



## Initial Login for eService Customers

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*A Guide for Online Banking, Mobile Banking, Bill Pay, and eStatement Customers*

[www.smb-t.com](http://www.smb-t.com)

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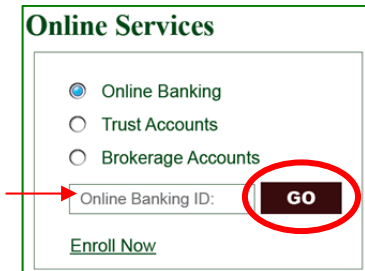
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## Customer Initial Login

Using eServices is easier than ever. One login now gives you access to all the convenient tools and services like Online Banking, Mobile Banking, Bill Pay, and eStatements.

**Step 1:** Go to the website [www.smb-t.com](http://www.smb-t.com).

**Step 2:** Leave the “dot” (radial button) next to Online Banking and enter your Online Banking ID in the login field and click “Go”. *Your Online Banking ID is the same as your previous Access ID.*



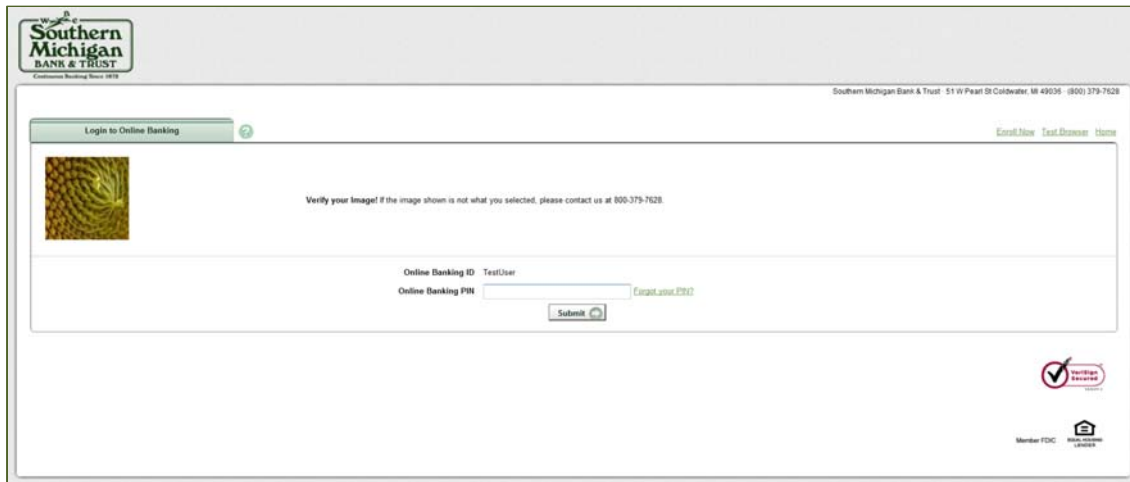
Online Services

Online Banking  
 Trust Accounts  
 Brokerage Accounts

Online Banking ID:  **GO**

[Enroll Now](#)

The image circled below is called an Authentication Image. During your initial login, this is a random image selected by the system. However, it can be changed after this initial login.



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Login to Online Banking

Verify your image! If the image shown is not what you selected, please contact us at 800-379-7628.

Online Banking ID  Test User

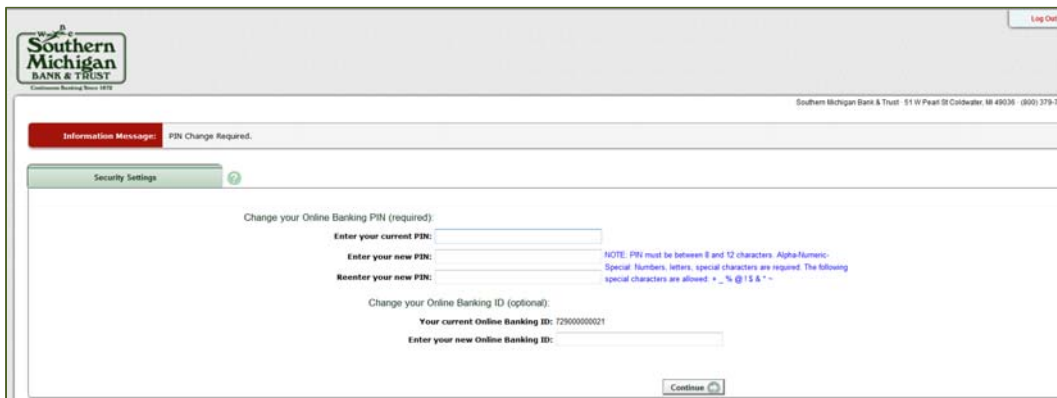
Online Banking PIN  [Forgot your PIN?](#)

**Submit**

**Step 3:** Enter the last four digits of your TIN/SSN in the Online Banking PIN field and click Submit.

**Step 4:** Update your Online Banking PIN. **NOTE: New PIN Requirements: PIN's must contain letters, numbers and special characters. PINS must have at least 8 total characters and cannot exceed 12 characters.**

**Suggestion:** Change your PIN to match your previous Password but add a special character to the end or beginning. This will satisfy the new requirements.



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Information Message: PIN Change Required.

Security Settings

Change your Online Banking PIN (required):

Enter your current PIN:

Enter your new PIN:  NOTE: PIN must be between 8 and 12 characters. Alpha-Numeric. Special Numbers, letters, special characters are required. The following special characters are allowed: . \_ % @ ! \$ & \* ^ -

Reenter your new PIN:

Change your Online Banking ID (optional):

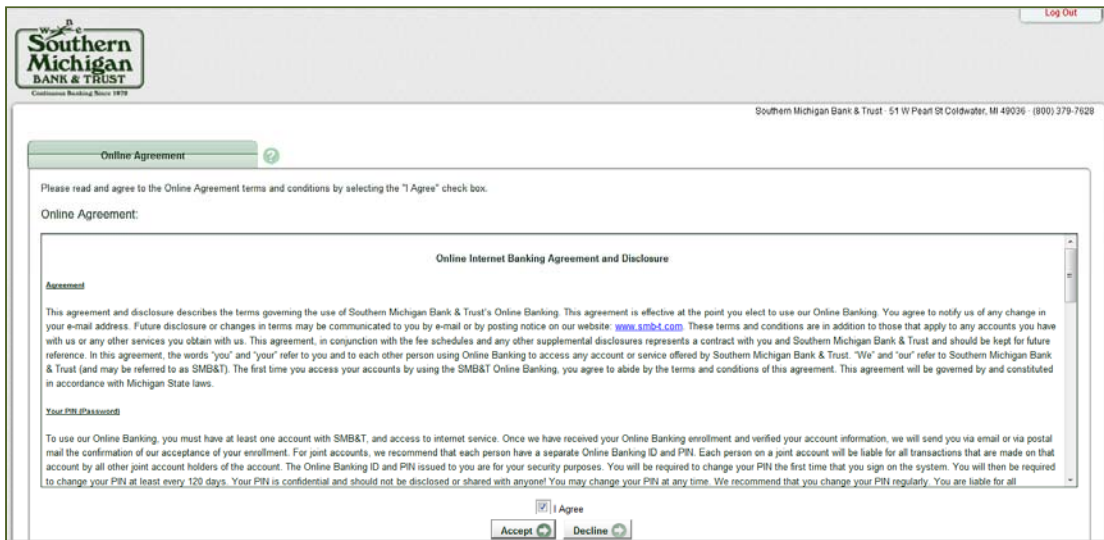
Your current Online Banking ID: 72900000021

Enter your new Online Banking ID:

**Continue**

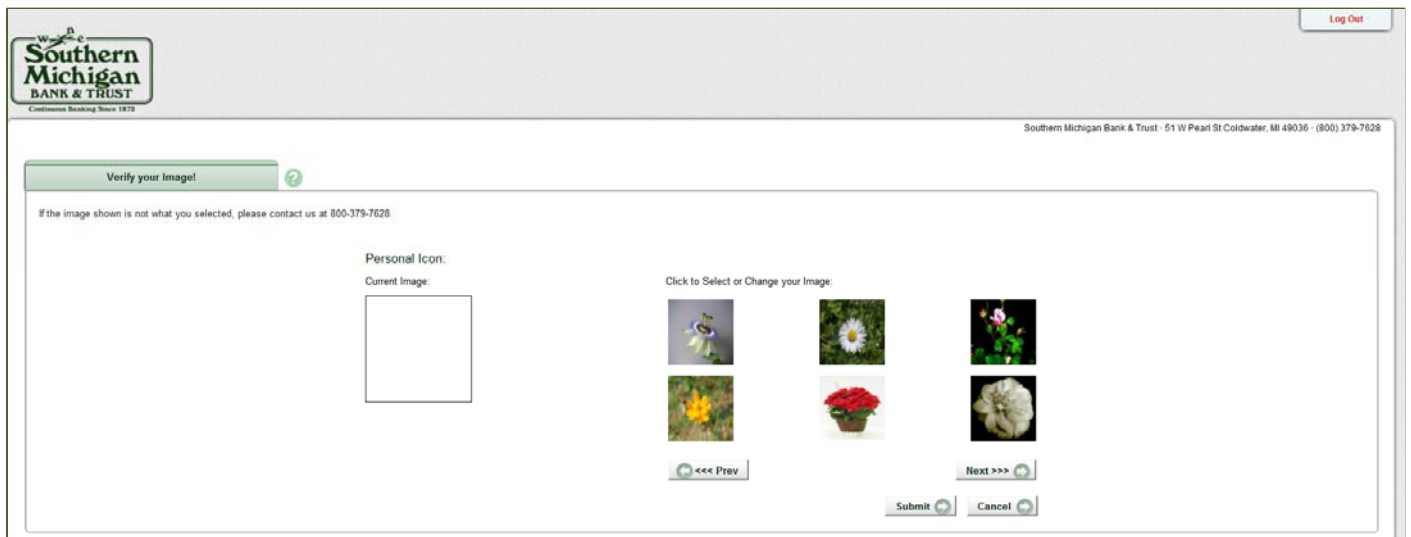
**Step 5:** You can update/change your Online Banking ID. After entering your new PIN you can choose to update your ID. If you choose not to update the ID, leave the field blank and click Continue. *(This can be done at any time during your online banking session.)*

**Step 6:** You will be prompted to accept the Online Banking Terms & Conditions. Click on the box next to "I Agree" and click Continue.



**Step 7:** Select a new Watermark Image. This image will appear at all future logins and every page within Online Banking. When you enter your Online Banking ID you will see this image. This is how you will know that you are logging into our authentic website.

**NOTE:** *The original image displayed until now, was a random image selected by the SMB&T system. You can select your image by clicking Next or Prev until you find an image you prefer. Select the image by clicking on it and then click on Submit.*



You will be asked to select new Security Questions. *These questions will be asked when any uncharacteristic activity occurs within your Online Banking session. This can include logging into a different computer but also includes transfer requests exceeding \$1,000. This is for your protection. Please select questions easy for you to remember but not easy for other to guess.*

**Step 8:** Click continue.

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**Security Settings**

**Security Feature!**

In order to make your online banking experience as secure as possible, we use a security feature which detects any uncharacteristic or unusual behavior involving your account. If anything out of the ordinary is detected we will verify your identity.

**How Does It Work?**

If we detect any unusual activity, we will ask you to answer your security questions to make sure that it's really you.

**What Are The Next Steps?**

Select and answer three security questions.  
Verify and confirm your questions and answers.

**Please Note:** Once confirmed, questions and answers cannot be modified. Changes can only be made by contacting us at 800.379-7628.

[Continue](#)

**Step 9:** Select a question from all 3 drop-down menus and provide answers for each, answers are not case sensitive. Click Submit.

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**Verification Questions (required):**

From now on we will monitor the login activity and transactions performed in your account. If we suspect a high-risk transaction is about to be performed, we will ask you a few verification questions. Please take a moment to select one question from each of the three drop-down menus.

Question One:   
Answer:

Question Two:   
Answer:

Question Three:   
Answer:

[Submit](#)

**Step 10:** Review the selected questions and answers. Be sure to verify the questions shown are the questions you selected. Click Confirm.

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**Confirm Challenge Question**

Question One: What is the name of your elementary school?  
Answer: test01

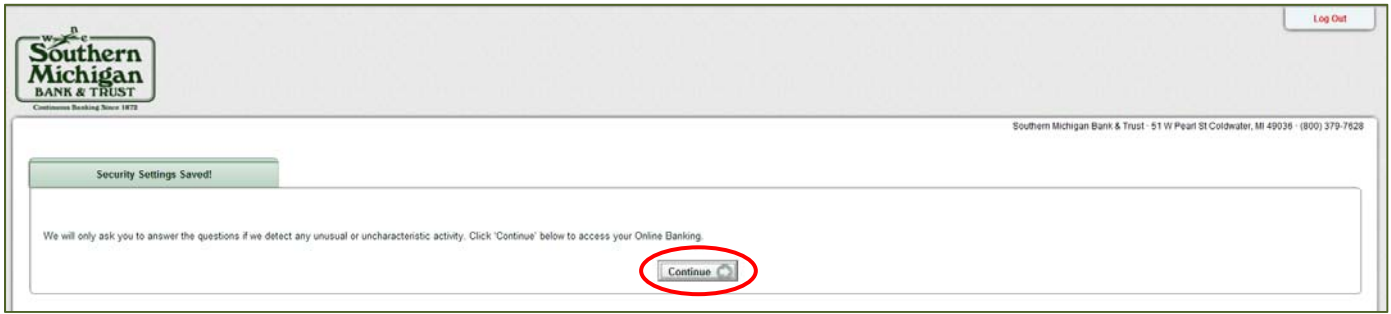
Question Two: What is the first name of the person you went to your prom with?  
Answer: test01

Question Three: What is the first name of your closest childhood friend?  
Answer: test01

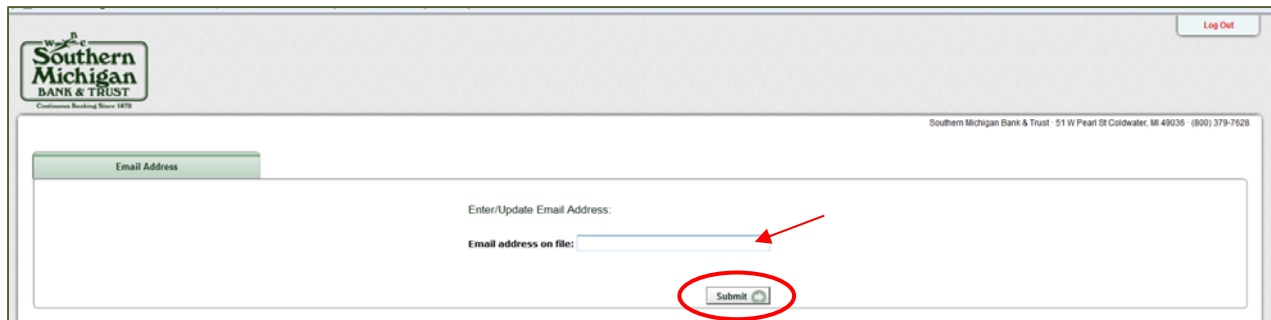
[Edit](#) [Confirm](#)

**\*\* Carefully review all questions and answers before clicking Confirm. Once Confirmed, those questions and answers cannot be modified\*\***

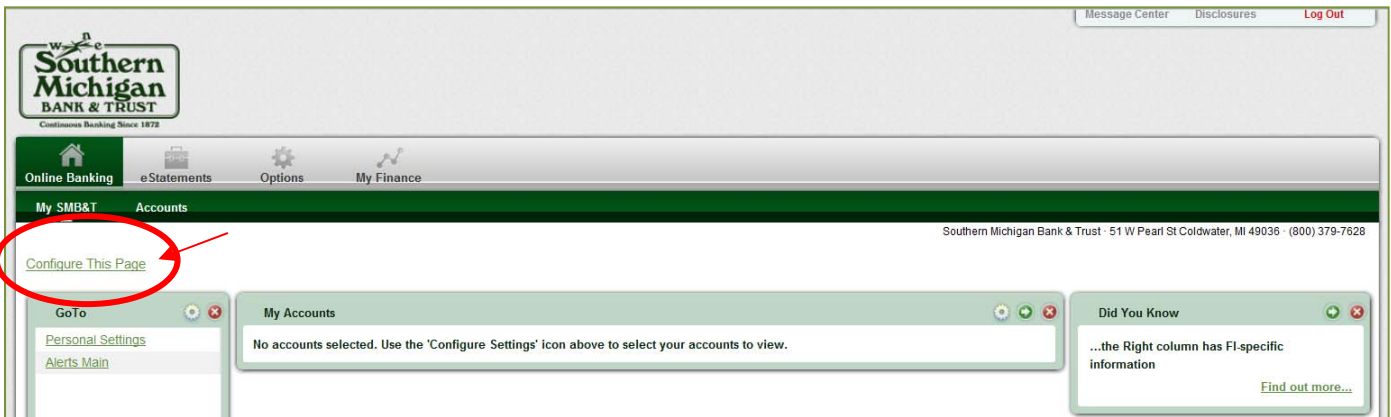
**Step 11:** Click Continue.



**Step 12:** This step requires you to input your email address to confirm it against the current email on file with Southern Michigan Bank & Trust. Enter your email and click Submit.



The screen will redirect to the Online Banking My SMB&T landing page where the accounts associated with the user's login credentials will be displayed.

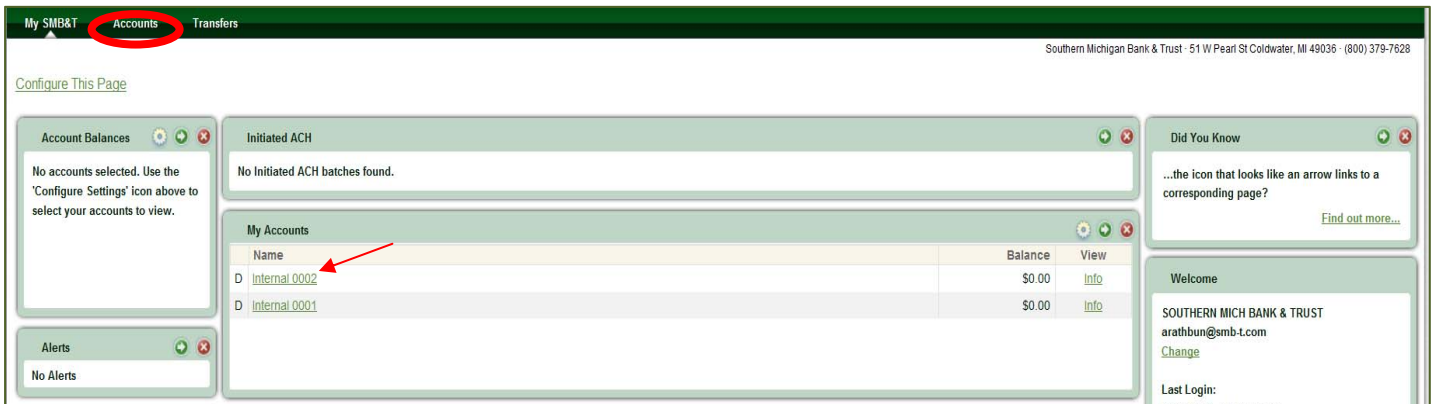


## My SMB&T

The initial landing page is called "My SMB&T". This screen is customizable to fit your needs. If you transfer funds first thing every morning, you can adjust your landing page so that you can transfer funds immediately. This can be done by clicking Configure This Page link at the top of your screen.

## View Accounts

Click on the account name that is underlined under the My Accounts widget or click on the Accounts link in the green toolbar.



## Transfer Funds

**Step 1:** In the Transfer widget, enter the amount of the transfer you wish to make.

**Step 2:** From the drop down box select the account to move the funds from and to.

**Step 3:** Click Transfer

OR

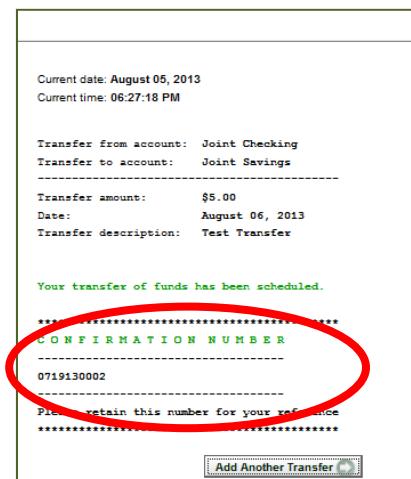
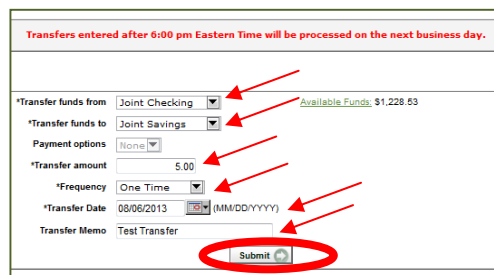
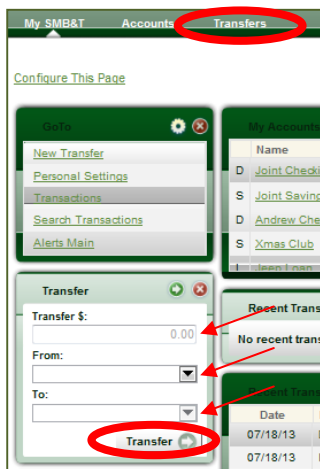
**Step 1:** In the green toolbar, click on Transfers

**Step 2:** From the drop down box select the account to move the funds from and to.

**Step 3:** Enter the dollar amount of you'd like to transfer.

**Step 4:** Click Transfer

You will receive a confirmation screen and number. Print for your records.



## Mobile Banking Enrollment

All customers enrolled in Mobile Banking prior to August 2013 will need to reenroll for the service the first time they login after that date. They must first log into their online banking on a regular PC, laptop or tablet following the above initial login instructions. Only after their initial login, will they be able to enroll for the mobile banking service. To Enroll For Mobile Banking:

- Step 1:** While logged into their Online Banking session, click on Options.
- Step 2:** Click on Mobile Settings.
- Step 3:** Click on Web Mobile Settings.
- Step 4:** Place a check mark in the box next to “Enable web access for your mobile device”.
- Step 5:** Change the drop down box to Yes next to “Receive Text Message Alerts”.
- Step 6:** Enter your mobile device phone number.
- Step 7:** Select your wireless provider (AT&T for example) from the drop down box.
- Step 8:** Place check marks in the boxes next to the accounts you want to access via mobile banking.
- Step 9:** Click Submit. A text message will be sent to your wireless device.
- Step 10:** You must reply “yes” to the text message before the service will be activated.
- Step 11:** You will receive a second text message with the link to the mobile website. This link should be saved in your browser windows favorites/bookmarks for easy access in the future. The website address is [www.airteller.com/smbt](http://www.airteller.com/smbt).
- Step 12:** Apps are available to download if your phone is a compatible device. Android devices should visit Google Play to search and download a compatible app. iOS devices should visit the iTunes store to download a compatible app. You can search using the term “SMBT”.

Message Center Disclosures Log Out

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Online Banking eStatements Options My Finance

Personal Accounts Display Defaults Alerts Mobile Settings

Web Mobile Settings Text Mobile Settings

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**Mobile Web Settings** ?

**Enable web access for your mobile device**

**Receive Text Message Alerts** Yes \*\* Standard wireless carrier charges apply \*\*

**Mobile Phone Number** 111 222 3333

**Select your wireless provider** ATT (@mms.att.net)

NOTE: if you are a Cingular user that merged into AT&T, please select Cingular as your carrier.

Select the accounts you want to access from your mobile device

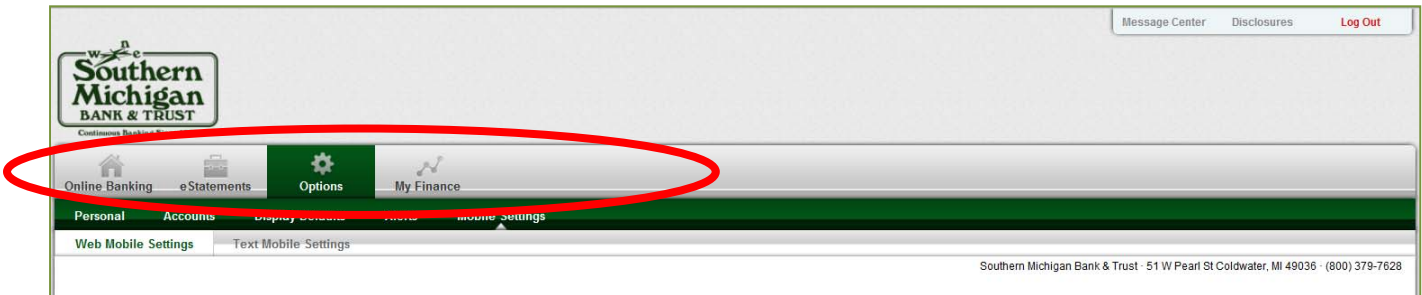
Submit Cancel



## Other Functions

Other functions like Cash Management, Bill Pay and eStatements can be found by clicking on the menu buttons at the top of the green toolbar.

Depending on your user settings, you will see several options above the green toolbar. Online Banking, eStatements, Cash Management, Options, Bill Pay, and My Finance are all options that may display here.



## Account Nicknames - Options

The Option tab allows you to make changes to your online settings as well as how accounts are displayed within your Online Banking session.

To make changes to your account names and order they are displayed:

**Step 1:** Click on Options

**Step 2:** Click on Accounts

**Step 3:** In the boxes next to the accounts, enter the new names you wish to have displayed for the specific accounts.

**Step 4:** Click Submit

**Step 5:** Click on the up/down arrows next to the names of the accounts. Click and hold while moving the mouse up or down until the accounts are shown in the order you wish to see them when you log in each time.

