



Consumer FAQs

- What is Bristol County Savings Bank's Mobile Banking?
BCSB Mobile Banking is an easy way for you to access your eligible Bristol County Savings Bank accounts from anywhere, at anytime, using your mobile phone.
- What accounts can I access with BCSB Mobile Banking?
You can access information from your Bristol County Savings Bank checking and savings accounts.
- What can I do with BCSB Mobile Banking?
You will be able to check account balances, view account activity, transfer funds between accounts that are linked to your Bristol County Savings Bank ATM/Debit cards and initiate bill payments.
 - Will my phone work with BCSB Mobile Banking?
Our solution works with most cell phones. If your cell phone has a camera or games installed, it should support our mobile banking services.

For the most current list of supported phones, visit www.monitise.com, and select "Support," and then "Cell phone help."

- Are BlackBerry devices currently supported?
BlackBerry devices are supported, to view a list of supported BlackBerries, visit www.monitise.com and select "Support" and then "Cell phone help".
- Will this service work on my prepaid phone?
Prepaid phones do not currently support data plans; therefore, they cannot accept downloadable applications.

- Is the service secure?
Yes. Developed with some of the foremost banking security companies in the world, BCSB Mobile Banking is designed to keep your personal information secure all the way from your mobile phone to our bank's system.
 - We offer a secure online registration site.
 - We utilize a variety of methods to confirm your identity during setup, (Small deposits to your account or card data validation.)
 - You will select a unique passcode to use for all mobile transactions.
 - No personal or sensitive information, such as account numbers or passcodes, are ever stored on your mobile phone.
 - Our service uses multiple levels of encryption to protect personal data, including your unique passcode.
 - The mobile application identifies each phone uniquely each time a mobile transaction is conducted.

- How much does it cost?
At this time, there is no fee to use BCSB Mobile Banking. Your mobile phone carrier may charge a fee for data access, which is required to use the service. For details about data plan charges, please check with your mobile carrier.

Registration/Activation

- How do I get started using BCSB Mobile Banking?
There are two easy ways for you to register for the service:
 - Via Web site
 - Via your mobile phone

- Web site registration
Web site registration is a simple process that requires you to provide identifying information and account details using a Web-based form. The site will guide you through the process of downloading the mobile application to your phone. To register now, follow the appropriate links from the Mobile Banking page of our main web site (www.bristolcountysavings.com)

- Mobile phone registration
You may also register directly from your mobile phone. The process is simple, and requires that you send a text message to the service. In response, you will receive a text message with an embedded link, which requests your identifying information and account details, and guides you through the process of downloading the application. To register now, text the word "START" to 42265.

- What does "activating" the service mean?
After the application is downloaded, you may receive two small deposits in your account. These deposits are part of a security feature that is used to verify your

identity. After you verify the amount of the two small deposits, you will be able to use BCSB Mobile Banking service. (The two deposits will then be reversed.) This is one method used to activate your mobile service. The time limit for entering the two small deposit amounts before the activation process expires is 40 days. Your telephone may prompt you with other instructions on how to activate the service if you have provided us with card data (card number, card security code, etc).

Usage

- How do I access BCSB Mobile Banking on my phone?
Open the mobile banking service by selecting it from your cell phone's application or games menu. On the first screen, select "Start," and then enter your passcode.
- How do I review my account balance?
Open the mobile banking service by selecting it from your cell phone's application or games menu. On the first screen, select "Start."
 - Enter your passcode
 - Select a card
 - Your balance and available balance will be displayed
- How do I view account activity?
Open the mobile banking service by selecting it from your cell phone's application or games menu. On the first screen, select "Start."
 - Enter your passcode
 - Select a card
 - Select mini statement
 - Your past six transactions will be displayed
- How do I review past transactions performed on my cell phone?
Your latest inquiries or transactions performed on your mobile phone are stored for future reference. To view these, select "History" from the main menu.
- How do I transfer money between accounts?
Open the service by selecting it from your cell phone's application or games menu. On the first screen, select "Start."
 - Enter your passcode
 - Select a card
 - Select "Transfer" and the account to transfer from
 - Select the account to transfer to
 - Enter the amount to transfer
 - Select "OK"

The amount, as well as accounts where information is transferred to and from, will be displayed for final confirmation. Select "OK" to confirm the transaction (if the information is correct), or "Cancel" to void the

transaction. You will then receive a confirmation message that the transaction is complete. For example, transaction confirmation: \$100 has been transferred from checking account to savings account. Select "OK" to return to the account menu

- If my carrier is AT&T, how do I answer the question "Use Data Network?"
During your initial mobile banking application download and every time you access the mobile banking application, you will be asked this question. Select, "Yes, Ask Once" to only be asked this question once during each mobile banking session.
- What if I get a message that tells me to upgrade?
Visit www.monitise.com, select, "Support", select "FAQ", then go to the usage area and refer to the question indicating "What if I get a message that tells me to upgrade?"

Support

- Will someone have access to my account if my phone is lost or stolen?
As long as your passcode remains secure, you will be protected from fraudulent use. Report the loss to your mobile carrier who will stop service to your phone.
- Do I need to notify Bristol County Savings Bank if I lost my mobile phone?
No. You should report the loss to your mobile carrier who will stop service to your phone. As long as your passcode remains secure, you are protected from fraudulent use. If your original phone number is retained after you receive a new phone, you will need to download the application again, but your existing passcode will continue to work. If you are issued a new phone number, you will need to repeat the registration/activation process.
- What should I do if I forget my passcode?
You will need to request a new passcode by selecting the "Passcode Request" link from the "Help" screen, which will trigger the activation process again. You'll then receive two small deposits that you will need to verify in order to use the service again. In addition, if you enter your passcode incorrectly five consecutive times, you will need to request a new passcode. To do this, select the "Passcode Request" link from the "Help" screen, which will trigger the activation process again.
- Will my spouse and I be able to access our joint account from two different mobile phones?
Yes. Two people can have access to the same joint account number via their individual mobile phones. The card number is entered into each phone, and both people will receive an individual passcode for access.

- Whom do I contact if I need help?
To get help in person, find a Bristol County Savings Bank location near you. To get help by phone, call 774-226-1910. Monday – Friday between 8:30 -5:00 pm or direct an e-mail to mobile.banking@bcsbmail.com.
- Why does it take a long time to complete the initial download?
When you first use the service, it will run a one-time process to establish a secure connection. This will take approximately 60 seconds and produces a unique code which will be used to ensure that all future connections are secure. After completing the one-time security process, your mobile phone will connect to the service. This is a special security procedure for first-time use. If your mobile phone fails to complete the security process successfully, then you will need to delete the service from your cell phone and download it again.