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Text Message Banking User Guide

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About Text Message Banking

Introduction

Text Message Banking (TMB) enables users to access their account information and receive account notifications on their text-enabled mobile phone or wireless device. This means that your users will be able to access their account information or last five account transactions from any mobile device that has SMS (Short Message Service) service enabled.

The Text Message Banking (TMB) feature is an important complement to the browser-based mobile banking solution because it simplifies your user's access to account balance and transaction information.

Text Message Banking Features

Once a user signs up for the service within Internet Banking and enrolls one or more phone numbers, they can start using the Text Message Banking features listed below by sending a text message to the financial institution's short code that was supplied during enrollment and in marketing materials (Hint: Encourage your end users to add it to their phone address book). Please be aware that standard text messaging charges will apply to your end users that use TMB.

This feature enables your users to access their account balance and recent transaction history anywhere in a few seconds instead of a few minutes. With text message banking your users can:

- Access the balance of a designated primary account
- Access the balances of all their checking accounts
- Access the balances of all their savings accounts
- Access the balances of every active account¹ they have
- Most recent five transactions on their designated primary account
- Receive a weekly notification related of their primary account balance

Important!

A few things to note before you start using the Text Message Banking system:

- **Registration** – Your users must first register for Internet Banking on an Internet-enabled personal computer and set up at least one account. As a registered Internet Banking user, they can complete a separate registration to use Text Message Banking (see the Registration and Set Up section).
- **Notifications** – Users are set up with a weekly primary account balance notification and have to manually turn it off within Internet Banking if they want to discontinue the alerts.

¹ Credit cards may not be supported, depending on your core processor configuration

- **SMS Service** – The user must subscribe to a texting plan with their mobile provider that allows for sending and receiving text messages.

Registration and Set Up

Registration

To register for TMB, IB users simply log into Internet Banking and click the Mobile Banking & Alerts tab to access the Mobile Banking and Alerts page, as seen below. The Mobile Banking & Alerts tab is located under the Account Summary primary navigation button. Clicking on the **Activate** button launches the quick and easy three step enrollment process that is described on the following pages.

Otherwise users can click the **more...** link or **Learn More** link to open an informative product demonstration and more details on TMB. In addition, you can check out the FAQ links on the right-hand portion of the page, or you can click **see all FAQs** to view all of the Text Message Banking informational links that are available.

If your Institution does not have DI Mobile Web Banking offered, a user not yet enrolled in TMB see this on the Mobile Banking & Alerts tab:

The screenshot shows the 'Mobile Banking & Alerts' page. At the top, a blue navigation bar contains links: Account Summary, Account Transfer, Scheduled Transfers, eStatements, Check Order, Export History, and Mobile Banking & Alerts. Below this, the 'Text Message Banking' section features a mobile phone displaying a text message with account balance information. Text next to the phone reads: 'It's free*, safe & secure! more...'. To the right, a text block says: 'Send text message with words like "BAL" to 454545 and we reply instantly with your account balance. It's just like texting a friend! Learn More'. An 'Activate' button is positioned below this text. Further right, a 'FAQs' section lists several questions with underlined links: 'How secure is this?', 'Will I be charged for this?', 'Will text banking work on my phone?', and 'Which carriers are supported?'. A link 'see all FAQs >>' is at the bottom of the FAQs section. Below the TMB section is the 'E-mail Alerts & Notifications' section, which shows the user's default email address as 'john@test.com (edit)'. A note states: 'This e-mail is used only for receiving e-mail alerts.' To the right, there is a 'Quick Add' section with a 'Balance Notification' checkbox and a 'GO' button, and a link for 'Add multiple alerts'.

If your Institution also offer Mobile Web Banking in addition to TMB, we encourage you to use the mobile web banking banner ad on the Mobile Banking & Alerts page, as shown below:

WELCOME TO INTERNET ACCOUNT ACCESS

Account Access | Bill Payment | SecureCare | Secure Forms | User Options | Help | Email | Sign Off

Account Summary | Account Transfer | Schedule Transfers | Mobile Banking & Alerts | Export | US Savings Bonds | Stop Payment | Check Order | Online Statements

Text Message Banking

It's free*, safe & secure! more...

Send text message with words like "BAL" to 454545 and we reply instantly with your account balance. It's just like texting a friend!

[Learn More](#) | [FAQs](#)

*Std text messaging charges apply.

Check out Mobile Web Banking!

Pay bills and make transfers right from your phone's web browser at

[Send link to phone](#)

Confirm Transfer TO Account CHECKING *3105 AMOUNT: \$500.00

E-mail Alerts & Notifications

Advanced Setup:

By clicking on the link under the "Check out Mobile Web Banking" banner the user will be texted the preferred URL of your mobile web banking site to the number they enter on the screen.

Enrollment, easy as 1-2-3

Text message banking enrollment is a quick three step process that typically takes just a few minutes to complete. If your users should have a question regarding any of the enrollment steps, they can either consult the FAQs listed at the right-hand portion of the screen or contact your FI's support number using the toll free number provided. Users must have their cell phone in their possession in order to enroll in TMB.


The user can click the **Cancel** button at any time during the enrollment process to stop the enrollment.

Step 1 - Enter your phone number

The screenshot shows a web interface for setting up text message banking. At the top, there's a navigation bar with links: Account Summary, Account Transfer, Scheduled Transfers, eStatements, Check Order, Export History, Mobile Banking 2, Alerts. Below this, the main heading is '1 2 3 Setup your phone'. A sub-heading reads 'This one-time setup will activate your cell phone for text message banking and mobile alerts.' There is a light blue box with the text 'Enter your cell phone number here:' and three input fields separated by dashes. Below the input fields, there's a paragraph of text: 'Standard text messaging charges apply. For help or information, send "HELP" to 454545. To cancel this service, send "STOP" to 454545 at anytime. For further assistance, contact customer service at 1-800-888-8888. Message frequency depends on account settings.' This is followed by a certification statement: 'By entering your phone number you certify that: - You are the account holder, or - have account holder's permission to activate.' Below this is a checkbox labeled 'I have read and accepted the full terms and conditions.' At the bottom, there are two buttons: 'Cancel' and 'Next'. On the right side, there is a 'FAQs' section with several links: 'How secure is this?', 'Will I be charged for this?', 'Will text message banking work on my phone?', 'Which carriers do you support?', 'How do I deactivate this?', and 'see all FAQs >>'.

To set up the phone number:

1. Enter the mobile number that you'll be using to send and receive text messages in the text boxes provided (format: 111 – 222 – 3333), as seen in the screen example above. Only US based phone numbers are supported.
2. Select the **terms and conditions** checkbox in order to continue. Users can click on the **terms and conditions** link and review the text messaging disclosure statement.
3. After the user has checked the terms & conditions box, the **Next** button will become enabled. (The **Next** button will remain disabled and cannot be selected until the user selects the terms and conditions checkbox.)
When the user clicks on next, an activation code will be texted to their phone.

 **NOTE:** If the user happens to enter the phone number incorrectly (not enough numbers, alpha characters, etc.), an appropriate error message will be displayed and allow them to correct the phone number before continuing.

Step 2 - Enter the activation code

When the user clicks the **Next** button in Step 1 the system will send an activation code to the phone number that was entered.. If the user does not receive the activation code and has confirmed that your phone number is correct, they can click the **Resend it** link to send another activation code. By doing this, the previous activation code becomes invalid.

Account Summary Account Transfer Scheduled Transfers eStatements Check Order Export History Mobile Banking & Alerts

1 2 3 **Setup your phone**

A text message with your activation code has been sent to 123-456-7890 ([change](#)). This may take a few minutes.

Enter your code here:
123456 No code yet? [Resend it.](#)

Standard text messaging charges apply.
For help or information, send "HELP" to 454545. To cancel this service, send "STOP" to 454545 at anytime. For further assistance contact customer service at 1-800-888-8888. Message frequency depends on account settings.

[Cancel](#) [Back](#) [Next](#)

FAQs

[Why do I need to activate my phone?](#)

[Where do I find my activation code?](#)

[I still have not received my activation code. What do I do?](#)

[Can I come back later to enter my activation code?](#)

[see all FAQs >>](#)

To enter the activation code:

1. The user should enter the activation code that the system sent to your cell phone in the field provided on the screen, as seen above, e.g., 123456.

NOTE: If the user happens to notice that the phone number displayed is incorrect, click the **change** link near the top of the page and re-enter the cell phone number.

2. Click the **Next** button. If successful, the final step displays where you will select the primary account that will be used for your text inquiries and notifications.

NOTE: If the user happens to enter the activation code incorrectly for some reason, an appropriate error message will be displayed and allow the user to re-enter the code before continuing.

Step 3 - Select your primary account

After successfully entering the activation code and clicking the **Next** button in Step 2, the final step is for the user to select the primary account that will be used for balance inquiries and notifications.

To select a primary account:

1. Select the primary account from the drop-down list (e.g., CHECKINGx1234, only the last four numbers of the account are shown)².
2. The **Send me a text message with my primary...** checkbox is selected by default. Click the checkbox to deselect it if the user does not wish to receive weekly account balance notifications.
3. Clicking the **Done** button displays a Congratulations message on your screen (see example at bottom of this page) and sends a Welcome message to your phone.

Welcome. Text us for your balance: BAL, BAL ALL. Std msg chgs apply. For info txt HELP, to stop txt STOP. Msg frqncy dpnds on acct stngs

4. The screen within Internet Banking will refresh to display the Text Message Banking and Email Alerts screen (see the Managing Text Message Banking section in this user guide).




² Credit card accounts might be excluded from this list.

Sending and Receiving Banking Text Messages

Sending Text Message Requests

A variety of text requests can be sent to the financial institution's short code number (e.g., 454545). Each request can be phrased in more than one way (e.g., BAL or BALANCE) and the variations are noted immediately below, as well as in the more detailed descriptions for each command.

 **NOTE:** If an unenrolled user accesses the correct short code and requests BAL, BAL CHK, BAL SAV, BAL ALL or LAST the system responds with a generic message : *You are not enrolled in text message banking. Please contact your bank or credit union for more info. To cncl txt STOP. txtbanking.net*³

TMB requests include the following:

- **BAL** (or BALANCE) – System returns the current and available balance on the primary account.
- **BAL CHK** (or BAL CHECK, BAL CHECKING ACCOUNT) – System returns the current account balances of all all active checking.
- **BAL SAV** (or BAL SAVE, BAL SAVING, BAL SAVINGS ACCOUNT) – System returns the current balances all active savings accounts⁴.
- **BAL ALL** (or ALL BAL, BALANCE ALL, ALL BALANCE) – System returns the current balances for all of the user's active accounts⁵.
- **LAST** (or LAST5, LAST 5, LAST FIVE, LAST TRANS) – System returns the most recent five transactions on their primary account.
- **HELP** (or HLP) – System returns information related to using text message banking. If an unenrolled user accesses the correct short code and requests their HELP, the system displays the following message:

Pls cntct your bank or credit union to setup text banking. Msg frqncy dpnds on acct stngs. Std msg chgs apply. To cncl txt STOP. txtbanking.net

- **STOP** (or END, CANCEL, UNSUBSCRIBE, QUIT) – System terminates text message banking for that phone. If an unenrolled user accesses the correct short code and requests their STOP, the system displays the following message:

You are not enrolled in text message banking and will not receive msgs. Pls contact your bank or credit union for more info. txtbanking.net

³ The txtbanking.net URL gives information on text message banking and a list of FI's that offer it.

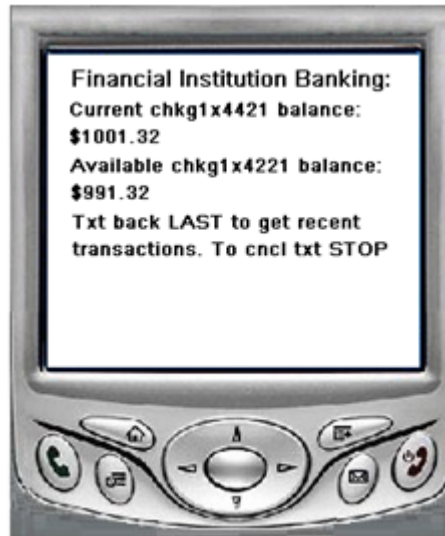
⁴ Money Market accounts are not included in this command.

⁵ Credit card balances may be excluded

Request BALANCE Sample Message

Enrolled users can text BAL (or BALANCE) to the financial institution short code (e.g., 454545) to instantly receive your primary account balance via return text message.

If the primary account is not available (e.g., it has been closed), the system returns the balance for the first available account with the message: *Sorry, your designated primary acct is inactive. Pls update*



Request CHECKING BALANCES Sample Message

Enrolled users can send BAL CHK (or BAL CHECK, BAL CHECKING ACCOUNT) to the financial institution short code (e.g., 454545) to instantly receive your active checking account balances via return text message.



Request SAVINGS BALANCES Sample Message

Enrolled users can send BAL SAV (or BAL SAVE, BAL SAVING, BAL SAVINGS ACCOUNT) to the financial institution short code (e.g., 454545) to instantly receive your active savings account balances via return text message.



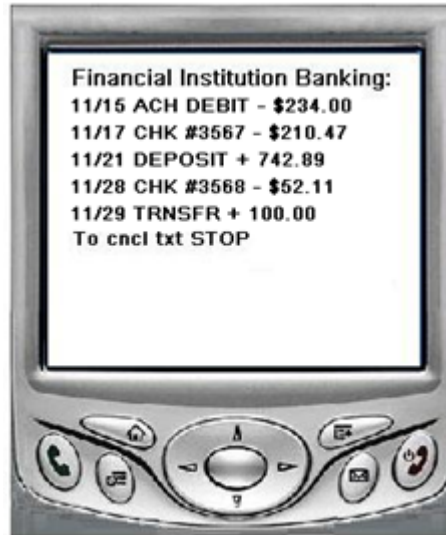
Request ALL BALANCES

Enrolled users can send BAL ALL (or ALL BAL, BALANCE ALL, ALL BALANCE) to the financial institution short code (e.g., 454545) to instantly receive your active account balances via return text message.



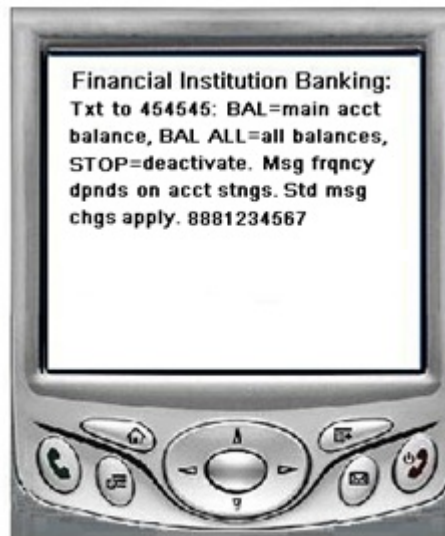
Request LAST Transactions

Enrolled users can send LAST (or LAST5, LAST 5, LAST FIVE, LAST TRANS) to the financial institution short code (e.g., 454545) to instantly receive your five most recent transactions on your primary account via text message.




Request HELP

Enrolled users can send HELP (or HLP) to the financial institution short code (e.g., 454545) to instantly receive the available commands and descriptions via return text message.



Request to STOP Service

Enrolled users can send STOP (or END, CANCEL, UNSUBSCRIBE, QUIT) to the financial institution short code (e.g., 454545) to receive confirmation that text message banking has been terminated.

 **NOTE:** You can also deactivate a phone on the Mobile Banking & Alerts tab by selecting the **deactivate** link in the **Text banking activated for** field (see Managing Text Message Banking within this User Guide).



Receiving Weekly Notifications

By default end users are signed up to receive weekly balance text notifications based on the primary account they selected during set up. The weekly balance notification is sent every Friday between 1:00 and 2:00 PM (pacific time) to the phone number entered during set up. Or, if the phone number was changed the text notifications will be sent to the most recent phone number entered.

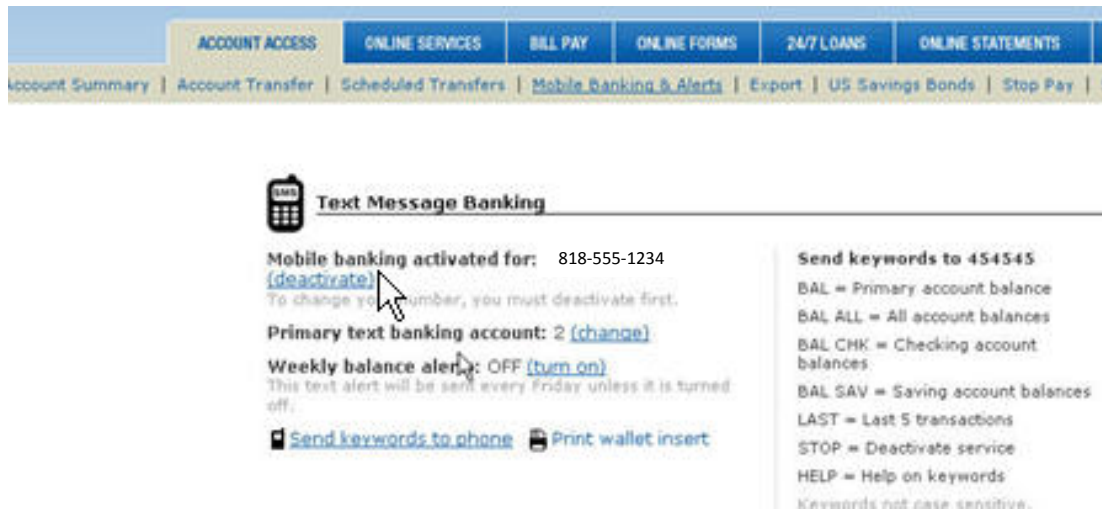
To stop receiving the weekly notifications, go to the Mobile Banking & Alerts tab within Internet Banking and select the **turn off** link in the **Weekly balance alerts** field near the top of the page (please refer to the Managing Text Message Banking section within this user guide for more).



Managing Text Message Banking

Selecting the **Mobile Banking & Alerts** tab displays the Mobile Banking & Alerts page where the user can learn more about available Mobile Banking services and sign up for Text Message Banking. The user continues to also set up and manage email notifications for events related to their accounts.

If the user is already signed up for Text Message Banking, they can deactivate the current mobile phone number to set up a different phone number (or to terminate the Text Message Banking service). Or you can change the primary text banking account, turn your weekly balance alert off or on, send the keywords (BAL, LAST, etc.) to your phone or print out a wallet insert with the list of keywords.



Changing the phone number used for TMB

The **Mobile banking activated for** field displays the mobile number that has been activated for text message banking (format: 111-222-3333). Click the **deactivate** link to remove the phone from the mobile banking service in order to, for example, activate a different phone number.

After clicking deactivate, a confirmation message warns the user that the phone will be deactivated, if the user wants to remove this number, they just click the **Yes, deactivate** button to remove the phone. The page refreshes with mobile banking information and an **Activate** button. Just click the **Activate** button, enter and validate the new phone number and you're done.

If the user changes their mobile carrier and retains the same phone number, it is recommended to deactivate TMB and reactivate with the new mobile phone and new carrier.

Change the primary account

The **Primary text banking account** field displays the primary account that is setup for text message banking. Clicking the change link displays a list of the users' active online banking accounts. When the user selects an account from the list and click the **Save Changes** button, the page refreshes and displays the new primary account.

Change your weekly balance alert

The **Weekly balance alerts** field defaults to ON, indicating that the balance of the user's primary account will be sent out every week. Weekly balance notifications are typically sent on Friday

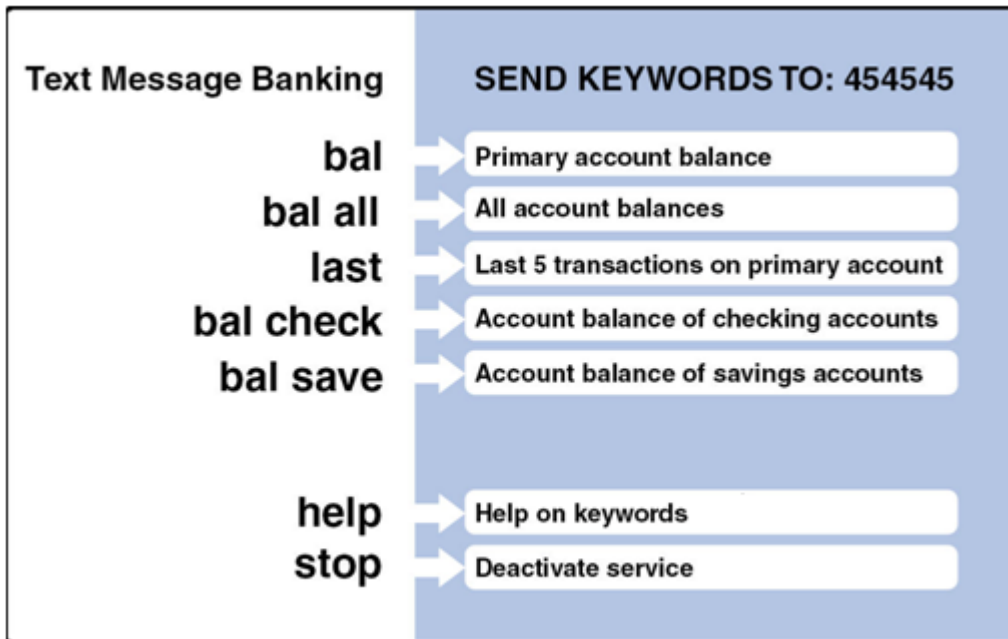
afternoons between 1:00 and 2:00 PM pacific time to the enrolled phone number. Clicking the turn off link displays a confirmation message. Clicking **Yes** in the confirmation message terminates the weekly balance alerts and refreshes the field value to OFF.

Send key words to your phone

To Clicking this link displays a popup confirmation message. Clicking **Yes** sends the list of the keywords (e.g., BAL, BAL ALL, LAST, etc.) to the provisioned mobile phone number.

Print out key words

Users can click this link to print out a copy of the key words to keep handy in their wallet, purse, attached to the phone, or car. The print out would look similar to this for shortcode 454545.



Email Notifications and Alerts

Email notifications continue to operate as they previously did.

Your default email for alerts is

This indicates the email address that the user's account notifications are sent to. Clicking the **edit** link to change the email address and save your changes. When the page refreshes, the updated email address will be displayed.

Quick Add

Use the drop-down field to select the type of email notification you want and click the **Go** button to access it. Just complete and submit the detailed notification form to get it started.

Add Multiple Alerts

Click this link to access the Express Balance screen that has the option of adding up to three balance notifications at one time, if available.

Notifications Table

This table lists all of the end user's active account notifications. The column headers include the following: Account Title, Account Number, Notification Type, Trigger, Action and the Email Address. An end user can either edit or delete a notification that was previously set up, as described below.

Reports

Two sources are available for usage reports to track how your end users are using Text Message Banking:

- Management Console Activity Reporting
- Monthly SMS Usage Report in MyDI

Activity Reporting

TMB reporting is available in the Activity Reporting section of Management Console within the Home Banking module. The following events TMB-related activities that occur within internet banking can be queried:

Name of the Activity Report	Meaning
deactivated text banking	All users that deactivated text message banking within Internet Banking.
learn more about mobile	All users that clicked on the “learn more” link for text message banking on the Mobile Banking & Alerts page
text banking setup access	All users that started the TMB enrollment process
text banking setup successful	All users that successfully completed the TMB enrollment process

Additionally, the following events that occur from the user’s cell phone are also tracked and available as an activity report in Management Console:

Name of the Activity Report	Meaning
<ul style="list-style-type: none"> • sms balance request 	All users that texted in any kind of balance request
sms help	All users texted in a help request
sms last	All users that texted in a last request for the last five transactions.
sms stop	All users that texted in a stop request to cancel the service.

. Please refer to the **Appendix** for a more detailed explanation of the above reporting events.

MyDI Reporting

Monthly SMS Usage Report

Monthly SMS usage reports have been placed in MyDI to make it easy to access and review. The reports consist of simple downloadable CSV files showing the users that had activity in the given month.

To access reports, log into MyDI and select the “Reports” button on the left hand navigation. Scroll down to the bottom and select the “SMS Usage Report.” See the screens below for guidance:

The screenshot shows the MyDI interface. At the top, there is a navigation bar with 'Home', 'Log Off', and 'User Guide & Training'. Below this is a 'Reports' section with a list of report categories and their descriptions:

- Login History**: Show history of MyDI logins for all MyDI contacts within a date range.
- Contact Listing**: Show all Contacts for your Financial Institution or Holding Company.
- Changes Performed to Profile**: Show any changes to the Profile section within MyDI by any MyDI contact.
- Changes Performed to Support Incidents**: Show any changes to the Support Incident section within MyDI by any MyDI contact.
- Updates Performed by Contact - All Contacts**: Show any data changes within MyDI by any MyDI contact.
- Updates Performed by Contact - Specific Contact**: Show any data changes within MyDI by a specific MyDI contact.
- Support Incidents Submitted by Contact - All Contacts**: Show all incidents submitted by all contacts in the last 12 months.

Below this list, there is a section for 'Support Incidents Submitted by Contact - Specific Contact' with a description: 'Show all incidents in the last 12 months submitted by a specific contact.' This section contains a list of reports:

- Print Enhancement Request (old)
- single product_fulfillment_request
- SMS Usage Report** (highlighted with a red arrow)
- MyDI Secure Files: Authorized Contacts may view GRS Campaign Files and Peer Benchmark Reports here.

At the bottom of the page, there is a 'Confidential & Proprietary' notice and 'Print' and 'Cancel' buttons.

You can select the month you wish to view in the drop down menu. Once selected, simply click the **Download to CSV** button and you will get a comma separated file you can import into Excel or other programs for analysis.

DIGITAL INSIGHT® My DI

Home Log Off User Guide & Training

SMS Usage Report by Month

Report month: **October 2009**

Your report has a total of **2** records. Report completed as of **11/19/2009 11:09:44 AM**. [Download to CSV](#)

User ID	Phone #	Enrolled Date	# of text requests received	# of weekly balance texts sent
3010611	6508627026	10/13/2009 12:00:00 AM	0	1
jul22	1111000000	7/22/2009 12:00:00 AM	0	1

User Active Status

User activity for Text Message Banking is defined by any of the following:

- User texted in any command within the past 90 days
- User enrolled in the service within the past 90 days
- User has received the weekly balance push within the past 90 days

Additionally, a user will not be considered inactive for Internet Banking reporting purposes if they are using Text Message Banking within the financial institution's established inactive period. Any user with TMB activity as defined above the established inactive period will not be included in the inactive user report within Management Console.

Appendix

Management Console Activity Reporting provides insights into how your users are accessing and using Text Message Banking. The specific data elements included in each of these reports is described below.

'learn more about mobile'

An event log called "Learn More about Mobile" captures the following information whenever the user clicks on one of the learn more links.

Data Element Name	Meaning	Value
Time	The date and time the transaction occurred.	Date and time stamp
user id	The user id of the individual initiating the transaction. <i>This field is available for query on all transactions.</i>	User ID
Alt ID	The alternate user id of the end that the status is being assigned to.	Alt User ID, if available
IP address	IP address of the user	IP address
Session ID	Session ID for the individual user's session	session ID

'text banking setup access'

An event log called "Text Banking Setup Access" captures the following information whenever the user clicks the "Activate" button in the Text Message Banking section on the Mobile Banking & Alerts page.

Data Element Name	Meaning	Value
Time	The date and time the transaction occurred.	Date and time stamp
user id	The user id of the individual initiating the transaction. <i>This field is available for query on all transactions.</i>	User ID
alt id	The alternate user id of the end that the status is being assigned to.	Alt User ID, if available

IP address	IP address of the user	IP address
Session ID	Session ID for the individual user's session	session ID

'text banking setup successful'

An event log called "Text Banking Setup Successful" captures the following information whenever the user successfully completes the three setup steps to enroll in Text Message Banking.

Data Element Name	Meaning	Value
Time	The date and time the transaction occurred.	Date and time stamp
user id	The user id of the individual initiating the transaction. <i>This field is available for query on all transactions.</i>	User ID
alt id	The alternate user id of the end that the status is being assigned to.	Alt User ID, if available
IP address	IP address of the user	IP address
Session ID	Session ID for the individual user's session	session ID

'deactivated text banking'

An event log called "Deactivated Text Banking" captures the following information whenever the user clicks the button confirming that yes, they want to deactivate Text Message Banking.

Data Element Name	Meaning	Value
Time	The date and time the transaction occurred.	Date and time stamp
user id	The user id of the individual initiating the transaction. <i>This field is available for query on all transactions.</i>	User ID
alt id	The alternate user id of the end that the status is being assigned to.	Alt User ID, if available

IP address	IP address of the user	IP address
Session ID	Session ID for the individual user's session	session ID

'sms help'

An event log called "sms help" captures the following information whenever the user texts in "HELP" or its acceptable equivalent commands to the FI's shortcode.

Data Element Name	Meaning	Value
date	The date and time the transaction occurred.	Date and time stamp
member	the member ID	User ID
request id	the ID of the request	Request ID
user product	Internet Banking	IB
application id	ID of the notification service product (i.e. MBL = SMS banking)	MBL
session id	Session ID for the individual user's session, if applicable	session ID
phone number	the phone number the MO message originated from	Phone number
short code	the short code the MO message originated from (e.g. 454545)	Short code
action status	success or failure of the request	Action status

'sms stop'

An event log called "sms stop" captures the following information whenever the user texts in "STOP" or its acceptable equivalent commands to the FI's shortcode.

Data Element Name	Meaning	Value
date	The date and time the transaction occurred.	Date and time stamp
member	the member ID	User ID
request id	the ID of the request	Request ID
user product	Internet Banking	IB
application id	ID of the notification service product (i.e. MBL = SMS banking)	MBL
session id	Session ID for the individual user's session, if applicable	session ID

phone number	the phone number the MO message originated from	Phone number
short code	the short code the MO message originated from (e.g. 454545)	Short code
action status	success or failure of the request	Action status

'sms bal request'

An event log called "sms bal request" captures the following information whenever the user texts in BAL, BAL ALL, BAL CHK, BAL SAV, or their acceptable equivalent commands to the FI's shortcode.

Data Element Name	Meaning	Value
date	The date and time the transaction occurred.	Date and time stamp
member	the member ID	User ID
request id	the ID of the request	Request ID
user product	Internet Banking	IB
application id	ID of the notification service product (i.e. MBL = SMS banking)	MBL
session id	Session ID for the individual user's session, if applicable	session ID
phone number	the phone number the MO message originated from	Phone number
short code	the short code the MO message originated from (e.g. 454545)	Short code
action status	success or failure of the request	Action status

'sms last request'

An event log called "sms last request" captures the following information whenever the user texts in "LAST" or its acceptable equivalent commands to the FI's shortcode.

Data Element Name	Meaning	Value
date	The date and time the transaction occurred.	Date and time stamp
member	the member ID	User ID
request id	the ID of the request	Request ID
user product	Internet Banking	IB
application id	ID of the notification service product (i.e. MBL = SMS banking)	MBL

session id	Session ID for the individual user's session, if applicable	session ID
phone number	the phone number the MO message originated from	Phone number
short code	the short code the MO message originated from (e.g. 454545)	Short code
action status	success or failure of the request	Action status

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