



Messenger Mobile Banking

Change the Channel

Messenger Mobile Banking provides streamlined account information reporting, payment initiation and approval, and alerts for mobile platforms, including iPhone, Blackberry, and Android operating systems.

OBS architecture supports independent services and delivery channels. We believe a mobile channel should present an optimized mirror image of the web channel, providing mobility without a loss of functionality. A business user should be able to easily switch between the web and mobile channels so that business decisions and actions can occur in real-time without limitations. So, a payment entered on the mobile channel may be approved through the web, and a payment entered through the web may be approved through the mobile channel.

Use the Mobile Channel or the Web Channel – You Decide

By leveraging the OBS multi-channelled platform, mobile is “just another channel” capable of delivering *Messenger Financial Center* services to the mobile business user. From a customer and user administration perspective, users of the mobile channel are set-up on the system in the same manner as users of any other channel, including web, email, and Desktop.

Maximum Functionality at a Minimum Price

Messenger Mobile Banking supports:

Accounts	Alerts	Activities
<ul style="list-style-type: none">• Quick Account View• Extended Account Balance View	<ul style="list-style-type: none">• Lists the recent SMS alerts delivered to user	<ul style="list-style-type: none">• Transfer Money (Account Transfer)• Wire Money (Wire Transfer)• Approvals (ACH, Account Transfer, Wire Transfer)• Stop Payment Initiation

Simple Implementation and Support

Messenger Mobile Banking is integrated with the *Online Messenger platform* and *Messenger Financial Center* and does not require any mobile infrastructure to be implemented. Administration is supported by the *Messenger Financial Center* web interface and all established user, account and service entitlements apply to the mobile channel.

Mobility and Security Combined

OBS employs a multi-layered security model that includes: entitlements, dynamic approvals, multi-factor authentication (MFA) and system features designed to identify and prevent threats to mobile banking.

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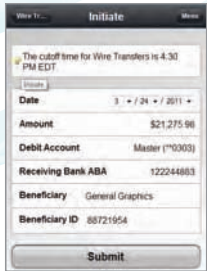
Messenger Mobile Banking Accounts Menu

The Accounts menu option is the business user's gateway into account summary and detail information, as well as the Quick Account Transfer feature. Quick View displays accounts, balances and transactions and Quick Account Transfer will allow the business user to transfer funds into and out of designated accounts.

Messenger Mobile Banking Activities:

Transfer Money (Account Transfers)

Transfer Money uses the *Messenger Financial Center (MFC)* Account Transfer service to allow a business to move money between its accounts at your financial institution



Wire Money (Repetitive Wire Transfers)

Wire Money uses Repetitive Wire Transfer Templates to allow business users to send money to beneficiaries through the financial institution's wire transfer system. Each company defines their own repetitive wire transfer instructions and saves them as templates. There is no limit to the number of Repetitive Templates a company may define.

Transaction Limits

Business users may have transaction limits defined which limit or "cap" the amount of money that can be debited from an account or limit the number of wires that may be initiated from an account during a single day. Depending on the amount entered, a transfer may require one or two additional users to review and approve the transaction before it can be delivered to the financial institution for processing.

Payment Approvals

Each payment is displayed with a graphic icon indicating the type of payment, a transaction number, and summary information. Once a payment is selected from the Approvals list page, the business user may approve or reject the payment and, if rejected, may enter the reason for the rejection. Rejecting a payment puts it into a "Pending Repair" state so that it can be corrected and resubmitted for approval.

Stop Payments

Stop Payments gives users the ability to request placement of stop payment orders for checks written on accounts to which they are entitled.

Safe, Reliable and Secure

OBS solutions leverage low-risk contemporary technologies with multiple channel distribution options and a level of quality and performance unmatched in the industry.

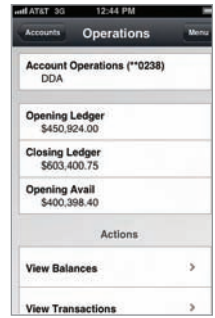
Messenger Mobile Banking employs a multi-layered security model that includes multi-factor authentication (MFA). Because internet threats continue to evolve, security is an on-going effort with continuous improvements.

A SAS 70 Type II audit and third-party security tests are conducted annually.

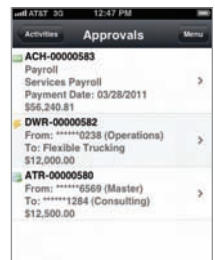
Messenger Mobile Banking is always available and the people that support it are ready to provide assistance whenever you need it. Let us know how OBS can work for you.

You can find us on the web or reach us directly by telephone or email.

Ask about:  **Online Messenger**  **Messenger Financial Center**



Operations	
Account Operations (**0238) DDA	
Opening Ledger	\$450,824.00
Closing Ledger	\$603,400.75
Opening Avail	\$400,398.40
Actions	
View Balances	>
View Transactions	>



Approvals	
ACH-00000583	Payroll Services Payroll Payment Date: 03/28/2011 \$56,240.81
DWR-00000582	From: *****0238 (Operations) To: Flexible Trucking \$12,000.00
ATR-00000580	From: *****6569 (Master) To: *****1284 (Consulting) \$12,500.00