

Mobiliti

User Guide

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Overview

Mobiliti enables anyone with an online banking account to access their account information from a mobile device. Mobiliti offers three ways to access your accounts:

- Send a text message using your mobile device
- Use a mobile browser on your mobile device
- Download an application to your mobile device

You can choose any or all of these options, depending on the capabilities of your mobile device.

SMS Text Messaging Service

Use the SMS text messaging service to:

- Check account balances
- Review recent account activity
- Find ATM and branch locations

Requirements

To use the SMS text messaging service, your mobile device must send and receive text messages to and from a short code. Most mobile devices are capable of sending and receiving text messages, so your phone is most likely compatible with Mobiliti. Please note that some mobile service carriers charge for outgoing text messages or for each message sent and received.

Mobile Browser Service

User the mobile browser service to:

Check account balances

- Review recent account activity
- Transfer money between accounts
- Pay bills
- Change and cancel pending payments
- Find ATM and branch locations

Requirements

To use the mobile browser service, your mobile device must have an Internet browser and may require a data service plan. You access the Mobiliti website using the link sent by SMS test message during the enrollment process.

Downloadable Application

Use the downloadable application service to:

- Check account balance
- Review recent account activity
- Transfer money between account
- Pay bills
- Change and cancel pending payments
- Find ATM and branch location

Requirements

To use the Mobiliti downloadable application, your mobile device must have an operating system that supports application downloads and may require a data service plan. You download the Mobiliti application using the link sent by SMS text message during the enrollment process.

Frequently Asked Questions

Q. Is Mobiliti secure?

A. Mobiliti employs industry best practices with regards to security. It has been assessed against industry security criteria by a number of independent system security experts.

At a high level, Mobiliti offers the following security safeguards:

Authentication – Mobile browser and application solution customer are authenticated for every interaction with any Mobiliti component. Customers are authenticated by username and password or by utilizing existing login credentials for single sign-on.

Encryption – 128-bit encryption is used for all transactions within Mobiliti and between Mobiliti and other Fiserv solutions (e.g. core banking and payment systems).

Fraud – Mobiliti incorporates mechanisms such as transaction validation and transaction reconciliation processes to detect fraud.

Availability/Resilience – Mobiliti is protected against malicious attacks through software and server hardening measures.

Audit Ability – Mobiliti provides full audit capabilities through even logs and event-based reporting.

Q. Is my personal or financial information stored on my phone?

A. No. Mobiliti does not save any files with personal or financial information on your mobile device. That information stays strictly within online banking. Some phones (e.g. BlackBerry, Android) have logo and branding files that are copied to the mobile device. Those files do not contain any personally identifiable information.

Q. Which accounts can I access using Mobiliti?

A. You can access any account you have set up in online banking. You select which accounts you want to access using Mobiliti during the enrollment process.

Q. How current is the account and transaction information?

A. When you view your account balance, you see the current available balance. When you view transaction history, you see the most recently posted transactions. Pending transactions do not display.

Q. Can I add more than one mobile phone?

A. Yes. You can enroll several mobile devices for Mobiliti. To add a new phone, complete the Mobiliti Enrollment section.

Q. What if my phone number changes?

A. If your mobile phone number changes, simply update your mobile phone number in Mobiliti. To update the mobile phone number, complete the How To Change a Phone Number section.

Q. What if my phone is lost or stolen?

A. If your mobile device is lost or stolen, no one can access your account without knowing your password and, in some cases, your unique user name. To prevent unauthorized access to your account, you can deactivate your phone in Mobiliti. To deactivate your mobile device, complete the How To Deactivate or Stop Using a Mobile Device section.

Q. How do I stop using Mobiliti on my phone?

A. To stop using Mobiliti on your mobile device, complete the How To Deactivate or Stop Using a Mobile Device section.

Q. Which phones can I use for Mobiliti?

A. Hundreds of models are supported including these major brands: iPhone, BlackBerry, HTC, LG, Motorola, Nokia, Pantech, Samsung, Sanyo, and Sony Ericsson. Phones on a number of different operating systems are supported including, but not limited, to Android, BlackBerry, iOS, Symbian, Windows Mobile, Linux, Palm webOS, and Maemo.

Q. Which mobile service carriers support Mobiliti?

A. Mobiliti works on all major mobile service carriers in the U.S.: AT&T, Sprint, T-Mobile®, U.S. Cellular® and Verizon Wireless. Mobiliti also works on a number of the smaller service carriers, including, but not limited to, Boost Mobile, Cricket Wireless, Metro PCS, Pioneer Cellular, Union Wireless and Virgin Mobile USA.

Q. I have a prepaid plan, can I use Mobiliti?

A. Mobiliti works with most prepaid plans, but we cannot guarantee that your carrier supports standard U.S. short codes. T-Mobile prepaid does not support short codes.

Mobiliti Basics

Enrollment

Complete the following procedure to enroll in Mobiliti.

STEP	ACTION
1	Log into your online banking account using Internet banking.
2	Click the Options hyperlink Result: The Options page is displayed.
3	Location the Mobiliti Profile section and click Enroll Now. Note: For security reasons, only one user can register for each mobile device. However, once you complete the registration process, you can add more phones to your Mobiliti account. Result: The Mobiliti Terms and Conditions page is displayed.
4	Select the Accept check box and click Continued. Result: The Your Details page is displayed.
5	Select the appropriate Eligible Accounts check boxes and then enter the nick name used to identify each account in a text message. Result: The Mobiliti Number page is displayed.
6	Enter your mobile phone number, including the area code. Result: The Select Your Services page is displayed. Note: A text message with an activation code is sent to the mobile phone number entered. The activation code expires 24 hours after you receive it.
7	Click Next. Result: The Activate your Phone page is displayed.
8	Enter the activation code received in the text message.
9	Click Activate to complete enrollment in Mobiliti Result: A text message with a short code is sent to the newly activated mobile device. Note this short code for use when utilizing Mobiliti's text messaging service.

Mobiliti Basics, *continued*

How To Change a Phone Number

Complete the following to change your mobile phone number:

STEP	ACTION
1	Log into your online banking account using Internet banking.
2	Click the Options hyperlink Result: The Options page is displayed.
3	Locate the Mobiliti Profile section and Manage Device(s). Result: The main Menu page is displayed.
4	Select the My Phone tab. Locate the old phone number and select Change my phone number and click GO. Result: The Mobile Phone Number page is displayed.
5	Enter the updated phone number and click Next. Result: The Main Menu page is again displayed.
6	Close Mobiliti to return to your online banking session.

How To Deactivate or Stop Using a Mobile Device

Complete the following to deactivate or stop using your mobile device:

STEP	ACTION
1	Log into your online banking account using Internet banking.
2	Click the Options hyperlink Result: The Options page is displayed.
3	Locate the Mobiliti Profile section and Manage Device(s). Result: The main Menu page is displayed.
4	Select the My Phone tab. Locate the old phone number and select Stop using this phone for Mobile Banking and Click Go. Result: The Stop Using This Phone page is displayed.
5	Click Yes. Result: The Main Menu page is again displayed.
6	Close Mobiliti to return to your online banking session.

Text Messaging

The following section contains steps for using the Mobiliti text messaging service to view account balances, view transaction history and locate ATM and branch locations using keywords.

How to View Account Balances

Complete the following to view account balances:

STEP	ACTION
1	Send B, BAL, BALANCE or BALANCES to the short code received after activating the mobile device. Result: A text message is returned displaying the balances for the accounts enrolled in Mobiliti.

How to View Transaction History

Complete the following to view transaction history.

STEP	ACTION
1	Send STMT, TRAN or HIST plus the nickname for the account (e.g. HIS Free Checking) to the short code received after activating the mobile device. Result: A text message is returned displaying the transaction history for the account.
2	Reply to the transaction history text with the word NEXT or MORE to view the next group of transaction. Result: A text Message is returned displaying the transaction history for the next group of transactions.
3	Repeat steps 1-2 to view the next group of transactions.

Text Messaging, *continued*

How to Locate ATM Locations

Complete the following to locate an ATM.

STEP	ACTION
1	Send ATM plus the ZIP code, city or state for the ATM (e.g. TM 20123) to the short code received after activating the mobile device. Result: A text message is returned displaying the ATM location(s) for the institution.

How to Locate Branch Locations

Complete the following to locate an ATM.

STEP	ACTION
1	Send BRANCH plus the ZIP code, city or state for the ATM (e.g. BRANCH Silver Spring, MD) to the short code received after activating the mobile device. Result: A text message is returned displaying the Branch location(s) for the institution.

How to Locate ATM and Branch Locations

Complete the following to locate both ATM and Branch locations.

STEP	ACTION
1	Send BOTH plus the ZIP code, city or state for the ATM (e.g. BOTH Silver Spring, MD) to the short code received after activating the mobile device. Result: A text message is returned displaying both the Branch and ATM location(s) for the institution.

How to Request Help

Complete the following to receive additional information on the Mobiliti keywords:

STEP	ACTION
1	Send HELP or HLP to the short code received after activating the mobile device. Result: A text message is returned displaying a list of acceptable keywords.

Text Messaging, *continued*

Frequently Asked Questions

Q. Are the keywords case-sensitive?

A. No. Whether you type "BAL" or "bal," a response with your account balance information is sent to your mobile device.

Q. What should I do if I don't get a response to a request?

A. Make sure you are sending text messages to the <short code>. Check the keyword and any additional information required for the request, such as the financial institution's identifier, account nickname, or address.

Q. Why are my results sent as multiple messages?

A. Text messages are limited to 160 characters. If your account information exceeds the character limit, your account information is sent in multiple messages - no more than five at a time.

Q. I have text messaging enabled on my mobile device, why can't I receive text messages?

A. Your mobile service carrier may be blocking short codes or you may have blocked short codes on your mobile device. Short codes must be enabled to use Mobiliti. Short codes are abbreviated phone numbers, usually five digits, used to send Mobiliti messages.

Mobile Browser

The following section contains steps for using the Mobiliti mobile browser service to view account information, pay bills, transfer funds and locate ATM and Branch locations.

How to Access the Mobiliti Mobile Browser

Complete the following to access the Mobiliti mobile browser.

STEP	ACTION
1	Select the mobile browser hyperlink from the text message received after activating the mobile device. Note: Bookmark the mobile browser hyperlink to easily access Mobiliti in the future.

Mobile Browser, *continued*

How to View Accounts

Complete the following to view account balances and view transaction history and details.

STEP	ACTION
1	Log into Mobiliti using your current Internet banking login. Result: The Main Menu page is displayed.
2	Select View Accounts. Result: The Account Balances page is displayed. Note: All accounts enrolled in Mobiliti displayed along with the account balance,
3	Select the account balance to view a list of transactions for the appropriate account. Result: The Account Details page is displayed.
4	Select Transaction to view transaction history for the appropriate account. Result: The Transaction History Page is displayed.
5	Use these selections to navigate through Mobiliti. <ul style="list-style-type: none">• Select Prev to view the previous transaction.• Select Next to view the next transaction.• Select Back to return to the history page.• Select Menu to return to the Main Menu.• Select Log Off to close Mobiliti.

How to Pay Bills

Complete the following to submit a bill payment.

STEP	ACTION
1	Log into Mobiliti using your current Internet banking login. Result: The Main Menu page is displayed.
2	Select Pay Bills.

Mobile Browser, *continued*

Making a Bill Payment

Complete the following to make a bill payment.

STEP	ACTION	
1	Select Make a Payment from the Main Menu page. Result: The Select a Biller page is displayed.	
2	Select the appropriate payee. Result: The Biller Information page is displayed. The "Do you want to pay this biller" message is displayed.	
3	Verify the information is accurate.	
4	Select Yes. Result: The Enter Payment Information page is displayed.	
5	Establish the following:	
	Pay From	Select the account to debit for the payment.
	Amount	Enter the amount of the payment
	Pay date	Enter the date of the payment.
6	Select Next. Result: The Confirm Payment page is displayed and the Do you want to make this payment message is displayed.	
7	Verify the payment information is accurate.	
8	Select yes. Result: The Payment Confirmation page is displayed.	
9	Use these selections to navigate through Mobiliti. Result: The Pay a Bill page is displayed.	
	<ul style="list-style-type: none"> • Select Back to return to the history page. 	
	<ul style="list-style-type: none"> • Select Menu to return to the Main Menu. 	
10	Select Pay eBills. Result: The Select an eBill page is displayed.	
11	Select the appropriate payee. Result: The eBill Summary page is displayed and the Do you want to pay this eBill message is displayed.	
12	Select Yes. Result: The Enter Payment Information page is displayed.	

Mobile Browser, *continued*

Making a Bill Payment, *continued*

STEP	ACTION	
13	Establish the following:	
	Pay From	Select the account to debit for the payment.
	Amount	Enter the amount of the payment
	Pay date	Enter the date of the payment.
14	Select Next. Result: The confirm Payment page is displayed. The eBill Summary page is displayed and the Do you want to pay this eBill message is displayed.	
15	Verify the payment information is accurate.	
16	Select yes. Result: The Payment Successful page is displayed.	
17	Use these selections to navigate through Mobiliti.	
	<ul style="list-style-type: none"> • Select Back to return to the history page. 	
	<ul style="list-style-type: none"> • Select Menu to return to the Main Menu. 	

Changing a Bill Payment

Complete the following to change a bill payment.

STEP	ACTION	
1	Select Change or cancel payments from the Main Menu page. Result: The Select a Payment page is displayed.	
2	Select the bill payment to change. Result: The Payment Details page is displayed.	
3	Select ChangePmt. Result: The Enter your Changes page is displayed.	
4	Make the necessary updates and Select Next. Result: The Confirm Changes page is displayed and the Do you want to make this payment message is displayed.	
5	Select Yes.	
6	Use these selections to navigate through Mobiliti.	
	<ul style="list-style-type: none"> • Select Back to return to the history page. 	
	<ul style="list-style-type: none"> • Select Menu to return to the Main Menu. 	

Mobile Browser, *continued*

Cancelling a Bill Payment

Complete the following to change a bill payment.

STEP	ACTION
1	Select Change or cancel payments from the Main Menu page. Result: The Select a Payment page is displayed.
2	Select the bill payment to cancel. Result: The Payment Details page is displayed.
3	Select CancelPmt. Result: The Cancel Bill Payment page is displayed and the Do you want to make this payment message is displayed.
4	Select Yes. Result: The Cancellation Confirmation page is displayed.
5	Use these selections to navigate through Mobiliti.
	<ul style="list-style-type: none"> • Select Back to return to the history page.
	<ul style="list-style-type: none"> • Select Menu to return to the Main Menu.
	<ul style="list-style-type: none"> • Select Log Off to close Mobiliti

How to Transfer Funds

Complete the following to complete an account transfer.

STEP	ACTION	
1	Log into Mobiliti using your current Internet banking login. Result: The Main Menu page is displayed.	
2	Select Transfer Money. Resultful: The Transfer Money Page is displayed.	
3	Establish the following:	
	Transfer From	Select the account to debit for the transfer
	Transfer To	Select the account to credit for the transfer.
	Amount	Enter the amount of the transfer.
4	Select Next. Result: The Transfer Amount page is displayed.	
5	Enter the transfer amount and select Net.	

	Result: The Confirm Transfer page is displayed.
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Mobile Browser, *continued*

How to Transfer Funds, *continued*

STEP	ACTION
6	Select Yes. Result: The Transfer Confirmation page is displayed.
7	Use these selections to navigate through Mobiliti.
	<ul style="list-style-type: none">• Select Menu to return to the Main Menu.
	<ul style="list-style-type: none">• Select Log Off to close Mobiliti

Locating ATM or Branch Locations

Complete the following to locate ATM or Branch locations.

STEP	ACTION
1	Log into Mobiliti using your current Internet banking login. Result: The Main Menu page is displayed.
2	Select Find ATM/Branch. Resultful: The ATM & Branch Search page is displayed.
3	Select Search by Current Location, Search by Address or Search by Category.
4	Enter the appropriate search criteria and select Search. Result: The Search Results page is displayed.
5	Select the appropriate ATM or branch. Result: Details for the ATM or branch are displayed.
6	Select Map It for directions to the ATM or branch. Result: A map displaying the location of the ATM or branch is displayed.
7	Use these selections to navigate through Mobiliti.
	<ul style="list-style-type: none">• Select Menu to return to the Main Menu.
	<ul style="list-style-type: none">• Select Log Off to close Mobiliti

Mobile Browser, *continued*

Frequently Asked Questions

Q. When I click the link for the Mobiliti website nothing happens, what should I do?

A. Every mobile device and mobile network is different, so you may not be able to click on a link in a text message.

Try these troubleshooting tips:

- Open the text message and click the "Send" or "Go" button on your mobile device to access the website URL. Then click the address to go directly to the website.
- Open the text message and write down your unique website URL. Type the URL in your device's web browser to go directly to the website.

If you still can't access the Mobiliti website, contact your mobile service carrier.

Downloadable Application

The following section contains steps for using the Mobiliti downloadable application to view account information, pay bills, transfer funds and locate ATM and branch locations. .

How to Download the Mobiliti Application to the Mobile Device

Complete the following to download the Mobiliti application to the mobile device.

STEP	ACTION
1	Select the downloadable application hyperlink from the text message received after activating the mobile device. Result: The application Download page is displayed.
2	Select Download Mobile Banking. Result: The Mobiliti application is downloaded to the mobile device and an icon displays.

Downloadable Application, *continued*

The following section contains steps for using the Mobiliti downloadable application to view account information, pay bills, transfer funds and locate ATM and branch locations. .

How to Download the Mobiliti Application to the Mobile Device, *continued*

Complete the following to download the Mobiliti application to the mobile device.

STEP	ACTION
1	Select the downloadable application hyperlink from the text message received after activating the mobile device. Result: The application Download page is displayed.
2	Select Download Mobile Banking. Result: The Mobiliti application is downloaded to the mobile device and an icon displays.

Accessing Mobiliti

To access Mobiliti, select the Mobiliti icons on your mobile device.

Viewing Accounts

Complete the following to view account balance and view transaction history and details.

STEP	ACTION
1	Log into Mobiliti using your current internet banking login. Result: The Main Menu page is displayed.
2	Select View Accounts. Result: The Accounts page is displayed. All accounts enrolled in Mobiliti display along with the account balance.
3	Select the account balance to view a list of transactions for the appropriate account. Result: the Account Details page is displayed.
4	Select Transaction History to view transaction history for the appropriate account. Result: The Transactions page is displayed.
5	Select Accounts Details to return to the Account Details page.
6	Select Log Out to close Mobiliti.

Downloadable Application, *continued*

How to Pay Bills

Complete the following to submit a bill payment.

STEP	ACTION	
1	Log into Mobiliti using your current internet banking login. Result: The Main Menu page is displayed.	
2	Select Pay Bills. Result: The Pay a Bill page is displayed.	
3	Select Make A Payment to continue to make a Bill Payment. Result: The Select a Biller page is displayed.	
4	Select the appropriate payee. Result: The Biller Information page is displayed and the Do you want to pay this biller message is displayed.	
5	Verify the information is accurate.	
6	Select Yes. Result: the Enter Payment Information page is displayed.	
7	Establish the following;	
	Pay From	Select the account to debit for the payment
	Amount	Enter the amount of the payment
	Pay date	Enter the date of the payment.
8	Select Next. Result: The Confirm payment page is displayed and the Do you want to make this payment, message is displayed.	
9	Select Yes. Result: The Payment Confirmation page is displayed.	
10	Use these selections to navigate through Mobiliti.	
	<ul style="list-style-type: none"> • Select Menu to return to the Main Menu. 	
	<ul style="list-style-type: none"> • Select Log Off to close Mobiliti 	

Downloadable Application, *continued*

How to Pay eBills

Complete the following to submit an eBill payment.

STEP	ACTION	
1	Select Pay eBills from the Main Menu.. Result: The Select an eBill page is displayed.	
2	Select the appropriate payee. Result: The eBill Summary page is displayed and Do you want to pay this eBill message is displayed.	
3	Select yes. Result: The Enter Payment Information page is displayed.	
4	Established the following	
	Pay From	Select the account to debit for the payment
	Account	Enter the amount of the payment
	Pay Date	Enter the date of the payment
5	Select Next. Result: The Confirm Payment Page is displayed and the Do you want to make this payment page is displayed.	
6	Verify the payment information is accurate.	
7	Select Yes. Result: The Payment Successful page is displayed.	
8	Use these selections to navigate through Mobiliti.	
	<ul style="list-style-type: none"> • Select Menu to return to the Main Menu. • Select Log Off to close Mobiliti 	

Downloadable Application, *continued*

Change a Bill Payment

STEP	ACTION
1	Select Change or Cancel Payments . Result: The Select a Payment page is displayed.
2	Select the bill payment to change. Result: The Payment Details page is displayed.
3	Select Change Pmt. Result: The Enter Your Changes page is displayed.
4	Make the necessary updates and select Next . Result: The Confirm Changes page is displayed. The "Do you want to make this payment" message is displayed. Verify the payment information is accurate.
5	Select Yes .
6	Select Back to return to the payee list.
7	Select Menu to return to the Main Menu.

Cancel a Bill Payment

STEP	ACTION
1	Select Change or Cancel Payments. Result: The Select a Payment page is displayed.
2	Select the bill payment to cancel. Result: The Payment Details page is displayed.
3	Select Cancel Pmt. Result: The Cancel Bill Payment page is displayed. The "Are you sure you want to cancel this payment" message is displayed.
4	Select Yes. Result: The Cancellation Confirmation page is displayed.
5	Select Back to return to the payee list.
6	Select Menu to return to the Main Menu
7	Select Log Off to close Mobiliti.

Downloadable Application, *continued*

Transferring Funds

Complete the following to complete an account transfer:

STEP	ACTION	
1	Log in to Mobiliti using your current Internet banking login. Result: The Main Menu page is displayed.	
2	Select Transfer Money Result: The Transfer Money page is displayed	
3	Establish the following:	
4	Transfer From	Select the account to debit for the transfer.
5	Transfer To	Select the account to credit for the transfer.
6	Amount	Enter the amount of the transfer.
7	Select Next. Result: The Transfer Amount page is displayed.	
8	Enter the transfer amount and select Next. Result: The Confirm Transfer page is displayed	
9	Select Yes. Result: The Transfer Confirmation page is displayed.	
10	Select Menu to return to the Main Menu.	
11	Select Log Out to close Mobiliti.	

How To Locate ATM or Branch Locations

STEP	ACTION	
1	Log in to Mobiliti using your current Internet banking login. Result: The Main Menu page is displayed.	
2	Select Find ATM/Branch Result: The ATM & Branch Search page is displayed.	
3	Select Search by Address. The Search by Address page is displayed.	
4	Enter the appropriate search criteria and select Search. The Search Results page is displayed.	
5	Select the appropriate ATM or branch. Details for the ATM or branch are displayed.	

Downloadable Application, *continued*

How To Locate ATM or Branch Locations, *continued*

STEP	ACTION
6	Select " Map It " for directions to the ATM or branch. A map displaying the location of the ATM or branch is displayed.
7	Select Menu to return to the Main Menu.
8	Select Log Out to close Mobiliti.

Frequently Asked Questions

Q. How do I download Mobiliti to my iPhone?

A. During enrollment, you are sent a unique link to the App Store where you can download "Touch Banking". If you download "Touch Banking" in the App Store without enrolling first, the download will not work.

Download "Touch Banking" as you would any other application from the App Store. After you download and install the application, you will receive a text message with an activation link. Click the link to launch the application and go to the Mobiliti login page.

Q. When I click the link to download Mobiliti nothing happens, what should I do?

A. Every mobile device and mobile network is different, so you may not be able to download Mobiliti to your mobile device. If you are having trouble, contact your mobile service carrier to make sure your mobile device supports application downloads.