Mobile Banking Enrollment & Usage

Overview

Mobile Banking allows customers to access their banking information via their handheld devices such as web enabled cell phones and PDAs.

This browser based application may be used to check account balances, view recent transactions, receive alerts, and transfer funds between accounts – all in real time.

Mobile Banking ensures comprehensive security for sensitive account data. It is integrated with online banking allowing for seamless, secure enrollment as well as online functionality to view and/or perform a variety of banking tasks.

The mobile banking program functions on Web Enabled Phones (HTML supported) with either Windows Mobile or WAP 2.0.

A text message containing a new one-time password (OTP) is sent after every successful login. The most recent OTP must be used each time the customer logs in. If you delete your most recent OTP, a new one can be requested by selecting One Time Password on the mobile banking site.

Enrollment
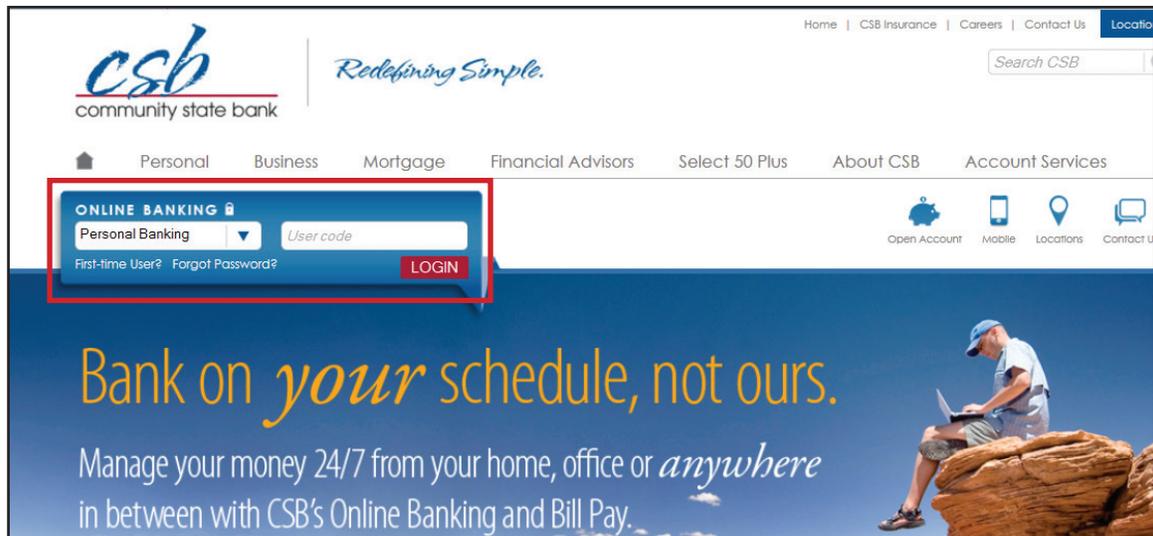
- Log in to online banking at www.bankcsb.com
- Enter your User Code (Access ID)
- Account: Select Personal Banking
- Click Login
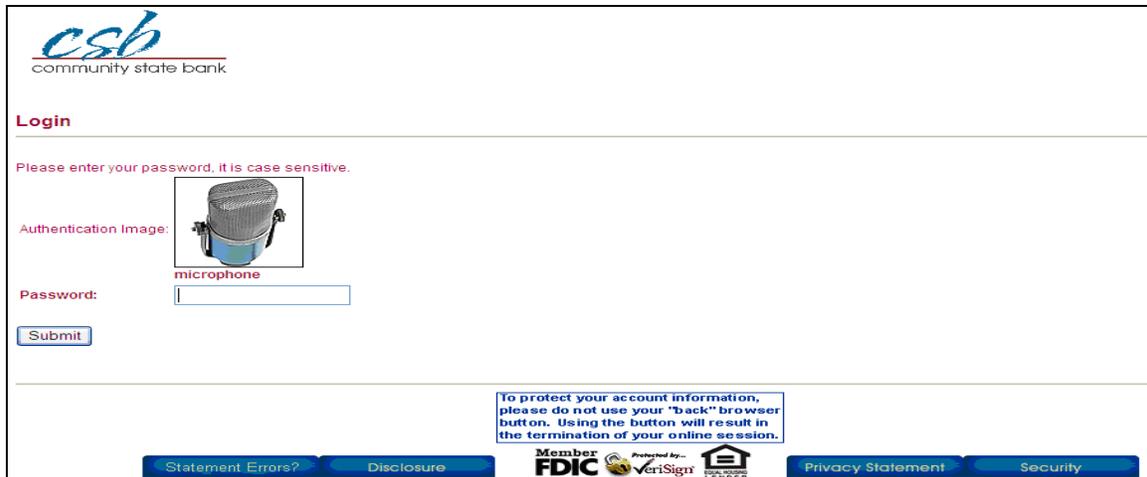
- Answer your security questions (if applicable)
- Verify your Authentication Image
- Enter your password
- Click Submit

- From your main account screen, click User Options
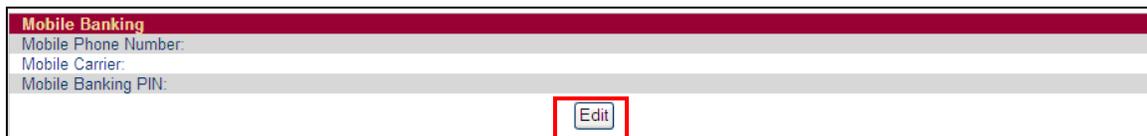
- Scroll down to the Mobile Banking tab
- Click Edit
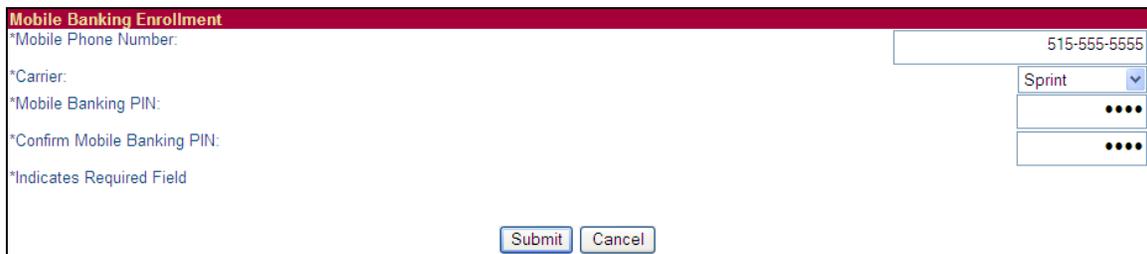
- Enter your ten-digit mobile phone number
- Select your mobile phone carrier:
  - Alltel
  - AT&T
  - Cingular
  - Cricket
  - Nextel
  - Sprint
  - SunCom
  - T-Mobile
  - US Cellular
  - VoiceStream
  - Verizon
  - No Carrier

Note: For use with an iPod Touch™, enter your email address, select 'No Carrier and enter your PIN twice. You will receive your OTP link to access mobile banking in an email instead of a text message.

- Enter a 4-digit mobile banking PIN
  - This can be any 4-digit number you'd like; this number will be used to access mobile banking from your mobile phone.
  - This is NOT your debit card PIN or any other password. The new 4-digit PIN you create will only be for mobile banking.
- Enter your 4-digit mobile banking PIN again to confirm
- Click Submit
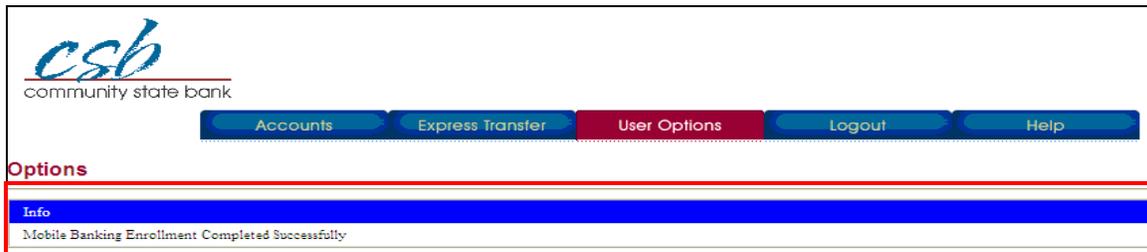
- You will see an information banner at the top of your mobile banking screen indicating that you have successfully enrolled in mobile banking.

Accessing Mobile Banking from Your Mobile Phone

Within a few seconds, you will receive a text message on your mobile phone from MobileBanking@BankCSB.com containing a link to access mobile banking.

- Click the link in the text message.
- This link may only be used one time. You will be sent a new link each time you access mobile banking. This link contains a one time password (OTP), and is necessary to ensure security.
  - Any time the most recent OTP is not used, after entering your Access ID and mobile banking PIN, you will receive a "Session Is Invalid" error message. At this time, a new one-time password must be requested by following the message prompts.
- When you arrive at the mobile banking login page, enter your online banking Access ID and your Mobile PIN selected when you enrolled for mobile banking. Click Submit.
  - You will receive a text message containing a new link (OTP) each time you successfully log in to mobile banking. This OTP is only valid for your next log in to mobile banking.
  - You may want to bookmark this page. Although each OTP is only valid for the next log in, previous OTPs may be used to request a new OTP when the most recent OTP is deleted or no longer available.

If your mobile phone does not allow links to be selected, enter the mobile banking website in your cell phone's browser window.

https://dmecommobile.com/mbi_mbi1151/mbi1151.aspx?RID=3000&RT=073910114

- You will be asked for your Access ID, One Time Password and PIN.
- Your current OTP can be found in the most recent text message from MobileBanking@BankCSB.com.
  - The OTP is the last 6 digits of the mobile banking link
- Enter this information and click Submit.

Home (Account List)
Deposits & Loans
Your accounts will be listed on this screen.
- Select an account to view the current balance, transfer funds, view ATM/branch locations and view your 25 most recent transactions. You may click "Get 25 more transactions" to view more transaction history.
- View transaction details by clicking on the transaction.
- This will include the date of the transaction, the credit or debit amount, your balance after the transaction and the description of the transaction.
- Click 'Back' when finished viewing the transaction details.
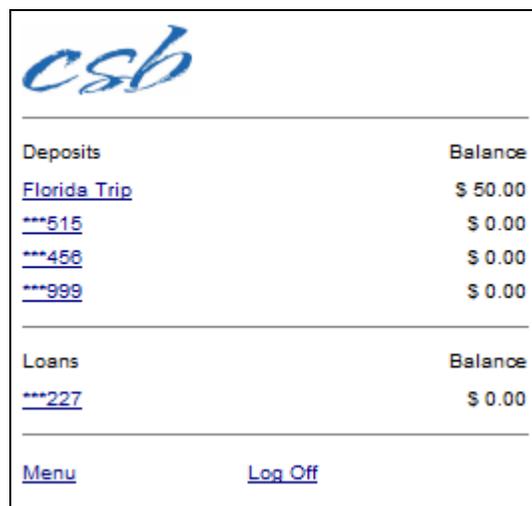
Transfer Funds

- Select 'Transfer Funds'
- Select the account you wish to transfer money into. The 'from' account will default as the account you are currently in.
- Enter the amount and select 'Submit'
- The next screen will display the transfer details and provide a confirmation number.
- Select 'OK'
- Transfers done via mobile banking will appear on your account statement as an online transfer.
- A transfer confirmation will be sent to your phone via text message. This text does not contain account numbers, only account types and the transfer amount.
- Note: Funds may be transferred (drawn) from a prime line into another deposit account, but loan payments cannot be made via mobile banking.

ATM/Branch Locator

Locate an ATM
- ATM Locator – lists all CSB ATM locations
  - Clicking on an ATM should prompt your phone to open a navigation application such as Google Maps if this is an accessible application on your phone.

Locate a Branch
- Branch Locator – lists all CSB branch locations and hours
  - Clicking on a branch should prompt your phone to open a navigation application such as Google Maps if this is an accessible application on your phone.

Log Out

Select the Log Out icon in the upper right corner of the screen to log out of the session.
- A text message containing a new link and OTP will be sent to your phone during your mobile banking session, the most recent link must always be used.