

Country Club Bank- Intro to Mobile Banking- SMS/Text Banking

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To enroll for SMS/Text Banking, first log in to Online Banking from a computer, and click on Manage Mobile Banking Settings on the left side of the screen (see below). Once there you can select Enroll a Mobile Device, which is where you'll enter your Mobile Phone #, carrier information, etc. When you've enrolled a new device, you'll receive a text from 79680. Reply to this message with your activation code that you received on your Computer, and then you'll receive another text message saying, "To Activate Mobile Banking, go to: <http://m.countryclubbank.com> - Follow this link and log in to complete the enrollment process.

SMS/Text Banking

Terminology

Once a phone number is activated for SMS text banking service, a user can compose a test message to Country Club Bank's assigned shortcode (**79680**). There is specific terminology that relates to SMS/Text Banking. It is important to understand these terms and how they relate to this technology.

Term	Definition
Shortcode	Similar to an email address, an SMS shortcode provides routing information from a user's mobile phone text message to its proper destination for SMS/Text Banking services. The combination of the shortcode and the user account number provides a unique identifier to that user's request. Country Club Bank's short code is 79680.
SMS	A Short Message service is a communication standard supported throughout most of the world. In the United States, most messages can be up to 160 characters of text. However rules and formats may vary by mobile carrier.
Mobile Originated (MO) Message	A text message composed by the user and originating from their device to Country Club Bank by using the assigned shortcode (79680)
Mobile Terminated (MT) Message	A text message composed by Country Club Bank and sent via the bank's shortcode (79680) to the user's device.
<TextBankingAcctNumber>	A number assigned by Country Club Bank for each account a user has (ie.g. 1. Checking account number xxxx1234, 2. Savings account number xxxx4567, etc.). A unique sequential number is assigned by text banking to make account identification easy for the user's typed return response.
<FROMAcctNumber>	A unique number assigned by text banking for the "FROM" account in a transfer (e.g. 1. Checking account number xxxx1234).
<TOAccountNumber>	A unique number assigned by text banking for the "TO" account in a transfer (e.g. 2. Savings account number xxxx4567).
<Amount>	Transfer Amount completed by SMS text.

Sending a Message

Once a phone number is activated for the SMS text banking service, the user composes a text message to Country Club Bank's shortcode (**79680**). The body of the text message includes one of the commands described in the next section. Users should also add Country Club

Bank's shortcut to their phone's address book for easy, future reference. I will make replying to a text message sent from Country Club Bank easier than keying the shortcut in to the phone.

Composing a text message varies slightly by phone model. If a user has a question about how to compose or reply to a text message, they should consult the phone's user manual.

Text Banking Commands

The table below describes the SMS/Text Banking commands and the SMS/Text Banking shortcuts available to the user.

Command	Code	Definition
Balance	B or BAL	Summary of balances for all available accounts.
	B<TextBankingAcctNumber>	Balance shortcut for a specific account.
History	H or HIST	Summary of recent transactions per account, in descending order by date (i.e. most recent transactions first).
	H<TextBankingAcctNumber>	History shortcut for a specific account.
Note: <i>for a transfer, the first Mobile Originated (MO) message must be a T or TRA; second MO will be the specific From/To Account and Transfer Amount.</i>		
Command	C or CMD	List of available Text Banking commands.
Help	HE or HELP or INFO	Help content for SMS Text Banking.
Login	L or Login	Receive a URL for Country Club Bank's Mobile Browser website.
Stop	S or STOP	Cancels Text Banking and Alerts
Recover	R or RECOVER	If a user's authentication (cookie) is deleted in error, the user enters this command and a new activation code and Mobile Web URL is sent to the user. The user enters this activation code on the Mobile Web site. Refer to "Enrollment" for further instructions.
More	M or MORE or NEXT	If there are additional messages available from an initial command request, this command will display the next message.

Text Banking Shortcuts

Some users may have many accounts, but only want the balance or recent transaction history on a single account. This is why the text banking service assigns a unique sequential number to each of the user's accounts. For example, if a user has 10 accounts, but they quickly want to see the balance on the third account in the account list, the user would enter the syntax:

B 3 (Which is B<TextBankingAcctNumber> as shown in the table previously)

User-text-message →	Mobile-Banking-response ¶
<p>Balance-inquiry:¶ ¶ ¶ B-or-Bal:¶</p>	

History for the sixth account would be:

H 6 (Which is H<TextBankingAcctNumber> as shown in the table previously)

User-text message →	Mobile-Banking response ¶
<p>Account-History-request: ¶ H-or-HIST: ¶ ¶</p> <p>User is asked to reply with an account. For example: 1: ¶</p> <p><i>Note: if the user knows the <Text-Banking Account #> associated with the account, the user could skip this step altogether. ¶</i></p>	 <p>A BlackBerry mobile phone screen displaying a banking response. The screen shows the phone number 79680 and a timestamp of Oct 15, 2010 3:47:11 PM. The message asks 'HIST which account? Reply w/ #:' and lists three options: 1. My Checking \$110.00, 2. My Money Market \$5,000.00, and 3. My Savings \$950.00. It also says 'Reply M for MORE'.</p>

User-text message →	Mobile-Banking response ¶
<p>Account-Specific-History-request: ¶</p> <p>In this example, the first account in the account list: ¶ ¶ H:1: ¶ ¶</p>	 <p>A BlackBerry mobile phone screen displaying a banking response. The screen shows the phone number 79680 and a timestamp of Oct 15, 2010 3:51:29 PM. The message shows 'TELEPHONE TRANSFER F' with two entries: '10/14/2010 \$10.00' and '10/12/2010 \$100.00'. Below this, another timestamp of Oct 15, 2010 3:51:17 PM is shown with 'H 1'.</p>