



Mobile Banking User Guide And Frequently Asked Questions (FAQs)

Member FDIC

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Mobile Banking Overview

Mobile Banking enables anyone with a Bank of Zumbrota online banking account to access their account information from a mobile device. Mobile Banking 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.

Compare Services

Features	Text Banking	Mobile Browser	Phone Application
Check account balance	✓	✓	✓
View transaction history	✓	✓	✓
Transfer money between accounts	N/A	✓	✓
Pay Bills	N/A	✓	✓
Popmoney	N/A	✓	✓

SMS Text Messaging Service

Use the SMS text messaging service to:

- Check account balances.
- Review recent account activity.

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 Banking. *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.

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 Banking 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.

Requirements

To use the Mobile Banking 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 Banking (TouchBanking) application using the link sent by SMS text message during the enrollment process.

General Frequently Asked Questions (FAQs)

What is my username? It is your Online Banking Access ID. If you enter the incorrect username (Online Banking Access ID), security questions unrelated to you will pop up. If you see those, please close out and then re-open your App.

What is Bank of Zumbrota's Short Code for Text Banking? 99588

What is Bank of Zumbrota's Mobile App Code? GoMobile2017

Is Mobile Banking secure?

Mobile Banking 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 Banking offers the following security safeguards:

- **Authentication** - Mobile browser and application solution customers are authenticated for every interaction with any Mobile Banking 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 Banking and between Mobile Banking and other Fiserv solutions (e.g., core banking and payment systems).
- **Fraud** - Mobile Banking incorporates mechanisms such as transaction validation and transaction reconciliation processes to detect fraud.
- **Availability/Resilience** - Mobile Banking is protected against malicious attacks through software and server hardening measures.
- **Audit Ability** - Mobile Banking provides full audit capabilities through event logs and event-based reporting.

Is my personal or financial information stored on my phone?

No. Mobile Banking 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 Banking?

You can access any account you have set up in online banking. You select which accounts you want to access using Mobile Banking 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 Banking. To add a new phone:

- ____ 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 Banking Profile section and click "**Manage Device(s)**".
- ____ 4. Click the "**Add New Device**" button, then follow the instructions

What if my phone number changes?

If your mobile phone number changes, simply update your mobile phone number by following these steps:

- ____ 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 Banking 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 Banking to return to your online banking session.

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 Banking. To deactivate your mobile device, see below for "How do I stop using Mobile Banking on my phone?"

How do I stop using Mobile Banking on my phone?

To stop using Mobile Banking on your mobile device, follow these steps:

- ____ 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 Banking 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 Banking to return to your online banking session.

Which phones can I use for Mobile Banking?

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 Banking?

Mobile Banking works on all major mobile service carriers in the U.S.: AT&T, Sprint, T-Mobile®, U.S. Cellular® and Verizon Wireless. Mobile Banking 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 Banking?

Mobile Banking 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 Banking Basics

Enrollment

Complete the following to enroll in Mobile Banking:

- ___ 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 Banking 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 Banking Account.

- ___ 4. The Mobile Banking Terms and Conditions page is displayed. Select the "**Accept**" check box and then click "**Continue**".
- ___ 5. The Select Services Page will be displayed.

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 **TouchBanking**, or click either of the download images below. On your mobile? Click the appropriate icon to go directly to the store:

IMPORTANT! After you download the TouchBanking application, you will need to enter this App Code to activate it:

GoMobile2017



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

Other Services

Please select the services required and click continue to register.

☐ Mobile Browser (I'd like to receive a link to Browser Banking.)

**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.)

**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.)

**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. The easiest way to get the Downloadable App is to enter your mobile phone number at the bottom left of the page. Then, you will receive a text on your phone with the download link.
- ___ 7. If you would like Mobile Browser, Text Banking, and Alerts, follow the instructions on the right side of the page.

Follow the remaining instructions ONLY if you chose Mobile Browser, Text, and Alerts:

- ___ 8. Select the appropriate "**Eligible Accounts**" check boxes and then enter the nickname used to identify each account in a text message.
- ___ 9. The Mobile Banking Number page is displayed. Enter your mobile phone number, including the area code. Click "**Next**".
- ___ 10. The Select Your Services page is displayed. Select the Mobile Banking services to be available on the mobile device. Click "**Next**".
- ___ 11. 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.

- ___ 12. The Activate Your Phone page is displayed. Enter the activation code received in the text message. Click "**Activate**" to complete enrollment in Mobile Banking.
- ___ 13. A text message with a short code is sent to the newly activated mobile device. Note this short code for use when utilizing Mobile Banking's text messaging service.

Text Messaging

The following section contains steps for using the Mobile Banking text messaging service to view account balances and view transaction history 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. (Short Code = 99588)
- ___ 2. A text message is returned displaying the balances for the accounts enrolled in Mobile Banking.

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 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 Request Help

Complete the following receive additional information on the Mobile Banking 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.

Text Messaging FAQs

I forgot the Text Messaging Short Code. What is it? 99588

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 Bank of Zumbrota'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 Banking. Short codes are abbreviated phone numbers, usually five digits, used to send Mobile Banking messages.

Mobile Browser

The following section contains steps for using the Mobile Banking mobile browser service to view account information, pay bills, and transfer funds.

How To Access the Mobile Banking Mobile Browser

Complete the following to access the Mobile Banking 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 Banking in the future.

How To View Accounts- for Mobile Browser

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

- ___ 1. Log in to Mobile Banking 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 Banking 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 Banking.

Downloadable Application

The following section contains steps for using the Mobile Banking downloadable application to view account information, pay bills, and transfer funds.

How To Download the Mobile Banking Application to the Mobile Device

Complete the following to download the Mobile Banking 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 Banking application is downloaded to the mobile device and an icon displays.

How To Access Mobile Banking

Complete the following to access Mobile Banking:

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

How To View Accounts – for App

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

- ____ 1. Log in to Mobile Banking 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 Banking 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 Banking.

How To Pay Bills (you must be enrolled in Online BillPay) – for Mobile Browser & App

Complete the following to submit a bill payment:

- ____ 1. Log in to Mobile Banking 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.

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.

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 Banking.

How To Transfer Funds – for Mobile Browser & App

Complete the following to complete an account transfer:

- _____ 1. Log in to Mobile Banking 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 Banking.

Mobile Browser FAQs

When I click the link for the Mobile Banking 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 Banking website, contact your mobile service carrier.

Downloadable App FAQs

What is the Mobile App Code to activate the TouchBanking app? GoMobile2017

How do I download Mobile Banking 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 Banking login page.

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

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

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