

## **TEXT MESSAGE BANKING**

### **MERCHANTS AND FARMERS BANK TEXT MESSAGING ----SHORT CODE 99588**

Through the text message banking channel of Mobile Banking, you may receive account specific information directly to your mobile device. You may complete the following tasks using text message banking:

- View account balances
- View transaction history
- View ATM locations
- View branch locations

Text message banking offers the following conveniences:

- Supported by most U.S. carriers
- No required application or data plan
- No product log-ins or passwords (after initial enrollment into TEXT Messaging)
- Functions on all phones supporting text message commands
- Text commands are simple

## **REQUIREMENTS**

To use text message banking, you must have a mobile device that is capable of sending and receiving text messages. Most mobile phones are capable of these actions. However, some mobile service carriers charge for each message sent and/or received.

## **ENROLLMENT**

### **YOU MUST FIRST BE ENROLLED IN TO ONLINE BANKING.**

Log in to online banking

Select "OPTIONS"

Scroll down and select "MOBILE BANKING"

Click on the box next to SMS Text Messaging and follow prompts, including setting up nicknames for your accounts and entering short code 99588

## **VIEW ACCOUNT BALANCES**

To view account balances using text message banking, text the letters "BAL" to Merchants and Farmers Bank short code 99588. The system sends a reply text message back containing the balances for all accounts you have access to, in Mobile Banking.

## **VIEW TRANSACTION HISTORY**

You may view the transaction history for an account using text message banking.

To view transaction history:

1. Text the letters "HIST" followed by the account's texting nickname (for example, HIST Free Checking) to short code **99588**
2. The system sends a reply text message back to you containing the transaction history for the account.
3. Reply to the text message with the letters "NEXT" to view the next group of transactions for the accounts.
4. The system sends a reply text message back to you, containing the next group of transactions.
5. Continue this process until you have viewed all desired transactions.

## **VIEW ATM LOCATIONS**

To view ATM locations:

1. Text letters "ATM" To short code **99588**
2. The system sends a reply text message back to you.
3. Reply to the text message with the ZIP Code, city, or state for which you want to view ATM locations
4. The system sends a reply text message back to you, containing the locations of your financial institution's ATMs.

## **VIEW BRANCH LOCATIONS**

To view branch locations:

1. Text the letters "BRANCH" to short code **99588**
2. The system sends a reply text message back to you.
3. Reply to the text message with the ZIP code, city, or state for which you want to view branch locations.
4. The system sends a reply text message back to you, containing the locations for Merchants and Farmers branches

KEYWORDS	FUNCTION
<b>B, BAL BALANCE, BALANCES</b>	Request type: Account Balance Check the balances for all accounts you have access to in Mobile Banking.
<b>STMT, TRAN HIST(account nickname), NEXT, MORE</b>	Request type: Transaction History View the most recently posted transaction for the account you specify with the account nickname, example, TRANS S1. If your transaction history response message ends with "Reply NEXT or MORE, "text NEXT or MORE to view more transactions.
<b>ATM, BRANCH, BOTH (ADDRESS) NEXT, MORE</b>	Request type: ATM & Branch Locations Find ATMs, branch locations, or both, near an address that you specify. You can enter: <b>ZIP CODE; CITY AND ZIP CODE; CITY AND STATE ; STREET, CITY, AND STATE.</b> For example ATM anywhere AL. If the ATM and branch location response message ends with "Reply NEXT or MORE ", Text NEXT or MORE to view more locations.
<b>HELP, HLP</b>	Request type: Help Provides information about the Mobile Text Banking keywords.
<b>STOP, END, CANCEL UNSUBSCRIBE, STOP ALL</b>	Request type: Stop To stop receiving Mobile Banking Text Messaging. Text: STOP ALL to stop all text banking services.