



Welcome to Border State Bank Mobile Banking

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General

How much does this service cost? There is currently no charge associated with the service. However, there may be charges associated with text messaging and data usage on your phone. Check with your wireless phone carrier for more information.

Is it secure? Yes, the mobile banking service utilizes best practices from online banking, such as HTTPS, 128-bit SSL encryption, PIN, or password access and application time-out when your phone is not in use. Only the phones that you personally enroll in the service can access your accounts. In addition, no account data is ever stored on your phone. And in the event your phone is lost or stolen, the service can be immediately disabled by either going online to the Mobile Banking enrollment website or calling us.

Which wireless carriers are supported? We support all the popular US wireless phone carriers, including AT&T, Sprint, T-Mobile, and Verizon. If your carrier is not listed when you enroll, select 'Other' and try the Mobile Web option, or check back later, as new carriers will be added over time.

Do I need a text message or data plan? Yes, a text messaging and/or data plan is typically needed, as data usage can become expensive without them. Please check with your wireless carrier for more information.

I'm not enrolled for online banking. Can I still use this? You must first enable your bank account(s) for online banking before using mobile.

What is Activation? Activation is a one-time process that helps ensure your security. After you enroll a phone, you will receive an activation code which will be required to begin using Text or Mobile Banking on your device. We recommend you print your activation code and installation instructions for easy reference during installation.

Mobile Banking

What is Border State Bank Mobile Banking? Mobile banking gives you access to your accounts from your mobile web browser or a downloadable mobile banking application, depending on your preference and your phone capabilities. Both options allow you to: view account balances, search recent account activity, transfer funds and find nearest ATM or branch locations.

How do I access Mobile Banking on my phone's browser? After successful activation, your phone will receive a text message with your Mobile Banking URL. You can visit the site at any time at **bsbmobile.com**

How do I sign up for Mobile Banking? Sign in to Online Banking on your computer and choose the Mobile Banking option. Enroll your mobile phone and follow the activation instructions.

I activated Mobile Banking on my phone's browser. Why am I being asked to activate again? At the time of activation, a "cookie" is stored on your phone's browser which allows the Mobile Banking system to remember that you activated. The cookie is only visible by the Mobile Banking system and does not contain personal information. Some phones may require you to enable cookies or periodically erase them, requiring reactivation. If you are experiencing this issue, check your phone settings to ensure that cookies are enabled. If cookies are enabled and the

issue persists, please contact your mobile network carrier for cookie support information on your mobile phone. If you would like to reactivate, text R or RECOVER to 96865.

How do I optimize my mobile web experience? Ensure your phone's browser has cookies enabled. In addition, enable stylesheets for the best viewing experience.

Is Mobile Banking supported on my phone? Mobile Banking is supported on most all phones with a mobile web browser that supports cookies. In addition, the downloadable application (available from the Mobile Banking site on your phone – www.bsbmobile.com is supported on the following devices:

AT&T	SPRINT	VERIZON	T-MOBILE
AT&T Tilt 8925 BlackBerry Bold 9700 Bold 9000 Curve 8520 Curve 8300 Curve 8310 Curve 8900 Pearl 8100 Pearl 8120 7130c 8700c 8800 8820 Motorola Q9h Global Pantech Duo C810 Samsung BlackJack II i617 Epix i907 Jack i637	BlackBerry Bold 9650 Curve 8350 Curve 8330 Pearl 8130 Tour 9630 7130e 8703e 8830 HTC Snap Mogul Motorola Q9c Palm Treo 800w Treo Pro Samsung i325 Ace	BlackBerry Bold 9650 Curve 8350 Curve 8330 Pearl 8130 Pearl Flip 8230 Tour 9630 7130e 8703e 8830 Samsung i770	BlackBerry Bold 9700 Curve 8320 Curve 8520 Curve 8900 Pearl 8120 Pearl Flip 8220 8700g 8800 8820 T Mobile Dash 3G Shadow Wing

Apple Devices – Mobile Banking supports all iPhone devices.

How do I install the downloadable application?

<p>iPhone After you have enrolled in Mobile Banking, visit the Apple App store on your iPhone and search for "Border State Bank Mobile." Download the FREE App.</p> <p>Open the App and select "I have one" when prompted for the Activation Code.</p> <p>Enter your phone number and activation code provided during mobile banking enrollment and select Activate. If your activation code has expired, just visit the m obile enrollment site in the online banking from your computer and click, "Need Activation Code" to receive a new one.</p> <p>You will be prompted for your Online Banking Access ID and Passcode.</p>	<p>Android After you have enrolled in Mobile Banking, visit the Android Market on your phone and search for "Border State Bank Mobile." Download the FREE App.</p> <p>Open the App and select "I have one" when prompted for the Activation Code.</p> <p>Enter your phone number and activation code provided during mobile banking enrollment and select Activate. If your activation code has expired, just visit the m obile enrollment site in the online banking from your computer and click, "Need Activation Code" to receive a new one.</p> <p>You will be prompted for your Online Banking Access ID and Passcode.</p>	<p>Blackberry To download the Blackberry App, visit the Mobile Web Banking site at https://mBanking.firstdata.com/wap/home/bsbgmn/en OR http://bsbmobile.com/</p> <p>Click "Download the Border State Bank Mobile Application"</p> <p>The App will begin downloading on your device.</p> <p>Enter your Activation Code and Phone number.</p> <p>You will be prompted for your Online Banking Access ID and Passcode.</p>
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If I have an iPad, iPod Touch or Kindle Fire – how do I get the App on that device without a mobile phone number?

Answer: To Enroll/download an App on any of the devices – you would follow the exact same steps (iPhone or Android systems) as listed on the Border State Bank Mobile Banking Enrollment. When you get to the portion of activating/syncing within your Online Banking – you will need to choose "Other/iPod touch" and enter your home phone. The enrollment process would then follow the remaining process.

Text Banking

What is Border State Bank Text Banking? Text banking gives you access to your accounts via text (SMS) messages on your phone. It's a fast, easy way to look up account balances or recent account history by sending a text command to a shortcode.

What is Border State Bank shortcode? All text messages should be sent to **96865**

Can I use both Text Banking and Mobile Banking on my phone? Yes, you can use both options from the same phone. To do so you will need to activate each option on your phone prior to use.

Is Text Banking supported on my phone? Text Banking will work on any text message (SMS) capable phone from one of our supported carriers.

Will I receive unsolicited text messages? No. You will only receive messages when you specifically request them with one of the Text Banking commands.

What are the Text Banking commands?

NOTE: You can check for additional available commands by activating your phone and sending C to 96865.

FUNCTION	COMMAND	DESCRIPTION
Balance	B	Summary of available balances for all accounts
History	H	Summary of recent transactions per account
Command	C	List of available Text Banking commands
Help	HE	Help content for Text Banking
Login	L	Receive a URL for the Community FI Mobile Browser website
Stop	S	De-activate all Community FI text services

Troubleshooting

I enrolled my phone number but did not receive a text message. What should I do? Typically you should receive a text message within a few minutes after enrolling, however sometimes mobile carriers experience delays which slow down text message delivery. While waiting, make sure you phone has wireless signal. In addition, be sure you entered the correct phone number on the enrollment site. If you still do not receive it, contact your wireless carrier to be sure text messaging is enabled on your phone.

I received an activation code but never used it. What do I do now? Activation codes expire after a specific period of time (usually 24 hours). If you need a new one, return to the Mobile Banking enrollment site (called the Mobile Banking Center) and request a new activation code.

What happens if I get a new phone or change phone numbers? If you get a new phone or change phone numbers, be sure to return to Mobile Banking website via your PC and update your phone profile in the Mobile Banking Center. We recommend removing your old phone and re-enrolling your new phone.

Can I use Mobile Banking or Text Banking on more than one phone? Yes. Visit the Mobile Banking Center and simply enroll (and then activate) another phone number.

I activated Mobile Banking on my phone's browser. Why am I being asked to activate again? At the time of activation on your phone's browser, a cookie is generated which always tells the Mobile Banking system that you activated (thus allowing you to proceed to the sign on screen). However, some mobile phones will periodically erase all cookies, requiring you to reactivate.

What if my device is lost or stolen? If you are concerned about misuse of your phone, contact your mobile service provider immediately to stop all wireless service. Additionally, sign on to online banking and disable or remove your phone.

Do I need to re-enroll into mobile banking after I purchase a new phone? Yes. You must re-enroll into mobile banking after you purchase a new phone. Sign in to Online Banking on your computer and under User Services choose the Mobile Enrollment option. Enroll your mobile phone and follow the activation instructions.

Do password reset requirements for internet banking affect my ability to perform mobile banking functions? This depends on your financial institution. Some financial institutions require that customers/members reset their internet banking password periodically. If you do not reset your internet banking password as required by your financial institution you will be unable to perform certain mobile banking functions.