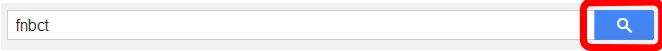
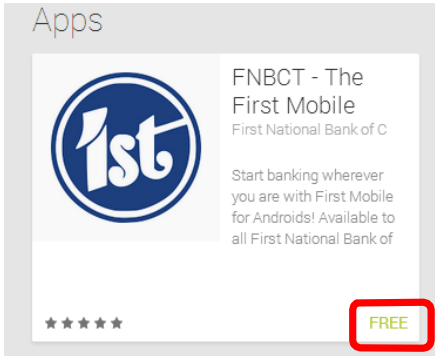
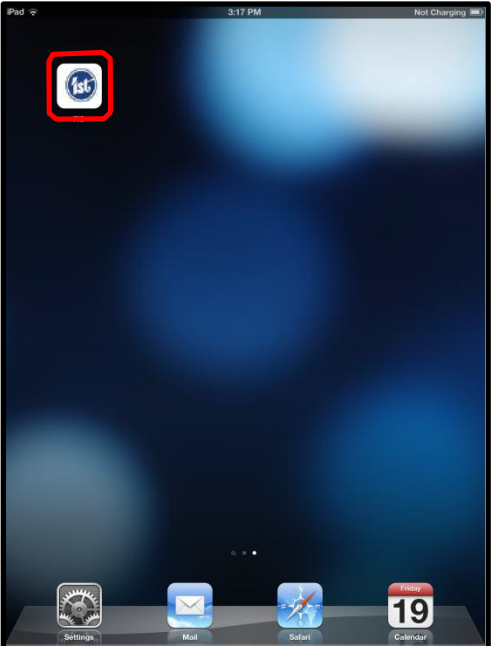






ON DEVICE ENROLLMENT AND ACTIVATION - Android

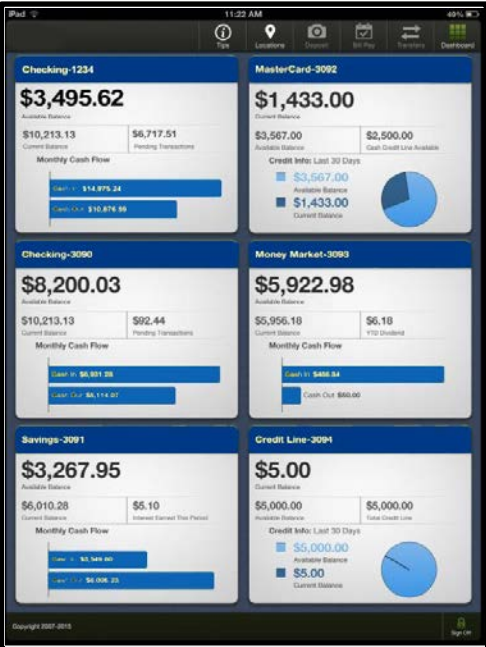
On Device enrollment is the method by which a user will access the Android Application on their device, enter various pieces of information to validate their identity, and sync the application to their online accounts. Upon initially accessing the Android app, users will be required to enter their User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

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

Step	Action	Display
1	<p>Access the Google Play Store on your Android device.</p> <p>Locate the search bar and enter "FNBCT" and press the magnifying glass to begin search.</p>	
2	<p>Your search results should provide you with the FNBCT Mobile Banking Application.</p> <p>Touch the "FREE" button to begin the installation.</p>	
3	<p>Locate the FNBCT Mobile Banking Android application on the device.</p> <p>Tap the icon to access the app.</p>	

Step	Action	Display
4	<p>You will see a splash screen indicating that the Android 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 for '1st'. On the left is the '1st' logo. On the right, under the heading 'Sign On', there are three white input fields labeled 'First Name', 'Last Name', and 'Date of Birth'. Below these fields is a 'Sign On' button. The top of the screen shows a status bar with the time '11:21 AM' and battery level '49%'. The bottom of the screen shows a copyright notice 'Copyright 2007-2014'.</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 '1st Sign On: Challenge Questions' screen. On the left is the '1st' logo. On the right, there are four challenge questions, each with a 'Select Answer' button: <ul style="list-style-type: none"> 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? Where was your social security number issued? Below the questions is a 'Remember Me' toggle switch currently set to 'OFF'. At the bottom, there are two buttons: 'Cancel' and 'Continue'. The 'Continue' button is highlighted with a red rectangular box. The top of the screen shows a status bar with the time '11:21 AM' and battery level '49%'. The bottom of the screen shows a copyright notice 'Copyright 2007-2014'.</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 provides a summary of account information:</p> <ul style="list-style-type: none"> Checking-1234: Current Balance: \$3,495.62; Available Balance: \$10,213.13; Pending Transactions: \$6,717.51. Monthly Cash Flow: Cash In: \$14,875.24; Cash Out: \$10,876.36. MasterCard-3092: Current Balance: \$1,433.00; Available Balance: \$3,567.00; Cash Credit Line Available: \$2,500.00. Credit Info: Last 30 Days: Available Balance: \$3,567.00; Current Balance: \$1,433.00. Checking-3090: Current Balance: \$8,200.03; Available Balance: \$10,213.13; Pending Transactions: \$92.44. Monthly Cash Flow: Cash In: \$6,801.08; Cash Out: \$6,114.07. Money Market-3093: Current Balance: \$5,922.98; Available Balance: \$5,956.18; YTD Dividend: \$6.10. Monthly Cash Flow: Cash In: \$488.34; Cash Out: \$86.00. Savings-3091: Current Balance: \$3,267.95; Available Balance: \$6,010.28; Interest Earned This Period: \$5.10. Monthly Cash Flow: Cash In: \$3,348.60; Cash Out: \$6,086.23. Credit Line-3094: Current Balance: \$5.00; Available Balance: \$5,000.00; Total Credit Line: \$5,000.00. Credit Info: Last 30 Days: Available Balance: \$5,000.00; Current Balance: \$5.00.