

MOBILE BANKING

User Guide



Mobile Banking is available to consumer and business online customers. It offers several significant advantages by allowing the mobile user access to their online accounts at their convenience from their web-enabled* portable device. (*web data packages are available from the phone provider at the users own cost).

Mobile Banking is a great new innovative approach to banking.

Quick and easy online activation/enrollment in mobile banking.
Convenient login with same online banking credentials.
Any-time Any-place hassle-free banking
Valuable Services

Mobile Banking provides our Consumer and Business Online customers with immediate Mobile access to the following features:

Types of Online Transactions:

- View real time account balances
- Review account presentments
- Review detail account history with search capability
- Search for specific transactions
- Make one-time funds transfers between entitled accounts
- Send or receive secure message to/from BOP
- Receive Alerts

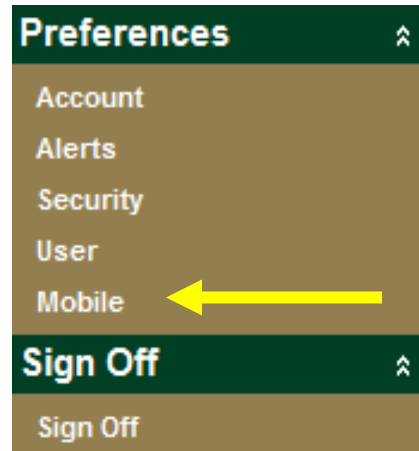
Services available to Cash Management Clients:

- Receive online notifications of wire or ACH transactions.
- Approve a wire or ACH transaction.
- Submit ACH Single Payment, ACH Single Receipt or Wire Transfer from your mobile device.

MOBILE BANKING

Step 1: Enroll in Mobile Banking

To enroll or activate mobile banking, login to online banking and choose the “Mobile” option under the “Preferences” menu.



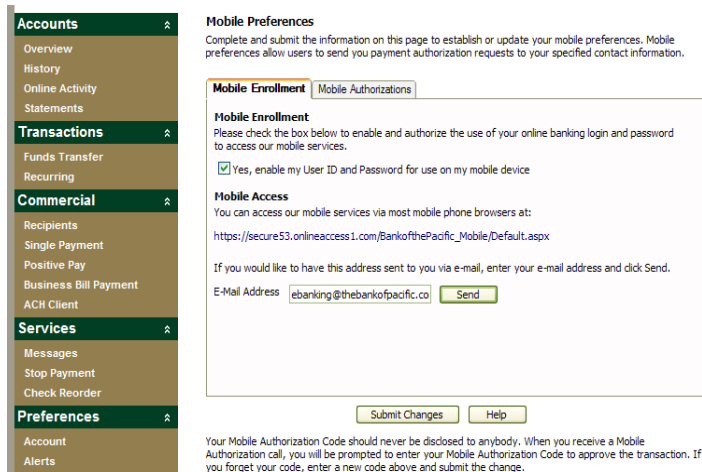
From the ‘Mobile Enrollment’ Tab:

Select Yes, enable my User ID and Password for use on my mobile device.

Enter the email address that you would like to have the mobile URL address sent – click **Send**.

Select the Mobile Authorizations tab

Choose ‘**Submit Changes**’.



From the ‘Mobile Authorizations’ Tab:

Enter in a 4-digit MAC code. This code will be used to authorize transfers.

Enter in the email addresses which you would like notifications delivered.

Enter in any telephone numbers which you would like notifications sent.

Select the types of transactions for which you agree to be an eligible approver, upon request.

Personal
Private Clients
Real Estate
About Us

Mobile Preferences
 Complete and submit the information on this page to establish or update your mobile preferences. Mobile preferences allow users to send you payment authorization requests to your specified contact information.

<p>Mobile Authorization Settings Enter your desired Mobile Authorization Code and preferred phone and e-mail delivery preferences.</p> <p>Mobile Authorization Code <input type="text" value="****"/> <small>Your code should be numeric and exactly 4 digits in length</small></p> <p>E-Mail Address 1 <input type="text" value="ebanking@bankofthepacific.co"/> E-Mail Address 2 <input type="text"/> E-Mail Address 3 <input type="text"/></p> <p>Phone Number 1 <input type="text" value="(360) 537-4090"/> Phone Number 2 <input type="text"/> Phone Number 3 <input type="text"/></p> <p style="text-align: center;"><input type="button" value="Submit Changes"/> <input type="button" value="Help"/></p>	<p>Mobile Authorization Enrollment Choose the transaction types for which you agree to be an eligible approver, upon request.</p> <div style="border: 1px solid black; padding: 5px;"> <input checked="" type="checkbox"/> ACH Single Payment <input checked="" type="checkbox"/> Funds Transfer </div> <p style="text-align: right;"><input type="button" value="Select All"/> <input type="button" value="Clear All"/></p>
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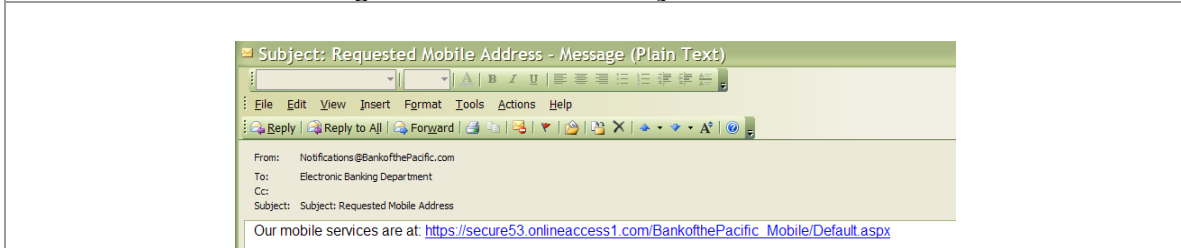
Your Mobile Authorization Code should never be disclosed to anybody. When you receive a Mobile Authorization call, you will be prompted to enter your Mobile Authorization Code to approve the transaction. If you forget your code, enter a new code above and submit the change.

Step 2: Mobile Access

Locate the email delivered to your hand-held device with the mobile login site URL and click the hyperlink to go to the mobile login page.

Or go to your web browser and type the address into the search field:
https://secure53.onlineaccess1.com/BankofthePacific_Mobile/Default.aspx

Bookmark the mobile login site for future easy access.




Step 3: Login to Mobile Banking

From your web enabled mobile device choose to search the web. Locate the mobile login in your bookmarked sites.

At the login page, enter your online banking login ID and password to access the site.

Mobile Login



Login ID

 Password

Account Overview:

Account Overview is the first screen that users will see after they log in to Mobile Banking. This overview is a list of your accounts which you are entitled to see through online banking and the balances of each account.

Account Overview



Logged on as ebponge

This page provides an overview of your accounts by account type. Click on the account name to view history for a selected account.

[You have 1 new message](#)

Account

[SUPER BONUS 1XXX7890](#)

[BUS NOW 1XXX8](#)

[ANALYSIS 2XXX789](#)

[SAV 4XXX121](#)

You can enter your own nicknames for these accounts in the Account Preferences menu in Online Banking.

[Review Account Details](#)

[Review Account History](#)

[Review Online Account](#)

[Make a Transfer](#)

[Commercial Payments](#)

[Messages & Alerts](#)

[Sign Off](#)

Note: Users should always Sign Off after using Mobile Banking to ensure the security of their information. To exit the 'Return to Mobile Login' page, Blackberry users will need to choose 'Close' from the menu bar.

Review Account Details:

To change the account you wish to view details for, simply choose the other account from the drop-down menu and choose Select.

Account Details



SUPER BONUS 1XXX7890 ▾

Select

- Available Balance : \$10.00
- Previous Day Ending Ledger: \$10.00
- Interest Rate: 0%
- Last Deposit Amount: \$1.00
- Last Deposit Date: 8/31/2009
- Previous year-to-date interest amount: \$0.00
- Year-to-date interest amount: \$0.00
- Last Statement Date: 2/11/2010
- As Of Date: 3/2/2010

View Account History:

Use the drop down box to change the account and change the search criteria from Preferred View to a specific search criteria.

View History



Account

SUPER BONUS 10007890

Select

- 8/31 ADVANCE FROM LINES OF CREDIT LOAN 111111 \$1.00
- 8/31 Service Charge (\$1.00)
- 8/6 ADVANCE FROM LINES OF CREDIT LOAN 111111 \$9.32
- 6/29 ELECTRONIC TRANSFER FROM 12345678 ON 6/2 \$40.00
- 6/26 STOP ITEM CHARGE(S) (\$28.00)

Oldest Available: 5/15/2009

[Account Overview](#)
[Review Account Details](#)
[Review Account History](#)
[Review Online Activity](#)
[Make a Transfer](#)
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Make a Transfer:

Make one-time transfers between your accounts.

To transfer funds, select the account you wish to transfer from, the account you wish to transfer to, the amount of the transfer and the desired date of the transfer.

Click **Submit**

Make a Transfer



Initiate a one-time funds transfer between two of your accounts. Currently the Online system is unable to process principal only payments, please contact your branch of account for assistance.

Transfer from Account

SUPER BONUS 10007890

Transfer to Account

SAV 4000121

Transfer Amount

Transfer Date (MMDDYYYY):

03112010


Submit

[Account Overview](#)
[Review Account Details](#)
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[Commercial Payments](#)
[Messages & Alerts](#)
[Sign Off](#)

Messages & Alerts

Send and receive messages through **Mobile Banking**.

Set up Alerts in online banking and receive notification on your mobile device via e-mail or telephone.

	<p>Messages & Alerts</p>  <p>Bank of the Pacific <i>Real Values. Real Solutions.</i></p> <p>This page allows you to easily and securely communicate with us. You can create and send a new message, and you will also receive important messages from us in this mailbox.</p> <p>Messages</p> <p>3/5 test</p> <hr/> <p><input type="button" value="New Message"/></p> <p><small>NOTE: There is a reminder link in the top left corner of the Account Overview page to notify you of new, unread messages in this mailbox.</small></p> <p>Account Overview Review Account Details Review Online Activity Make a Transfer Commercial Payments Sign Off</p>
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Note: Users should always **Sign Off** after using **Mobile Banking** to ensure the security of their information. Signing off takes your users back to the Login screen and closes the current session of Mobile Banking. The browser window should also be closed on the phone