

# Mobile Banking Questions and Answers

## 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, Access ID and Passcode 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 personal information or account data is ever stored on your phone once a Text Banking, Mobile Web banking or Mobile Application session has ended. 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 by calling customer service at 863-773-4151 during regular business hours.

## Which wireless carriers are supported?

We support all the popular US wireless phone carriers, including AT&T, Sprint, T-Mobile, and Verizon (Alltel), US Cellular, Virgin Mobile. If your carrier is not listed when you enroll, select 'Other' and try the Mobile Web option, or check back later, as new carriers will be added over time.

## 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.

## Is Mobile Banking available for businesses?

Yes, Mobile Banking is available to the company's Focus Customer as well as all Sub-Users. Sub-Users will have the same access they have within Online Banking.

## Does Wauchula State Bank offer an Android Application?

No, not at this time but possibly in the near future.

## Are mobile banking transactions processed immediately?

Yes, account transfers and loan payments initiated through mobile banking are processed in the same manner than account transfers and loan payments initiated through Online Banking.



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### **Is there a transfer limit on transfers between my Wauchula State Bank accounts?**

Yes, the transfer limit is set to \$1,000,000 per transaction, however, there is no daily transfer limit.

### **Is there a limit on payments made through Mobile Bill Pay?**

No, there are no limits on payments made through Mobile Bill Pay.

### **Can I set up new Bill Pay Payees through Mobile Bill Pay?**

No, for security reasons, any new Payee will need to be added through Bill Pay within your Online Banking service.

### **Can I transfer money to accounts I have at other Financial Institutions through Mobile Banking?**

No, we don't currently offer this service.

## **Mobile Banking**

### **What is Wauchula State Bank 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, transfer funds, and find nearest ATM or branch locations.

### **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. You can visit the site at any time at <http://wauchulastatebank.mobi>

### **How do I sign up for Mobile Banking?**

Sign in to Online Banking on your computer and choose User Services, then the Mobile Enrollment option. Follow the screen instructions to enroll and activate your mobile phone.

### **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. The cookie is only visible by the Mobile Banking system and does not contain personal information. Some phones may require you to enable cookies or periodically erase them, requiring reactivation. If you are experiencing this issue, check your phone settings to ensure that cookies are enabled. If cookies are enabled and the issue persists, please contact your mobile network carrier for cookie support information on your mobile phone. If you would like to reactivate, text R or RECOVER to 96865.

### **How do I optimize my mobile web experience?**

Ensure your phone's browser has cookies enabled. In addition, we recommend enabling style-sheets for the best viewing experience.



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**Is Mobile Banking supported on my phone?**

Mobile banking is supported on most all phones with a mobile web browser that supports cookies. In addition, the downloadable application (available from the Mobile Banking site on your phone — <http://wauchulastatebank.mobi>) is supported on the following devices. If you are an iPhone user, go to the App Store and search for Wauchula State Bank to download the Wauchula State Bank Mobile Banking application

The most current list of supported phones is available within User Services/Mobile Enrollment of Online Banking.

<b>AT&amp;T</b>	<b>Sprint</b>	<b>Verizon</b>	<b>Alltel</b>	<b>T-MOBILE</b>
<b>Apple</b> iPhone iPhone 3G iPhone 3GS iPod Touch	<b>BlackBerry</b> Curve 8330 Pearl 8130 Tour 9630 7130e 8703e 8830	<b>BlackBerry</b> Curve 8330 Pearl 8130 Pearl Flip 8230 Tour 9630 7130e 8703e 8830	<b>BlackBerry</b> Curve 8330 Pearl 8130 Pearl Flip 8230 Tour 9630 7130e 8703e 8830	<b>BlackBerry</b> Curve 8320 Curve 8520 Curve 8900 Pearl 8100 Pearl 8120 Pearl Flip 8220 8700g 8800 8820
<b>AT&amp;T</b> Tilt 8925 Blackberry Bold 9000 Curve 8300 Curve 8310 Curve 8900 Pearl 8100 Pearl 8120 7103c 8700c 8800 8820	<b>HTC</b> Snap	<b>Motorola</b> Q93 Q9m	<b>Motorola</b> Q93	<b>T Mobile</b> Dash 3G Shadow Wing
<b>Motorola</b> Q9h Global Pantech Duo C810	<b>Palm</b> Treo 800w			
<b>Samsung</b> BlackJack II i617 Epix i907 Jack i637	<b>Samsung</b> I325 Ace			



## How do I install the downloadable application?

- Your phone will receive a text message from 96865. Select to view (or open) the message (you can also view it later by going to your phone's text message inbox).
- Select the URL link — <http://wauchulastatebank.mobi> — in the text message. This is typically done by selecting a command on your phone's menu, such as "Connect" or "Go To" or by clicking on the URL within the text message
- You will then be brought to our Mobile Banking page that includes a link to "**Download the Wauchula State Bank Mobile Application.**" Click this link to download the application.
- When finished, you will be notified that the download completed.
- When accessing the application for the first time, you may be asked to input an Activation Code. To obtain a current Activation Code, you can send the text command "R" (Recover) to 96864 or log into your Online Banking service and request an Activation Code within User Services—Mobile Enrollment section.
- **iPhone Users** can download the downloadable application through Apple's iTunes App Store.

## Text Banking

### What is Wauchula State Bank's Text Banking?

Text banking gives you access to your accounts via text (SMS) messages on your phone. It is a fast, easy way to look up account balances or recent account history by sending a text command to a short-code.

### What is Wauchula State Bank's short-code?

All text messages should be sent to 96865.

### 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 from one of our supported carriers.

### 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.



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## What is are the Text Banking commands?

<u>FUNCTION</u>	<u>COMMAND</u>	<u>DESCRIPTION</u>
Balance	B	Summary of available balances for all accounts
History	H	Summary of recent transactions per account
Command	C	List of available Text Banking commands
Help	HE	Help content for Text Banking
Login	L	Receive a URL for the Wauchula State Bank Mobile Browsing Website
Recover	R	Receive a URL and new activation code for the mobile banking web app
Stop	S	De-activate all Wauchula State Bank text services

## Troubleshooting

### I enrolled my phone for Text Banking. How do I enroll for Mobile Banking as well?

You will need to remove the phone and re-enroll choosing both text banking and mobile banking. You will receive a text message asking to reply with the Activation Code. You will then receive tow more text messages, one confirmation message and a second with a URL address to our Mobile Banking Home Page.

### 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 your phone has a 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 page within Online Banking and request a new activation code.

### Is Text Banking supported on my phone?

Text banking will work on any text message (SMS) capable phone from one of our supported carriers.

### 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 the Mobile Banking enrollment page within Online Banking and update your phone profile. We recommend removing your old phone and re-enroll your new one.

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

Yes. Visit the Mobile Banking enrollment page within Online Banking and simply enroll (and then activate) another phone number.



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### **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 happens 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. Or you may call Customer Service at (863) 773-4151 during regular business hours.

### **I already use Mobile Banking on my mobile phone. How can I enroll my iPad that is not 3G enabled?**

Select "Other" under "Mobile Carrier" within the Mobile Enrollment page. Use your home or office number to enroll and activate the service.

### **I have logged into Mobile Banking before, now I receive a message that my service is not activated. What caused this?**

Some phones automatically clear cookies from your browser history. You will need to reactivate the service.

### **How can I obtain (recover) a new activation code?**

Simply type the command "R" (Recover) to our SMS short code "96865" or log into Online Banking and request a new activation code under User Services—Mobile Enrollment "Request Activation Code." Please note that "R" only works if the browser based Mobile Banking service is activated.

### **It seems that every time I set down my phone, I have to log back into Mobile Banking.**

For security reasons, if you set down your phone, Mobile Banking will time out after 30 seconds of inactivity and you will need to log back in. Please note that the back button may still work, however, you will be prompted to log back in before proceeding to another page.

### **I typed in the wrong passcode three times in Mobile Banking, can I still log in to Online Banking?**

Your Mobile Banking and Online Banking access will be disabled. You can access our Home Page and use the "Forgot passcode" feature to automatically reset your passcode.

### **I am locked out of Mobile Banking, what do I need to do?**

If you are locked out of Mobile Banking, your Online Banking access will be disabled as well. You can access our Home Page and use the "Forgot passcode" feature to automatically reset your passcode.

Or, you can call customer service and request a temporary passcode. Please note that temporary passcodes do not work in Mobile Banking. You will need to log into your Online Banking with your temporary passcode and establish a new passcode before logging into Mobile Banking again. If you attempt to log on to Mobile Banking with the temporary passcode, you will receive an error message "(1200) Invalid Credentials."



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