



## TEXT BANKING – MEMBER FAQ

### **What is Text Banking?**

Text Banking allows you to securely receive account balances and review account history via any text-enabled phone.

### **How do I activate and use this service?**

All activation steps occur within the mobile banking app. The first mobile number enrolled in mobile banking can be used for text banking after it has been validated. A validation token can be sent via SMS text to your mobile phone, which is entered into the “Verify Now” or Pending Validation screen on the mobile app. You can then text commands to the short code 46928 to obtain balance and history information. See the table below for valid commands.

### **Is text banking secure?**

Only the mobile numbers that you enroll in the service can access your accounts. In addition, no confidential information is transmitted in text messages. Users should delete text messages after obtaining information.

### **Which wireless carriers are supported?**

The popular U.S. wireless phone carriers as well as several regional carriers are supported.

### **Can I recycle or dispose of my phone if it has text banking on it?**

Yes. Generally accepted security practices indicate all mobile devices should be wiped before they are disposed of or recycled. Check with your device manufacturer or carrier for procedures that are specific to your device.

### **What is the number I use to send keywords?**

Text Banking’s shortcode is **46928**. This shortcode will only work if you have activated Text Banking to the mobile phone within the Mobile App.

### **Will Text Banking work on my phone?**

As long as you have text messaging enabled with your mobile carrier, Text Banking will work on your phone. Please check with your mobile carrier if you are unsure. You will also need to enroll and verify your phone number within the mobile app.

### **How much of my transaction history can I see?**

You can receive a history of the last 10 transactions per account. See table below for the commands to obtain history.



**I received an error message - what did it mean?**

Below are some error messages you may encounter and the reason behind them:

| Error Message                            | Reason   |
|--|--|
| Mobile number not validated              | You have not fully registered/validated your phone number.   |
| You have not registered for this service | You have entered a command for an account type you do not have, or for an account you have hidden in mobile banking. |
| Short text command not recognized        | You have entered an invalid command. See table below for valid commands.   |
| Suffix not found                         | You have entered an account suffix incorrectly. Text LIST for a list of your account suffixes.                       |
| Account locked or blocked                | Your account may have been disabled. Contact SMFCU for assistance.   |

**What are the commands I can use in Text Banking?**

The valid commands are listed below:

| Action   | Command              |
|--|----------------------|
| Request account balance for all accounts                                       | BAL                  |
| Request account balance for specific account                                   | BAL <account suffix> |
| Request account history  | HIST<account suffix> |
| Receive a list of all text commands  | CMD                  |
| Receive information on your loan   | LOAN                 |
| Receive a list of all account suffixes   | LIST                 |
| Receive basic tips and the contact number for SMFCU's Sprig Support            | HELP                 |
| Stop all text message services (for text banking and SMS alerts/notifications) | STOP                 |

Other Questions or Comments?

Please visit [www.southmet.com](http://www.southmet.com) or contact us at 952-445-0888