Online & Mobile Banking

Banking whenever, wherever

Have a Question?



safe & easy

Manage your money 24/7, from just about anywhere.

Rollstone Bank & Trust offers everything you need to bank wherever you are. Our intuitive mobile and online banking services make managing your finances easy and give you secure online access to your accounts through all your favorite devices. Learn more about our personal and business eBanking services below.

Online Banking

Expand

Online Banking gives you the freedom to bank 24/7, anywhere you have internet access.

With Rollstone Bank & Trust online banking, you can:

- Check your balances
- View recent transactions
- Set up alerts
- Transfer money between RBT accounts
- Pay people

- Move money to and from your other financial institutions
- And more!

Enroll today for free to simplify your banking needs!

Business eBanking

Expand

Rollstone Bank & Trust's Business eBanking offers dedicated online banking services for small businesses in addition to its commercial banking options. Our business online banking platform allows you to manage payments, taxes, and business account activity from wherever you are.

Business eBanking Features

Take charge of your business banking with:

- Real-time account balances
- Mobile Deposit
- Wire transfers
- ACH transactions
- Automatic transfer of excess checking funds

If you're a business owner, see how our <u>Cash Management</u> <u>Services</u> can further streamline your business banking.

Mobile Banking

Expand

RBT's Mobile Banking helps you manage your money quickly and easily-anytime, anywhere. Whether checking your balance, depositing a check, paying a bill, transferring funds, or

sending money to a friend, RBT Mobile delivers a new level of speed, convenience, and security.

Mobile Banking Features

RBT's free mobile app makes banking on the go easier than ever with:

- The same login credentials as Consumer eBanking
- Bill Pay
- Mobile Deposit
- RBT location finder
- Ability to make transfers, view transactions, pay people, and more
- Fraud-preventing Card Controls for your RBT debit card
- Easy access with Touch ID and passcode authentication

Go Mobile in a Few Easy Steps

Here's how:

- Enroll in Consumer eBanking (if you haven't already)
- Log in and follow the prompts from the Mobile Banking Center.
- Download the RBT mobile app for your <u>iPhone or iPad</u> or Android <u>phone</u> or tablet.
- Enter the same user ID and password that you use for Consumer eBanking.
- Select your mobile number from the list presented to receive a <u>one-time security code via text message</u>.
- Enter the security code.
- Enter your cell phone number and tap Enroll.

Mobile Deposit

Deposit checks anytime, anywhere, with RBT Mobile Deposit. Using RBT's mobile banking app, you can use your mobile device to deposit checks wherever you are, day or night. Depositing checks is quick and convenient, and you save valuable time by not having to go to a branch or ATM (unless you want to).

How to use RBT Mobile Deposit

Ready to deposit a check using RBT Mobile Deposit? Here's how:

- Log into RBT Mobile Banking using your Consumer eBanking credentials. Not enrolled? <u>Sign up for free today.</u>
- Select the Plus Sign (+) from the main screen, then click on the Deposit icon. (Note: If you log in with something other than your password such as Touch ID, you will be prompted to enter your password.)
- Take a photo of the front and back of the endorsed check.
- Enter the dollar amount of the deposit.
- Select the account to receive the mobile deposit.
- Verify the information.

Important Information for Mobile Check Deposits

Before you deposit your check, keep this information in mind:

- When you endorse your checks, please be sure to write "For Mobile Deposit at RBT only" to ensure the deposit is accepted.
- The maximum deposit limit is \$2,500 per transaction and \$2,500 per day.
- Mobile deposits made after 3 pm will be posted on the next business day. Funds from Mobile deposits are available just as if you deposited the check in a branch.
- You may make mobile deposits using RBT Mobile Banking from any device with a camera, including phones and

tablets.

Retain the check for 60 days, then mark it void or destroy it.

Benefits of RBT Mobile Deposit

Why deposit checks with RBT Mobile Deposit? It's:

- Free
- Convenient
- Easy
- Safe and secure
- Ecofriendly (since you don't need to drive to the branch or ATM)

Online & Mobile Bill Pay

Expand

Take some of the pain out of paying bills with Bill Pay, where you can:

- Eliminate or reduce paper files.
- Set up recurring or one-time payments.
- Download transactions for tax reporting and recordkeeping.
- Deliver payments without expensive stamps or checks to write.
- Get the flexibility to pay people and companies.

Bill Pay is available in online banking and the RBT mobile app.

Smart Reminders

Bill Pay also features Smart Reminders. If you send payments to an eligible biller on a regular basis, this mobile banking feature automatically issues a reminder so you do not miss a payment. You then have the option of skipping, changing, or deleting the reminder. Once deleted, you will not get another Smart Reminder for that biller. Smart Reminders is just one more way that RBT's eBanking services simplify your banking life.

Mobile Wallet (Pay Using Your Mobile Phone & Smart Devices)

Expand

Make secure payments with your right from your favorite device. With Mobile Wallet, you can make contactless purchases at participating merchants, whether you're using a smartphone, tablet, or watch.

Your RBT debit card is compatible with Apply Pay, Google Pay and Samsung Pay-so you can add your card(s) to all your devices. Simply open your device's wallet or pay app and follow the prompts on-screen to add your card.

In addition to minimizing contact, this technology is more secure than carrying your card with you for two main reasons:

- 1. PIN or biometric authorization. During the transaction, you will be prompted for verification via PIN or a biometric marker such as your fingerprint. This ensures that only you will be able to approve payments.
- Tokenization. This is the process of creating a unique digital code as a stand-in for your physical card, so that confidential financial information is not stored on your phone.

<u>Learn more about Mobile Wallet and view FAQs about setting up all your RBT cards, including debit and credit cards, with</u>

People Pay & External Transfers

Expand

With People Pay and External Transfers from RBT, you can easily send money to people and move money between your bank accounts at just about any bank.

People Pay

Need to pay the rent, split the lunch tab, or chip in for a gift? With this digital banking feature available in online and mobile banking, you can easily send money with just a few clicks.

To get started with People Pay, , go to the Pay and Transfer tab, and set up your contacts. Once you send the money, the recipient gets a notification with claim instructions. You will receive a notification once the funds are claimed.

External Transfers

External transfers are a fast, easy, and safe way to move funds between your accounts at different financial institutions. This Online and Mobile Banking feature lets you transfer money between your eligible enrolled accounts at any time from any device.

With external transfers, you have the option of setting up either one-time or recurring transfers. Recurring transfers happen on a regular basis, such as once a month or every payday.

To enroll in External Transfers, , go to the Pay and Transfer tab, and provide the required information. We will then verify

it with the other financial institution(s) and notify you when the process is complete.

Text Alerts

Expand

Text Alerts (formerly known as Premium Alerts) is a free feature available in Online Banking that notifies you about activity on your RBT accounts. You can elect to receive text messages when:

- Your balance is above or below a certain amount
- A check cleared
- A payment is coming due
- And more!

To access Text Alerts, log into Online Banking, click on the Customer Service tab, and then choose Manage Alerts under Contact Options.

Frequently Asked Questions

Expand

<u>Visit our FAQ page</u> for more information on our eBanking Solutions.

eBanking Resources

Expand

Card Controls

Online Banking Disclosure

Business eBanking Disclosure

Consumer eBanking Agreement & Disclosure

eBanking Browsers

eBanking FAQs

Mobile Wallet

One-Time Security Codes

Password Reset

<u>Premium Alerts - Text Message (SMS) Terms of Use</u>

Text Message (SMS) Terms of Use

Find Out More



eBanking FAQs

Questions about eBanking solutions



Mobile Wallet

Safer way to use your debit card



Forgot Password

Reset your RBT password