

# MOBILE AND TEXT BANKING FAQ'S

**Q: What types of Mobile Banking does Centinel Bank offer?**

**A:** We offer three types of Mobile Banking:

- Mobile Banking allows you to easily access accounts via an app designed for your iOS or Android device. You may download the app through **App Store®** or **Google play®**.



- Mobile Browser Banking allows you to connect via our enhanced mobile site through a dedicated and direct URL using any mobile device. Recommended for Blackberry and Windows users.  
<https://www.airteller.com/centinelbank>
- Text Banking **89549** is a quick and easy way to get very basic account information such as balances and account history by sending short text messages to a dedicated mobile number.

**Q: Can I enroll in all types of Mobile Banking?**

**A:** Yes. You can enroll in one or all forms of Mobile Banking.

**Q: What type of mobile device can I use to access my account information through Mobile Banking?**

**A:** Mobile Banking works with any web-enabled mobile browser, such as a smartphone, whose network allows secure, encrypted SSL (secure sockets layer) traffic and is enabled to receive text messaging.

**Q: Do I have to be enrolled in Online Banking?**

**A:** Yes—for security purposes, in order to enroll in Mobile Banking, you must first be enrolled in Online Banking.

**Q: Is there a charge for Mobile Banking?**

**A:** Centinel Bank does not charge for Mobile Banking. Data fees and/or text message fees may apply—it depends on the plan you have with your wireless provider. Please check with your provider for details.

**Q: What accounts are eligible?**

**A:** Accounts enrolled in Online Banking are eligible for Mobile Banking.

**Q: Do I have to have all my accounts available in Mobile Banking?**

**A:** No. When you enroll in Mobile Banking, all active accounts will be available. You can manage which accounts you want to view in Mobile Banking through your Online Banking Account under **Options>Mobile Web Settings**.

**Q: What features does Mobile Banking offer?**

**A:** Mobile Banking has the following features:

- Click on the My Accounts icon to view balances for all accounts which you have selected to view in Online Banking. You can then select your enrolled accounts to see the account transaction history
- Click on the Transfer Icon to transfer funds between Centinel Bank accounts you have selected to view in Mobile Banking
- Click on the Pay Bills icon to make a payment to one of your existing payees. *Note – you must already be enrolled in Bill Pay to have access in Mobile Banking.*
- Click on Deposits, to deposit checks through your mobile device. *Note – you must already be enrolled in Mobile Deposit to have access in Mobile Banking.*
- *(you must apply and be approved for this service)*
- Click on Manage Cards to Activate, Suspend, or Report your Debit/ATM Card Lost or Stolen

- Click on the Alerts icon to view the account alerts (such as low balance alerts) you have previously set up in Online Banking
- Click on the Locations icon to obtain information on our branch and ATM locations

**Q: Will I use my Online Banking credentials to sign into Mobile Banking?**

**A:** Yes. Once you are enrolled in Mobile Banking, you will be able to use your existing Online Banking Sign-on ID and Password. Keep in mind you may be prompted to answer your pre-selected Security Questions or verify your Personal Image (when using Traditional Online Banking).

**Q: Can I view my monthly statement via Mobile Banking?**

**A:** No, but transaction history is available via the My Accounts icon.

**Q: How many days of history can I have displayed in Mobile Banking?**

**A:** The number of days of transactions you may view in Mobile Banking is determined by the number of transactions you have selected to view within traditional Online Banking.

**Q: When using Online Banking (traditional or Mobile), can I use my browser's "back" button?**

**A:** It is recommended you only use the Menu bar to navigate the product. This helps to ensure your transactions follow the appropriate flow and are completed accurately.

**Q: What kind of security does the system use?**

**A:** Security features for Online Banking and Mobile Banking include, but are not limited to:

- Automatic timeout of session if idle
- No storage of login IDs or passwords
- Challenge questions used for enhanced authentication
- SSL (secure socket layer) protection of all mobile sessions
- Personal Image verification (for traditional Online Banking)

**Q: Tell me a little more about the security of Mobile Banking?**

**A:** Account data is not stored on your device. Text messages do not contain personal financial information. Our App uses SSL and the same security standards as Online Banking. You should always secure your phone from unauthorized users.

**Q: What if something is not working properly?**

**A:** Please call us at (575)758-6700 or send an e-mail to [support@centinelbank.com](mailto:support@centinelbank.com)

**Q: Will a Mobile Banking session time out?**

**A:** Yes. Your session will time out after 10 minutes of inactivity as an added layer of security.

**Q: What should I do if I lose my mobile device?**

**A:** If your mobile device is lost or stolen, immediately contact your mobile device carrier. Be sure to monitor your accounts via Online Banking. You should contact us immediately so that we can remove your Mobile Banking access as an added precaution.

**Q: Can I enroll more than one phone?**

**A:** Each Online Banking user may only enroll one phone for mobile banking.

**Q: What should I do if I change my mobile number or service provider?**

**A:** First, log in to Online Banking using your PC. Then, select the 'Options' tab, and you will see the Mobile Settings

tab; select the Web Mobile Settings” sub-tab. You can now enter your new mobile number and/or wireless provider.

If you are also enrolled in Text Banking, you would change your phone number via the Text Mobile settings sub-tab.

**Q: If I don't use a smartphone, can I still use Mobile Banking?**

**A:** Yes, but only certain functions are available. Text Banking is the best product for you if you do not have a smartphone.

**Q: What are the Text Commands I can use if I select Text Banking?**

**A:** If you enroll in Text Banking, you will be able to send Text Commands. Text Commands are short text messages you send from your mobile device in order to receive account information. For example, you may request your account balance or account activity information anytime from your phone simply by texting the following codes to **89549**.

**Bal** = Will return the balances for all enrolled accounts

**Bal + (Acct Name)** = Will return the balance for the account name requested

**Hist** = Will return a brief list of history for all enrolled accounts

**Hist + (Acct Name)** = Will return a brief list of history for the account name requested

**Help** = Will return the list of commands you can perform

**Stop** = Send this command if you wish to cancel the text banking service

**Q: How does the Pay Bills function work?**

**A:** In order to access the Pay Bills icon in Mobile Banking, you must already be an established bill payment user. For security purposes, the Pay Bills function will only initiate payments to payees that have already been established in traditional Online Banking.

**Q: Will I receive confirmation of a payment made in Mobile Banking?**

**A:** Yes. You will receive an onscreen confirmation which will provide the Confirmation Number, Payee, Pay from Account, Amount, and the Deliver by Date.

**Q: The text banking system returned this error message: We've encountered a problem processing your request. Msg&Data Rates May Apply Txt STOP 2 End Txt HELP 4 Info. What should I do?**

**A:** Login to your Online Banking account and reset your password, this error was returned because your current password has expired.

**Q: I have reported my Card Lost or Stolen via the Manage Cards icon, what shall I do next?**

**A:** Contact a Centinel bank representative to reorder a new card and to review next steps.