

# *Your life is on the go.*

Susquehanna Bank is right there with you.

## Susquehanna Text Banking User Guide & FAQs



# Susquehanna Mobile Banking User Guide & FAQs

Text Banking allows you to view account balance and transaction history for one or all accounts on your mobile phone. It's easy and quick. Text Banking is available for Susquehanna customers who use Internet Banker, and it takes just minutes to activate and start using on your mobile phone. Please refer to the instructions below to sign-up through Internet Banker. If you haven't enrolled in Internet Banker please go to [www.Susquehanna.net](http://www.Susquehanna.net) to learn more and enroll or call 800.311.3182. You will then be on your way with Text Banking.

**Quick jumps:** [Getting Started](#) | [How to Use\Commands](#) | [FAQs](#)

## Getting Started

To enroll for Text Banking, log in to Internet Banker and click on **1** "Manage Settings" select **2** "Mobile Settings" and then select **3** Text Mobile Settings.

Welcome to Mobile Banking!  
**New! We now have an iPhone app for Internet Banker. Visit the iTunes app store for more details.**

**Mobile Web Settings** ?

Check **4** "Enable text access for your mobile device". Enter your mobile phone number and select the accounts you want text access to from your mobile device. Enter a short name for easy memory in the Mobile Short Name box. Click "Submit".

**Welcome to Text Banking!... Three easy steps to enroll...**  
**Step #1. Complete the form below and click Submit.**  
**Step #2. Check the box to accept terms and click Confirm.**  
**Step #3. Send Text Validation Code to complete enrollment.**

**4** **Mobile Text Settings** ?

Enable text access for your mobile device

Mobile Phone Number    \*\* Msg&Data rates may apply. Text STOP to 89549 to cancel. Text HELP to 89549 for more information. \*\*

Select the accounts you want text access from your mobile device

Account Name	Mobile Short Name
<input checked="" type="checkbox"/> Checking	<input type="text" value="Chk"/>
<input checked="" type="checkbox"/> Savings	<input type="text" value="Sav"/>

*Text Commands*

Bal=All Acct Bal  
 Bal Acct Name=Single Acct Bal  
 Hist=All Accts Recent Activity  
 Hist Acct Name=Single Acct Activity  
**Help=Commands**  
**Stop=Cancel**

After reading the Mobile Text Agreement, check **5** **"I accept these full terms and conditions"** and click **"Confirm"**. You are now enrolled! In order to validate your Mobile Text preferences, text the five digit validation code **6** XXXXX to Susquehanna Bank's short code (89549) shown in the Information Message. This will confirm the changes you've made for Text Mobile Banking.

Text Banking is a free service from Susquehanna, although you may be charged for text messages depending on your mobile plan. It's just one more easy way to keep tabs on your finances, wherever you go.

Internet Banker | Bill Payment | eDocs/eStatements | Manage Settings

Personal Settings | Account Settings | Display | Alerts | Mobile Settings

Web Mobile Settings | »Text Mobile Settings

800-311-3182 ... Internet Banker Support

**Welcome to Text Banking!... Three easy steps to enroll...**  
**Step #1. Complete the form below and click Submit.**  
**Step #2. Check the box to accept terms and click Confirm.**  
**Step #3. Send Text Validation Code to complete enrollment.**

**Information Message:** In order to validate your Mobile Text preferences, text the validation code XXXXX to Susquehanna Bank's short code (89549). This will confirm the changes you've made for Text Mobile Banking. Please make sure to save Susquehanna Bank's short code under your mobile phone contacts for future reference.

**Mobile Text Settings** ?

Mobile Phone Number: (XXX) XXX-XXXX **\*\* Msg&Data rates may apply. Text STOP to 89549 to cancel. Text HELP to 89549 for more information. \*\***

FI Text Number: 89549

Text Delivery	Account Name	Mobile Short Name
YES	Checking	Chk
YES	Savings	Sav

*Text Commands*

Bal=All Acct Bal  
 Bal Acct Name=Single Acct Bal  
 Hist=All Accts Recent Activity  
 Hist Acct Name=Single Acct Activity  
**Help=Commands**  
**Stop=Cancel**

**Text Banking Agreement**  
 Susquehanna Bank Text Banking is a service provided by the Bank that allows Customer to obtain information regarding Customer's Account(s). The terms and conditions in this Agreement are in addition to, and do not supersede or replace, any other agreements applicable to any of your accounts with Susquehanna Bank. By using Susquehanna Bank's Text Banking service, you agree to the following terms and conditions:

**5**  **I accept these full terms and conditions**

**Confirm** **Edit** **Cancel**



## How to Use\Commands

When using text banking simply text different commands to **89549** to retrieve specific information concerning your account.

Below are the Text Commands

**Bal** = All Acct Bal

**Bal Acct Name** = Single Acct Bal

**Hist** = All Accts Recent Activity

**Hist Acct Name** = Single Acct Activity

**Help** = Commands

**Stop** = Cancel

What would you like to do?	Instruction	Short Name
View the balance of an account	Text <b>BAL (Short Name)</b>	BAL Sav
View the balance of all my accounts	Text <b>BAL</b>	BAL
View recent transactions of an account	Text <b>Hist (Short Name)</b>	Hist Chk
View recent transactions of all my accounts	Text <b>Hist</b>	Hist
List text commands	Text <b>Help</b>	Help
Un-enroll Text Banking	Text <b>Stop</b>	Stop

If you change the Short Name on the account(s) or add new accounts you will need to re-validate your changes by texting the validation code provided to you after you have accepted the terms and conditions and clicked on the Confirm button.

Text messages may be stored on your mobile phone. Therefore, for privacy delete all text messages when you are finished.

## FAQs

### Q. Who can use Susquehanna Text Banking?

A. Text Banking is available to any Susquehanna customer. For validation purposes you must have an Internet Banker ID and Password to enroll for this service.

### Q. What service can Text Banking provide for me?

A. When using the SMS text messaging feature on your mobile phone you can check account balances and transaction history. Text Banking will provide you with the last four transactions on your account(s) within the last 15 days.

### Q. What is the cost associated with Text Banking?

A. We do not charge you for Text Banking. Your wireless carrier may charge for using the SMS text message feature on your mobile device. Some carriers may charge additional fees to use their short code texting services.

### Q. Do I need a smart phone or PDA to sign up for Text Banking?

A. No, because virtually every mobile phone/device on the market today is capable of sending and receiving SMS text messages. You must simply have text-messaging available through your mobile device.

### Q. How do I get started using Text Banking?

A. Getting started is easy and quick. Log in to Internet Banker and select 'Manage Settings' then click on Mobile Settings and select 'Text Mobile Settings' to enroll.

### Q. Do I have to enroll for Mobile Web Banking in order to use Text Banking?

A. No you can enroll for both or just one or the other.

**Q. What is the difference between Mobile Web Banking and Text Banking?**

A. Mobile Web Banking provides more functionality than Text Banking. For example, with Mobile Web Banking you are able to submit transfers and bill payments. Text Banking only provides SMS messages that contain balance information and account history (last four transactions). In addition, Mobile Web Banking requires you to authenticate using your Internet Banker ID and Password, while Text Banking does not. You simply text Susquehanna's short code 89549 and a text command to have a message sent to you with the requested information.

**Q. What accounts can I access with Text Banking?**

A. All accounts you are able to access through Susquehanna's Internet Banker service are available using Text Banking. Through the Text Banking enrollment process, you will choose the accounts and assign a short name for each one.

**Q. What happens if I lose my mobile device?**

A. The information sent to you from Susquehanna's Text Banking is similar to that printed on a typical ATM receipt — it cannot be used to identify you or compromise your accounts. However, if your mobile device is lost or stolen, you should call your mobile provider to cancel service on the device. Once you replace your device, if you keep the same number, Text Banking will continue to work. If you change your number, you will need to login to Internet Banker and go to 'Text Mobile Settings' to update your phone number. Remember with any changes such as phone numbers, accounts or short names, you must Accept the Terms and Confirm the change, as well as text the validation code you receive to complete the change process.

**Q. What do I need to do if I get a new mobile device?**

A. If you are using the same phone number, no changes are needed. If you change the phone number, see above Q/A for instructions.

**Q. Should I save the bank short code in the contact list on my phone?**

A. If you wish to add the bank's short code to your contact list, please use a generic label for security purposes.

**Q. What if I no longer want to be a Text Banking user?**

A. Text Susquehanna's short code – 89549 with the word STOP. This will cancel your Text Banking service.

**Q. Is the information delivered through Text Banking secure?**

A. Because the content of text messages is generally accessible to anyone who may have access to your mobile device, the information in the text messages you receive from Susquehanna does not include any personally identifiable information. However, your text messages will store the balances and account history that you are requesting. For that reason, we recommend you delete your Text Banking messages after you have received them.

**Q. What is SMiShing and why should I know what this is?**

A. Hopefully you are aware of the risks of [phishing](#).

A derivation of phishing, SMiShing involves the use of SMS text messages on mobile devices to collect personal information. A typical SMiShing message might advise you that your debit card has been compromised and you should call a number to ensure your account's security. In calling the number, you would likely be asked to provide your account number, date of birth or other personal information. Once you have done that, your information is in the hands of fraudsters and you are a potential victim of identity theft.

SMiShing is easy to avoid if you know what to look for. Any unsolicited text message asking you to reply with information about yourself or to call and provide information to a voicemail or live person is inherently suspect. Delete such messages without replying.