Mobile Banking Guide

How to Enroll Mobile Banking

<u>How to Access Mobile Banking – Web Browser</u>

How to Access Mobile Banking – Application

How to Access Mobile Banking - SMS Text Messaging

How to Manage Mobile Banking

Heartland Bank is pleased to offer mobile banking. Simply follow the instructions below and enjoy the convenience and security of having your Heartland Bank accounts at your fingertips.

TO ENROLL IN HEARTLAND BANK'S MOBILE BANKING:

• Log on to your Internet Banking account at the Heartland Bank website from a computer.



- Click "Other Service" tab from the main menu then
- Click the "**Mobile**" button on the sub-menu

DISCLAIMER This is an acceptance to the Terms and Conditions for use of Mobile Banking as set forth in Heartland Bank's Online Banking Agreement. The Mobile Banking section of the Heartland Bank's Online Banking Agreement is as follows: we reserve the right at an times to take actions to protect our systems and information, including denial of access to users of Mobile Banking. ACCEPTANCE By clicking "I ACCEPT THE DISCLAIMER" box and "SUBMIT" when you enroll in and/or use Mobile Banking, you agree to the terms and conditions of Heartland Bank's Online Banking Agreement as it relates to Mobile Banking. I accept the Disclaimer Submit

Next, read the disclaimer and click to check the "I Accept the Disclaimer" box

(NOTE: you must accept the disclaimer to successfully enroll in Mobile Banking)

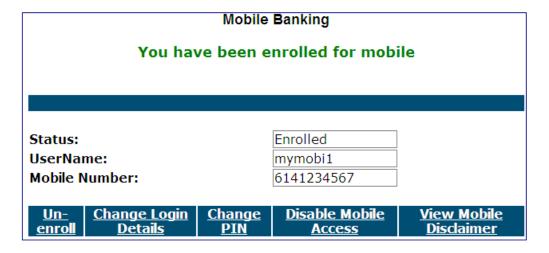
Click the "Submit" button

Status: Not Enrolled enroll View Mobile Disclaimer

• Click the "enroll" link

Mobile Banking Credentials			
*UserName:	mymobi1	(2-32 Alphanumeric characters only)	
*Mobile Number:	6141234567 with no hyphens, i.e.	(Enter the area code and number 234567890)	
*Pin:	••••	(4-12 Numeric characters only)	
*Confirm Pin:	••••		
* Entries indicated by a * must be filled in			
✓ Submit Cancel			

- 1. Add User Name (not case-sensitive and can NOT be the same as your internet banking user id)
- 2. Enter Mobile Number
- 3. Create PIN Number
- 4. Confirm PIN Number
- 5. Click "Submit"



Several text messages will be sent to your mobile phone immediately after you enroll. One of the messages will ask you to text "**YES**" to complete the Mobile Banking enrollment.

TO ACCESS HEARTLAND BANK'S MOBILE BANKING:

Heartland Bank offers three (3) different ways to access mobile banking: web browser URL, iPhone application and SMS texting. Below are instructions for accessing each type of interface.

WEB BROWSER:

When you enrolled, you received a text message stating "You're enabled for mobile browser banking URL: https://4myact.mobi/60234

- 1. Depending upon the type of mobile device you are using, you can:
 - a. Select the link from the text message to launch your browser and go the website
 - b. Open the browser on your mobile device and type the URL into the browser's search/link box.
- 2. Once the login page loads, save the URL to your browser's bookmarks for easy access in the future.
- 3. Enter your Mobile Login user name and click Login.
- 4. You will be asked one of your PassMark Authentication Challenge questions. Enter the answer and click **Authenticate**. (*Note: Most mobile devices can not save cookies, so you might be asked a challenge question every time you login to Mobile Banking.*)
- 5. Next, you will see your PassMark Image and Phrase, enter your Mobile PIN and click Login.

Once you are logged in, you will be taken to the **Account Balances** screen. Select **Main Menu** to view the list of mobile banking options.

Heartland Bank's mobile banking options are:

Balance = view the balance on an account

Transactions = lists the last 5 transactions on an account

Detail Statement = lists the last 30 days of transactions on an account

Transfers = transfer funds between Heartland Bank accounts

Location Finder = locate a Heartland Bank branch or ATM by zip code or region

Contact Us = call Heartland Bank's Client Services during business hours

Change Pin = change your mobile banking pin number

iPHONE, iPAD, iPOD TOUCH APPLICATION:

Heartland Bank offers mobile banking from the Apple store.

- 1. Visit the Apple Apps store on your Apple iPhone, iPad or iTouch device.
- 2. Search and find Heartland Bank.
- 3. Select the Heartland Bank application.
- 4. Follow the instructions on your mobile device to install Heartland Bank's mobile banking application.

Heartland Bank's Apple application options are:

MOBILE BANKING – access Heartland Bank's Mobile Banking (contains same features as web browser)

LOCATE BRANCHES – locate a Heartland Bank branch

LOCATE ATMs - locate a Heartland Bank ATM

VOICE BANKING – access Heartland Bank's voice banking system

SMS TEXTING:

When you replied YES to your mobile banking text message, you also enabled SMS texting service.

If you do not have a data plan with your mobile device but you have texting, SMS texting offers many of the same services in the browser version of mobile banking.

SMS texting requires each account in Internet Banking to have a nickname. When creating nicknames, use only alpha and numeric characters.

Text commands to 469228:

SMS texting format = COMMAND(space)<Account Nickname> (Example: BAL Main)

COMMAND = SMS message action identifier

COMMAND	RESULTS
BALANCE	
BAL	List of all account nicknames and balances
В	
BALANCE <nickname></nickname>	
BAL <nickname></nickname>	Balance on specified account
B <nickname></nickname>	
DETAILS <nickname></nickname>	Details for a specified account include: Masked account number;
DETAILS < mckname >	nickname; balance; type
STATEMENT <nickname></nickname>	Last 4 account transactions
HISTORY <nickname></nickname>	
XFER <amount> FROM <nickname> TO</nickname></amount>	Transfer funds FROM one account TO another account
<nickname></nickname>	
STOP	Disable mobile access
STOP SMS	Disable SMS text messages only
HELP	Request help
HELP ALL	Request list of available actions
HELP BAL	Request detailed help for balance inquiry

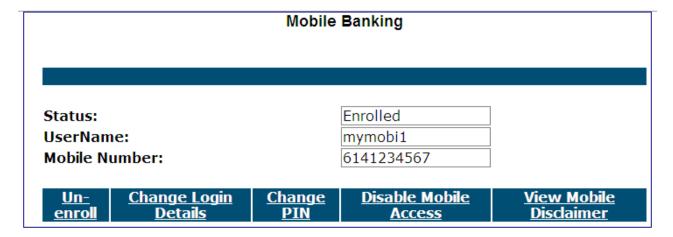
NOTE: With use of Mobile Banking, standard text messaging rates and other fees apply.

TO MANAGE HEARTLAND BANK'S MOBILE BANKING:

• Log on to your Internet Banking account at the Heartland Bank website.



- Click "Other Service" tab from the main menu then
- Click the "Mobile" button on the sub-menu



The Mobile Banking page will be displayed. From here you can manage your mobile banking options.

This page will allow you to:

- Un-enroll use if you no longer want mobile banking
- Change Login Details use to change your username, mobile number or pin number (must enter pin number when changing your user name or mobile number)
- Change PIN use to change your pin number
- Disable Mobile Access use to disable mobile access
 - Enable Mobile Access use to enable mobile access again
- View Mobile Disclaimer view and/or print the mobile disclaimer

NOTE: With use of Mobile Banking, standard text messaging rates and other fees apply.

If you have any questions, please contact our Client Services Center during business hours Monday-Wednesday from 8am-5pm EST, Thursday & Friday from 8am-6pm or Saturday from 8am - Noon.