

Registration

Steps for Device Registration

The registration process may start any time after the account holder has enrolled in Internet Banking and the download of the app is completed.

Android Interface

To start the registration process, follow these steps:

1. Install the app from the Google marketplace.
2. In the Online ID field, enter the user name from Internet Banking.



A screenshot of a mobile app registration screen. At the top, it says "Please enter your Online ID". Below this is a text input field labeled "Online ID". Underneath the input field is a green button with the text "Next >".

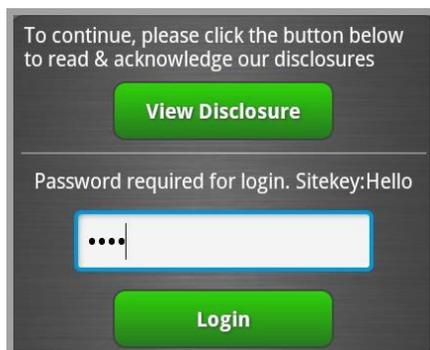
3. A challenge question is then presented. Enter the answer to the challenge question and tap the Next button.



A screenshot of a mobile app registration screen. At the top left, it says "Online ID" followed by "123456". To the right of this is an orange button labeled "Not My ID". Below this is the text "Please answer the security question below to set up this device". Underneath is a text input field with the question "What is your favorite color?". Below the input field is a green button labeled "Next".

4. A disclosures agreement is presented. The account holder will be prompted to read and accept before you will be allowed to proceed with registration.
5. Enter the PIN/password used for Internet Banking. Confirm the site key for security purposes. This site key is the same as for Internet Banking.

To review the contents of the disclosure, tap the View Disclosure button.



A screenshot of a mobile app registration screen. At the top, it says "To continue, please click the button below to read & acknowledge our disclosures". Below this is a green button labeled "View Disclosure". Underneath is the text "Password required for login. Sitekey:Hello". Below this is a text input field with a blue border and a white background, containing four dots. Below the input field is a green button labeled "Login".

6. The device is registered into the Mobile Banking App and the home page of the app is

available.

Steps for Login

After the device is registered, the account holder can then begin using the application at any time.

Android Interface

1. Tap the launcher icon to open the application.



2. Type in the user name. The user name for that particular device can be remembered, depending upon user settings.

Note: Account masking is available for the user name. The first character and the last two characters of the user name display; the remaining characters are masked. Regardless of the length of the user name, the user name always is displayed as six characters.

A screenshot of the user name input screen. It features a white text input field containing the text "123456". Below the input field is a green button with the text "Next" in white.

3. Verify the Security Key; then, enter the PIN/password. The user name can be changed by tapping the Not My ID button.

A screenshot of the password input screen. At the top left, it says "Online ID" followed by "123456". At the top right, there is an orange button labeled "Not My ID". Below this, the text "Password required for login." and "Sitekey:Hello" is displayed. A white text input field with a blue border contains four dots "....". At the bottom, there is a green button labeled "Login" in white.

4. Tap the Login button. The application then displays the home page.

Note: Some pages that do not contain non-public information are available to the account holder prior to logging in. These pages include branch/ATM locations, account opening functionality, and help. Features that require the login process include Account Balance, Transfers, Settings, Mobile Capture, and Integrated Bill Pay. You must subscribe to Mobile Capture to use this functionality.

Navigation Process

Dial Menu

The navigation for the Mobile Banking App is displayed much like below:



Swipe the dial clockwise or counterclockwise to maneuver between different selections. Each swipe changes the name in the dial.



Tap the Select button or the icon on the dial to navigate and open the selected functionality.

Icon Menu

If the account holder selects button navigation, this navigation is available in the following style. There are no differences in functionality between button navigation and vault navigation.

Android Interface

The Android interface version of the menu appears as below.



These options and corresponding icons are available:

- Accounts

- Help

- Account Opening

- Settings

- ATM Locations

- Move Money


Features and Functionality

The following features and functionality come standard with the mobile banking app.

Accounts and Balance Information

Balance information is displayed by account. The following information is available:

- Balance
- Available Balance
- Recent Transactions

The green dots across the top of the screen represent the number of accounts available to the account holder. The accounts are always organized by type: checking is first, followed by savings, then investment, and finally loans.



Android Interface

The Android view has left/right navigation arrows at the top of the screen. Tap the arrow to view a different account.



The following navigation bar is in the middle of the page:



Tap the left/right arrow icon for a menu of ways to transfer funds, including transfers between accounts, loan payments, and bill pay.



Tap the camera icon to pull up Mobile Capture.

Note: You must subscribe to Mobile Capture to use this feature.



Tap the envelope icon to go to Bill Pay.

Note: You must subscribe to Bill Pay to use this feature.



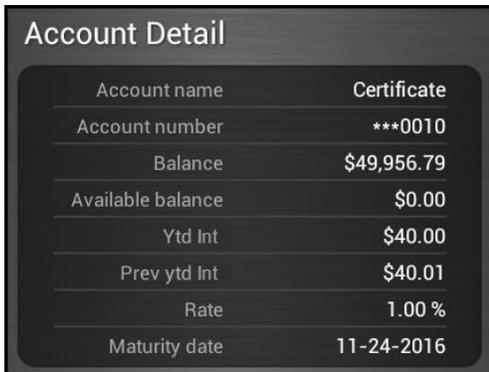
Tap the arrow icon to refresh the screen.



Tap the Settings icon to view payees, view contact, view pending transactions, or manage account/payees.

The account holder can view various accounts by sliding the screen from side to side or tapping the navigation buttons.

Tap the magnifying glass to view the Account Detail window. This window shows additional fields. Below is an example of certificate of deposit.



Account name	Certificate
Account number	***0010
Balance	\$49,956.79
Available balance	\$0.00
Ytd Int	\$40.00
Prev ytd Int	\$40.01
Rate	1.00 %
Maturity date	11-24-2016

- Account name: Name of account.
- Account number: Number of account. This is shown in a format masking the initial digits with three asterisks followed by the last four digits of the number displayed.
- Balance: Balance for the account.
- Available balance: Available balance for the account.
- Rate: Interest rate on a loan or rate of return on savings account.
- Maturity date: Date which the account matures.

Swipe the screen to display the next account. Navigation from one account to another can also be completed by tapping the arrows on the top corners of the screen.



account number	*****0001
Balance	\$381,083.33
Available Balance	\$381,083.33

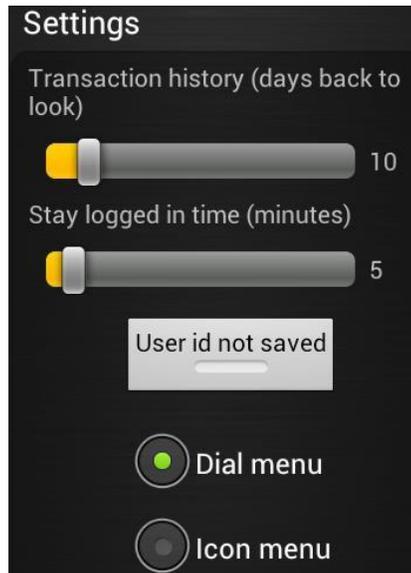
Recent Transactions (scroll to see more)

10/08/2013	\$20.00
Pending MONTHLY	
09/19/2013	\$20.00
Pending WEEKLY	
09/29/2013	\$1.00
Pending SINGLE	

Settings

Settings in Android and iPhone Interfaces

Assorted settings are available on this page. Transaction history (days back to look): Number of days that history in the Available Balance screen is defaulted to. Slide the navigation bar back and forth to increase and decrease the number of days in this setting.



- Transaction history (days back to look): Number of days that history in the Transaction History section is defaulted to. Slide the navigation bar back and forth to increase and decrease the number of days in this setting.

Note: Setting this feature to a longer time period could impact the speed of the app to retrieve data.

- Stay logged in time (minutes): Session timeout length. After this period of time without tapping any buttons or changing/sliding the screen, the account holder is locked out of the Mobile Banking App session. If the session times out, the account holder is prompted to re-enter their user name and PIN/password to re-enter the mobile app. For security purposes, the maximum stay logged in time is 10 minutes.

Note: The device times out at the scheduled time specified in the Settings of the Mobile Banking App. For example, if the app is set to time out in 10 minutes and the iPhone device times out after one minute, then after the one minute time out on the iPhone, the screen closes, and the account holder can then open the screen within the 10 minutes of the Mobile Banking App time out and the app is still active.

- User id not saved: Tap this button to keep the user name from being remembered when logging in. If the user name is saved, tap User id saved to clear this setting. If it is not saved, then the account holder is prompted for a user ID each time they log in.
- Menu choices: Choose the radio button to select the type of navigation you would like to use on the main screen. Only one can be selected.

The functionality is the same for the Android and iPhone interfaces, but the color of buttons differ. Android buttons are gray whereas the buttons are green in the iPhone.

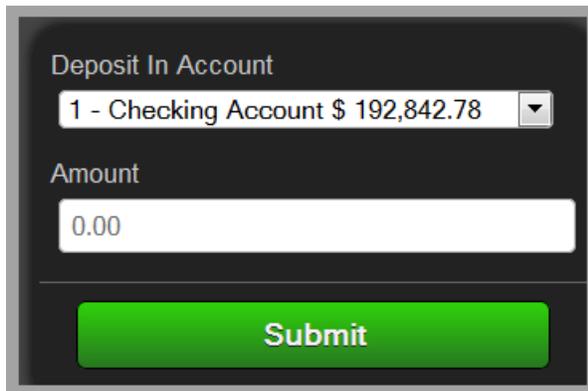
Mobile Deposit Capture

Account Holder Functionality

This functionality is most easily accessed in the Accounts section. Tap the camera icon to start the process.

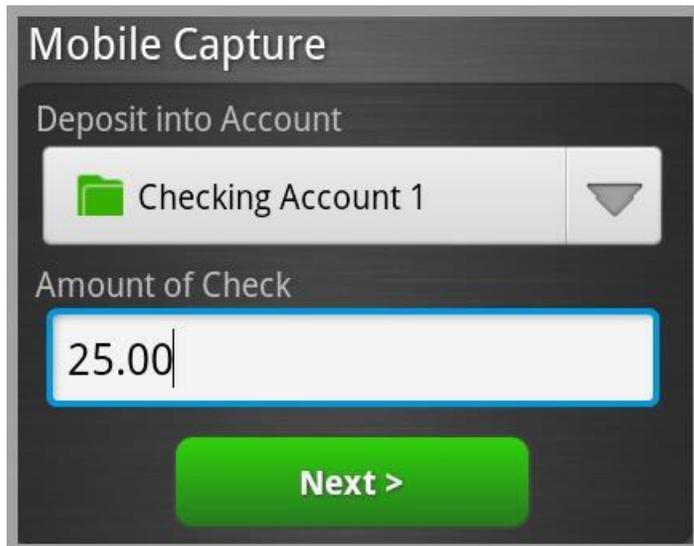


The following screen opens:

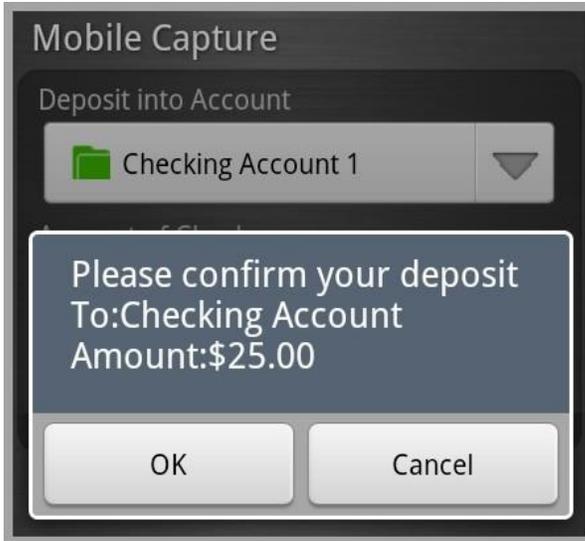
A screenshot of a mobile application interface. At the top, it says "Deposit In Account". Below that is a dropdown menu showing "1 - Checking Account \$ 192,842.78". Underneath is a text input field labeled "Amount" containing "0.00". At the bottom is a large green button labeled "Submit".

Follow the steps below to deposit a check through Mobile Deposit Capture using an Android device:

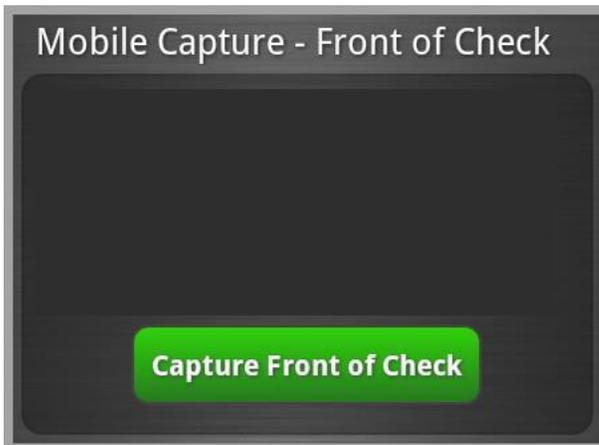
1. From the dropdown menu, select account to deposit the check into.
2. Enter the amount of the check; then, tap the Next button.

A screenshot of a mobile application interface titled "Mobile Capture". It shows a dropdown menu for "Deposit into Account" with "Checking Account 1" selected. Below that is a text input field labeled "Amount of Check" containing "25.00". At the bottom is a large green button labeled "Next >".

3. Confirm the amount of the check; then, tap the OK button.



4. Tap the Capture Front of Check button; then, take a snapshot of the front of the check with the camera on the device.



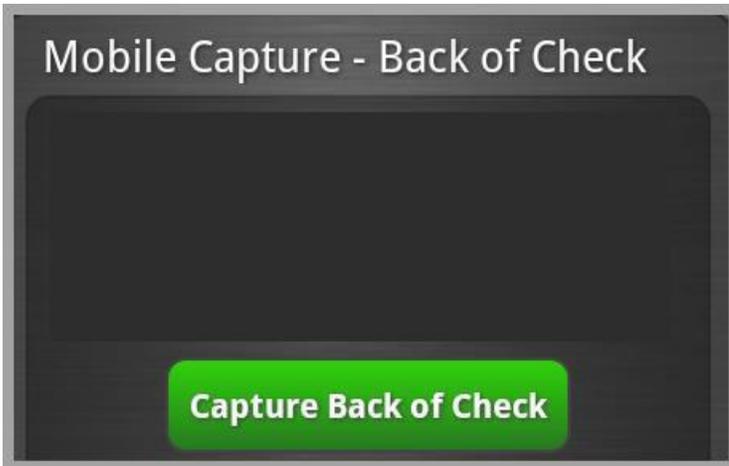
NOTE: all four corners of the check need to be visible when you take the picture for the app to accept the check.

After taking a snapshot of the front of the check, the following icons are available in the footer.



- Paper clip: Tap this icon to save the image and advance to taking a snapshot of the back of the check.
- New: Delete the previous image and take a new snapshot.
- Trashcan: Delete the image and exit Mobile Deposit Capture.

5. Tap the Capture Back of Check button; then, take a snapshot of the back of check with the camera on the device.



After taking a snapshot of the back of the check, the following icons are available in the footer:



- Paper clip: Tap this icon to save the image.
 - New: Delete the previous image and take a new snapshot.
 - Trashcan: Delete the image and exit Mobile Deposit Capture.
6. A confirmation page is available; tap the Confirm button. The process to deposit the check is then started.

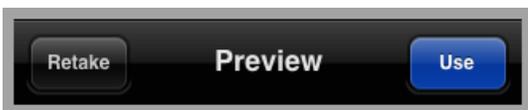
Follow the steps below to deposit a check through Mobile Deposit Capture using an iPhone device:

1. Type in the amount of the check; then, tap the Next button. To view the history of checks deposited using this feature, tap the Previous Deposits button.

2. Tap the Capture front of check button; then, take a picture of the front of the check. The snapshot must be clear and include all four corners of the check.



3. An image of your snapshot appears in the next screen. At the bottom of the screen, tap the Retake button if you are not happy with the snapshot of the check, or tap the Use button to move to the next step.



4. Tap the Capture back of check button; then, take a snapshot of the back of the check. All four corners of the check must be visible.



5. Tap the Use button to approve the snapshot to send, or tap the Retake button to attempt another snapshot of the back of the check.



6. Tap the Submit Check button to send the check for deposit, or tap the Back button to retake the snapshots.



A check may not be processed for a variety of reasons, and the account holder may be prompted to retake a snapshot of the check. Reasons for instruction to retake photo may include the following; these error messages display to the account holder:

- Can't read check. Please retake photo. Have steady hands, good lighting and four check corners visible.
- This check has already been submitted. We cannot accept it again.
- Blurred image. Please retake photo. Hold camera steady and possibly also a bit farther away
- Cannot find check in the image. Please retake. Ensure focus and four corners visible.
- Check picture is too small. Please retake. Move closer; ensure focus and that four corners are visible.
- Please retake photo with good lighting. Ensure focus and four corners visible.
- Low contrast detected. Please retake with darker background. Ensure focus and four corners visible.
- Significant rotation detected. Please retake photo. Keep check upright and four corners visible.
- Large angle detected. Please retake photo. Hold phone flat above check and four corners visible.
- It appears you submitted 2 images of front of check. Please retake both front and rear photos.
- One or more Check 21 tests failed. Please retake photo; focused, well lit, all 4 corners visible.
- Could not find endorsement on back of check make sure check is endorsed! Retake photo.
- Cannot read acct data on bottom of check. Please rotate. Ensure focus and all four corners are visible.
- The amount you entered did not match the amount detected. Ensure entered amount is correct.

Bill Pay

Western Sun FCU - Bill Pay

Bill pay functionality can be managed through the Mobile Banking App. This includes the following functionality:

- Add, modify, or delete payments
- Add, modify, or delete payees

The payees and payments added, modified, or deleted are reflected in the history of Western Sun FCU Bill Pay within Internet Banking as well.

You can navigate to Bill Pay a few different ways. One way is to navigate to the Accounts section; then, tap the Transfer icon.



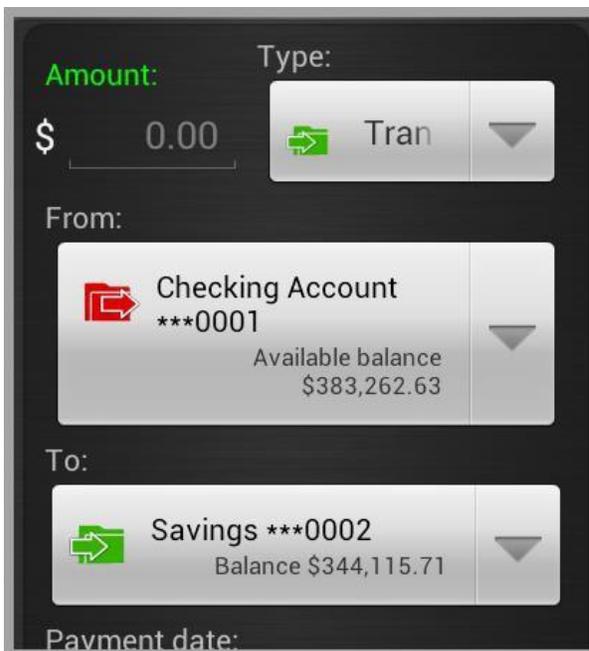
Another way to get to this menu is to navigate to the Transfers section in the main navigation. The same navigation is available after tapping the Select button.

Also, bill pay functionality can be accessed by tapping the icon with the envelope; this is the Bill Payment icon.



Android Interface

After tapping the Transfer icon, the following menu is available. To get to bill payment functionality, choose Pay a Bill from the Type drop-down list.



iPhone Interface

After tapping the Move Money button, the following menu is available. To pay a bill, select Pay a Bill from the Transfer drop-down list in the upper right-hand corner.

Bill Payee Display

Tap the Bill Payment icon; a screen much like the one below is displayed.



Swipe the arrows on the sides to navigate from payee to payee. The fields on this page are as follows:

- Name of the account is displayed on the top of the window along with the last four digits of the account number.
- Account: Account number of the bill pay account displayed.
- Phone: Phone number of the payee.
- Recent transactions: Row contains the date, type of transaction, and amount of a transaction. The transaction types can be pending or processed.
 - Pending: The transaction is scheduled but not yet sent. The frequency of the

bill payment is listed thereafter, which can be a single payment or a recurring period.

- Processed: The bill payment is completed.

Tap the magnifying glass to view the payee details.

Two buttons are available in the middle of this screen.



- Tap the transfer button (first button) to set up another payment with the payee.
- Tap the refresh button (second button) to refresh information on the payee.

Swipe the list of payments from top to bottom to view other transactions. The results contain a history; the length of this history is determined by the transaction history length set in settings.

Add Bill Pay Payment

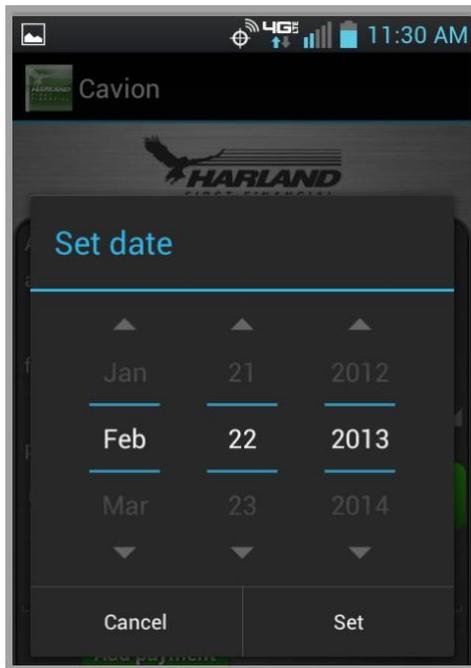
Android Interface

1. Swipe the payees side to side to choose a payee that you would like to pay.
2. Tap the Transfer arrow at the top.



3. Add amount.
4. Type is set to Pay Bill; this option cannot be changed on this screen.
5. Choose the account from which you would like to transfer money from.
6. Choose the payment date. Tap the calendar to change the date.

Note: There may be differences in the calendars in this section depending upon the device.



7. Choose Frequency. This can be Single, Weekly, Bi-weekly, Twice-monthly, Monthly, Quarterly, Semi-annually, or Annually.
8. If the Frequency is not a single payment, choose the # of payments desired.
9. Type in memo, if applicable.
10. Tap the Continue button.
11. Tap the OK button to confirm.

Note: In all operating systems, after the payment is added, the payment is viewable immediately in Internet Banking as well.

iPhone Interface

1. Select Move Money from the main navigation.
2. Add dollar amount in the Amount field.
3. Verify Pay a Bill is selected in the Type field.
4. Choose the account you would like to pay a bill from the drop-down list.
5. Verify the payee that you would like the funds transferred to in the To drop-down list.
6. Select the start date.
7. Choose Frequency. This can be Single, Weekly, Bi-weekly, Twice-monthly, Monthly, Quarterly, Semi-annually, or Annually.
8. If the Frequency is not a single payment, choose the # of payments desired.
9. Type in the memo, if applicable.
10. Tap the Continue button.



Modify Payment

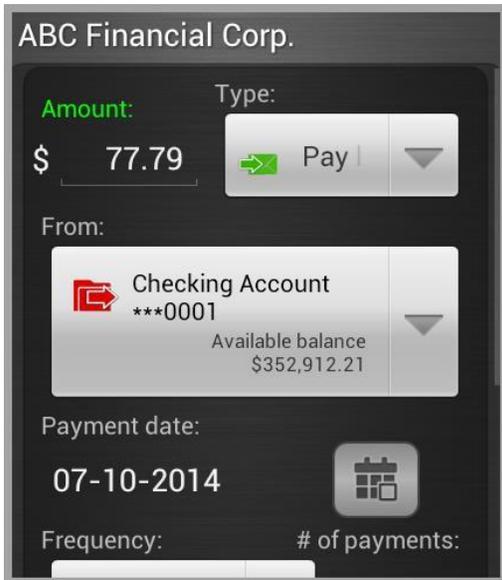
To modify a payment, navigate to the payee for which the payment is scheduled. A list of payments appears. To navigate to the payment, tap the Bill Pay icon in the Accounts screen.



Select the payee of the modified payment; then, tap the payment you would like to modify.

Android Interface

The following screen is available in the Android interface.



Tap the Edit payment button to save changes; tap the Delete button to delete the payment.

iPhone Interface

The screen appears as below in the iPhone interface.

Edit the fields you would like to change; then, tap the Edit Payment button. Tap the OK button to confirm.

The following fields can be modified:

- Amount: If the new amount is valid and can be covered by available funds, the amount header is displayed in green type. If the amount cannot be covered by available funds, the amount is displayed in red type.
- From: Choose the account you would like to pay the bill from.
- Start Date: Tap the start date to pull up a calendar icon; this icon allows the payment date to be changed.

Note: There may be differences in the calendars in this section depending upon the device.

- Frequency: Tap the frequency to update.
- # of payments.
- Memo

Delete Payment

To delete a payment, follow these steps:

1. From the payee window, scroll for your payee that is scheduled to be paid; then, tap the payee.
2. Tap the payment you would like to delete. This must be a pending payment.
3. Tap the Delete button on the bottom of the window.
4. Tap the OK button to confirm on the Android interface; tap the Next button to confirm on the iPhone interface.

Note: Only future (pending) payments can be deleted.

Manage Payee Screen

Tap the Manage account/payees button; then, tap the Manage Payees button to view bill payees available.



A list of all payees is available. Tap the payee you would like to edit or delete; then, tap the Delete button.

Add Payee

1. Select Accounts from the main menu.
2. Navigate to the payee list by tapping the Settings icon from the navigation bar.



3. Tap the Manage account/payees button.
4. Tap the Manage payees button.
5. When viewing the payee list, you can add a new payee by tapping the Add payee button in the Manage Accounts window.



The following screen is available:

6. Fill in the information as shown; then, tap the Add payee button. The payee is added to Bill Pay, and can also be accessed through Internet Banking.

In the iPhone, the screen has a slightly different style.

Modify Payees

Payees can be modified through the Manage Payee window. To manage a payee, follow these steps:

1. Select Accounts from the main menu.
2. Navigate to the payee list by tapping the Settings icon from the navigation bar.



3. Tap the Manage account/payees link.
4. Tap the Manage payees link.
5. Tap the payee that requires editing. The Modify payee window opens.
6. The payee information is then available. It can be modified including the name, account number, phone number, address, city, state, or ZIP code.

Note: Do not use dashes in the ZIP code or phone number.

A screenshot of a 'Modify payee' form. The form has a dark background with white text. It contains several input fields: 'Account #' with the value '11111111', 'Phone' with '1234567890', 'Address' with '123 main street', 'City' with 'Park Lake', 'State' with 'FL', and 'Zip' with '33378'. At the bottom, there are two buttons: a green 'Modify payee' button and a red 'Delete' button.

7. Tap the Modify payee button to complete the modification process, or tap the Delete button to remove the payee.

Delete Payee

To delete a payee, follow these steps:

1. Select Accounts from the main menu.

2. Navigate to the payee list by tapping the Settings icon from the navigation bar.
3. Tap the Manage Accounts/Payees button.
4. Tap the Manage Payees button.
5. Tap the payee you would like to delete.
6. Tap the Delete button.
7. Tap the Continue button to complete the process.

Transfers and Scheduled Transfers

To complete transfers complete the following steps. The screens differ slightly whether the account holder is using an Android or iPhone operating system.

Scheduled Transfers are available through the Accounts menu as well as the Transfers menu. The account holder can add, modify, or delete a scheduled transfer.

Setting up a Transfer

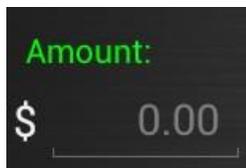
Android Interface

To set up a transfer or scheduled transfer, follow these steps:

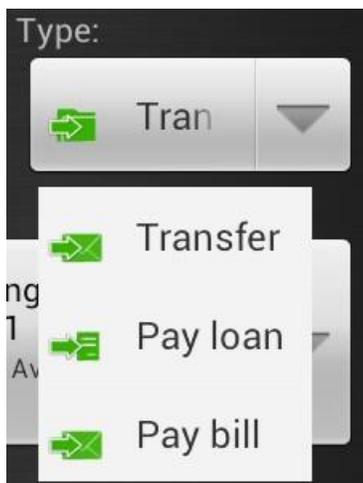
1. From the main menu, tap the Accounts menu.
2. Tap the Transfers icon.



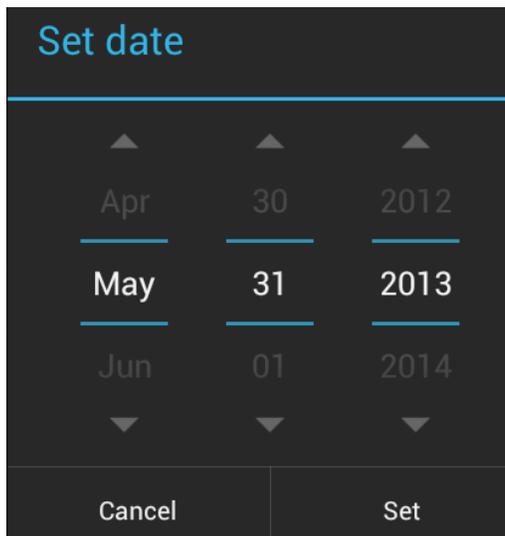
3. Enter the amount of the transfer.



4. In the Type drop-down menu, verify Transfer is selected. This is the default value.

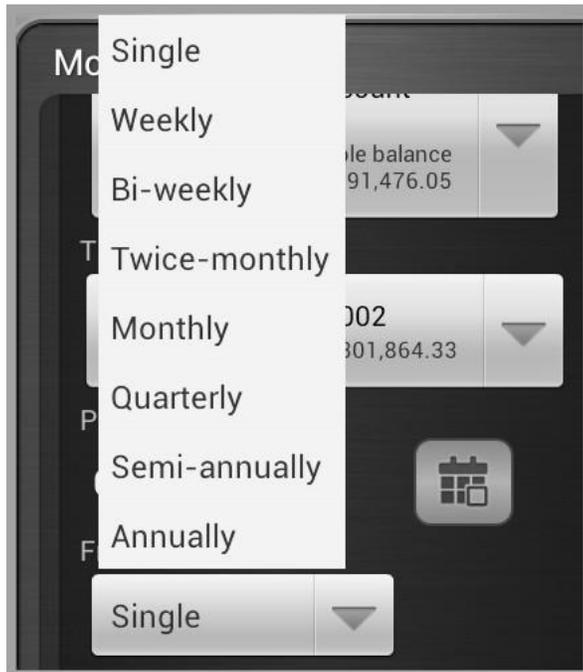


5. From the drop-down menu, select the account you would like to transfer from.
6. From the drop-down menu, select the account you would like to transfer to.
7. Under Payment Date, tap the calendar. Select the month, day and year you would like the first transfer to be initiated; then, tap the Set button.



Note: There may be differences in the calendars in this section depending upon the device.

8. From the drop-down menu, select the frequency of payments. The payments may be single, weekly, bi-weekly, twice monthly, monthly, quarterly, semi-annually, or annually.



9. If it is a recurring transfer, enter the # of payments.
10. If applicable, enter in a memo.
11. Tap the Continue button.

Payment date:
05-31-2013

Frequency:
Single

Memo:

Continue

12. Confirm your transfer; then, tap OK.

Note: In the Android interface, the balance reflects the transfer immediately in the account the transfer was conducted from, but the additional funds do not reflect immediately in the account the transfer was conducted to. You must refresh the screen to view the change in the balance on the account that the funds were transferred to.

iPhone Interface

The iPhone view of this screen is displayed below.

1. Select Move Money from the main menu navigation.
2. Add the dollar amount to transfer in the Amount field, with decimals.

Move Money

Amount: Amount Type: Transfer

From: *-0001 Checking Account \$343,430.70

To: *-0002 Savings \$339,431.94

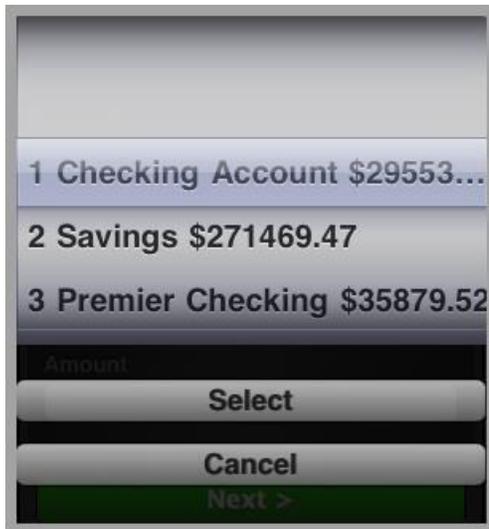
Start Date: Jul 30, 2013 Frequency: Single

Memo: Memo

Continue

<< Back

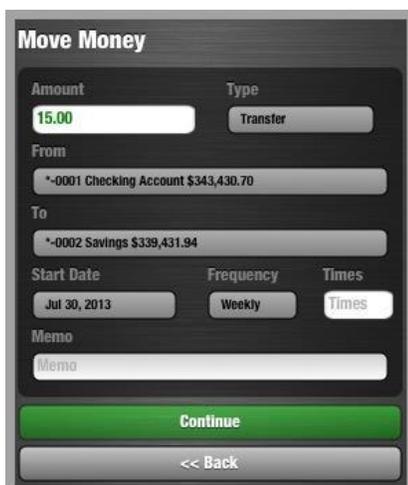
3. Select the From account and the To account by tapping the account. The following screen then shows.



4. Choose the correct accounts and tap the Select button.
5. Tap the Start Date button to pick a day for the transfer.



6. Tap the Frequency button to pick a recurring frequency.



7. You may choose one of the following:
 - Single
 - Weekly
 - Bi-weekly
 - Monthly
 - Semi-annually
 - Annually
8. If choosing a value other than Single for Frequency, tap in the number of transfers that you would like in the Times Field.
9. Tap in a memo in the Memo field, if applicable.
10. Tap the Continue button.
11. The next screen shows the values for the transfer. If you agree, tap the Next button.

