Mobile Banking Frequently Asked Questions

Text Messaging

Mobile Browser

Mobiliti Downloadable Application

What do I need to do to download the Mobiliti application?

How do I download Mobiliti to my iPhone or Android device?

Is Mobiliti secure?

Yes. To ensure the safety and privacy of customer account information, we provide some key security features in Mobiliti:

- **Unique Activation Code** — We send you a unique activation code to verify your phone number. This code associates your mobile phone with your account. This verification also lets you know your mobile phone number has been successfully registered in our system.
- **Authentication** — You are authenticated for every interaction with Mobiliti.
- **Encryption** — All transactions use 128-bit encryption.
- **Fraud Detection** — We incorporate mechanisms such as transaction validation and transaction reconciliation processes to detect fraud.
- **Audit Capabilities** — We provide full audit capabilities through event logs and event-based reporting.
- **No Identifiable Information** — We do not return any personally identifiable information in a text message, such as your full account number, email address, or personal address. We never ask for or include your user ID or password in any message we send.

Is my personal or financial information stored on my phone?

No. We do not save any files with your personal or financial information on your phone. That information stays strictly within Internet Banking.

For some phones, such as a BlackBerry, we have logo and branding files that we copy to your phone. Those files do not contain any personally identifiable information.

Are there fees to use Mobiliti?

We do not charge fees to access or use Mobiliti. You should contact your mobile service carrier for information about fees associated with sending or receiving text messages or accessing the Internet from your mobile phone.

Which accounts can I access in Mobiliti?

You can access any account you have set up in online banking. When you register for Mobiliti, you can choose which accounts you want to access.

How current is the account and transaction information?

When you view your account balance, you see the current available balance. When you view transaction history, you see the most recently posted transactions. Pending transactions are not displayed.

Can I add more than one mobile phone?

Yes. You can register several mobile phones for Mobiliti.

What if my phone number changes?

If your phone number for your mobile device changes at any time after enrolling, you must change it Mobiliti.

- In your Online Banking select the Options page.
- In the Mobile Banking Profile section, click the **Manage Device(s)** button.
- On the My Phone tab, choose the **Change my phone number** option from the drop-down list for the appropriate phone.
- Click **Go**.
- Enter the new phone number for the mobile device.
- Review the information on the Mobile Phone Number page.
- Click **Next**.
- Enter the activation code sent to your mobile device in the **Activation Code** text box.
- Click **Activate**.

What if my phone is lost or stolen?

If your mobile device is lost or stolen, no one can access your account without knowing your password and, in some cases, your unique user name. To prevent unauthorized access to your account, you can deactivate or remove your mobile device in Mobiliti.

- In your Online Banking select the Options page.
- In the Mobile Banking Profile section, click the **Manage Device(s)** button.
- On the My Phone tab, choose the **Stop using this phone for Mobile Banking** option from the drop-down list for the appropriate phone.
- Click **Go**.
- On the Stop Using this Phone page, click **Yes**.

Which phones can I use for Mobiliti?

We support hundreds of models for these major brands: iPhone, BlackBerry, HTC, LG, Motorola, Nokia, Pantech, Samsung, Sanyo, and Sony Ericsson.

We support phones on different operating systems, including, but not limited to: Android, Blackberry, iOS, Symbian, Windows Mobile, Linux, Palm webOS, and Maemo.

Which mobile service carriers support Mobiliti?

Mobiliti works on all major mobile service carriers in the U.S.:

- AT&T
- Sprint
- T Mobile
- U.S. Cellular
- Verizon Wireless

Mobiliti also works on some of the smaller service carriers, including, but not limited to:

- Boost Mobile
- Cricket Wireless
- Metro PCS
- Pioneer Cellular
- Union Wireless
- Virgin Mobile USA

I have a prepaid plan. Can I use Mobiliti?

Mobiliti 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 so you will not be able to use the SMS text messaging service of Mobiliti with T-Mobile® prepaid.

How do I stop using Mobiliti on my phone?

You can deactivate or remove your mobile device in Mobiliti. Note: Removing the only mobile device associated with an account will cancel your enrollment in Mobiliti.

- In your Online Banking select the Options page.
- In the Mobile Banking Profile section, click the **Manage Device(s)** button.
- On the My Phone tab, choose the **Stop using this phone for Mobile Banking** option from the drop-down list for the appropriate phone.
- Click **Go**.
- On the Stop Using this Phone page, click **Yes**.

How do I get started with Mobiliti?

You can register for Mobiliti from the Options page in your online banking service. Be sure to turn on your mobile phone and make sure it's ready to receive text messages. When you register for Mobiliti, you can choose which:

- Services you want to use.
- Account you want to access.

During registration, we send you a text message with a unique activation code to verify your phone number. This code associates your mobile phone with your account. To complete registration, enter the activation code that we send you. This verification lets you know your mobile phone number has been successfully registered in our system.

Do I have to agree to the Terms and Conditions to use Mobiliti?

Yes, you must read and accept our terms and conditions. If you have any questions about the points of our terms and conditions, call Customer Support.

Can I register multiple users on the same phone?

For security reasons, only one user can register per phone. However, once you complete the registration process, you can add more phones to your account.

I received my activation code but never used it. What do I do now?

Your activation code expires 24 hours after we send it to you. However, you can request a new activation code for your mobile device.

- In your Online Banking select the Options page.
- In the Mobile Banking Profile section, click the **Manage Device(s)** button.
- On the My Phone tab, choose the **Get New Activation Code** option from the drop-down list for the appropriate phone.
- Click **Go**. An activation code is sent to your mobile device via text message.

I haven't received the activation code on my mobile phone. What should I do?

Check the mobile phone number you entered during registration. If it is correct, here are some other options for resolving the issue:

- Verify that your mobile phone is on and able to receive text messages. Check with your mobile service carrier if you are not sure you can receive text messages.
- Contact your mobile service carrier and make sure your phone can send and receive messages to and from a standard U.S. short code.
- Request a new activation code.

If you are still having problems with the activation code, call Customer Support for assistance.

What do I need to do to use the text messaging service?

To use Mobiliti's text messaging service, you must:

- Have an online banking account.
- Have a mobile phone that supports SMS text messaging and short codes.
- Register for Mobiliti and select the text messaging service.

If you have already registered for Mobiliti but did not choose text messaging, you can simply change your Mobiliti services.

- In your Online Banking select the Options page.
- In the Mobile Banking Profile section, click the **Manage Device(s)** button.
- On the My Phone tab, choose the **Change my Mobile Banking services** option from the drop-down list for the appropriate phone.
- Click **Go**.
- Update your services as desired by selecting or clearing the appropriate check boxes.
- Click **Next**.

What is a short code?

A short code is similar to a phone number, but is only five or six numbers in length. Five-digit short codes range from 20000 to 99999; six-digit short codes range from 222222 to 899999. Text messages can be sent and received from a standard U.S. short code as well as a traditional phone number. However, a short code cannot be used to initiate a verbal phone call.

Why are my Mobiliti text messages coming from 48179?

You receive all Mobiliti text messages from a short code. To make it easier to recognize our text messages, add us to your contact list with this short code.

What do you mean when you say "Standard messaging charges may apply"?

Every mobile service carrier has a different rate plan for text messaging and data services access. You may be charged per use, or pay a flat rate for unlimited usage each month. You may also have different fees for text messaging and data services access.

Please contact your mobile carrier directly if you are not sure what fees you will be charged to use Mobiliti.

Where do I send my text messages?

Send all text messages to your financial institution's short code: 48179.

What are the text messaging keywords and how do I use them?

Keywords are the text messages you send to your financial institution's short code to request account information or ATM and branch locations. Keywords are not case-sensitive.

- Account Balance keywords: B, BAL, BALANCE, BALANCES
- Transaction History keywords: STMT, TRAN, HIST (account nickname)
- ATM & Branch Location keywords: ATM, BRANCH, BOTH (address)
- Help keywords: HELP, HLP
- Stop keywords: STOP, END, CANCEL, UNSUBSCRIBE, STOP ALL

What should I do if I don't get a response to a request?

Make sure you are sending text messages to the correct short code. Check the keyword and any additional information required for the request, such as the financial institution's identifier, account nickname, or address.

Can I send a keyword via email?

No. Keywords and text messages are not supported using email. The two way feature of our text messages works only with mobile phones.

Why are my results sent as multiple messages?

Text messages are limited to 160 characters. Sometimes we cannot send all your account information in one message because it exceeds the character limit. In this case, we send your account information in multiple messages — no more than five at a time.

Why did it take so much longer for some messages to arrive?

If you receive one message, it means we have sent all the response messages to you, and you should receive them shortly. It may take a few minutes to receive them all, depending on your mobile service. If you have not received all your messages after a few minutes, please let us know. If the problem persists, you may want to contact your mobile service carrier.

I have text messaging enabled on my mobile phone. Why can't I receive Mobiliti text messages?

Your mobile service carrier may be blocking short codes, or you may have blocked short codes in your phone options. You must have short codes enabled to use Mobiliti. Check your phone options and then contact your mobile service carrier to ensure they are not blocking short codes.

What do I need to do to use the mobile browser service?

To use Mobiliti's mobile browser service, you must:

- Have an online banking account.
- Have a mobile phone that supports web browsing.
- Have a wireless data plan with your mobile service carrier.
- Register for Mobiliti and select the mobile browser service.

Mobiliti is optimized for a wide range of phones – providing a rich and interactive interface on touch screen phones, such as the iPhone and Android, while maintaining a simple and clean interface for a wide range of phones from a diverse set of manufacturers such as BlackBerry, Motorola, Nokia, Samsung, and Sanyo.

How do I access Mobile Browser Banking?

During registration, we send you a unique website address (URL) that is intended only for you. The website URL will only work on the phones you have registered in Mobiliti. Be sure to bookmark this address in your phone's web browser so you can easily return to it.

I can't find my personalized link to Mobile Browser Banking. What should I do?

If you chose the Mobile Brower banking service during enrollment, a text message was sent to your mobile device containing a unique website address (URL) for Mobiliti. If you cannot find this message, you may request another in Mobiliti.

- In your Online Banking select the Options page.

- In the Mobile Banking Profile section, click the **Manage Device(s)** button.
- On the My Phone tab, choose the **Get a link to the Mobile Banking website** option from the drop-down list for the appropriate phone.
- Click **Go**.
- Click the **Get Link** button. A confirmation message displays stating that a text message containing the link was sent to your phone.
- Click the **Mobile Banking Main Menu** button to return to the main menu.

When I click my link to Mobile Browser Banking, nothing happens. What should I do?

Every mobile phone and mobile network is different, so you may not be able to click on a link in a text message.

Try these troubleshooting tips:

- Open the text message and click the Send or Go button on your phone to access the website URL. Then click the address to go directly to the website.
- Open the text message and write down your unique website URL. Type the URL in your phone's web browser to go directly to the website.

If you still cannot access the Mobiliti website, please contact your mobile service carrier.

What do I need to do to download the Mobiliti application?

To download the Mobiliti application, you must:

- Have an online banking account.
- Have a mobile phone that supports downloaded applications.
- Have a wireless data plan with your mobile service carrier.
- Register for Mobiliti and select the downloadable application service.

Mobiliti is optimized for the iPhone and Google Android devices. It is not available for feature phones that run on Java.

Some carriers do not support application downloads to certain types of phones. If you have any problems downloading Mobiliti, check with your carrier to make sure it is supported on your phone.

How do I download Mobiliti to my iPhone or Android device?

If your financial institution offers the downloadable application, it is downloaded directly from either the Apple Store or Google Play, depending on the mobile device's operating platform.