

Mobile Banking Web User Guide

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Enrolling through traditional NetTeller



Note for Cash Management users: Cash user must have full or partial administrative rights to enroll in Mobile Banking.

1. Log in to NetTeller.
2. Select *Options > Mobile Settings > Web Mobile Banking*.
3. Complete the fields and click **Submit**.
 - a) Choose whether to receive enrollment, transfer, and payment confirmations via text message.



If **No** is selected for Receive Text Message Alerts, a text message for confirmation of enrollment, transfers, bill payments, ACH initiation, or wire transfers will not be sent.

- b) Enter mobile device number.
- c) Select the wireless provider for the phone number.

If you are unsure who your service provider is:



- Call the customer service number for your device and ask.
- Send a text message from your phone to your email address and view the "From" field on that email.

- d) Select accounts to access via Mobile Web. At initial enrollment, the first account is checked.

Mobile Web Settings ?

Enable web access for your mobile device

Receive Text Message Alerts: **** Standard wireless carrier charges apply ****

Mobile Phone Number:

Select your wireless provider:

NOTE: if you are a Cingular user that merged into AT&T, please select Cingular as your carrier.

Select the accounts you want to access from your mobile device

My Checking His Checking Fun Money Vacation Account Our Checking

Dormant CD Cml LN 0009 Car Loan FREEDOM 0008

Safe Deposit Box

4. Review enrollment information. Check **I accept these full terms and conditions**. Click **Confirm**.

Mobile Web Settings ?

Mobile Phone Number: (816)555-1234 **** This number will receive select text messages from mobile banking ****

Receive Text Message Alerts: No **** Standard wireless carrier charges apply ****

Mobile Web Address: www.toastbank.mobi

You have elected to view the following accounts through your mobile device through your provider, Sprint PCS.

My Checking | His Checking | Fun Money | Vacation Account | Our Checking | Dormant | CD | Cml LN 0009 | Car Loan | FREEDOM 0008 | Safe Deposit Box

Toast of the Town Bank ("We" or "Us") endeavors to provide you with the highest quality Mobile Internet banking available. This Agreement states our obligations with respect to our Mobile Internet banking service (the "Service").

1. We will use reasonable efforts to make the Service available for your use on a continuous basis. The Service may be unavailable for short periods of time for regular or emergency system maintenance. We will endeavor to have our scheduled maintenance occur during non-peak hours. In addition, accessibility to the

I accept these full terms and conditions

5. A confirmation message displays. If text alerts have been chosen in the previous step, you receive a confirmation text message that includes the URL to access Mobile Web.

Information Message: Successfully saved Mobile Web Settings.

Mobile Web Settings ?

Mobile Phone Number: (816)555-1234 **** This number will receive select text messages from mobile banking ****

Receive Text Message Alerts: No **** Standard wireless carrier charges apply ****

Mobile Web Address: www.toastbank.mobi

Enrolling through mobile device as an existing NetTeller user

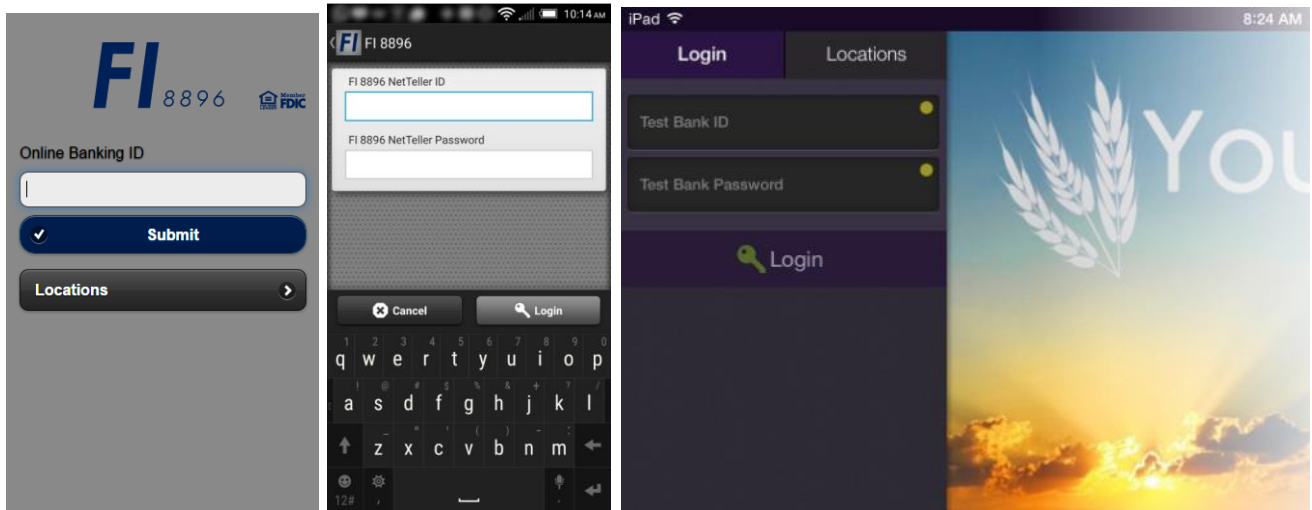
You are able to enroll for mobile banking through your mobile device.

You are able to enroll for mobile banking through your mobile device, if:

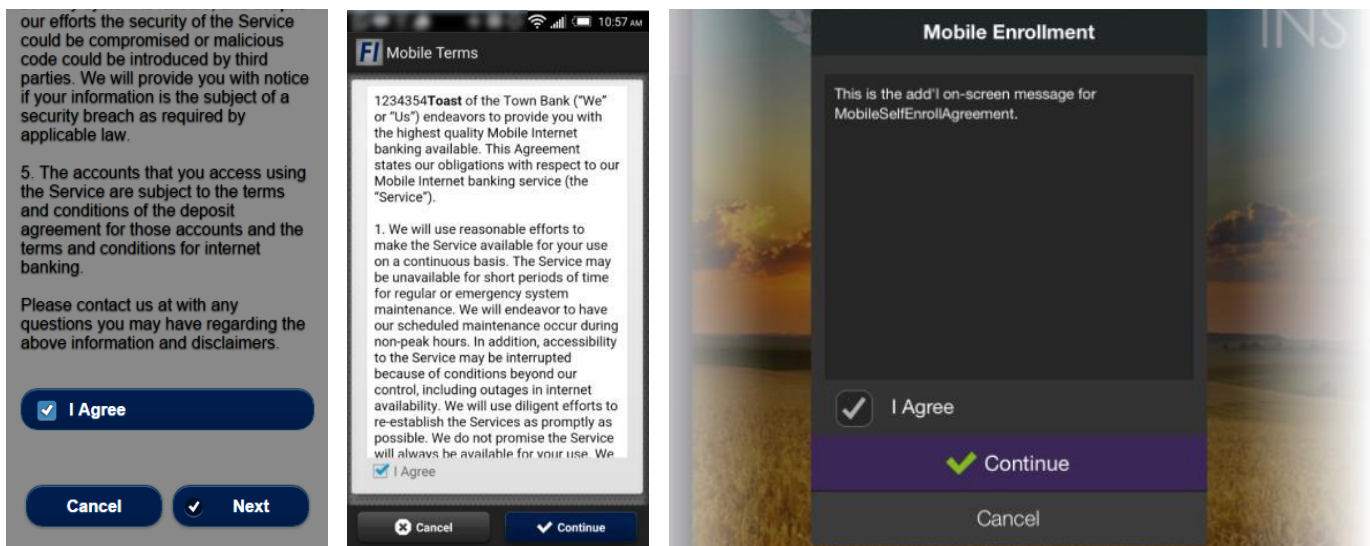


- You have previously logged in to the traditional NetTeller website successfully
- You have a NetTeller ID in an **Active** status
- You are not in the middle of a password reset
- You are not being required to agree to a revised Online Agreement
- You are not being recollected for multi-factor authentication

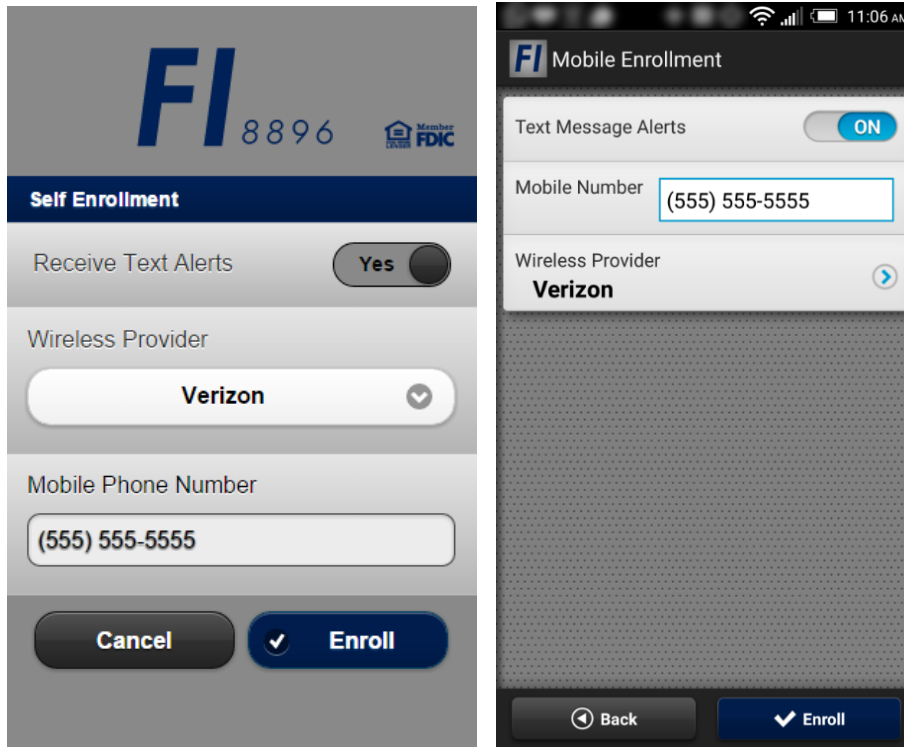
1. Navigate to mobile banking site or open app. Log in with your NetTeller ID and Password.



2. Accept terms and conditions by clicking checkbox next to **I Agree**.
3. Click **Continue** to continue.



1. Complete the fields and click **Enroll Now**.
 - a) Choose whether to receive enrollment, transfer, and payment confirmations via text message.
 - b) Enter mobile device number for text confirmations.
 - c) Select the wireless provider for the phone number.



ALL NetTeller accounts are enrolled. Log in to traditional NetTeller to deselect accounts, unenroll, or make changes to your enrollment text preferences. Also, if enrolling with an iPad, text alerts must be setup in traditional NetTeller.

After a successful enrollment, you are directed to the Menu or Accounts screen.

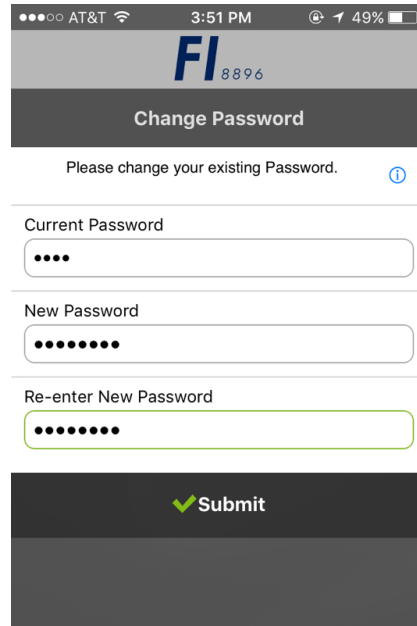
You may see an error message if enrollment was not successful.



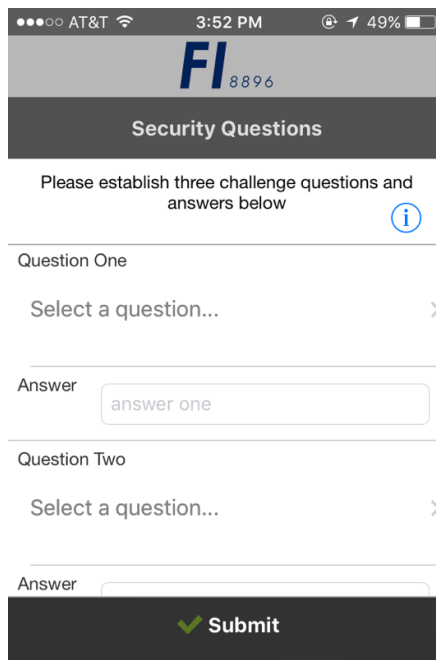
- **Pwd Expired:** Log in to traditional NetTeller to establish a new password.
- **Account Not Active:** Your FI requires mobile enrollment via traditional NetTeller.
- **Please enter a valid Phone Number:** Enter a complete phone number.
- **Please select a Wireless Provider:** Select a wireless provider from the drop down menu.

Enrolling through mobile device as a first-time user

1. Navigate to the mobile banking app, and then log in with your NetTeller ID and Password.
2. Establish a new password.

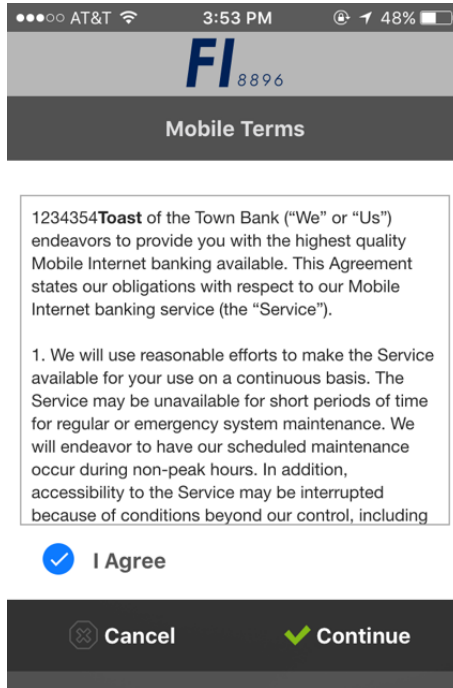


3. Establish security questions and answers.

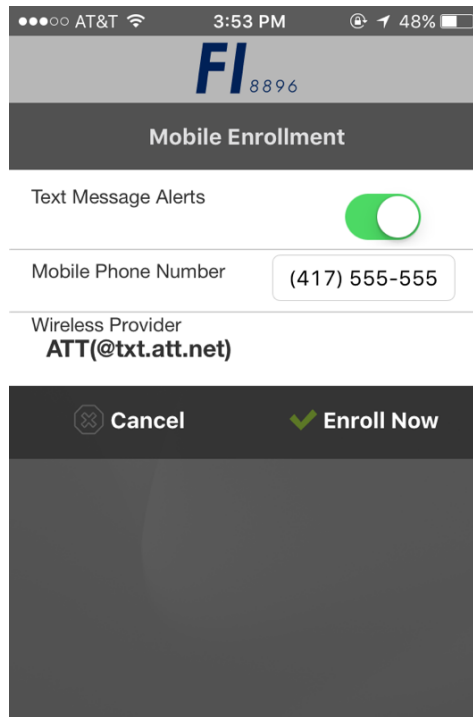


These answers are not case sensitive. Two of these three questions are presented when you are challenged. A challenge occurs in mobile if you are logging on to a new mobile device, and, if applicable, creating a new payee in P2P.

- Accept terms and conditions by tapping the checkbox next to **I Agree**.



- Choose whether to receive transfer and payment confirmations via text message.
- Enter mobile device number for text confirmations.
- Select the wireless provider for the phone number, and then tap **Enroll Now**.



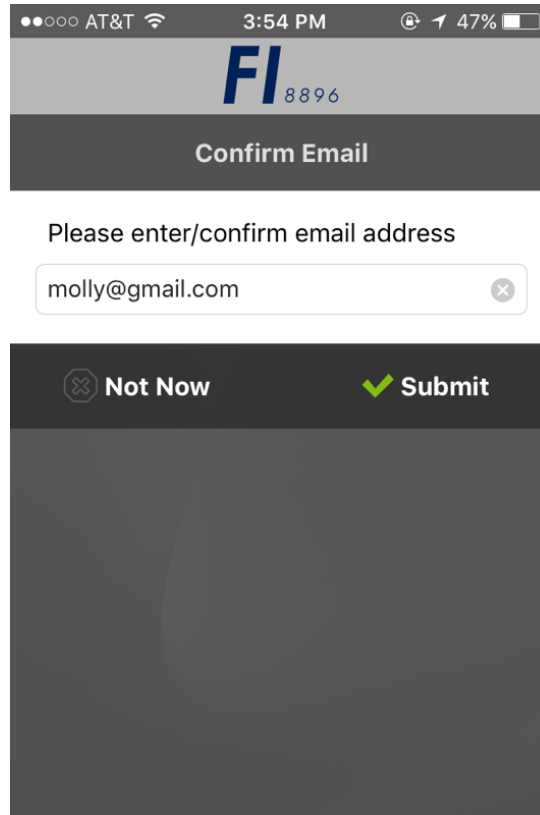
You will receive an onscreen message confirming your enrollment and a text confirmation.

You may see an error message if enrollment was not successful.



- **Account Not Active:** Your FI requires mobile enrollment via traditional NetTeller
- **Please enter a valid Phone Number:** Enter a complete phone number.
- **Please select a Wireless Provider:** Select a wireless provider from the drop down menu.

8. Provide current email address.



You are now a fully enrolled mobile user.