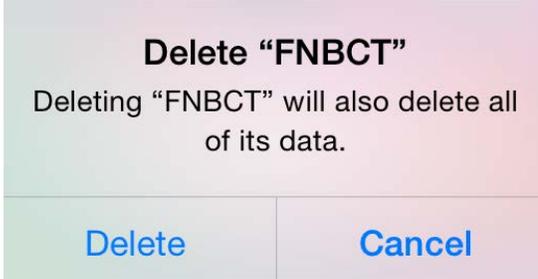
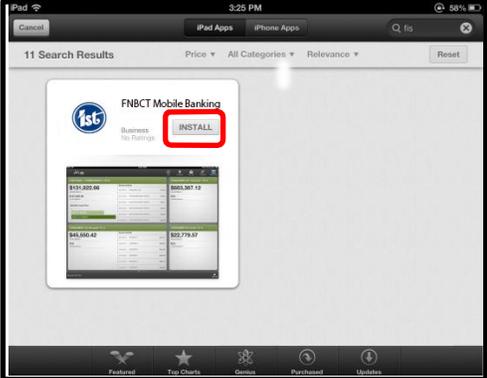
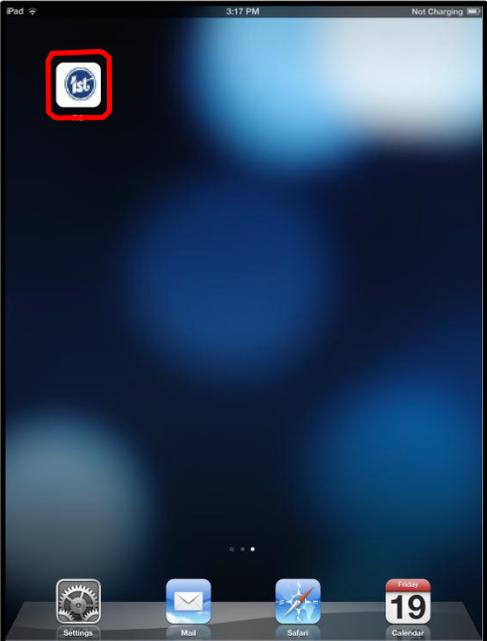


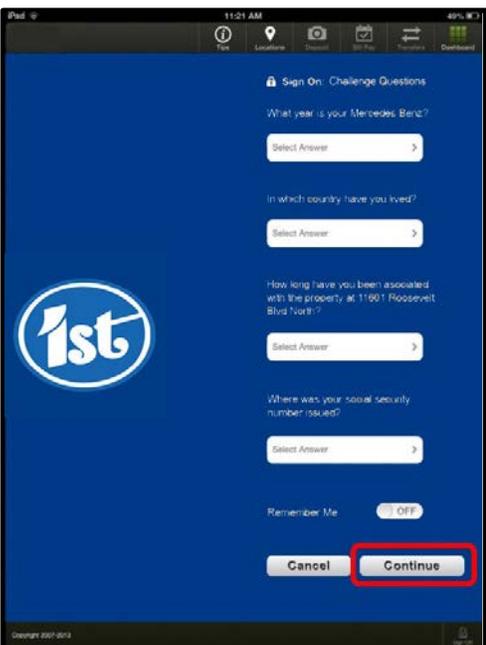
ON DEVICE ENROLLMENT AND ACTIVATION - iPhone

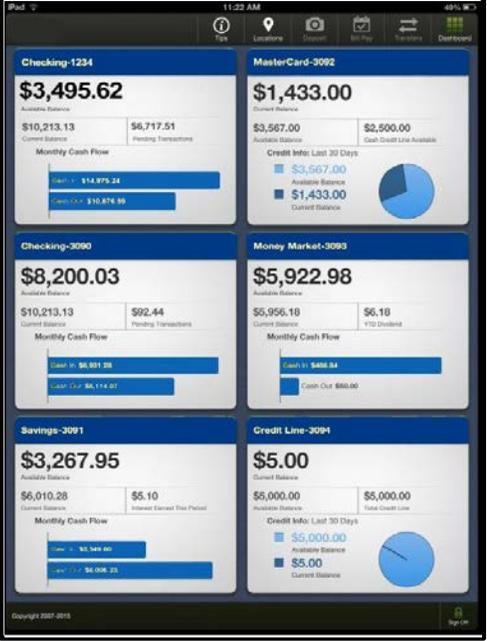
On Device enrollment is the method by which a user will access the iPhone Application on their device, enter various pieces of information to validate their identity, and sync the application to their online accounts. Upon initially accessing the iPhone app, users will be required to enter their User ID, Password, and Advanced Login Authentication challenge question answers.

To enroll and activate the FNBCT Mobile Banking iPhone application, follow these steps:

Step	Action	Display
1	<p>Locate your existing FNBCT Mobile Banking App. Touch and hold the application icon until you see the shaking animation.</p> <p>Touch the "x" in the right corner of the icon. You will be prompted "Deleting FNBCT will also delete all of its data". Touch "Delete"</p>	
2	<p>Access the Apple App Store on your iPhone device, search for the FNBCT mobile app and install it.</p> <p>Note: Ensure the appropriate tab is selected for your device (iPhone/iPad).</p>	
3	<p>Locate the FNBCT Mobile Banking iPhone application on the device's home screen.</p> <p>Tap the icon to access the app.</p>	

Step	Action	Display
4	<p>You will see a splash screen indicating that the iPhone application is loading.</p>	
5	<p>The Sign On screen appears.</p> <p>Enter your User ID and Password for your Online Banking.</p> <p>Select Sign On to continue.</p> <p>Note: <i>If this is a device that will be frequently used to access your accounts, select Save my User ID to retain the Login ID in the application for ease of access.</i></p>	

Step	Action	Display
6	<p>In the standard Advanced Login Authentication flow, you will be prompted to enter your first/last name and your date of birth.</p>	 <p>The screenshot shows a mobile application interface with a blue background and the 1st logo on the left. On the right, there is a 'Sign On' section with three white input fields labeled 'First Name', 'Last Name', and 'Date of Birth'. Below these fields is a 'Sign On' button. The top status bar shows the time as 11:21 AM and 49% battery.</p>
7	<p>In the standard Advanced Login Authentication flow, you are presented with four challenge questions.</p> <p>Please tap the select an answer field for each question to choose one of the multiple choice answers.</p> <p>Please select Continue to submit your answers and proceed with login.</p> <p>Note: <i>If this is a device that will be frequently used to access the your accounts select Remember Me to store a cookie within the application for future ease of access.</i></p>	 <p>The screenshot shows the 'Sign On: Challenge Questions' screen. It features the 1st logo on the left and four challenge questions on the right, each with a 'Select Answer' button: 'What year is your Mercedes Benz?', 'In which country have you lived?', 'How long have you been associated with the property at 11601 Roosevelt Blvd, North?', and 'Where was your social security number issued?'. At the bottom, there is a 'Remember Me' toggle set to 'OFF' and two buttons: 'Cancel' and 'Continue', with the 'Continue' button highlighted by a red rectangle. The top status bar shows 11:21 AM and 49% battery.</p>

Step	Action	Display
8	The Dashboard screen is presented, displaying available account information if the enrollment/sign on was successful.	 <p>The screenshot displays a mobile banking dashboard with six account cards arranged in a 3x2 grid. Each card shows the account name, current balance, available balance, and monthly cash flow. The top card is 'Checking-1234' with a current balance of \$3,495.62. The second card is 'MasterCard-3092' with a current balance of \$1,433.00. The third card is 'Checking-3090' with a current balance of \$8,200.03. The fourth card is 'Money Market-3093' with a current balance of \$5,922.98. The fifth card is 'Savings-3091' with a current balance of \$3,267.95. The sixth card is 'Credit Line-3094' with a current balance of \$5.00. Each card also includes a 'Monthly Cash Flow' section with a bar chart showing cash in and cash out for the month.</p>