

# Mobile Banking - Available Now!

The new way of banking.



## First Time Users Guide

To enroll in **goBanking** on your personal computer:

Step 1: **Log In** to the North Valley Bank Online Banking with your User Name and Password.

Step 2: Select the **Profile** button in the upper left-hand corner of your screen.

Step 3: Scroll down to **Mobile Banking Enrollment** and enter the following information:

Mobile Banking Phone Number	Example: 530-111-2222
Mobile Carrier:	Use Drop Down Box to select your carrier. Example: AT&T, Verizon, Sprint
Mobile Banking PIN:	Choose a four-digit numeric Personal Identification Number (PIN). This PIN is only used for <b>goBanking</b> and is separate from your Telephone Banking or Visa Debit Card PINs.

Step 4: If you wish to receive **emails** instead of text messages from **goBanking**, enter your information as follows. Otherwise you may skip this section.

Mobile Banking Phone Number	Enter your email address Example: jsmith@shasta.com
Mobile Carrier:	Leave this field blank. If this field is already filled out, click the drop down box to scroll to the blank line at the bottom of the list.
Mobile Banking PIN:	Choose a four-digit numeric Personal Identification Number (PIN). This PIN is only used for <b>goBanking</b> and is separate from your Telephone Banking or Visa Debit Card PINs.

Please note that the asterisk (\*) fields are required fields.

Step 5: Press **Submit**

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Step 6: As soon as the enrollment is successful, your Online Banking screen will give you a successful enrollment message and you will receive a text message or email (depending on the preference you indicated above) with the **goBanking** link in order to access **goBanking** service on your phone.

### ***Important Things to Remember***

- Each **goBanking** session requires a one-time password (OTP). Each time you log in, a text message or email with the **goBanking** link, including the one-time password (OTP) will be sent to you, which can be saved for your next login.
- If you delete your **goBanking** link, you can retrieve a new **goBanking** link from [www.NOVB.com](http://www.NOVB.com) by clicking the "Get Your goBanking One Time Password" in the Learn More section, below the Online Banking login area.
- If you wish to edit your **goBanking** enrollment information, you will always need to log in to Online Banking, choose **Profile** and click the **Edit** button on the Mobile Banking Enrollment area.

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### Frequently Asked Questions

- Q. Once I click the link to take me to **goBanking**, how do I log in?
- A. Your Access ID is the same User ID for your online banking log in. Once you have entered your Login ID, enter the 4-digit Mobile Banking PIN that you chose when you enrolled.
- Q. How long can I be logged into **goBanking** with no activity?
- A. Your log in to **goBanking** via your mobile device will time out after 10 minutes of inactivity, and you will be automatically signed out of the system.
- Q. How do I complete a Balance Inquiry?
- A. Complete the following:
- Log in to **goBanking** using your Access **goBanking** link that was emailed or text messaged to you.
  - Select the account that has been enrolled in Online Banking that you wish to inquire.
  - Select the **Balance** hyperlink and your account balance is displayed.
  - Select the **Back** hyperlink to return to the list of your enrolled accounts.
  - Select the **Menu** hyperlink to return to the Main Menu.
  - Select **Log Off** to exit **goBanking**.
- Q. How do I view Pending Activity?
- A. Complete the following:
- Log in to **goBanking** using your Access **goBanking** link that was emailed or text messaged to you.
  - Select the account that you wish to inquire.
  - Select the **Pending Activity** hyperlink.
  - The activity date and amount is displayed for the first five pending transactions.
  - Select the date to inquire into the transaction details.  
Note: Debits are indicated with a "-" sign.  
Credit are indicated with a "+" sign.
  - Select the **First** hyperlink to view the first five pending transactions.
  - Select the **Next** hyperlink to view the next five pending transactions.
  - Select the **Prev** hyperlink to view the previous five pending transactions.
  - Select the **Last** hyperlink to view the final five pending transactions.
  - Select the **Show Balances** hyperlink to display account balances.
  - Select the **Hide Balances** hyperlink to hide account balances.
  - Select the **Back** hyperlink to return to the list of accounts.
  - Select the **Menu** hyperlink to return to the Main Menu.
  - Select the **Log Off** hyperlink to exit **goBanking**.
- Q. How do I transfer funds between my accounts?
- A. Complete the following:

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- Log in to **goBanking** using your Access **goBanking** link that was emailed or text messaged to you.
- Select the account that you wish to inquire.
- Select the **Transfer** hyperlink.
- The **Transfer From** account is displayed, along with a list of all other customer accounts enrolled in Online Banking.
- Select the account that will receive the transfer.
- Enter the dollar amount to be transferred.
- Select **Submit** or select the Cancel hyperlink to return to the Main Menu. A message indicating the results of the transfer is displayed.
  - Note: You may only transfer funds between North Valley Bank accounts.
- Select the **Back** hyperlink to return to the list of accounts.
- Select the **Menu** hyperlink to return to the Main Menu.
- Select the **Log Off** hyperlink to exit **goBanking**.

Q. Can I use my iPhone or iPod Touch for **goBanking**?

A. Yes!

To View a Balance Inquiry:

- Log in to **goBanking**.
- The Account List page displays all accounts currently enrolled in Online Banking along with current balances.
- Touch Log Out to exit **goBanking**.

To View Transaction Details:

- Log in to **goBanking**.
- The Account List page is displayed. Touch the appropriate account. A list of the first 25 pending and current transactions is displayed.
  - Note: Debits are indicated with a "-" sign.
  - Credit are indicated with a "+" sign.
- Touch the transaction description to inquire into the transaction details.
- Transaction details, such as **Transaction Date, Amount, Balance** and **Description** are displayed.
- Touch **Get 25 more transactions** at the end of the transaction list to view the next 25 transactions.
- Touch **Back** to return to the list of transactions.
- Touch **Home** to return to the Account List page.
- Touch **Log Out** to exit **goBanking**.

Q. Can I call someone for support if I have problems with any of these functions?

A. You can call our Customer Resource Center at 1-866-869-MORE (6673). Hours of operation are Monday through Friday from 7:00 a.m. to 7 p.m. and Saturday from 9 a.m.

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to 2 p.m., or you may click the **Contact Us** link and a representative will respond to you the following business day.

Q. If I lost my mobile device, should I notify North Valley Bank?

A. If your mobile device is lost or stolen, you should contact us immediately by either calling our Customer Resource Center at 1-866-869-MORE (6673) or visiting a branch location. We will disable **goBanking** to prevent unauthorized access. You should review account activity using your Online Banking and alert the bank immediately if you see fraudulent activity.

Q. How do I cancel **goBanking**?

A. You may terminate your access to **goBanking** at any time by calling our Customer Resource Center at 1-866-869-MORE (6673) or visiting a branch location.

Q. Is **goBanking** secure?

A. Yes, **goBanking** uses the same strong username and authentication requirements as our Online Banking system. In addition, a one-time password is required each time you log in. Our 128-bit SSL encryption technology safeguards Internet traffic for secure Web applications and protects your information as it travels from your mobile device to the bank. You can rest assured that your banking transactions are secure.

Q. Is BillPay available through **goBanking**?

A. BillPay is not available at this time.

Q. Which of my accounts can be accessed with **goBanking**?

A. All of your demand deposit (checking), savings and loan accounts that are currently enrolled in Online Banking will be available in **goBanking**.