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MOBILE BANKING USER GUIDE



MidWest*One*
Bank[®]

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MOBILE BANKING OVERVIEW

At MidWest*One*, we're dedicated to making your banking experience with us the best it can be. Our Mobile Banking makes banking with us easier, simpler, and more convenient than ever. If you have an online banking account, Mobile Banking gives you access to your account information from a mobile device. This User Guide will give you all the information you need to use Mobile Banking. If you have any questions or need help, feel free to contact us. You're the *One* we're here for.

Accessing Your Accounts

Mobile Banking offers you three easy, convenient ways to access your accounts:

- Send a text message using your mobile device.
- Use a mobile browser on your mobile device.
- Download an application to your mobile device.

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

SMS Text Messaging Service

Use the SMS text messaging service to:

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

Mobile Browser Service

Use the mobile browser service to:

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

Downloadable Application

Use the downloadable application service to:

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

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.



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MOBILE BANKING OVERVIEW

Frequently Asked Questions

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 in online banking.
- **Encryption** - 128-bit encryption is used for all transactions within Mobile Banking.
- **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.

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 MidWestOne Bank 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.



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MOBILE BANKING BASICS

Enrollment

Complete the following steps to enroll in Mobile Banking:

1. Log in to your online banking account using Internet banking.
2. Click the “**Options**” button.
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.
Read and then 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 is sent to the newly activated mobile device. Note this short code and use when utilizing Mobile Banking’s text messaging service.

How To Change a Phone Number

Complete the following steps to change your mobile phone number:

1. Log in to your online banking account using Internet banking.
2. Click the “**Options**” button.
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 steps to deactivate or stop using your mobile device:

1. Log in to your online banking account using Internet banking.
2. Click the “**Options**” button.
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.

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TEXT MESSAGING

The following section contains steps for using the Mobile Banking text messaging service to view account balances, view transaction history and locate ATM and branch locations using keywords.

How To View Account Balances

Complete the following steps to view account balances:

1. Send “**B**”, “**BAL**”, “**BALANCE**” or “**BALANCES**” to the short code 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 steps 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 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 steps 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 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 steps to locate a branch:

1. Send “**BRANCH**” plus the ZIP code, city or state for the branch (e.g., BRANCH Iowa City, IA) to the short code received after activating the mobile device.
2. A text message is returned displaying the MidWestOne Bank branch location.

How To Locate ATM and Branch Locations

Complete the following steps to locate ATMs and branches:

1. Send “**BOTH**” plus the ZIP code, city or state for the branch (e.g., BOTH Iowa City, IA) to the short code received after activating the mobile device.
2. A text message is returned displaying both the ATM and branch location(s) for MidWestOne Bank.

How To Request Help

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

1. Send “**HELP**” or “**HLP**” to the short code received after activating the mobile device.
2. A text message is returned displaying a list of acceptable keywords.

How To Stop Receiving Text Mobile Alerts

Complete the following steps to discontinue receive text mobile alerts:

1. Send “**STOP**” to the short code 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 99588. Check the keyword and any additional information required for the request, such as MidWestOne Bank'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.



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MOBILE BROWSER

The following section contains steps for using the Mobile Banking mobile browser service to view account information, transfer funds and locate ATM and branch locations.

How To Access the Mobile Banking Mobile Browser

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 steps to view account balances and view transaction history and details:

1. Log in to Mobile Banking using your current Internet banking password.
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 Transfer Funds

Complete the following steps 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. Enter 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.
8. Select "**Log Out**" to close Mobile Banking.

How To Locate ATM or Branch Locations

Complete the following steps 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.
7. Select "**Log Out**" to close Mobile Banking.



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MOBILE BROWSER

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.



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DOWNLOADABLE APPLICATION

The following section contains steps for using the Mobile Banking downloadable application to view account information, pay bills, transfer funds and locate ATM and branch locations.

How To Download the Mobile Banking Application to the Mobile Device

Complete the following steps 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 your mobile device and an icon displays.

How To Access Mobile Banking

Select the Mobile Banking icon on your mobile device.

How To View Accounts

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

1. Log in to Mobile Banking using your current Internet banking password.
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 Transfer Funds

Complete the following steps 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. Enter 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.
8. Select "**Log Out**" to close Mobile Banking.

How To Locate ATM or Branch Locations

Complete the following steps 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 Address**".
4. The Search by Address page is displayed. Enter the appropriate search criteria and select "**Search**".
5. The Search Results page is displayed. Select the appropriate ATM or branch.
6. Details for the ATM or branch are displayed. Select "**Map It**" for directions to the ATM or branch.
7. A map displaying the location of the ATM or branch is displayed. Select "**Menu**" to return to the Main Menu page.
8. Select "**Log Out**" to close Mobile Banking.



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DOWNLOADABLE APPLICATION

Frequently Asked Questions

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.



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