

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) text 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 text 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 text 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.

Access your account information securely anywhere, anytime from the convenience of your mobile device! Enjoy the complimentary benefits of receiving account details by text message or take advantage of online banking and bill pay features easily through your mobile device's web browser. For iPhone, iPad, and Android users, download an app for a customized online banking experience. Enrollment takes just a few minutes. Click 'Enroll Now' to take advantage of these benefits today. You will receive a text message with details on how to begin.

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.

Terms and Conditions for Mobile Banking

Terms and Conditions: Community State Bank of Orbisonia

Thank you for using Community State Bank of Orbisonia Mobile Banking combined with your handheld's text messaging capabilities. Message & Data rates may apply. For help, text "HELP" to 99588. To cancel, text "STOP" to 99588 at anytime. In case of questions please contact customer service at 800-626-2130 or visit www.csborbisonia.com.

Terms and Conditions

Program: Community State Bank of Orbisonia offers their customers mobile access to their account information (e.g., for checking balances and last transactions) over 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 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. Message & Data rates may apply. Customers will be allowed to opt out of this program at any time.

Questions: You can contact us at 800-626-2130, or send a text message with the word "HELP" to this number: 99588. We can answer any

I accept these Terms and Conditions

[Printer friendly page \(opens in new window\)](#)

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

5. Select the mobile banking service(s).

Select Services

Choose from a variety of mobile banking services. You can get basic account balance and transaction information, or receive full mobile banking capabilities that allow you to view account details, pay bills, transfer money, and more.



Please choose a service:
[Not sure? Click here to compare the services](#)

Downloadable Apps

Get a customized application for your device that provides an intuitive and rich user experience consisting of easy-to-navigate screens and menus. Receive all the benefits of mobile browser banking, enhanced by your device's unique features.

For your phone [View screenshot](#)




On your device, open Google Play or the App Store and search for us, or click either of the download images below.

OR Send me the download link via text message to this number:

For your tablet [View screenshot](#)

On your device, open Google Play or the App Store and search for us, or click either of the download images below.

Other Services

Please select the services required and click continue to register.

Mobile Browser (I'd like to receive a link to Browser Banking.) [View screenshot](#)

Why Use Mobile Browser Banking? [View screenshot](#)

Get full and extended mobile banking capabilities on your web-enabled device. Receive an optimal banking experience with a look and feel that is similar to PC-based online banking, in a site designed to fit neatly into your device's screen.

Text Messaging (I'd like to use text banking services.) [View screenshot](#)

Why Use Text Banking? [View screenshot](#)

Send text commands (such as BAL) to your bank from your SMS-enabled phone to inquire about basic account balance and transaction history information. Receive text message responses directly to your phone.

Alerts (I'd like to receive text alerts.) [View screenshot](#)

Why Use Alert Banking? [View screenshot](#)

Include text message alerts with your mobile banking service(s) to monitor your mobile banking accounts. Choose how and when you want to be notified of changes to account balances and personal information. (Select at least one other mobile banking service.)

6. To download the CSB On The Go Mobile Banking App:

- 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.
- On the Confirmation message, click Return to Select Services.
- Complete the download process.
 - 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 and 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.

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"/> NON INT PERSONAL (*4041) Checking	<input type="text" value="1"/>
<input type="checkbox"/> STMT SAVINGS (*2222) Savings	<input type="text" value="2"/>

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](#)

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

Other Services

Please enter your mobile phone number to register for other services.

Mobile phone number: For example, 5551234567

- Text Banking
- Mobile Browser
- Alert Banking

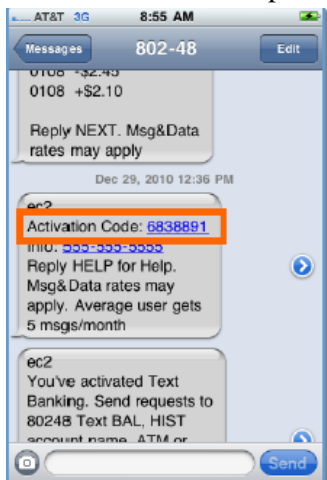
Thank you for using Mobile Banking combined with your handheld's text messaging capabilities. By registering for Mobile Banking, or changing your registration information, you certify that:

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 99588. To cancel, text "STOP" to 99588 at any time. Message frequency depends on account settings. For assistance, please contact customer service at (800) 626-2130.

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

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.

Enter Activation Code
Enter the activation code we sent to your phone.

Activation Code

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 80248. To cancel, text "STOP" to 80248 at any time. Message frequency depends on account settings. For assistance, please contact customer service at 222-222-2222.

16. A conformation message and important information page appears.

Activation Successful

Important Information

Text Message Banking

- Expect to receive a text message with your mobile banking short code and texting commands
- Text "BAL" for your balances
- Text "HIST" - your account's texting nickname for a list of transactions (ex. HIST C1)

Mobile Browser Banking

- Expect to receive a text message with a link to the mobile banking site
- Click and bookmark the mobile banking site's unique link

Downloadable Application

- Expect to receive a text message with a link to download the application
- Click the link and follow the instructions on your phone's screen

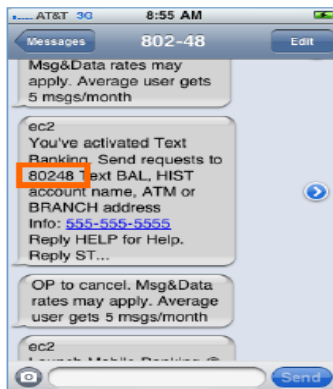
Alert Banking

- Now that you've registered for Alert Banking, [Click here](#) to setup specific mobile alerts
- To begin receiving alerts on your phone, you'll need to specify the account and choose the type of alerts you'd like to receive

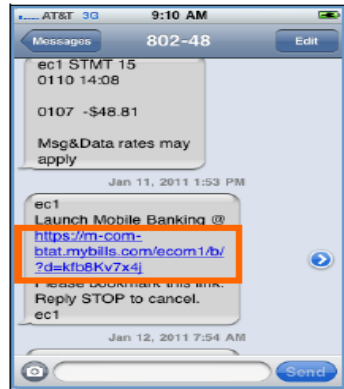
17. The newly activated device receives a text message containing a short code that customers use to conduct mobile banking activities through the text message services.

Examples:

SMS



Mobile Browser



Downloadable Application



Test Message (SMS)

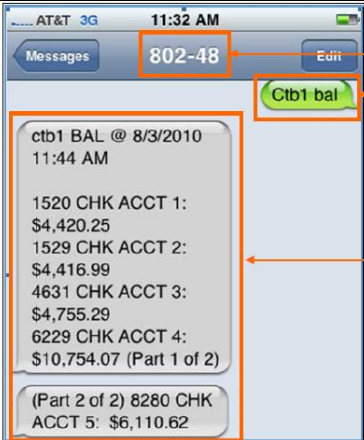
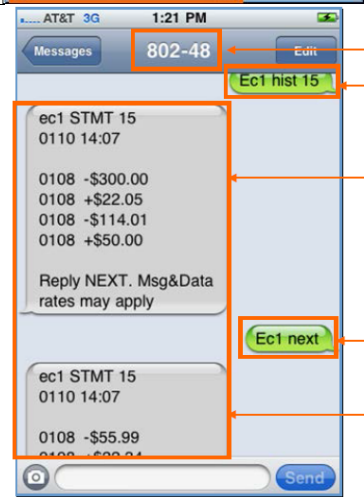
Introduction

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.

Key Words	Examples
<p>BAL</p>	 <p>Message Number: 802-48</p> <p>Request: Ctb1 bal</p> <p>Response:</p> <pre> ctb1 BAL @ 8/3/2010 11:44 AM 1520 CHK ACCT 1: \$4,420.25 1529 CHK ACCT 2: \$4,416.99 4631 CHK ACCT 3: \$4,755.29 6229 CHK ACCT 4: \$10,754.07 (Part 1 of 2) (Part 2 of 2) 8280 CHK ACCT 5: \$6,110.62 </pre>
<p>HIST and nickname of desired account, Reply Next for additional transactions and repeat as needed.</p>	 <p>Message Number: 802-48</p> <p>Request: Ec1 hist 15</p> <p>Response:</p> <pre> ec1 STMT 15 0110 14:07 0108 -\$300.00 0108 +\$22.05 0108 -\$114.01 0108 +\$50.00 Reply NEXT. Msg&Data rates may apply Ec1 next </pre> <p>Next: Ec1 next</p> <p>Response:</p> <pre> ec1 STMT 15 0110 14:07 0108 -\$55.99 </pre>

ATM and the desired ZIP Code, city or state



Branch and the desired ZIP Code, City, or State



Both and the desired ZIP Code, city, or state. For both ATM and branch locations.

