



## **MOBILE BANKING Q&A**

### ***Is Mobile Banking Secure?***

- Mobile Banking employs industry best practices with regards to security. It has been assessed against industry security criteria by a number of independent system security experts. At a high level, Mobile Banking offers the following security safeguards:
  - Authentication - Mobile Browser and application solution customers are authenticated for every interaction with any Mobile Banking component. Customers are authenticated by username and password or by utilizing existing login credentials for single sign-on.
  - Encryption - 128-bit encryption is used for all transactions within Mobile Banking and between Mobile Banking and other Fiserv solutions (e.g., core banking and payment systems).
  - Fraud - Mobile Banking incorporates mechanisms such as transaction validation and transaction reconciliation processes to detect fraud.
  - Availability/Resilience - Mobile Banking is protected against malicious attacks through software and server hardening measures.
  - Audit Ability - Mobile Banking provides full audit capabilities through event logs and even-based reporting.

### ***Is my personal or financial information stored on my phone?***

- No. Mobile Banking does not save any files with personal or financial information on your mobile device. That information stays strictly within online banking.

### ***Which accounts can I access using Mobile Banking?***

- You can access any account you have set up in online banking. You select which accounts you want to access using Mobile Banking during the enrollment process.

### ***How current is the account and transaction information?***

- When you view your account balance, you see the current available balance. When you view transaction history you see the most recently posted transactions. Pending transactions do not display.

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

- Yes. You can enroll several mobile devices for Mobile Banking by completing the Mobile Banking Enrollment section.

### ***What if my phone number changes?***

- If your mobile phone number changes, simply update your mobile phone number in Mobile Banking. To update the mobile phone number, complete the How to Change a Phone Number section.

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

- If your mobile device is lost or stolen, no one can access your account without your password. You can deactivate your phone in Mobile Banking by completing the How to Deactivate or Stop Using a Mobile Device section.

***How do I stop using Mobile Banking on my phone?***

- To stop using Mobile Banking on your mobile device, complete the How to Deactivate or Stop Using a Mobile Device section.

***Which phones can I use for Mobile Banking?***

- Hundreds of models are supported including these major brands: iPhone, BlackBerry, HTC, LG, Motorola, Nokia, Pantech, Samsung, Sanyo, and Sony Ericsson. Phones on a number of different operating systems are supported including, but not limited to, Android, BlackBerry, iOS, Symbian, Windows Mobile, Linuz, Palm webOS, and Maemo.

***Which mobile service carriers support Mobile Banking?***

- Mobile Banking works on all major mobile service carriers in the U.S.: AT&T, C Spire Wireless, Sprint, T-Mobile, U.S. Cellular and Verizon Wireless. Mobile Banking also works on a number of the smaller service carriers, including, but not limited to, Boost Mobile, Cricket Wireless, Metro PCS, Pioneer Cellular, Union Wireless and Virgin Mobile USA.

***I have a prepaid plan, can I use Mobile Banking?***

- Mobile Banking works with most prepaid plans, but we cannot guarantee that your carrier supports standard U.S. short codes. T-Mobile prepaid does not support short codes.