ALERUS BUSINESS MOBILE BANKING
Q AND A

BASICS

WHAT CAN I DO WITH THE ALERUS BUSINESS MOBILE BANKING SERVICE?
Alerus Business Mobile gives you three ways to bank on your mobile device:

- **Mobile Web Browser:** (URL: https://4myact.mobi/24334001/) allows you to access accounts, view balances, review account history, transfer between internal accounts, approve transactions, contact us, and locate branches/ATMs.

- **Text Banking (SMS):** allows you to quickly request and receive basic account information and move money between your eligible Alerus accounts via text message.

- **Apps:** provides the same features as the mobile web browser, plus one-touch access to sign on, easy menu navigation, and ATM/location information.

HOW MUCH DOES ALERUS BUSINESS MOBILE BANKING COST?
There are no fees to use or access the mobile web browser, text banking, or our apps. Please check with your wireless provider about carrier and web access charges.

HOW IS ALERUS BUSINESS MOBILE BANKING SECURE?
Text (SMS) banking is secure because:

- You view accounts by nicknames you set or masked account numbers.
- Each text message is authenticated by the mobile number of the device used to send the request and that it corresponds to the device number registered to you initiating the transaction.

Mobile web browsers and apps are secure because:

- 128-bit encryption masks your sensitive information.
- When you close your browser or the app, the session ends.

HOW DO I SIGN UP FOR ALERUS BUSINESS MOBILE BANKING?
In order for a user to have access to mobile banking, the security officer (supervisor) needs to enable the mobile feature in the business online banking system for you. Once enabled, you will be able to enroll in mobile banking and create your login credentials within the Alerus Business Online system.

CAN I HAVE MOBILE BANKING ACCESS WITHOUT HAVING ALERUS BUSINESS ONLINE BANKING?
No. In order to enroll yourself into Alerus Business Mobile, you will need access to Alerus Business Online. The security officer (supervisor) at your company can start the process for you to get access to these systems.

WHAT SHOULD I DO IF I LOSE MY DEVICE?
If your device is lost or stolen, contact the security officer (supervisor) on the Alerus Business Online system to disable mobile access for you or contact our Customer Care Center at 800.279.3200.

WHAT ARE MOBILE NICKNAMES AND HOW DO I CHANGE THEM?
Mobile nicknames are nicknames you may have established in the Alerus Business Online system for your accounts. Nicknames can be established or changed by going to preferences > nicknames in Alerus Business Online.
**HOW DO I DISABLE ALERUS BUSINESS MOBILE BANKING?**
You can disable your mobile banking by going to the mobile banking menu in Alerus Business Online or by calling our Customer Care Center at 800.279.3200.

**HOW DOES THE ATM AND BRANCH LOCATOR FUNCTION IN THE APP VERSUS THE BROWSER?**
The app version is GPS enabled; the browser is not GPS enabled. In the browser version you will need to input the specific ZIP code of where the ATM or branch is located.

**TEXT BANKING**

**WHAT ARE THE TEXT BANKING COMMANDS?**
- **BALANCE, BAL or B (Balance Inquiry):** Receive the balance of your accounts. To receive the balance of a specific account, include the account nickname. Example: BALANCE SAV
- **DETAILS (Account Details):** Receive the details for your specified account.
- **HISTORY, TRANSACTIONS, STATEMENT, RECENT, TRAN (Transactions):** Receive the last four transactions.
- **TRANSFER, XFER, X (Account Transfers):** Transfer funds between your Alerus accounts.
- **HELP (Help):** Get Alerus contact information.
- **HELP ALL:** Receive a list of all text banking commands
- **HELP BAL:** Receive detailed help for a single action. In this example: Receive detailed help to do a balance inquiry.
- **STOP, END, QUIT, CANCEL, UNSUBSCRIBE:** Disable text banking.

**HOW IS TEXT BANKING SECURE?**
Text banking is secure because:
- You view accounts by nicknames you set or masked account numbers.
- Each text message is authenticated by the mobile number of the device used to send the request and that it corresponds to the device number registered to you initiating the transaction.
- No detailed personal information is sent.
- Text banking won’t send unsolicited text messages.

**WILL TEXT BANKING WORK ON MY PHONE?**
Text banking will work as long as your carrier supports text messaging. Check with your carrier for details about text messaging charges.

**WHAT IS THE SHORT CODE FOR TEXT BANKING AND WHAT DOES IT MEAN?**
Short code is 469228 and is the short phone number to which text banking commands are sent.

**WHAT SHOULD I DO IF I GET A NEW PHONE OR PHONE NUMBER?**
Go to Alerus Online banking and reregister using your new phone number.

**MOBILE WEB BROWSER**

**WHAT IS MOBILE WEB BROWSER?**
Mobile web enables you to access your mobile accounts using the web on your mobile phone.
DO I NEED A USER NAME AND PASSWORD TO ACCESS THROUGH MOBILE WEB?
Yes, sign on using your Alerus Business Online banking username and password or whatever username and password you established when registering your phone in business online. Our business online and mobile banking username and passwords can be different.

HOW IS THE MOBILE WEB BROWSER SECURE?
- 128-bit encryption masks your sensitive information.
- When you close your browser the session ends.

CAN I PAY BILLS USING MOBILE WEB?
Not at this time. But this capability will be available in the near future.

WHAT IS A TRANSACTION APPROVAL?
A transaction approval can be used if you want to approve certain types of transactions before they can be processed. Examples may be for wire transfers or ACH files.

APPS
WHAT APPS ARE AVAILABLE?
Alerus has apps for Android, iPad, and iPhone.

IS THERE AN APP FOR MY DEVICE?
Yes, there are apps designed specifically for use for your device. To download the Alerus Business Mobile app for iPhone, iPad, or Android smartphones, go to the App Store or Google Play Store.

HOW ARE ALERUS BUSINESS MOBILE APPS SECURE?
- 128-bit encryption masks your sensitive information.
- When you close your app, the session ends.

WHAT DEVICES SUPPORT THE APPS?
- Android Smartphone – OS 2.3+
- iPhone – iOS 7.0+
- iPad – iOS 7.0+