FOCUS Bank Mobile Banking Overview & Frequently Asked Questions

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:

1. Send a _text message_ using your mobile device.
2. Use a _mobile browser_ on your mobile device.
3. Download an _application_ to your mobile device.

NOTE: You can choose any or all of these options, depending on the capabilities of your mobile device.

What banking services does FOCUS Bank Mobile Banking include?

With FOCUS Bank Mobile Banking you can do the following:

- View Account Balance
- View Account Transaction History
- Transfer Funds Between Accounts
- Pay Bills
- View Scheduled Bill Payments
- Cancel Pending Bill Payments
- View Bill Payment History
- Make Deposits

What is needed to use FOCUS Bank Mobile Banking?

To access FOCUS Bank Mobile Banking you:

• Must be enrolled in FOCUS Bank Online Banking.

• Must have a cell phone that can access the internet.

Is there a fee to use FOCUS Bank Mobile Banking?

No. FOCUS Bank does not charge anything for Mobile Banking. Contact your cell phone carrier to identify any charges that may apply to web browser usage on your cell phone.

Can I be logged into Mobile Banking and online banking at the same time?

Yes.

How do I know if my phone is web-enabled?

If you have a MiniBrowser, MicroBrowser or Wireless Web on your phone's main menu, then it is web-enabled. Contact your mobile phone carrier to confirm that your phone is web-enabled and that the service is activated.

How do I view account balances, details and transactions in FOCUS Bank Mobile Banking?

Once you are logged on to FOCUS Bank Mobile Banking, select the Accounts link to display your accounts and balances. From the Accounts screen, select the account that you would like to view.

How do I see more than the first few transactions of my account history?

Due to the screen size on mobile phones, only a limited amount of information can be displayed. Some mobile phones take you to the middle or bottom of a new page instead of the top. To make sure you are at the top of the page, use the up arrow key on the phone to scroll all the way to the top of the page. If you want to view more information below, use the down arrow key to scroll down. The system is designed to display the last 30 days transactions. If you wish to go further back, you can change the date range at the foot of the Transaction History page in mmddyyyy format.

How do I format the dollar amount and date when transferring funds between accounts or paying bills?

When you enter the dollar amount, only enter the numeric amount (e.g. 100 or 100.50); do not add a dollar sign. When entering dates, only use numbers (e.g. two digits for the month and two digits for the day).

What happens if I forget my User ID or Password?

You can reset your Password by using the "Forgot Password?" self-service feature located on our website www.focusbank.com.   If you have forgotten your User ID you can call Customer Service at 1-800-464-3150.

What happens if I get locked out of FOCUS Bank Mobile Banking?

As with FOCUS Bank Online Banking, you can reset your Password by using the "Forgot Password?" self-service feature located on our website www.FOCUS Bank.com or you may call FOCUS Bank's Customer Service Center to reset your password. Once your password is reset, you must first specify your new passcode on FOCUS Bank Online Banking via your PC. For security reasons, you may not reset your new password on FOCUS Bank Mobile Banking. Once your password is reset on your PC, you may use your Account Number and password to immediately log in to FOCUS Bank Mobile Banking.

What happens if I don't have a FOCUS Bank account?

You will not be able to use FOCUS Bank Mobile Banking. You must have a FOCUS Bank account and be enrolled for Online Banking & Bill Pay in order to use FOCUS Bank Mobile Banking.

What happens if I am able to view the home page of FOCUS Bank Mobile Banking on my Pocket PC, but when I attempt to log in I get an error message?

When you attempt to gain access to a secure Web site from Windows CE, you may receive the following error message: "Unable to establish secure connection" Microsoft Pocket Internet Explorer may issue either of the following error messages:
"The page you are looking for cannot be found" OR "Unable to establish secure connection"

To resolve this issue, update to the Microsoft High Encryption Pack for Pocket PC. This add-on supports MD% certificates with the new hashing algorithm. For information about how to update to the Microsoft High Encryption Pack for Pocket PC, view the following Microsoft Web site:

http://www.microsoft.com/downloads/details.aspx?familyid=DA49D0CF-EF96-4567-B817-215E24668F75&displaylang=en Download the needed file, and then synchronize your pocket PC.

What happens if I keep getting locked out of my account when I try and log in on my mobile phone? Why doesn't it accept my log-in information?

Using your mobile phone to enter data takes a little practice. User IDs are case sensitive; make sure you are entering your User ID exactly as you initially entered it. If your User ID begins with a lower-case letter, you may need to use your phone's shift key to change the default from upper case. In addition, some phones require extra shift key presses to enter numbers instead of letters.

What do I do if I get a "page cannot be displayed" message?

If you get a page cannot be displayed message, you have most likely lost your connection. Try again to establish your connection. If the problem continues, call FOCUS Bank Customer Service at 1-800-464-3150.

What happens to my session if my phone locks from inactivity?

For security reasons, the session remains open for 5 minutes of inactivity. After 5 minutes, the session ends.

For iPhone users - You should set your phone auto-lock to 4 minutes or less.

What happens if I end my call without logging off of Online Banking? How long will my session stay active?

For security reasons, the session remains open for 5 minutes of inactivity. After 5 minutes, the session ends.

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 do not 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.

How do I download Mobile Banking to my iPhone?

During enrollment, 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 launch the application and go to the Mobile Banking login page.

When I click the link to download Mobile Banking nothing happens, what should I do?

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

Who can I contact if I have questions?

If you need help setting up your Mobile Banking or have questions about how to use it, please call us toll-free at 800-464-3150. Our customer service representatives are available Monday-Friday 8:00am to 5:00pm CST.

What is Activation?

Activation is a one-time process that helps ensure your security. An activation code is issued to you on the online enrollment site. You will need to enter this code on your device to begin text banking. We recommend you print your activation code and installation instructions for easy reference during installation.

Mobile Banking Basics
Enrollment –
Complete the following to enroll in Mobile Banking:

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 99588 is sent to the newly activated mobile device. Note this short code 99588 for use when utilizing Mobile Banking's text messaging service.

How To Change a Phone Number –
Complete the following to change your mobile phone number:

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 "**Manage Device(s)**".

4. The Main Menu page is displayed.
Select the "**My Phones**" tab. Locate the old phone number, select "**Change my phone number**" and then click "**Go**".

5. The Mobile Phone Number page is displayed.
Enter the updated phone number and click "**Next**".

6. The Main Menu page is again displayed. Close Mobile Banking to return to your online banking session.

How To Deactivate or Stop Using a Mobile Device –

Complete the following to deactivate or stop using your mobile device:

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 "**Manage Device(s)**".

4. The Main Menu page is displayed.

Select the "**My Phones**" tab. Locate the appropriate phone number, select "**Stop using this phone for Mobile Banking**" and then click "**Go**".

5. The Stop Using This Phone page is displayed.

Click "**Yes**".

6. The Main Menu page is again displayed. Close Mobile Banking to return to your online banking session.

SMS Text Messaging Service

Use the SMS text messaging service to:

- Check account balances.
- Review recent account activity.
- Find ATM & 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.

How To View Account Balances
Complete the following to view account balances:
1. Send "**B**", "**BAL**", "**BALANCE**" or "**BALANCES**" to the short code 99588 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 the following 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 99588 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.

How To Locate ATM Locations
Complete the following to locate an ATM:
1. Send "**ATM**" plus the ZIP code, city or state for the ATM (e.g., ATM 20123) to the short code 99588 received after activating the mobile device.
2. A text message is returned displaying the ATM location(s) for the institution.

How To Locate Branch Locations
Complete the following to locate a branch:
1. Send "**BRANCH**" plus the ZIP code, city or state for the branch (e.g., BRANCH Silver Spring, MD) to the short code 99588 received after activating the mobile device.
2. 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:

1. Send "**BOTH**" plus the ZIP code, city or state for the branch (e.g., BOTH Silver Spring, MD) to the short code 99588 received after activating the mobile device.

2. A text message is returned displaying both the ATM and branch location(s) for the institution.

How To Request Help

Complete the following receive additional information on the Mobile Banking keywords:

1. Send "**HELP**" or "**HLP**" to the short code 99588 received after activating the mobile device.

2. A text message is returned displaying a list of acceptable keywords.

Frequently Asked Questions

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 99588. Check the keyword and any additional information required for the request, such as the financial institution's identifier, account nickname, or address.

Why are my results sent as 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 Banking. Short codes are abbreviated phone numbers, usually five digits, used to send Mobile Banking messages.

Mobile Browser Service

Use the mobile browser service to:

- Check account balances.
- Review recent account activity.
- Transfer money 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.

How To Access the Mobile Banking Mobile Browser

Complete the following 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.

How To View Accounts

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

1. Log in to Mobile Banking using your current Internet banking login.
2. The Main Menu page is displayed.

Select "**View Accounts**".

3. The Account Balances 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.

4. The Account Details page is displayed.

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

5. 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 Banking.

How To Pay Bills

Complete the following to submit a bill payment:

1. Log in to Mobile Banking using your current Internet banking login.
2. The Main Menu page is displayed.

Select "**Pay Bills**".

Make a Bill Payment

3. The Pay a Bill page is displayed.

Select "**Make a Payment**".

4. The Select a Biller page is displayed.

Select the appropriate payee.

5. The Biller Information page is displayed.

The "Do you want to pay this biller" message is displayed. Verify the information is accurate.

Select "**Yes**".

6. 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.

7. 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**".

8. The Payment Confirmation page is displayed.

Select "**Back**" to return to the payee list.

Select "**Menu**" to return to the Main Menu.

Pay eBills

9. The Pay a Bill page is displayed.

Select "**Pay eBills**".

10. The Select an eBill page is displayed.

Select the appropriate payee.

11. The eBill Summary page is displayed.

The "Do you want to pay this eBill" message is displayed.

Select "**Yes**".

12. 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**".

13. 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**".

14. 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

15. The Pay a Bill page is displayed.
Select "**Change or Cancel Payments**".
16. The Select a Payment page is displayed.
Select the bill payment to change.
 17. The Payment Details page is displayed.
Select "**Change Pmt**".
18. The Enter Your Changes page is displayed.
Make the necessary updates and select "**Next**".
 19. The Confirm Changes page is displayed.
The "Do you want to make this payment" message is displayed. Verify the payment information is accurate.
Select "**Yes**".
 20. Select "**Back**" to return to the payee list.
Select "**Menu**" to return to the Main Menu.
Cancel a Bill Payment
21. The Pay a Bill page is displayed.
Select "**Change or Cancel Payments**".
22. The Select a Payment page is displayed.
Select the bill payment to cancel.
23. The Payment Details page is displayed.
Select "**Cancel Pmt**".
24. The Cancel Bill Payment page is displayed.
The "Are you sure you want to cancel this payment" message is displayed.
Select "**Yes**".
25. 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 Banking.

How To Transfer Funds

Complete the following to complete an account transfer:
1. Log in to Mobile Banking using your current Internet banking login.
2. The Main Menu page is displayed.
Select "**Transfer Money**".
3. 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 credit for the transfer.
Amount	Enter the amount of the transfer.

4. The Transfer Amount page is displayed.
Enter the transfer amount and select "**Next**".
5. The Confirm Transfer page is displayed.
Select "**Yes**".
6. The Transfer Confirmation page is displayed.
7. Select "**Menu**" to return to the Main Menu.

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

How To Locate ATM or Branch Locations

Complete the following to locate ATM or branch locations:
1. Log in to Mobile Banking using your current Internet banking login.
2. The Main Menu page is displayed.
Select "**Find ATM/Branch**".
3. 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**".
4. The Search Results page is displayed.
Select the appropriate ATM or branch.
5. Details for the ATM or branch are displayed.
Select "**Map It**" for directions to the ATM or branch.
6. 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 Banking.

Frequently Asked Questions

When I click the link for the Mobile Banking 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 troubleshooting 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 can't access the Mobile Banking website, contact your mobile service carrier.

<u>Downloadable Application</u>

Use the downloadable application service to:

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

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.

How To Download the Mobile Banking Application to the Mobile Device
Complete the following 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 Access Mobile Banking
Complete the following to access Mobile Banking:
1. Select the Mobile Banking icon on your mobile device.

How To View Accounts
Complete the following to view account balances and view transaction history and details:
1. Log in to Mobile Banking using your current Internet banking login.
2. The Main Menu page is displayed.
Select "**View Accounts**".
3. 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.
4. The Account Details page is displayed.
Select "**Transaction History**" to view transaction history for the appropriate account.
5. The Transactions page is displayed.
Select "**Account Details**" to return to the Account Details page.
Select "**Log Out**" to close Mobile Banking.

How To Pay Bills

Complete the following to submit a bill payment:

1. Log in to Mobile Banking using your current Internet banking login.
2. The Main Menu page is displayed.

Select "**Pay Bills**".

Make a Bill Payment

3. The Pay a Bill page is displayed.

Select "**Make a Payment**".

4. The Select a Biller page is displayed.

Select the appropriate payee.

5. The Biller Information page is displayed.

The "Do you want to pay this biller" message is displayed. Verify the information is accurate.

Select "**Yes**".

6. 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**".

7. 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**".

8. The Payment Confirmation page is displayed.

Select "**Back**" to return to the payee list.

Select "**Menu**" to return to the Main Menu.

Pay eBills

9. The Pay a Bill page is displayed.

Select "**Pay eBills**".

10. The Select an eBill page is displayed.

Select the appropriate payee.

11. The eBill Summary page is displayed.

The "Do you want to pay this eBill" message is displayed.

Select "**Yes**".

12. 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**".

13. 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**".

14. 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

15. The Pay a Bill page is displayed.

Select "**Change or Cancel Payments**".

16. The Select a Payment page is displayed.

Select the bill payment to change.

17. The Payment Details page is displayed.

Select "**Change Pmt**".

18. The Enter Your Changes page is displayed.

Make the necessary updates and select "**Next**".

19. The Confirm Changes page is displayed.

The "Do you want to make this payment" message is displayed. Verify the payment information is accurate.

Select "**Yes**".

20. Select "**Back**" to return to the payee list.

Select "**Menu**" to return to the Main Menu.

Cancel a Bill Payment

21. The Pay a Bill page is displayed.

Select "**Change or Cancel Payments**".

22. The Select a Payment page is displayed.

Select the bill payment to cancel.

23. The Payment Details page is displayed.

Select "**Cancel Pmt**".

24. The Cancel Bill Payment page is displayed.

The "Are you sure you want to cancel this payment" message is displayed.

Select "**Yes**".

25. 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 Banking.

How To Transfer Funds

Complete the following to complete an account transfer:

1. Log in to Mobile Banking using your current Internet banking login.

2. The Main Menu page is displayed.

Select "**Transfer Money**".

3. 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 credit for the transfer.
Amount	Enter the amount of the transfer.

Select "**Next**".

4. The Transfer Amount page is displayed.

Enter the transfer amount and select "**Next**".

5. The Confirm Transfer page is displayed.

Select "**Yes**".

6. The Transfer Confirmation page is displayed.

7. Select "**Menu**" to return to the Main Menu.

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

How To Locate ATM or Branch Locations

Complete the following to locate ATM or branch locations:

7. Log in to Mobile Banking using your current Internet banking login.

8. The Main Menu page is displayed.

Select "**Find ATM/Branch**".

9. The ATM & Branch Search page is displayed.

Select "**Search by Address**".

10. The Search by Address page is displayed.

Enter the appropriate search criteria and select "**Search**".

11. The Search Results page is displayed.

Select the appropriate ATM or branch.

12. Details for the ATM or branch are displayed.

Select "**Map It**" for directions to the ATM or branch.

13. 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 Banking.

Mobile Deposit

What is Mobile Deposit?

Mobile Deposit is a convenient, easy way to deposit checks from your mobile phone into one of your accounts. With the FOCUS Bank Mobile Banking app on your iPhone® or Android™, you can take a photo of your check, enter the check information and securely submit your deposit for processing.

Is there a bank fee to deposit my check with my mobile phone?

Mobile Deposit is FREE to eligible customers. There may be charges associated with text messaging and data usage on your phone. Check with your wireless phone carrier for more information.

How do I know if I'm eligible to use Mobile Deposit?

You must have a deposit eligible account, such as a personal checking account, to use this feature. Fresh Start Checking accounts are not eligible for Mobile Deposit. In general customers must have an Average Monthly Balance of $500, account must be open for 30 days, and have no more than 3 chargebacks in a 3 month period. Other checking customers are subject to approval. If you are not eligible, you can contact the Customer Service Center at 800-464-3150 to find out how to become eligible to use this feature.   If customer has more than 3 chargebacks in a 3 month period, FOCUS Bank reserves the right to cancel the mobile deposit service.

What checking accounts are required to be eligible for use with Mobile Deposit?

Most Personal checking accounts, excluding Fresh Start Checking accounts, are eligible for Mobile Deposit. Other checking customers are subject to approval.

Where can I find the Deposit tab within my downloaded app?

All users should first download the latest version of the app from Google Play or iTunes Store. Android users: When you first open the app, you will see the main menu screen. You should select the Deposit Check option to begin your Mobile Deposit. Only those that are eligible for Mobile Deposit will be able to continue the deposit process after login. iPhone users: Open the app and complete the login process. Only those that are eligible to use Mobile Deposit will see the Deposit tab at the bottom of the home screen. Select the Deposit icon to begin your Mobile Deposit.

Can I use Mobile Deposit with any mobile device?

Eligible phones include:

- iPhone (3G or higher) with iOS 4.0 or higher. Older iPhones and devices without a camera, such as the first version of iPad are not supported. The iPod touch® is not supported at this time.

- Android (2.1 or higher) with a camera that supports auto focus.

You must also download and install the latest version of the FOCUS Bank Mobile Banking app from iTunes® or the Google Play Market™.

Are there transaction limits with Mobile Deposit?
Currently, deposits are limited to $2,500 per day and $1,000 per item.

Are my checks deposited immediately?
Successfully submitting your check image with your mobile device will begin the deposit process. However, the processing time to complete the deposit may vary. Funds deposited before 2 p.m. CST on a banking business day (every day except Saturdays, Sundays and federal holidays) are normally available for withdrawal on the first business day after the day of the deposit. If you transmit an item after 2 p.m. CST, or on a day we are not open, we may consider that the deposit was made on the next business day we are open. Check your "Deposit History" to see your deposit status.

How do I view my deposit history?

1. Sign in to FOCUS Bank Mobile Banking and select the "Deposit" tab.

2. Select the " Deposit History" button and navigate to your Check

3. Click on a single deposit to view the available transaction detail.

What should I do with the hard copies of my checks?
After successfully submitting a deposit with FOCUS Bank Mobile Deposit, you should retain the original check for 60 days. Please check On-Line banking or your monthly statement to ensure successful deposit. Upon successful deposit we recommend you shred your check.

What types of checks are not eligible for Mobile Deposit?

1. Checks must be made payable to only you. Joint checks or checks made payable to "Cash" are not allowed.

2. Checks must not be drawn on a foreign bank or payable in a foreign currency.

3. Checks must not be altered on the front of the check in any way.

4. Checks must have an authorized signature. Demand drafts or remotely created checks are not allowed.

5. Checks must not be dated more than six months prior to the date of deposit.

6. Checks must not have previously been returned stop payment or account closed.

7. Checks must not credit card checks, income tax checks, or insurance checks via mobile deposit service. See a branch for details.
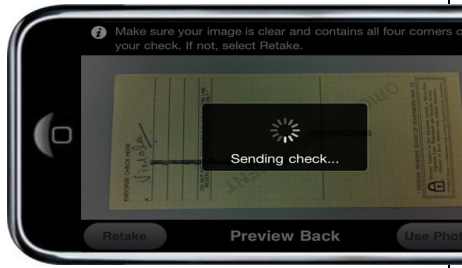
Important Tips

- Before logging into the Mobile Deposit app, close all other apps running in the background on your mobile phone.
- Sign/Endorse the back of your check, and label it "For Deposit Only."
- When prompted for the amount, carefully enter the check amount to ensure it matches the amount written on your check.
- Flatten folded or crumpled checks before taking your photos.
- Keep the check within the view finder on the camera screen when capturing your photos. Try not to get too much of the areas surrounding the check.
- Take the photos of your check in a well-lit area.
- Place the check on solid dark background before taking the photo of it.
- Keep your phone flat and steady above the check when taking your photos.
- Hold the camera as square to the check as possible to reduce corner to corner skew.
- Make sure that the entire check image is visible and in focus before submitting your deposit.
- No shadows across the check
- All four corners are visible
- Check is not blurry
- The MICR line (numbers on the bottom of your check) is readable.

The user accesses mobile banking via their FOCUS Bank downloaded application using their iPhone or Android device.

	• User logs onto Mobile Banking with their online banking credentials. o Mobile Banking leverages the OLB login authentication rules (password, challenge questions, picture).

	• Select **Deposits** from the menu • Select **New Deposit** The **Deposits** menu becomes available to the user, *based on user eligibility*.
	• Select the account to deposit funds • Enter the deposit amount of the check • Select **Continue**
	• The user is prompted to take the front and back of the check After each image is taken, user selects **Use Photo** to send the image or **Retake** • The images are then uploaded to the server The images are validated to ensure image quality and to validate that the back of the check has been endorsed

|	Real time tests are performed to:
	• Verify it has not been deposited before via phone
	• Read hand or machine printed amount from image
	• Compare amount read from image to amount entered
	• Verify the check amount doesn't exceed defined limits

Submit a deposit

Once user sends the image, they are prompted to confirm deposit amount.
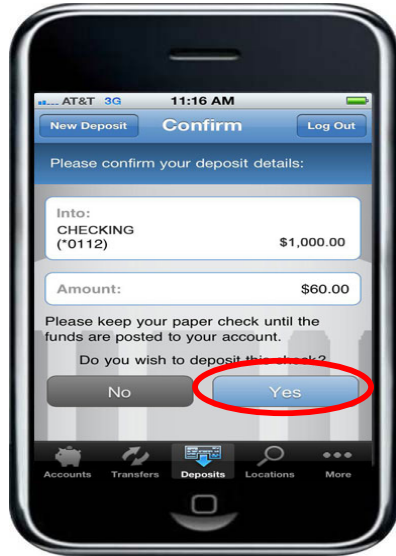
Deposit pending

If the deposit passes all the real time tests, it is passed downstream for additional processing. Some deposits may be manually reviewed; for this reason, the deposit shows as **Pending** upon submission.
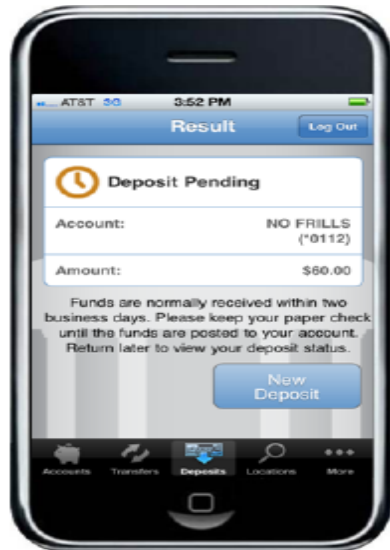
View Deposit History

You will be able to view 90 days of deposit history captured from your mobile device. Check images captured on your mobile device are available for 45 days.

Note. If users try to access check images from their deposit history after more than 45 days, they will receive an error. Users should be instructed to view their account history instead.

<table>
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- Click deposit to view more details

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- The user can also click **View Check** to view the image

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The user can:

 view **Details**

Logout

view **Front**

view **Back**

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</table>

Note. A check could be rejected by the bank *after being "Accepted" by the Mobile Deposit system*. Users must check their account history to confirm the check was posted.

Error processing

Deposits can fail real time as the deposit is submitted or they can fail during downstream processing.

If an error is encountered that causes the item to fail during submission, the user is notified of the error immediately and may be given the option to retake the image.
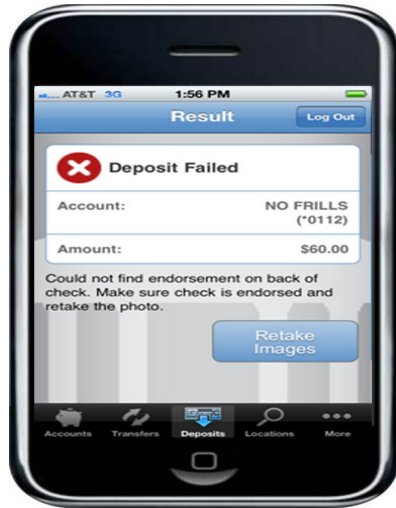
This image is an example of a failed deposit during submission.

Errors

This table lists errors a user may encounter. The table lists the condition (what), the error the users receives and the users option in the App to resolve the error.

Error Message Text	Button
Cannot read check. Please retake the photo. Hold the camera steady and ensure all four corners are visible.	Retake
Could not find endorsement on back of check. Make sure check is endorsed and retake the photo.	Retake
This check has already been submitted. We cannot accept it again.	New Deposit
Poor lighting or contrast detected. Please retake the photo with good lighting.	Retake

Cannot read account data on bottom of check. Please retake the photo. Ensure the camera is in focus and all four corners are visible.	Retake
Significant rotation or angle detected. Please retake the photo. Hold phone flat above check and keep all four corners visible	Retake
It appears you submitted 2 images of front of check. Please retake both front and rear photos.	Retake
The amount you entered did not match the amount detected. Please re-enter amount and retake photo.	New Deposit