



# Welcome to United Bank - Mobile Banking!

## Frequently Asked Questions and Answers

### Questions

---

#### General Questions

How much does this service cost?  
Is it secure?  
Which wireless carriers are supported?  
Do I need a text message or data plan?  
I'm not enrolled for online banking. Can I still use this?  
What is Activation?

#### Mobile Banking

What is United Bank WV Mobile Banking?

#### Mobile App Banking

How do I sign up for Mobile App Banking?  
How do I install the downloadable application?  
Is Mobile App Banking supported on my phone?  
Is Mobile Banking supported on my tablet?  
What is the Touch ID feature?  
Is the Touch ID feature supported on my device?  
What is the Passcode feature?  
Is the Passcode feature supported on my device?

#### Mobile Web Banking

How do I access Mobile Web Banking on my phone's browser?  
I activated Mobile Web Banking on my phone's browser. Why am I being asked to activate again?  
How do I optimize my Mobile Web experience?  
How do I navigate Mobile Web Banking links with my mobile device's browser?  
Is Mobile Web Banking supported on my phone?

#### Text Banking

What is United Bank WV Text Banking?  
What is United Bank WV shortcode?  
Can I use both Text Banking and Mobile Banking on my phone?  
Is Text Banking supported on my phone?  
Will I receive unsolicited text messages?  
What are the Text Banking commands?

#### Mobile Deposit

What do I need to get started?  
What are the requirements for me to be eligible for Mobile Deposit?

What are the limits for deposits?  
How should I endorse my check?  
How secure is Mobile Check Deposit?  
What types of checks are accepted with Mobile Check Deposit?  
When will my funds be available?  
What do I do if my mobile deposit gets declined?

### **Device Enrollment**

What is Device Enrollment?  
How does device enrollment work?  
Do I have to be enrolled in Internet (Online) Banking to use Device Enrollment?  
What Mobile Banking modes may I enroll?  
What is my User ID?  
Can I save my User ID on the device?  
Do I have to accept the Terms and Conditions?  
What happens if I don't allow the device to 'Remember Me'?  
What is my Password?  
What if I do not remember my User ID or Password?  
What do I use for a Mobile Number if I am using a tablet or MP3 device, such as an iPad or iPod?

### **Mobile Bill Pay**

What is Mobile Bill Pay?  
Where do I enroll for Mobile Bill Pay?  
In what modes may I access Mobile Bill Pay?  
How do I pay a bill?  
How are payments made?  
When will my payment be received?  
Can I add a Payee on my mobile device?  
How do I deactivate a Payee?  
How do I cancel a payment on my mobile device?  
How may I see previous bill payments on my mobile device?  
How do I handle a dispute with a payee?  
Where can I find more information about Bill Pay?

### **Troubleshooting**

I enrolled my phone number but did not receive a text message. What should I do?  
I received an activation code but never used it. What do I do now?  
What happens if I get a new mobile device or change phone numbers?  
Can I use Mobile Banking or Text Banking on more than one device?  
I activated Mobile Banking on my phone's browser. Why am I being asked to activate again?  
What if my device is lost or stolen?

# Answers

---

## General

### **How much does this service cost?**

There is currently no charge associated with the service. However, there may be charges associated with text messaging and data usage on your phone. Check with your wireless phone carrier for more information.

### **Is it secure?**

Yes, the mobile banking service utilizes best practices from online banking, such as HTTPS, 128-bit SSL encryption, or password access and application time-out when your mobile device is not in use. Only the mobile devices that you personally enroll in the service can access your accounts. In addition, no account data is ever stored on your mobile device. And in the event your mobile device is lost or stolen, the service can be immediately disabled by either going online to the Mobile Banking enrollment website or calling us.

### **Which wireless carriers are supported?**

We support all the popular US wireless phone carriers, including AT&T, Sprint, T-Mobile, and Verizon. If your carrier is not listed when you enroll, select 'Other' and try the Mobile Web Banking option, or check back later, as new carriers will be added over time.

### **Do I need a text message or data plan?**

Yes, a text messaging and/or data plan is typically needed, as data usage can become expensive without them. Please check with your wireless carrier for more information.

### **I'm not enrolled for online banking. Can I still use this?**

You must first enable your bank account(s) for online banking before using mobile.

### **What is Activation?**

Activation is a one-time process that helps ensure your security. You will be asked to provide your name, birthdate, and phone number and you must correctly answer a series of public records questions to validate your identity before the service will be activated.

## Mobile Banking

### **What is United Bank WV Mobile Banking?**

Mobile Web Banking gives you access to your accounts using your mobile web browser. Mobile App Banking provides access to your accounts using a downloadable mobile banking application, depending on your preference and your mobile device capabilities. Both options allow you to: view account balances, search recent account activity, transfer funds, pay bills and find nearest ATM or branch locations. The downloadable mobile application, also allows provides you with the option to deposit checks. *Note: You must first be enrolled in United's Personal Online Banking System before Mobile Banking is available*

## Mobile App Banking

### **How do I sign up for Mobile App Banking?**

*Note: You must first be enrolled in United's Personal Online Banking System before Mobile Banking is available.*

You can search for and download the United Bank WV app on the App Store and Google Play Store, then answer the security questions.

Or

Sign in to Online Banking on your computer and choose the Mobile Banking option. Enroll your mobile device and follow the instructions. If you use challenge questions for Online Banking, you can enroll for mobile banking directly from your mobile device by entering the mobile web URL (<http://m.bankwithunited.com>).

### **How do I install the downloadable application?**

#### ***For iPhone or iPad:***

- Navigate to the App Store
- Search for United Bank WV
- Select "Install" to download the application
- iPhone 3 needs to run on IOS 5.0 or higher to be compatible with mobile banking.

#### ***For Android:***

- Navigate to the Google Play Store
- Search for United Bank WV
- Select "Install" to download the application

#### ***For Kindle Fire:***

- Navigate to the Amazon Appstore and select Kindle Fire Apps
- Search for United Bank WV
- Select "Install" to download the application

### **Is Mobile App Banking supported on my phone?**

The downloadable mobile application is available on iPhone and Android devices. The App can be downloaded by searching for United WV on the App Store or Google Play Store, or by entering the mobile web URL (<http://m.bankwithunited.com>) in your phone's browser and selecting the appropriate app.

### **Is Mobile App Banking supported on my tablet?**

Yes, a tablet-optimized Mobile Banking application is available for the iPad (United Bank WV for iPad). The iPad app will not work with 1st Generation iPad's.

### **What is the Touch ID feature?**

The Touch ID feature allows you to scan your fingerprint and match it against a registered print on your device for quick access to all features of the mobile app. This feature can be used in place of a user ID or passcode. Touch ID allows you to view account balances, transaction history, summary information, perform transaction searches, transfer funds, pay bills and deposit checks. You must have Touch ID enabled on your device in order to set it up on the mobile app. Touch ID and Passcode cannot be used at the same time. You must choose which access method you plan to use (it can be changed at any time). If there are registered fingerprints for other people on your device, those users will have access to your account information as well.

### **Is the Touch ID feature supported on my device?**

Touch ID is available for the iPhone 5s, iPhone 6, and iPhone 6+, using the United Bank Mobile Banking App. All other iPhone and Android users may set up the Passcode feature. The Touch feature for Mobile Banking is not available for Apple Tablet (iPad) apps at this time.

### **What is the Passcode feature?**

With the Passcode feature, both Android and Apple users can set up a four digit number that allows quick access to account balances and account activity. Passcode only allows you to view balances, transaction history,

summary information, and perform transaction searches. In order to transfer funds, pay bills, deposit checks or access the Settings page, you will be prompted to sign in using your user ID and password for full authentication. The Passcode and Touch ID features cannot be used at the same time. You must choose which access method you plan to use (it can be changed at any time).

### **Is the Passcode feature supported on my device?**

The Passcode feature is available for both Apple and Android phones using the United Bank Mobile Banking App. The Touch feature for Mobile Banking is not available for Apple Tablet (iPad) apps at this time.

## **Mobile Web Banking**

### **How do I access Mobile Web Banking on my phone's browser?**

After successful activation, your phone will receive a text message with your Mobile Banking URL. You can visit the site at any time at **<http://m.bankwithunited.com>**

### **I activated Mobile Web Banking on my phone's browser. Why am I being asked to activate again?**

At the time of activation, a "cookie" is stored on your phone's browser which allows the Mobile Banking system to remember that you activated. The cookie is only visible by the Mobile Banking system and does not contain personal information. Some phones may require you to enable cookies or periodically erase them, requiring reactivation. If you are experiencing this issue, check your phone settings to ensure that cookies are enabled. If cookies are enabled and the issue persists, please contact your mobile network carrier for cookie support information on your mobile phone. If you would like to reactivate, text R or RECOVER to 79680. If United Bank WV supports enrollment on your mobile phone, you will not need to provide an activation code. However, you may be asked to enroll again due to issues with cookies.

### **How do I optimize my Mobile Web experience?**

We recommend 3 steps for an optimal experience: 1) Ensure your phone's browser has cookies enabled. 2) Enable style sheets on your browser. 3) Bookmark our Mobile Banking site.

### **How do I navigate Mobile Web Banking links with my mobile device's browser?**

There are two easy ways to navigate links. You can either click on the link or enter the associated "accelerator key" number. Just type the number to quickly navigate to the link's destination. Accelerator key numbers appear next to many, but not all of the content links.

### **Is Mobile Web Banking supported on my phone?**

Mobile Web Banking is supported on most phones with a mobile web browser that supports cookies. Blackberry will only work if the Operating System is 6.x or 7.x. All other older versions of the Operating System are no longer supported on Mobile Web.

## **Text Banking**

### **What is United Bank WV Text Banking?**

Text banking gives you access to your accounts via text (SMS) messages on your phone. It's a fast, easy way to look up account balances or recent account history by sending a text command to a shortcode.

### **What is United Bank WV shortcode?**

All text messages should be sent to **79680**

### **Can I use both Text Banking and Mobile Banking on my phone?**

Yes. Simply enroll for both Text Banking and Mobile Banking to enable this.

### **Is Text Banking supported on my phone?**

Text Banking will work on any text message (SMS) capable phone from one of our supported carriers.

### **Will I receive unsolicited text messages?**

No. You will only receive messages when you specifically request them with one of the Text Banking commands or if you subscribe to Mobile Alerts.

### **What are the Text Banking commands?**

Here is list of commands and descriptions.

| <b>FUNCTION</b> | <b>COMMAND</b> | <b>DESCRIPTION</b>   |
|-----------------|----------------|--|
| Balance         | B              | Summary of available balances for all accounts                                       |
| History         | H              | Summary of recent transactions per account   |
| Command         | C              | List of available Text Banking commands  |
| Help            | HE             | Help content for Text Banking  |
| Login           | L              | Receive a URL for the United Bank WV Mobile Browser website                          |
| Recover         | R              | Receive a URL and new activation code for the United Bank WV Mobile Browser web site |
| Stop            | S              | De-activate all United Bank WV text services   |

NOTE: You can check for additional available commands by activating your phone and sending C to 79680.

### **Mobile Deposit**

#### **What do I need to get started?**

- A smart phone or tablet equipped with a camera along with the United Bank mobile app
- An endorsed check
- A dark surface to place the check on
- A well lit room
- A few minutes to submit the deposit

#### **What are the requirements for me to be eligible for Mobile Deposit?**

The deposit account must be open for 90 days or more.

The deposit account must have 3 or less overdraft occurrences in the past 12 months.

#### **What are the limits for deposits?**

Users may make up to 8 deposits for up to \$3,000 per day.

Users may not deposit more than \$5,000 in a 10 business day period.

#### **How should I endorse my check?**

The endorsement should include: "For deposit only at United Bank" and your signature. You do not need to include your account number as that is already associated with your mobile banking account.

#### **How secure is Mobile Check Deposit?**

Mobile Check Deposit offers the same security that you have with Online Banking. For added protection, the images of your checks are stored securely at the bank and not on your mobile phone. As with all banking applications, security begins with you and the safeguarding of your phone and the security credentials used to access this service.

## **What types of checks are accepted with Mobile Check Deposit?**

- Personal Checks
- Business Checks
- Government/Treasury Checks
- Cashier's Checks

Checks must be from a U.S. financial Institution, in U.S. dollars, and be made payable to you.

## **When will my funds be available?**

Funds deposited by our cut-off time are typically available in your account the next business day. However, deposits are subject to verification and funds may not be available immediately. Once the deposit has been received, you'll be able to view the pending transaction on your phone.

## **What do I do if a mobile deposit gets declined?**

You will receive an automated email notifying you of why the deposit was declined. If you have additional questions, please call us at 1.800.327.9862, email us at [customerservice@bankwithunited.com](mailto:customerservice@bankwithunited.com) or stop by your local office.

## **Device Enrollment**

### **What is Device Enrollment?**

Device enrollment allows the user to register for Mobile Banking using their mobile device, instead of a personal computer. This added convenience means that users may register their device while on-the-go.

### **How does device enrollment work?**

Device enrollment validates the user's banking relationship by asking the user to provide their credentials and mobile telephone number.

### **Do I have to be enrolled in Internet (Online) Banking to use Device Enrollment?**

Yes, if a mobile-only enrollment is not offered. Your User ID, password and mobile telephone number will be used to enroll you in Mobile Banking. If you are not enrolled in Internet (Online) Banking, please proceed to the institution's website to register for Internet (Online) Banking first.

### **What Mobile Banking modes may I enroll?**

Users may enroll for, both, the web/browser-based version of Mobile Banking as well as the downloadable applications, if supported. SMS/Text for Mobile Banking must be enrolled from the Mobile Banking Center using a personal computer. Click on the "Activate Now" link for SMS and follow the instructions presented on the screen.

### **What is my User ID?**

Your User ID is the same as the User ID you established for Internet (Online) Banking or created during the mobile-only enrollment process, if available.

### **Can I save my User ID on the device?**

On applications that allow saving the User ID, you may save your User ID by selecting "On" when prompted. For enhanced security, the User ID will then be presented in the future in a masked format, hiding some of the characters. You may also remove the User ID, at a later time, by simply changing the prompt to "Off".

### **Do I have to accept the Terms and Conditions?**

Yes. You must agree to the Terms and Conditions in order to use Mobile Banking.

### **What happens if I don't allow the device to 'Remember Me'?**

The 'Remember Me' prompt enables your device to recall your Mobile Banking registration so that you are not

presented with challenge questions every time you log in. If you select "Off" for the prompt, you will be required to reply to the challenge questions each time you log in to Mobile Banking.

### **What is my Password?**

Your Password is the same as the Password you established for Internet (Online) Banking or in mobile-only registration, if available.

### **What if I do not remember my User ID or Password?**

In this case, you should visit the Internet (Online) Banking website and follow the instructions for retrieving and/or resetting your credentials or, contact Customer Service.

### **What do I use for a Mobile Number if I am using a tablet or MP3 device, such as an iPad or iPod?**

When you use a non-phone device, such as tablets and MP3 players that are Internet-enabled and a phone number is requested, enter a phone number you can easily remember, such as your home phone or office phone.

## **Mobile Bill Pay**

### **What is Mobile Bill Pay?**

Mobile Bill Pay allows you to pay bills online, saving you time, envelopes and stamps. It is an optional service on your Internet (Online) Banking account. You may pay bills using your mobile device while on-the-go, anytime, anywhere.

### **Where do I enroll for Mobile Bill Pay?**

You enroll for Bill Pay through your Internet (Online) Banking account. Once enrolled, you will be able to access Bill Pay on your mobile device. You must be enrolled for, both, Internet (Online) Banking and Bill Pay before you may use Mobile Banking and Mobile Bill Pay.

### **In what modes may I access Mobile Bill Pay?**

Mobile Bill Pay is available on the web/browser and downloadable application modes. It is not available through the SMS/Text mode.

### **How do I pay a bill?**

To pay a bill, select the "Bill Pay" option from the main menu, then select "Pay Bill". A simple flow guides you through choosing the payee, the payment account, send or due date and amount. Then you may enter an optional memo.

### **How are payments made?**

Only you may create and authorize a payment. Depending on the Payee's capabilities, payments are issued via paper checks or electronically. Both payment forms include remittance information to ensure your Payee may credit your account.

### **When will my payment be received?**

For more information about payment scheduling and delivery, please visit the Help section on your Internet (Online) Banking website.

### **Can I add a Payee on my mobile device?**

No. You must add Payees through the Internet (Online) Banking website.

### **How do I deactivate a Payee?**

You may manage your Payees, including deactivation by logging onto the Internet (Online) Banking website and accessing the list of Payees.



### **How do I cancel a payment on my mobile device?**

To cancel a payment, select the "Bill Pay" option from the main menu, then select "Scheduled". The system will respond with a list of payments currently scheduled and unpaid. Choose, from this list, the payment you wish to cancel. The system will display the payment details. From this screen, select "Cancel Payment". The system will ask you to confirm that you wish to cancel the payment.

### **How may I see previous bill payments on my mobile device?**

To view previously paid bills, select the "Bill Pay" option from the main menu and then select "Recent". Your display will refresh with a list of completed bill payments in a summary format. Select an item to see the payment's details.

### **How do I handle a dispute with a payee?**

If you have an issue with a bill or a specific item on the bill, contact the Payee directly. Remember, you may pay whatever amount you desire in Bill Pay while you are disputing any item.

### **Where can I find more information about Bill Pay?**

For more information and Frequently Asked Questions, please visit the Help section on your Internet (Online) Banking website.

## **Troubleshooting**

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

Typically you should receive a text message within a few minutes after enrolling, however sometimes mobile carriers experience delays which slow down text message delivery. While waiting, make sure your phone has a wireless signal. In addition, be sure you entered the correct phone number on the enrollment site. If you still do not receive it, try to enroll again. If the problem continues, contact your wireless carrier to be sure text messaging is enabled on your phone.

### **I received an activation code but never used it. What do I do now?**

Activation codes expire after a specific period of time (usually 24 hours). If you need a new one, return to the Mobile Banking enrollment site (called the Mobile Banking Center) and request a new activation code.

### **What happens if I get a new mobile device or change phone numbers?**

If you get a new mobile device or change phone numbers, be sure to return to Mobile Banking website via your PC and update your mobile device profile in the Mobile Banking Center. We recommend removing your old device and re-enrolling your new device.

### **Can I use Mobile Banking or Text Banking on more than one device?**

Yes. Visit the Mobile Banking Center and simply enroll (and then activate) another device.

### **I activated Mobile Banking on my phone's browser. Why am I being asked to activate again?**

At the time of activation a "cookie" is stored on your phone's browser which allows the Mobile Banking system to remember that you activated. The cookie is only visible by the Mobile Banking system and does not contain personal information. Some phones may require you to enable cookies or periodically erase them, requiring reactivation. If you are experiencing this issue, check your phone settings to ensure that cookies are enabled. If cookies are enabled and the issue persists, please contact your mobile network carrier for cookie support information on your mobile phone. If you would like to reactivate, text R or RECOVER to 79680. If United Bank WV supports enrollment on your mobile phone, you will not need to provide an activation code. However, you may be asked to enroll again due to issues with cookies.

**What if my device is lost or stolen?**

If you are concerned about misuse of your mobile device, contact your mobile service provider immediately to stop all wireless service. Additionally, sign on to online banking and disable or remove your mobile device.

©2015 United Bank WV All Rights Reserved