations.

Requirements

To use the mobile browser service, your mobile device must have an Internet browser and may require a data service plan. You access the Mobile Money website using the link sent by SMS text message during the enrollment process.

Downloadable Application

Use the downloadable application service to:

- Check account balances.
- Review recent account activity.
- Transfer money between accounts.
- Pay bills.
- Change and cancel pending payments.
- Find ATM and branch locations.

Requirements

To use the Mobile Money downloadable application, your mobile device must have an operating system that supports application downloads and may require a data service plan. You download the Mobile Money application using the link sent by SMS text message during the enrollment process.

Frequently Asked Questions

Is Mobile Money secure?

Mobile Money employs industry best practices with regards to security. It has been assessed against industry security criteria by a number of independent system security experts.

At a high level, Mobile Money offers the following security safeguards:

- **Authentication** - Mobile browser and application solution customers are authenticated for every interaction with any Mobile Money component. Customers are authenticated by username and password or by utilizing existing login credentials for single sign-on.
- **Encryption** - 128-bit encryption is used for all transactions within Mobile Money and between Mobile Money and other Fiserv solutions (e.g., core banking and payment systems).
- **Fraud** - Mobile Money incorporates mechanisms such as transaction validation and transaction reconciliation processes to detect fraud.
- **Availability/Resilience** - Mobile Money is protected against malicious attacks through software and server hardening measures.
- **Audit Ability** - Mobile Money provides full audit capabilities through event logs and event-based reporting.

Is my personal or financial information stored on my phone?

No. Mobile Money does not save any files with personal or financial information on your mobile device. That information stays strictly within online banking. Some phones (e.g., BlackBerry, Android) have logo and branding files that are copied to the mobile device. Those files do not contain any personally identifiable information.

Which accounts can I access using Mobile Money?

You can access any account you have set up in online banking. You select which accounts you want to access using Mobile Money during the enrollment process.

How current is the account and transaction information?

When you view your account balance, you see the current available balance. When you view transaction history, you see the most recently posted transactions. Pending transactions do not display.

Can I add more than one mobile phone?

Yes. You can enroll several mobile devices for Mobile Money. To add a new phone, complete the Mobile Money Enrollment section.

What if my phone number changes?

If your mobile phone number changes, simply update your mobile phone number in Mobile Money. To update the mobile phone number, complete the How To Change a Phone Number section.

What if my phone is lost or stolen?

If your mobile device is lost or stolen, no one can access your account without knowing your password and, in some cases, your unique user name. To prevent unauthorized access to your account, you can deactivate your phone in Mobile Money. To deactivate your mobile device, complete the How To Deactivate or Stop Using a Mobile Device section.

How do I stop using Mobile Money on my phone?

To stop using Mobile Money on your mobile device, complete the How To Deactivate or Stop Using a Mobile Device section.

Which phones can I use for Mobile Money?

Hundreds of models are supported including these major brands: iPhone, BlackBerry, HTC, LG, Motorola, Nokia, Pantech, Samsung, Sanyo, and Sony Ericsson. Phones on a number of different operating systems are supported including, but not limited, to Android, BlackBerry, iOS, Symbian, Windows Mobile, Linux, Palm webOS, and Maemo.

Which mobile service carriers support Mobile Money?

Mobile Money works on all major mobile service carriers in the U.S.: AT&T, Sprint, T-Mobile®, U.S. Cellular® and Verizon Wireless. Mobile Money also works on a number of the smaller service carriers, including, but not limited to, Boost Mobile, Cricket Wireless, Metro PCS, Pioneer Cellular, Union Wireless and Virgin Mobile USA.

I have a prepaid plan, can I use Mobile Money?

Mobile Money works with most prepaid plans, but we cannot guarantee that your carrier supports standard U.S. short codes. T-Mobile prepaid does not support short codes.

Mobile Money Basics

Enrollment

Complete the following to enroll in Mobile Money:

- ___ 1. Log in to your online banking account using Internet banking.
- ___ 2. Click the "**Options**" hyperlink.
- ___ 3. The Options page is displayed. Locate the Mobile Money Profile section and click "**Enroll Now**".



Note: For security reasons, only one user can register for each mobile device. However, once you complete the registration process, you can add more phones to your Mobile Money account.

- ___ 4. The Mobile Money Terms and Conditions page is displayed.
Select the "**Accept**" check box and then click "**Continue**".
- ___ 5. The Your Details page is displayed.
Select the appropriate "**Eligible Accounts**" check boxes and then enter the nickname used to identify each account in a text message.
- ___ 6. The Mobile Money Number page is displayed. Enter your mobile phone number, including the area code.
Click "**Next**".
- ___ 7. The Select Your Services page is displayed. Select the Mobile Money services to be available on the mobile device.
Click "**Next**".
- ___ 8. A text message with an activation code is sent to the mobile phone number entered.



Note: The activation code expires 24 hours after you receive it.

- ___ 9. The Activate Your Phone page is displayed. Enter the activation code received in the text message.
Click "**Activate**" to complete enrollment in Mobile Money.
- ___ 10. A text message with a short code is sent to the newly activated mobile device. Note this short code for use when utilizing Mobile Money's text messaging service.

How To Change a Phone Number

Complete the following to change your mobile phone number:

- ___ 1. Log in to your online banking account using Internet banking.

- ___ 2. Click the "**Options**" hyperlink.

- ___ 3. The Options page is displayed. Locate the Mobile Money Profile section and click "**Manage Device(s)**".

- ___ 4. The Main Menu page is displayed.
Select the "**My Phones**" tab. Locate the old phone number, select "**Change my phone number**" and then click "**Go**".

- ___ 5. The Mobile Phone Number page is displayed.
Enter the updated phone number and click "**Next**".

- ___ 6. The Main Menu page is again displayed. Close Mobile Money to return to your online banking session.

How To Deactivate or Stop Using a Mobile Device

Complete the following to deactivate or stop using your mobile device:

- ___ 1. Log in to your online banking account using Internet banking.

- ___ 2. Click the "**Options**" hyperlink.

- ___ 3. The Options page is displayed. Locate the Mobile Money Profile section and click "**Manage Device(s)**".

- ___ 4. The Main Menu page is displayed.
Select the "**My Phones**" tab. Locate the appropriate phone number, select "**Stop using this phone for Mobile Banking**" and then click "**Go**".

- ___ 5. The Stop Using This Phone page is displayed.
Click "**Yes**".

- ___ 6. The Main Menu page is again displayed. Close Mobile Money to return to your online banking session.

Text Messaging

The following section contains steps for using the Mobile Money text messaging service to view account balances, view transaction history and locate ATM and branch locations using keywords.

How To View Account Balances

Complete the following to view account balances:

- ___ 1. Send "**B**", "**BAL**", "**BALANCE**" or "**BALANCES**" to the short code received after activating the mobile device.

- ___ 2. A text message is returned displaying the balances for the accounts enrolled in Mobile Money.

How To View Transaction History

Complete the following to view transaction history:

- ___ 1. Send "**STMT**", "**TRAN**" or "**HIST**" plus the nickname for the account (e.g., HIST Free Checking) to the short code received after activating the mobile device.

- ___ 2. A text message is returned displaying the transaction history for the account.

- ___ 3. Reply to the transaction history text with the word "**NEXT**" or "**MORE**" to view the next group of transactions.

- ___ 4. A text message is returned displaying the transaction history for the next group of transactions.

- ___ 5. Repeat steps 3-4 to view the next group of transactions.

How To Locate ATM Locations

Complete the following to locate an ATM:

- ___ 1. Send "**ATM**" plus the ZIP code, city or state for the ATM (e.g., ATM 20123) to the short code received after activating the mobile device.

- ___ 2. A text message is returned displaying the ATM location(s) for the institution.

How To Locate Branch Locations

Complete the following to locate a branch:

- ___ 1. Send "**BRANCH**" plus the ZIP code, city or state for the branch (e.g., BRANCH Silver Spring, MD) to the short code received after activating the mobile device.

- ___ 2. A text message is returned displaying the branch location(s) for the institution.

How To Locate ATM and Branch Locations

Complete the following to locate ATMs and branches:

- ___ 1. Send "**BOTH**" plus the ZIP code, city or state for the branch (e.g., BOTH Silver Spring, MD) to the short code received after activating the mobile device.

- ___ 2. A text message is returned displaying both the ATM and branch location(s) for the institution.

How To Request Help

Complete the following receive additional information on the Mobile Money keywords:

- ___ 1. Send "**HELP**" or "**HLP**" to the short code received after activating the mobile device.

- ___ 2. A text message is returned displaying a list of acceptable keywords.

Frequently Asked Questions

Are the keywords case-sensitive?

No. Whether you type "BAL" or "bal," a response with your account balance information is sent to your mobile device.

What should I do if I don't get a response to a request?

Make sure you are sending text messages to the <short code>. Check the keyword and any additional information required for the request, such as the financial institution's identifier, account nickname, or address.

Why are my results sent as multiple messages?

Text messages are limited to 160 characters. If your account information exceeds the character limit your account information is sent in multiple messages - no more than five at a time.

I have text messaging enabled on my mobile device, why can't I receive text messages?

Your mobile service carrier may be blocking short codes or you may have blocked short codes on your mobile device. Short codes must be enabled to use Mobile Money. Short codes are abbreviated phone numbers, usually five digits, used to send Mobile Money messages.

Mobile Browser

The following section contains steps for using the Mobile Money mobile browser service to view account information, pay bills, transfer funds and locate ATM and branch locations.

How To Access the Mobile Money Mobile Browser

Complete the following to access the Mobile Money mobile browser:

1. From the text message received after activating the mobile device, select the mobile browser hyperlink.



Note: Bookmark the mobile browser hyperlink to easily access Mobile Money in the future.

How To View Accounts

Complete the following to view account balances and view transaction history and details:

1. Log in to Mobile Money using your current Internet banking login.
2. The Main Menu page is displayed.
Select "**View Accounts**".
3. The Account Balances page is displayed.
All accounts enrolled in Mobile Money display along with the account balance.
Select the account balance to view a list of transactions for the appropriate account.
4. The Account Details page is displayed.
Select "**Transactions**" to view transaction history for the appropriate account.
5. The Transaction History page is displayed.
Select "**Prev**" to view the previous transaction.
Select "**Next**" to view the next transaction.
Select "**Back**" to return to the History page.
Select "**Menu**" to return to the Main Menu.
Select "**Log Off**" to close Mobile Money.

How To Pay Bills

Complete the following to submit a bill payment:

- ___ 1. Log in to Mobile Money using your current Internet banking login.
- ___ 2. The Main Menu page is displayed.
Select "**Pay Bills**".

Make a Bill Payment

- ___ 3. The Pay a Bill page is displayed.
Select "**Make a Payment**".
- ___ 4. The Select a Biller page is displayed.
Select the appropriate payee.
- ___ 5. The Biller Information page is displayed.
The "Do you want to pay this biller" message is displayed. Verify the information is accurate.
Select "**Yes**".
- ___ 6. The Enter Payment Information page is displayed. Establish the following:
 - Pay From** Select the account to debit for the payment.
 - Amount** Enter the amount of the payment
 - Pay Date** Enter the date of the payment.
 Select "**Next**".
- ___ 7. The Confirm Payment page is displayed.
The "Do you want to make this payment" message is displayed. Verify the payment information is accurate.
Select "**Yes**".
- ___ 8. The Payment Confirmation page is displayed.
Select "**Back**" to return to the payee list.
Select "**Menu**" to return to the Main Menu.

How To Pay Bills - continued

Pay eBills

- ___ 9. The Pay a Bill page is displayed.
Select "**Pay eBills**".
- ___ 10. The Select an eBill page is displayed.
Select the appropriate payee.
- ___ 11. The eBill Summary page is displayed.
The "Do you want to pay this eBill" message is displayed.
Select "**Yes**".
- ___ 12. The Enter Payment Information page is displayed. Establish the following:
- Pay From** Select the account to debit for the payment.
 - Amount** Enter the amount of the payment
 - Pay Date** Enter the date of the payment.
- Select "**Next**".
- ___ 13. The Confirm Payment page is displayed.
The "Do you want to make this payment" message is displayed. Verify the payment information is accurate.
Select "**Yes**".
- ___ 14. The Payment Successful page is displayed.
Select "**Back**" to return to the payee list.
Select "**Menu**" to return to the Main Menu.

How To Pay Bills - continued

Change a Bill Payment

- ___ 15. The Pay a Bill page is displayed.
Select "**Change or Cancel Payments**".

- ___ 16. The Select a Payment page is displayed.
Select the bill payment to change.

- ___ 17. The Payment Details page is displayed.
Select "**Change Pmt**".

- ___ 18. The Enter Your Changes page is displayed.
Make the necessary updates and select "**Next**".

- ___ 19. The Confirm Changes page is displayed.
The "Do you want to make this payment" message is displayed. Verify the payment information is accurate.
Select "**Yes**".

- ___ 20. Select "**Back**" to return to the payee list.
Select "**Menu**" to return to the Main Menu.

Cancel a Bill Payment

- ___ 21. The Pay a Bill page is displayed.
Select "**Change or Cancel Payments**".

- ___ 22. The Select a Payment page is displayed.
Select the bill payment to cancel.

- ___ 23. The Payment Details page is displayed.
Select "**Cancel Pmt**".

- ___ 24. The Cancel Bill Payment page is displayed.
The "Are you sure you want to cancel this payment" message is displayed.
Select "**Yes**".

- ___ 25. The Cancellation Confirmation page is displayed.
Select "**Back**" to return to the payee list.
Select "**Menu**" to return to the Main Menu.
Select "**Log Off**" to close Mobile Money.

How To Transfer Funds

Complete the following to complete an account transfer:

- ___ 1. Log in to Mobile Money using your current Internet banking login.

- ___ 2. The Main Menu page is displayed.
Select "**Transfer Money**".

- ___ 3. The Transfer Money page is displayed. Establish the following:
 - Transfer From** Select the account to debit for the transfer.
 - Transfer To** Select the account to credit for the transfer.
 - Amount** Enter the amount of the transfer.Select "**Next**".

- ___ 4. The Transfer Amount page is displayed.
Enter the transfer amount and select "**Next**".

- ___ 5. The Confirm Transfer page is displayed.
Select "**Yes**".

- ___ 6. The Transfer Confirmation page is displayed.

- ___ 7. Select "**Menu**" to return to the Main Menu.
Select "**Log Out**" to close Mobile Money.

How To Locate ATM or Branch Locations

Complete the following to locate ATM or branch locations:

- ___ 1. Log in to Mobile Money using your current Internet banking login.

- ___ 2. The Main Menu page is displayed.
Select "**Find ATM/Branch**".

- ___ 3. The ATM & Branch Search page is displayed.
Select "**Search by Current Location**", "**Search by Address**" or "**Search by Category**".
Enter the appropriate search criteria and select "**Search**".

- ___ 4. The Search Results page is displayed.
Select the appropriate ATM or branch.

- ___ 5. Details for the ATM or branch are displayed.
Select "**Map It**" for directions to the ATM or branch.

- ___ 6. A map displaying the location of the ATM or branch is displayed.
Select "**Menu**" to return to the Main Menu page.
Select "**Log Out**" to close Mobile Money.

Frequently Asked Questions

When I click the link for the Mobile Money website nothing happens, what should I do?

Every mobile device and mobile network is different, so you may not be able to click on a link in a text message.

Try these troubleshooting tips:

- Open the text message and click the "Send" or "Go" button on your mobile device to access the website URL. Then click the address to go directly to the website.
- Open the text message and write down your unique website URL. Type the URL in your device's web browser to go directly to the website.

If you still can't access the Mobile Money website, contact your mobile service carrier.

Downloadable Application

The following section contains steps for using the Mobile Money downloadable application to view account information, pay bills, transfer funds and locate ATM and branch locations.

How To Download the Mobile Money Application to the Mobile Device

Complete the following to download the Mobile Money application to the mobile device:

- ___ 1. From the text message received after activating the mobile device, select the downloadable application hyperlink.

- ___ 2. The Application Download page is displayed.
Select "**Download Mobile Banking**". The Mobile Money application is downloaded to the mobile device and an icon displays.

How To Access Mobile Money

Complete the following to access Mobile Money:

- ___ 1. Select the Mobile Money icon on your mobile device.

How To View Accounts

Complete the following to view account balances and view transaction history and details:

- ___ 1. Log in to Mobile Money using your current Internet banking login.

- ___ 2. The Main Menu page is displayed.
Select "**View Accounts**".

- ___ 3. The Accounts page is displayed.
All accounts enrolled in Mobile Money display along with the account balance.
Select the account balance to view a list of transactions for the appropriate account.

- ___ 4. The Account Details page is displayed.
Select "**Transaction History**" to view transaction history for the appropriate account.

- ___ 5. The Transactions page is displayed.
Select "**Account Details**" to return to the Account Details page.
Select "**Log Out**" to close Mobile Money.

How To Pay Bills

Complete the following to submit a bill payment:

- ___ 1. Log in to Mobile Money using your current Internet banking login.
- ___ 2. The Main Menu page is displayed.
Select "**Pay Bills**".

Make a Bill Payment

- ___ 3. The Pay a Bill page is displayed.
Select "**Make a Payment**".
- ___ 4. The Select a Biller page is displayed.
Select the appropriate payee.
- ___ 5. The Biller Information page is displayed.
The "Do you want to pay this biller" message is displayed. Verify the information is accurate.
Select "**Yes**".
- ___ 6. The Enter Payment Information page is displayed. Establish the following:
 - Pay From** Select the account to debit for the payment.
 - Amount** Enter the amount of the payment
 - Pay Date** Enter the date of the payment.
 Select "**Next**".
- ___ 7. The Confirm Payment page is displayed.
The "Do you want to make this payment" message is displayed. Verify the payment information is accurate.
Select "**Yes**".
- ___ 8. The Payment Confirmation page is displayed.
Select "**Back**" to return to the payee list.
Select "**Menu**" to return to the Main Menu.

How To Pay Bills - continued

Pay eBills

- ___ 9. The Pay a Bill page is displayed.
Select "**Pay eBills**".
- ___ 10. The Select an eBill page is displayed.
Select the appropriate payee.
- ___ 11. The eBill Summary page is displayed.
The "Do you want to pay this eBill" message is displayed.
Select "**Yes**".
- ___ 12. The Enter Payment Information page is displayed. Establish the following:
- Pay From** Select the account to debit for the payment.
 - Amount** Enter the amount of the payment
 - Pay Date** Enter the date of the payment.
- Select "**Next**".
- ___ 13. The Confirm Payment page is displayed.
The "Do you want to make this payment" message is displayed. Verify the payment information is accurate.
Select "**Yes**".
- ___ 14. The Payment Successful page is displayed.
Select "**Back**" to return to the payee list.
Select "**Menu**" to return to the Main Menu.

How To Pay Bills - continued

Change a Bill Payment

- ___ 15. The Pay a Bill page is displayed.
Select "**Change or Cancel Payments**".

- ___ 16. The Select a Payment page is displayed.
Select the bill payment to change.

- ___ 17. The Payment Details page is displayed.
Select "**Change Pmt**".

- ___ 18. The Enter Your Changes page is displayed.
Make the necessary updates and select "**Next**".

- ___ 19. The Confirm Changes page is displayed.
The "Do you want to make this payment" message is displayed. Verify the payment information is accurate.
Select "**Yes**".

- ___ 20. Select "**Back**" to return to the payee list.
Select "**Menu**" to return to the Main Menu.

Cancel a Bill Payment

- ___ 21. The Pay a Bill page is displayed.
Select "**Change or Cancel Payments**".

- ___ 22. The Select a Payment page is displayed.
Select the bill payment to cancel.

- ___ 23. The Payment Details page is displayed.
Select "**Cancel Pmt**".

- ___ 24. The Cancel Bill Payment page is displayed.
The "Are you sure you want to cancel this payment" message is displayed.
Select "**Yes**".

- ___ 25. The Cancellation Confirmation page is displayed.
Select "**Back**" to return to the payee list.
Select "**Menu**" to return to the Main Menu.
Select "**Log Off**" to close Mobile Money.

How To Transfer Funds

Complete the following to complete an account transfer:

- ___ 1. Log in to Mobile Money using your current Internet banking login.

- ___ 2. The Main Menu page is displayed.
Select "**Transfer Money**".

- ___ 3. The Transfer Money page is displayed. Establish the following:
 - Transfer From** Select the account to debit for the transfer.
 - Transfer To** Select the account to credit for the transfer.
 - Amount** Enter the amount of the transfer.Select "**Next**".

- ___ 4. The Transfer Amount page is displayed.
Enter the transfer amount and select "**Next**".

- ___ 5. The Confirm Transfer page is displayed.
Select "**Yes**".

- ___ 6. The Transfer Confirmation page is displayed.

- ___ 7. Select "**Menu**" to return to the Main Menu.
Select "**Log Out**" to close Mobile Money.

How To Locate ATM or Branch Locations

Complete the following to locate ATM or branch locations:

- ___ 7. Log in to Mobile Money using your current Internet banking login.

- ___ 8. The Main Menu page is displayed.
Select "**Find ATM/Branch**".

- ___ 9. The ATM & Branch Search page is displayed.
Select "**Search by Address**".

- ___ 10. The Search by Address page is displayed.
Enter the appropriate search criteria and select "**Search**".

- ___ 11. The Search Results page is displayed.
Select the appropriate ATM or branch.

- ___ 12. Details for the ATM or branch are displayed.
Select "**Map It**" for directions to the ATM or branch.

- ___ 13. A map displaying the location of the ATM or branch is displayed.
Select "**Menu**" to return to the Main Menu page.
Select "**Log Out**" to close Mobile Money.

Frequently Asked Questions

How do I download Mobile Money to my iPhone?

During enrollment, you are sent a unique link to the App Store where you can download "Touch Banking". If you download "Touch Banking" in the App Store without enrolling first, the download will not work.

Download "Touch Banking" as you would any other application from the App Store. After you download and install the application, you will receive a text message with an activation link. Click the link to launch the application and go to the Mobile Money login page.

When I click the link to download Mobile Money nothing happens, what should I do?

Every mobile device and mobile network is different, so you may not be able to download Mobile Money to your mobile device. If you are having trouble, contact your mobile service carrier to make sure your mobile device supports application downloads.