



GRB MOBILITI - Frequently Asked Questions

What is *GRB Mobiliti*?

GRB Mobiliti provides quick, secure account access from your mobile phone. With this service you can see account balances, view transactions, transfer funds between accounts, and pay bills.

How do I activate *GRB Mobiliti*?

To activate *GRB Mobiliti* you must be enrolled in Personal Online Banking. You can activate *GRB Mobiliti* through the Options link at the top of the Online Banking page.

Which accounts can I access using *GRB Mobiliti*?

You can access any account you have set up in Online Banking. You select which accounts you want to access through *GRB Mobiliti* 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.

Which phones can I use for *GRB Mobiliti*?

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 *GRB Mobiliti*?

GRB Mobiliti works on all major mobile service carriers in the U.S.: AT&T, Sprint, T-Mobile®, U.S. Cellular® and Verizon Wireless. *GRB Mobiliti* 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.

How secure is *GRB Mobiliti*?

GRB Mobiliti employs industry best practices with regard to security. It has been assessed against industry security criteria by a number of independent system security experts. At a high level, *GRB Mobiliti* 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 user name and password or by utilizing existing login credentials for single sign-on.
- Encryption - 128-bit encryption is used for all transactions within *GRB Mobiliti* and between *GRB Mobiliti* and other solutions.
- Fraud - *GRB Mobiliti* incorporates mechanisms such as transaction validation and transaction reconciliation processes to detect fraud.
- Availability/Resilience - *GRB Mobiliti* is protected against malicious attacks through software and server hardening measures.
- Audit Ability - *GRB Mobiliti* provides full audit capabilities through event logs and event-based reporting.



Is my personal or financial information stored on my phone?

No. *GRB Mobiliti* 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.

I have a prepaid plan, can I use *GRB Mobiliti*?

GRB Mobiliti 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.

What if my phone number changes?

If your mobile phone number changes, simply update your mobile phone number in *GRB Mobiliti*. To update the mobile phone number, click on the Options link at the top of the Online Banking page. Locate the Mobile Banking section and click Manage Device. Once the Main Menu is displayed, select the My Devices tab and locate the old phone number, select Change My Phone Number and then click Go. Once the Mobile Phone Number page is displayed, enter your updated phone number and click Next.

What if I receive a new phone, but my phone number doesn't change?

If you are using the Touchbanking *Mobiliti* app, you will need to redownload the application. If you are using the mobile browser and need the link sent to you via text messaging, you will log into Online Banking and click Options at the top of the page. Locate and click the Manage Devices button on the page and you will arrive at a Main Menu page. Under "I want to:" click the drop down menu and select "Get a link to the Mobile Banking website" if you'd like to use the mobile browser or select "Download the application". You will then receive a text message on your phone with instructions.

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 *GRB Mobiliti*. To deactivate your mobile device, choose the 'Stop Using this device for Mobile Banking' in the My Devices section of Manage Devices under the Options tab.

How do I stop using *GRB Mobiliti* on my phone?

To stop using *GRB Mobiliti* on your mobile device, simply log into Online Banking, click Options at the top of the page, and locate and click the Manage Devices button. Select My Devices tab, locate the appropriate phone number and select Stop Using This Phone for Mobile Banking, and then click Go.

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 the financial institution'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 *GRB Mobiliti*. Short codes are abbreviated phone numbers, usually five digits, used to send *GRB Mobiliti* messages.

Can I make a loan payment through *GRB Mobiliti*?

Yes. *GRB Mobiliti* allows for you to pay bills, including loans. Simply, click on the Pay Bills button, select the Payee and enter the amount and the date you'd like the payment to be made.

How do I download the app?

Search and download "Touchbanking" in your smart phone app store. When the app is opened, use "banksmart" as the app code and your Online Banking credentials for the rest of the login process.

Is there a cost to use the *GRB Mobiliti* Touchbanking app?

No. You can download the app for free through your mobile phone.

Who do I contact if I need help?

Client Service Representatives will be able to help you. Please contact us at 616.929.1600 or 1.888.929.4723.

Terminology

- MOBILE BROWSER (WAP): a web browser designed for use on mobile devices.
- MOBILE APP: mobile apps, also called mobile applications, are software applications designed to run on smartphones or tablet computers. They are available through application distribution platforms which are typically operated by the owner of the mobile operating system (for example: Apple App Store, Android Market and BlackBerry App World)
- SMS: (Short Message Service) is a form of text messaging communication on mobile phones.
- SHORT CODES: are designed to be easier to read and remember than normal telephone numbers.

