

NorthStar Bank Mobile Banking

Mobile Banking allows you to access your accounts and perform a variety of banking functions from the convenience of a mobile device, such as a cell phone, smartphone, or PDA. There are three ways you can perform mobile banking:

- Downloadable App – App Icon that will allow you to login to your online accounts and perform your banking functions.
- Text Message Banking – This allows you to send a text message to 99588 and a response text message will come back to you with requested information.
- Mobile Browser Banking – Uses the wireless internet browser on your mobile device to access your accounts.

Requirements

In order to use Mobile Banking, you must enroll in both Retail Online Banking and Mobile Banking; and have an eligible mobile device. Once enrolled, you can use your mobile device to view account balances, initiate funds transfers between accounts, view transaction history, and view check images.

Enrolling in Mobile Banking

Simply download the NorthStar Bank Mobile Banking App and log in with your Retail Online Banking credentials. It's that easy!

OR

Log in to the Retail Online Banking through the NorthStar Bank website at www.northstarbankiowa.com. A screen will display asking if you would like to Enroll Now, Ask Me Later, or Decline.

If you decide that you don't want to enroll at this time, that's ok! NorthStar Bank gives you to option of enrolling when the time is right for you. Click here for [Ask Me Later](#) Instructions.



We have Mobile Banking! It's convenient! It's easy!

Mobile Banking allows you to access your bank accounts via your mobile phone.

Text features include:

- Balance Inquiry
- Transaction History

Mobile Browser and Application features include:

- Balance Inquiry
- Transaction History
- Transfer Funds Between Accounts
- Bill Pay
- Deposit Checks

Please call 800-999-2606 if you have any questions. To Enroll for Mobile Banking click on "Enroll Now" button below. Message and data rates may apply.



1. **Click on Enroll Now** to begin the enrollment process.

2. **Review the Terms and Conditions for Mobile Banking**
3. **Select the I accept these Terms and Condition check box**
4. **Click Continue**

Terms and Conditions for Mobile Banking

SERVICES IS OFFERED, THAT YOU DO NOT STATE IN WRITING IN A COMPLAINT FILED IN A COURT OR ARBITRATION PROCEEDING WITHIN TWO (2) YEARS OF THE DATE THAT THE EVENT GIVING RISE TO THE CLAIM OCCURRED. THESE LIMITATIONS WILL APPLY TO ALL CAUSES OF ACTION, WHETHER ARISING FROM BREACH OF CONTRACT, TORT (INCLUDING NEGLIGENCE) OR ANY OTHER LEGAL THEORY. OUR AGGREGATE LIABILITY, AND THE AGGREGATE LIABILITY OF OUR AFFILIATES AND LICENSORS AND CONTRACTORS AND THE EMPLOYEES AND CONTRACTORS OF EACH OF THESE, TO YOU AND ANY THIRD PARTY FOR ANY AND ALL CLAIMS OR OBLIGATIONS RELATING TO THIS AGREEMENT SHALL BE LIMITED TO DIRECT OUT OF POCKET DAMAGES UP TO A MAXIMUM OF \$500 (FIVE HUNDRED DOLLARS). SOME STATES DO NOT ALLOW THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES SO THE ABOVE LIMITATION OR EXCLUSION MAY NOT APPLY TO YOU.

8. Unless our account agreement with you states otherwise, this Agreement shall be governed by and construed in accordance with the laws of the State in which you reside, without regard to its conflicts of laws provisions. To the extent that the terms of this Agreement conflict with applicable state or federal law, such state or federal law shall replace such conflicting terms only to the extent required by law. Unless expressly stated otherwise, all other terms of this Agreement shall remain in full force and effect.

☒ I accept these Terms and Conditions

Continue

Printer friendly page (opens in new window)

5. **Choose the services** you would like to use with Mobile Banking – If they only choose the Downloadable App,
6. **Enter phone number for link** (include area code and only numbers)
7. **Click Send.**

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 a service:

[Not sure? Click here to compare the services](#)

Downloadable Apps

Get a customized application for your device 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 device's unique features.

For your phone

On your device, open Google Play or the App Store and search for **TouchBanking**, or click either of the download images below. On your mobile? Click the appropriate icon to go directly to the store.

[View screenshot](#)

[Download on the App Store](#) [GET IT ON Google play](#)

OR Send me the download link via text message to this number:

[Send](#)

Other Services

Please select the services required and click continue to register.

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

Why Use Mobile Browser Banking? [View screenshot](#)

Get full and extended mobile banking capabilities on your web-enabled device. 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 device's screen.

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

Why Use Text Banking? [View screenshot](#)

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.

Continue

8. Customer will **download the App** from the app store using link sent to their phone and **log in with their Retail Online Banking Credentials.**
9. **Click Exit Mobile Banking.**

Download the Application

The download link has been sent to 7122091953.

If asked to, please enter this code to register: **GoMobile9555**

[Return to Select Services](#)

Exit Mobile Banking

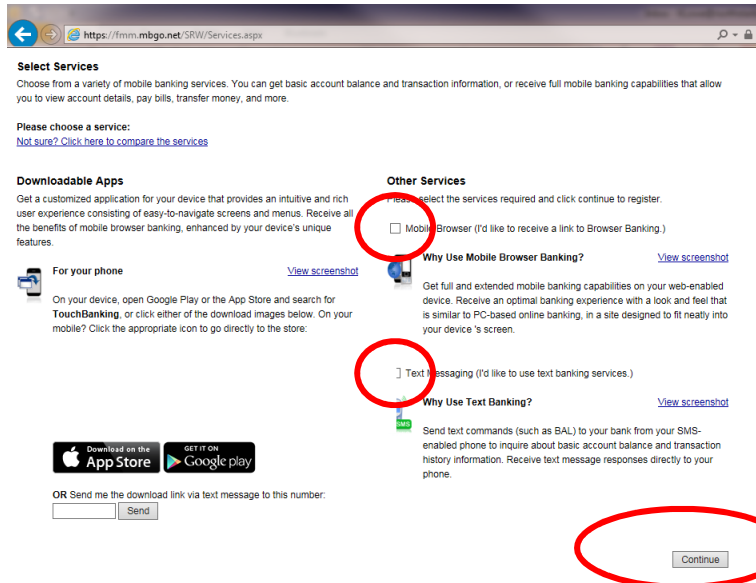
10. Enrollment is complete for the Downloadable App.

If a Customer would like to add the other services – Text Messaging and Mobile Browser

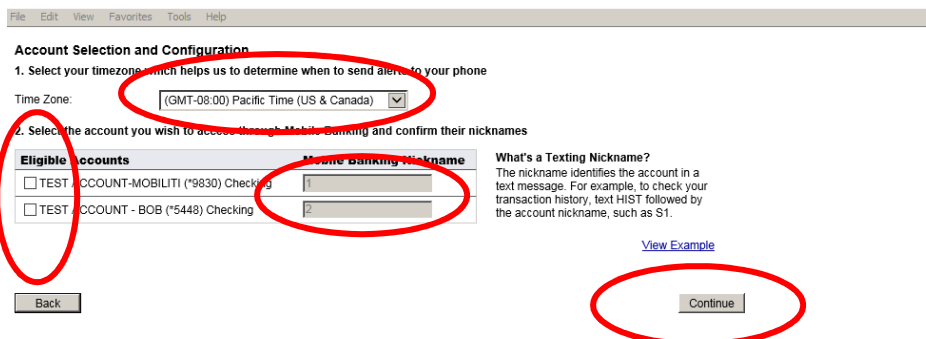
11. If customer would like to add the other services, this can be done at initial enrollment by **clicking on Return to Select Services and continuing with the enrollment process**. OR at a later time by logging into Retail Online Banking and select Manage Devices in the User Options.
12. If customer chooses to add other services now, **click on Return to Select Services**



13. This screen will show allowing you to select the services required. **Once selected, click continue.**



14. **Select your Time Zone** - This Feature is only for Bank Alerts. NorthStar Bank does not subscribe to Alerts so this tab is not relevant.
15. **Select the Eligible accounts** you would like enrolled in Text Messaging or Browser Banking
16. **Select a Nickname** in the Mobile Banking Nickname text box (Maximum of 10 alphanumeric) View Examples provides more information on Nicknames.
17. **Click Continue**



18. Enter the phone number for your mobile device and review the information on the mobile Phone Number page

19. Click Continue

File Edit View Favorites Tools Help

Other Services
Please enter your mobile phone number to register for other services.

Mobile phone number: For example, 5551234567

- Text Banking
- Mobile Browser

Thank you for using Mobile Banking combined with your handheld's text messaging capabilities. By registering for Mobile Banking, or changing your registration information, 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 99588. To cancel, text "STOP" to 99588 at any time. Message frequency depends on account settings. For assistance, please contact customer service at 800-999-2606.

[Back](#) [Continue](#)

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

20. Enter Activation Code that is sent to your mobile device via text message

21. Click Activate –

https://fmm.mbgo.net/SRW/MBankingActivation.aspx

Enter Activation Code
Enter the activation code we sent to your phone.

Activation Code: [Activate](#)

Thank you for using Mobile Banking combined with your handheld's text messaging capabilities. By registering for Mobile Banking, or changing your registration information, 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 99588. To cancel, text "STOP" to 99588 at any time. Message frequency depends on account settings. For assistance, please contact customer service at 800-999-2606.

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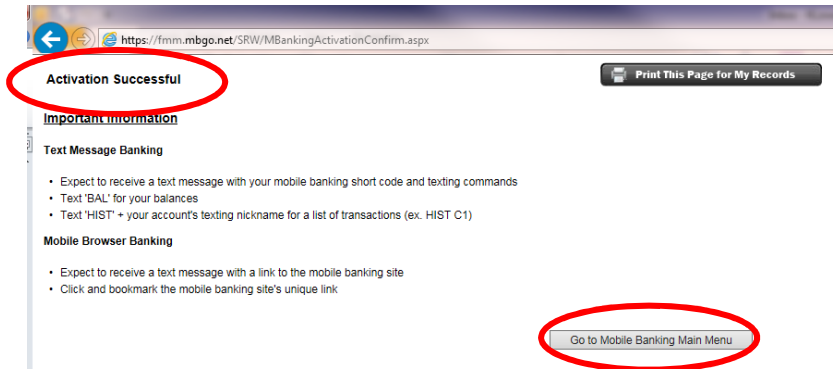
NSIA Banking Alerts
Activation Code: 0860240
Reply HELP for Help
Msg&Data rates may apply.
Msg Freq Based on Acct Sttns
Info: [800-999-2606](tel:800-999-2606)

1/2
NSIA Banking Alerts
Text Banking Activated. Text a command below to [99588](tel:99588).
BAL
HIST + texting nickname (ex. HIST C1)
Reply HELP for Help
Reply STOP to

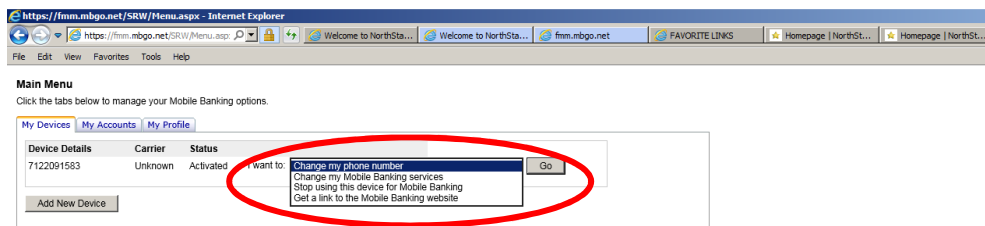
2/2
Cancel.
Msg&Data rates may apply.
Msg Freq Based on Acct Sttns
Info: [800-999-2606](tel:800-999-2606)

22. The Activation Successful page will appear indicating that your Mobile Banking enrollment was successful.

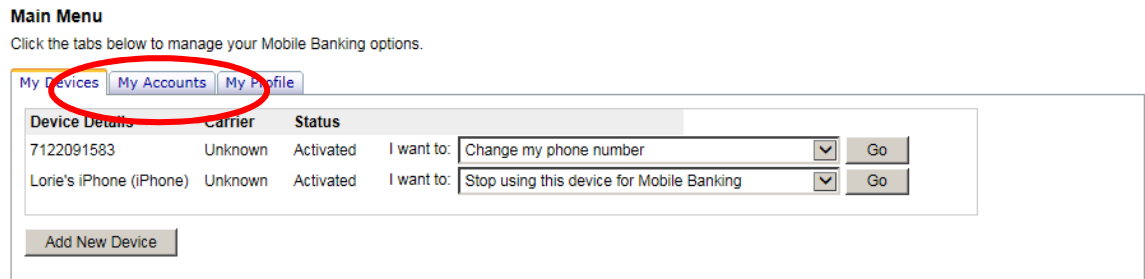
23. Click on Go to Mobile Banking Main Menu



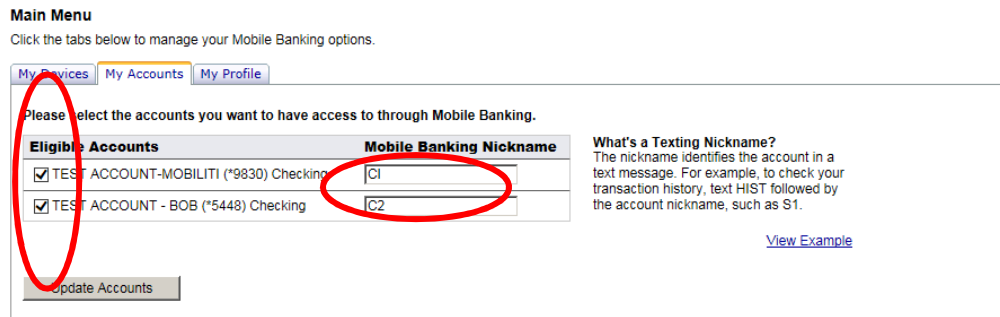
24. My Devices tab allows you to add or remove a device, change mobile services, or get the link for Mobile Banking website.



25. Click on My Accounts Tab – Nickname eligible accounts



26. Select your Eligible Accounts you wish to access in Mobile Banking



27. Enter a nickname in the Mobile Banking Nickname text box (Maximum of 10 alphanumeric)
View Examples provides more information on Nicknames

28. Click Continue

29. **Click My Profile to select time zone** – This Feature is only for Bank Alerts. NorthStar Bank does not subscribe to Alerts so this tab is not relevant.

Main Menu

Click the tabs below to manage your Mobile Banking options.



My Devices | My Accounts | **My Profile**

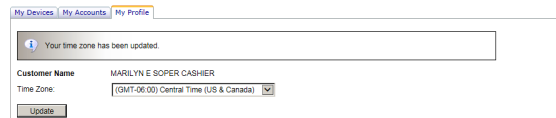
Customer Name: Unknown

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

Update

30. **Click on Exit Mobile Banking.**

Main Menu
Click the tabs below to manage your Mobile Banking options.



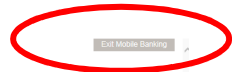
My Devices | My Accounts | My Profile

Your time zone has been updated.

Customer Name: MARILYN E SOPER CASHIER

Time Zone: (GMT-06:00) Central Time (US & Canada) ▼

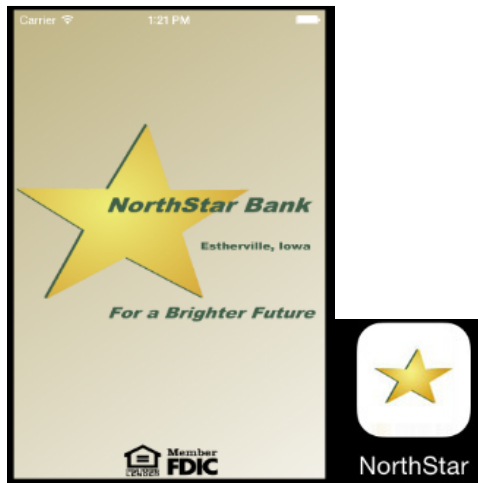
Update



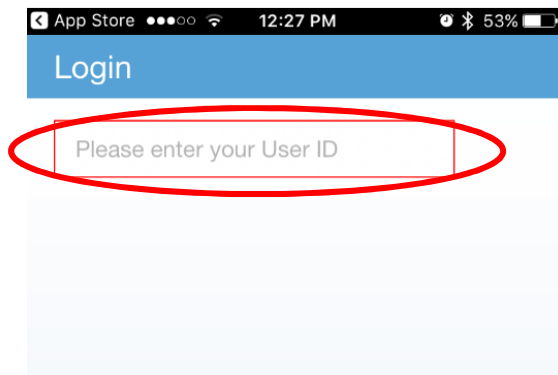
31. Enrollment is complete.

Downloadable App

32. **Download** the NorthStar Bank App in the Apple App store or Google Play Store.



33. Once the app is downloaded, **open the app**
34. **Login using Retail Online credentials**

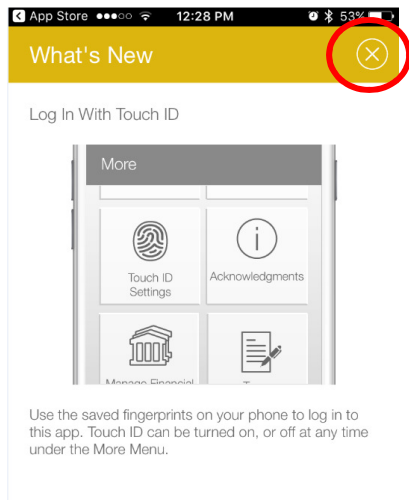


App Store ••• 12:27 PM 53%

Login

Please enter your User ID

35. After login, a screen may appear with What's New in the app. Click the X at the top and proceed within the app.



SMS/Text Messaging

You can simply send a text message to 99588 on your phone to receive account balances and transaction history.

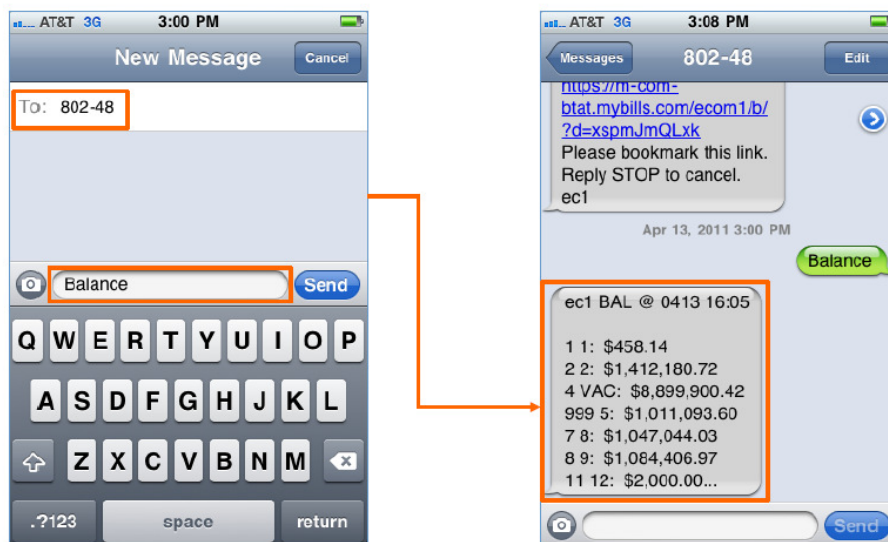
Keywords - Type

B, BAL, BALANCE, BALANCES – Check the balances for all accounts you have access to in Mobile Banking.

STMT, TRAN HIST – View the most recently posted transactions for the account you specify with the account nickname (HIST C1)

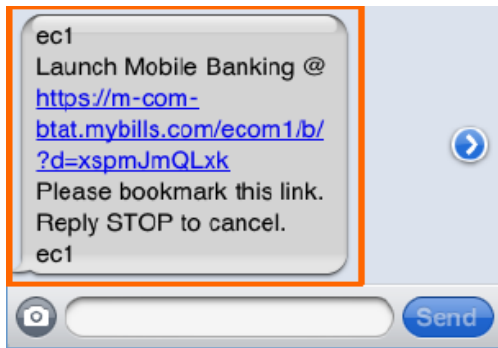
NEXT, MORE – If your history response message ends, text NEXT or MORE to view more transactions.

SMS/Text Messaging - View Account Balances

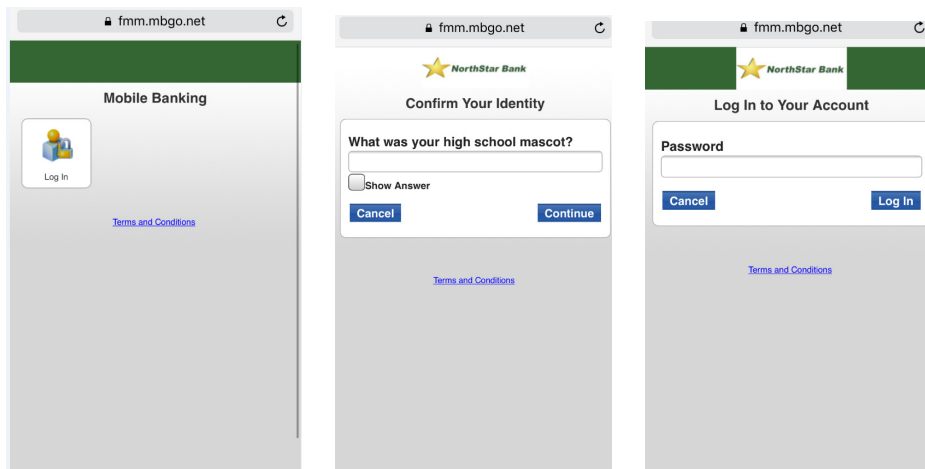


Mobile Browser Banking

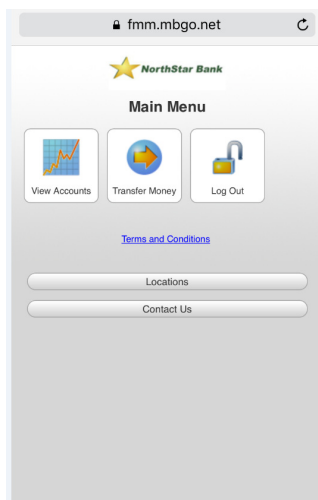
Sign in to the Mobile Banking website with your online banking credentials via the custom link that the system sent to you during the enrollment process. You must have a mobile device with an internet browser.



Login using your Retail Online Banking credentials



After login, the main menu appears. From the main menu the options include view accounts, transfer money, bill pay, and locations, contact us, terms and conditions, and log out.



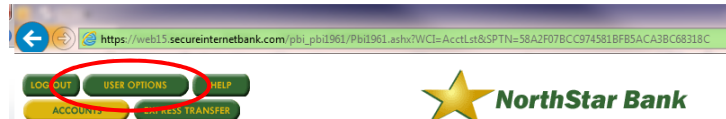
Ask Me Later

In the case that you selected Ask Me Later on the enrollment screen, you can enroll simply by downloading the NorthStar Bank Mobile App and log in using your Retail Online Banking credentials.

OR you can enroll at your convenience in the Retail Online Banking User Options.

Simply log into Retail online Banking-

1. Click on the User Options



2. In the Mobile Banking section, Click **Enroll Now** to begin the process. Follow through the same [steps](#) at the beginning of this document.



If you feel you need any further assistance with Mobile Banking, we're here to help!

Give us a call at NorthStar Bank 1-800-999-2606

Monday – Friday 9:00 am -4:30 pm.