



Why Mobile Banking?

Secure, Accessible, Simple

Fast, Convenient, Powerful

When can you enroll?

The first time you log in to online banking you will be given the option to enroll. Already an online banking user, enroll from “user options” tab.



State Bank of Delano is excited to announce – We have Mobiliti!

It's convenient! It's easy!

Mobiliti allows you to access your bank accounts via your mobile phone.

Text features include:

- **Balance Inquiry**
- **Transaction History**

Mobile Browser and Application features include:

- **Balance Inquiry**
- **Transaction History**
- **Transfer Funds Between Accounts**
- **Bill Payment**

Please call your local branch for any questions.

To enroll for Mobiliti click on the “Enroll Now” button below. Message and data rates may apply.

Enroll Now	Ask Me Later	Decline
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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 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:

Bank1908



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.

Compare Services

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

What is Mobiliti™?

Mobiliti™ is the ultimate on-demand service. With it, users can access their account information 24/7 from any mobile phone with either text messaging, Mobile Web access or through a downloadable APP (application).

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Industry Trends

- **Mobile banking will grow even faster than online banking.**
- **The majority of U.S. banking consumers check their account balances frequently.**
- **29% inquire about their balances daily.**
- **70% of call center volume to financial institutions will come from cell phones within 3 years. SOURCE: CELENT AND PHONECONTENT.COM**

Prime prospects for Mobiliti™ include:

- **All current Online Banking customers/members.**
- **All current Bill Pay customers/members.**
- **Generation X and Generation Y customers, 18-40 years old.**
- **Business professionals.**
- **People who travel frequently.**
- **College students.**
- **Active cell phone and Internet users.**

Mobiliti™: Three Types of Mobile Devices

1. Text Banking

From mobile phones with text capabilities users can:

- **View account balances**
- **View recent transaction history**
- **Receive text “Alerts” on selected banking transactions**
Message and Data rates may apply.



2. Mobile Web Banking

From mobile phones with Web access users can:

- **View account balances**
- **View recent transactions**
- **View pending transactions**
- **Receive text alerts on banking transactions**
- **Transfer funds between accounts**
- **Pay bills from your mobile phone**
- **Locate a nearby branch or ATM**
Mobile Web service is required for this level of service. Message and Data rates may apply.

3. Smart Phone APP

Same functions as Mobile Web Banking

- **Mobiliti™ APP must be downloaded and installed onto compatible mobile devices**
- **Currently available for most popular smart phone operating systems**

Mobiliti™ Features

View Balances

- Instantly access real time account balances
- View recent transaction history
- Available for all mobile phone types, including Text Banking

Alerts

Alerts can be delivered by text message, or sent to any email address.

- Available for all mobile phone types, including Text Banking
Message and Data rates may apply.

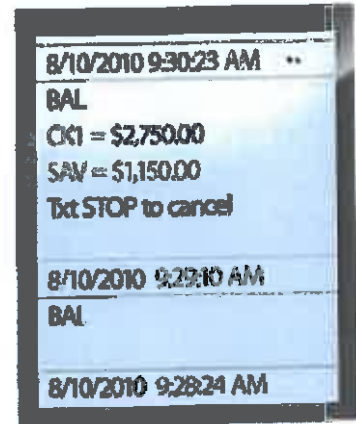
Types of alerts include:

- When an account falls below a selected balance.
- When a deposit has been made - ideal for direct payroll or social security deposits.
- When any check over a selected amount has cleared. This can help protect customers against fraud and identity theft.
- Plus several other types of useful alerts.

Transfer Funds

Now users can transfer funds between their accounts right from their mobile phone.

- Available for all mobile phone types, except Text Banking
Mobile Web service is required for this level of service.



Mobile Bill Pay

Pay bills right from your mobile phone

- Make or schedule payments
- View and modify scheduled payments.
- View recent payment history.
- Users must be enrolled for our online bill pay service
- Available for all mobile phone types, except Text Banking

Branch and ATM Locator

- Quickly locate a nearby branch or ATM
- Clearly displayed on map with GPS positioning
- Available for all mobile phone types, except Text Banking

Mobiliti™ Security

In the early days of online banking, most consumers thought it was "unsafe" to access their account over the Internet.

Today, nearly 70% of the public considers online banking to be safe and secure.

The same misconceptions exist today for Mobiliti™.

Customers/members need to be educated about the high level of security of Mobiliti.

Why text banking is secure:

- View accounts by nicknames you set, not account numbers
- No detailed personal information is sent

Why phones using Mobile Web and APPS are secure:

- 128-bit encryption masks your sensitive information
- Password is required each time you log on
- Consumer's private "picture and pass phrase" are displayed to protect against "phishing"

Q&As

How much does MobilIti™ cost?

MobilIti™ is a free service – customers/members must first be enrolled for online banking. Message and Data rates may apply.

Do I need Mobile Web access to use MobilIti™?

No. We also offer Text Banking. Any mobile phone with texting capabilities can instantly view balances, recent transactions, and receive text alerts. Standard text rates apply.

What types of mobile phones can I use with MobilIti™?

- Text Banking – Any text compatible mobile device
- Mobile Web Banking – Mobile phones with Internet access
- Smart Phone APP – Selected smart phones can install a MobilIti™ APP. (scroll to last 3 pages for current list)

What types of accounts can I access with MobilIti™?

MobilIti™ will provide access to the same accounts that are viewable through online banking including checking, savings, CD's and loans (most financial institutions).

How do I enroll for MobilIti™?

Enrollment is completed through our OnlineBanking system.

- Log on to Online Banking.
- From the Options menu, choose "MobilIti™ Enrollment" and complete the form.
- A text message will be delivered to your phone with easy instructions to activate your MobilIti service.
- Refer to our Online Education Center tutorial for detailed instructions (for OEC subscribers).

Is there a wait period after enrolling?

No. Once you've enrolled and activated the service, MobilIti™ is ready to use.

What do I use for my MobilIti™ password?

The password used for MobilIti™ is the same as the password you use to log on to Online Banking. If you change your Online Banking password, your MobilIti password will also change.

Is MobilIti™ Secure?

Absolutely.

Text banking security:

- View accounts by nicknames you set, not account numbers
- No detailed personal information is sent

Mobile Web and APPS security:

- 128-bit encryption masks your sensitive information
- Password is required each time you log on
- Consumer's private "picture and pass phrase" are displayed to protect against "phishing"

Is software required to be installed on my phone?

No software is required for MobilIti™, unless you choose to download and install the optional Smart Phone APP.

How do I install the Smart Phone APP?

The Smart Phone APP can be downloaded from your smart phone's respective application store.

How do I receive alerts on my mobile phone?

Simple. Set these up during the enrollment process.

- You can change or cancel alerts anytime by logging in to Online Banking and modifying your alert preferences.

Can I pay bills through MobilIti™?

Yes. Now you can pay your bills right from your cell phone.

- View and modify pending payments.

- **Must be enrolled for our online bill pay service to access this feature.**
- **Our standard bill pay fees apply for payments made from your mobile phone.**

Mobile Web service is required for this level of service. Message and Data rates may apply. Not available with our Text Banking option.

Can I set up new payees through Mobile Bill Pay?

No. You can easily add new payees by logging on to our Online bill pay service.

Mobiliti™

Certified Device List – FP5 Release

Last Updated – September 2015 - ASP Version



Supported Operating Systems and Browsers – Phone Channel

Supported Operating Systems

The following outlines the scope of Mobiliti's operating system and network support.

Operating System	Minimum OS Version Support	Maximum OS Version Support	Hardware Requirements	Browser Support
Android	Android version 2.2	The latest 2.2.x version before 2.3.3 (2.2-2.2.3)	N/A	<p>Only the default installed browser is supported</p> <p>For the majority of devices this is the Android Browser</p> <p>For devices such as the LG Nexus 4 and Motorola RAZR M where Chrome is the default browser, this will be supported</p> <p>Beta versions of browsers, such as Chrome Beta, are not supported.</p> <p>The SMS channel is only supported for Android devices that have SMS capability</p>
Android	Android version 2.3.3	All later major version updates are supported; for example 2.3.4+, 4.0, 4.1, 4.2, 4.3, 4.4, 5.0, 5.1	<p>Remote Deposit Capture support requires a camera of at least two mega-pixels in resolution</p> <p>Mobiliti does not support the use of the Android 'Developers options' settings</p>	<p>Only the default installed browser is supported</p> <p>For the majority of devices this is the Android Browser</p> <p>For devices such as the LG Nexus 4 and Motorola RAZR M where Chrome is the default browser, this will be supported</p> <p>Beta versions of browsers, such as Chrome Beta, are not supported.</p> <p>The SMS channel is only supported for Android devices that have SMS capability</p>

Mobility
 Certified Device List – Phone Channel

Operating System	Minimum OS Version Support	Maximum OS Version Support	Hardware Requirements	Browser Support
IOS – iPhone	IOS version 5.0.1	Versions 5.0.1 – 6.1.6 are supported. Beta releases of iOS will not be supported until they are publicly released.	None	Only the default installed browser is supported. For all iPhone devices this is the Safari Browser. Beta versions of all browsers, such as Chrome Beta, are not supported.
IOS – iPhone	IOS version 7.0	All later major version updates are supported; for example 7.0, 8.0, 8.1 Beta releases of iOS will not be supported until they are publicly released	None	Only the default installed browser is supported For all iPhone devices this is the Safari Browser Beta versions of all browsers, such as Chrome Beta, are not supported.
BlackBerry	BlackBerry OS version 4.2 (non-touch screen devices) BlackBerry OS version 4.7 (touch screen devices)	BlackBerry OS Version 5.1	None	The browser channel is no longer supported for non-Webkit capable Blackberry devices
BlackBerry	BlackBerry OS version 6	All later major version updates are supported; for example 6.1, 7, 10	For touch browser support, devices must support Webkit rendering (OS 6.0 and above)	Only the default installed browser is supported For all BlackBerry devices this is the BlackBerry browser

Operating System	Minimum OS Version Support	Maximum OS Version Support	Hardware Requirements	Browser Support
Windows Phone	Windows Phone OS version 7.5	All later major version updates are supported; for example 7.8, 8.0	None	<p>Only the default installed browser is supported, third-party browsers are explicitly not supported.</p> <p>For Windows Phone 8 devices, this is Internet Explorer 10 or above.</p> <p>For Windows Phone 7.5 devices, this is Internet Explorer 9.</p> <p>No Beta versions are supported</p>
All other operating systems	N/A	N/A	None	<p>Only the default installed browser is supported</p> <p>Devices that are specifically identified as not supporting Webkit compatible browsers are not supported. Where possible devices will be directed to the Touch Browser channel.</p> <p>Beta versions and third-party browsers such as Opera are explicitly excluded</p>

For all device types, only devices running an unmodified version of the manufacturer-supplied operating system are supported.

Supported Networks

The Mobiliti product supports the Tier 1 carriers in the U.S., including:

- AT&T®
- Verizon®
- Sprint®
- T-Mobile®

Mobiliti's support for non-Tier 1 carriers depends on the contractual agreement between the SMS gateway provider (aggregator) and the carrier. Contact the SMS Platform Manager at Fiserv for questions about a specific carrier's support for Mobiliti.

Latest Certified Device List – Phone Channel

The following outlines the scope of Mobiliti's general device support. Only devices explicitly listed in the Certified Device List devices that conform to the general support policy below may function with Mobiliti.

Brand/Manufacturer	Model	New To the List	OS	iPhone App	Android Ph
Acer	Velocity	Y	Android	N	Y
Apple	iPhone 3G		iOS	N	N
Apple	iPhone 3GS		iOS	N	N
Apple	iPhone 4		iOS	Y	N
Apple	iPhone 4S		iOS	Y	N
Apple	iPhone 5		iOS	Y	N
Apple	iPhone 5C		iOS	Y	N
Apple	iPhone 5S		iOS	Y	N
Apple	iPhone 6		iOS	Y	N
Apple	iPhone 6 Plus		iOS	Y	N
AT&T	Avail 2		Android	N	Y
AT&T	Radiant		Android	N	Y
AT&T	Z998		Android	N	Y
BlackBerry	Z10	Y	BlackBerry OS	N	N
Casio	G'zOne Commando		Android	N	Y
HTC	8X		Windows Phone	N	N
HTC	Droid DNA		Android	N	Y
HTC	EVO 4G		Android	N	Y
HTC	EVO 4G LTE	Y	Android	N	Y

Mobiliti
 Certified Device List – Phone Channel

Brand/Manufacturer	Model	New To the List	OS	iPhone App	Android Ph
HTC	Incredible 2		Android	N	Y
HTC	One M7		Android	N	Y
HTC	One M8		Android	N	Y
HTC	Thunderbolt		Android	N	Y
LG	Connect 4G		Android	N	Y
LG	G2		Android	N	Y
LG	G3	Y	Android	N	Y
LG	Nexus 4		Android	N	Y
LG	Nexus 5		Android	N	Y
LG	Optimus F3		Android	N	Y
LG	Optimus F6		Android	N	Y
LG	Optimus L70	Y	Android	N	Y
LG	Optimus L9		Android	N	Y
LG	Optimus One C G M Q S U T V		Android	N	Y
LG	Volt	Y	Android	N	Y
Motorola	Droid 3		Android	N	Y
Motorola	Droid 4		Android	N	Y
Motorola	Droid Bionic		Android	N	Y
Motorola	DROID MAXX		Android	N	Y
Motorola	DROID MINI		Android	N	Y
Motorola	DROID RAZR / MAXX		Android	N	Y
Motorola	DROID RAZR HD / MAXX		Android	N	Y

Brand/Manufacturer	Model	New To the List	OS	iPhone App	Android Ph
Motorola	DROID RAZR M / Electrify M		Android	N	Y
Motorola	DROID Turbo	Y	Android	N	Y
Motorola	DROID ULTRA		Android	N	Y
Motorola	Droid X		Android	N	Y
Motorola	Droid X2		Android	N	Y
Motorola	Moto G		Android	N	Y
Motorola	Moto X		Android	N	Y
Motorola	Nexus 6	Y	Android	N	Y
Motorola	Photon 4G		Android	N	Y
Nokia	Lumia 92X		Windows Phone	N	N
Nokia	Lumia 520 / 521		Windows Phone	N	N
Nokia	Lumia 820 / 822		Windows Phone	N	N
Samsung	Galaxy Avant	Y	Android	N	Y
Samsung	Galaxy Centura		Android	N	Y
Samsung	Galaxy Exhibit		Android	N	Y
Samsung	Galaxy Light	Y	Android	N	Y
Samsung	Galaxy Mega 6.3		Android	N	Y
Samsung	Galaxy Nexus		Android	N	Y
Samsung	Galaxy Note 2		Android	N	Y
Samsung	Galaxy Note 3		Android	N	Y
Samsung	Galaxy Note 4	Y	Android	N	Y
Samsung	Galaxy Proclaim		Android	N	Y

Brand/Manufacturer	Model	New To the List	OS	iPhone App	Android Ph
Samsung	Galaxy S		Android	N	Y
Samsung	Galaxy S2		Android	N	Y
Samsung	Galaxy S2 Epic		Android	N	Y
Samsung	Galaxy S3		Android	N	Y
Samsung	Galaxy S3 Mini	Y	Android	N	Y
Samsung	Galaxy S4		Android	N	Y
Samsung	Galaxy S4 Mini		Android	N	Y
Samsung	Galaxy S5		Android	N	Y
Samsung	Galaxy S5 Active	Y	Android	N	Y
Samsung	Galaxy S6	Y	Android	N	Y
Samsung	Galaxy S6 Edge	Y	Android	N	Y
Samsung	Galaxy S Stratosphere		Android	N	Y
Samsung	Galaxy Stellar	Y	Android	N	Y

Known Issues – Phone Channel

Device	Issue	Work
Motorola Droid X	When the camera is started, an out-of-memory exception occurs. This exception only occurs with the original factory firmware.	Motorola has an update that the user update the device