

Mobile Banking User's Guide



Mobile Banking offers you several significant advantages by allowing you to access your accounts at your convenience from your web-enabled portable device.

Mobile Banking Set-Up

Shared Authentication with Online Banking:

You can enroll (opt-in) for **Mobile Banking** by logging in to your online banking profile and choosing **Mobile** under the **Preferences** menu.



Preferences
Account
Alerts
Security
User
Bill Payment
Mobile

From this screen, you can enable **Mobile Banking Login**.

You can also create your 4 digit **Mobile Authorization Code** that will be required when using Mobile Banking for Funds Transfers

Mobile Enrollment | Mobile Authorizations

Mobile Enrollment
Please check the box below to enable and authorize the use of your online banking login and password to access our mobile services.

Yes, enable my User ID and Password for use on my mobile device

Mobile Access
You can access our mobile services via most mobile phone browsers at:

For your convenience, you can choose to have the web address sent to your e-mail by typing your address.



If you would like to have this address sent to you via e-mail, enter your e-mail address and click Send.

E-Mail Address:

You will receive an e-mail at the specified address referencing the web site address.

Cc:
Subject: Subject: Requested Mobile Address

Our mobile services are at: <https://demo.q2software.com/q2m>

Mobile Banking Usage

Mobile Banking provides you with immediate Mobile access to the following features:

- Shared Login and Entitlements with Online Banking.
- Account Balances and Details in real-time.
- Transaction History with Search Options.
- One-time Funds Transfer Capabilities between Entitled Accounts.
- Secure Messaging function between you and Elgin State Bank.



After logging in on your web-enabled mobile device, you will be able to choose one of these features from underneath the **Accounts Overview** screen. This can be accessed by scrolling down to the bottom of the screen.



- [Review Account Details](#)
- [Review Account History](#)
- [Make A Transfer](#)
- [Messages and Alerts](#)
- [Sign Off](#)

Account Overview

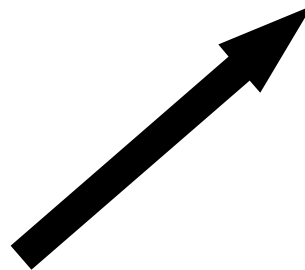
Account Overview is the first screen that you will see after you log into Mobile Banking. This overview is a list of your accounts at Elgin State Bank and the balances of each account.



Account
Special Checking: \$17,042.43
Special Checking: \$31,088.27
Special Checking: \$580.00
DEMAND DEPOSIT ACCOUNT: \$1,502.56
DEMAND DEPOSIT ACCOUNT: \$49,725.30
Commercial: \$13,079.44
SAVINGS ACCOUNT: \$23,244.79
Loan: \$32,473.92
IRA: \$2,661.27
Home Insurance: \$654.00

Review Account Details

To see basic account details but not actual transaction history, you can go to **Review Account Details**.

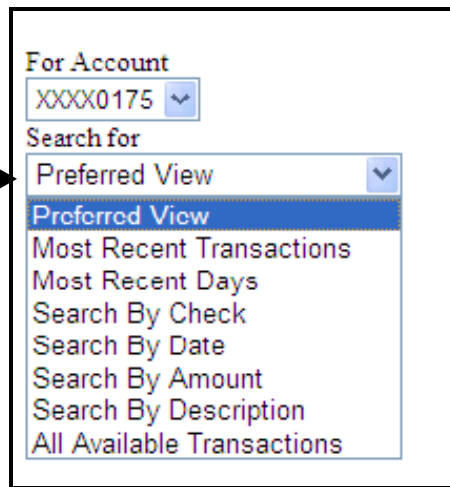


Account Details	
TotalAccess Bank	
XXXX0099	Select
<ul style="list-style-type: none">• Available Balance: \$17,042.43• Current Balance: \$17,143.43• Average Collected Balance: \$17,963.85• Last Statement Date: 8/15/2006• Original Amount: \$13,220.89• Origination Date: 2/18/1988• As Of Date: 8/22/2006	

To change the account you wish to view details for, simply choose the other account from the drop-down menu and choose Select.

Review Account History

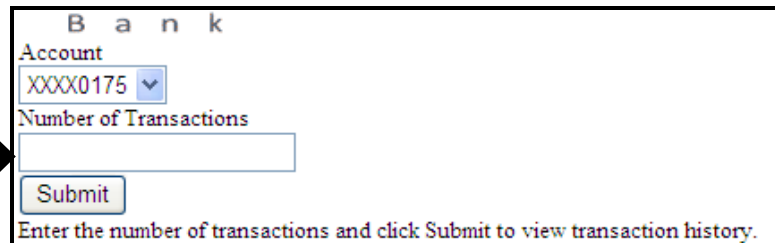
To see actual transaction history, you can go to **Review Account History**. Here, you will be able to search for and view your transactions in several different ways.



A screenshot of a web interface showing search options for an account. At the top, it says "For Account" with a dropdown menu showing "XXXX0175". Below that is a "Search for" dropdown menu with "Preferred View" selected. The dropdown menu is open, showing the following options: "Preferred View", "Most Recent Transactions", "Most Recent Days", "Search By Check", "Search By Date", "Search By Amount", "Search By Description", and "All Available Transactions".

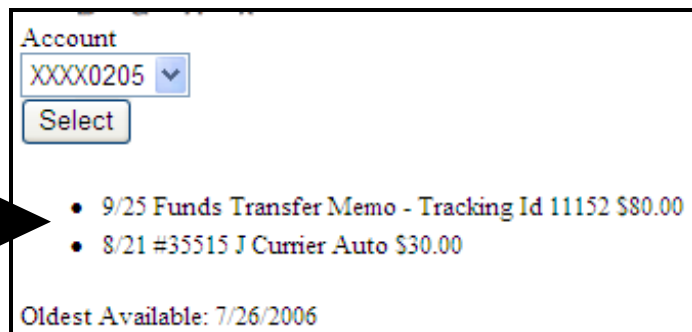
Depending on the type of search, you will need to fill in additional information.

For example, to search by **Most Recent Transactions**, you will need to decide the number of transactions that you wish to view and click Submit.



A screenshot of a web form titled "Bank". It has an "Account" dropdown menu with "XXXX0175" selected. Below that is a "Number of Transactions" input field. A "Submit" button is located below the input field. At the bottom of the form, there is a note: "Enter the number of transactions and click Submit to view transaction history."

You will then be taken to the actual transaction history requested.



A screenshot of a web page showing transaction history. At the top, it says "Account" with a dropdown menu showing "XXXX0205" and a "Select" button. Below that is a list of transactions:

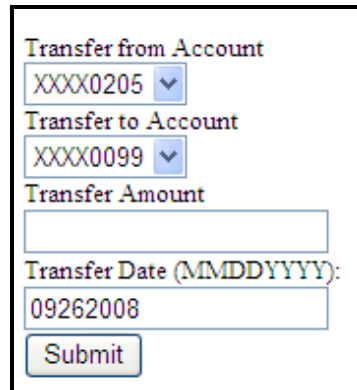
- 9/25 Funds Transfer Memo - Tracking Id 11152 \$80.00
- 8/21 #35515 J Courier Auto \$30.00

At the bottom, it says "Oldest Available: 7/26/2006".

Make a Transfer

Mobile Banking gives you the ability to make one-time transfers between your accounts.

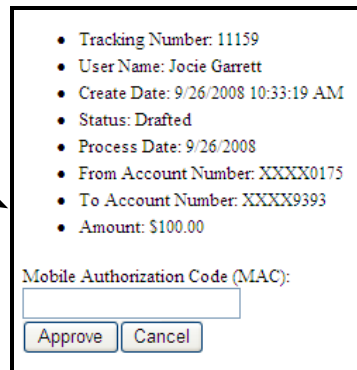
To transfer funds, you will choose the account you wish to transfer from, the account you wish to transfer to, the amount of the transfer and the desired date of the transfer.



Transfer from Account
XXXX0205 ▾
Transfer to Account
XXXX0099 ▾
Transfer Amount

Transfer Date (MMDDYYYY):
09262008

Once you click Submit, you will be taken to a screen where you can review the transfer and enter the **Mobile Authorization Code** that you chose when you enrolled in **Mobile Banking**.



- Tracking Number: 11159
- User Name: Jocie Garrett
- Create Date: 9/26/2008 10:33:19 AM
- Status: Drafted
- Process Date: 9/26/2008
- From Account Number: XXXX0175
- To Account Number: XXXX9393
- Amount: \$100.00

Mobile Authorization Code (MAC):

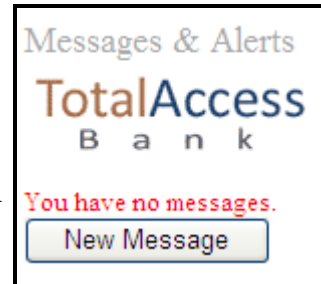
Once you enter your Mobile Authorization Code and click **Approve**, the transaction is completed.



TotalAccess
Bank
Transaction 11159 has been approved.

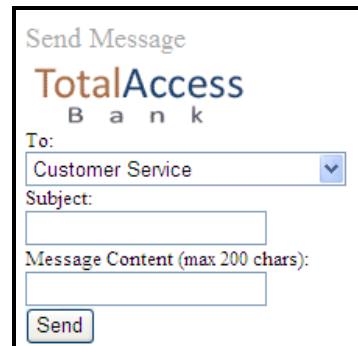
Messages & Alerts

You have the ability to access your **Messages and Alerts**, and send and receive messages through **Mobile Banking**.



Messages & Alerts
TotalAccess
B a n k
You have no messages.
New Message

Note: *If any messages are sent from or available in Online Banking, you will see the same messages in Mobile Banking.*

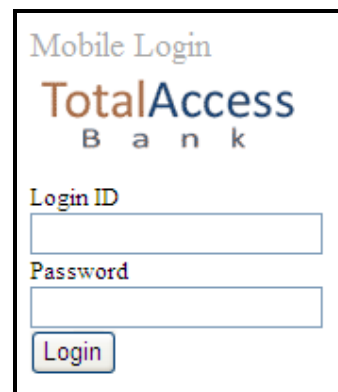


Send Message
TotalAccess
B a n k
To:
Customer Service
Subject:
Message Content (max 200 chars):
Send

Sign Off

You should always **Sign Off** after using **Mobile Banking** to ensure the security of your information.

Signing off takes you back to the Login screen and closes the current session of Mobile Banking.



Mobile Login
TotalAccess
B a n k
Login ID
Password
Login