



MOBILE BANKING USER

# GUIDE

*Your bank accounts are at your fingertips with Mobile Banking!*

## **FULTON FINANCIAL** --- **CORPORATION**

The Columbia Bank • FNB Bank, N.A. • Fulton Bank, N.A.  
Fulton Bank of New Jersey • Lafayette Ambassador Bank • Swineford National Bank

We do not charge a fee for you to use Mobile Banking. Your mobile phone provider may charge access fees or data usage fees to obtain web access. Message and data rates may apply. Check with your service carrier for more details on specific fees.

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# Welcome!







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Welcome to Fulton Financial Corporation's Personal Mobile Banking Guide! Mobile Banking allows you to easily manage your banking information at your convenience from almost any location, any time. It's fast, convenient, and secure – and available to you at NO monthly service fee<sup>1</sup>.

Sign up by using our easy to follow instructions below.

## **Your Banking – On the Go!**

*Choose one or all of these ways to bank at your convenience!*

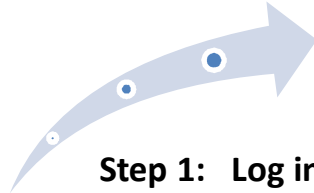
<p><b>1</b> <b>Downloadable Application</b></p>   <p><i>iPhone® or BlackBerry® Droid®</i></p> <p>Download the Mobile Banking Application for the iPhone®, Droid® or Blackberry®.</p>	<p><b>2</b> <b>Mobile Web (WAP) Banking</b></p>   <p>Use your personalized login link to access Mobile Banking.</p>	<p><b>3</b> <b>Text Message Banking/SMS</b></p>   <p>Send a text message to request balances and recent transaction information. We'll reply with the latest details.</p>
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<sup>1</sup> We do not charge a fee for you to use Mobile Banking. Your mobile phone provider may charge access fees or data usage fees to obtain web access. Message and data rates may apply. Check with your service carrier for more details on specific fees.

# Enrollment Process: Step 1

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## Step 1: Log into Online Banking

- Enroll in Personal Online Banking.
- Log in to your Personal Online Banking account to access your main page, shown below. To proceed to the Mobile Banking Welcome page, either:
  - Select the phone icon circled in the upper right hand corner
  - Select the “Maintenance” tab, and then click Mobile Banking in the menu bar.

[Click here for a printable version.](#)

### Assets

#### Banking

Total Banking **\$2,550.00**

Last update: Not Updated Yet

Account Nickname	Account Number	Download	Balance
<a href="#">Checking</a>	****9667	<a href="#">Download</a>	\$2,550.00
<b>Total Assets</b>			<b>\$2,550.00</b>

### Liabilities

No Accounts

# Enrollment Process: Step 2



## Step 2: Enroll in Mobile Banking

### WELCOME TO MOBILE BANKING

Click the [Enroll Now](#) button to begin the enrollment process.



0 New Message(s)   
Mobile Banking

#### Welcome to Mobile Banking

[Mobile Banking FAQs](#)

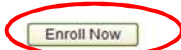
Wherever you are, access to your bank account information is now more convenient! Simply register for Mobile Banking and use your mobile phone to **Check Account Balances, Review Account Transactions and Transfer Funds** between accounts, or **Find an ATM or Branch Location**.

It's easy to get started:

1. Select the "Enroll Now" button and register your mobile phone / device(s).
2. Select the Mobile Banking channel(s) that work best for you. You may choose any of the following methods to access Mobile Banking: Text Message Banking and Alerts (SMS), Mobile Banking Application via a web browser (Wireless Application Protocol - WAP) or Downloadable Mobile Application (APP)\*\*.
3. Receive a text message activation code that we will send to your device(s).
4. Confirm this activation code to complete your Mobile Banking registration.
5. For MOBILE WAP: Save the unique login link sent to your phone upon registration. This unique link is your User ID and will be used for all future logins. You will only need to enter your Password to login to Mobile Banking\*\*.
6. For MOBILE APP: Click the link in the text message sent to your device after you have activated the service and follow the instructions to download and install the Downloadable Application to our mobile phone/device.

\* Application is not yet available for phones other than iPhone and Blackberry.

\*\* You may be prompted with one or more of your security challenge questions when accessing Mobile Banking. To review your security questions, click on Edit Personal Profile above and then [SecureMark](#) located within the top navigation bar.



### TERMS AND CONDITIONS

Acknowledge that you have read the Mobile Banking Terms and Conditions by checking the box "I accept the above Terms and Conditions." Then click [Continue](#).

Software or Services for which your use has not been authorized; or (ii) use or attempt to use a third party's account; or (iii) interfere in any manner the provision of the Services or Software, the security of the Services or Software, or other customers of the Services or Software, or otherwise abuse the Services or Software.

I accept the above Terms and Conditions.

[Continue](#)

## YOUR DETAILS

Select the correct time zone for your geographic location – be sure to change the time zone to Eastern Time.

**Accounts**   **Transfer Funds**   **Bill Pay**   **Stop Payments**   **Maintenance**   **Logout**

[Edit Personal Profile](#)   [Notifications/Alerts](#)   [Customer Support](#)   [Order Checks](#)   [eStatements](#)   [Message Center](#)

**Mobile Banking**

**Your Details**

**Name:** TEST ACCOUNT

**Time Zone:** (GMT-05:00) Eastern Time (US & Canada)

(GMT-10:00) Hawaii  
(GMT-09:00) Alaska  
(GMT-08:00) Pacific Time (US & Canada)  
(GMT-07:00) Mountain Time (US & Canada)  
(GMT-06:00) Central Time (US & Canada)  
(GMT-05:00) Eastern Time (US & Canada)

Select the accounts you want to access in Mobile Banking. For each account, enter a short nickname to identify the account in the text messages you send to request your transaction history.

Eligible Accounts	Texting Nickname
1. <input type="checkbox"/> Checking (9667) Checking	1

**What's a Texting Nickname?**

The nickname identifies the account in a text message. For example, to check your transaction history, text HIST followed by the account nickname, such as S1.

- Next, select the account(s) you wish to view using your mobile phone/device.
  - Numbers will automatically be used for your default Mobile Banking Nicknames. You have the option of creating your own nickname for each account. Nicknames can be 1-10 alphanumeric characters in length.
- Once your selections are complete, click Continue.

## ENTER YOUR MOBILE NUMBER

- Enter the number of your mobile phone/device in the blank provided without any dashes or spaces. Click Next to proceed.

Accounts · Transfer Funds · Bill Pay · Stop Payments · Maintenance · Logout

Edit Personal Profile · Mobile Banking · Notifications/Alerts · Order Checks · eStatements · Message Center · Customer Support

0 New Message(s)

Mobile Banking

**Mobile Phone Number**

Enter your phone number without any additional characters or spaces. (For example, 5551234567)

- You should have your mobile phone with you.
- You'll receive a text message with an activation code. You need this activation code to continue.
- The phone number you provide will not change any other phone numbers we have on file in our records.

Thank you for using Mobile Banking combined with your handheld's text messaging capabilities. By entering a mobile phone number you certify that:

A. You are the account holder, or  
B. You have the account holder's permission to do so.

Message and data rates may apply. For help, text "HELP" to 20634. To cancel, text "STOP" to 20634 at any time. Message frequency depends on account settings. For assistance, please contact customer service at 1.800.385.8664.

Back Next



Our participating carriers include (but are not limited to): AT&T, Sprint, T-Mobile®, U.S. Cellular®, Verizon Wireless

## SELECT YOUR SERVICES

- Select the mobile banking services you would like to include with your mobile phone/device by checking the corresponding boxes for:
  - Text Messaging
  - Mobile Browser
  - Downloadable Mobile Application
- You may also elect to receive Text Message alerts for updates on important account changes or events. You can setup and manage your alert preferences within your Personal Online Banking profile. Text "HELP to 20634 for help. Text "STOP" to 20634 to cancel. Message and data rates may apply.
- When you are satisfied with your selections, click Next to proceed to the next screen and to receive an activation code via text message from our bank.

Accounts   Transfer Funds   Bill Pay   Stop Payments   Maintenance   Logout

[Edit Personal Profile](#)   [Mobile Banking](#)   [Notifications/Alerts](#)   [Order Checks](#)   [eStatements](#)   [Message Center](#)   [Customer Support](#)

0 New Message(s)   
Mobile Banking 

### Select Services

Choose from a variety of mobile banking services. You can get basic account balance and transaction information, or receive full mobile banking capabilities that allow you to view account details, pay bills, transfer money, and more.

**Please Choose At Least One Service:**

Mobile Browser (I'd like to receive a link to Browser Banking.)

**Why Use Mobile Browser Banking?**  
Get full and extended mobile banking capabilities on your web-enabled phone. Receive an optimal banking experience with a look and feel that is similar to PC-based online banking, in a site designed to fit neatly into your phone's screen.




Text Messaging (I'd like to use text banking services.)

**Why Use Text Banking?**  
Send text commands (such as BAL) to your bank from your SMS-enabled phone to inquire about basic account balance and transaction history information. Receive text message responses directly to your phone.

Downloadable Mobile Apps (I'd like to receive a link to download the app.)

**Why Use a Downloadable Application?**  
Get a customized application for your iPhone, Blackberry or Android phone that provides an intuitive and rich user experience consisting of easy-to-navigate screens and menus. Receive all the benefits of mobile browser banking, enhanced by your phone's unique features.

Supported phones:

- iPhone 
- BlackBerry  **BlackBerry**
- Android 
- Many other Java phones

Alerts (I'd like to receive text alerts.)

**Why Use Alert Banking?**  
Include text message alerts with your mobile banking service(s) to monitor your mobile banking accounts. Choose how and when you want to be notified of changes to account balances and personal information. (Select at least one other mobile banking service.)

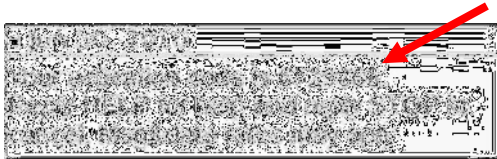
[Continue](#)

# Enrollment Process: Step 3



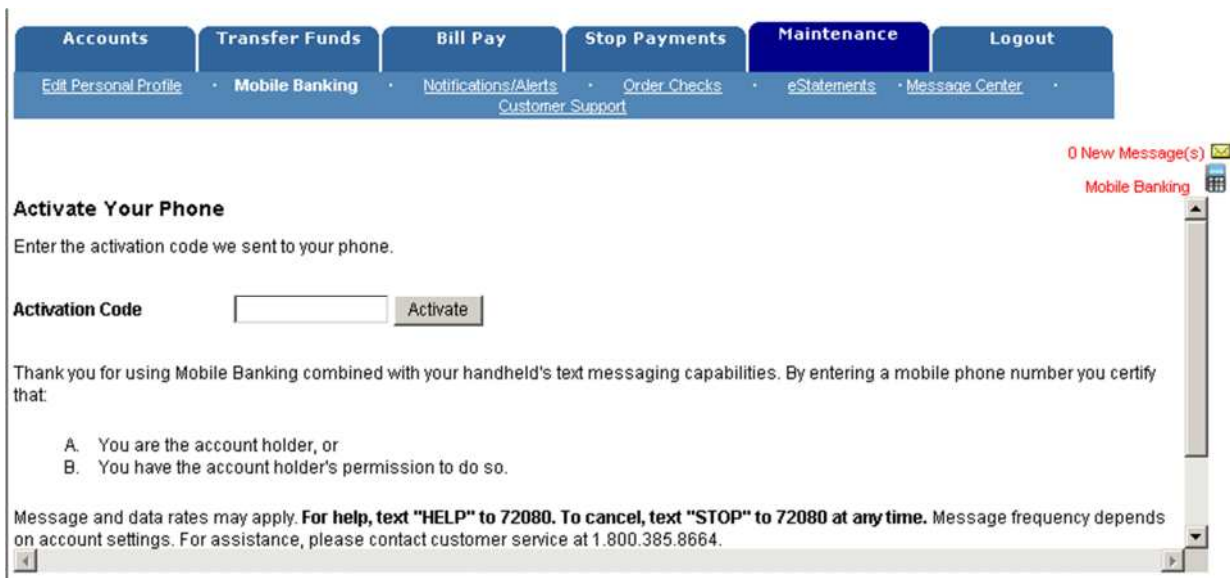
## ACTIVATION MESSAGE

- Below is an example of the activation message you will receive on your mobile phone/device after clicking Continue from the “Select Services” screen. The actual formatting of the message may vary.
  - NOTE: For security reasons, the activation code will expire within 10 minutes if not entered.





## ACTIVATION CODE

- Enter your activation code from your mobile phone/device in the designated blank on the “Activation” web page. Then click Activate.



Accounts   Transfer Funds   Bill Pay   Stop Payments   Maintenance   Logout

[Edit Personal Profile](#) · [Mobile Banking](#) · [Notifications/Alerts](#) · [Order Checks](#) · [eStatements](#) · [Message Center](#) · [Customer Support](#)

0 New Message(s)   
Mobile Banking 

### Activate Your Phone

Enter the activation code we sent to your phone.

**Activation Code**

Thank you for using Mobile Banking combined with your handheld's text messaging capabilities. By entering a mobile phone number you certify that:

A. You are the account holder, or  
B. You have the account holder's permission to do so.

Message and data rates may apply. For help, text "HELP" to 72080. To cancel, text "STOP" to 72080 at any time. Message frequency depends on account settings. For assistance, please contact customer service at 1.800.385.8664.

## CONFIRMATION

- A screen will display that confirms your activation and enrollment.  
**You are now enrolled in Mobile Banking!**
  - Text Banking Customers: Your message will include our “key commands for Text Banking. Text “HELP” to 20634 for help. Text “STOP” to 20634 to cancel. Message and data rates may apply.
  - Mobile Web (WAP) Customers: Your message will include your own personalized login link that you should save or bookmark to access our Mobile Banking services in the future.
  - App Customers: Your message will include instructions for downloading our Mobile Banking Application.

The screenshot shows a web browser interface for a mobile banking confirmation page. At the top, there is a navigation bar with buttons for 'Accounts', 'Transfer Funds', 'Bill Pay', 'Stop Payments', 'Maintenance', and 'Logout'. Below this is a secondary bar with links for 'Edit Personal Profile', 'Mobile Banking', 'Notifications/Alerts', 'Order Checks', 'eStatements', 'Message Center', and 'Customer Support'. The main content area is titled 'Activation Successful' and includes a 'Print This Page for My Records' button. Below this is 'Important Information' and 'Text Message Banking' instructions, followed by 'Mobile Browser Banking' and 'Downloadable Application' instructions. At the bottom, there are two buttons: 'Print This Page for My Records' and 'Go to Mobile Banking Main Menu'. A notification in the top right corner indicates '0 New Message(s)' and 'Mobile Banking'.

Accounts   Transfer Funds   Bill Pay   Stop Payments   Maintenance   Logout

Edit Personal Profile   Mobile Banking   Notifications/Alerts   Order Checks   eStatements   Message Center   Customer Support

0 New Message(s)

Mobile Banking

**Activation Successful**

**Print This Page for My Records**

**Important Information**

**Text Message Banking**

- Expect to receive a text message with your mobile banking short code and texting commands
- Text 'BAL' for your balances
- Text 'HIST' + your account's texting nickname for a list of transactions (ex. HIST C1)

**Mobile Browser Banking**

- Expect to receive a text message with a link to the mobile banking site
- Click and bookmark the mobile banking site's unique link

**Downloadable Application**

- Expect to receive a text message with a link to download the application
- Click the link and follow the instructions on your phone's screen

**Print This Page for My Records**   **Go to Mobile Banking Main Menu**

# Manage Your Mobile Banking Account

After enrollment, customers have the option to manage their Mobile Banking account settings at any time.

## EDIT YOUR SETTINGS

- Log in to your Personal Online Banking account and click the phone icon to [Manage your Mobile Banking Account](#).

To access your Mobile Banking settings:

1. Log in to your Personal Online Banking account.
2. Select the “Maintenance” tab and click [Mobile Banking](#) to take you to the screen below.
3. Select Update Account.
4. Once you select Update Account, you will arrive at the Settings Main Menu. The “My Phones” tab will display first.



## Manage Your Mobile Banking Account

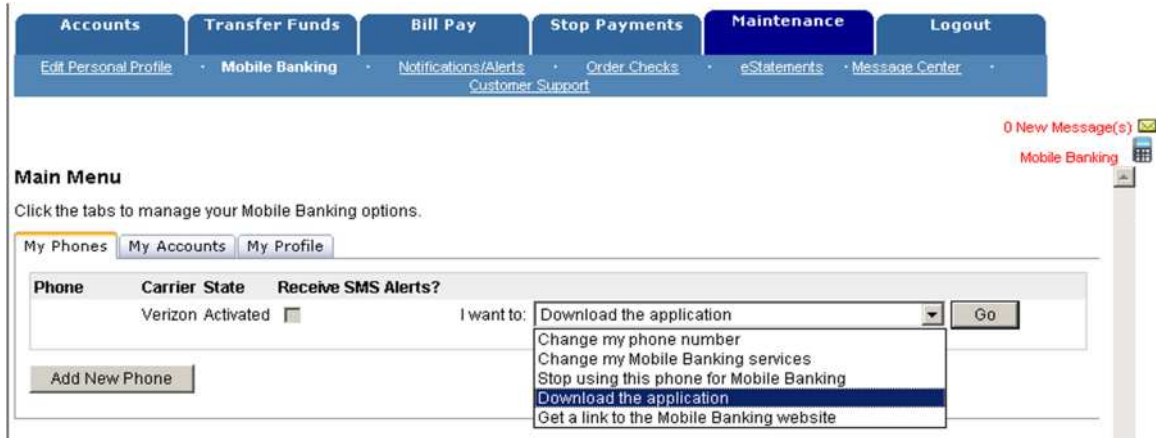
Select the “Update Account” button below to make changes to your Mobile Banking account:

- **Accounts:** Add, Remove, or create a Nickname for your Mobile Banking accounts.
- **Devices:** Add or Remove your mobile phone / device(s), phone numbers, and carriers.
- **Phone Services:** Request another Unique Link for Login, or Add or Remove service channels - Text Message (SMS), Browser Login (Wireless Application Protocol - WAP) or Downloadable Application Login (APP).
- Select “Deactivate Mobile Banking” only if you no longer want to be enrolled in Mobile Banking. To use Mobile Banking in the future, you will need to complete the registration process again.

To set up text alerts, please click on the link “[Notifications/Alerts](#)”, located within the top navigation bar. Text “HELP” to 20634 for help. Text “STOP” to 20634 to cancel. Message and data rates may apply.



5. Within the “My Phones” tab below, you have five options which are accessible from the pull down menu:



- 1) **Change my phone number**
  - a. Select this option and click Go
  - b. Enter the new mobile phone/device number you wish to use – an activation code will be sent via text message to the new number
  - c. Enter the activation code online and click Activate
- 2) **Change my Mobile Banking services**
  - a. Select this option and click Go
  - b. Select the services you wish to use on your mobile phone/device, then click Continue
- 3) **Stop using this phone for Mobile Banking**
  - a. Select this option and click Go
  - b. Confirm stop usage by electing to Delete
    1. \*Please note: this will delete your mobile phone/device number and your access to the Mobile Banking service. To use this service in the future you will need to re-enroll in Mobile Banking.
- 4) **Download the application**
  - a. **Please note:** this option will not appear unless you first elect to “change the mobile banking services used” and select the Downloadable Application from the list.
  - b. After you click Next, you will automatically be sent a text message with a link to download the application.
- 5) **Get a link to the Mobile Banking website**
  - a. Select this option and click Go
  - b. Select the Get Link button – a text message will be sent to your phone/device with a new mobile web link

6. From the “My Phones” tab, you also have the option to Add New Device. Click this button if you wish to add an additional mobile phone/device to access your Mobile Banking account.

## MY ACCOUNTS

**Accounts**   **Transfer Funds**   **Bill Pay**   **Stop Payments**   **Maintenance**   **Logout**

[Edit Personal Profile](#)   [Notifications/Alerts](#)   [Customer Support](#)   [Order Checks](#)   [eStatements](#)   [Message Center](#)

Mobile Banking

**Main Menu** 0 New Message(s)

Click on the tabs below to manage your Mobile Phone Banking profile.

[My Phones](#)   [My Accounts](#)   [My Profile](#)

Please select the accounts you wish to have access to through Mobile Phone Banking. For each account you may also specify a nickname which identifies each account in SMS / Text Message within Mobile Phone Banking.

Account	Mobile Banking Nickname
1. <input checked="" type="checkbox"/> Checking (9667) Checking	<input type="text" value="Checking"/>

- Check the boxes next to the accounts you wish to access through your mobile phone/device. Then click Update Accounts to update your settings.

## MY PROFILE

**Accounts**   **Transfer Funds**   **Bill Pay**   **Stop Payments**   **Maintenance**   **Logout**

[Edit Personal Profile](#)   [Notifications/Alerts](#)   [Customer Support](#)   [Order Checks](#)   [eStatements](#)   [Message Center](#)

Mobile Banking

**Main Menu** 0 New Message(s)

Click on the tabs below to manage your Mobile Phone Banking profile.

[My Phones](#)   [My Accounts](#)   [My Profile](#)

**Customer Name:**

**Time Zone:**

- From this screen you have the option to update your time zone. Simply select the correct time zone from the pull down menu and click Update.

# Text Message Mobile Banking

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## **KEY TERMS FOR MOBILE BANKING**

- **Short Name** – A unique abbreviation for our bank’s name, used when communicating with you via text message.
- **Short Code** – A short code is similar to a phone number, which you can save in your Contacts List on your mobile phone/device to make your mobile banking experience even easier.

<b>Bank Name</b>	<b>Short Name</b>	<b>Short Code</b>
Fulton Bank	FulBk	20634
Fulton Bank of NJ	FuINJ	20634
FNB Bank	FNB	20634
Lafayette Ambassador Bank	LAB	20634
Swineford National Bank	SNB	20634
The Columbia Bank	ColBk	20634

## **LIST OF COMMANDS**

- BAL = Check Account Balances.
- HIST = Check Transaction History.
- STOP = Reply “STOP” to 20634 to cancel.
- HELP = “Reply “HELP” to 20634 for help. This will deliver these text commands to your phone/device via text message.

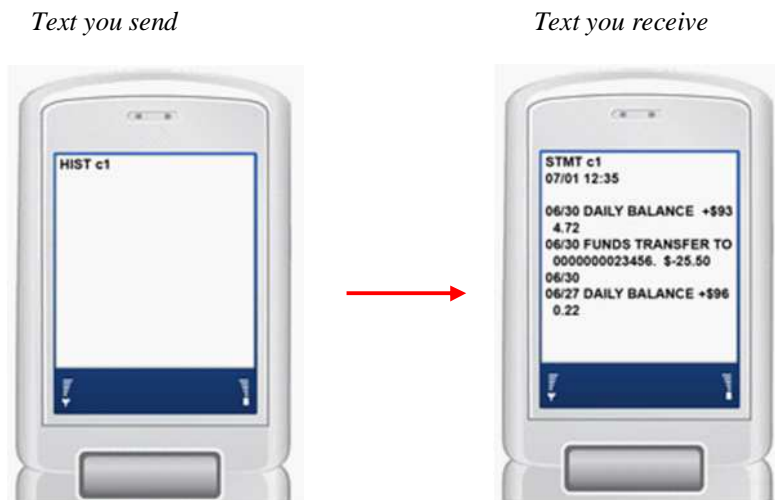
*PLEASE NOTE: We do not charge a fee for you to use Mobile Banking. Your mobile phone provider may charge access fees or data usage fees to obtain web access. Message and data rates may apply. Check with your service carrier for more details on specific fees.*

With Text Message Banking, customers can perform the following functions:

- **Check Account Balances:** Text “BAL” to the short code (20634) to receive balances on all enrolled accounts.



- **Check Account History:** Text “HIST + acct nickname” to the short code (20634) to receive a history of transactions



# Applications & Mobile Web (WAP) Banking

## APP LOGIN INSTRUCTIONS

1. Access your accounts by clicking on the Mobile Banking App. This will take you to the Account Log On screen.
  - For the iPhone®/Droid®, you will have a Gray, Blue & Orange “Touch Banking” application icon.
  - For the BlackBerry®, you will have a Gray & Green Mobile Application icon.



2. Since you have already registered your mobile phone/device with Mobile Banking, you will not have to enter your user ID. However, for first-time log in you will be asked to verify your identity by answering one of your personal security questions.



3. Enter your password to complete the login process. Please keep in mind that passwords are case sensitive. The Mobile Banking Main Menu will display. From the main menu you are able to View Accounts or Transfer Funds.

## MOBILE WEB (WAP) – LOGIN INSTRUCTIONS

1. Access the Internet browser on your mobile phone/device by entering the personalized login link sent to you during enrollment.

### Personalized Login Link:



2. Click the Log On link to access Mobile Banking. This will take you to the Account Log On screen.

*iPhone® View*



*Droid® View*



*BlackBerry® View*



3. Because you have already registered your mobile phone/device with Mobile Banking, you will not have to enter your user ID. However, for first-time log in you will be asked to verify your identity by answering one of your personal security questions.
4. Enter your password to complete the login process. Please keep in mind that passwords are case sensitive. The Mobile Banking Main Menu will display. From the main menu you are able to View Accounts or Transfer Funds.

## VIEW ACCOUNT BALANCES - Download Application and Web Browser

1. Select View Accounts from the main menu. A summary screen with each of your account balances will display. For details, click on the account balance you wish to view.

### Account Balances

*iPhone® App/WAP*

*Droid® App /WAP*

*BlackBerry® WAP*



2. After clicking on the account balance you wish to view, a new screen with transaction history will display.

### Transaction History

*iPhone® App/WAP*

*Droid® App /WAP*

*BlackBerry® WAP*



3. Further transaction details are available. For BlackBerry® users, select the account balance link you wish to view; this will prompt the “Account/Transaction Detail” screen to display. For iPhone®/Droid® and other smartphone users, simply select Transactions to view your history and details.

**Account Detail**

*iPhone® App/WAP*



*Droid® App /WAP*



*BlackBerry® WAP*



## MOBILE BILL PAYMENT

1. Bill Payments are available from the Payments menu option.
2. Click on Make a Payment in order to begin your bill payment.
3. Select a biller by clicking that particular biller's name on your screen.
4. A "Biller Info" screen will appear, click Yes if this is the correct biller and you'd like to make a payment.
  - Note: New Billers are only able to be added through Online Banking.

### iPhone® – Bill Pay

*Pay a Bill*



*Select a Biller*



*Biller Info*



### Droid® – Bill Pay

*Pay a Bill*



*Select a Biller*



*Biller Info*



## Blackberry® – Bill Pay

**Pay a Bill**



**Select a Biller**



**Biller Info**

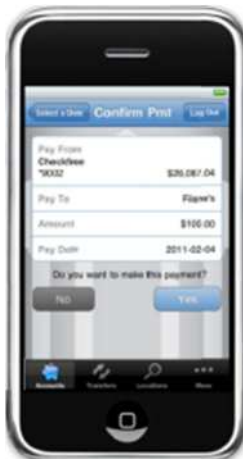


5. A screen displaying Payment Information will appear. Enter the amount you'd like to pay to the biller. Select the date you would like the payment to be sent, and click Next.
6. Once finished, a "Payment Confirmation" screen will appear. Select Yes if you wish to make the payment. A green check mark will appear after the payment has been validated.

## Payment Confirmation – iPhone®/Droid®

**Confirm Payment**

**iPhone®App/WAP**

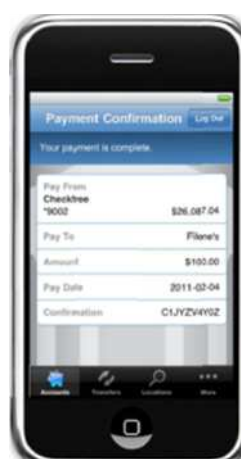


**Droid®App/WAP**



**Payment Confirmation**

**iPhone®App/WAP**



**Droid®App/WAP**



7. For Blackberry® users, select your Payment Account “From”, “Amount,” and “Pay Date” options for your desired payment.

### Payment Confirmation – Blackberry®

#### *Confirm Payment*



#### *Payment Confirmation*



## **TRANSFER FUNDS**

1. Select Transfer Money from the Main Menu.
2. Select the account you would like to “Transfer From”, “Transfer To”, and the “Transfer Amount”.
3. Verify the details of the transfer displayed on your confirmation screen. Select “Yes” to finalize your transfer or “No” to cancel.
4. A “Transfer Result or “Transfer Complete” screen will display once you confirm your transfer.
  - Please Note: Transfers scheduled prior to 8PM ET Monday-Friday will be processed for the same business date. Transfers scheduled after 8PM ET or on weekends/holidays will be processed for the next business date.
5. Verify the details of the transfer displayed on your confirmation screen. Select “Yes” to finalize your transfer or “No” to cancel.
6. A “Transfer Result or “Transfer Complete” screen will display once you confirm your transfer.

- a. Please Note: Transfers scheduled prior to 8PM ET Monday-Friday will be processed for the same business date. Transfers scheduled after 8PM ET or on weekends/holidays will be processed for the next business date.

**Transfer Funds – iPhone® App/WAP**

***Transfer Money***

***Confirm Transfer***

***Transfer Complete***



**Transfer Funds – Droid® App/WAP**

***Transfer Money***

***Confirm Transfer***

***Transfer Complete***



# Transfer Funds – Blackberry®

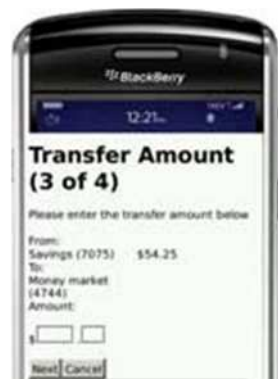
**Transfer From**



**Transfer To**



**Transfer Amount**



**Confirm Transfer**



**Transfer Result**



# BRANCH AND ATM LOCATOR

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- To find a branch or ATM nearest you, select the Locator tab.
- iPhone®/Droid® users – click search by current location for a map of locations nearest you or click search by zip or address for locations nearest the address desired.
- Blackberry® users – Click search by zip or address, enter your location and a map, including the nearest branch or ATM, will appear.

## Branch & ATM Locator – iPhone®/Droid®

### Location Search

### Search Results

*iPhone® App/WAP*

*Droid® App/WAP*

*iPhone® App/WAP*

*Droid® App/WAP*

