Mobile Banking Frequently Asked Questions:

How much does this service cost?
There is currently no charge associated with the service. However, there may be charges associated with text messaging and data usage on your phone. Check with your wireless phone carrier for more information.

Is it secure?
Yes, the mobile banking service utilizes best practices from online banking, such as HTTPS, 128-bit SSL encryption, PIN, or password access and application time-out when your phone is not in use. Only the phones that you personally enroll in the service can access your accounts. In addition, no account data is ever stored on your phone. And in the event your phone is lost or stolen, the service can be immediately disabled by either going online to the Mobile Banking enrollment website or calling us.

Do I need a text message or data plan?
Yes, a text messaging and/or data plan is typically needed, as data usage can become expensive without them. Please check with your wireless carrier for more information.

I'm not enrolled for online banking. Can I still use this?
You must first enable your bank account(s) for online banking before using mobile.

What is Activation?
Activation is a one-time process that helps ensure your security. After you enroll a phone, you will receive an activation code which will be required to begin using Text or Mobile Banking on your device. We recommend you print your activation code and installation instructions for easy reference during installation.

What is Mobile Banking?
Mobile banking gives you access to your accounts from your mobile web browser or a downloadable mobile banking application, depending on your preference and your phone capabilities. Both options allow you to: view account balances, search recent account activity and transfer funds.

How do I access Mobile Banking on my phone's browser?
After successful activation, your phone will receive a text message with your Mobile Banking URL.

How do I sign up for Mobile Banking?
Sign in to Online Banking on your computer and choose the Mobile Banking option. Enroll your mobile phone and follow the activation instructions.

I activated Mobile Banking on my phone's browser. Why am I being asked to activate again?
At the time of activation, a "cookie" is stored on your phone's browser which allows the Mobile Banking system to remember that you activated. Some phones may require you to enable cookies or periodically erase them, requiring re-activation. If you are experiencing this issue, check your phone settings to ensure that cookies are enabled. If enabled and the issue persists, consider using an alternative mobile web browser with strong cookie support.

How do I optimize my mobile web experience?
Ensure your phone's browser has cookies enabled. In addition, enable stylesheets for the best viewing experience.

How do I navigate Mobile Banking links with my phone's browser?
There are two easy ways to navigate links. You can either click on the link or enter the associated "accelerator key" number. Just type the number to quickly navigate to the link's destination. Accelerator key numbers appear next to many, but not all of the content links.

How do I install the downloadable application?

1. Your phone will receive a text message from 49794. Select to view (or open) the message (you can also view it later by going to your phone's text message inbox).
2. Select the URL link in the text message. This is typically done by selecting a command on your phone's menu, such as "Connect" or "Go To."
3. You will then be brought to a page with a Download link. Click this link to download the application.
4. When finished, you will be notified that the download completed.
5. After launching the application for the first time, you may be asked to give permission to access the data network. You will need to grant permission in order to proceed.

Can I use both Text Banking and Mobile Banking on my phone?

Yes, you can use both options from the same phone. To do so you will need to activate each option on your phone prior to use.

Is Text Banking supported on my phone?

Text Banking will work on any text message (SMS) capable phone.

Will I receive unsolicited text messages?

No. You will only receive messages when you specifically request them with one of the Text Banking commands or if you subscribe to Mobile Alerts.

What are the Text Banking commands?

B = Balance
H = History
T = Transfer
C = Command
HE = Help
L = Login
R = Recover
S = Disable Text Banking & Alerts

I enrolled my phone number but did not receive a text message. What should I do?

Typically you should receive a text message within a few minutes after enrolling, however sometimes mobile carriers experience delays which slow down text message delivery. While waiting, make sure you phone has wireless signal. In addition, be sure you entered the correct phone number on the enrollment site. If you still do not receive it, contact your wireless carrier to be sure text messaging is enabled on your phone.

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

Activation codes expire after a specific period of time (usually 24 hours). If you need a new one, return to the Mobile Banking enrollment site (called the Mobile Banking Center) and request a new activation code.

What happens if I get a new phone or change phone numbers?

If you get a new phone or change phone numbers, be sure to return to Mobile Banking website via your PC and update your phone profile in the Mobile Banking Center. We recommend removing your old phone and re-enrolling your new phone.

Can I use Mobile Banking or Text Banking on more than one phone?

Yes. Visit the Mobile Banking Center and simply enroll (and then activate) another phone number.

I activated Mobile Banking on my phone's browser. Why am I being asked to activate again?

At the time of activation on your phone's browser, a cookie is generated which always tells the Mobile Banking system that you activated (thus allowing you to proceed to the sign on screen). However, some mobile phones will periodically erase all cookies, requiring you to reactivate.

What if my device is lost or stolen?

If you are concerned about misuse of your phone, contact your mobile service provider immediately to stop all wireless service. Additionally, sign on to online banking and disable or remove your phone.

Trouble Shooting Guide

Enrollment/Activation
Why does the customer not see the Mobile Banking link on Internet Banking page?
Ensure customer's User ID was given access to Mobile by reviewing the User Type setting on OLB Web Admin.

Why can't the customer proceed past the "Enroll Your Mobile Phone" page?
Customer must enter a valid 10-digit phone number and accept the Terms and Conditions in order to proceed.

Why can't the customer select "Continue" for the Activation Code?
Customer must select a mode such as Text Banking or Mobile Banking before continuing to the Activation Code page.

Why didn't the customer receive the SMS message after enrolling?
The customer may not have clicked "Continue" to receive the Activation Code which then triggers the SMS message to be sent.
The customer may have mis-keyed their phone number.
The customer may have a poor network connection at that time.
The customer may not have waited at least 5-10 minutes for the message.

Why can't the customer activate SMS on their device?
The customer may be trying to activate on a different phone than they enrolled.
The customer may not have sent an SMS with the activation code.
The customer may not have sent the SMS to the correct short code.
The customer may have sent the Activation Code after the expiration date.

Why can't the customer activate Mobile Web on their device?
The customer may not have a data plan with their carrier.
The customer may be trying to activate on a different phone than they enrolled.
The customer may have activated/de-activated this device already. Clear device first.
The customer may be using an expired Activation Code.
The customer may be using an Activation Code not associated with that phone number.

Why can't the customer activate Mobile App on their device?
The customer may not have a data plan with their carrier.
The customer may be trying to activate on a different phone than they enrolled.
The customer may have activated/de-activated this device already. Clear device first and attempt download again.
The customer may be using an expired Activation Code.
The customer may be using an Activation Code not associated with that phone number.

SMS
Why can't the customer receive SMS messages from our short code but they are receiving other SMS?

There may be an issue with the carrier network or Clickatell. Have customer retry again and if problem persist, report case to Production Support.

Mobile Web
Why can't the customer see the download application link?
The customer is using a device that is not certified with Mobile Banking. Review the Certified Device List.
The customer is using Mobile Web via a Personal Computer rather than a cell device.

Why is Mobile Web not appearing after entering the Mobile Web URL in the browser?
The customer entered the incorrect subdomain address.
The customer does not have a data plan or network coverage in their area.

Why can't the customer access the Mobile Web using the bookmark they placed on their device?
The customer must bookmark the Mobile Web home page only.

Downloadable/Mobile App
Why can't the customer download the mobile application?
The customer may not have a device on the Supported Device List.
The customer may not have a data plan.
The customer may not have activated Mobile Banking.

Why does the mobile application freeze after customer performs a successful download and signon?
The customer should uninstall the application, clear the phone of cookies and history and then perform the download again.