

CENTURY**BANK**

We Bring Local to Life.

Century Bank Mobile

Android™ and iPhone® Application Guide

October 19, 2018

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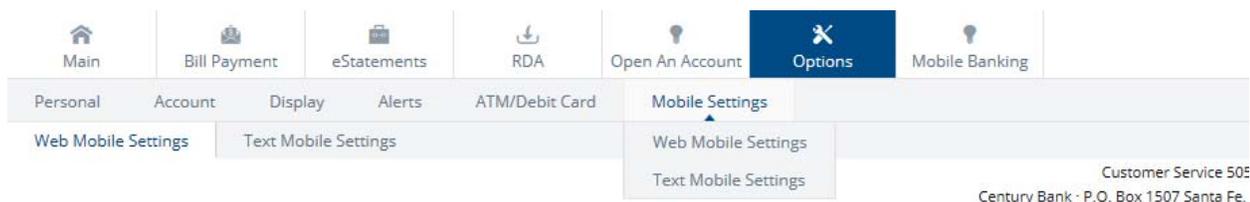
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Mobile Web Banking Enrollment

Enrolling through Online Banking

You can enroll in mobile web banking through Online Banking if you are an individual user. You can enroll in mobile web banking through Online Banking if you are a cash user who has either full or partial administrative rights. Cash Management users must contact the Bank to have Mobile Banking.

1. Log on to Online Banking.
2. Go to **Mobile Banking**.
3. Complete the required fields, and then select **Submit**.



Mobile Web Settings ?

Enable web access for your mobile device

Receive Text Message Alerts

Standard wireless carrier charges apply

Mobile Phone Number

Select your wireless provider

Only selected accounts will show in the mobile account listing. These settings will not affect transfers or previously selected accounts in bill pay or mobile deposit.

Anitas checking

Well Account



If you are unsure who your service provider is, you can either call the customer service number for your device and ask, or you can send a text message from your phone to your email address and view the **From** field on that email.

4. Select **I accept these full terms and conditions**, and then select **Confirm**

A confirmation message appears and if you chose to receive text messages, then a confirmation text message is sent to your mobile device.

You are now enrolled in mobile web banking. Access mobile web banking through the Bank's mobile app.

Accessing the Mobile App

If you are an existing Online Banking user, you can enroll on your mobile device for mobile web banking.

You can enroll in mobile web banking through your mobile device if you meet the following criteria:

- You have an active Online Banking ID.
 - You are not in the middle of the password reset process.
 - You are not being prompted to reagree to the Online Agreement.
 - You are not being recollected for multi-factor authentication.
1. Log on to the mobile browser or mobile app using your existing Online Banking credentials.
 2. Select **I Agree** to the mobile terms and conditions, and then select **Continue**.
 3. Complete the required mobile enrollment fields, and then select **Submit**.
 4. Select **No** or **Yes** for the *Would you like to receive text confirmations?* screen.
You are then enrolled, and all your Online Banking accounts are enrolled in mobile web banking.

If your enrollment was successful, you are directed to the *Menu* or *Accounts* screen. If your enrollment was unsuccessful, an error message appears detailing why you were unsuccessful. Error messages include *Pwd Expired*, *Account Not Active*, *Please enter a valid Phone Number*, and *Please select a Wireless Provider*.

Log on to traditional Online Banking to deselect accounts, unenroll, or change your enrollment text preferences. Also, if enrolling with an iPad®, text alerts must be set up in traditional Online Banking.

Enrolling through Mobile Device

If you are a new Online Banking user, who has previously not logged on to Online Banking, you can enroll on your mobile device for mobile web banking.

You can enroll in mobile web banking through the mobile browser if you meet the following criteria:

- You have previously logged on to traditional Online Banking.
 - You have an active Online Banking ID.
 - You are not in the middle of the password reset process.
 - You are not being prompted to reagree to the Online Agreement.
 - You are not being recollected for multi-factor authentication.
1. Log on to the mobile browser or app with your Online Banking ID and temporary first-time password.
 2. Complete the **Change Password** fields, and then select **Submit**.
 3. Select **OK**.
 4. Complete the **Change ID** fields, and then select **Submit**.
 5. Establish security questions and answers for multi-factor authentication.

Logon

While logging on to the mobile application, mobile terms, change password and ID, security questions, call back verification, and email confirmation functionality may appear depending on settings and permissions.

Fingerprint Login/Touch ID

After logging on, determine whether to enable or disable fingerprint login/touch ID, which allows you to use your fingerprint to log on. Select **Skip/Not Now** or **Enable** to continue to the main menu. If you select **Skip/Not Now**, the prompt does not appear again. If you select **Enable**, the next time you log on, you are prompted to use your fingerprint to log on. Regardless of the option you choose at logon, you can enable or disable **Fingerprint Login/Touch ID** functionality through the mobile application preferences option.

You must have the following to use fingerprint login/touch

- ID: iOS device that supports biometrics.
- Android™ device that supports Google®'s API implementation of biometrics and operating on an operating system version above 7.0.

Fingerprint Login/Touch ID enabled on the device.

The feature can be disabled at any level, anytime. If fingerprint login/touch ID is disabled in the application, the preferences option remains available to re-enable **Fingerprint Login/Touch ID**.



Initial Touch ID prompt



Touch ID Preference Menu



Subsequent Login once Touch ID enabled

Mobile Terms

Century Bank can resend mobile terms and conditions to mobile app users at any time.

From the *Mobile Terms* screen, select **I Agree**, and then select **Continue** to log on to the mobile application.

Change Password and ID

When prompted by Century Bank during the logon process, you can change the password and ID on the mobile application. On the *Change Password* screen, complete the fields, select **Submit**, and then select **OK**. On the *Change ID* screen, complete the field, and then select **Submit**.

Security Questions

If you need to set up Multi Factor questions, the *Security Questions* screen appears to prompt for collection after logging on. Choose from 10 security questions. Three questions and answers are required. Once complete, select **Continue**.



If you select , the *Security Questions* information dialog box appears and explains why security questions and answers are necessary.

Email Confirmation

Confirm Email appears when logging on if this feature is enabled. If no email is established, the field is blank. If there is an established email address, it appears for confirmation.

Choose one of the following options to view the landing screen:

- Enter a valid email address, and then select **Submit**.
- Confirm an established email address or make changes, and then select **Submit**.
- Leave the field blank, and then select **Submit**.
- Leave the field blank, and then select **Not Now**.



If you select **Not Now**, the email address prompt appears after every logon until you submit a valid or blank email address.



If you enter an invalid email address, **Submit** is disabled. All email addresses must contain @ and the domain.

Locations

Use this option to search for branch and ATM locations on your device, either through a manual search based on ZIP Code and city/state or through your device's GPS.

Google Street View - Android™ Only

The street view appears in **Locations > Find Locations Near Me** with the latest information from Google. Select **Show/Hide Street View** to enable or disable the street view. Street view allows you to view an image of the location and move around in the image to see the surrounding area. If there are no images available for the desired location, the following message appears: *Street view not available for this location*.

Main Menu

Use this menu for quick access to all application options.

The accounts screen appears initially after logging on to *Mobile Banking*. Swipe right to view the main menu, or select the main menu button.

Accounts

Use this option to view all the associated accounts including deposit, credit, and loan accounts.

This screen appears upon logon. Select an account to view:

- The available balance disclosure link. Select to view the disclosure.
- Specific transactions for that account. Select a transaction to see details and associated images (if available).



Select **Flip** to switch to the back of the image or to switch to the next image in the set. Select **Done** to return to the account listing screen.

- The running balance in relation to the transaction amount. The running balance is hidden when the amount returned equals \$0.00.



You can view the **Current Balance** and/or **Available Balance** if the fields are configured within the core system.

Statements

Use this option to view statements.

Select the desired account, and then select the desired statement date to view the associated statement.



Select **Back** to return to the accounts. Select the submenu to **Print** or **Share** the statement.



View, share, and/or print option availability depends on the device operating system type, operating system version, and subsequent API level. Android™ operating system 4.4.4 and below require viewing statements in an external PDF viewer. If you do not have an external PDF viewer, you cannot view the statement. Android™ operating system 4.4.4 and below also do not support the print option. The share options list is generated by device operating system.

Viewing Alerts

Within mobile web banking, alerts are viewable. Alerts can only be established within traditional Online Banking.

1. From the main menu, select **Alerts**.
2. Select the **Alert [Name]**.
The details of the alert appear.

Preferences

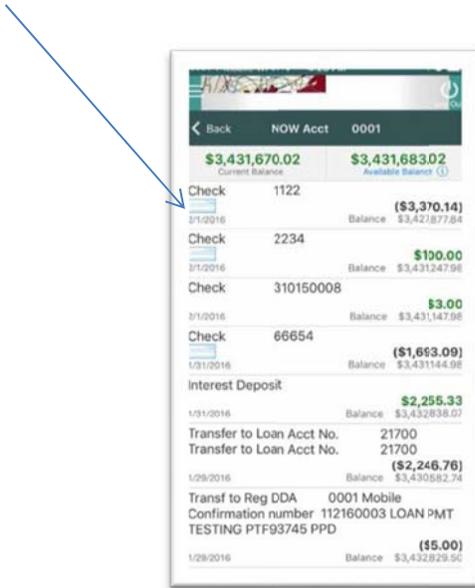
Select Preferences to set up your landing page and use Touch ID. The Preferences menu can be accessed by opening the fly-out menu.

- The default setting is to land on Accounts.
- If the end user selects a page that later becomes unavailable (temporary service disruptions, etc.), the user's landing page selection is retained, however the app will default to the Accounts page during that time.
- The landing page preference is device-specific, and must be set on each device should the user have the app downloaded on more than one device.



View Check Images

View check image by clicking on the small image of the check.

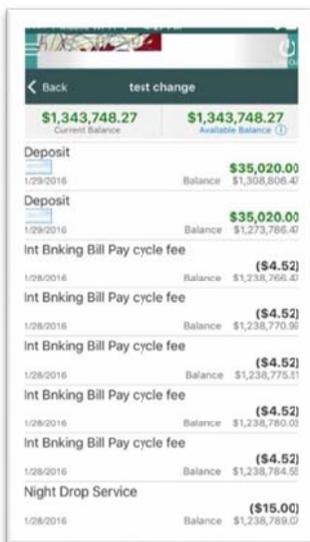


Check Image icon displays in transaction listing

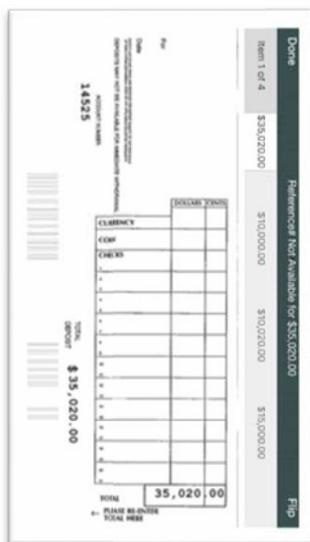


Option to flip (Flip) image or return to transaction list (Done)

View Deposit Set



Check Image icon displays in transaction listing for Deposits



Option to flip (Flip) image, return to transaction list (Done), or tab to deposited items

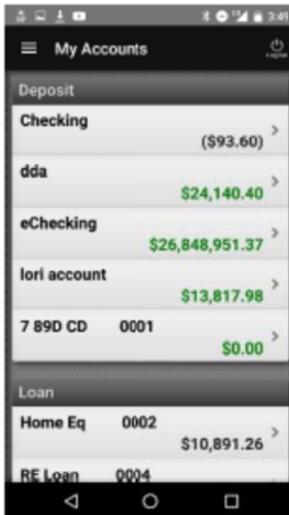


Viewing deposited item via tab

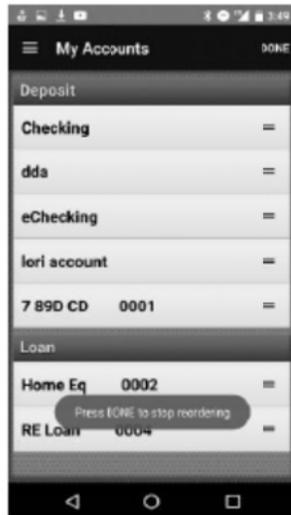
Change Account Display Order

Reorder your accounts with a drag-and-drop feature.

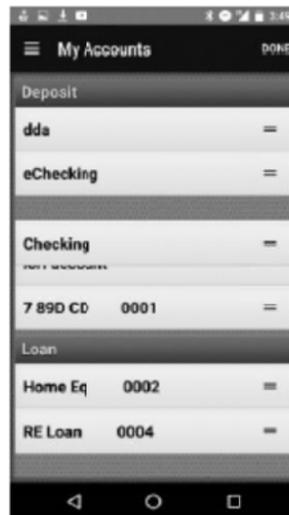
- Accounts can only be reordered within their respective account grouping (Deposits, Loan, Other).
- Account ordering is device-specific, and must be set on each device should the user have the app downloaded on more than one device.



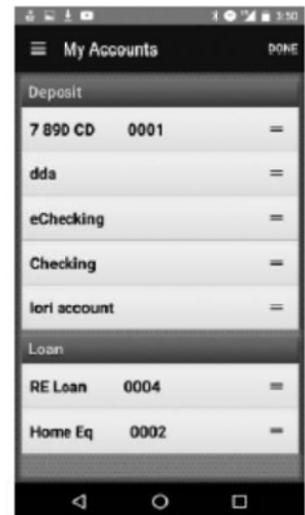
Press and hold the account you want to move



Reorder accounts feature activated (double horizontal line)



While still holding account, move to new position



Tap done to save changes to account order (upper right-hand corner)

Transfers

Use this option to transfer funds between accounts.

Transferring Funds

1. From the main menu, select the transfers option.
2. Select **Transfer From** to choose the source account.
3. Select **Transfer To** to choose the destination account.
 Depending on your destination account choice, you may need to choose a **Payment Type**.
4. Enter the **Amount**.
5. Select **Transfer Date** to choose a transfer date from the calendar.
6. Select **Submit**.
A confirmation screen appears.

Bill Pay

Use this option to pay bills through your mobile device using accounts connected to the application.

-  Payees must be set up using Online Banking through a computer prior to using on mobile app.

Paying Bills

1. From the main menu, select the bill pay option.
2. Select **Payee** to choose the payee.
3. Select the pay from account.
4. Enter the **Amount**.
5. Select **Process Date** to choose a payment date from the calendar.
 To add a personal memo, select **Memo**, and then enter your memo.
6. Select **Submit**.
A payment confirmation screen appears after you have completed a successful payment.

P2P

Use this option to pay individuals through your mobile device using accounts connected to the application.

-  TheWayiPay must be set up using Online Banking through a computer prior to using on mobile app.

Paying a Person

1. From the main menu, select the P2P option.
2. Select **Person to Pay** to choose the individual.
3. Select **Pay From Account** to choose the account.
4. Enter the **Payment Amount**.
5. Select **Deliver By** to select a payment date from the calendar.
 To add a personal memo, select **Memo**, and then enter your memo.
6. Select **Submit**.
A payment confirmation screen appears after you have completed a successful payment.

Adding a Person to P2P

1. From the main menu, select the P2P option.
2. Select **Person to Pay**.
3. Select **Add Person to Pay**.
4. Complete the necessary fields.



Select  **Add** to add a payee using your device contact list.



The **Keyword** is a special word that only you and your payee know. Your payee needs this word to complete the transaction.

5. Select **Submit**.
A confirmation screen appears after you have added a person.

Remote Deposit

Use this option to deposit a check into your account from your mobile device, or review previous deposits to your account.

Completing RDA Self-Registration – Bank approval required

1. Select the remote deposit option.
2. Complete the registration information.
3. Select the desired accounts, and then select **Done**.
4. Select **OK** on the *Registration Submitted* screen.
The application menu screen appears. You will be enabled for Remote Deposit Anywhere (RDA) after Bank review and approval. Once enabled, the terms and conditions appear immediately after logging on. Agree to the terms and conditions, and then select **Continue**.
5. Select **OK** at the confirmation.

Depositing a Check

1. From the main menu, select the remote deposit option.
2. Select **Deposit a Check**.



Select **Review Deposits** to see previous deposits to the account.

3. Select **Check Front** to take a picture of the front of the check using the mobile device's camera.
4. Select **Check Back** to take a picture of the back of the check using the mobile device's camera.
5. Enter the **Check Amount**.
6. Select **Deposit to Account** to choose the account for the deposit.
7. Select **Deposit** to deposit the check into the account.

Manage Cards

Use this option to perform several actions related to a card.

These actions include:

- Viewing a Card Status
- Activating a Card
- Reordering a Card
- Suspending a Card
- Reporting a Card Lost or Stolen

Select a card to see the specific actions that can be performed for that card.

Statements

Use this option to view statements.

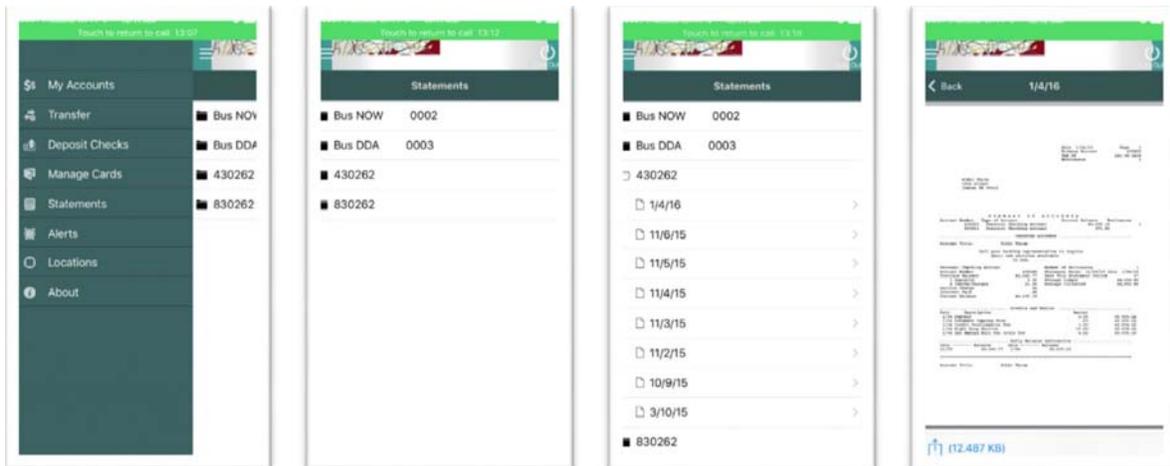
Select the desired account, and then select the desired statement date to view the associated statement.

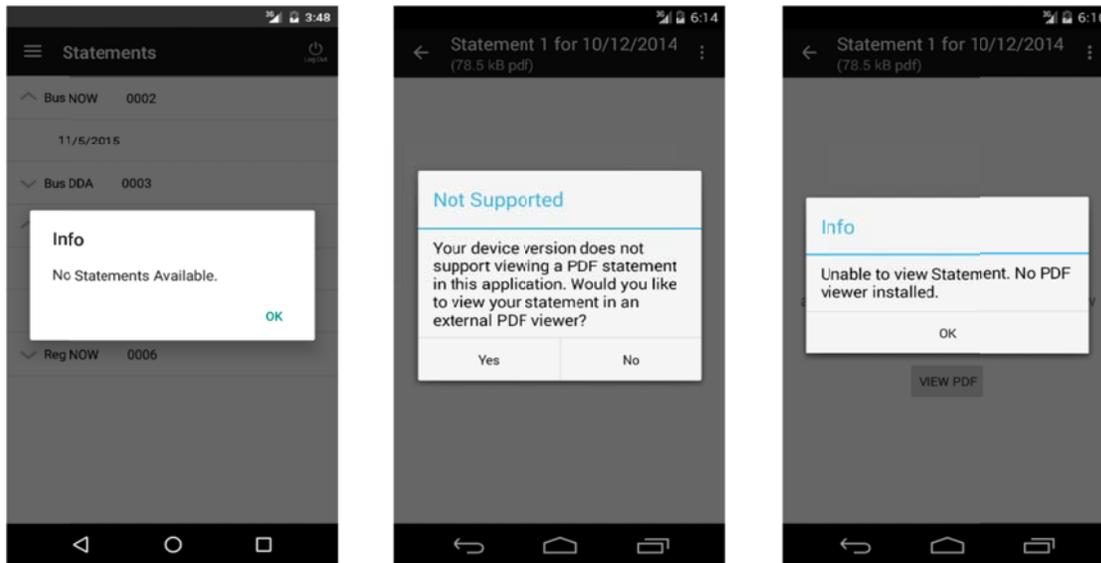


Select **Back** to return to the accounts. Select the submenu to **Print** or **Share** the statement.



View, share, and/or print option availability depends on the device operating system type, operating system version, and subsequent API level. Android™ operating system 4.4.4 and below require viewing statements in an external PDF viewer. If the mobile user does not have an external PDF viewer, the mobile user cannot view the statement. Android™ operating system 4.4.4 and below also do not support the print option. The share options list is generated by device operating system.





Alerts

Use this option to view the current alerts created. Alerts must be created through Online Banking on a computer.

You can create multiple alerts for events, such as statement availability and high account balance.

Locations

Use this option to search for branch and ATM locations on your device, either through a manual search based on ZIP Code and city/state or through your device's GPS.

Google Street View - Android™ Only

The street view appears in **Locations > Find Locations Near Me** with the latest information from Google.

Select **Show/Hide Street View** to enable or disable the street view. Street view allows you to view an image of the location and move around in the image to see the surrounding area. If there are no images available for the desired location, the following message appears: *Street view not available for this location.*

Mobile Text Banking End-User Functionality

Enrolling in Mobile Text Banking

Enrolling for mobile text banking is a two-step process that you begin in traditional Online Banking and finish on your mobile device.

1. Log on to online banking at MyCenturyBank.com.
2. Go to Mobile > Text Mobile Settings.
3. Complete the following fields, and then select **Submit**.

Ovation Financial Mobile Text Settings

Enable text access for your mobile device

Accept: Ovation Financial Text Banking Terms & Conditions [View Terms & Conditions](#)

Mobile Phone Number: 417 555 5555

Select Your Wireless Provider: AT&T Mobility

Select the accounts you want text access from your mobile device

Account Name	Mobile Short Name
<input type="checkbox"/> Bus DDA 0002	
<input type="checkbox"/> Ovation 0003	
<input type="checkbox"/> default SDB pro 4	
<input type="checkbox"/> 12 Month CD 1 5	
<input checked="" type="checkbox"/> Paper Free Savi 6	Sav

Text Commands:
 Bal=All Acct Bal
 Bal Mobile Short Name=Single Acct Bal
 Hist=All Accts Recent Activity
 Hist Mobile Short Name=Single Acct Activity
 Help=Commands
 Stop=Cancel

Submit Cancel

- Review your enrollment selections, and then select **Confirm**. An *Information Message* displays the steps to take on your mobile device to complete the enrollment process. Your mobile device receives a text message.
- Reply **Yes** to the text message on your mobile device.

Information Message: In order to complete enrollment changes, you must reply "YES" to the text message sent to your mobile device.

Mobile Text Settings

fi Text Number: 89549
 Mobile Phone Number: (417) 555-5555
 Wireless Provider: AT&T Mobility

Text Delivery Account Name Mobile Short Name

NO	Bus DDA 0002	
NO	Ovation 0003	
NO	default SDB pro 4	
NO	12 Month CD 1 5	
YES	Paper Free Savi 6	Sav

Text Commands:
 Bal=All Acct Bal
 Bal Mobile Short Name=Single Acct Bal
 Hist=All Accts Recent Activity
 Hist Mobile Short Name=Single Acct Activity
 Help=Commands
 Stop=Cancel

Edit

You are now enrolled in mobile text banking. You can now find out your accounts' balances and last four transactions via text message.

Balance Request

Once you are enrolled in mobile text banking, you can request balance information for either all enrolled accounts or a specific account.

Using your mobile device, text **Bal** to request balance information for either all enrolled accounts or a specific account. If requesting the balance for a specific account, you must include that account's mobile short name. For example, you would text **Bal sav** to receive only the savings account balance.



Mobile text banking is not case-sensitive.

You receive an automated text message response with your account balance.

History Request

Once you are enrolled in mobile text banking, you can request transaction history for the last four transactions for either all enrolled accounts or a specific account.

Using your mobile device, text **Hist** to request transaction history for either all enrolled accounts or a specific account. If requesting the transaction history for a specific account, you must include that account's mobile short name. For example, you would text **Hist sav** to receive only the savings account transaction history.



Mobile text banking is not case-sensitive.

You receive an automated text message response with your transaction history's last four transactions.

Valid SMS Messages

The following text commands produce specific output results. These text commands are not case-sensitive.

Bal

Returns balance for all enrolled accounts.

Bal [Mobile Short Name]

Returns balance for an individual account.

Hist

Returns the last four transactions for all enrolled accounts.

Hist [Mobile Short Name]

Returns the last four transactions for an individual account.

Help

Returns a list of the acceptable text banking commands.

Stop

Disables enrollment for text banking.

Security Tips

Here are some suggestions to help consumers be safe and secure as they use mobile banking and payment products and services:

Be proactive in how you protect the data on your mobile devices. Start by using "strong" passwords and PINs. If you're given the option to use more than your username and password to access your bank account or mobile apps on your phone – for example, if you can choose to receive a one-time passcode by email or text message that also will be needed to access a certain account or app – that will provide added security.

Avoid using an unsecured Wi-Fi network, often found in public places, such as coffee shops, because fraudsters might be able to access the information you are transmitting or viewing. Log out of your bank account or mobile app when it's not in use. Just like with your laptop, use a mobile security/anti-virus software and keep it updated.

Take additional precautions in case your device is misplaced, lost or stolen. Set the screen on your mobile phone to lock after a certain amount of time and use a PIN or password and/or a biometric indicator (for example, a fingerprint or facial recognition) to unlock your mobile phone. Likewise, use PINs or other security features enabled on your smartwatch, such as one that will lock the watch if it is not on your wrist or too far from your mobile phone. Don't store your PINs or passwords on your mobile phone or tape it to the underside of your smartwatch or mobile phone.

Consider signing up for transaction alerts from your credit card, bank and mobile app provider. These messages can help you identify unauthorized activity quickly. Alternatively, check your transactions regularly on your cards, bank account and mobile app website.

Research any mobile app before downloading and using it. "Make sure you are comfortable that the mobile app is from a reputable source," said Shaw. "Going to the bank's or company's website to find directions for downloading their app can help to ensure you are downloading a legitimate app."

Be on guard against fraudulent emails or text messages. These communications typically appear to be from a government agency or a legitimate business in order to trick you into divulging valuable personal information (including your birthday, Social Security number, passwords and PIN numbers) that can be used to commit identity theft. The emails and texts could also ask you to click on a link that will install malicious software on your mobile phone and enable the fraudster to gain access to your mobile banking apps.

"To protect yourself, never provide passwords, credit or debit card information, Social Security numbers and similar personal information in response to an unsolicited text message or email," said Michael Benardo, manager of the FDIC's Cyber Fraud and Financial Crimes Section. "If you have any questions regarding the legitimacy of an email or a text, call your bank or mobile app provider, or the business or government agency that claims to have sent the email or text, and be sure to use a phone number you have looked up on your own and not what is in the email or text in question."

Note: These messages are often called "phishing" emails and "smishing" text messages. Phishing is a term given to fraudulent emails "fishing" for valuable personal information, and "smishing" is a variation of that when referring to "Short Message Service" or "SMS" text messages. "Security experts for years have warned consumers about smishing scams, but as more people have smartphones, smishing is becoming more common," Benardo said.