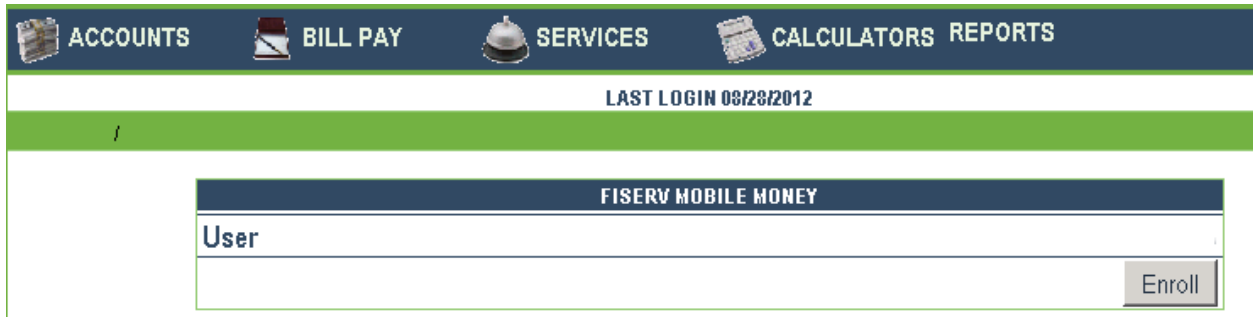


## Enrolling for Mobile Money

Log onto Internet Banking

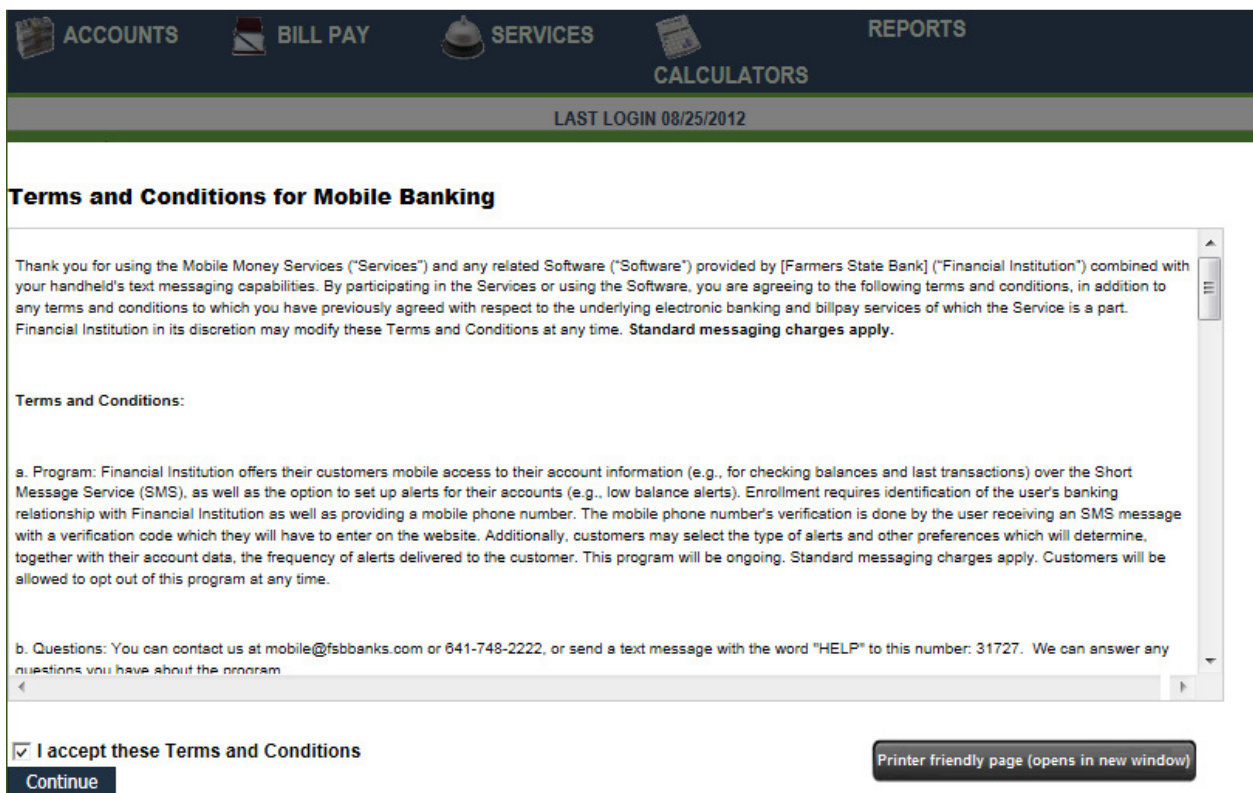
Go to *Services*> Mobiliti



The screenshot shows the top navigation bar with icons and labels for ACCOUNTS, BILL PAY, SERVICES, CALCULATORS, and REPORTS. Below the navigation bar, it displays 'LAST LOGIN 08/28/2012'. The main content area features a form titled 'FISERV MOBILE MONEY' with a 'User' input field and an 'Enroll' button.

Click on Enroll

Check the box next to I accept these Terms and Conditions and the continue button will appear after the check is in the box.



The screenshot shows the 'Terms and Conditions for Mobile Banking' page. The top navigation bar includes ACCOUNTS, BILL PAY, SERVICES, CALCULATORS, and REPORTS, with 'LAST LOGIN 08/25/2012' displayed below. The main content area contains the following text:

Thank you for using the Mobile Money Services ("Services") and any related Software ("Software") provided by [Farmers State Bank] ("Financial Institution") combined with your handheld's text messaging capabilities. By participating in the Services or using the Software, you are agreeing to the following terms and conditions, in addition to any terms and conditions to which you have previously agreed with respect to the underlying electronic banking and billpay services of which the Service is a part. Financial Institution in its discretion may modify these Terms and Conditions at any time. **Standard messaging charges apply.**

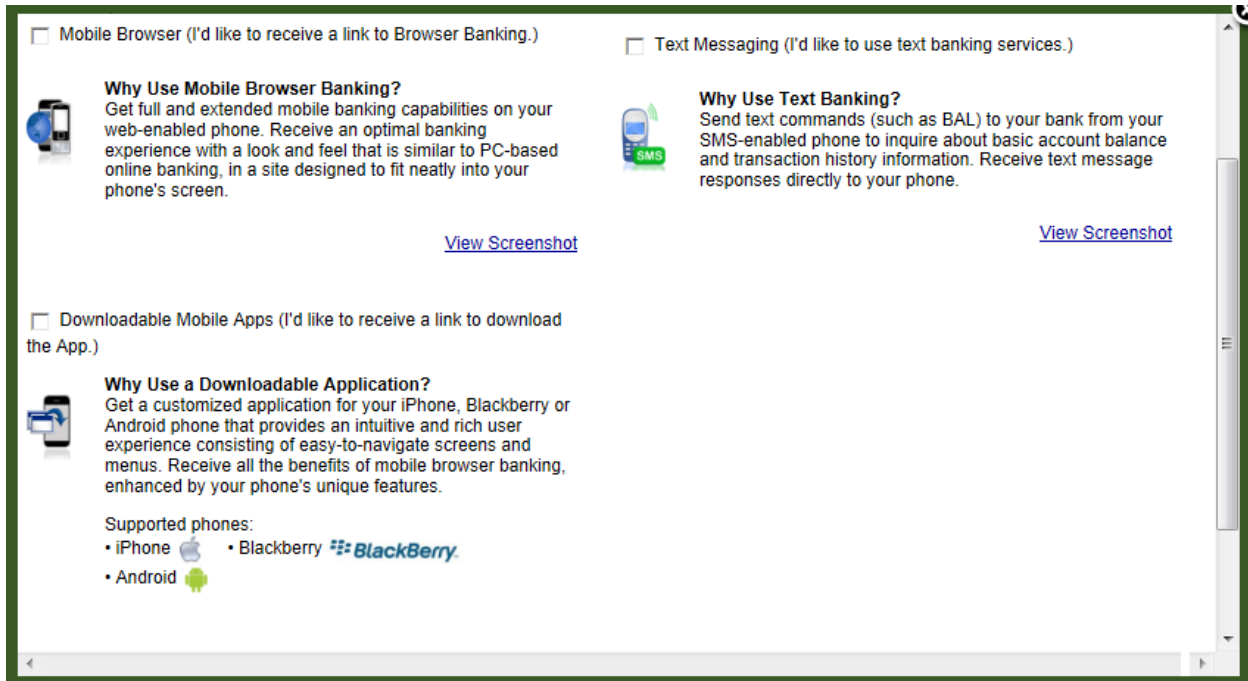
**Terms and Conditions:**

a. Program: Financial Institution offers their customers mobile access to their account information (e.g., for checking balances and last transactions) over the Short Message Service (SMS), as well as the option to set up alerts for their accounts (e.g., low balance alerts). Enrollment requires identification of the user's banking relationship with Financial Institution as well as providing a mobile phone number. The mobile phone number's verification is done by the user receiving an SMS message with a verification code which they will have to enter on the website. Additionally, customers may select the type of alerts and other preferences which will determine, together with their account data, the frequency of alerts delivered to the customer. This program will be ongoing. Standard messaging charges apply. Customers will be allowed to opt out of this program at any time.

b. Questions: You can contact us at [mobile@fsbanks.com](mailto:mobile@fsbanks.com) or 641-748-2222, or send a text message with the word "HELP" to this number: 31727. We can answer any questions you have about the program.

I accept these Terms and Conditions

Click Continue and select the services you wish to enable.



Choose your Time Zone and which accounts you wish to display on mobile. You may change the Texting nickname if you wish.

### Account Selection and Configuration

1. Select your timezone which helps us to determine when to send alerts to your phone

Time Zone:

2. Select the account you wish to access through Mobile Banking and confirm their nicknames

Eligible Accounts	Mobile Banking Nickname
<input type="checkbox"/> Checking	<input type="text" value="1"/>
<input type="checkbox"/> Checking	<input type="text" value="2"/>
<input type="checkbox"/> Savings	<input type="text" value="3"/>
<input type="checkbox"/> Savings	<input type="text" value="4"/>
<input type="checkbox"/> LineOfCredit	<input type="text" value="5"/>

#### What's a Texting Nickname?

The nickname identifies the account in a text message. For example, to check your transaction history, text HIST followed by the account nickname, such as S1.

[View Example](#)

[Back](#)

[Continue](#)

After choosing accounts, click on Continue

Enter in your mobile phone number

### Your Mobile Device

Enter Your Mobile Phone Number:  For example, 5551234567

- You should have your mobile phone with you.
- You'll receive a text message with an activation code. You need this activation code to continue.
- The phone number you provide will not change any other phone numbers we have on file in our records.

Thank you for using Mobile Banking combined with your handheld's text messaging capabilities. By registering for Mobile Banking, or changing your registration information, you certify that:

- A. You are the account holder, or
- B. You have the account holder's permission to do so.

Message and data rates may apply. For help, text "HELP" to 31727. To cancel, text "STOP" to 31727 at any time. Message frequency depends on account settings. For assistance, please contact customer service at 641-748-2222.

Back

Continue

Our participating carriers include (but are not limited to): AT&T, Sprint, T-Mobile®, U.S. Cellular®, Verizon Wireless

Click Continue

### Activation Successful

You've successfully activated Mobile Banking on your phone. Now you can perform many of your routine banking tasks, such as checking account balances, transferring money, and paying bills, from your phone.

Mobile Banking Main Menu

You will receive one text message that states that you have activated Text Banking and you will receive another one with a link to launch mobile banking.

Open the link to launch mobile banking.

Click on Log In. You will be taken to a page to enter your password, you will not be prompted for your user ID as the mobile link will sync with your Internet Banking. You will only be prompted for your password.

It will show your RSA image and phrase.

Click Log In

You will see:

View Accounts

Transfer Money

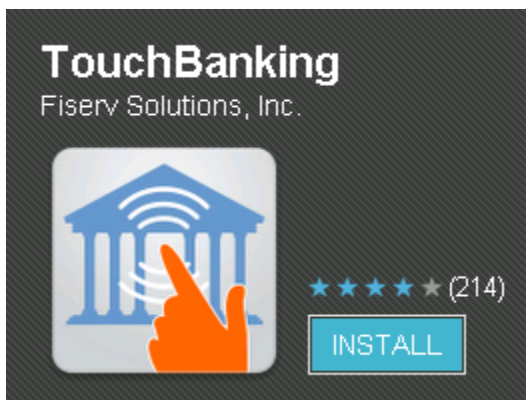
Find ATMs and Branches

Logout

Terms and Conditions

You will also receive one text message with a link to download Mobile Banking.

Open the link to download and install the Mobile Banking App: TouchBanking

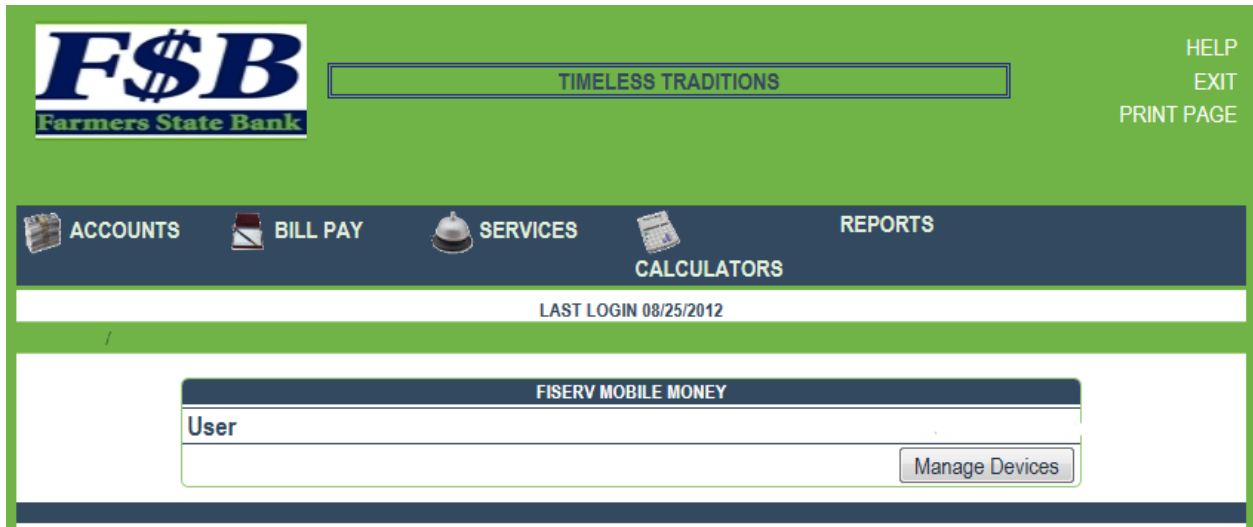


A second text will follow for activation TouchBanking.

**You have the ability to manage certain options for your Mobile phone through Internet Banking:**

Go to *Services>Fiserv Mobile Money*

Click on Manage Devices



You will have three tab options: My Phones, My Accounts, My Profile:

#### Main Menu

Click the tabs to manage your Mobile Banking options.

[My Phones](#)
[My Accounts](#)
[My Profile](#)

Phone	Carrier	State	Receive SMS Alerts?	I want to:	
605376	Verizon	Activated	<input type="checkbox"/>	Change my phone number	<input type="button" value="Go"/>

Under the **My Phones** tab the following options will appear to you in the drop down:

I want to:

- Change my phone number
- Change my Mobile Banking services
- Stop using this phone for Mobile Banking
- Download the application
- Get a link to the Mobile Banking website

- If you choose *change my phone number* you will get the following screen where you have the option of changing your mobile phone number to a different one:

### Mobile Phone Number

Enter your phone number without any additional characters or spaces. (For example, 5551234567)

- You should have your mobile phone with you.
- You'll receive a text message with an activation code. You need this activation code to continue.
- The phone number you provide will not change any other phone numbers we have on file in our records.

Thank you for using Mobile Banking combined with your handheld's text messaging capabilities. By entering a mobile phone number you certify that:

- A. You are the account holder, or
- B. You have the account holder's permission to do so.

Message and data rates may apply. **For help, text "HELP" to 80248. To cancel, text "STOP" to 80248 at any time.** Message frequency depends on account settings. For assistance, please contact customer service at 1-555-333-3333.

Back

Continue

Our participating carriers include (but are not limited to): AT&T, Sprint, T-Mobile®, U.S. Cellular®, Verizon Wireless

Type in the new mobile phone number and click next. It will take you back to the screen for an activation code and a new activation code will be sent to the new phone number. Type in the activation code and click activate. The next screen will say activation successful with a link to the main menu. Click to go to the main menu and you will be taken back in to manage devices. Your new mobile phone will get all the same text messages that your current one got when you first enrolled. You will want to begin to use the new link on your new phone.

- If you choose *change my mobile banking services* you will get taken back to the following screen and select or deselect any services you may want to:


### Select Your Services

 Text Messaging

Send a text message to request account balances and transaction history.

 Mobile Browser

View account details, pay bills, and transfer money at the Mobile Banking website.

 Downloadable Application

Download the Mobile Banking application to view account details, pay bills, and transfer money. You can download Mobile Banking to an iPhone, BlackBerry, and many other types of phones.

Back

Next

- If you choose *stop using this phone for mobile banking* you will get the following screen and if you are wanting to stop using mobile banking you will want to click yes:

### Stop Using This Phone

Because this is the only phone you have registered, you won't have access to Mobile Banking. Are you sure you want to stop using Mobile Banking?

No

Yes

- If you choose *download the application* you will get the following screen asking if you want to resend the link for the downloadable app:

### Download the Application

To get a download link sent to your phone, click Download. We'll send you a link in a text message.

Back

Download

- If you choose *get a link to the mobile banking website* you will get the following screen asking if you want a browser link sent to your phone. Click on **get link** to get the mobile banking link resent to your mobile phone:

### Get a Link to the Mobile Banking Website

To get a browser link sent to your phone, click Get Link. We'll send you a link in a text message.

Back

Get Link

The **My Accounts** tab is where you can select or deselect different accounts that you either want to view or not want to view through mobile banking and also change or add a nickname for each account. Once you are done with your selection on this screen click **update accounts**.

## Main Menu

Click the tabs to manage your Mobile Banking options.

[My Phones](#) [My Accounts](#) [My Profile](#)

Select the accounts you want to access in Mobile Banking. For each account, enter a short nickname to identify the account in the text messages you send to request your transaction history.

Eligible Accounts	Texting Nickname
1. <input checked="" type="checkbox"/> N/A (*1111) Checking	1

### What's a Texting Nickname?

The nickname identifies the account in a text message. For example, to check your transaction history, text HIST followed by the account nickname, such as S1.

[Update Accounts](#)

The **My Profile** tab is where you can change the time zone. Choose the correct time zone and click update.

## Main Menu

Click the tabs to manage your Mobile Banking options.

[My Phones](#) [My Accounts](#) [My Profile](#)

Customer Name

MERCHANT CAPT1

Time Zone:

(GMT-08:00) Pacific Time (US & Canada) ▼

(GMT-10:00) Hawaii

(GMT-09:00) Alaska

(GMT-08:00) Pacific Time (US & Canada)

(GMT-07:00) Mountain Time (US & Canada)

(GMT-06:00) Central Time (US & Canada)

(GMT-05:00) Eastern Time (US & Canada)

[Update](#)



**TouchBanking**  
Fiserv Solutions, Inc.

## What is TouchBanking?

TouchBanking is a mobile banking and payments application you can use to access your account information quickly and easily from your iPhone or Android.

Use TouchBanking to:

- Check your account balances.



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

### **Requirements**

TouchBanking is available to financial institutions that have partnered with Fiserv for their mobile banking solution. Although anyone can download the application, you must register your phone for mobile banking through your Farmers State Bank's online banking site to launch the application.

To download the TouchBanking application, your phone must have an operating system that supports application downloads and may require a data services plan. You download the TouchBanking application from a link that we send you during registration.

### **iPad and iPod Touch**

TouchBanking is not currently available on the iPad or iPod Touch.

### **Who is Fiserv?**

Fiserv is the company that powers online banking and bill pay for thousands of institutions and millions of consumers nationwide including Farmers State Bank. You may not recognize the Fiserv name, but if you use online banking and bill pay with Farmers State Bank, you already use a service that comes from Fiserv.

### **How do I register for TouchBanking?**

Go to Farmers State Bank's online banking website and look for the Fiserv Mobile Money under Services.. If you have any problems registering for mobile banking, please contact Farmers State Bank.

### **Is TouchBanking secure?**

To ensure the safety and privacy of your account information, we incorporate multiple security features in TouchBanking:

- All transactions are encrypted.
- You must authenticate every interaction with TouchBanking.
- No personal or financial information is stored on your phone.

### **Sending text messages through Mobile**

You can send text messages through your mobile phone to get your balance, history, ATM info, Branch address, or to Stop using mobile banking.

Example: if you want to send a text to get your balance for all of your accounts you would send a text to 31727 with the following information in the body of the text:

BAL 0208

That will send you the balances to all of your accounts. With the balance text you cannot specify just one account to get the balance, it will always return the balances for all accounts you have activated.

If you wanted to send a text message to get the history of your checking account you can specify which account by the nicknames you chose when you selected which accounts you wanted activated in Mobile Money.

HIST 0208 Mine

This will return all history for the account you named 'Mine'. You can text back the word 'next' in order to get more history items for that account. You can get the amount of history through Mobile that you can view through Internet Banking.