



MOBILE BANKING

What is Mobile Banking?

Mobile Banking is a FREE service to all of our online banking customers. Mobile Banking gives you the ability to check balances, view transactions, initiate transfers between your Minster Bank Accounts, access Bill Pay, and person to person payments called PopMoney through texting, browser based web access, and apps for smart phones. Mobile Banking offers convenient, secure online banking services, when you need it, directly via your phone.

How much does it cost?

No additional fees or costs are associated with activating and using Minster Bank Mobile Banking

Note: You may be charged for SMS text messages and Internet access depending on your carrier. Internet access is required to use Mobile Banking for the browser based web access and mobile banking application. Internet access is not required for the mobile banking text service; however, text messaging rates vary based on provider. Check with your carrier for details on your phone's capabilities and specific fees and charges.

What kind of mobile devices can use Mobile Banking?

All mobile devices can use the text messaging service provided by Mobile Banking. However, you must have an active data plan through your service provider to utilize the browser-based web access and smart phone app. The Mobile Banking smart phone app is currently available for iPhone, Android, Blackberry, and various other Java phones.

Does Mobile Banking require software to be installed on my phone?

If you opt to use the Mobile Banking app for iPhone, Android, or Blackberry, you will be required to download the free Minster Bank app from your phone's app store. For instance, if your cell phone is an iPhone, you will receive a link via text from Minster Bank to download the Minster Bank iPhone app in your App Store. The browser-based and texting services do not require software to be downloaded to your phone.

What types of accounts can I access with Mobile Banking?

You can access information regarding personal checking, savings, CDs and loan accounts through your mobile device.

If one of your accounts is not appearing please contact the Minster Bank at 866-646-7837 for assistance.

How do I enroll in Mobile Banking?

To activate Mobile Banking, use a personal computer (please do not attempt to perform the initial enrollment steps using the Internet on your mobile device):

- Log onto online banking at www.minsterbank.com and click options at the top of your screen
- Scroll down to Mobile Banking Profile and click "Enroll Now".
- Accept the terms and conditions and click "Continue".
- At the "Select Services" screen, you can click on which service you would like to use: Mobile Browser, Text Messaging, or a downloadable mobile application.
- Once you have selected the services you would like to use, click "Continue".
- Change your time zone and select the accounts you wish to access through Mobile Banking.
- Choose nicknames for your accounts (the shorter the better as you may be using these nicknames if you chose Text Messaging as one of the services you want to use). Click "Continue". Enter your 10-digit mobile phone number and click "Continue".
- You will receive a text message with an activation code. Once you receive this text message, enter the code into the activation code box on the next screen and click "Activate" (please note that depending on how many characters your service provider allows per text message, you may receive two text messages with the Minster Bank text message split up between the two messages).
 - You will only have to activate your mobile device for Mobile Banking at this initial set up. Once you input the activation code in the activation code box, you will not be required to use this code in the future.
- You will then begin to receive text messages for each of the services you check marked at the "Select Services" screen.
- Mobile Browser
 - You will receive a text message that states "Launch Mobile Banking @ 'website link'".
 - Please bookmark this link somewhere on your phone so that you can use it whenever you need to access your account balances or make transfers.
 - Click the link to launch mobile banking.
 - Once the webpage loads, click "log in". Your security image from online banking should load with the name you have labeled it.

- If the security image on your phone matches your online banking image, enter your online banking password and click "Log in".

- Text Messaging:
 - Please save the text message phone number that you are receiving text messages from in your address book as something you will remember if you would like to use it for balances or history.
 - Minster Bank's text message phone number is: 99588.
 - Text BAL (nickname) if you would like the balance for a specific account.
 - Text BAL if you would like the balances for all of your accounts.
 - Text HIST (nickname) if you would like the past four transactions for a specific account.

- Downloadable Mobile Application
 - You will receive a text message to "Download Mobile Banking @ with a web address.
 - Click on the web address.
 - A Minster Bank page will load with a link at the bottom "Download the Mobile Banking application" or wait approximately 10 seconds and your phone will automatically be directed to your application store to download the free Minster Bank app.
 - Once the application completes its download, open your text message back up and click on the text message that states "Click 'website link' to activate and launch Minster Bank for the first time.
 - Your Minster Bank app will automatically load with your online banking security image and a box for your online banking password.
 - If the security image on your phone matches your online banking image, enter your online banking password and click "Log in".

Can the Mobile Banking application be run on a tablet or iPad?

A Minster Bank app for tablets is available. Currently the app is compatible with Apple's iPads and Android operated devices, i.e. Samsungs Galaxy Note, Google's Nexus 7, and Amazon Kindle Fire HD.

Is bill pay available through Mobile Banking?

Yes, bill pay is through Mobile Banking.

What if I lose the website link I received via text to access the browser-based mobile banking?

Log into your online banking and click options at the top of your screen. Scroll down to "Mobile Banking Profile" and click on "Manage Devices". Once this page loads click on the drop down

box and scroll down to "Get a link to the mobile banking website." Once this option has been selected, click "Go". On the next page, click "Get Link". A new link will be sent to your cell phone via text message.

What do I do if I bookmark the website link for the browser-based mobile banking or it is deleted from my bookmarks?

Log into your online banking and click options at the top of your screen. Scroll down to "Mobile Banking Profile" and click on "Manage Devices". Once this page loads click on the drop down box and scroll down to "Get a link to the mobile banking website." Once this option has been selected, click "Go". On the next page, click "Get Link". A new link will be sent to your cell phone via text message. This link can then be saved in the bookmarks section of your mobile device.

What if I change my cell phone number and still want to use Mobile Banking?

Log into your online banking and click options at the top of your screen. Scroll down to "Mobile Banking Profile" and click on "Manage Devices". Once this page loads click on the drop down box and scroll down to "Change my phone number." Once this option has been selected, click "Go". Change your mobile number in the box with your current number and click "Continue".

What if I want to use a service I originally didn't select or cancel a service I originally selected?

Log into your online banking and click options at the top of your screen. Scroll down to "Mobile Banking Profile" and click on "Manage Devices". Once this page loads click on the drop down box and scroll down to "Change my mobile banking services." You will be directed to the "Select Services" page where you can update what services you would like to have access to via your mobile device.

I need to cancel Mobile Banking. How do I go about canceling my enrollment?

Log into your online banking and click options at the top of your screen. Scroll down to "Mobile Banking Profile" and click on "Manage Devices". Once this page loads click on the drop down box and scroll down to "Stop using this phone for mobile banking." You will be directed to a page that will ask you to confirm that you want to cancel enrollment. Click "yes" to continue or click "no" to navigate back to the Main Menu.