NBT BANK MOBILE BANKING
How To Guide

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PERSONAL AND BUSINESS BANKING CUSTOMERS

BUSINESS BANKING CUSTOMERS

Now you can enjoy personal and business banking anywhere and anytime with NBT Bank Mobile Banking. This guide will help you enroll and experience all of the conveniences that NBT Bank Mobile Banking has to offer our banking customers.

HOW TO ENROLL

There are a few things you'll need to get started:

1. You must be enrolled in NBT Online Banker.
    Non-Online Banker Customers
    Enrolling in NBT Online Banker is easy and is a great way to make your banking flexible and convenient. Get started by visiting:

    Personal Banking Customers:
    www.nbtbank.com/home/personal-banking/online-banking.html

    Business Banking Customers:
    www.nbtbank.com/home/business-main/business-banking/online-banking-and-bill-pay.html
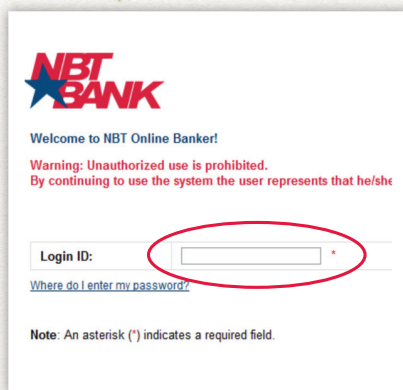
    Once you are enrolled in NBT Online Banker you're on your way to the convenience of Mobile Banking.
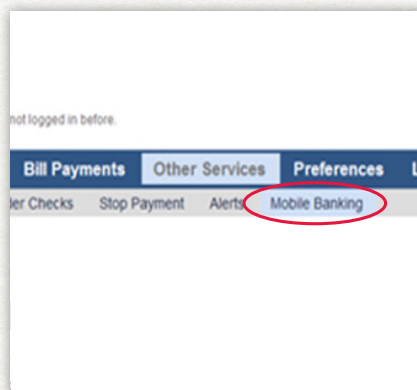
    Existing NBT Online Banker Customers
    Log in to NBT Online Banker:
    A) Under the "Other Services" tab, select "Mobile Banking."

    B) Carefully read the disclaimer and check the "I accept the disclaimer" box.
        Then click the "Submit" button.
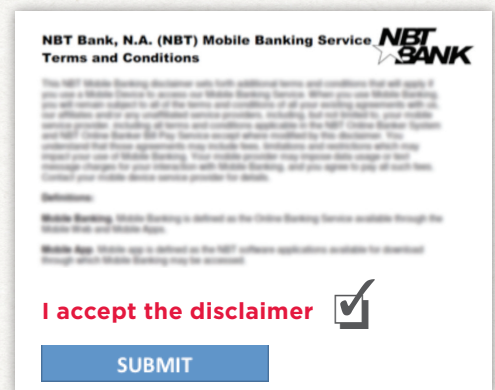
Business Banking Customers: Please refer to Page 9 for additional information.

2. Select your preferred and valid mobile phone and number for your Mobile Banking account. While you'll be able to access NBT Bank Mobile Banking from multiple mobile devices, only one mobile phone number can be registered per NBT Online Banker user. This mobile phone must have SMS text messaging and/or Internet access enabled through a web browser.

   The same mobile phone number can be associated with both unique personal and business User IDs, but will only support SMS texting on the first enrolled service. If you plan to use your mobile device for business and are already enrolled in Mobile Banking for personal use, you will need to un-enroll from both personal and business and enroll again with the first Mobile Banking service you wish to have SMS texting with. *Keep this mobile phone nearby to help you complete the NBT Bank Mobile Banking Enrollment process.*

3. Complete the Mobile Banking Enrollment form by selecting your user credentials.

   Select a Mobile Login (user name) that is 2 to 32 characters long and includes numbers and/or letters. For security purposes, we strongly recommend that you select a Mobile Login that is not the same as your Online Banker Login ID. Your personal and business Mobile Banking usernames cannot be the same.

   Provide your mobile phone number. Begin with your area code and don't use hyphens.

   Create a password that's 4-12 characters in length. You can use numbers or a combination of numbers and letters.

   Confirm your password.

4. Click "Submit" to enroll.

5. Three text messages will be sent immediately to the mobile device associated with the mobile phone number you provide to validate your phone number.

   1st Text Message: This message is to confirm that you wish to enroll in NBT Bank Mobile Banking. Respond to the text message with "YES" to complete the Mobile Banking enrollment process.

   2nd Text Message: This message is to welcome you to NBT Bank Mobile Banking and will provide you with the following web address to get you started using your mobile Internet browser: m.nbtbank.com.

   3rd Text Message: This message will confirm that your phone has been enabled for Mobile Banking through SMS text messages.
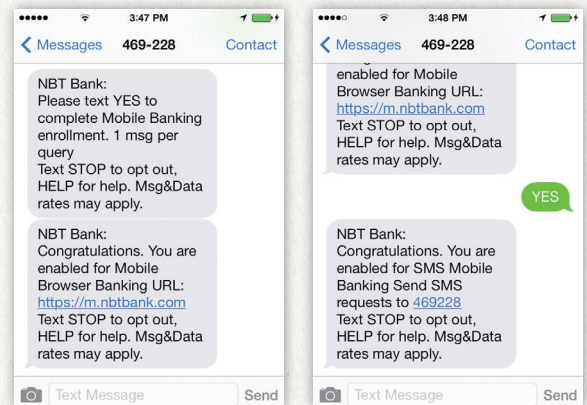
Apple® example
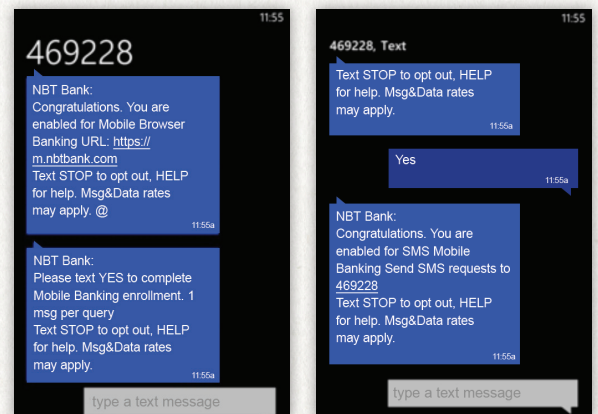
Android™ example

ACCESSING AND USING NBT BANK MOBILE BANKING

NBT Bank offers three convenient and secure ways to manage your personal or business banking needs from your mobile device:

1. SMS Text Messaging

With NBT Bank Mobile Banking you can access your account information, check your balances, view recent transactions and transfer funds through the convenience of text messaging on your personal SMS-enabled device. *Before using SMS f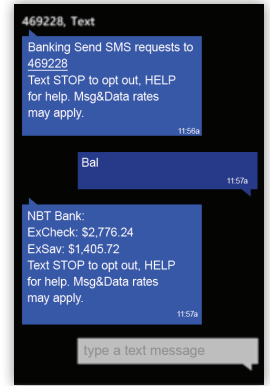or Mobile Banking, ensure that you have assigned your accounts nicknames within NBT Online Banker to enhance the security and convenience of your mobile banking activities.*

Text your desired command from the table below to: 469228

Balance Inquiry	• Send a balance inquiry message to request a list of the available balances on all accounts linked to your Mobile Banking account. • Supported commands: BALANCE, BAL, B • A response via text will contain the requested balances. • SAMPLE: BAL <nickname>
Account Details	• Send an account details message to request details on an account. • Supported command: DETAILS • A response via text will contain the account details, such as account nickname, balance and type of account. • SAMPLE: DETAILS <nickname>
Transactions	• Send a transaction message to request a list of the last five transactions performed using the account. The limit to the number of transactions is in place to ensure that the response is a single text message. • Supported commands: TRANSACTIONS, STATEMENT, HISTORY, RECENT, TRAN • A response via text will contain the last five transactions for the account. • SAMPLE: TRAN <nickname>
Transfers	• Send an inter-account transfer message to transfer funds between linked accounts. Include dollar and cents 000.00, but do not use $ sign. • Supported commands: TRANSFER, XFER, X • A response via text will contain details of the transfer. • SAMPLE: TRANSFER <amount> FROM <nickname> TO <nickname>
Help	• Send a help message, and the application responds with a message indicating ways in which you can obtain help. • HELP ALL – A response will include a listing of available actions. • HELP BAL – A response will be sent with detailed help information for a single action (i.e., text HELP BAL to learn how to retrieve account balances).
Stop	• Send a stop message to disable the mobile access. • Supported commands: END, STOP, QUIT, CANCEL, UNSUBSCRIBE

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2. Web Browser

Use your mobile device's web browser to access NBT Bank Mobile Banking at any time. You can launch Mobile Banking from any web-enabled mobile device by visiting: **m.nbtbank.com**

1. Log in to NBT Bank Mobile Banking using the Mobile Login you created during enrollment and Mobile Password. Select "Login."

2. Answer the PassMark Authentication Challenge question.
Select "Authenticate." *Note: Your mobile device most likely cannot save cookies, so you may be asked a challenge question each time you log in to Mobile Banking.*

3. Once you are logged in, you may take advantage of all of the great features noted in the coming pages.

3. Smartphone Application

The ability to manage your daily banking needs is at your fingertips with this convenient app. NBT Bank offers a free* Mobile Banking application for use by Android™ smartphone or Apple® iPhone, iPod or iPad users. Both personal and business banking customers can access NBT Bank Mobile Banking through the same application. Use the unique ID you established during the enrollment process to access either your personal or business accounts.

To Download the NBT Bank Mobile Banking App for Apple iOS Devices:

1. Visit the Apple iTunes® Store on your Apple iPhone, iPod Touch or iPad.

2. Search for NBT Bank.

3. Select the NBT Bank Mobile Banking application.

4. Follow the device's instruction to download and install the NBT Bank Mobile Banking application.

5. To log in to the Mobile Banking feature of the app, follow the same steps outlined under "Web Browser."

To Download the NBT Bank Mobile Banking App for Android Devices:

1. Visit the Google Play® store on your Android device.

2. Search for NBT Bank.

3. Select the NBT Bank Mobile Banking application.

4. Follow the device's instruction to download and install the NBT Bank Mobile Banking application.

5. To log in to the Mobile Banking feature of the app, follow the same steps outlined under "Web Browser."

*Standard text messaging and data fees from your mobile provider may apply.

Apple, iPhone, iTouch and iPad are trademarks of Apple Inc., registered in the U.S. and other countries. App Store^{SM} is a service mark of Apple Inc. Android is a trademark of Google Inc.

The updated version of Mobile Banking will only be supported on Android operating systems 2.3 or newer and Apple iOS 6.0 or newer. NBT Bank encourages you to keep your mobile device's software up-to-date for access to our latest services and customer support.

WELCOME TO THE NBT BANK MOBILE BANKING APPLICATION

In today's world, we all have competing priorities. NBT Bank Mobile Banking helps you keep your personal or business financial goals a priority without your having to carve extra time out of your already busy day. Mobile Banking allows NBT Bank to remain accessible so you can manage your accounts and plan for today or tomorrow when that moment of need or opportunity arises. It's the convenience and service you expect as life and business continue to deliver the unexpected.

SECURITY

While NBT Bank Mobile Banking offers you the ability to manage your accounts from anywhere at any time, it's important to take the proper precautions to protect your personal and financial information when using Mobile Banking. For tips on how to keep your information safe and secure, visit the NBT Bank Security Center on our web site: **www.nbtbank.com/mobilesecurity.**

NBT BANK MOBILE BANKING FEATURES

Enjoy these great features and services when using NBT Bank Mobile Banking on your web browser or with the mobile application for personal or business use.

ACCOUNT BALANCES – A balance inquiry screen returns the available balance for each of the accounts that are linked to your Mobile Login. Selecting an account from the balance inquiry screen will return the details for that account, including recent transactions performed against the account, current balance, available balance, and your interest rate when applicable. Your synced loans will also display the date and amount of your next payment. The full description of the transaction is available by clicking through the transaction details.

BILL PAY – Select a payee from the drop-down menu that includes the payees you previously set up within NBT Online Banker Bill Pay. Select the funding account from the drop-down menu, the amount of the payment and the delivery date. Click the "Submit" button. A response will be returned with the payment details. (New payees can be set up through NBT Online Banker Bill Pay.)

TRANSFER – Select the transfer "From" account and "To" account from the drop-down menu and then the amount of the transfer. Click the "Submit" button. A response will be returned with the transfer details.

APPROVALS – NBT Bank Mobile Banking for Business customers may easily review the details of pending ACH/Payroll/Wire transactions. Select "Approve" to process the transaction(s) or "Reject" to decline them.

MOBILE DEPOSIT – Deposit a check from your mobile device in a few easy steps. Please refer to Page 8 for more details.

SETTINGS
CHANGE PASSWORD – Input the old mobile password, then enter a new mobile password and re-enter the new mobile password. Click the "Submit" button. The mobile password will be changed.

REMEMBER USERNAME – Selecting this preference will allow your username to prefill every time you access the app.

Click on **"STAY LOGGED IN"** – Selecting this preference will allow you to remain logged in to NBT Bank Mobile Banking as you toggle between apps. For your security, after 15 minutes of inactivity within Mobile Banking, you will be logged out.
These settings are only available through the mobile app.

SERVICES
PAYMENTS ON DEMAND – Easily access our online loan payment system. Enter your loan account number, zip code and email address to process a one-time NBT Bank loan payment using a debit card or credit card.

ONLINE ACCOUNT OPENING –

Easily access our online account-opening system to open a new personal bank account from the convenience of your mobile device.
These services are only available through the mobile app.

ABOUT – Verify the version of NBT Bank Mobile Banking that you are currently using. Select "FAQs" to conveniently access answers to common questions about NBT Mobile Banking.

CONTACT US – Contact NBT Bank Customer Service automatically by calling the phone number that is provided: 1-800-628-2265, or by sending an email to customerservice@nbtbank.com.

LOCATIONS – Enter a zip code or a city/state combination to manually search for your preferred location. Select "LOCATE" and the mobile device's GPS will respond with a list of matching locations. Using your mobile device's GEO-Locator, quickly and easily find the NBT Bank ATM or branch location that's most convenient for you. You can even access directions to your preferred NBT Bank location.
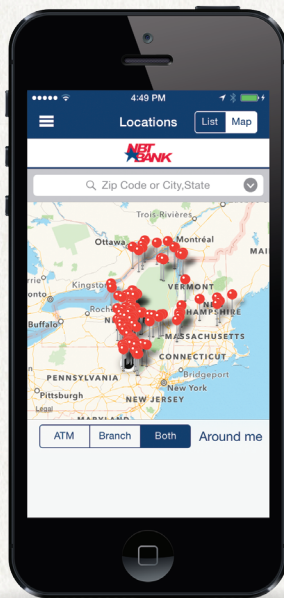
Note: Customers that have permissions to authorize/approve transactions and are set up for Bill Pay can access these features on the main menu screen.

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USING MOBILE DEPOSIT

Now you can enjoy the convenience of depositing a check from your mobile device.

Before getting started, please keep the following in mind:

- You may only deposit one check at a time.

- Deposits cannot be split and can only be deposited into a single account. You may transfer funds after the deposit has cleared.

- Checks may only be deposited into a personal or business checking account at this time.

- To help ensure the check can be processed, please make sure the check is not ripped or damaged. Also, choose an area with good lighting to take the pictures of the check so that each of the fields on the check are clearly visible. Please also ensure that all four (4) corners of the check are captured in the image. If the check image is not valid, you will be notified by an error message.

- Endorse your check as you normally would for any other deposit. NBT Bank recommends specifying "For Deposit Only." Please do your best to ensure your endorsement is legible.

Deposit Limits for Personal and Business Customers

Maximum value of each check deposited $3,000

Daily Mobile Deposit limit per account $3,000

Monthly Mobile Deposit limit per account..$5,000

Cut-Off Time / Funds Availability
If you submit a Mobile Deposit before 6:00 p.m. on a bank business day, your funds will be available the next business day. Deposits made after 6:00 p.m. will be processed the next business day and available the business day following.

All deposits are subject to review. Holds will be placed on a case-by-case basis and in accordance with NBT Bank's Funds Availability Policy. If your Mobile Deposit is rejected, you will be notified via email from NBT Bank Mobile Deposit.
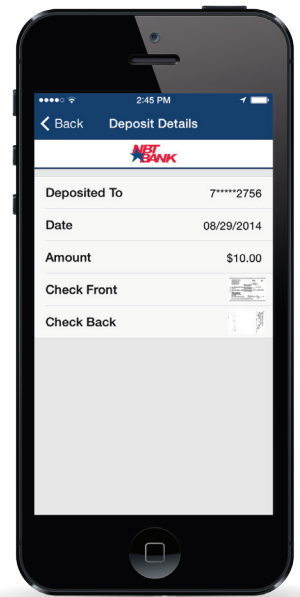
How To Make a Mobile Deposit:

1. Select "Deposit" on the Mobile Banking main menu.

2. Select the account you wish to make the deposit to from the drop-down menu.

3. Enter the amount of the check you wish to deposit.

4. Select "Check Front." Using your mobile device's camera, take a photo of the front of the check in landscape format.
   - You may tap the image of the check to verify that the image is clear.

5. Select "Check Back." Using your mobile device's camera, take a photo of the back of the check in landscape format.
   - You may tap the image of the check to verify that the image is clear.

6. Verify that both images have been captured and that the deposit amount, account and date of deposit are accurate.

7. Select "Make Deposit" to complete your deposit.

8. After making a Mobile Deposit, NBT Bank recommends storing the check in a safe place for 30 days. You may then destroy the check or mark it "VOID" and store it in your personal or business banking files for record keeping.

NBT Mobile Banking users will be able to view their Mobile Deposit history by going to the Menu and selecting "Deposit," then "Deposit History." This will show Mobile Deposits made in the last 30 days. If you need a copy of a check that was deposited through Mobile Deposit, please call Customer Service or visit your local branch to request a copy of the check.

Use of Mobile Deposit demonstrates acceptance of the NBT Bank Online Banker Terms and Conditions and the Personal and Business Mobile Banking Service Disclaimer.
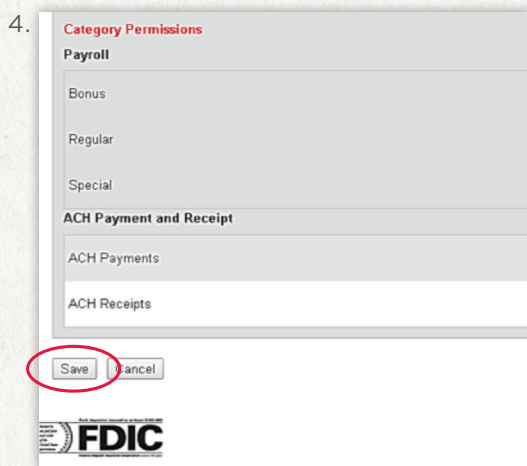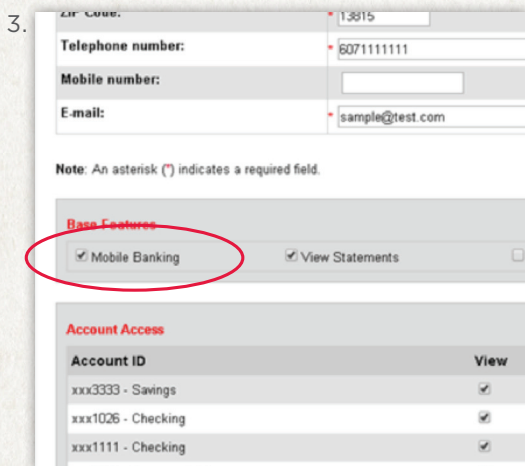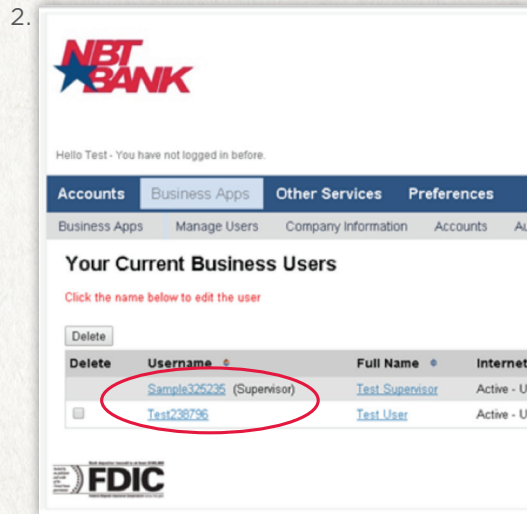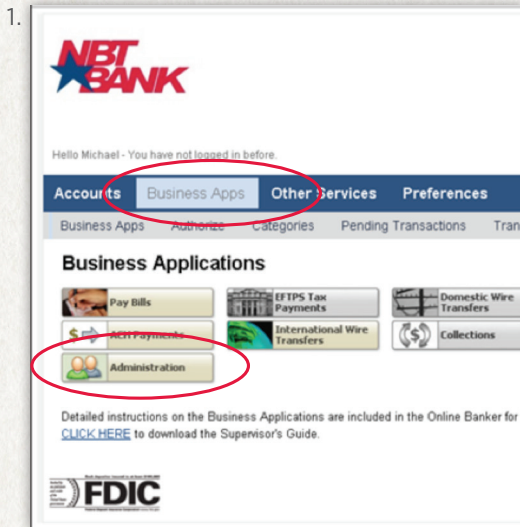
MOBILE BANKING FOR BUSINESS CUSTOMERS ONLY

HOW TO PROVIDE USER ACCESS TO NBT ONLINE BANKER FOR BUSINESS

As the supervisor of your NBT Online Banker for Business Account, you will have the ability to enroll in Mobile Banking initially. If you are a business user but not the supervisor, you must first request access from your supervisor. The supervisor can update your employee profile to enable NBT Online Banker for Business, at which point, you will see the "Mobile Banking" tab within NBT Online Banker for Business and complete enrollment. Supervisors granting access to employees will follow the process below:

Log in to NBT Online Banker:

1. Under the "Business Apps" tab, select "Administration."
2. Select the business user you want to grant access to.
3. Scroll down to the Base Feature section and ensure the "Mobile Banking" option is selected.
4. Click "Save." The user will now be able to log in to Online Banking and enroll into NBT Mobile Banking for Business.

1.

2.

3.

4.

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MOBILE BANKING FOR BUSINESS CUSTOMERS ONLY

HOW TO PROVIDE USER ACCESS TO MOBILE DEPOSIT

Supervisors can grant access to employees for Mobile Deposit by following the process below:

Log in to NBT Online Banker:

1. Under the "Business Apps" tab, select "Administration."
2. Select the business user you want to grant access to.
3. Scroll down to the Base Feature section and ensure the "Mobile Remote Deposit Capture" option is selected.
4. Click "Save."
5. At the top of the Business Users Detail page, click the "Accounts" tab.
6. Ensure all accounts the user should be able to deposit into are selected under the Mobile Remote Deposit Capture section. Click "Submit" and then "Confirm" on the next page.
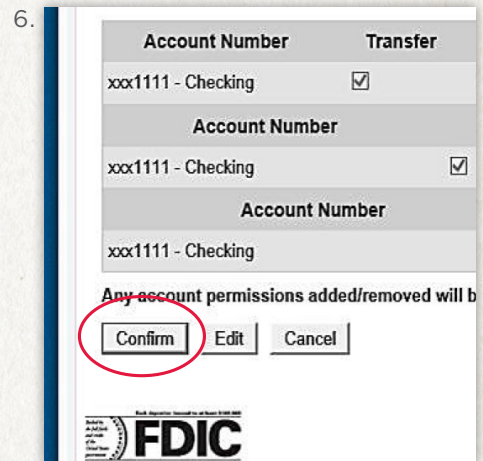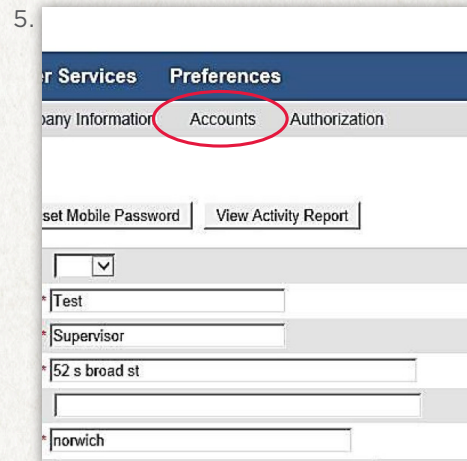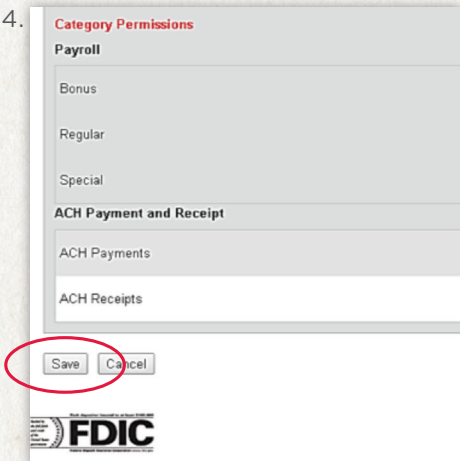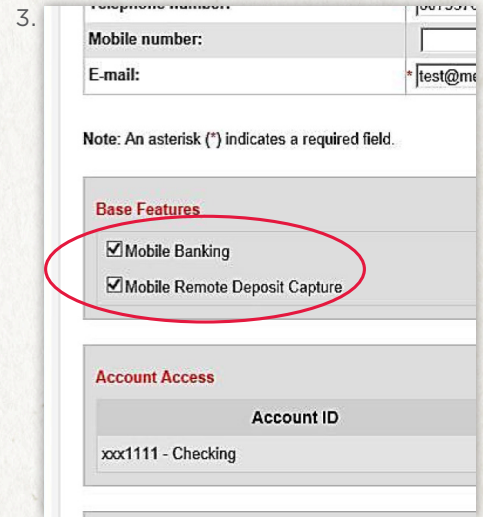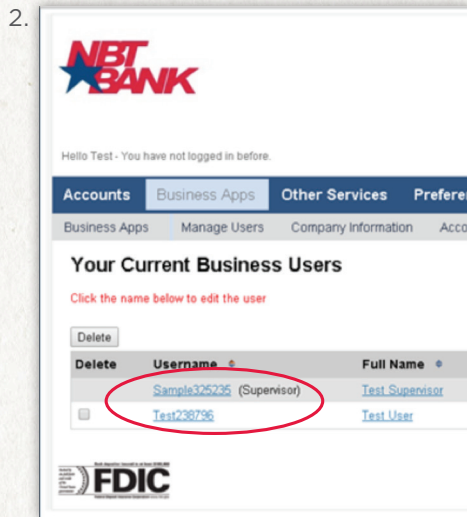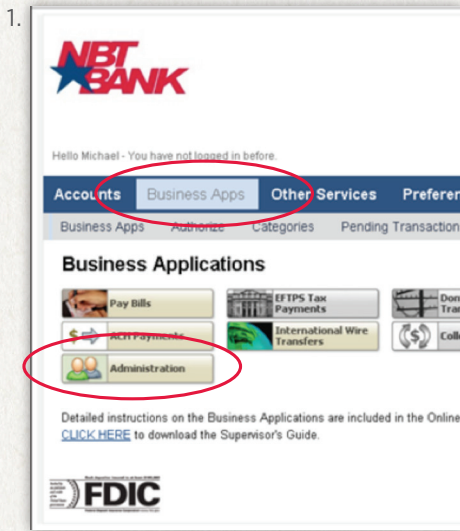
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