



Frequently Asked Questions- Mobile Banking

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Q. What is Mobile Banking?

A. Mobile Banking is our mobile service that brings banking to your phone. It allows you to monitor your account from your phone at any time. You can access Mobile Banking by visiting our Web site through your phone or tablet's browser, by downloading our Mobile App, or by setting up Text Banking in eBranch from a desktop computer.

Q. What can I do with Mobile Banking?

A. It allows you to:

- "Saved ID" login
- Multi-user Login Support
- Credit Sense
- Ability to view pending transactions Instant Balance option
- Loan Details display
- Check Images
- On Device Enrollment
- Touch ID login support
- Multi-tasking support
- Bill Pay Enhancements
- User Management
- Paste Credentials
- New and improved design
- Touch optimized screens and controls

Q. How do I enroll in Mobile Banking?

A. With the **On Device Enrollment** feature you can enroll directly from the app, providing access to Online Banking. Visit your phone's app store to download our Mobile App.

You can also enroll directly through eBranch by logging in and clicking "mobile" near the top. This will bring up the "Manage Mobile Banking Devices" menu, where you can add and manage the devices you plan to use for Mobile Banking.

- Mobile App: Visit your phone's app store to download our Mobile App.
- Mobile Browser: Visit www.premieronecu.org and log in as you normally would using a new device.
- Text Banking: Log into eBranch using your desktop computer. From the services menu, select enroll for Mobile Banking and follow the on-screen instructions.

Q. What are the Phone Channel Supported Operating Systems available?

A: Supported Operating Systems for our Mobile App:

- Android OS- version 5.0 or above
- iOS – 10.0 and above
- All other Operating Systems -Only the default installed browser is supported. Devices that are specifically identified as not supporting Webkit compatible browsers are not



supported. Where possible, devices will be directed to the Touch Browser channel. Beta versions and third-party browsers, such as Opera, are explicitly excluded.

Q. What are the Phone Channels supported devices?

A. Here is the list:

- Apple
- Google
- HTC
- Huawei
- LG
- Motorola
- Samsung

Q: What are the Tablets Supported Operating Systems available?

A: Supported Operating Systems for Tablets:

- Android –version 5.0, 6.0, 7.0, 8.0
- iOS – version 10, 11

Q. What are the Tablets supported devices?

A. Here is the list:

- Apple
- ASUS
- Google
- Huawei
- Lenova
- Samsung

Q. What are the Supported Networks?

A: Mobile Banking supports the Tier 1 carriers in the U.S., including:

- AT&T®
- Verizon®
- Sprint®
- T-Mobile®

Q. What are the supported online (App) Stores?

A: App Stores:

- iTunes App Store
- Google Play Store

Q. My phone doesn't have Internet access. Can I still use Mobile Banking?

A. Yes. All you need is a phone with text messaging. You can receive account alerts and send a text to view account balance or transaction history.

SMS Text Banking messages are not encrypted and there is no application time out. If your phone or device is lost or stolen, you should deactivate the service. Unless the service is deactivated, it may be possible for another person in possession of the phone to view any text messages stored on the device, and see information such as account balances and recent history.



Q. Are there guidelines for creating account "nicknames" for Mobile Banking?

A. From the Mobile tab that takes you to the Manage Mobile Device menu, you are given the option of providing "nicknames" for your accounts. Choosing an appropriate nickname is especially important if you use the SMS text service for Mobile Banking, because your HIST inquiries use the nickname. It's also included in the account history message returned by the financial institution. For this reason, the nickname should be as short as possible. There is a maximum of ten characters, and fewer than five is recommended if you plan to use the SMS text service.

An SMS text message can contain only 160 characters total. Using as few as possible in your account nickname helps ensure that your account information will fit into a single message.

Q. What phones are supported for Mobile Banking?

A. Any phone with text messaging capabilities can take advantage of Mobile Banking through Text Banking. For a list of Operating Systems supported by our Mobile App, see "How do I enroll in Mobile Banking?" above.

Q. Is Mobile Banking secure?

A. Yes, Mobile Banking uses the same multilayer security as your desktop computer. No non-public personal data is sent to or stored on the mobile banking devices and sensitive information is not available even if someone else gains access to the device. However, you should help protect your personal information by keeping the following guidelines in mind.

- SMS Text banking uses the phone number associated with your device for authentication. If the device is lost or stolen, you should deactivate your SMS Text banking service immediately. If the service remains active, another person in possession of the phone can use your SMS Text banking service to see account balances and transaction history.
- Do not store text messages from SMS Text banking. They could be read by another person, and may contain information such as our contact SMS Text number and account nicknames that would allow another person to access your SMS Text banking.
- Do not store your online banking password in the device browser. Storing the password would potentially allow another person to follow the bookmark and log in. Quit out of the browser after each Internet banking session to erase session information and keep an unauthorized person from using the "back" browser function to re-enter your online banking.

Q. Can I use Mobile Banking on more than one phone?

A. Yes. You can add phones, change services or cancel at any time by logging in to eBranch and clicking "mobile" near the top. This will bring up the "Manage Mobile Banking Devices" menu, where you can add and manage the devices you plan to use for Mobile Banking.

Q. What is Mobile Deposit?

A. Mobile Deposit is a convenient, secure, and easy way to deposit checks anytime, anywhere using your mobile device. Simply take a photo of the front and back of your check and you'll receive confirmation of your deposit once processed.



Q. What is Instant Balance?

A. This optional feature allows you to view your account balance right from the login screen— no password necessary.

