

Mobile Banking User Quick-Reference Guide

A Helpful Guide for App, Web, & Text Mobile Banking



863-682-7100

<http://m.bankofcentralflorida.com>

Mobile Banking is only available to Intelligent eBanking clients. Please contact your Private Banker to enroll in Intelligent eBanking or visit our website at www.bankofcentralflorida.com

Downloadable Mobile Banking App

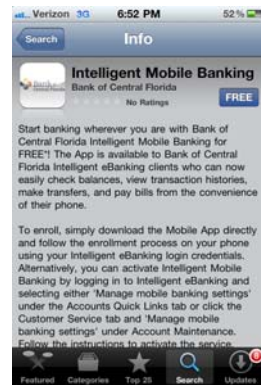
Have an iPhone® iPod touch, Android or BlackBerry?

Introducing our Bank of Central Florida downloadable App! Now enjoy all of the benefits of Mobile Banking with our new app. Simply follow the steps below to enjoy our free* app in your App store.

1. Download our free* app from your mobile device App store (iTunes, Android Market, etc.)**
2. Follow the instructions using your existing Intelligent eBanking login credentials. You will also be prompted to answer your security questions.
3. You may reference the following Web Mobile Banking sections for instructions on the various functions within Mobile Banking.

*There is no fee from Bank of Central Florida. See your wireless service provider for details on specific fees and charges that may apply.

**BlackBerry users will need to visit our Mobile Banking site m.bankofcentralflorida.com using their internet browser on their mobile device to download the App.



Enrolling in Web Mobile Banking

Visit www.bankofcentralflorida.com and log in to your Internet Banking account. Once logged in, click on the *Manage mobile banking settings* link under Quick Links:

Quick Links:
Make payments
Make a transfer
Manage mobile banking settings

To enroll as a mobile user, click on the *Enroll a Mobile Device* link. You will then need to enter your *10-digit mobile phone number* and select your *wireless carrier* from the drop-down menu. You are required to read and agree to the *Terms and Conditions*. Click *Continue*.

Phone number: () - -
Carrier: Select

Mobile Banking Terms and Conditions: [Printer Friendly Version](#)

Mobile Banking Enrollment Terms and Conditions
END USER TERMS

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

I have read and agree to the terms & conditions

Next select the mobile banking options you prefer (*Text Banking* and/or *Mobile Banking*). Click *Continue*.

Mobile banking options

Text Banking

Use text messaging (SMS) to:

- Get account balances
- View recent transaction history
- Get Mobile Alerts

[Learn More About Text Banking](#)

Mobile Banking

Use a mobile web browser and/or downloadable application to:

- Get account balances
- View recent transaction history
- Pay bills
- Transfer funds between accounts
- Find ATMs and branches

[Learn More About Mobile Banking](#)

You will then receive a text message from **79680**. Reply to the message with the *activation code* provided to you on your computer. You will then receive another text message confirming your Text Banking enrollment. If you also opted to enroll for Mobile Web Banking, you will receive an additional text message providing the URL link to access.

Accessing Web Mobile Banking

To access your Web Mobile Banking account from your mobile device after you have enrolled, visit <http://m.bankofcentralflorida.com>.

To initially log in, you will enter your *activation code* or request another one, and then enter your *mobile phone number* along with the *activation code*. "Mobile banking has been activated" message will appear.

The Main Menu (Home) screen will then appear where you may choose to *View Accounts*, *Pay Bills*, *Transfer Funds*, or *Get Help*. Once you select an option, enter your eBanking *User ID* and *Password* → Click *Sign On*.

Web Mobile: View Accounts and Transactions

Select **View Accounts** from the main menu. A list of your accounts with an available balance will display. Select the account you want to view. The next screen will display the selected account and two options, "Recent Activity" and "Search Activity." Clicking *Recent Activity* will display the last 10 transactions with a "More" option. Selecting *Search Activity* provides options on how you wish to conduct a search for particular transactions (By Date, By Amount, and if a Checking Account, By Check #).

Web Mobile: Transferring Funds

Select **Transfer Funds** from the main menu. Click to transfer between your existing Bank of Central Florida accounts to continue. Choose the account to transfer funds *from* and then choose the account to transfer funds *to*.

Confirm the accounts you selected and enter the transfer amount in the space provided and click *Next*.

The Approval Transfer screen will be displayed. Verify all the information is accurate, and click *Approve Transfer* to complete or *Cancel Transfer*.

If you chose to Approve the Transfer, a Transfer Complete page will appear providing a Reference #. If you chose to Cancel the transfer, a Cancel Confirmation screen will be displayed.

Note: *Transfers are limited to one-time, same day. Future dated and recurring transfers are not available via Mobile Banking at this time.*

Web Mobile: Paying Bills

Select **Pay Bills** from the main menu. Three options will then appear: *Pay Bill*, *Scheduled Payments* and *Recent Payments*.

To pay a bill, Select *Pay Bill*. A list of your existing payees will be displayed.

Note: *A payee must already be existing in your eBanking account. To add a new payee, you must log in to your Intelligent eBanking account and add the new payee. Once the new payee is added, you can submit payments to this new payee via your Mobile device.*

To continue, choose a *payee* from the list, and select the *pay-from account*. Enter the payment *amount* in the space provided and select the *date* to send the payment.

Revised 12/2011

Web Mobile: Paying Bills (Cont'd)

If applicable, you may add a memo to the check. Click *Next*. The confirm payment screen will appear. Confirm all information is accurate and click *Pay Bill*. Clicking Cancel on this screen will cancel.

Once payment is sent, the Payment Scheduled page will be displayed.

To view Scheduled Payments, from the Pay Bills screen select *Scheduled Payments*. If you have a scheduled payment, it will appear. Select the *payment* you wish, and you also have the option to Cancel the payment.

Note: *This option is the same as in Intelligent eBanking.*

To view your Recent Payments, on the Pay Bills screen, select *Recent Payments*.

Note: *Recent payments are payments made within the last 30 days.*

Web Mobile: Get Help Option

On the Main Menu there is a "*Get Help*" option. Clicking this will bring up three help options: Help Content, About and Customer Service. The *Help Content* option will provide helpful hints for each Main Menu function.

The *About* section displays the Version and Configuration.

The *Customer Service* option will display a phone number to reach Bank of Central Florida for assistance.

Lost or Stolen Mobile Device

If your mobile device becomes lost or stolen, contact your mobile service provider immediately to stop all wireless services. Additionally, sign on to your

Intelligent eBanking and disable or remove your phone under the Mobile Banking Center.

Text Mobile: Valid Text Messages

<5-Digit Validation Number>

Security code to be sent when enrolling originally or changing enrollment information

C

Provides a list of available Text Banking Commands

B or BAL

Provides a summary of available balances for all accounts

H

Provides a summary of recent transactions per account

HE

Provides Help content for Mobile Banking

L

Receive a URL for the Bank of Central Florida Mobile Browser Website

R

Receive a URL and a new activation code for the Bank of Central Florida Mobile Browser Website

S

De-activate all Bank of Central Florida text services

Note: *Messages are not case sensitive.*

Questions about Mobile Banking?

If you have questions or any problems with your Mobile Banking service, please first contact **eBanking Customer Service** at the following contact information.

Phone: 866-211-1512

Please feel free to contact your Private Banker at your local Bank of Central Florida office.

You may view Mobile Banking FAQ's by logging into your Intelligent eBanking and accessing the *Manage Mobile Banking Settings* link and choosing FAQ's in the *Mobile Banking Center*.

Protecting Your Mobile Device

Your mobile device should be treated like your Online Banking credentials. Do not allow any unauthorized use of your mobile device.



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