

## Mobile Banking FAQs

<b>Mobile Banking FAQs.....</b>	<b>1</b>
<b>General Questions .....</b>	<b>3</b>
What is Mobile Banking?	3
Is Mobile Banking secure?	3
Is my personal or financial information stored on my phone?	4
Are there fees to use Mobile Banking?	4
Which accounts can I access in Mobile Banking?	4
How current is the account and transaction information?	4
Can I add more than one mobile phone?	4
What if my phone number changes?	4
What if my phone is lost or stolen?	4
Which phones can I use for Mobile Banking?	4
Which mobile service carriers support Mobile Banking?	5
I have a prepaid plan. Can I use Mobile Banking?	5
How do I stop using Mobile Banking on my phone?	5
<b>Registration Questions .....</b>	<b>5</b>
How do I get started with Mobile Banking?	5
Do I have to agree to the Terms and Conditions to use Mobile Banking?	5
Can I register multiple users to the same phone?	5
I received my activation code but never used it—what do I do now?	5
I haven't received the activation code on my mobile phone. What should I do?	5
<b>Downloadable Application Service Questions .....</b>	<b>6</b>
What do I need to download the Mobile Banking application?	6
How do I download Mobile Banking to my phone?	6
How do I download Mobile Banking to my iPhone or Android based Phone?	6
I can't find my link to download Mobile Banking. What should I do?	6
When I click the link to download Mobile Banking nothing happens. What should I do?	6
<b>Text Messaging Service Questions .....</b>	<b>6</b>
What do I need to use the text messaging service?	6
Why are my Mobile Banking text messages coming from <31727>?	7
What is a short code?	7
What do you mean when you say "standard messaging charges may apply?"	7
Where do I send my text messages?	7

What are the text messaging keywords and how do I use them?	7
Are the keywords case-sensitive?	7
What does a typical request and response look like?	7
What should I do if I don't get a response to a request?	8
Can I send a keyword via e-mail?	8
Why are my results sent as multiple messages?	8
I received my results in multiple messages. Some arrived quickly, but others didn't. Why did it take so much longer for the others to arrive?	8
I have text messaging enabled on my mobile phone. Why can't I receive Mobile Banking text messages?	8
<b>Mobile Browser Service Questions.....</b>	<b>8</b>
What do I need to use the mobile browser service?	8
How do I access the Mobile Banking website?	9
I can't find my link to the Mobile Banking website. What should I do?	9
When I click the link for the Mobile Banking website nothing happens. What should I do?	9

## General Questions

### What is Mobile Banking?

Mobile Banking allows anyone with an online banking account to access their account information from a mobile phone. Mobile Banking offers three ways to access your accounts:

- Send a text message.
- Use a mobile browser on your phone.
- Download an application to your phone.

You can choose any or all of these options, depending on the capabilities of your mobile phone.

### Text Messaging Service

You can use the text messaging service to:

- Check your account balances.
- Review recent account activity.

#### REQUIREMENTS

To use the text messaging service, your phone must send and receive text messages. Most mobile phones are capable of sending and receiving text messages, so your phone is most likely compatible with Mobile Banking. Please note that some mobile service carriers charge for outgoing text messages or for each message sent and received. Some mobile carriers also block short codes from text messages so will want to check that if any issues arise.

### Mobile Browser Service

You can use the mobile browser service to:

- Check your account balances.
- Review recent account activity.
- Transfer money between accounts.
- Pay bills.

#### REQUIREMENTS

To use the mobile browser service, your phone must have an Internet browser and may require a data services plan. You access the Mobile Banking website from a link that we send you during registration.

### Downloadable Application

You can download the Mobile Banking application to your phone. The application offers all the features of the mobile browser service.

#### REQUIREMENTS

To download the Mobile Banking application, your phone must have an operating system that supports application downloads and may require a data services plan. You download the Mobile Banking application from a link that we send you during registration or by finding the application in the AppStore.

### Is Mobile Banking secure?

To ensure the safety and privacy of your account information, we provide some key security features in Mobile Banking:

- Unique Activation Code — We send you a unique activation code to verify your phone number. This code associates your mobile phone with your account. This verification also lets you know your mobile phone number has been successfully registered in our system.

- Authentication — You are authenticated for every interaction with Mobile Banking.
- Encryption — We use 128-bit encryption for all transactions.
- Auditability — We provide full audit capabilities through event logs and event-based reporting.
- No Identifiable Information — We don't return any personally identifiable information in a text message, such as your full account number, e-mail address, or personal address. We never ask for or include your user ID or password in any message we send.

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

No. We don't save any files with your personal or financial information on your phone. That information stays strictly within Online Banking.

For some phones, such as a BlackBerry, we have logo and branding files that we copy to your phone. Those files do not contain any personally identifiable information.

### **Are there fees to use Mobile Banking?**

We don't charge fees to access or use Mobile Banking. You should contact your mobile service carrier for information about fees associated with sending or receiving text messages or accessing the Internet from your mobile phone.

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

You can access any account you've set up in online banking. When you register for Mobile Banking, you can choose which accounts you want to access.

### **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. We don't show any pending transactions. Mobile Banking has a real time connection with Online Banking.

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

Yes. You can register several mobile phones for Mobile Banking. To add a new phone, log onto online banking and access the Mobile Banking pages under Services. Click on Manage Devices. On the My Devices page, select **Add New Device**.

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

If your mobile phone number changes, go to online banking and access the Mobile Banking pages. On the My Phones page, find the old phone number and select the option **Change my phone number**.

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

If your mobile phone is lost or stolen, no one can access your account without knowing your password, and, in some cases, your unique user name. To prevent unauthorized access to your account, you can deactivate your phone in Mobile Banking. Go to online banking and access the Mobile Banking pages. On the My Devices page, find the phone number and select the option **Stop using this device for Mobile Banking**.

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

We support hundreds of models for these major brands: iPhone, BlackBerry, HTC, LG, Motorola, Nokia, Pantech, Samsung, Sanyo, and Sony Ericsson. We support phones on a number of different operating systems, including (but not limited to) Android, Blackberry, iOS, Symbian, Windows Mobile, Linux, Palm webOS, and Maemo. Our current list of supported phones can be found at the link for Certified Phones under Mobile Banking.

## Which mobile service carriers support Mobile Banking?

Mobile Banking works on all major mobile service carriers in the U.S.: AT&T, 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 so you won't be able to use the SMS text message service of Mobile Banking with T-Mobile prepaid.

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

To stop using Mobile Banking on your phone, go to online banking and access the Mobile Banking pages. On the My Devices page, find the phone number and select the option **Stop using this device for Mobile Banking**.

## Registration Questions

### How do I get started with Mobile Banking?

You can register for Mobile Banking through your online banking service. Be sure to turn on your mobile phone and make sure it's ready to receive text messages. When you register for Mobile Banking, you can choose which:

- Services you want to use.
- Accounts you want to access.

During registration, we send you a text message with a unique activation code to verify your phone number. This code associates your mobile phone with your account. To complete registration, enter the activation code that we send you. This verification lets you know your mobile phone number has been successfully registered in our system.

### Do I have to agree to the Terms and Conditions to use Mobile Banking?

Yes, you must read and accept our terms and conditions. If you have any questions about the points of our terms and conditions, call Customer Support at 830-996-3125.

### Can I register multiple users to the same phone?

For security reasons, only one user can register per phone. However, once you complete the registration process, you can add more phones to your account.

### I received my activation code but never used it—what do I do now?

Your activation code expires 24 hours after we send it to you. However, you can always request a new activation code. Go to online banking and access Mobile Banking under Services. On the My Phones page, find the phone number and select the option **Get new activation code**. We'll send you a text message with a new activation code.

### I haven't received the activation code on my mobile phone. What should I do?

Check the mobile phone number you entered during registration. If it is correct, here are some other options for resolving the issue:

- Verify that your mobile phone is on and able to receive text messages. Check with your mobile service carrier if you're not sure you can receive text messages.
- Contact your mobile service carrier and make sure your phone can send and receive messages to and from a standard U.S. short code.
- Request a new activation code. Go to online banking and access the Mobile Banking pages. On the My Phones page, find the phone number and select the option **Get new activation code**. We'll send you a text message with a new activation code.

If you're still having problems with the activation code, call 830-996-3125 between 8:30 am and 4:30 pm for assistance.

## **Downloadable Application Service Questions**

### **What do I need to download the Mobile Banking application?**

To download the Mobile Banking application, you must:

- Have an online banking account.
- Have a mobile phone that supports downloaded applications.
- Have a wireless data plan with your mobile service carrier.
- Register for Mobile Banking and select the downloadable application service or locate the App in the App Store or Google Play and download from there.

Mobile Banking is optimized for iPhones, Android, and many other types of phones. However, some carriers don't support application downloads to certain types of phones. If you have any problems downloading Mobile Banking, check with your carrier to make sure it is supported on your phone.

### **How do I download Mobile Banking to my phone?**

For iPhone, Android and most other phones, you can download Mobile Banking directly to your phone. During registration we send you a link to download the application. Click the link to initiate the download. When the download is complete, you'll go to the Login page. You'll also see Mobile Banking on your launch page.

### **How do I download Mobile Banking to my iPhone or Android based Phone?**

During registration, we send you a unique link via text message to the AppStore or Google Play Store (depending upon your phone) where you can download the CBT Mobile Banking App. You can also simply go to the App Store or Google Play Store and search "Commerce Bank Texas" for in order to find the App.

Download the App as you would any other application from the App Store/Google Play Store. After you download and install the application, follow the instructions on the phone in order to sign in to the App.

### **I can't find my link to download Mobile Banking. What should I do?**

If you can't find the message that we sent during registration with the download link for Mobile Banking, you can request another message. After logging into Online Banking, go to the My Devices page in Services>Mobile Banking, find the device, and select the option **Download the application**. Or you can go the App Store or Google Play Store and search for the App to download.

### **When I click the link to download Mobile Banking nothing happens. What should I do?**

Every mobile phone and mobile network is different, so you may not be able to download Mobile Banking to your phone. If you're having trouble, contact your mobile service carrier to make sure your phone supports application downloads.

## **Text Messaging Service Questions**

### **What do I need to use the text messaging service?**

To use Mobile Banking's text messaging service, you must:

- Have an online banking account.
- Have a mobile phone that supports SMS text messaging and short codes.
- Register for Mobile Banking and select the text messaging service.

## Why are my Mobile Banking text messages coming from <31727>?

You receive all Mobile Banking text messages from 31727. To make it easier to recognize our text messages, add us to your contact list with the short code 31727.

## What is a short code?

A short code is a shortened version of a phone number. A short code is generally five or six numbers in length. Five-digit short codes range from 20000 to 99999; six-digit short codes range from 222222 to 899999. You can send and receive text messages from a standard U.S. short code as well as a traditional phone number.

## What do you mean when you say “standard messaging charges may apply?”

Every mobile service carrier has a different rate plan for text messaging and data services access. You may be charged per use, or pay a flat rate for unlimited usage each month. You may also have different fees for text messaging and data services access.

Please contact your mobile carrier directly if you aren't sure what fees you will be charged to use Mobile Banking.

## Where do I send my text messages?

Send all text messages to 31727.

## What are the text messaging keywords and how do I use them?

Keywords are the text messages you send to request account information or ATM and branch locations.

### Account Balance Requests

Keywords: B, BAL, BALANCE, BALANCES

Check the balances for all accounts you've registered in Mobile Banking. If you've registered accounts from more than one financial institution, enter the financial institution's identifier before the keyword. For example: ABCU BAL.

### Transaction History Requests

Keywords: STMT, TRAN, HIST (account nickname)

Check the most recently posted transactions of the account you specify with the account nickname. For example, TRAN S1. If you've registered accounts from more than one financial institution, enter the financial institution's identifier before the keyword. For example: ABCU HIST C1.

Keywords: NEXT, MORE

If your transaction history response message ends with "Reply NEXT or MORE," text NEXT or MORE to view more transactions.

### Help Requests

Keywords: HELP, HLP

Provides information about the Mobile Banking keywords. If you've registered accounts from more than one financial institution, enter the financial institution's identifier before the keyword. For example: ABCU HLP.

## Are the keywords case-sensitive?

No. Whether you type "BAL" or "bal," we send a response with your account balance information.

## What does a typical request and response look like?

**Balance Request: BAL**

### Sample Response

CBT Banking Alerts

BAL @ 5/15/2017 2:50pm

CHK1254 C1: -\$3,849.27

CHK5764 C2: \$2,555.02

SAV4254 S1: \$14,116.00

Reply HELP for help

### **Transaction History Request: HIST CHK1**

#### **Sample Response**

CBT Banking Alerts

HIST CHK1

5/15/2017 2:50pm

5/12/2017 PMT \$5.55

5/12/2017 WD \$50.00

5/11/2017 DP \$100.00

Reply NEXT. Msg&Data rates may apply

#### **What should I do if I don't get a response to a request?**

Make sure you're sending text messages to 31727. Check the keyword and any additional information required for the request, such as the financial institution's identifier, account nickname, or address.

#### **Can I send a keyword via e-mail?**

No, keywords and text messages are not supported using e-mail. The two-way feature of our text messages works only with mobile phones.

#### **Why are my results sent as multiple messages?**

Text messages are limited to 160 characters. Sometimes we can't send all your account information in one message because it exceeds the character limit. In this case, we send your account information in multiple messages — no more than five at a time.

#### **I received my results in multiple messages. Some arrived quickly, but others didn't. Why did it take so much longer for the others to arrive?**

If you receive one message, it means we've sent all the response messages to you, and you should receive them shortly. It may take a few minutes to receive them all, depending on your mobile service. If you haven't received all your messages after a few minutes, please let us know. If the problem persists, you may want to contact your mobile service carrier.

#### **I have text messaging enabled on my mobile phone. Why can't I receive Mobile Banking text messages?**

Your mobile service carrier may be blocking short codes, or you may have blocked short codes in your phone options. You must have short codes enabled to use Mobile Banking. (Short codes are abbreviated phone numbers, usually five digits; we use to send Mobile Banking messages.) Check your phone options and then contact your mobile service carrier to ensure they aren't blocking short codes.

### **Mobile Browser Service Questions**

#### **What do I need to use the mobile browser service?**

To use Mobile Banking's browser service, you must:

- Have an online banking account.
- Have a mobile phone that supports web browsing.
- Have a wireless data plan with your mobile service carrier.

- Register for Mobile Banking and select the mobile browser service.

Mobile Banking is optimized for a wide range of phones – providing a rich and interactive interface on touch screen phones, such as the iPhone and Android, while maintaining a simple and clean interface for a wide range of phones from a diverse set of manufacturers such as Blackberry, Motorola, Nokia, Samsung, and Sanyo.

### **How do I access the Mobile Banking website?**

During registration we send you a unique website address (URL) that is intended only for you. The website URL will only work on the phones you've registered in Mobile Banking. Be sure to bookmark this address in your phone's web browser so you can easily return to it.

### **I can't find my link to the Mobile Banking website. What should I do?**

If you can't find the message that we sent during registration with the unique URL for Mobile Banking, you can request another message. Go to the My Phones page in Mobile Banking through online banking, find the phone number, and select the option **Get a link to the Mobile Banking website**.

### **When I click the link for the Mobile Banking website nothing happens. What should I do?**

Every mobile phone and mobile network is different, so you may not be able to click on a link in a text message.

Try these troubleshooting tips:

- Open the text message and click the Send or Go button on your phone to access the website URL. Then click the address to go directly to the website.
- Open the text message and write down your unique website URL. Type the URL in your phone's web browser to go directly to the website.

If you still can't access the Mobile Banking website, please contact your mobile service carrier.

### **What are the acceptable characters for the username and password in Mobile Banking?**

**Username:** ABCDEFGHIJKLMNOPQRSTUVWXYZabcdefghijklmnopqrstuvwxyz0123456789!\$@-\_\&'();|/?=

**Password:**  
ABCDEFGHIJKLMNOPQRSTUVWXYZabcdefghijklmnopqrstuvwxyz0123456789`&{}[]\<>.\*?!@#%&^()-\_+=~:;”