

## Mobile Banking Frequently Asked Questions

- How do I enroll?
  - Login to Online Banking and select “Mobile Banking” under the User Options tab. If you are not enrolled for Online Banking, please submit an [online enrollment request](#) or contact customer service center by calling 800.303.9511.
- What are the restrictions on the type of mobile devices that can be used to access accounts?
  - **Mobile Web:** The mobile device must be web-enabled on a network which allows secure SSL traffic.
  - **Mobile Text:** The mobile device must be activated for SMS text messaging to utilize Mobile Text.
- What functions can I perform from my mobile device?
  - With **Mobile Web** You can:
    - View Transaction History (last 15 business days)
    - View Account Balances
    - Transfer Funds between accounts
    - Pay Bills to existing Payees
    - View Alerts
    - View Bank Locations & Directions
    - View ATM Locations
  - With **Mobile Text** You can:
    - View Transaction History (last 4 transactions)
    - View Account Balances
- What if I no longer want to be a mobile user?
  - **Mobile Web**
    - Login to the Online Banking site > Select User Options > Mobile Banking > Mobile Web Settings > Deselect Enable Web Access > Click Agree.
  - **Mobile Text**
    - Login to the Online Banking site > Select User Options > Mobile Banking > Mobile Text Settings > Deselect Enable Web Access > Click Agree, or
    - Text STOP to Skowhegan Savings Mobile Text Banking
- What happens if I lose my mobile device?
  - Since your account data is not stored on your mobile device, your information cannot be stolen. When you find or replace your device, simply login to your Online Banking account via the Internet and make any changes to the Wireless Provider and/or Phone Number on the User Options > Mobile Settings page.
- Can I access Bill Pay via Mobile Banking?
  - Yes.



**Skowhegan  
Savings**

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- Can I add new Bill Pay Payees via Mobile Banking?
  - No. Functionality is limited to sending payments to already established payees. To add a new payee, login to Online Banking, select Bill Pay, and add a new payee. You can then submit payments to that payee via your mobile device.
- Can I schedule a Bill Payment?
  - No. Only current day bill payments may be requested via Mobile Banking. To schedule a bill payment for a future date, login to Online Banking.
- How do I know if my Bill Payment was entered successfully?
  - Each time you request a bill payment, a confirmation number will display on your screen and a SMS Text Message will be sent to your mobile device. If you do not receive a confirmation, review your scheduled payments via Online Banking to verify that the request was accepted.
- How do I delete a Bill Payment that I set up through my mobile device?
  - You must log in to Online Banking and delete the payment from the Scheduled Payments section Bill Pay prior to the next processing cycle.
- Can I schedule a Transfer?
  - No. Only current day transfers may be processed via Mobile Banking. To schedule a transfer for a future date or to establish a recurring transfer, please login to Online Banking.
- How do I delete or modify a Transfer that I processed through my mobile device?
  - You must log in to Online Banking to delete or modify the transfer from the scheduled transfer's page prior to 7:00 p.m. on the transfer date.
- How do I know if my Transfer was entered successfully?
  - Each time you process a transfer, a confirmation number will display on your screen and a SMS Text Message will be sent to your mobile device. If you do not receive a confirmation, review your scheduled and pending transfers via Online Banking to verify that the request was accepted.
- What happens if I lose communication/signal during a transaction?
  - When you complete a transaction from your mobile device (bill payment, funds transfer, etc.) you will receive an on screen confirmation number and a SMS Text Message as confirmation that the transaction was successful. If you do not receive this message due to a dropped call or lost signal, login to Online Banking to review your accounts, scheduled/pending transfers and bill payments. Any transactions that did not process should be re-entered.
- What do I need to do if I get a new phone?
  - If you get a new phone, but are using the same phone number and provider, no action is needed. If you switch providers and/or phone numbers, login to Online Banking and update your information on the User Options > Mobile Banking > Mobile Web Settings page. You will not receive SMS Text Messages regarding Mobile Banking transactions if your phone number is not correct.



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- How can I search for a transaction?
  - **Mobile Web:** You will only be able to view the last 15 days of transaction history on your mobile device. There is not a search feature.
  - **Mobile Text:** You will only be able to obtain the last 4 transactions via text messaging. There is not a search feature.
- Can I view check images?
  - No. You may view corresponding check numbers for any check items that have cleared your account; however check images are not available via Mobile Banking. You must login to Online Banking to view check images.
- Can I use any mobile device to access my accounts?
  - Yes. You can access your accounts via any mobile device that is Web-enabled and allows secure SSL traffic. The only difference is that SMS Text Messages will be sent to the device entered when enrolling for Mobile Banking, not any device from which you perform a transaction.
- What if I cannot get my mobile device to work with Mobile Banking?
  - There are a number of reasons that you may experience trouble accessing the mobile version of Online Banking on your phone. To use the mobile version, your mobile device will need to meet the following minimum requirements:
    - You must first enroll through traditional Online Banking before you can gain access.
    - **Mobile Web:**
      - Your mobile device must be Web-enabled.
      - Your mobile network must allow secure SSL traffic. (Your mobile provider can confirm this.)
    - **Mobile Text:** Your mobile device must allow text messaging.
- What happens if I stop using Mobile Banking?
  - If you fail to log in to Mobile Banking or Online Banking for a period of 6 months, your account will be deactivated. You will have 45 days to contact us to reactivate your account before it is deleted.
- Can I access all of my accounts?
  - Yes. You may access all or only selected accounts for both **Mobile Web** and **Mobile Text**. Customize your selections through the Mobile Banking pages, located under User Options when logged into Online Banking.
- What if I forget the **Mobile Text** commands?
  - Simply text HELP and you will receive a text message listing the available commands
- Will I have to change my password?
  - Yes. Your Online Banking password is used to access Mobile Web and it must be changed every 180 days. When your password has expired, you must login to Online Banking to change it. Mobile Web will not permit access until this action is taken and will display a “Pwd Expired” message if mobile login is attempted.
- What happens if I forget to logout of Mobile Web?
  - After ten minutes of inactivity, your Mobile Web session will timeout. The last accessed screen will remain viewable, however if further action is attempted the Login page will display.