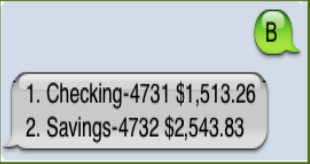# TEXT BANKING COMMANDS

The table below describes the SMS/Text Banking commands and the SMS/Text Banking Shortcuts available to the user.
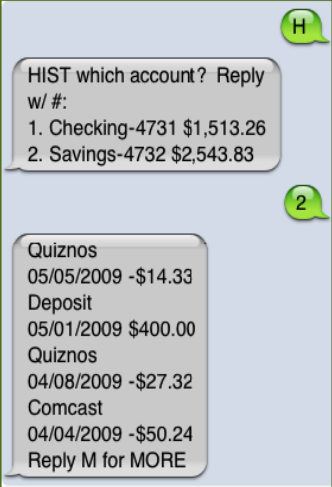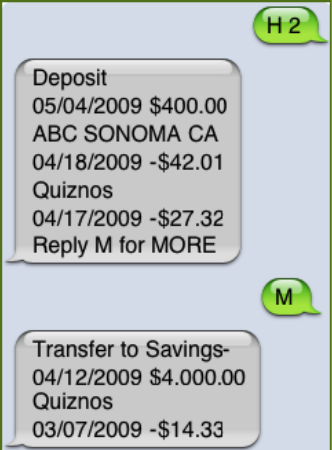
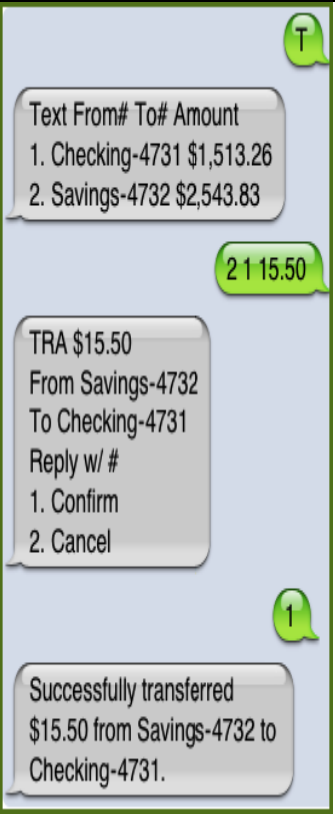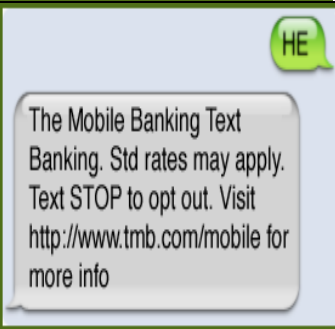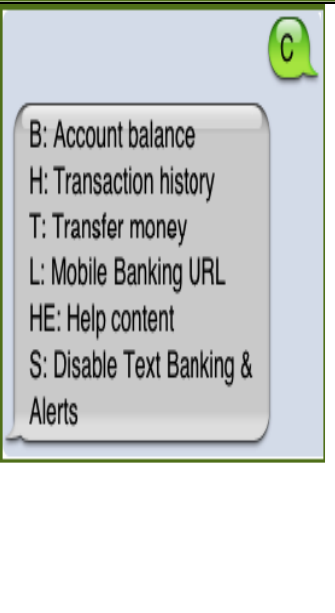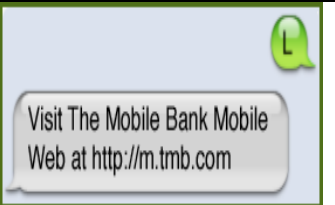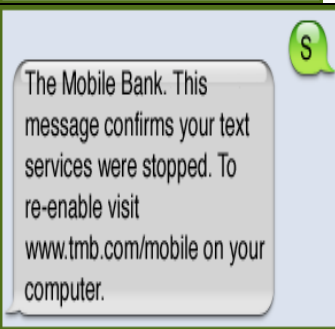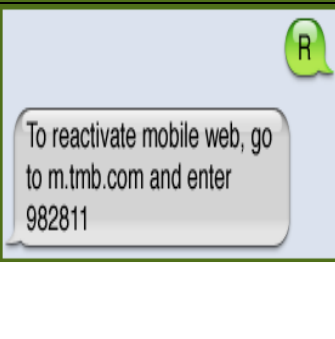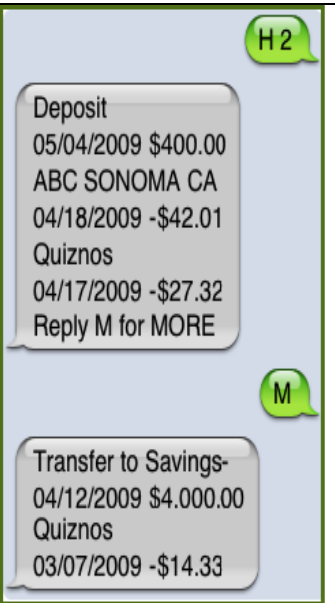| Command	Code	Definition
Balance	**B** or **Bal**	Summary of balances for all available accounts
	B <Text BankingAcctNumber>	Balance shortcut for a specific account.
History	**H** or **Hist**	Summary of recent transactions per account, in descending order by date (i.e., most recent transactions first).
	H <Text BankingAcctNumber>	History shortcut for a specific account.
Transfer	**T** or **TRA**	Transfer money between eligible accounts.
	<FROMAccountNumber> or **<TOAccountNumber>** or **<Amount>**	Transfer shortcuts between specific accounts.
Note: *For a transfer, the first Mobile Originated (MO) message must be T or TRA; second MO will be the specific From/To Account and Transfer Amount.*		
Command	**C** or **CMD**	List of available Text Banking commands.
Help	**HE** or **HELP** or **INFO**	Help content for SMS Text Banking.
Login	**L** or **Login**	Receive a URL for the financial institution's Mobile Browser website (if enabled)
Stop	**S** or **STOP**	Cancels Text Banking & Alerts
Recover	**R** or **RECOVER**	If the financial institution offers Mobile Web for Banking, and a user's authentication (cookie) is deleted, the user enters this command, and a new activation code and Mobile Web URL is sent to the user. The user would then enter this activation code on the Mobile Web site.
More	**M** or **MORE** or **NEXT**	If there are additional messages available from an initial command request, this command will display the next message.

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Test Banking Examples

The examples below illustrate how the text banking product works in response to various commands. The visuals in the table below have been captured from an iPhone. The actual look of the SMS text message 'conversation' will vary slightly based on the specific mobile phone used by the user. The data will remain the same, regardless of device.

SMS Text Command	Visual Display	MO and MT Actions
Balance Inquiry	B 1. Checking-4731 $1,513.26 2. Savings-4732 $2,543.83	Mobile Originated (MO) message sent by the user

In this example, B represents a Mobile Originated (MO) message sent by the user. The account balance response represents a Mobile Terminated (MT) message sent by the financial institution to the user.

SMS Text Command	Visual Display	MO and MT Actions
Transaction History Provides a summary of recent transactions per account, in descending order by date with the most recent transaction first.	H HIST which account? Reply w/ #: 1. Checking-4731 $1,513.26 2. Savings-4732 $2,543.83 2 Quiznos 05/05/2009 -$14.33 Deposit 05/01/2009 $400.00 Quiznos 04/08/2009 -$27.32 Comcast 04/04/2009 -$50.24 Reply M for MORE	Mobile Originated (MO) message sent by the user. The system prompts the user for the specific bank account for which transaction history is requested. The user is then presented with the most recent transactions on that account, with an option to "Reply M for MORE" if the user wants to see more transaction history
Transaction History Shortcut If users know the account "text bank number" of the specific bank account, they can reduce the number of messages with a simple command.	H 2 Deposit 05/04/2009 $400.00 ABC SONOMA CA 04/18/2009 -$42.01 Quiznos 04/17/2009 -$27.32 Reply M for MORE M Transfer to Savings- 04/12/2009 $4.000.00 Quiznos 03/07/2009 -$14.33	Mobile Originated (MO) message sent by the user. The user is then presented with the most recent transactions on that account, with an option to "Reply M for MORE" if the user wants to see more transaction history.

SMS Text Command	Visual Display	MO and MT Actions
Transfer Funds Transfers money between eligible accounts.	**T** Text From# To# Amount 1. Checking-4731 $1,513.26 2. Savings-4732 $2,543.83 2 1 15.50 TRA $15.50 From Savings-4732 To Checking-4731 Reply w/ # 1. Confirm 2. Cancel 1 Successfully transferred $15.50 from Savings-4732 to Checking-4731.	Mobile Originated (MO) message sent by the user. If the user is associated with a single financial institution, the system responds by giving the user the list of eligible transfer accounts. The user responds with the appropriate syntax (i.e., From account "number" + To account "number" + Amount). For example, the following will transfer $15.50 from Savings-4732 to Checking-4731. The user receives a confirmation. The user should respond with either 1 (confirms the transfer) or 2 (cancels the transfer).
Financial institution Specific Help Content	**HE** The Mobile Banking Text Banking. Std rates may apply. Text STOP to opt out. Visit http://www.tmb.com/mobile for more info	Mobile Originated (MO) message sent by the user. The user will receive financial institution specific help information or be redirected to the website.
Help Command List	**C** B: Account balance H: Transaction history T: Transfer money L: Mobile Banking URL HE: Help content S: Disable Text Banking & Alerts	Mobile Originated (MO) message sent by the user. If the user is associated with a single financial institution they will receive the financial institution specific command list.

SMS Text Command	Visual Display	MO and MT Actions
Mobile Web Login Link Sends a URL for the user's financial institution mobile browser website.	L Visit The Mobile Bank Mobile Web at http://m.tmb.com	Mobile Originated (MO) message sent by the user. Users will receive their financial institution's Mobile Browser URL.
Stop SMS Text Services Cancels Text Banking and Alerts services.	S The Mobile Bank. This message confirms your text services were stopped. To re-enable visit www.tmb.com/mobile on your computer.	Mobile Originated (MO) message sent by the user. User receives a confirmation message that text services were disabled.
Recover Lost Cookie If the user's mobile web authentication (cookie) is deleted, then the user enters this command and a new activation code and mobile web URL is sent to the user. The user would then enter this activation code on the mobile web site.	R To reactivate mobile web, go to m.tmb.com and enter 982811	Mobile Originated (MO) message sent by the user. Users will receive their financial institution's mobile web URL in addition to an activation code
More Information If there are additional messages available, this command will display the next message. A user must have previously provided a command and received an initial reply before the MORE command will work.	H 2 Deposit 05/04/2009 $400.00 ABC SONOMA CA 04/18/2009 -$42.01 Quiznos 04/17/2009 -$27.32 Reply M for MORE M Transfer to Savings- 04/12/2009 $4.000.00 Quiznos 03/07/2009 -$14.33	Mobile Originated (MO) message sent by the user. Transaction information is appended with the MORE information, indicating there is additional information to display. Additional transaction information.