

# Welcome to **Mobile Money**

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## Frequently Asked Questions (FAQs)

### Is Mobile Money Secure?

Mobile Money 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 Money offers the following security safeguards:

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

### Is my personal or financial information stored on my phone?

No. Mobile Money 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 log and branding files that are copies to the mobile device. Those files do not contain any personally identifiable information.

### Which accounts can I access using Mobile Money?

You can access any account that you have set up in online banking. You select which accounts you want to access using Mobile Money 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 Money. To add a new phone, complete the Mobile Money Enrollment section.

### What if my phone number changes?

If your mobile phone number changes, simply update your mobile phone number in Mobile Money. To update the mobile phone number, log into your online banking account and click on "My Profile". Under this section, locate the Mobile Money tab and click on Manage Devices(s). Select the "My Phones" tab. Locate the old phone number; select "Change my phone number" and then click go. The Mobile Phone Number page is displayed. Enter the update updated phone number and click "Next". The Main Menu page is again displayed. Close Mobile Money to return to you 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 Money. To deactivate your mobile device, log into your online banking account and click on "My Profile". Select the "My Phones" tab. Locate the appropriate phone number; select "Stop using this phone for Mobile Banking" and then click go. The Stop Using this Phone page is displayed. Click "Yes". The Main Menu page is again displayed. Close Mobile Money to return to you online banking session.

### How do I stop using Mobile Money on my phone?

To stop using Mobile Money on your mobile device, log into your online banking account and follow the same steps as if your device was lost or stolen.

### Which phones can I use for Mobile Money?

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, Window Mobile, Linux, Palm webOS and Maemo.

### Which mobile service carries support Mobile Money?

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

Mobile Money 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.

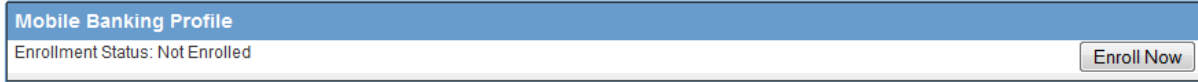
### What is a short code?

Short codes (also known as short numbers) are special telephone numbers, significantly shorter than full telephone numbers, which are used to address SMS and MMS messages from certain service provider's mobile phones or fixed phones. First Mid's short code will be sent to you via text message during the enrollment process.

## Mobile Money Enrollment Process

Complete the following steps to enroll in Mobile Money:

- Log into your online banking account.
- If you do not have an online banking account with First Mid, you must enroll in Personal Online Banking first.
- Click on the “My Profile” tab.
- The options page is displayed. Locate the Mobile Money tab and click on “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 Money account.

- The Mobile Money terms and Conditions page is displayed. Select the “Accept” check box and then click “Continue”.
- The Your Details Page is displayed. Select the appropriate “Eligible Accounts” check boxes and enter the nickname used to verify each account in a text message.
- The Mobile Money Number page is displayed. Enter your mobile phone number, including the area code. Click “Next”.
- The Select Your Services page is displayed. Select the Mobile Money services to be available on the mobile device. Click “Next”.
- A text message with an activation code is sent to the mobile phone number entered.
- The Activate Your Phone page is displayed. Enter the activation code received in the text message. Click “Activate” to complete the enrollment in Mobile Money.
- A text message with a short code is sent to the newly activated mobile device. Note this short code is for use when utilizing Mobile Money’s text messaging service.
- **Message and data rate may apply.**

# Text Messaging

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

## **How To View Account Balances**

Complete the following to view account balances:

- Send “B”, “BAL”, “BALANCE” or “BALANCES” to the short code received after activating the mobile device.
- A text message is returned displaying the balances for the accounts enrolled in Mobile Money.

## **How To View Transaction History**

Complete the following to view transaction history:

- 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.
- A text message is returned displaying the transaction history of the account.
- Reply to the transaction history text with the word “NEXT” or “MORE” to view the next group of transactions.
- A text message is returned displaying the transaction history for the next group of transactions.
- Repeat steps 3-4 to view the next group of transactions.

## **How To Locate ATM Locations**

Complete the following to locate an ATM:

- Send “ATM” plus the ZIP code, city or state for the ATM (e.g., ATM 61938) to the short code received after activating the mobile device.
- A text message is returned displaying the ATM locations(s) for the institution.

## **How To Locate Branch Locations**

Complete the following to locate a branch:

- Send “BRANCH” plus the ZIP code, city or state for the branch (e.g. BRANCH Galesburg) to the short code received after activating the mobile device.
- A text message is returned displaying the branch location(s) for the institution.

## **How To Locate ATM and Branch Locations**

Complete the following to locate ATMs and branches:

- Send “BOTH” plus the ZIP code, city or state for the branch (e.g., BOTH Galesburg) to the short code received after activating the mobile device.
- A text message is returned displaying the ATM and branch location(s) for the institution.

## **How To Request Help**

Complete the following to receive additional information on the Mobile Money keywords:

- Send “HELP” or “HLP” to the short code received after activating the mobile device.
- A text message is returned displaying a list of acceptable keywords.

## **Frequently Asked Questions about Text Messaging:**

### **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 additional information required for the request, such as the financial institution's identifier (FMIB), account nickname or address.

### **Why are my results sent in 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 Money. Short codes are abbreviated phone numbers, usually five digits, used to send Mobile Money messages.

### **How much does texting cost me?**

First Mid does not charge you for this service; however, carrier **message and data rates may apply**. Please check with your wireless provider for information about carrier charges or your mobile phone account and service plan.

## Mobile Browser

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

### **How To Access the Mobile Money Mobile Browser**

Complete the following to access the Mobile Money mobile browser:

- 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 Money in the future.

### **How To View Accounts**

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

- Log in to Mobile Money using your current Online Banking login (Access ID and password).
- The Main Menu page is displayed. Select "View Accounts".
- The Account Balances page is displayed. All accounts enrolled in Mobile Money display along with the account balance.
  - Select the account balance to view a list of transactions for the appropriate account.
- The Accounts Detail page is displayed.
  - Select "Transactions" to view transaction history for the appropriate account.
- 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 Money.

### **How To Pay Bills**

Complete the following to submit a bill payment:

- Log in to Mobile Money using your current Online Banking login (Access ID and password).
- The Main Menu is displayed.
- Select "Pay Bills"
- **Make a Bill Payment**
  - The Pay a Bill page is displayed.
    - Select "Make a Payment".
  - The Select a Biller page is displayed.
    - Select the appropriate payee.
  - The Biller Information page is displayed.
    - The "Do you want to pay this biller" message is displayed. Verify the information is accurate.
      - Select "Yes".
  - The Enter Payment 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".
  - 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".
  - The Payment Confirmation Page is displayed.
    - Select "Back" to return to the payee list.
    - Select "Menu" to return to the Main Menu.

## Mobile Browser Continued:

### ▪ **Make Pay eBills**

- "Pay eBills page is displayed.
  - Select "Pay eBills".
- The Select an eBill page is displayed.
  - Select the appropriate payee.
- The eBill summary page is displayed.
  - The "Do you want to pay this eBill" message is displayed.
  - Select "Yes".
- 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".
- 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".
- The Payment Confirmation Page is displayed.
  - Select "Back" to return to the payee list.
  - Select "Menu" to return to the Main Menu.

### ▪ **Change a Bill Payment**

- The Pay a Bill page is displayed.
  - Select "Change or Cancel Payments".
- The Select a Payment page is displayed.
  - Select the bill payment to change.
- The Payment Details page is displayed.
  - Select "Change Pmt".
- The Enter Your Changes page is displayed.
  - Make the necessary updates and select "Next".
- The Confirm Changes page is displayed.
  - The "Do you want to make this payment" message is displayed.
  - Verify the payment information is correct.
  - Select "Yes".
- Select "Back" to return to the payee list.
- Select "Menu" to return to the Main Menu.

### ▪ **Cancel a Bill Payment**

- The Pay a Bill page is displayed.
  - Select "Change or Cancel Payments".
- The Select a Payment page is displayed.
  - Select the bill payment to cancel.
- The Payments Details page is displayed.
  - Select "Cancel Pmt".
- The Cancel Bill Payment page is displayed.
- The "Are you sure you want to cancel this payment" message is displayed.
  - Select "Yes".
- 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 Money.

## Mobile Browser Continued:

### How to Transfer Funds

Complete the following to complete the account transfer:

- Log into Mobile Money using your current Online Banking login.
  - The Main Menu is displayed. Select “Transfer Money”.
  - 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 debit for the transfer).
    - Amount (Enter the amount of the transfer).
    - Select “Next”.
- The Confirm Transfer page is displayed.
  - The “Do you want to make this transfer” message is displayed.
  - Select “Yes”.
- The Transfer Confirmation Page is displayed.
  - Your “Confirmation Number” message is displayed.
- Select “Menu” to return to the Main Menu.
- Select “Log Out” to close Mobile Money.

### How to Locate ATM or Branch Locations

Complete the following to locate ATM or branch locations:

- Log in to Mobile Money using your current Online Banking login.
- The Main Menu page is displayed.
  - Select “Find ATM/Branch”.
- The ATM & Branch Search page is displayed.
  - Select “Search by Current Location”, “Search by Address” or “Search by Category”.
    - Enter the appropriate search criteria and select “Search”.
- The Search results page is displayed.
  - Select the appropriate ATM or branch.
- Details for the ATM or branch are displayed.
  - Select “Map It” for directions to the ATM or branch.
- A map displaying the location of the ATM or branch is displayed.
- Select “Menu” to return to the Main Menu Page.
- Select “Log Out” to close Mobile Money.

## Frequently Asked Questions about Mobile Browser:

### **When I click the link for the Mobile Money 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 trouble-shooting 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 cannot access Mobile Money website, contact your mobile service provider (i.e. Verizon).

## Downloadable Application (APP)

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

### **How to Download the Mobile Money APP to the Mobile Device**

Complete the following to download the Mobile Money APP to the mobile device:

- From the text message received after activating the mobile device, select the downloadable APP hyperlink.
- The APP Download page is displayed.
  - Select “Download Mobile Banking”.
    - The Mobile Money APP is downloaded to the mobile device and an icon displays.

### **How to Access Mobile Money**

Complete the following to access Mobile Money:

- Select the Mobile Money icon on your mobile device.

### **How to View Accounts**

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

- Log in to Mobile Money using your current Online Banking login.
- The Main Menu page is displayed.
  - Select “View Accounts”
- The Accounts Page is displayed.
  - All accounts enrolled in Mobile Money display along with the account balances.
  - Select the account balance to view a list of transactions for the appropriate accounts.
- The Accounts Details page is displayed.
  - Select “Transaction History” to view transaction history for the appropriate account.
- The Transaction page is displayed.
  - Select “Account Details” to return to the Accounts Details page.
  - Select “Log Out” to close Mobile Money.

### **How to Pay Bills**

Complete the following to submit a bill payment:

- Log in to Mobile Money using your current Online Banking login.
- The Main Menu page is displayed.
  - Select “Pay Bills”.
- Make a Bill Payment.
  - The Pay a Bill page is displayed.
    - Select “Make a Payment”.
  - The Select a Biller Page is displayed.
    - Select the appropriate payee.
- The Biller Information page is displayed.
  - The “Do you want to pay this biller” message is displayed.
    - Verify the information is accurate.
    - Select “Yes”.
- The Enter the 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”.
- 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”.
- The Payment Confirmation page is displayed.
  - Select “Back” to return to the payee list.
  - Select “Menu” to return to the Main Menu.



## Downloadable Application Continued:

### How to Pay eBills

- The Pay a Bill page is displayed.
  - Select “Pay eBills”.
- The Select an eBill page is displayed.
  - Select the appropriate payee.
- The eBill Summary page is displayed.
  - The “Do you want to pay this eBill” message is displayed.
  - Select “Yes”.
- 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”.
- 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”.
- 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

- The Pay a Bill page is displayed.
  - Select “Change or Cancel Payments”.
- The Select a Payment page is displayed.
  - Select the bill payment to change.
- The Payment Details page is displayed.
  - Select “Change Pmt”.
- The Enter Your Changes page is displayed.
  - Make the necessary updates.
    - Select “Next”.
- The Confirmation Changes page is displayed.
  - The “Do you want to make this payment” message is displayed.
  - Verify the payment information is accurate.
  - Select “Yes”.
- Select “Back” to return to the payee list.
- Select “Menu” to return to the Main Menu.

### Cancel a Bill Payment

- The Pay a Bill page is displayed.
  - Select “Change or Cancel Payments”.
- The Select a Payment page is displayed.
  - Select the bill payment to cancel.
- The Payment Details page is displayed.
  - Select “Cancel Pmt”.
- The Cancel Bill Payment is displayed.
  - The “Are you sure you want to cancel this payment” message is displayed.
  - Select “Yes”.
- 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 Money.

## **Downloadable Application Continued:**

### **How to Transfer Funds**

Complete the following to complete an account transfer:

- Log into Mobile Money using your current Online Banking login.
- The Main Menu is displayed. Select “Transfer Money”.
- 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 debit for the transfer).
  - Amount (Enter the amount of the transfer).
  - Select “Next”.
- The Confirm Transfer page is displayed.
  - The “Do you want to make this transfer” message is displayed.
  - Select “Yes”.
- The Transfer Confirmation Page is displayed.
  - Your “Confirmation Number” message is displayed.
- Select “Menu” to return to the Main Menu.
- Select “Log Out” to close Mobile Money.

### **How to Locate ATM or Branch Locations**

Complete the following to locate ATM or branch locations.

- Log in to Mobile Money using your current Online Banking login.
- The Main Menu page is displayed.
  - Select “Find ATM/Branch”.
- The ATM & Branch Search page is displayed.
  - Select “Search by Address”.
- The Search by Address page is displayed.
  - Enter the appropriate search criteria and select “Search”.
- The Search Results page is displayed.
  - Select the appropriate ATM or branch.
- Details for the ATM or branch are displayed.
  - Select “Map It” for directions to the ATM or branch.
- A map displaying the location of the ATM or branch is displayed.
- Select “Menu” to return to the Main Menu Page.
- Select “Log Out” to close Mobile Money.

## **Frequently asked Questions for the Downloadable Application:**

### **How do I download Mobile Money to my iPhone?**

During enrolment, 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 the application and go to the Mobile Money login page.

### **When I click the link to download Mobile Money, nothing happens. What should I do?**

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