

KEY MOBILE BANKING TERMINOLOGY

Mobile Carrier - the service provider for phone (i.e. AT&T, Sprint, Verizon, etc)

Mobile Device - a cell phone

Text Banking - (SMS - Text messaging). SMS is an acronym for Short Message Service, more commonly known as “text messaging”. Mobile Banking user may receive account information or alerts through text messages. The maximum length of a text message is 160 characters.

Mobile Originated Message (acronym MO) - a text message sent from a phone by a Mobile Banking user to the bank in the form of a Shortcode.

Mobile Terminated Message (acronym MT) - a text message sent by the bank to a user’s phone

Activation Code - a 6 digit, numeric code provided by the Mobile Banking user after a successful enrollment of his/her mobile device

Shortcode - a 4 to 6 digit numeric code that allows Mobile Banking users to communicate with the bank using text messaging. Red River Bank’s shortcode is 79022.

Mobile Web - internet browsing for internet banking from a mobile device.

Mobile App - (also known as downloadable app) - is an application that is downloaded to a mobile device.

Smart Phone - a mobile phone offering advanced capabilities with PC-like functionality and internet access.

WHAT IS MOBILE BANKING?

Mobile Banking is a two way channel between the bank and a customer’s mobile device (phone). It allows Mobile Banking users to directly access their accounts and gives the Bank direct access to our Mobile Banking users.

Any phone capable of text messaging can be used for Text Banking.

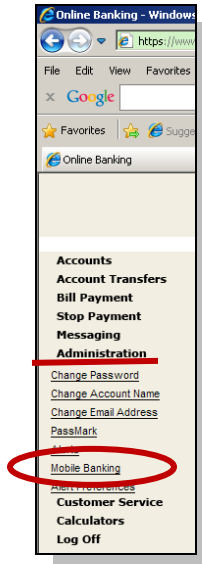
If the customer has a smart phone, the Mobile Banking experience can be through an internet connection.

If the customer has a phone that can accept a download, the bank’s mobile application can be downloaded from iTunes or from the Android Marketplace (at a later date).

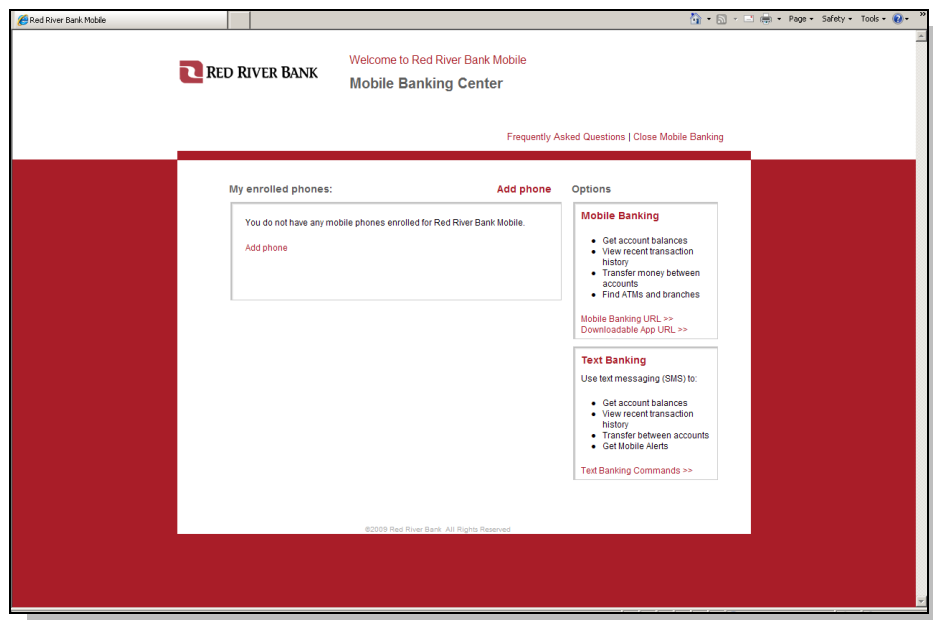
ENROLL IN MOBILE BANKING

A. Log into OnLine Banking.

B. On the left side bar, click on the category, Administration. From the drop box, select the Mobile Banking option.



C. The Mobile Banking Center screen will appear to register the mobile device and identify the mobile carrier. Click on Add phone to start the registration process.



D. Registration has 2 tabs to complete:

Tab 1: Enroll mobile phone

Tab 2: Activate Red River Bank Mobile Banking

Red River Bank Mobile - Windows Internet Explorer

https://m.a3bank.mobi/enroll/step1

File Edit View Favorites Tools Help

Google

Search

Sign In

Red River Bank Mobile

RED RIVER BANK

Welcome to Red River Bank Mobile

Get started in two easy steps!

STEP 1 Enroll your mobile phone

STEP 2 Activate Red River Bank Mobile

Mobile Carrier: Sprint Standard message charges apply.

Enter your mobile phone number: 318 792 2492

Red River Bank Mobile Terms and Conditions: [Printer Friendly Version](#)

END USER TERMS

This service is provided to you by Red River Bank and powered by a Third Party (the Licensor) mobile technology solution. Section A of these End User Terms is a legal agreement between you and Red River Bank. Section B of these End User Terms is a legal agreement between you and the Licensor.

SECTION A

RED RIVER BANK TERMS AND CONDITIONS

Thank you for using Red River Bank Mobile Banking combined with your handheld's text messaging capabilities. For help, text "HELP" to 79022. To cancel your plan, text "STOP" to 79022 at anytime. In case of questions please contact customer service at iba@redriverbank.net or call 318-561-5800 in Central Louisiana or 318-675-2900 in Northwest Louisiana.

Terms and Conditions

1. The services are separate and apart from any other charges that may be assessed by

I have read, understood and agreed on the Terms and Conditions of Use for Red River Bank Mobile and so signify by clicking "I accept the Terms and Conditions of Use" and proceeding to use the product.

I accept the Terms and Conditions of Use

<< CANCEL ENROLL >>

Start

Inbox - Microsoft Outlook

HORIZON - Red River Ba...

Online Banking - Windw...

Red River Bank Mobil...

Document1 - Microsoft ...

Internet

100%

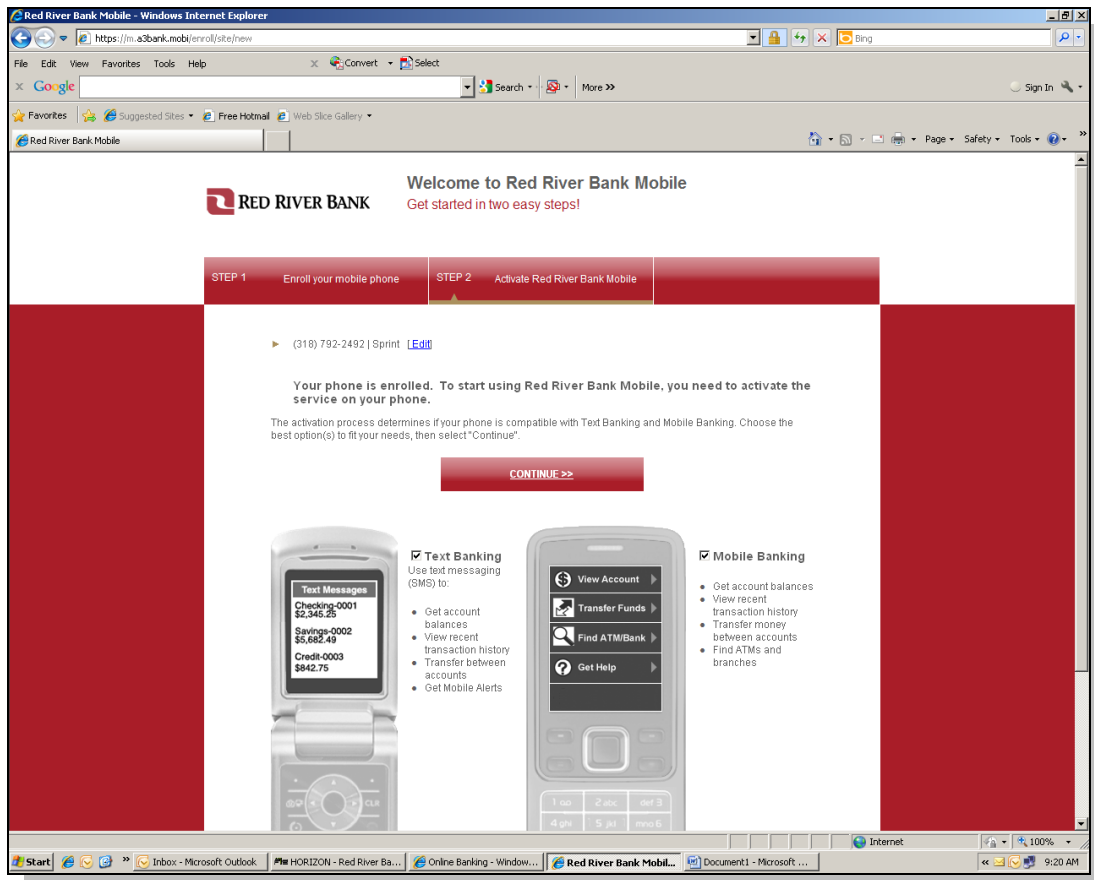
9:20 AM

Tab 1 includes

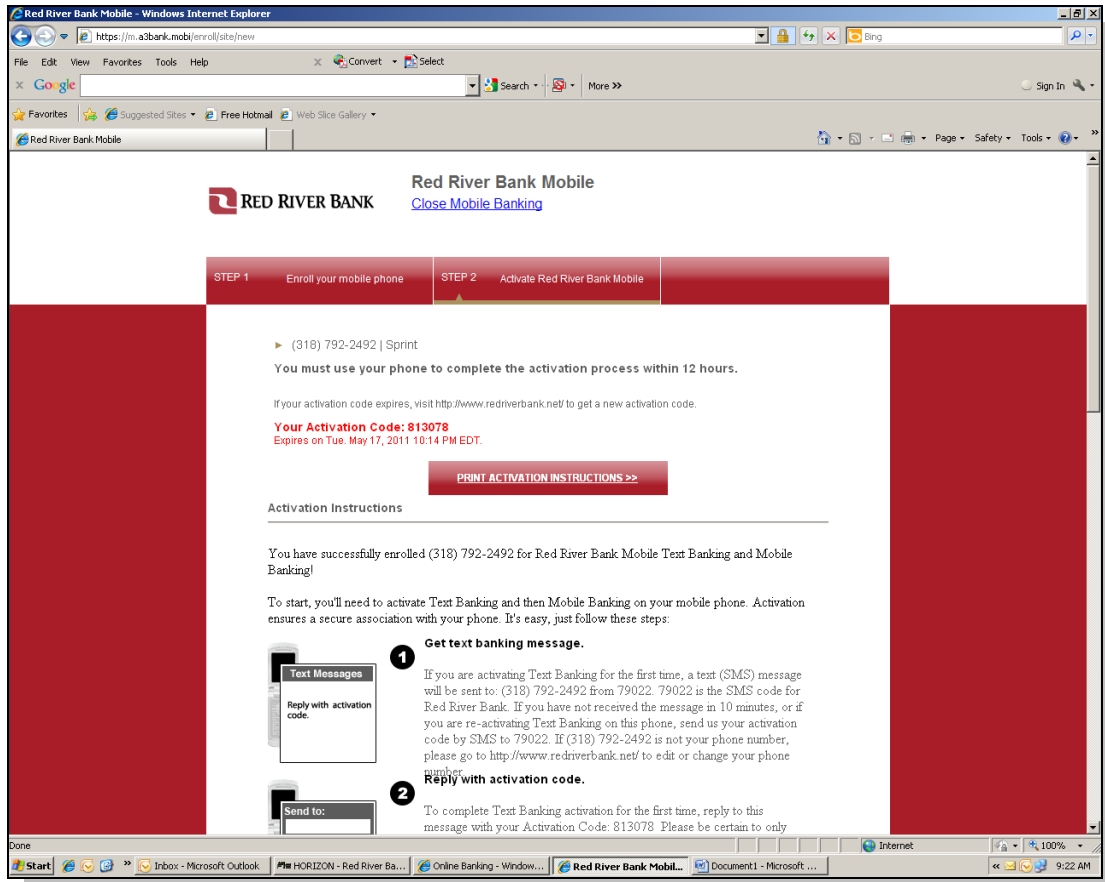
- Select your mobile carrier from the drop down box
- Enter 10 digit mobile telephone number (including area code)
- Read and accept the Terms and Conditions. There is a printer friendly hyperlink to print the Terms and Conditions.
- Click on "Enroll". The phone is now enrolled.

Tab 2 - The screen automatically flows to allow the user to select the type of Mobile Banking for the phone (text banking, mobile banking). The default options shown to the user is based on the type of mobile device registered.

User should be accept all methods available so the option will be registered if you decide to use it at a later date. Click on “Continue”.



- E. The next screen provides an Activation Code and the date and time when that activation code will expire. The user must use the activation code on his/her mobile device before the expiration date and time. The page contains activation instructions and also a link to print the instructions.



- F. At any time, the User can go into Mobile Banking in OnLine Banking to see
- What phones are enrolled
 - Change the phone number or the mobile carrier
 - To disable a phone that was activated
 - To completely remove the phone from Mobile Banking service
 - Get a new activation code
 - Get more information about Mobile Banking and Text Banking
 - Frequently Asked Questions

