



Consumer Banking User Guide

Text Banking

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Configuring text banking

You can use text banking to send text (SMS) messages from your mobile phone, or another supported device, to get account information or to perform transfers. If needed, you can update your text banking number or disable text banking.

Before you can use text banking, you must do the following:

- Enroll in text banking.
- Select the accounts to use with text banking.
- Assign each account a text banking nickname.
- (Optional) Configure the account order.

Enrolling in text banking

Use the Text Enrollment page to enroll in text banking. You must agree to terms and conditions to enroll.

To enroll in text banking

1. In the navigation menu, click or tap **Services & Settings > Text Banking**. The Text Enrollment page appears.
2. Click or tap **On**.
3. Enter the number that you want to enable for text banking in the **SMS Text Number** field.
4. Click or tap **Terms and Conditions** to read the terms and conditions in another tab.
5. Click or tap **Privacy Policy** and read the privacy policy in another tab.
6. Select the **Agree To Terms** check box.
7. Click or tap **Save**.
8. In the **Enrollment Successful** message, do one of the following:
 - o Click or tap **Close** to close the Text Banking settings.
 - o Click or tap **Visit Preferences** to configure account preferences for text banking.

Configuring account preferences for text banking

You can use the Text tab on the Account Preferences page to configure text banking preferences. Depending on the configuration, this Text tab may not appear.

To configure text banking preferences for accounts

1. In the navigation menu, click or tap **Services & Settings > Account Preferences**. The Account Preferences page appears.
2. Click or tap an account that you want to use with text banking and do the following:
 - a) Click or tap **Text**.

- b) Click or tap the SMS/Text Enrollment toggle to **On** to enroll the account in text banking.
- c) Click or tap the edit icon (✎) in the **SMS/Text Display Name** field to edit the display name of the SMS/text account. The nickname can contain 1-6 characters.

Using text banking

To use text banking, you send a text message to 226563 (BANKME) with a command. When the action is complete, the text message reply includes the information or the results of the action.

Note: A signature or any other similar text in a text banking message may cause difficulties processing text banking commands. You should disable the signature when you send a text banking command.

Caution: When you send or receive a text banking message, normal text message and data rates apply.

The commands will vary according to your settings. Commands may include:

Text banking commands

Command	Result
BAL	Displays the current account balance for all enabled accounts.
BAL <account nickname>	Displays the current account balance for the account that you specify.
HIST <account nickname>	Displays the recent history for the account that you specify.
XFER <from account nickname> <to account nickname> <amount>	Transfers the amount that you specify from one account to another.
LIST	Displays a list of all available text banking commands.

Command	Result
HELP	Displays a list of contact points for information about text banking. This includes the website address, phone number, and other information.

Updating text banking preferences

You can use the Text Enrollment page to update your text number or to disable text banking.

To update the text banking number

1. In the navigation menu, click or tap **Services & Settings > Text Banking**. The Text Enrollment page appears.
2. Enter the new number that you want to enable for text banking in the **SMS Text Number** field.
3. Click or tap **Save**.

To disable text banking

1. In the navigation menu, click or tap **Services & Settings > Text Banking**. The Text Enrollment page appears.
2. Click or tap **Off**.
3. Click or tap **Save**.

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