CSB On The Go Mobile Banking

Introduction

CSB On The Go Mobile Banking integrates with Retail Online to enable your financial institution's Retail Online customers to access their accounts and perform a variety of banking functions from the convenience of a mobile devices, such as a cell phone or tablet.

There are four primary modes of mobile access:

- SMS text messaging
- Mobile browser
- Downloadable application
- Text message alerts

Customers must be enrolled with online banking and a mobile device. Once enrolled customers can use their mobile device to view account balances, initiate funds transfer between accounts, view transaction history, transaction details and account alerts.

Text Messaging Services (SMS)

Short Message Services (SMS) test messaging services provides account-specific information to a customer's mobile device and to the financial institution account. Financial institutions can also use the text messaging method to request that customers authorize certain transactions.

User SMS test messaging service to:

- Check account balances
- Review recent account activity
- Locate ATM
- Find branch locations

To use the SMS text message services, the mobile device must be able to send and receive test messages.

**Some mobile services carriers charge for outgoing text messages or for each message sent and received.

SMS text message offers the following conveniences:

- Works on all phones supporting text message commands
- No application or data plan is required
- No product logons or passwords
- Text commands are simple
- Works with most U.S. mobile service carriers
Mobile Web Browser Service (WAP)

User the mobile browser service to:

- Check account balances
- Review recent account activity
- Submit bill payments
- Pay eBills
- Change and cancel pending payments
- Transfer money between accounts
- Find ATMs and branch locations

**To use the mobile browser service, the mobile device must have an Internet browser and may require a data service plan.

Downloadable Application Service (APP)

Use the CSB On The Go Mobile Banking App to:

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

**To use the CSB On The Go App, the mobile device must have an operating system that supports application downloads and may require a data service plan.

The CSB On The Go Mobile Banking App offers the following conveniences:

- Supports a rich end-user experience
- Works on all Smartphone's such as the iPhone® and Android™ devices
- Bill pay integration with CheckFree® RXP®
- Supports an ATM and branch locator
- Works with most U.S. mobile service carriers

Enrollment through CSB On The Go Mobile App

Customers are able to enroll in the CSB On The Go Mobile App through the CSB website. When the customer logs onto CSB Online Banking the opportunity to enroll appears. To enroll at a later time, the customer can click "Ask Me Later" button.

To enroll in CSB On The Go Mobile Banking App:

1. Log into CSB Online Banking
2. On the Enrollment Offer page, Click Enroll Now.

3. The CSB Online page appears and the Terms and Conditions page opens in a separate window. Select the I accept these Terms and Conditions check box.

4. When the Continue button appears, click Continue to display the select services page.

5. Select the mobile banking service(s).

6. To download the CSB On The Go Mobile Banking App:
   a. Click the desired App Store or Google Play button according to the operating system used by the device. The customer could alternatively send the download link via text message, by entering a mobile phone number and clicking send.
   b. On the Conformation message, click Return to Select Services.
   c. Complete the download process.
      i. To find the App in the App Store or Google Play search for CSB On The Go.

7. Click Continue.
8. On the Account Selection sand configuration page, select a time zone from the list.

9. Select one or more Eligible Accounts check boxes for corresponding accounts to access through CSB On The Go Mobile Banking App.
   a. Accounts may be added and deleted any time after enrollment.

10. Enter a Mobile Banking Nickname for each selected account (maximum 10 alphanumeric characters).

11. Click Continue.

12. On Other Services page, type the mobile phone number.

13. Click Continue.

14. Locate the activation code sent via text message to the mobile phone number.
   a. The activation code expires after 24 hours.
15. On the Enter activation code page, type the activation code, and click activate.

![Image of Enter Activation Code page]

16. A confirmation message and important information page appears.

![Image of confirmation message]

17. The newly activated device receives a text message containing a short code that customers use to conduct mobile banking activities through the text message services.

![Example SMS and Mobile Browser screens]
Test Message (SMS)

Introduction

Short message Service (SMS) text messaging provides account-specific information (such as available balance and transaction history) to a customer's mobile device and to the financial institution account.

SMS works on all phones supporting text message commands. Applications and data plans are not required. SMS uses simple text commands and works with most U.S. mobile service carriers. There are no product logins or passwords.

Mobile banking customers retrieve account information by texting short phrases to a five-digit financial institution number, which is included in their activation text message.

To view account information use the key words below and send them to the financial institution's message number that was received with activation.

<table>
<thead>
<tr>
<th>Key Words</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>BAL</td>
<td>![Example of BAL</td>
</tr>
<tr>
<td>HIST and nickname of desired account, Reply Next for additional transactions and repeat as needed.</td>
<td><img src="image2.png" alt="Example of HIST" /></td>
</tr>
<tr>
<td>ATM and the desired ZIP Code, city or state</td>
<td></td>
</tr>
<tr>
<td>--------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>Branch and the desired ZIP Code, City, or State</td>
<td></td>
</tr>
<tr>
<td>Both and the desired ZIP Code, city, or state. For both ATM and branch locations.</td>
<td></td>
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