NSB Bank Mobiliti

New Features

Balance and Transaction

There is a quicker way to view account balances and transaction history. They will be consolidated into one screen, enabling users to see balance and transaction history all on one screen. You will now be able to pay an eBill in just five steps.

Multiple-User Login

You now have the ability to log in with different sets of credentials from one device, thereby accessing different sets of accounts when logged in with a different User ID. Users may also specify a User ID that the app will "remember," prefilling the user ID field when the users opens the application.

How it Works

Opening the Application

When logging into the Mobiliti product you will now see the new User ID field immediately. After you enter your User ID and password then tap **Log In** it will securely log you in and take you into the application. (It will ask challenge questions if this is first time use)

If you are wanting to open the application with another User ID you will need to click on the X within the User ID box. This will take you to another page that will have you put in your other User ID. If you are wanting it to be saved as the autofill User ID you will need to make sure to click the Save ID button and then click Done then Next. It will now take you back to the Log In screen and may ask you one of your Challenge questions throught the Multi-factor Authentication (MFA) if this is first time signing in from this device.
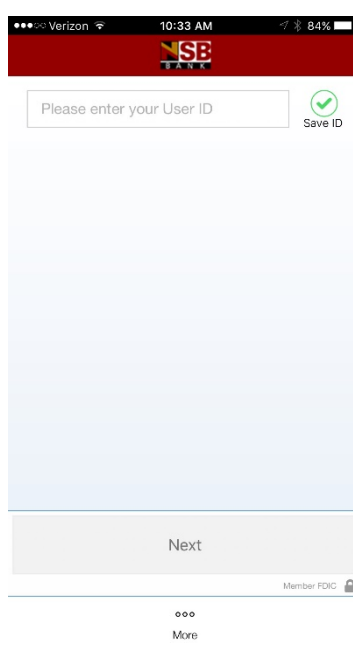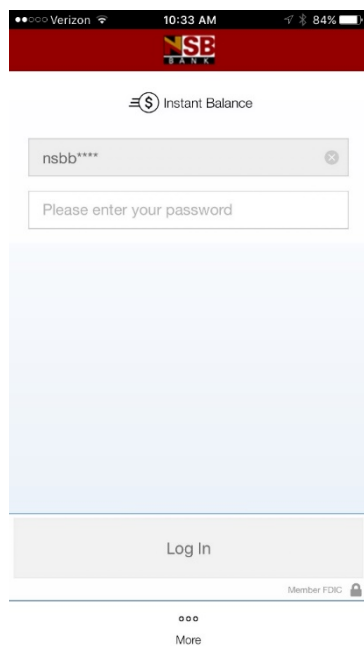
Once you want to sign in as a different user you will need to go through the steps above to switch users. If you do not want the User ID to autofill you will want to uncheck the Save ID and then click Next.

Instant Balance

Customers now have the capability to setup Instant Balance on their mobile app. It is a secure, read-only feature that allows users to see select account balances without logging on to the app. This function can be turned on by clicking on the **More** tab at bottom of screen. Then once they get to the next screen click on **Instant Balance Settings**. This will take them to the Instant Balance Settings screen where they can slide the toggle over to the right which turns on the access to accounts. Customer will then pick up to six accounts they would want instant access to without logging into application then click on **Save**.
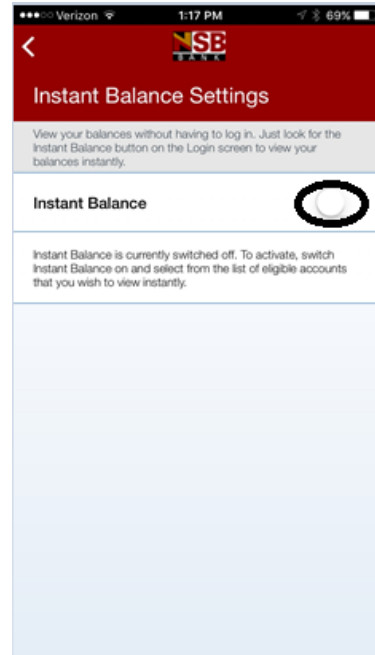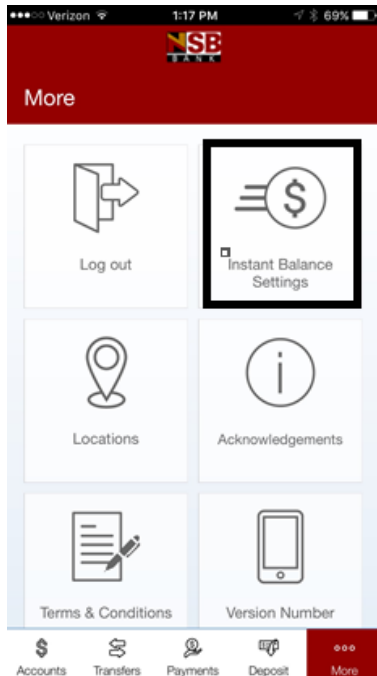

How to access Instant Balance

To access Instant Balance after setup you will need to click on the Instant Balance icon on the top of the sign on screen. An Instant Balance Screen will pop up and show you all accounts you chose in the last step.

How to modify Instant Balance after Activation

User can click on the Instant Balance Settings menu within the More menu at the bottom of the screen.
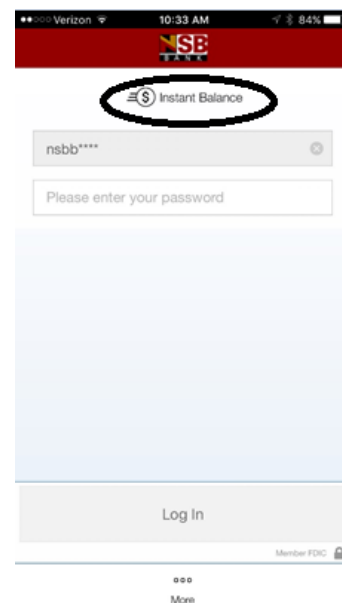
Viewing Transactions

After you have logged into the application it will present you with a list of all accounts that are associated with the login. The user may tap on an account to view balances and transaction history.
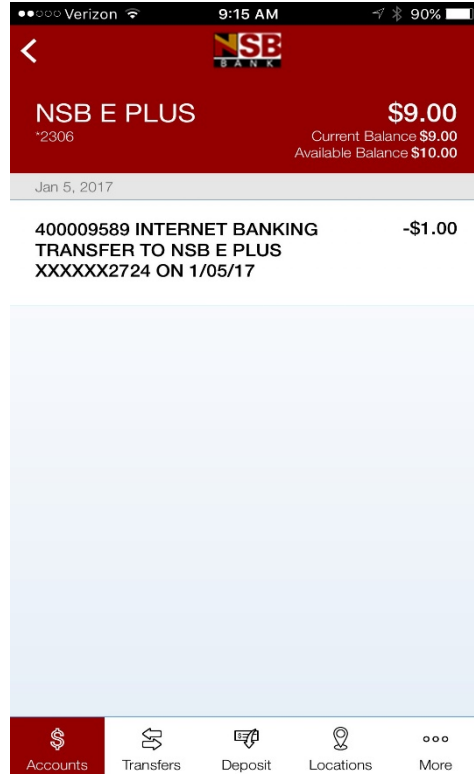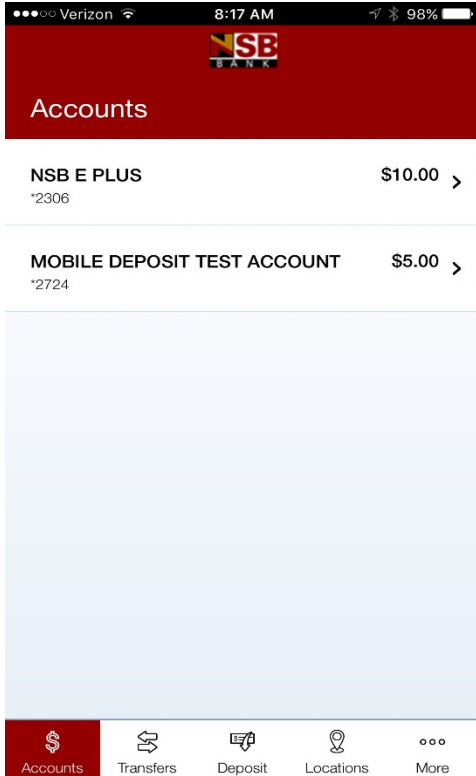

Tap on an account to view account details, tranaction history (grouped by date), and available balance all on the same screen.
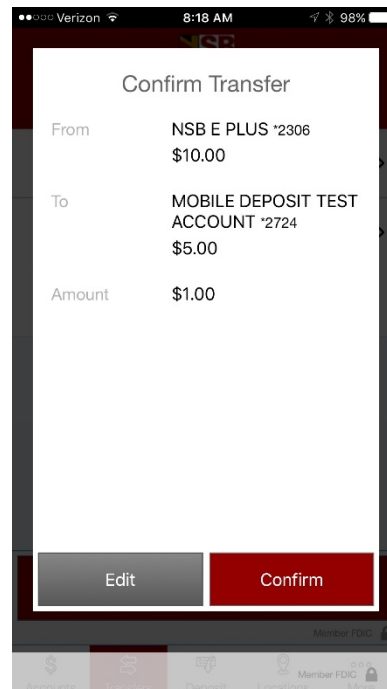
Transfers

To make a transfer from one account to another you must click on the **Transfers** from the menu bar at the bottom of the screen. Then you must select your accounts and amount for transfer. You will then need to click **Transfer** button to display the **Confirm Transfer** screen showing the details of the transfer. At this time you may click **Edit** to correct any mistakes or make changes you want to make, or tap **Confirm** to proceed with the transfer. You can then either decided to return to the accounts screen by clicking on **View My Accounts** or make other transfer by clicking on **Make Another Transfer.**
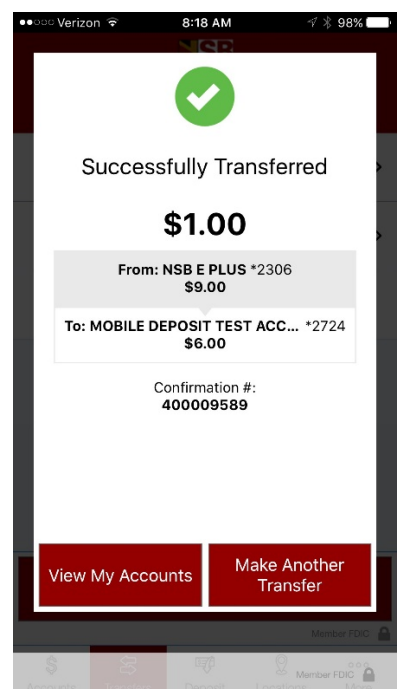
Step 1
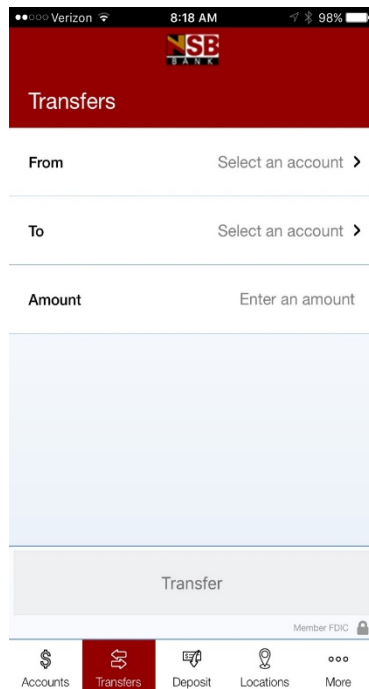
Tap From and To to display the Transfer From and Transfer To screens, respectively, with a list of all available accounts.

Step 2

Tap Confirm to complet the transfer, or Edit to modify transfer details.

Step 3

Tap Make Another Transfer to quickly start another transfer, or View My Accounts to return to the Accounts Screen.

Paying eBills

Users may pay an eBill by tapping **Payments** from the menu bar at the bottom of the screen and then tap **Make a Payment**. There are two payment categories: **Biller and Unpaid Bills**. By tapping **Billers** it will display a list of all the companies you have linked to your Online Banking. Tapping **Unpaid Bills** will display a list of only the eBills that have not been paid.

If an eBill is available for a company, a paper icon appears next to the company name that you can tap to view more details about an unpaid bills they currently have for that company.

*** Only available to users with Bill Pay enabled.
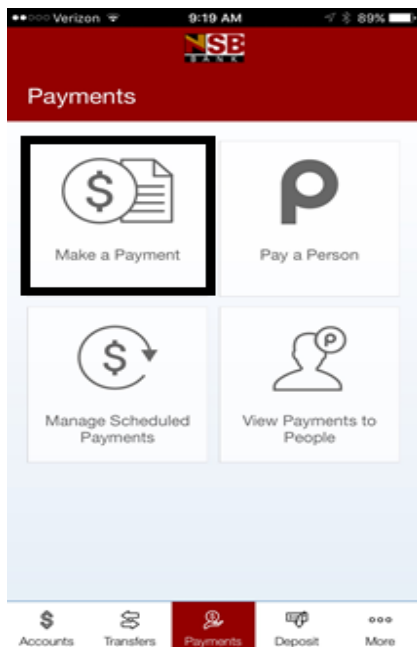
Tap **Make** a Payment to pay a company or an eBill.
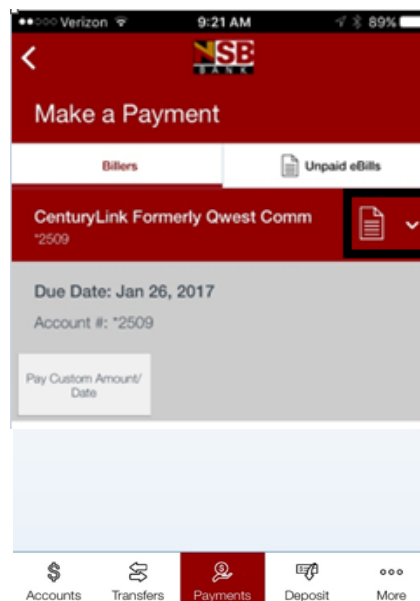
Here you will see the paper icon that shows an eBill is available

Editing Scheduled Payments

Users can edit scheduled payment by clicking on Payments tab at bottom of screen then click on Managed Scheduled Payments on the Payments screen. You will then need to select a payment and decide to delete or edit the payment. Tapping Edit gives you the capability to change the amount and date of the payment; tapping Delete gives you the capability to cancel the payment.
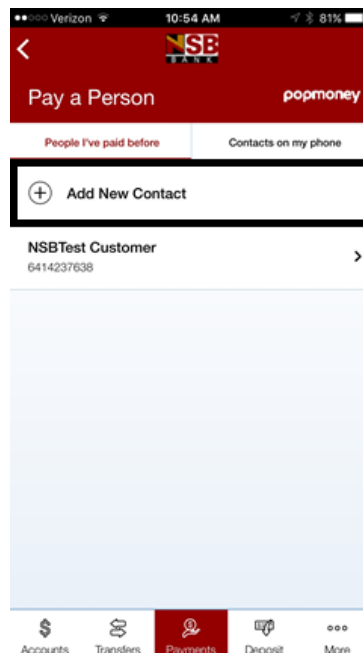
Sending Money Using Popmoney

The capability to send money to another person is used through Popmoney. To get to this type of payment you will need to go under Payments tab at the bottom of the screen. You can then click on Pay a Person to make a person-to-person payment. You can either send to a contact you previosly have created, select a person from a device's list or create a new contact.
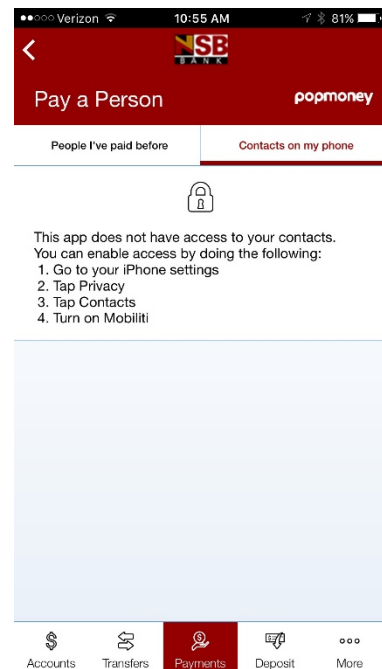
***Only available to users with Popmoney enabled. Must create first Person-to-Person contact on your PC.
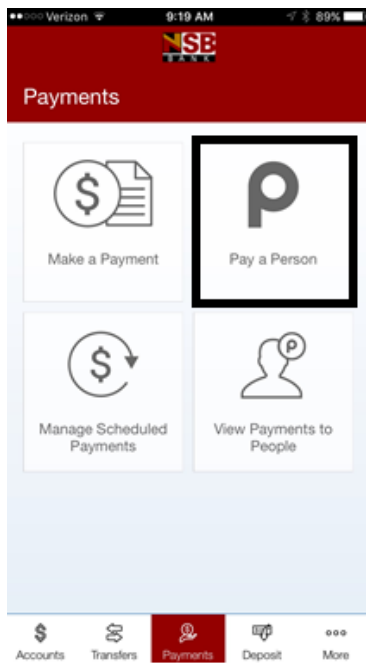
| Tap **Pay a Person** to make a Person-to-person payment. | Select a contact previously paid through Popmoney, add a new Contact, or select a person from the device's contact list. | To add access to your contacts click on contacts on my phone tab and follow instructions. |

Once you have created or picked the contact you want to pay, you will need to then fill the From, Amount and Message information in and click on Done, Next and then Next again to submit the payment. You will then see a Confirm Payment screen given details on the payment. To process the payment you will need to click on Confirm and then you will get a Successfully Submitted screen to popup.

Viewing Person-to-Person Payment History

You will be able to view all history of Person-to-Person payments under the payments tab by clicking View Payments to People. This will show you a view of the payments you have sent and the status of those payments. Clicking on the payment will give more details about the payment.

Receiving a Payment from a Person

You will be able to view a list of person-to-person payments others have sent to you through Popmoney. To do this go to the Deposit tab at bottom of your screen by tapping Receive Money From People. Clicking on that payment enables you to select the account you want the money to go into.

Depositing Checks (Mobiliti RDC)

To submit a paper check for deposit/Mobiliti RDC, click **Deposit** from the menu bar at the bottom of the screen, and then click **Deposit Check**. You will be prompted to select the desired deposit account for the deposited funds, enter deposit amount, and then capture the images of the front and the back of the check. After all deposit criteria have been satisfied, you can submit the deposit by clicking on **Confirm**.

***Remember there are four criteria on the back of the check that must be met for the check to deposited into your account. You must sign the check, date the check with the date of deposit (today's date), write "for mobile deposit only" on the back of check and put Account Number on the check.

Step 1   Step 2   Step 3

*** When taking picture of the front and back of check(s) you need to make sure that you are keeping the four corners of the check within the capture area.

Viewing Mobile Deposit History

To view Mobile Deposit History you will need to click on Deposit tab at the bottom of the screen. From there you will need to click on **Deposit History**. The list will show the date, amount, and status (Accepted, Pending, Failed, or Unknown), of each mobile deposit. If you click on the check it will give you more details about the deposit, including images of the check.

Locating an ATM or Branch

To view ATM and branch locations you can click on the **More** tab at the bottom of the screen. This will open up with other options including: Location, Log Out, Instant Balance Settings, Acknowledgements, Terms & Condtions and Version Number. You will want to click on **Locations** which will reveal options to search by Current Location, Zip Code, Address and Category. If you GPS is enabled on your device it will determine your location and open a map showing the nearest ATM an branch near you.