JACKSON COUNTY BANK

Mobile Banking
Frequently Asked Questions

Q.   What type of phone must I have to use mobile banking?

A.   Mobile Banking works with any web-enabled mobile phone device whose network allows secure SSL traffic.

Q.   What functions can I perform from my mobile device?

A.   Provided that your account has been given access, you can:

- View transaction history
- View check or deposit images
- View statement information
- View account balances
- Transfer funds between accounts
- Manage your cards
- View locations/ATMs
- View alerts
- Bill payment users – pay, edit, add or delete bills and payees

Q.   Can I enroll in Mobile Banking and not enroll in Internet Banking?

A.   You must be enrolled in Internet Banking to use Mobile Banking.

Q.   Where do I get my ID and password for Mobile Banking?

A.   You use the same ID and password that you use for Internet Banking since the two are integrated.

Q.   Can I self-enroll in Mobile Banking?

A.   You can self-enroll in Mobile Banking if

- You have an active Internet Banking account.
- You are not in the middle of a password reset.

Q.   Which accounts will be added to Mobile Banking?

A.   If you self-enroll through the App, *all* Internet Banking accounts will be enrolled. However, you may edit the displayed accounts:
Select "My Accounts", click on the pencil to edit, click on the "eye" indicator to turn off or on the view, and select "Done" to save your changes.
If you enroll using traditional Internet Banking, you may choose the accounts to enroll.

Q.   I opened a new account after I enrolled in Mobile Banking. Why can't I view it, even though I can view it in Internet Banking?

A.   To view new accounts that were opened after enrollment to Mobile Banking, you will need to activate them.
Select "My Accounts", click on the pencil to edit, click on the "eye" indicator to turn off or on the view, and select "Done" to save your changes.

Q.   What do I need to do if I get a new phone?

A.   If you simply get a new phone but keep the same phone number and provider, no changes on your part are necessary. If you switch providers and/or phone numbers, log into traditional Internet Banking and update your information on the Mobile Settings page. You will not receive text messages regarding Mobile Banking transactions if your phone number and carrier are not correct. If you are using the Mobile

App and you get a new phone, you will also need to download the App to the new phone.

Q. Can I use any mobile device to access my accounts?
A. Yes, you can access your accounts via any mobile device that is web-enabled and allows secure SSL traffic. However, text messages are sent to the phone number entered when enrolling for mobile banking, not necessarily the device from which you perform the transaction.

Q. If I download the App will it stay open indefinitely?
A. No, the Mobile App, like Mobile Banking Web and Internet Banking, have a timeout feature for security purposes.

Q. Can I access my information with the Mobile App, Mobile Text *and* Mobile Banking Web?
A. You can use any combination of these options on your mobile device.

Q. I don't have a smartphone. Can I still use Mobile Banking?
A. You will have the ability to use the Mobile Text option to get a quick view of your balance and recent history, but will not be able to use the Mobile App or Mobile Banking Web.

Q. What and where do I text to get information from Mobile Text?
A. Text message to 89549 the following commands to retrieve your information:
- Bal (All of your account balances)
- Bal *Account name* (A single account balance)
- Hist (All accounts last four transactions)
- Hist *Account name* (Single account last four transactions)
- Help (A list of the commands)
Stop (Disables enrollment for Text Mobile Banking)

Q. What if I no longer want to be a mobile user?
A. To un-enroll in Mobile Bank Web, log in to your Internet Banking account and select *Mobile Settings>Web Mobile Settings*. Then deselect *Enable Web Access for your mobile device* and click *Submit*. You should also uninstall the Mobile App from your mobile device.

To un-enroll from Mobile Text you may log in to Internet Banking and select *Mobile Settings > Text Mobile Settings,* and then deselect *Enable Text Access for your mobile device* and click submit; or you can text STOP to 89549.

Q. What happens if I lose my mobile device?
A. If your device is lost or stolen, it is unlikely that someone could access your account information unless they also know your Internet Banking ID and password since your account data is not stored on your mobile device. If you are using Text Mobile, you should un-enroll until your phone number is transferred to a new mobile device. As a precautionary act, you can also un-enroll from Web Mobile Banking through the Internet Banking site. (See question above for instructions on un-enrolling.) When you replace your device, simply edit your Mobile Settings in Internet Banking and make any changes to the Wireless Provider and/or Phone Number. You can do this with the Mobile Settings of Internet Banking.

Q. How do I know if my transfer or bill payment was entered successfully?
A. If you selected to receive text alerts when you enrolled, each time you make a transfer or bill payment with Web Mobile/Mobile App a confirmation Text Message is sent to your mobile device (the sender should appear as Jackson County Bank or billpaysupport@billpaysite.com). Not only will this help verify your transaction, but it also serves as a good security notification. If you did not set this feature up when

you enrolled in Web Mobile/Mobile App, you may log into Internet Banking and change your settings in *Mobile Settings> Web Mobile Settings.* If you do not wish to use text alerts, check your accounts and re-submit any transactions that did not process.

Q.   How do I delete a bill payment that I set up through my mobile device?
A.   Choose Pay Bills from the menu. Click the three vertical dots to the right of the payment you wish to change and select *delete* or *edit*. If editing, make your changes and then select save or submit.

Q.   How do I delete or edit a Bill Payee from my mobile device?
A.   Choose Pay Bills from the menu and select the Payee submenu. Click the three vertical dots to the right of the Payee name and select *delete* or *edit*. If editing, make your changes and then select save or submit.

Q.   What happens if I lose communication or signal during a transaction?
A.   You will need to log in again to resume your session. Please review the transaction you were attempting to verify completion.