

MOBILE BANKING

text user guide



**Peoples
Security**

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Mobile Banking Text User Guide

Enrolling for Mobile Banking Text

Enrolling for text banking must be done through the traditional Online Banking site.

Step 1: Log into Online Banking.

Step 2: Select **OPTIONS > Mobile Settings > Text Mobile banking**

Step 3: Enter mobile phone number, select mobile provider, select accounts to access via text, and create Mobile Short Name for each selected account. Click **SUBMIT**.

Mobile Short Name is the name included in the text to request information for a specific account.

Example: Texting *Bal* returns the balance of all accounts. Texting *Bal Vacay* returns only the balance of the account with *Vacay* as the mobile short name.

The screenshot shows the 'Mobile Text Settings' web form. At the top, there is a header 'Mobile Text Settings' with a help icon. Below the header, there is a checkbox labeled 'Enable text access for your mobile device' which is checked. Underneath, there are three input fields for the 'Mobile Phone Number' containing '816', '588', and '1234'. To the right of these fields is a red warning message: '** Message and data rates may apply. Text STOP to 89549 to cancel. Text HELP to 89549 for more information. **'. Below the phone number fields is a dropdown menu for 'Select Your Wireless Provider' with 'Sprint' selected. To the right of the dropdown is another red warning message: '** Not all carriers are supported for this service. Click the dropdown for a list of participating carriers. **'. Below these fields is a section titled 'Select the accounts you want text access from your mobile device'. This section contains a table with two columns: 'Account Name' and 'Mobile Short Name'. The table has seven rows. The first four rows have checkboxes checked and short names entered: 'Vacation Account' (Vacay), 'My Checking' (Mine), 'His Checking' (His), and 'Fun Money' (Fun). The last three rows have checkboxes unchecked and no short names: 'Our Checking' (Ours), 'Cml LN 0009', 'CD', 'Car Loan', and 'Safe Deposit Box'. To the right of the table is a box titled 'Text Commands' containing the following text: 'Bal=All Acct Bal', 'Bal Acct Name=Single Acct Bal', 'Hist=All Accts Recent Activity', 'Hist Acct Name=Single Acct Activity', 'Help=Commands', and 'Stop=Cancel'. At the bottom right of the form are two buttons: 'Submit' and 'Cancel'.

Account Name	Mobile Short Name
<input checked="" type="checkbox"/> Vacation Account	Vacay
<input checked="" type="checkbox"/> My Checking	Mine
<input checked="" type="checkbox"/> His Checking	His
<input checked="" type="checkbox"/> Fun Money	Fun
<input checked="" type="checkbox"/> Our Checking	Ours
<input type="checkbox"/> Cml LN 0009	
<input type="checkbox"/> CD	
<input type="checkbox"/> Car Loan	
<input type="checkbox"/> Safe Deposit Box	

Step 4: Review enrollment information. Check **I accept these full terms and conditions** and click **Confirm**.

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Mobile Text Settings

FI Text Number: 89549

Mobile Phone Number: (816) 588-1234 ** Message and data rates may apply. Text STOP to 89549 to cancel. Text HELP to 89549 for more information

Wireless Provider Sprint

Text Delivery	Account Name	Mobile Short Name
YES	Vacation Account	Vacay
YES	My Checking	Mine
YES	His Checking	His
YES	Fun Money	Fun
YES	Our Checking	Ours
NO	Cml LN 0009	
NO	CD	
NO	Car Loan	
NO	Safe Deposit Box	

Text Commands

Bal=All Acct Bal
Bal Acct Name=Single Acct Bal
Hist=All Accts Recent Activity
Hist Acct Name=Single Acct Activity
Help=Commands
Stop=Cancel

Toast of the Town Bank ("We" or "Us") endeavors to provide you with the highest quality Mobile Internet banking available. This Agreement states our obligations with respect to our Mobile Internet banking service (the "Service").

1. We will use reasonable efforts to make the Service available for your use on a continuous basis. The Service may be unavailable for short periods of time for regular or emergency system maintenance. We will endeavor to have our scheduled maintenance occur during non-peak hours. In addition, accessibility to the

I accept these full terms and conditions

Confirm
Edit
Cancel

Step 5: Confirmation screen provides instructions to complete the enrollment process.

Information Message: In order to complete enrollment changes, you must reply "YES" to the text message sent to your mobile device.

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Mobile Text Settings

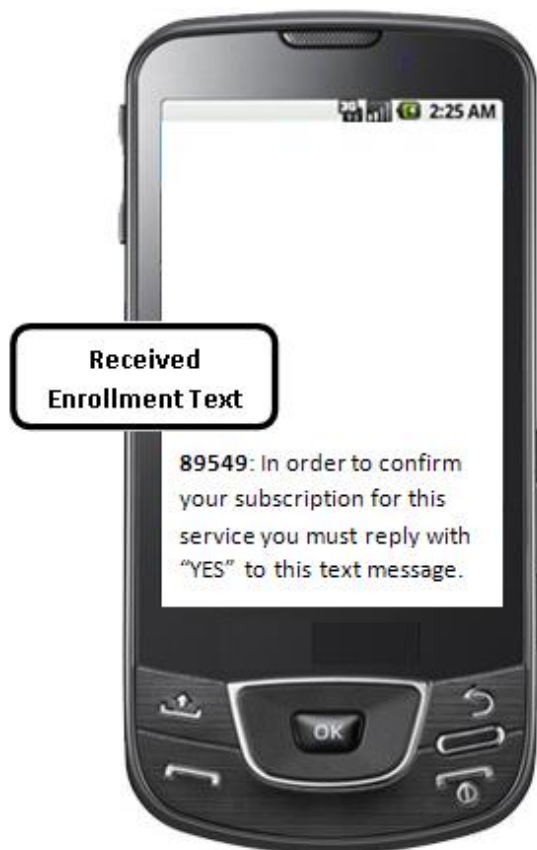
FI Text Number: 89549

Mobile Phone Number: (816) 588-3230 ** Message and data rates may apply. Text STOP to 89549 to cancel. Text HELP to 89549 for more information

Wireless Provider Sprint

Text Delivery	Account Name	Mobile Short Name
YES	Vacation Account	Vacay

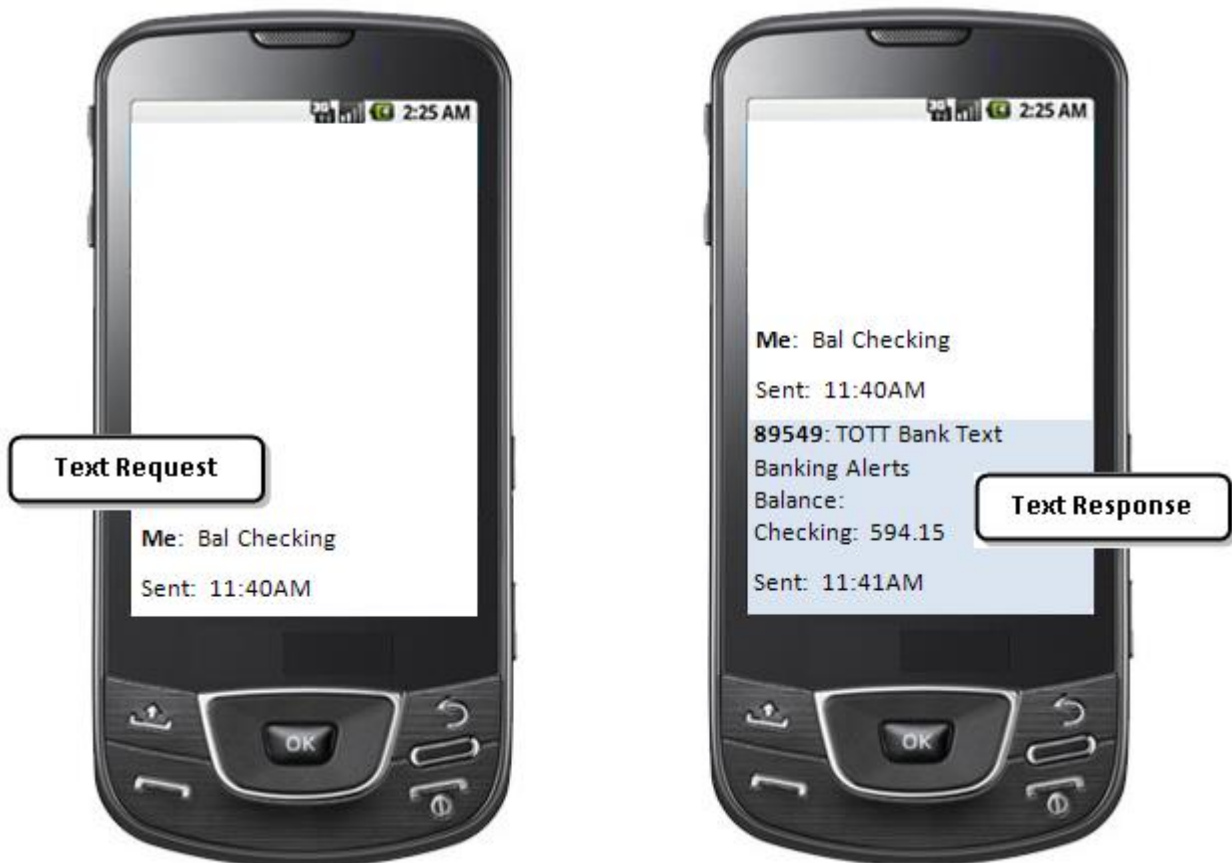
Step 6: Reply **Yes** to the text message sent to your mobile device.



Balance Request

Text *Bal* to request balance information for all enrolled accounts.

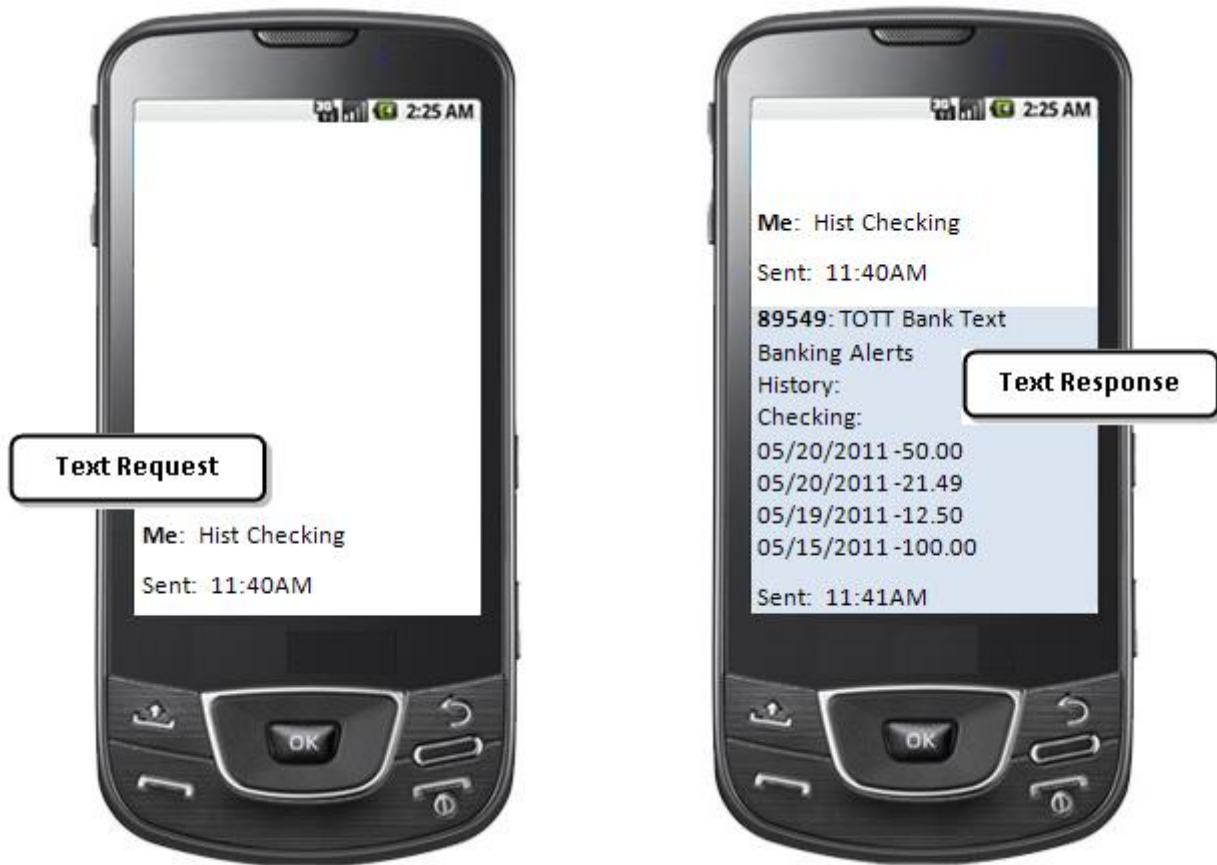
Text *Bal* <*Mobile Short Name*> to request balance information for a specific account.



History Request


Text *Hist* to request last four transactions for all enrolled accounts.

Text *Hist* <Mobile Short Name> to request last four transactions for a specific account.



Valid SMS Messages

Help	Returns command references.
Bal	Returns balance for all enrolled accounts.
Bal <mobile short name>	Returns balance for specified account.
Hist	Returns last 4 transactions for all enrolled accounts.
Hist <mobile short name>	Returns last 4 transactions for specified account.
Stop	Disables enrollment for text Mobile Banking.

 SMS messages are not case-sensitive

Frequently Asked Questions

Mobile Text

Q. Can I enroll for Mobile Text from my mobile device?

A. NO—enrollment for Mobile Text must begin within your traditional Online Banking site.

Q. How do I get information for a specific account?

A. During the enrollment process you designate a mobile short name for each enrolled account. This short name must be included in the text request to get account specific information.

Q. How do I un-enroll for Mobile Text?

A. Un-enrollment can be accomplished one of two ways. You can log in to your traditional Online Banking site and deselect the enroll option or you can text STOP to 89549.