

# — Frequently Asked Questions —

## Mobile Banking

### **Q. Is Mobile Banking secure?**

- A. Mobile Banking employs industry best practices with regards to security. At a high level, Mobile Banking offers the following security safeguards:
- Authentication – users are authenticated for every interaction with Mobile Banking by username, password and security challenge questions.
  - Encryption – 128-bit encryption is used for all transactions.
  - Fraud – Mobile Banking incorporates mechanisms to detect fraud.
  - Availability/Resilience – protected against malicious attacks through software and server hardening measures.
  - Audit Ability – provides full audit capabilities through event logs and event-based reporting.

### **Q. Is my personal or financial information stored on my phone?**

- A. No, Mobile Banking does not save any files with personal or financial information on your mobile device.

### **Q. Which accounts can I access using Mobile Banking?**

- A. The accounts listed in your Online Banking are available for Mobile Banking. You select which accounts you want to access during Mobile Banking enrollment.

### **Q. How current is the account and transaction information?**

- A. You will see your current available account balance. You will see the most recently posted transactions in your transaction history; pending transactions do not display.

### **Q. Can I add more than one mobile phone?**

- A. Yes, you can enroll several mobile devices for Mobile Banking.

### **Q. What if my phone number changes?**

- A. If your mobile phone number changes, simply update the number within Online Banking under Options>Manage Devices.

### **Q. What if my phone is lost or stolen?**

- A. No one can access your account without knowing your password and, in some cases, your unique user name. To prevent unauthorized access, you can deactivate your mobile device within Online Banking under Options>Manage Devices.

### **Q. How do I stop using Mobile Banking on my phone?**

- A. To stop using Mobile Banking on your mobile device go to Options>Manage Devices.

### **Q. Which phones can I use for Mobile Banking?**

- A. Hundreds of phones are supported including these major brands: iPhone, BlackBerry, HTC, LG, Motorola, Nokia, Pantech, Samsung, Sanyo and Sony Ericsson. Phones on a number of different operating systems are also supported including: Android, BlackBerry, iOS, Symbian, Windows Mobile, Linus, Palm webOS and Maemo.

### **Q. Which mobile service carriers support Mobile Banking?**

- A. Mobile Banking works on all major mobile service carriers in the U.S.: AT&T, Sprint, T-Mobile®, U.S. Cellular®, and Verizon Wireless. Mobile Banking also works on a number of the smaller service carriers including: Boost Mobile, Cricket Wireless, Metro PCS, Pioneer Cellular, Union Wireless and Virgin Mobile USA.

### **Q. I have a prepaid plan, can I use Mobile Banking?**

- A. Mobile Banking works with most prepaid plans, but we cannot guarantee that your carrier supports standard U.S. short codes. T-Mobile prepaid does not support short codes.

### **Q. Can I use Mobile Banking with just the App Code?**

- A. No. To log in to your Mobile Banking account you will need your username, password, security challenge question answers and the App Code.