

Mobile Banking Guide-Web Enabled Devices

Enrolling in Web Mobile Banking

- Log into SRB Online Banking at www.sugarriverbank.com.
- Select Options>Mobile Settings> Web Mobile Banking
- Select to enable web access, select to receive/not receive text confirmation alerts*, enter in mobile phone number, select provider, select accounts to access via web. Click **Submit**.
- Review enrollment information. Check **I accept these full terms and conditions**.
- Click **Confirm**. A confirmation screen will display confirming enrollment. You will receive a confirmation text message that includes the URL to access Mobile Web, if texts are enabled.

** Note: If No is selected for Receive Text Message Alerts, end user will not receive a text message to enrolled mobile phone number for confirmation of enrollment, transfers or bill payments.*

Mobile Banking Functions

Logging On

Remember Me

When logging on, determine whether to enable the **Remember Me** field, which allows you to save your ID in the mobile application for quicker logon. This functionality retains the Mobile User ID and masks all but the first three characters on the logon screen. The masked ID is encrypted and secure.



The image shows a mobile login interface for Sugar River Bank. At the top is the bank's logo, which includes a stylized 'S' and 'R' and the text 'Sugar River Bank' with 'Est. 1888' below it. Below the logo are two text input fields: the first is labeled 'Sugar River Bank Mobile ID' and the second is labeled 'Sugar River Bank Mobile Password'. Underneath the password field is a 'Remember me' checkbox, followed by an information icon (a lowercase 'i' inside a circle). A large white arrow points from the right towards the 'Remember me' checkbox. At the bottom of the form is a blue button with the text 'Sign In' in white.

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.



For security purposes, fingerprint login/touch ID occasionally resets and you may be required to log on with your password to re-establish fingerprint authentication. This 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 authentication.

Locations

Use this option to search for a 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.

Sugar River Bank
Est. 1950

Sugar River Bank Mobile ID

Sugar River Bank Mobile Password

Remember me ⓘ

Sign In

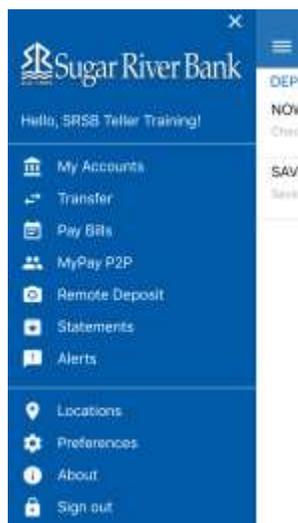
Find Sugar River Bank Mobile ATMs & Branches

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.

- My Accounts
- Transfer
- Pay Bills
- MyPay P2P
- Remote Deposit
- Statements
- Alerts
- Locations
- Preferences
- About
- Sign Out



My Accounts

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

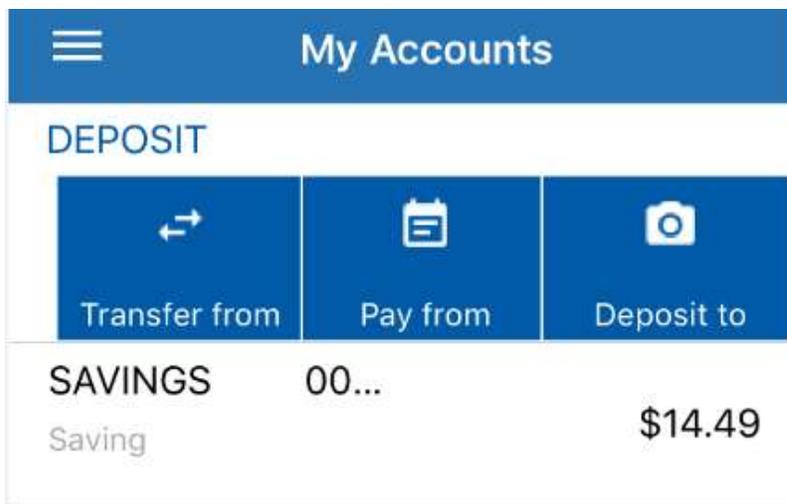
This screen appears upon logging in. Select an account to view specific transactions for that account, and the running balance in relation to the transaction amount. Select a transaction to see details about that specific transaction and associated image (if available).



Select the quick navigation icon to reveal quick navigation to additional menu options.



Selecting **Transfer From** redirects you to *Transfers*, **Pay From** redirects you to *Payments* and **Deposit To** redirects you to *Deposits*.



Transfer

This selection enables you to transfer funds between Sugar River Bank accounts.

Transferring Funds

1. From the main menu, select the **Transfer** 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 the date of the transfer from the calendar.

Transfer	
Transfer From	Choose an Acc... >
Transfer To	Choose an Acc... >
Amount	Enter Amount
Transfer Date	06/15/2017 >
<input type="submit" value="Submit"/>	

6. Select **Submit**. A confirmation screen appears.



The confirmation screen shows the business day that the transfer is processed. Transfers requested after the display cutoff times are processed on the next business day.

Pay Bills

This option allows you to pay bills through your mobile device from accounts connected to mobile banking.

Paying Bills

1. From the main menu, select the **Pay Bills** option.
2. Select **Payee** to choose the payee.
3. Select **Pay From Account** to choose the 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.

Pay Bills	
Pay To	Choose a Payee >
From	Choose an Acc... >
Amount	Enter Amount
Date	Choose a Date >
Memo	Optional
<input type="submit" value="Submit"/>	

6. Select **Submit**. A payment confirmation screen appears after you have completed a successful payment.

My Pay P2P*

Use this option to pay individuals through your mobile device using accounts connected to mobile banking. *This will not be an option in Mobile until you have set up at least one payee in NetTeller Online Banking through an internet browser.

Paying a Person

1. From the main menu, select the **MyPay 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.

MyPay P2P	
Pay To	Choose a Payee >
From	Choose an Acc... >
Amount	Enter Amount
Date	Choose a Date >
Memo	Optional

Submit

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 **MyPay P2P** option.
2. Select **Pay To**.

MyPay P2P	
Pay To	Choose a Payee >

3. Select **Add Person to Pay**.



4. Complete the necessary fields.



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

This function allows you to deposit a check into your account from your mobile device or review previous deposits to your account.

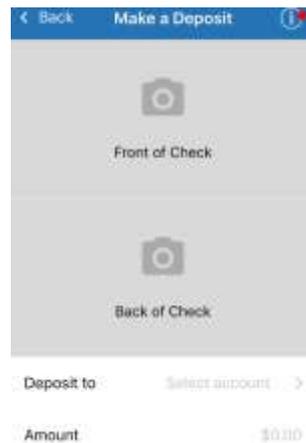
Depositing a Check

1. From the main menu, select **Remote Deposit**.



Select **+** to see previous deposits to the account.

2. Select **Front of Check**, and then follow the auto-capture criteria details for the mobile device's camera to take a picture of the front of the check.
3. Select **Back of Check** to take a picture of the back of the check using the mobile device's camera.
4. Select **Deposit To** to choose the account for deposit.
5. Enter the **Amount**.



6. Select **Submit** to deposit the check into the account.



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Statements

From the main menu, select **Statements**.

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



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

Alerts

Alerts list the current alerts created. You can create multiple alerts for events such as statement availability and high account balance.

1. From the main menu, select **Alerts**.
2. Select the **Alert**.

Locations

You can search for branch and ATM locations on your device, either through a manual search based on zip code, city/state, or through GPS on your device.

Preferences

Use this option to edit your preferences.

- For iOS Devices, select **Touch ID** to enable or disable touch ID functionality. Touch ID allows you to use your fingerprint to log in.
- Select **Select Landing Page** to select the default landing page, which appears upon logon.
- Select **Change your Login PIN** to change your password.