



SouthTrust Bank Mobile Mobile Banking Quick Reference

Mobile Banking Features and Options



Features	Mobile App		Mobile Web	Text Banking
	Smartphone iPhone/Android	Tablet or iPad	Mobile browser	Mobile device with text messaging
View Account Balances	✓	✓	✓	✓
View Transaction History	✓	✓	✓	✓
Transfer Funds Between Accounts	✓	✓	✓	
Deposit Checks with Mobile Deposit	✓	✓		
Pay Bills with Mobile Bill Pay	✓	✓	✓	
Receive Account Alerts	✓	✓	✓	✓
Multi User Log In	✓	✓		

Mobile Banking Advantages

Mobile Banking is available 24 hours a day, 7 days a week on phones and tablets. You have access to important account information and functions - day or night - whether you are at home, at work or traveling.

Security

Mobile App Banking and Mobile Browser Banking are secure.

- Password required each time you log in.
- Uses the same multiple layers of security as Online Banking.

Text Banking security

- Displays account nicknames that you set, not account numbers.
- No personal information is sent or displayed.

Enrollment

Download our Mobile App

Search for **SouthTrust Bank** in the Apple App Store or on Google Play and download it to your mobile device. Be sure to choose the SouthTrust Mobile app for SouthTrust Bank, N.A.



- Launch app and log in with the same user ID and password you use for Online Banking.

Mobile Browser Banking

Point the web browser on your mobile device to www.southtrust.com. Log in using your same Online Banking credentials.



*guide **Enrolling in Mobile Banking**, for instructions on enabling Mobile Browser Banking.)*

Text Banking

Even if you don't have a smart phone, you can still get easy access to your account information via text message/email. Log in to your SouthTrust Online Banking and register. Once you provide us with your mobile phone number, you are ready to customize what alerts you want sent to you.

Q&A's

Is SouthTrust Bank mobile banking free?

Yes, our SouthTrust Bank mobile banking service is free. *(Standard fees may apply for some types or categories of transactions conducted through SouthTrust Bank Mobile Banking. Terms and conditions subject to change. See branch associate for all details, schedule of fees and charges that may apply. Message and data rates may apply. See your cellular and data services provider for details.)*

Do I need to be enrolled in Online Banking to use Mobile Banking?

Yes.

Do I need to sign up for Mobile Banking?

You do not need to enroll for SouthTrust Bank Mobile through Online Banking unless you plan to use the Text Banking or Mobile Browser banking options. You will need to log in to Online Banking to enroll for Text Banking and Mobile Browser Banking. *(For instructions on enabling Text Banking and Mobile Browser Banking services, please see added section at the end of this reference guide titled **Enrolling in Mobile Banking**.)*

Is there a wait period to use SouthTrust Bank Mobile App? There is no wait period.

For the Mobile Banking App: Once you have downloaded and installed the app, simply log in using the same user ID and password used for Online Banking.

For Mobile Browser Banking: From your mobile browser, log in to Online Banking at www.southtrust.com using the same credentials. *(See added section at the end of this reference*

For Text Banking: Users will initially log in to Online Banking to enroll for Text Banking, then follow the on-screen prompts to begin using our Text Banking service right away. *(See added section at the end of this reference guide for instructions on enabling Text Banking service.)*

Do I need a new username or password?

No. Use the same Online Banking user ID and password. If you change your Online Banking password, your SouthTrust Bank Mobile Banking password will automatically change to the same new password as well. *(All passwords are case sensitive. Please ensure that all passwords match exactly.)*

How do I install the Smartphone App?

The app can be found by searching your smartphone or tablet's application store (Apple App Store or Google Play). Once downloaded, simply use your SouthTrust Bank Online Banking credentials to log in.

Will my mobile device work with SouthTrust Bank Mobile?

Most likely. SouthTrust Bank Mobile is compatible with Apple iOS and Android devices. If you have a question about whether your phone or tablet is compatible, you can reference our SouthTrust Bank Mobile App Approved Device List starting on page 8 of this guide.



What if I lose a mobile device?

You can deactivate the device by following these steps:

- Log in to Online Banking, click on Options and Manage Devices.
- Locate the phone number and select the option 'Stop using this device for Mobile Banking'.
- Or call us at 1-800-413-8222.

How do I set up alerts?

It's easy. Just log in to Online Banking and set your alert preferences.

Can I add new payees from Mobile Bill Pay?

No. To add a new payee to your list, log in to Online Banking Bill Pay.

How should I endorse a Mobile Deposit check?

Be sure that the back of the check is endorsed, as usual, and include the words 'For Mobile Deposit' to identify the check as a Mobile Deposit.

When are funds available from a Mobile Deposit?

Funds from Mobile Deposits are generally available on the next business day after they are received, just like any deposit. Final credit of funds for deposit are subject to review. Holds may apply.

What types of checks can be deposited?

Any check drawn from a U.S. financial institution can be deposited. The following items cannot be deposited:

- International checks.
- U.S. saving bonds.
- Postal money orders.

What dollar limits apply to Mobile Deposit?

You may make any number of Mobile Deposits with a limit per check and a daily limit of \$5,000. Each Mobile Deposit includes one deposited check only.

Are there cutoff times for when Mobile Deposits are accepted and processed?

Yes. To be accepted and processed on the same business day Mobile Deposits must be made by 5pm Central Time. Any Mobile Deposit made on SouthTrust Bank Mobile after 5pm Central Time will be accepted and processed the following business day. Mobile Deposits made on a Friday after 5pm, Saturday, Sunday or bank holiday will be accepted and processed the next business day.

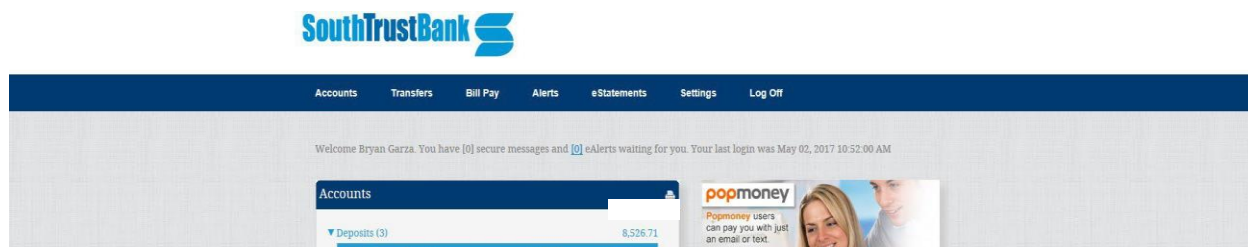
What should I do with the paper check after a Mobile Deposit is made?

It is recommended that you date and initial the front of the paper check after it has been approved for deposit. We also recommend securely storing the check for thirty (30) days following the Mobile Deposit transaction, then destroying the original paper check.



Enrolling in Mobile Banking

Users who **have** already downloaded the SouthTrust Bank Mobile app and logged in will not be prompted to download the application or enroll in text alerts. In order to do that users will need to click on the options button in the top right corner.

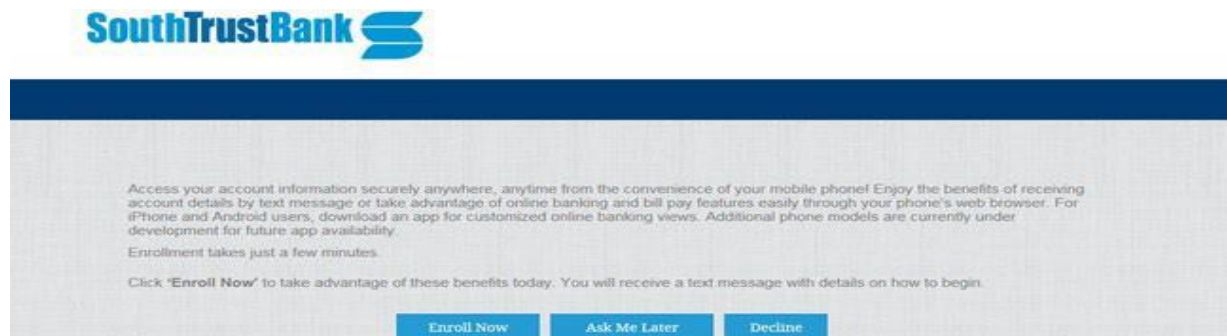


In the setting tab there is a mobile banking profile. The client will need to click on “Manage Device(s)” button.



Clicking on the button will open a new tab or window on your Internet Browser. It is here you will enroll devices for online banking or delete mobile devices from having access. You will also be able to nickname your account for SMS/Text banking. Clients will need to know the nickname of their accounts for text banking to work.

Clients who **have not** already downloaded the application and logged on will be asked to enroll in SouthTrust Bank's Mobile.



Clicking enroll now will take the client to our terms and conditions page which opened in a new tab/window. The terms and conditions will need to be accepted by checking the box agreeing to the terms. If a client does not agree, they will need to close out the tab/window.



Terms and Conditions for Mobile Banking

Terms and Conditions: **SouthTrust Bank, N.A**

Thank you for using **SouthTrust Bank, N.A** Mobile Banking combined with your handheld's text messaging capabilities. **Message & Data rates may apply.** For help, text "HELP" to 72080. To cancel, text "STOP" to 72080 at anytime. In case of questions please contact customer service at 361-449-1571 ext. 5 or visit www.southtrust.com

Terms and Conditions

☐ I accept these Terms and Conditions

[Printer friendly page \(opens in new window\)](#)

From there a client will be able to accept the services they would like to use, and go to their appropriate app store to download SouthTrust Bank Mobile App.

Please choose a service:

[Not sure? Click here to compare the services](#)

Downloadable Apps

Get a customized application for your device that provides an intuitive and rich user experience consisting of easy-to-navigate screens and menus. Receive all the benefits of mobile browser banking, enhanced by your device's unique features.



For your phone

[View screenshot](#)

On your device, open Google Play or the App Store and search for us, or click either of the download images below.



OR Send me the download link via text message to this number:



For your tablet

[View screenshot](#)

On your device, open Google Play or the App Store and search for us, or click either of the download images below.



Other Services

Please select the services required and click continue to register.

☐ Mobile Browser (I'd like to receive a link to Browser Banking.)



Why Use Mobile Browser Banking?

[View screenshot](#)

Get full and extended mobile banking capabilities on your web-enabled device. Receive an optimal banking experience with a look and feel that is similar to PC-based online banking, in a site designed to fit neatly into your device's screen.

☐ Text Messaging (I'd like to use text banking services.)



Why Use Text Banking?

[View screenshot](#)

Send text commands (such as BAL) to your bank from your SMS-enabled phone to inquire about basic account balance and transaction history information. Receive text message responses directly to your phone.

☐ Alerts (I'd like to receive text alerts.)



Why Use Alert Banking?

[View screenshot](#)

Include text message alerts with your mobile banking service(s) to monitor your mobile banking accounts. Choose how and when you want to be notified of changes to account balances and personal information. (Select at least one other mobile banking service.)



Clients will then give a nickname to their account and select their time zone.

Account Selection and Configuration

1. Select your timezone which helps us to determine when to send alerts to your phone

Time Zone:

2. Select the account you wish to access through Mobile Banking and confirm their nicknames

Eligible Accounts	Mobile Banking Nickname
☒ Pers.Basic Ckg. (*0319) Checking	test

What's a Texting Nickname?

The nickname identifies the account in a text message. For example, to check your transaction history, text HIST followed by the account nickname, such as S1.

[View Example](#)

[Back](#)

[Continue](#)

Finally, a client will need to enter their mobile number and enroll in the services they previously selected to enroll in.

Other Services

Please enter your mobile phone number to register for other services.

Mobile phone number: For example, 5551234567

- Text Banking
- Mobile Browser
- Alert Banking

Thank you for using Mobile Banking combined with your handheld's text messaging capabilities. By registering for Mobile Banking, or changing your registration information, you certify that:

- A. You are the account holder, or
- B. You have the account holder's permission to do so.

Message and data rates may apply. For help, text "HELP" to 99588. To cancel, text "STOP" to 99588 at any time. Message frequency depends on account settings. For assistance, please contact customer service at 866-323-2741.

[Back](#)

[Continue](#)

Our participating carriers include (but are not limited to): AT&T, Sprint, T-Mobile®, U.S. Cellular®, Verizon Wireless



The system will generate an activation code that they will text to the number they placed in the box. That activation code will be used on the next screen.

Enter Activation Code

Enter the activation code we sent to your phone.

Activation Code

Thank you for using Mobile Banking combined with your handheld's text messaging capabilities. By registering for Mobile Banking, or changing your registration information, you certify that:

- A. You are the account holder, or
- B. You have the account holder's permission to do so.

Message and data rates may apply. For help, text "HELP" to 99588. To cancel, text "STOP" to 99588 at any time. Message frequency depends on account settings. For assistance, please contact customer service at 866-323-2741.

Once the code is placed in the text box and the activate button is clicked, the phone will be active for the choices previously selected. The screen will confirm that you have been activated successfully.

Activation Successful



Important Information

Text Message Banking

- Expect to receive a text message with your mobile banking short code and texting commands
- Text 'BAL' for your balances
- Text 'HIST' + your account's texting nickname for a list of transactions (ex. HIST C1)

Mobile Browser Banking

- Expect to receive a text message with a link to the mobile banking site
- Click and bookmark the mobile banking site's unique link

Alert Banking

- Now that you've registered for Alert Banking, use the Alerts management features in online banking to set up specific mobile alerts.
- To begin receiving alerts on your phone, you'll need to specify the account and choose the type of alerts you'd like to receive

For questions and support on all of SouthTrust Bank's Online Banking products and services, please contact us by phone Monday-Friday, 8:00am-5:00pm at 1-800-413-8222 or by email at info@southtrust.com.

SouthTrust Bank Mobile App Approved Device List

Limitation of Applicability

For a given mobile phone model, a manufacturer may provide different versions of hardware, firmware, and operating system software. This practice is common, particularly for phones that are released into different geographic territories. These different versions of the same phone model may operate differently to the model version that has been assessed for the purposes of its inclusion in this document.

Supported Operating Systems, Browsers, and Networks - Phone Channel

Supported Operating Systems

The following outlines the scope of SouthTrust Bank Mobile operating system and network support.

NOTE: Only major versions released directly Apple, or any Android hardware manufacturer are included. OS version updates or patch releases that are released by carriers are not included in the scope for support. Beta releases of Apple and Android operating systems are not supported.

Android

- Minimum OS Version Supported - Android 9.0
- All later major version updates are supported; for example, 11.0, 12.0, 13.0

iOS

- Minimum OS Version Supported – iOS 14 and iPadOS14
- All later major version updates are supported; for example, 15.0, 16.0

Hardware Requirements

- Remote Deposit Capture support requires a camera of at least two mega-pixels in resolution
- Mobiliti does not support the use of the Android “Developer options” setting, including USB Debugging
- Jailbroken/rooted devices and MITM interception are not supported

Browsers and Channel Support

- Only the default installed device browser is supported
- Beta version of browsers are not supported
- The SMS channel is only supported for devices with SMS capability

Important note regarding TLS (Transport Layer Security)

Mobiliti only supports TLS 1.2 for app communications. Any device or browser that does not support TLS 1.2 will not be able to connect to Mobiliti services—even if the device is on a supported operating system version. This is being enforced to comply with security mandates from regulatory authorities and ensures secure communications for mobile banking users.

Supported Networks

The Mobiliti product supports the Tier 1 carriers in the U.S., including:

- AT&T®
- Verizon®
- T-Mobile®

SouthTrust Bank support for non-Tier 1 carriers depends on the contractual agreement between the SMS gateway provider {aggregator} and the individual carrier. For questions about a specific carrier's support for SouthTrust Bank's Mobile, please contact SouthTrust Bank's Online Banking Support at 1-800-413-8222, Monday-Friday 8:00am-5:00pm CT.

Supported App Stores

- Apple App Store (iTunes)
- Google Play (Android app store)

Supported Phone Devices

The following outlines the scope of Mobiliti's general device support. Only devices explicitly listed in the Supported Device List are fully supported. Other devices that conform to the general support policy above may function with Mobiliti but have not been tested.

Brand/ Manufacturer	Model	New to the List	Biometric Supported
Apple	iPhone 6S		Y
Apple	iPhone 6S Plus		Y
Apple	iPhone 7		Y
Apple	iPhone 7 Plus		Y
Apple	iPhone 8		Y
Apple	iPhone 8 Plus		Y
Apple	iPhone 11		Y
Apple	iPhone 11 Pro		Y
Apple	iPhone 11 Pro Max		Y
Apple	iPhone 12		Y
Apple	iPhone 12 Mini		Y
Apple	iPhone 12 Pro		Y
Apple	iPhone 12 Pro Max		Y
Apple	iPhone 13		Y
Apple	iPhone 13 Mini		Y
Apple	iPhone 13 Pro		Y
Apple	iPhone 13 Pro Max		Y
Apple	iPhone 14	New	Y
Apple	iPhone 14 Plus	New	Y
Apple	iPhone 14 Pro	New	Y
Apple	iPhone 14 Pro Max	New	Y
Apple	iPhone SE		Y
Apple	iPhone SE (2 nd Gen)		Y
Apple	iPhone X		Y
Apple	iPhone XR		Y
Apple	iPhone XS		Y
Apple	iPhone XS Max		Y

Brand/ Manufacturer	Model	New to the List	Biometric Supported
Google	Pixel 3		Y
Google	Pixel 3 XL		Y
Google	Pixel 4		Y
Google	Pixel 5	New	Y
Google	Pixel 6	New	Y
Google	Pixel 7	New	Y
Google	Pixel 7 Pro	New	Y
LG	G7 ThinQ		Y
LG	Stylo 5		Y
LG	V40 Thin Q		Y
LG	V50 Thin Q		Y
Motorola	Moto G7		Y
Motorola	Moto Z3		Y
Motorola	Moto Z4		Y
Motorola	Moto G Power	New	Y
Motorola	Moto G Stylus 5G	New	Y
One Plus	6T		Y
One Plus	7 Pro		Y
One Plus	9	New	Y
Samsung	Galaxy A10e		Y
Samsung	Galaxy A11		Y
Samsung	Galaxy A20		Y
Samsung	Samsung A32 5G	New	Y
Samsung	Galaxy A51		Y
Samsung	Galaxy Fold		Y
Samsung	Galaxy J7 Crown		N
Samsung	Galaxy Note 9		Y
Samsung	Galaxy Note 10		Y
Samsung	Galaxy Note 10+		Y
Samsung	Galaxy Note 20 Ultra	New	Y
Samsung	Galaxy S9		Y
Samsung	Galaxy S9 Plus		Y
Samsung	Galaxy S10		Y
Samsung	Galaxy S10E		Y
Samsung	Galaxy S10+		Y
Samsung	Galaxy S20 (S11)		Y

Samsung	Galaxy S20+		Y
Samsung	Galaxy S20 FE 5G	New	Y
Samsung	Galaxy S21		Y
Samsung	Galaxy S21+	New	Y
Samsung	Galaxy S21 FE 5G	New	Y
Samsung	Galaxy S21 Ultra	New	Y
Samsung	Galaxy S22 5G	New	Y
Samsung	Galaxy S22 Ultra		Y
Samsung	Galaxy M13 5G	New	Y
Samsung	Galaxy Z Flip 3 5G	New	Y

Supported Tablet Devices

The following outlines the scope of Mobiliti's general device support. Only devices explicitly listed in the Supported Device List are fully supported. Other devices that conform to the general support policy above may function with Mobiliti but have not been tested.

Brand/ Manufacturer	Model	Screen Size	New to the List	Biometric Supported
Apple	iPad (6 th Generation – 2018)	9.7"		Y
Apple	iPad Air 4	10.9"		Y
Apple	M1 iPad Pro 2021	11"		Y
Apple	M1 iPad Pro 2021	12.9"		Y
Apple	iPad Mini 5	7.9"		Y
Apple	iPad Pro (2021)	12.9"		Y
Apple	iPad Mini (2021)	8.3"		Y
Apple	iPad Pro (2018)	11"		Y
Samsung	Galaxy Tab A	10.5"		Y
Samsung	S7 FE 5G	12.4"	New	Y

Supported Networks

SouthTrust Bank's product can operate on any unrestricted TCP/IP data network. Operation on restricted networks (e.g., where a firewall might be in place) is not guarantee

Supported Browsers for Web Applications

Desktop Web Application	Desktop OS	Supported Browser(s) (Current stable versions)
Internet Self Service (Accessed through online banking)	Windows 10	• Edge • Chrome • Firefox
	Mac OS X – Latest stable	• Chrome • Safari
Customer Manager	Windows 10	• Edge

Note:

- The resolution is set in the display preferences and the browser window maximized to test the applications (optimum resolution is 1024 x 768).
- The latest builds of major versions are tested.

For questions and support on all of SouthTrust Bank's Online Banking products and services, please contact us by phone Monday-Friday, 8:00am-5:00pm at 1-800-413-8222 or by email at info@southtrust.com