



Byron Bank Mobile Banking

Mobile Banking enables anyone with an 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.

Downloadable Application

Use the downloadable application service to:

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

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 application using the link sent by SMS text message during the enrollment process.

Mobile Browser Service

Use the mobile browser service to:

- Check account balances.
- Review recent account activity.
- Transfer Banking between accounts.
- Pay bills.
- Change and cancel pending payments.

Find ATM and branch locations.

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.

SMS Text Messaging Service

Use the SMS text messaging service to:

- Check account balances.
- Review recent account activity.
- Find ATM and branch locations.

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.



Frequently Asked Questions

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 also display.

Can I add more than one mobile phone?

Yes. You can enroll several mobile devices for Mobile Banking. To add a new phone, complete the Mobile Banking Enrollment section.

What if my phone number changes?

If your mobile phone number changes, simply update your mobile phone number in Mobile Banking. To update the mobile phone number, complete the How To Change a Phone Number section.

**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, complete the How To Deactivate or Stop Using a Mobile Device section.

How do I stop using Mobile Banking on my phone?

To stop using Mobile Banking on your mobile device, complete the How To Deactivate or Stop Using a Mobile Device section.

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 steps 1-10 to enroll in Mobile Banking using a personal computer:

- ___ 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 Your Details page is displayed.

Select the appropriate "**Eligible Accounts**" check boxes and then enter the nickname used to identify each account in a text message.

- ___ 6. The Mobile Banking Number page is displayed. Enter your mobile phone number, including the area code. Click "**Next**".

- ___ 7. The Select Your Services page is displayed. Select the Mobile Banking services to be available on the mobile device. Click "**Next**".

- ___ 8. 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.

- ___ 9. The Activate Your Phone page is displayed. Enter the activation code received in the text message. Click "**Activate**" to complete enrollment in Mobile Banking.

- ___ 10. 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.



Downloadable Application

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

How 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 View Accounts

Select "**View Accounts**".

____ 1. 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.

____ 2. The Account Details page is displayed.

Select "**Transaction History**" to view transaction history for the appropriate account.

____ 3. The Transactions page is displayed.

Select "**Account Details**" to return to the Account Details page.

Select "**Log Out**" to close Mobile Banking.



Mobile Browser

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

How To Access the Mobile Banking Mobile Browser

Complete step 1 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.



Text Messaging

The following section contains steps for using the Mobile Banking text messaging service to view account balances, view transaction history and locate ATM and branch locations using keywords.

How To View Account Balances

Complete steps 1-2 to view account balances:

____ 1. Send "**B**", "**BAL**", "**BALANCE**" or "**BALANCES**" to the short code received after activating the mobile device.

____ 2. A text message is returned displaying the balances for the accounts enrolled in Mobile Banking.

How To View Transaction History

Complete steps 1-5 to view transaction history:

____ 1. Send "**STMT**", "**TRAN**" or "**HIST**" plus the nickname for the account (e.g., HIST Free 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.