DENISON STATE BANK
Mobile Banking App * Updated Version 5.3
March 2017

TO: DSB Mobile Banking Users:

Denison State Bank mobile banking app version 5.3 was released to the app stores on March 6, 2017. Enhancements in the release are available for both Android and iOS apps.

You can now install the free upgraded app version at the App Store (iOS), Google Play (Android) and Amazon (Kindle). Search for "Denison State Bank."

Main enhancements are:

- **Push Notifications:** Mobile users can now set up and receive banking alerts, helping them better manage their accounts without logging into their mobile app.

- **Scheduled Recurring Transfers (SRT):** Users can now schedule a future dated one-time transfer or recurring transfers, just as they can do within DSB Online.

- **Balance Widget:** Users can now view their account balances without opening up (Android) or unlocking (iOS) the app by placing a Balance Widget on their device's home screen (Android) or in the Today Center (iOS). Balance Widget is enabled if you have enabled the Quick Balance feature.

- **(Android) User Interface Update for Accounts Screen:** Users with certain-sized device screens can see a master-detail view on the Accounts screen for Android apps. On large Android devices, users can now view their account summary and the transaction history on the same screen.

- **(Android) Fingerprint ID:** Fingerprint-based login authentication is now available on certain Android devices.

The detailed release notes follow. (Any reference to "online banking" refers to logging in to DSB Online at the web site www.dsbks.com on a browser, not on the app.)

Release Notes and User Instructions

Push Notifications:

Mobile users can now set up and receive banking alerts such as balance updates, low balances, large withdrawals and large deposits with their user-defined balance thresholds.

To set up, end users must log into their mobile banking apps and enable the push notification feature from the app's Settings page. Once push notification is enabled, end users can subscribe to a variety of banking alerts.

The mobile banking apps display the same list of banking alerts that are available through online banking. If an end user has already subscribed to banking alerts in online banking (to receive alerts via email or SMS messages), when the end user enables the push notification feature in the mobile apps, the user will automatically be subscribed to receive these same alerts via push notifications. The end user can turn off push notifications for an alert at any time in the mobile apps.

The user can modify the following settings for alerts in the mobile apps. The settings will be reflected in online banking as well if user has selected to receive the same alert via email and/or SMS.

Note that frequency for Balance Update alert is not modifiable in the mobile banking apps. The frequency is modifiable in online banking only. If a user updates the frequency of the Balance Update alert in online banking, the frequency is carried over to the mobile apps. If the user subscribes to Balance Update alert for the first time in mobile apps via push notifications, the frequency is set to "Once a week on Friday" by default.

Scheduled Recurring Transfers (SRT):

End users can now schedule recurring transfers within their mobile apps directly without having to visit online banking. Users can create scheduled transfers and may also view the list of scheduled transfers in mobile apps.

Viewing the list of SRTs

When users navigate to the Transfers screen, users will see two tabs: Transfer and Schedule. The list of scheduled recurring transfers, including one-time future transfers, are displayed on the Schedule tab.

Creating a new SRT

To schedule a new recurring or future one-time transfer, iOS users can tap the "Schedule a transfer" button on the transfer screen in the iOS app, and Android users can use the floating button with a plus sign at the bottom right corner of the transfer screen. The transfers are scheduled once the end user taps the "Schedule" button. If the schedule is created successfully, a confirmation page will be displayed to the end users.

To delete an SRT, end users can swipe the SRT to the left. End users must confirm the delete action.

(Android) Balance Widget:

The Balance Widget allows end users to check their account balances without having to launch their mobile banking apps.

End users may place the widget anywhere on their Android device home screen by using a "long press" on a blank space on your home screen and selecting the "widget" option. The user can then drag and drop the desired widget onto the home screen

To view balances on the widget, end users must enable Quick Balance for their app. Otherwise, the Balance Widget will instruct the user to enable Quick Balance in the app. Tapping on the "Go To App" link will navigate the end users to the mobile banking app.

If end users have multiple accounts, the Balance Widget will display the accounts as a stack of cards. End users can view each account by swiping through the stacked cards.

The Balance Widget is auto updated when end users unlock their devices if more than 12 hours have passed since the last updated time. The widget will auto update at most two times within 24 hours. The last updated time is displayed on the widget and end users may remove the Balance Widget from their device at any time.

The next DSB mobile banking app upgrade will allow users to manually refresh the data.

(iOS) Balance Widget:

On iOS devices, if you swipe down from the top of the screen, you will see the Notification Center. Push notification alerts and other pertinent information are shown here in summary views. On iOS 10, the Notification Center is also available on the lock screen if you swipe left on the home screen.

End users can add a widget to the Today Center. This widget will show the Available Balance. If that is not available for an account, the account will instead show the Current Balance. No transactions are shown. This widget shows as many accounts as the device will fit. This varies based on the height of the device in the orientation that you are in. If there are more accounts, there will be a View More button that will open the app. Clicking on any account will also open the app.

In order to use this, end users must have turned on Quick Balance first in the app. Once it is enabled, end users can then add this widget through the edit button on the bottom of the Today Tab. If the end user adds the widget first they will then be prompted to open the app and turn on Quick Balance. No balances will show until Quick Balance is turned on.

To access the Balance Widget, the consumer can swipe down at any time from the top of the screen to see the Notification Center. No widget can be added when the device is locked, but the widget is still visible.

The end user must login once every 30 days in order to renew the token.

(Android) Account Screen User Interface:

Android mobile banking apps now support viewing account summary and transaction history on the same screen. This update is consistent with how the account screen is displayed on iPad. The design optimizes the utilization of the device screen space and provides an easy way for end users to check their account status in one setting without having to navigate through multiple screens.

The master-detail view of the accounts, with account summary on the left pane and transaction details on the right pane, is displayed on Android devices that are larger than 10 inches, as well as Android devices that are 7 inches in landscape orientation. When accounts are displayed in the master-detail view, tapping on an account will refresh data displayed on the right to reflect the transaction history of the selected account.

For Android devices smaller than 7 inches, which include most Android phones, the app will continue to display account summary in one screen and transaction history in a separate screen, regardless of the orientation of the devices. End users must tap on an account to navigate to the transaction history in a separate page.

(Android) Fingerprint ID:

Android Fingerprint ID allows end users to log into the Android mobile banking app using their fingerprint. The feature is supported on any Android device that has a physical fingerprint scanner and is running the Android 6.0 Marshmallow operating system.

The end user must opt-in to enable Fingerprint ID on their supported Android devices. When logging into the Android app for the first time, the end user will be prompted to enable the feature. If the end user decides to dismiss the prompt and has not enabled Fingerprint ID within 30 days, the end user will be prompted again. If the end user dismisses the prompt for the second time, the prompt will no longer be displayed.

If the end user has not registered his or her fingerprints on the device, the Android app will ask the end user to register their fingerprints first.

Tapping on the Settings option will navigate the user to the device's Settings page. Once the fingerprints are registered, the end user will be able to enable the feature from the app's Settings page:

All fingerprints registered on the device will be enrolled when the end user enables the feature. If the end user changes the set of fingerprints registered on the device by adding or removing a fingerprint, the app will detect the change, disable Fingerprint ID, and require the end user to login using a username and password. The end user can re-enable Fingerprint ID after logging into the app:

After the end user enables Fingerprint ID in the app, the Fingerprint ID login page will appear and become the default login page for the end user. The end user can swipe to the left or right on the login page to choose another login method, including using a username and password.

Questions? Contact us:
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