

FAQs for Mobile Banking Center

General

1. **What is Mobile Banking?**

Mobile Banking gives you access to your accounts from your mobile phone or other device to view account balances, search recent account activity, transfer funds, and find the nearest ATM or Shared Branch location.

2. **Is it secure?**

Yes, the mobile browser and downloadable application utilize best practices from online banking such as HTTPS, 128-bit SSL encryption, password access and application time-out when your phone is not in use. Only phones that you personally enroll in the service can access your accounts. No confidential information is stored on your phone. If your phone is lost or stolen, the service can be immediately disabled either by visiting the Mobile Banking Center website or by calling us.

3. **What access modes are available?**

Depending on your preference and your phone capabilities, you can choose to use text (SMS) messages, mobile web, or a downloadable application.

4. **Which mode should I use?**

If your phone is supported, a mobile application offers the best user experience and screens. When you enroll your device, a link to download the application is provided if available.

Phones with internet access (WAP 2.0 or higher) are capable of using the mobile web mode. You must have cookies enabled.

Text banking can be used on virtually any mobile phone. Normal data usage and messaging fees from your carrier apply.

5. **Can I use more than one access mode on my phone?**

Yes, you can use any combination of modes from the same phone. You will need to activate each option separately on your phone.

6. **Can I use this service on more than one phone?**

Yes. Once you are registered, you can enroll your phone(s) on this site. You can also return later to add a phone.

7. **Which wireless carriers are supported?**

All major wireless phone carriers are supported as well as some regional carriers. If your carrier is not among those listed for text during enrollment, you can select "Other" in order to use the mobile web option. Check back as new carriers are added periodically.

8. **What if I forget my password or user ID?**

Select the "Forgot User ID" or "Forgot Password" option. For your security, you will have to verify your identity and re-select security questions. Then your user ID will be displayed and you will be prompted to create a new password. Remember, the password field is case sensitive.

9. **What if I forget an answer to a security question?**

Select the "Forgot Answer" option. For your security, you will have to verify your identity, re-select security questions, and create a new password.

10. Do I always have to enter my security questions?

No. If you do not want to answer the security questions each time you log in, answer "Yes" to the question, "Would you like to remember this device?" which is presented after the security questions. You must have your phone set to accept cookies.

Device Management

11. What if I get a new phone or change my phone number?

Return to the Mobile Banking Center and select "Remove this phone." Then select "Add Phone" and enter the corrected information. You will need to activate your service mode(s) on the phone.

12. What if my phone is lost or stolen?

Return to the Mobile Banking Center and select "Disable this phone."

13. How do I add another device?

Return to the Mobile Banking Center and select "Add Phone."

Using Mobile Banking

14. Can I use text banking on my phone?

Text Banking works on any phone capable of text messaging from one of the supported carriers. Text banking is done by exchanging SMS text messages with your credit union's short code.

15. What is The Mobile Banking short code?

A short code is similar to a phone number, but shorter, and can only be used for messaging. The short code for the Mobile Banking services is 282228.

16. I enrolled my phone number but did not receive a text message. What should I do?

You should receive a text message within a few minutes after enrolling, but sometimes mobile carriers experience delays which slow down text message delivery. While waiting, make sure your phone has a wireless signal and verify that you entered the correct phone number when you enrolled your phone. If you still do not receive it, enroll again. If the problem continues, contact your wireless carrier to be sure text messaging is enabled on your phone.

17. How do I access mobile web on my phone's browser?

After successful activation of text banking, your phone will receive a text message with a Mobile Banking URL. This is the log-in page for mobile web. You may want to bookmark the site on your phone.

18. How do I install a downloadable application?

Go to the mobile web home page on your phone: <https://m.co-opmobile.org/jcfcu>. If you see an option to "Download the Application," select it to download. iPhone users are directed to the iTunes store and Android users are directed to the application on Google Play. Apps for other supported phones are downloaded directly. Install as usual.