



Mobile App User Guide

Updated: July 28, 2015



Introduction

The Farmers Trust & Savings Bank Mobile Banking App is a downloadable application that is compatible with numerous mobile devices. These devices include Android™ phones, Apple® iPhones® and the iPod® Touch®. The features and functionality is similar to Farmers Trust & Savings Bank Internet Banking. The following features are supported through this product:

- Device registration and multi-layered authentication
- Balance information
- Year-to-date information
- Transfers
- Mobile Capture (**this feature is not yet available with the Farmers Trust & Savings Bank Mobile App, but will be coming soon**)
- ATM and branch locator
- Account opening
- Account holder settings

This guide contains information on how to register a device and the login process. The sections following include mobile app functionality.

Operating System Requirements

This application is available for Android and Apple iPhone operating systems. Both of these operating systems have a different look and feel.

Smart phone system requirements are as follows:

- Android operating system: 2.2 and higher
- iPhone operating system: 3.3 and higher

The Farmers Trust & Savings Bank Mobile Banking App has different appearances based upon different operating systems – iPhone and Android.

Operating System General Information

Android App

- The Android market is divided into two major application types: applications and games. The Farmers Trust & Savings Bank app is in the application market.
- Android is divided into several application categories. The Farmers Trust & Savings Bank app is placed in the finance category.
- Applications in the finance category should not collect an account holder's

location data or contain objectionable material. Applications should not share user content or include social features.

- No charge or fee will be associated with downloading or installing the mobile application.

iPhone App

- The primary category is always set to Application and the secondary category is set to Finance.
- Disclosure and End User License Agreement are set by Apple.

Download, Registration, and Login Process

All Farmers Trust & Savings Bank mobile banking uses the following functionality:

- **Enrollment:** In order to utilize the Farmers Trust & Savings Bank Mobile Banking App, you must first enroll into Farmers Trust & Savings Bank Internet Banking on their PC. This involves setting up challenge questions and answers in Farmers Trust & Savings Bank Internet Banking.
- **Device Registration:** After enrollment into Farmers Trust & Savings Bank Internet Banking, a device must be registered in order to be utilized. This process utilizes a challenge question and answer from your enrollment process. **Note:** Only one application for the same financial institution can be installed on the same device. The username can be changed if using two different accounts.
- **Device Deletion:** This deletes and clears registration information for the Farmers Trust & Savings Bank Mobile Banking App from a specific device. This forces you to re-install and register the application. This is an effective technique if the device is missing or if you have exchanged phones for a new one. **Note: You must contact Farmers Trust and Savings Bank to complete this action.**
- **Device Blocking:** Disables access into the app for the user ID entered during authentication. **Note: You must contact Farmers Trust and Savings Bank to complete this action.**

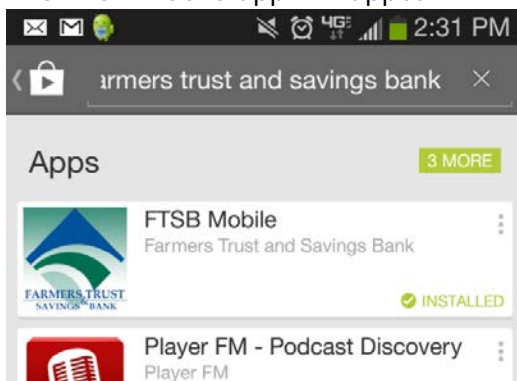
Enrollment in Farmers Trust & Savings Bank Internet Banking is required to use the Farmers Trust & Savings Bank Mobile Banking App. You must be an active user of Farmers Trust & Savings Bank Internet Banking in order to use the Farmers Trust & Savings Bank Mobile Banking App. If the you cancel enrollment in Farmers Trust & Savings Bank Internet Banking, the mobile application is no longer functional.

Downloading the Application

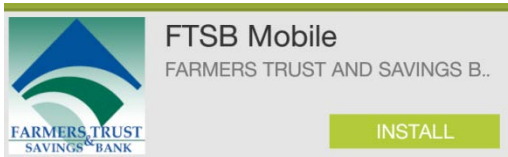
A device can have only one Farmers Trust & Savings Bank Mobile Banking App downloaded at a time. If you have multiple accounts, the username information can be changed.

The application first must be installed from the Android Play Store or iPhone Apple Store.

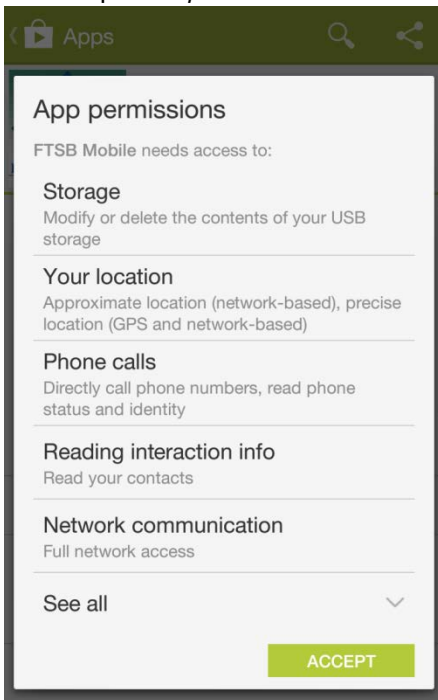
1. Go to the Play Store (Android) or Apple Store (iPhone) on your device.
2. Search for Farmers Trust & Savings Bank
3. The FTSB Mobile app will appear.



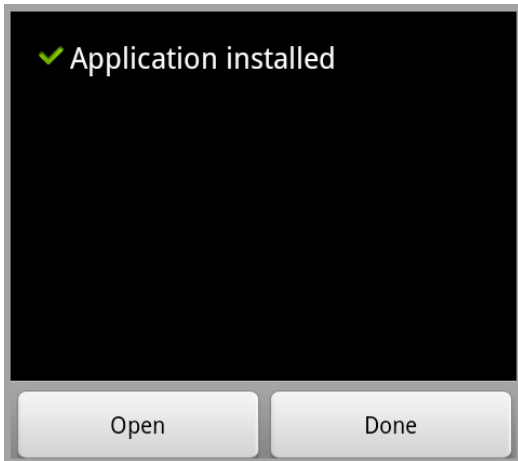
4. Tap the app, then click Install.



5. App permissions will appear, for what this mobile application needs access to. Review and then tap *Accept*.



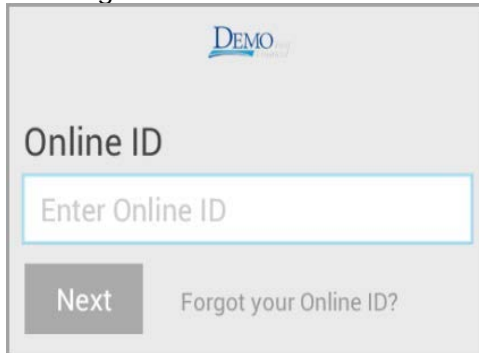
6. The application is then installed. Tap *Open* to launch the application.



Steps for Device Registration

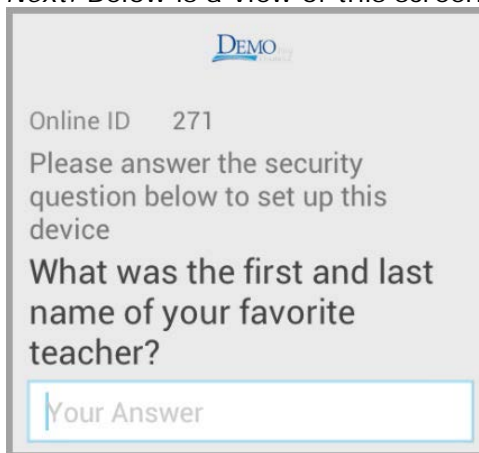
The registration process may start any time after you have enrolled in Internet Banking and the download of the app is completed. To start the registration process, follow these steps:

1. In the Online ID field, enter your username from Farmers Trust & Savings Bank Internet Banking. Below is a view of this field in the Android interface.



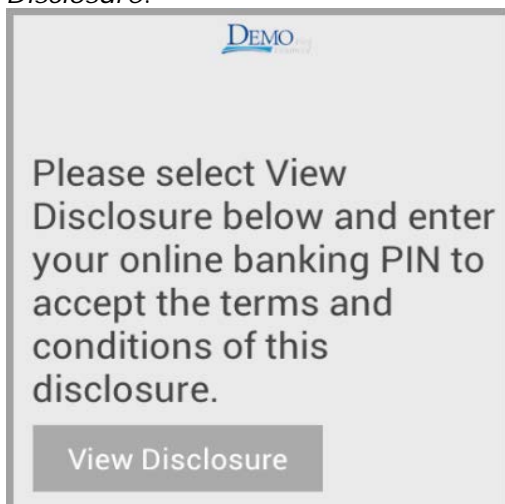
The screenshot shows the 'Online ID' entry screen. At the top is the 'DEMO' logo. Below it is the title 'Online ID'. A text input field contains the placeholder text 'Enter Online ID'. At the bottom left is a 'Next' button, and at the bottom right is a link that says 'Forgot your Online ID?'.

2. A challenge question is then presented. Enter the answer to the challenge question and tap *Next*. Below is a view of this screen in the Android interface.



The screenshot shows a challenge question screen. At the top is the 'DEMO' logo. Below it, the text reads 'Online ID 271' followed by 'Please answer the security question below to set up this device'. The challenge question is 'What was the first and last name of your favorite teacher?'. Below the question is a text input field with the placeholder text 'Your Answer'.

3. Any disclosures, terms of service, policies, or other agreements are presented. You will be prompted to read and accept before being allowed to proceed with registration.
4. Enter your password used for Farmers Trust & Savings Bank Internet Banking. Confirm the security key for security purposes. The security key is the same as for Farmers Trust & Savings Bank Internet Banking. To review the contents of the disclosure, tap *View Disclosure*.



The screenshot shows a disclosure screen. At the top is the 'DEMO' logo. Below it, the text reads 'Please select View Disclosure below and enter your online banking PIN to accept the terms and conditions of this disclosure.' At the bottom is a button labeled 'View Disclosure'.

5. The device is registered into the Farmers Trust & Savings Bank Mobile Banking App and the home page of the app is available.

Steps for Login

After the device is registered, you can then begin using the application at any time. **Note:** Each of the application screens contain a *Back* button on the iPhone application.

1. Tap the launcher icon to open the application.



2. The Navigation menu will display. Locations, Help, and Open Account do not require a username and password to view. Settings, Move Money, and Accounts will prompt you to enter your username and password.
3. The username for that particular device can be remembered, depending upon user settings. If you have forgotten your username, a *Forgot your Username?* button appears below the username field.

The image shows a login screen with a text input field labeled "Online ID:" containing the number "123456". Below the field is a "Next" button and a link that says "Forgot your member number?".

4. Enter the password. This username can be changed through the *Not My ID* button.

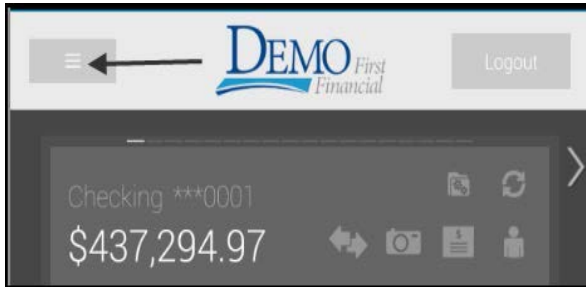
The image shows a login screen with the following text: "Online ID: 1***56", "Site Key: Autumn", and "Please verify your Site Key and enter your Password". Below this is a text input field for the password. At the bottom, there is a "Login" button, a "Not My ID" link, and a house icon representing the home page.

5. Tap *Login*. The application then displays the home page, or the functionality requested prior to entering your username and password.

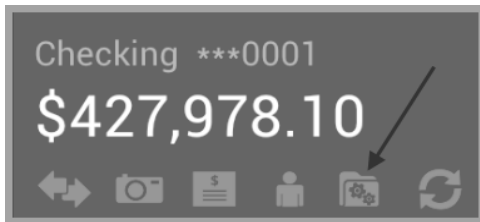
Note: Some pages that do not contain non-public information are available prior to logging in. These pages include branch/ATM locations and account opening functionality. Features that require the login process include Account Balance, Transfers, and Settings.

Navigation Process

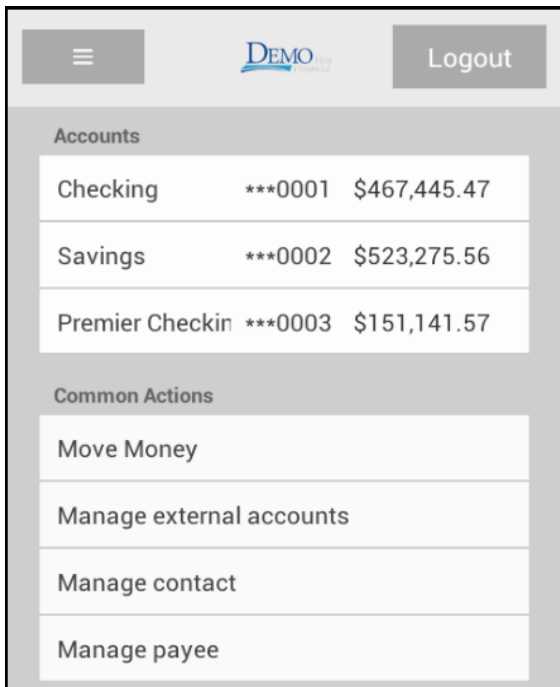
The navigation for the Farmers Trust & Savings Bank Mobile Banking Application is displayed much like below:



The menu can also be reached through the Settings icon.



Tap this button to display Accounts, Common Actions and Other.



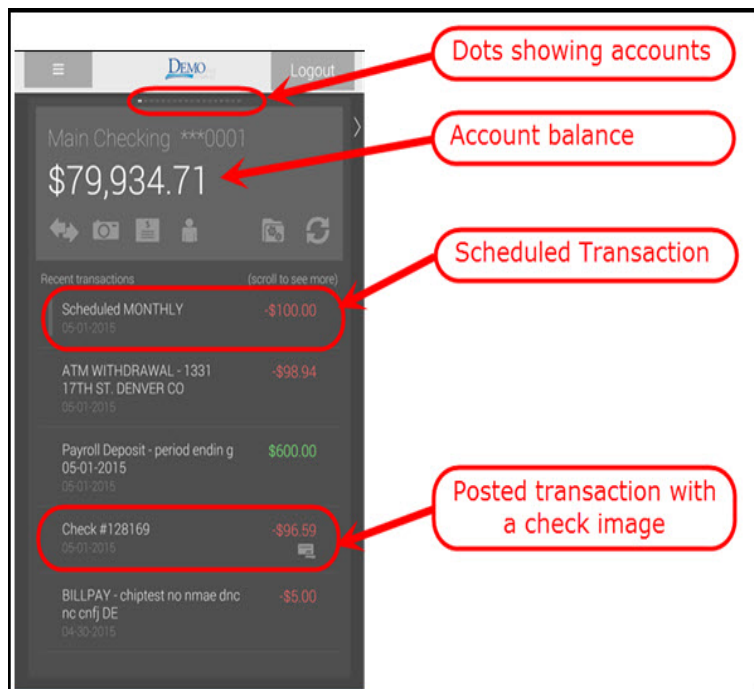
- Accounts: Scroll this list to find a specific account from this section, or the last account viewed is displayed. The account number and available balance is displayed for each account. By tapping a specific account, the Account Detail window shows.
- Common Actions: Choose Move Money, View pending transactions, Manage external accounts, Manage contact, and Manage payee from this section.
- Other: Choose Settings, ATM, Open Account or Help from this section.

Accounts

The following information is available on the account page:

- Balance (Displayed for certificates and credit or loan accounts)
- Available Balance (Displayed for checking and savings accounts)
- Recent Transactions

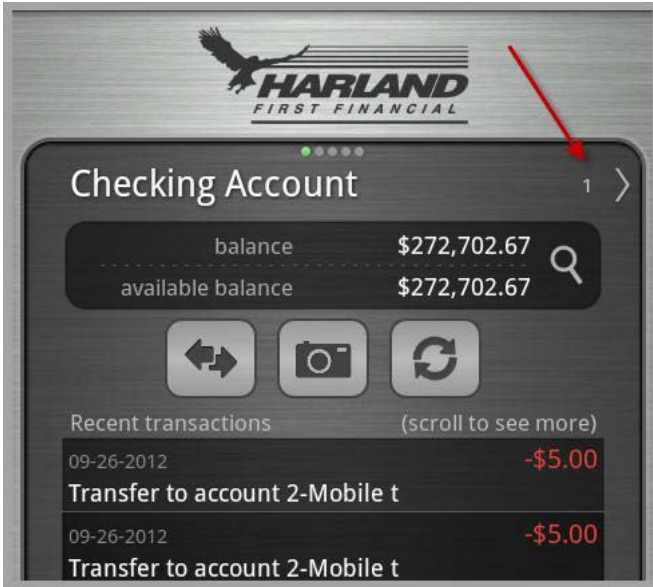
The dots across the top of the screen represent the number of accounts available to the account holder. The accounts are always organized by type: checking and savings are first, followed by investments and loans. You can view accounts by sliding the screen from side-to-side.



The following section shows the differences between the Android and iPhone styles.

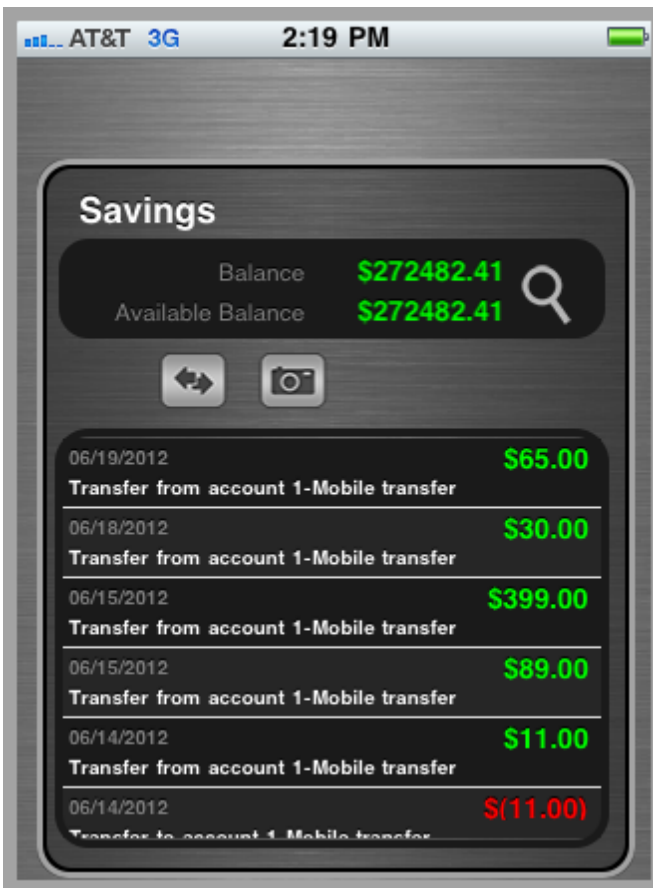
Android Interface

The Android view has left/right navigation arrows at the top of the screen.



iPhone Interface

The iPhone view appears much like the following screenshot.



In all versions, dollar amounts shown in red note debits; dollar amounts shown in green note credits.

The following navigation bar is in the middle of the page:



- Tap the left right arrow to transfer funds from one account to another.
- Tap the arrow to refresh the screen.
- The center camera icon is for Mobile Deposit Capture. **NOTE: Mobile deposit capture is not yet available on the Farmers Trust & Savings Bank Mobile App, but will be coming soon.**

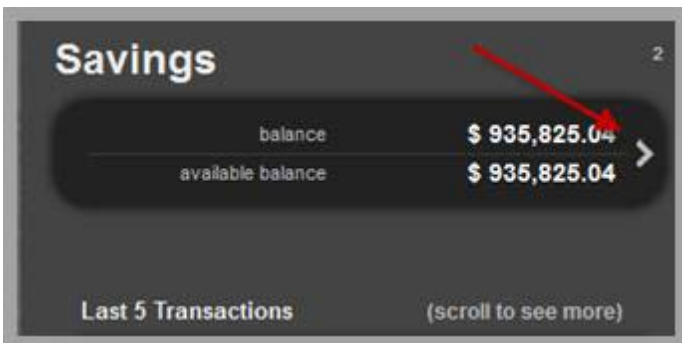
You can view various accounts by sliding the screen from side to side.

Tap the magnifying glass for more account detail. This includes additional information such as year-to-date information, interest rate, payment amount and payoff amount.



Note: If these items are not available, balance and available balance are the only items available on this screen.

Tap the arrow next to Balance to display other accounts.



Transfers and Scheduled Transfers

Transfers and Scheduled Transfers can be completed on Android, IOS and Windows devices. The screens differ depending upon which operating system you are using.

Scheduled Transfers are available through the Accounts menu as well as the Transfers menu. You can add, modify, or delete a scheduled transfer.

System Requirements: You must be on Cavion Mobile Banking App v13.1.1 or higher to use Scheduled Transfers.

Setting up a Transfer

Setting up a Transfer can be started by selecting Move Money icon off of the main menu, or selecting the Transfer button in the Accounts section. Below are flows on how to set up a transfer in the iOS interface and the Android interface.

Note: The flows in the Android and iOS operating systems are the same; they have slightly different look and feel based upon native functionality.

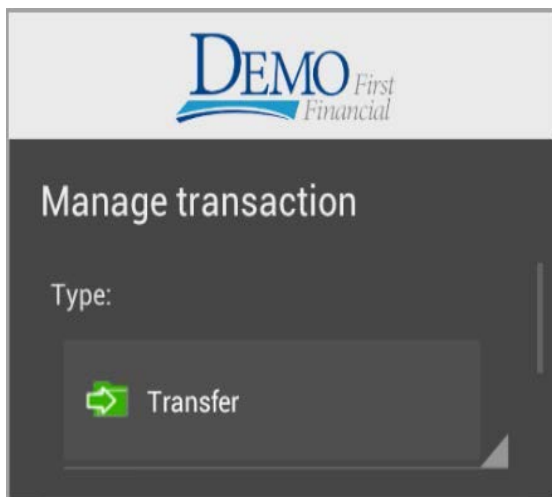
To set up a transfer or scheduled transfer, follow these steps:

1. From the main menu, tap the Accounts button; then, tap the Transfers icon.

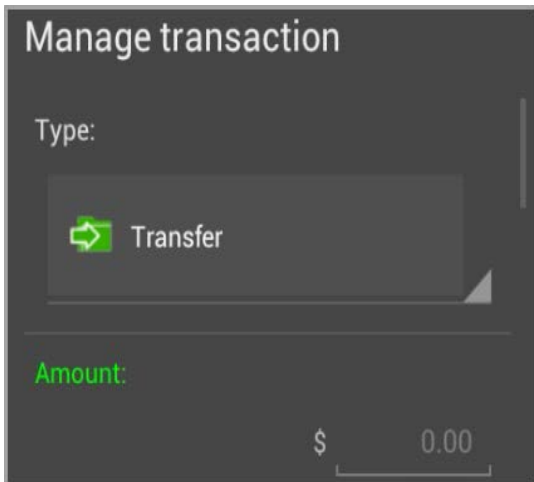


You may access the same page by tapping the Move Money button.

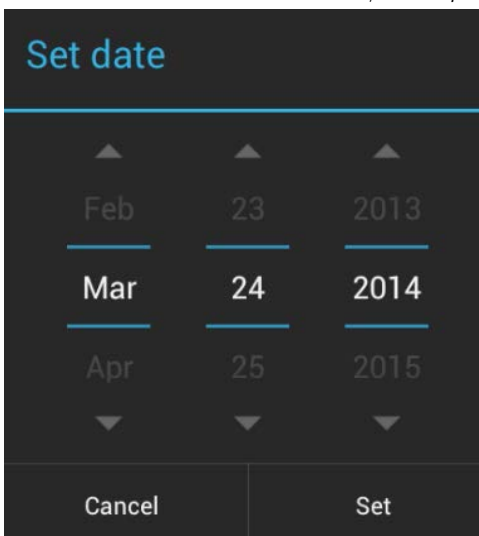
2. In the Type drop-down menu, verify Transfer is selected. This is the default value.



3. Enter the amount of the transfer.

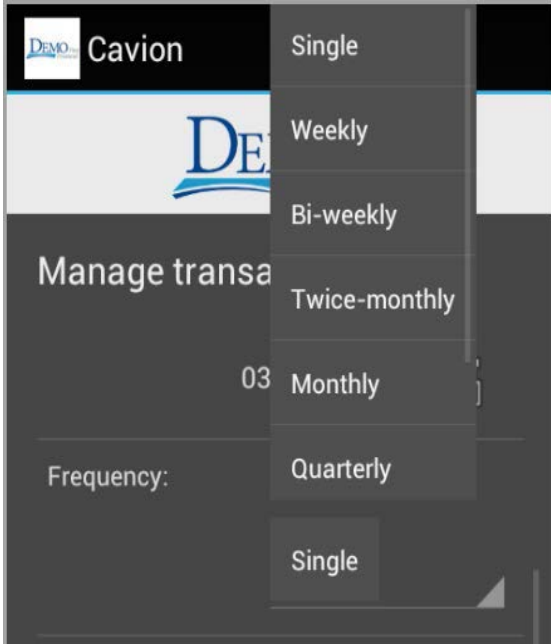


4. From the drop-down menu, select the account you would like to transfer from.
5. From the drop-down menu, select the account you would like to transfer to.
6. Enter an amount.
7. Under Payment Date, tap the calendar. Select the month, day and year you would like the first transfer to be initiated; then, tap the Set button.



Note: There may be differences in the calendars in this section depending upon the device.

8. From the drop-down menu, select the frequency of payments. The payments can be any of the following
 - Single
 - Weekly
 - Bi-weekly
 - Twice-monthly
 - Monthly
 - Quarterly
 - Semi-annually
 - Annually



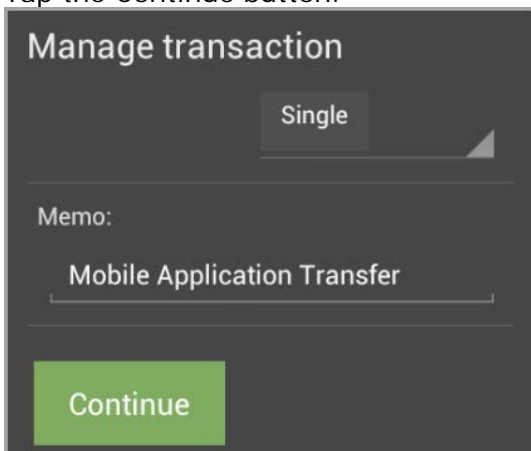
Thereafter, you can choose frequency of every x number of days, weeks, etc.

- Single
- Weekly
- Bi-Weekly
- Monthly
- Twice-Monthly
- Quarterly
- Annually
- Every four weeks
- Twice-Annually
- Every other month

9. If it is a recurring transfer, enter the # of payments.

10. If applicable, enter a memo.

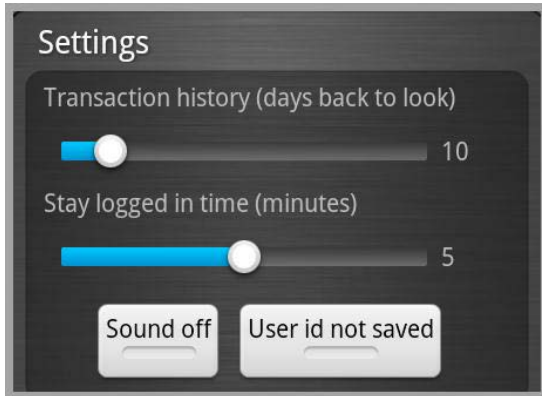
11. Tap the Continue button.



12. Confirm your transfer; then tap OK.

Settings

Assorted settings are available on this page. Transaction history (days back to look): Number of days that history in the Available Balance screen is defaulted to. Slide the navigation bar back and forth to increase and decrease the number of days in this setting.



- Transaction history (days back to look): Number of days that history in the Transaction History section is defaulted to. Slide the navigation bar back and forth to increase and decrease the number of days in this setting.

Note: Setting this feature to a longer time period could impact the speed of the app to retrieve data.

- Stay logged in time (minutes): Session timeout length. After this period of time without tapping any buttons or sliding the screen, you are logged out of the Farmers Trust & Savings Bank Mobile Banking App session. If the session times out, you will be prompted to re-enter your username and password to re-enter the mobile app. For security purposes, the maximum stay logged in time is 10 minutes.

Note: If using an iPhone, the session timeout will be the lower of the time set in the app and the session timeout setting on the device.

- **User id not saved:** Tap this button to keep the username from being remembered when logging in. If the username is saved, tap *User id saved* to clear this setting. If it is not saved, then you will be prompted for a user ID each time you log in.
- Tap **Sound on** to turn on sound effects. This includes clicks when keying in values or tapping the screen. If the sound is on, this button changes to *Sound off* and can be tapped to turn the sound back off.

The functionality is the same for the Android and iPhone interfaces, but the color of buttons differ. Android buttons are gray whereas the buttons are green in the iPhone.

Locations


Tap ATM/Branch Locator to view a map of surrounding areas, or tap the Locations tile on the Windows tablet.


You can choose between searching for ATMs only, branches only, or both


ATM/Branch Icons

There are four different types of icons: ATM only, Branch only and Branch with ATM.

Current location is represented as a red dot for Windows interfaces, and a blue dot for Android interfaces.

ATM only icon: 

Branch only icon: 

Branch with ATM: 

Open Account

The open account page will take you to www.ftsbbank.com for contact information for each of our branch locations. To open an account with Farmers Trust & Savings Bank, please contact us via phone or use the Contact Us form at the bottom of the page.

Help

The help page within the mobile app takes you to the Farmers Trust & Savings Bank Mobile Banking page, which includes additional information on using the mobile app. A “Contact Us” button is located in the top right corner. This allows you to place a direct phone call to Farmers Trust & Savings Bank in Buffalo Center.