

# Mobile Money FAQ

## **What is Mobile Banking?**

Mobile Banking allows any online banking user to access their eligible accounts from a mobile phone. You can check account balances and review recent account activity 24 hours a day, 7 days a week.

## **How do I deregister my mobile phone from Mobile Banking?**

To stop using your mobile phone with Mobile Banking, access the Mobile Phones tab on the Mobile Banking main menu and select “Stop using this phone for mobile banking” from the I want to list for that mobile device.

## **Are there fees to use Mobile Banking?**

White Sands FCU does not charge a fee for members to use Mobile Money. However, you should contact your mobile provider for information about fees associated with sending or receiving text messages or accessing the internet from your mobile phone.

## **What accounts are eligible for Mobile Banking?**

All accounts that are accessible through online banking are eligible for use with Mobile Banking. You may choose which accounts to use with Mobile Banking when registering your mobile phone through the Mobile Banking web site.

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

Additional mobile phones may be added for use with Mobile Banking by accessing the My Phones tab on the Mobile Banking main menu and clicking Add New Device.

## **What do you mean when you say “standard messaging charges may apply?”**

Every mobile 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 aren't sure what fees you will be charged to use Mobile Banking.

## **What are account nicknames?**

Account nicknames are abbreviated account names that protect your account information and are required for each account. You can create your own unique account nickname or use the default nickname shown in the Mobile Banking Nickname column of the Your Details Mobile Banking page. Your mobile account nicknames will not replace the account names or nicknames defined in online banking.

## **I received my activation code but never used it—what do I do now?**

You'll need to access the My Phones tab on the Mobile Banking main menu and select "Get a new activation code" for the phone on which you wish to receive a new link.

## **Is Mobile Banking Secure?**

We are very concerned with the safety and privacy of your information and are committed to protecting your information. To ensure the security of your account information, a number of security features have been built into Mobile Banking products:

Registration Process — The unique activation code required to verify your mobile phone number. This code associates your mobile phone number with your account. In addition to the security measure, this verification lets you know your mobile phone number was successfully entered into the system.

No Identifiable Information — No mobile banking text message returns any personally identifiable information, such as your full account number, PIN, email, or personal address. Your user ID and password will never be included or asked for in any of the text messages that you receive from or send to Mobile Money.

## **What if I change my mobile phone number?**

If your mobile phone number changes, you must log in to Mobile Banking and update that phone number on the "My Phones" tab of the Mobile Banking main menu.

## **What if my mobile phone is lost or stolen?**

We will never send full account numbers or other personal information via Mobile Banking. If your mobile phone is lost or stolen, no one can access your account without knowing your unique user name and password. In the unfortunate event your mobile phone is either lost or stolen, report it immediately to your mobile carrier. Then you should immediately log on to Mobile Banking from your computer and delete that mobile phone number from the Mobile Banking main menu.

## **I have not received the activation code on my mobile phone. What should I do?**

If you have not received your activation code, please make sure your mobile phone number is entered correctly on the Mobile Banking main menu. If it is, please follow the steps below:

Verify your mobile phone is turned on, and able to receive text messages. You may need to consult your mobile carrier if you are unsure if you can receive text messages.

Contact your mobile carrier and make sure your mobile phone is able to send and receive SMS messages to and from short codes.

Have the activation code resent to your mobile phone by navigating to the Mobile Banking main menu and selecting the "Get a new activation code" option located next to your phone number on the My Phones tab.

**Can I register multiple users to the same phone?**

Currently for security reasons only one user can register per phone.