



With the recent enhancement to our Online Banking's Responsive User Interface (RUI is where web pages appear consistent on a variety of devices—mobile or desktop) our vendor Digital Insight will be implementing one more change for end users. This change requires all end users of OLB to accept a *Mobile Verification Agreement*—whether or not they are a mobile device user. To help you better understand what exactly this is and guide you through the process, we have created a few Q&A and screen shots. This requirement will go into effect on **Tuesday, February 13, 2017**. As always, feel free to contact us with any questions, 920-361-1454.

Mobile Verification Agreement

Q: When will I see this agreement?

A: When an OLB user logs in from a DESKTOP VIEW to access their online banking (OLB) they will be prompted to “accept” this agreement. If the user is logging in through their mobile app, they WILL NOT be prompted to sign this. Why? Because when they agreed to the terms/conditions of the mobile app, they already agreed to this policy.

Q: What is considered desktop view?

A: Example#1: Sally is sitting at her desk, goes onto her pc and types in www.fmberlin.com. She then logs into her online banking from the island on our home page. Sally is using desktop view.

Example#2: Sally is on her mobile device, types in www.fmberlin.com in her browser, clicks desktop view. Even though Sally is on her mobile device, she is viewing her OLB through the desktop view.

Q: I'm not a mobile device user, I don't even have a phone—why do I have to sign this?

A: The desktop view now reflects the mobile view. This is in an effort to keep the users experience similar across multiple platforms. The mobile view of online banking requires certain disclosures, including the *Mobile Verification Agreement*. Therefore, because the desktop view and mobile view are one in the same, the agreement applies to those logging in from a desktop—even if you don't have a phone or mobile device.

Q: I don't want to receive text message alerts, but you're making me accept this agreement?

A: Accepting the agreement simply means that you acknowledge the terms/conditions of receiving text alerts SHOULD YOU CHOOSE to turn on those notifications/alerts within OLB. It does not automatically enroll you for text alerts. We confirmed this with our vendor.

Q: Am I able to access my OLB if I decline?

A: No. You will not be allowed to proceed without accepting to the terms. Accepting the terms only means you acknowledge the agreement SHOULD YOU CHOOSE to turn text alerts on at a later date.



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Q: I just recently registered for Online Banking and already signed this. Will I have to sign this again?

A: No. Anyone who signed up for online banking in October, November and December of 2017 will not need to sign this agreement. This agreement applies to those who registered in September of 2017 and prior.

Q: So who will see this?

A: Any customer who enrolled in OLB September of 2017 and prior.

Q: So what will it look like when I attempt to log into my OLB from www.fmberlin.com (desktop view):

A: Below are the steps you will go through for the agreement process.

Step 1: Sign into OLB through www.fmberlin.com and you will see this pop-up.

A screenshot of a mobile verification agreement pop-up. At the top left, there is a 'Menu' icon (three horizontal lines) and the 'First Digital' logo. The main heading is 'Text Alerts'. Below this, the text reads: 'Mobile Verification Agreement. You must accept the Mobile Verification Agreement to continue. By accepting the Mobile Verification Agreement, you authorize digital banking services to send you alerts by SMS text message.' There is a link 'See the agreement' with a downward arrow. At the bottom, there are two buttons: 'Accept' and 'Decline'.

Menu **First Digital**

Text Alerts

Mobile Verification Agreement

You must accept the Mobile Verification Agreement to continue. By accepting the Mobile Verification Agreement, you authorize digital banking services to send you alerts by SMS text message.

[See the agreement](#) ▼

Do you accept the Mobile Verification Agreement?

Accept

Decline



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Step 2: You will be required to view the agreement details by clicking on the “See the agreement” link. Whatever the current alerts and messages you have set up will stay in place, no additions or deletions will take place without you initiating that inside OLB (Note: the verbiage regarding enrolling does not mean that you are signing up, only accepting the agreement. Our vendor requires that the agreement be in place should you choose to receive text alerts at a future date.)



Text Alerts

Mobile Verification Agreement

You must accept the Mobile Verification Agreement to continue. By accepting the Mobile Verification Agreement, you authorize digital banking services to send you alerts by SMS text message.

[See the agreement](#) ▲

After enrolling into text alerts, you can stop receiving these alerts by deselecting your email/text preferences within the Alerts feature, or following the in-message opt-out instructions.

Your subscribed alert(s) will be sent to the activated mobile phone number that you have provided. Receiving alerts is not a condition of purchase for the Digital Banking service. You agree that we may use Automatic Telephone Dialing Systems to send alerts. Message & data rates may apply.

Do you accept the Mobile Verification Agreement?

Accept

Decline



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NOTE: If you attempt to *Accept* without clicking on the “See the agreement” link you will see the error message indicated by the **red** arrow below. You must click the link and accept the agreement to proceed to your online banking.

 

Text Alerts

Mobile Verification Agreement

You must accept the Mobile Verification Agreement to continue. By accepting the Mobile Verification Agreement, you authorize digital banking services to send you alerts by SMS text message.

[See the agreement](#) ▼

 In order to proceed, you must click the link above to read the agreement details.

Do you accept the Mobile Verification Agreement?





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NOTE: If you decline the agreement, you will be redirected back the Login page with the error message shown below. Simply resign into OLB and complete the agreement process.

Login

▲ Disclosure agreement declined. In order to use online banking, you must accept the electronic signature agreement.

Member Id

Password

Login

[I can't access my account](#)