



**First Independent**

Ready When You Are.®

## **Mobile Money User Guide**

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## Introduction

Mobile Money from First Independent provides convenient access to your accounts 24/7. Mobile Money can be accessed from a mobile phone's web browser, downloadable app for Blackberry and iPhone or by text message (SMS).<sup>1</sup>

### Features

- Secure Logon
- View Account Balances
- View Account Transaction History
- Transfer Funds Between First Independent Accounts
- Pay Bills with First Independent Online Bill Pay
- Locate Nearby First Independent Branches or ATMs

## System Requirements

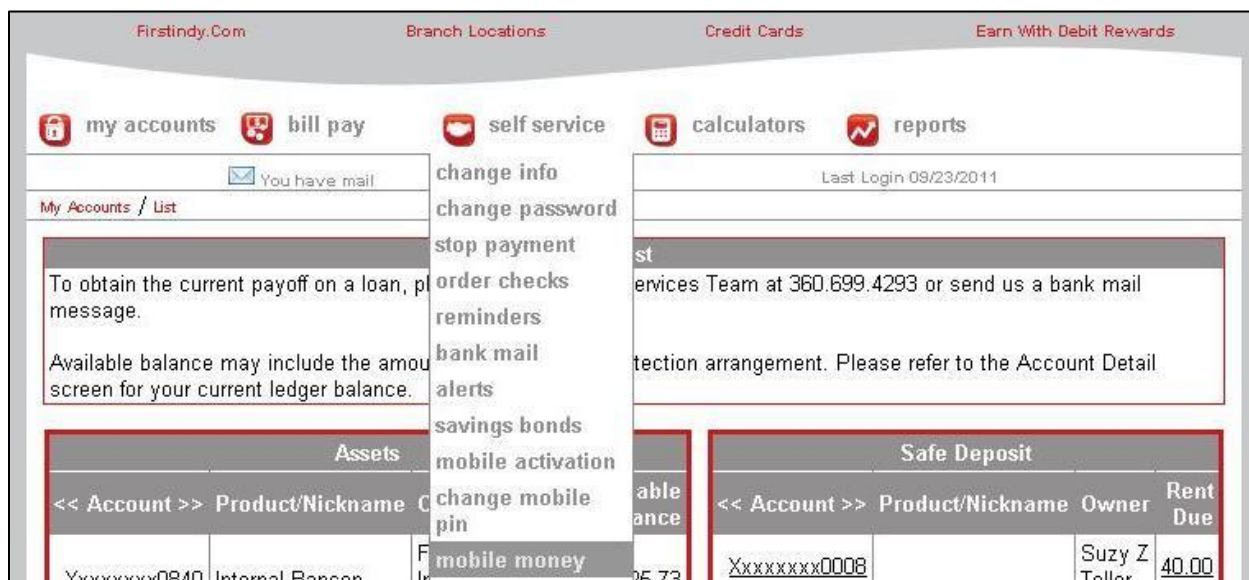
Your phone must have the ability to receive text messages (SMS) as this is how the system will verify your phone during enrollment. Most mobile phones can support Mobile Money Text Messaging (SMS). In order to utilize the mobile web solution, users will need a web-enabled mobile phone.

Downloadable applications are available for some Blackberry models as well as iPhones.

## Enrolling With Mobile Money

Below are step-by-step instructions for enrolling with, and accessing Mobile Money.

1. From a computer, log into IndyOnline, Internet Banking from First Independent (<http://www.firstindy.com>)
2. Under the **Self Service** menu option, select **Mobile Money**



3. Click on **Enroll**

<sup>1</sup> Your phone carrier's standard charges may apply. Not all mobile devices are supported. System availability

4. Read the Terms and Conditions and click the box labeled **I accept these Terms and Conditions** and click **Continue** (the continue button will be displayed after clicking the box)
5. Select your time zone<sup>2</sup> and select the accounts you would like to access via Mobile Money by checking the corresponding boxes and click **Continue** (you may assign nicknames to each account if you wish<sup>3</sup>)

**Your Details**

**Name:** TELLER SUZY

**Time Zone:** (GMT-08:00) Pacific Time (US & Canada) ▼

Select the accounts you want to access in Mobile Banking. For each account, enter a short nickname to identify the account in the text messages you send to request your transaction history.


#	Eligible Accounts	Texting Nickname
1.	<input checked="" type="checkbox"/> Basics Checking (*1307) Checking	checking1
2.	<input checked="" type="checkbox"/> Basics Checking (*3532) Checking	2
3.	<input checked="" type="checkbox"/> Internal Bancon (*0840) Checking	3
4.	<input checked="" type="checkbox"/> MM Personal (*3828) Checking	4
5.	<input checked="" type="checkbox"/> Commercial Sav (*4081) Savings	5
6.	<input checked="" type="checkbox"/> FlexLn Variable (*0123) LineOfCredit	6


**What's a Texting Nickname?**


The nickname identifies the account in a text message. For example, to check your transaction history, text HIST followed by the account nickname, such as S1.

6. Enter your mobile phone number and click **Next**
7. Select which services you would like to use by clicking the corresponding boxes and click **Next**
  - a. Note: only select Downloadable Application if you are using an iPhone or Blackberry device

**Select Your Services**

 **Text Messaging**  
Send a text message to request account balances and transaction history.

 **Mobile Browser**  
View account details, pay bills, and transfer money at the Mobile Banking website.

 **Downloadable Application**  
Download the Mobile Banking application to view account details, pay bills, and transfer money. You can download Mobile Banking to an iPhone, BlackBerry, and many other types of phones.

<sup>2</sup> At this time there is a known-issue in which time zones are reporting as Eastern Standard Time.

<sup>3</sup> Mobile Money does not automatically use the same account nicknames from IndyOnline.

8. You will receive a text message on your mobile phone with an activation code. Enter this code in the box labeled **Activation Code** in Indy Online and click **Activate**.

**Activate Your Phone**

Enter the activation code we sent to your phone.

**Activation Code**

Thank you for using Mobile Banking combined with your handheld's text messaging capabilities. By registering for Mobile Banking, or changing your registration information, you certify that:

- A. You are the account holder, or
- B. You have the account holder's permission to do so.

Message and data rates may apply. **For help, text "HELP" to 65958. To cancel, text "STOP" to 65958 at any time.** Message frequency depends on account settings. For assistance, please contact customer service at 360-699-4293.

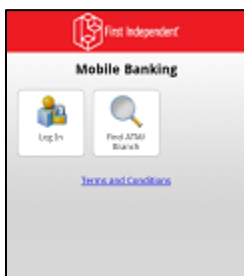
9. You will receive several text messages depending upon the Services option(s) you selected in step 7
  - a. If you selected Text Banking, you will receive a confirmation message that you have activated Text Banking
  - b. If you selected Mobile Browser, you will receive a text message with a link to launch mobile banking. Follow this link and be sure to bookmark this site in your mobile browser
  - c. If you selected Downloadable Application, you will receive a text message with a link to download the application. Follow the link and any on-screen directions to download and install the application. You will receive an additional text message with a separate activation code for the application.

## Mobile Browser

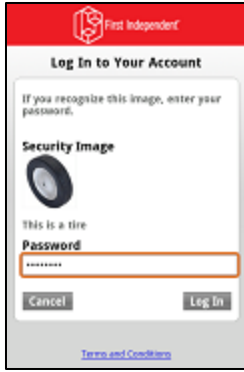
The website address that you access for Mobile Money is unique to your account and phone number. You will only be able to access your account from the phone with which you used to enroll.

### Using Mobile Money with Your Phone's Mobile Browser

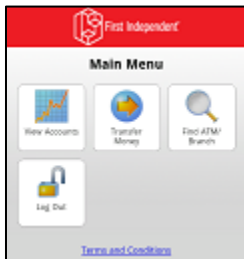
1. Navigate to the Mobile Money URL (link that was sent to your phone via text message in step 9b above).



2. Click on Log In
3. You will be taken to a page to enter your internet banking password, you will not be prompted for your user ID as the mobile link will sync with your Internet Banking account automatically. It will show your First Enhance image and phrase just as with online banking.



4. You will see:
  - a. View Accounts
    - i. Follow this link to view account balances and transaction history
  - b. Transfer Money
    - i. Follow this link to make transfers between First Independent accounts (including payments to lines of credit)
  - c. Find ATMs and Branches
    - i. Follow this link to locate nearby branches or ATMs
  - d. Logout
  - e. Terms and Conditions



## Text Messaging (SMS)

You can send text messages from your mobile phone to Mobile Money to receive account information, such as: balance, history and ATM or Branch locations.

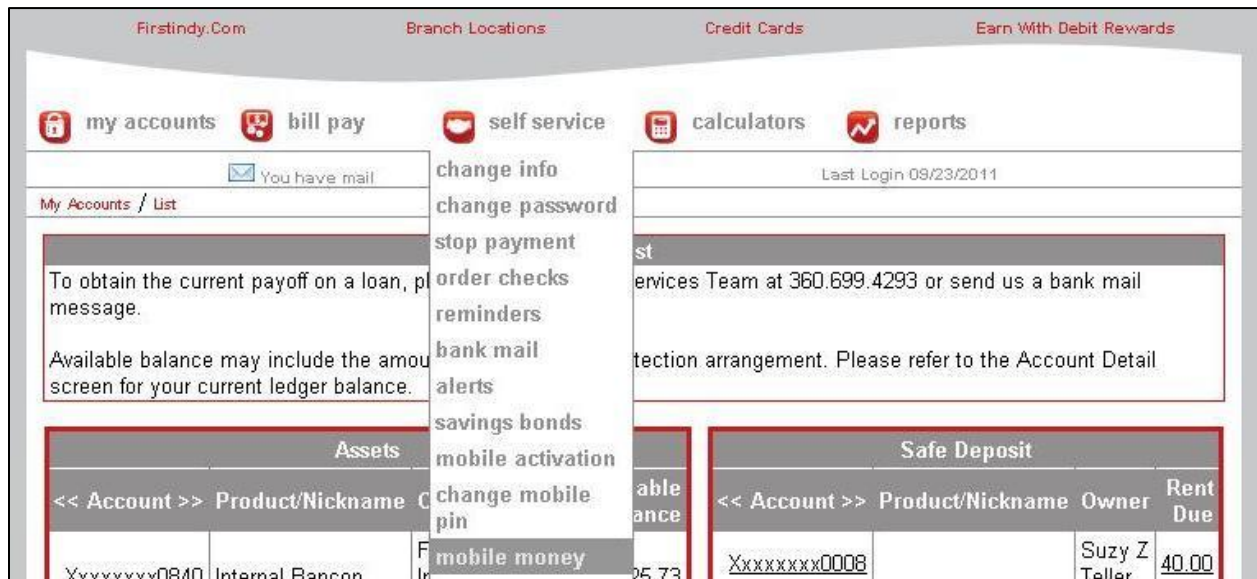
You can submit requests by sending text messages to 65958 using the following codes.

Desired Information	Text Code	Additional
Balance Inquiry	BAL	Include an Account Nickname to receive balance to just one account (example: BAL Checking1)
Transaction History	HIST	If you have more than one account, you must include the account nickname. You can retrieve account nicknames by texting BAL
ATM Location	ATM	
Branch Location	BRANCH	

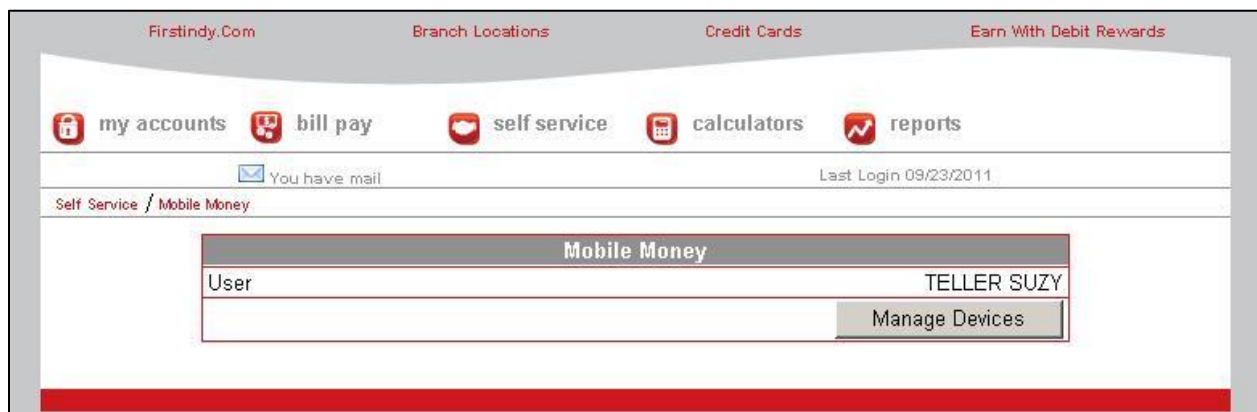
## Managing Mobile Banking Services

Users have the ability to control certain options for the mobile services through Indy Online, Internet Banking from First Independent.

1. Log into IndyOnline (<http://www.firstindy.com>)
2. Under the **Self Service** menu option, select **Mobile Money**



3. Click on **Manage Devices**



4. From the Main Menu, there are three options
  - a. My Phones
    - i. Used to add, edit or delete phones from your profile
  - b. My Accounts
    - i. Used to modify account settings – edit which accounts appear in Mobile Banking and assign nicknames
  - c. My Profile
    - i. Used to change time zone

## Known Issues

### Device Support

At this time, Android and Windows Phone 7 devices are not supported. We anticipate support for Android in the near future.

### Text Message Time Stamps

Text messages are sent with a time stamp in the Eastern Standard Time Zone. We anticipate this issue to be resolved in the near future.

### Map Zooming (ATM and Branch Locator)

Map view in the ATM and Branch Locators do not allow for users to zoom when using the mobile browser version (map zooming is functional in the downloadable apps). With some locations this makes the map confusing, as you are unable to zoom out to view cross streets.

## Frequently Asked Questions (FAQ)

- Q: What is Mobile Money, Mobile Banking from First Independent?  
A: Mobile Money allows Internet Banking users to access eligible accounts from a mobile phone. You can check account balances and review recent account activity 24 hours a day, 7 days a week.
- Q: Are there fees to use Mobile Money?  
A: First Independent does not charge a fee to use Mobile Money. However, your mobile carrier may charge for data and/or text messages. Check with your carrier to determine fees associated with sending and receiving text messages or accessing the internet from your phone.
- Q: Do I need to have the Internet on my phone to use Mobile Money?  
A: No, Mobile Money has the capabilities for you to retrieve account balances, review transaction history and submit transfers via text messaging.
- Q: What accounts are eligible for use with Mobile Money?  
A: All accounts that are accessible through online banking are eligible for use with Mobile Money. You may choose which accounts to use with Mobile Money when registering your mobile phone.
- Q: Can I add more than one mobile phone?  
A: Additional mobile phones may be added for use with Mobile Money by accessing the My Phones tab on the Mobile Money main menu and clicking Add New Device.
- Q: What are account nicknames?  
A: Account nicknames are abbreviated account names that protect your account information and are required for each account. You can create your own unique account nickname or use the default nickname shown in the Mobile Money Nickname column of the Your Details Mobile Money page. Your mobile account nicknames will not replace the account names or nicknames defined in online banking.
- Q: I received my activation code but never used it—what do I do now?  
A: You will need to request a new activation code. Log into Internet Banking and access the My Phones tab on the Mobile Money main menu and select “Get a new activation code” for the phone which you wish to activate.
- Q: What if my mobile phone is lost or stolen?  
A: We will never send full account numbers or other personal information via Mobile Money. If your mobile phone is lost or stolen, no one can access your account without knowing your unique user name and password. In the unfortunate event your mobile phone is either lost or stolen, report it immediately to your mobile carrier. Then you should immediately log on to Internet Banking from your computer and delete that mobile phone number from the "My Phones" tab in the Mobile Money main menu.

Q: What if I change my mobile phone number?

A: If your mobile phone number changes, you must log in to Internet Banking and update that phone number on the "My Phones" tab of the Mobile Money main menu.

Q: Is Mobile Banking Secure?

A: We are very concerned with the safety and privacy of your information and are committed to protecting your information. To ensure the security of your account information, a number of security features have been built into Mobile Money products:

Registration Process — We require a unique activation code to verify your mobile phone number. This code associates your mobile phone number with your account. In addition to the security measure, this verification lets you know your mobile phone number was successfully entered into the system.

No Identifiable Information — No Mobile Money text message returns any personally identifiable information, such as your full account number, PIN, email, or personal address. Your user ID and password will never be included or asked for in any of the text messages that you receive from or send to Mobile Money.

Q: I have not received the activation code on my mobile phone. What should I do?

A: If you have not received your activation code, please make sure your mobile phone number is entered correctly in the "My Phones" tab of the Mobile Money main menu in Internet Banking. If it is, please follow the steps below:

Verify your mobile phone is turned on and able to receive text messages. You may need to consult your mobile carrier if you are unsure if you can receive text messages.

Contact your mobile carrier and make sure your mobile phone is able to send and receive SMS messages to and from short codes.

Have the activation code resent to your mobile phone by navigating to the "My Phones" tab of the Mobile Money main menu in Internet Banking and selecting the "Get a new activation code" option located next to your phone number on the My Phones tab.

Q: Can I register multiple users to the same phone?

A: For security reasons only one user can register per phone.

Q: Why can't I add a new payee?

A: Bill Pay functionality is limited to sending payments to already established payees. To add a new payee you must login to your Internet Banking account from a computer, go to Bill Pay and choose add a new payee. You can then submit payments to that payee via your mobile device.

Q: Can I request my balances via SMS or Text Messaging using someone else's phone?

A: No, you will only be able to obtain information via SMS or Text Messaging using the mobile phone number that you entered when you activated Mobile Money.

Q: Is the Downloadable Application compatible with my mobile device?

A: The only way to know for sure is to try to access your account using the application. If the App is not currently compatible with your phone, check back with us in a few weeks. We are constantly adding new phones to our list of compatible devices.