

Frequently Asked Questions about Mobile Banking and Texting

Mobile Banking

What is Mobile Banking?

Mobile Banking is a free service that allows you to access your account information, and transfer funds with your mobile device.

What functions can I perform from my mobile device?

- View Transaction History
- View Account Balances
- Transfer Funds between accounts

How do I enroll in Mobile Banking?

If you currently use HomeBanking, log in, and click on **Access Accounts**, then click **Mobiliti** and simply enroll your mobile device.

Can I use any mobile device to access my account?

Yes. You can use any mobile device that is web-enabled, and is the cell phone number you registered during Mobiliti setup in HomeBanking.

Do I use the same user ID and password as HomeBanking?

Yes, use the same user ID and password.

I received a red error message when I tried to log in after entering my password. It said “We do not recognize your phone”. What does that mean?

This message means one of three things: you have entered your password incorrectly (case sensitive), or you have entered your password incorrectly too many times and are locked out, or your password expired and you must visit the full version of HomeBanking in order to change it. If you need any assistance getting signed on, please call us at 800.437.1057 or 301.777.1781.

Does Chessie charge fees for the Mobile Banking service?

No, it is free for Chessie members.

Does Chessie have smartphone Apps?

Yes, you can go to the Apple App Store on your iPhone or the Google Play Store on your Android and search for Chessie Credit Union.

Can I schedule recurring transfers using mobile banking?

At this time only one-time, immediate transfers may be entered.

How late in the day can I make transfers?

Transfers can be made at any time – day or night, 24x7

When I try to enter an amount for a transfer, I can't enter any numbers, only letters. Why?

Check your phone's settings to make sure you don't have Alpha-only enabled on the keypad.

How do I securely end my mobile banking browser session?

Select the 'Logout' link to logout of mobile banking, and then close your browser through your mobile device browsing options. Closing your browser will securely end your mobile banking login session.

What if I can't get my mobile device to work with Mobile Banking?

Verify the following: Your mobile device must be web enabled. (Contact your mobile provider) – AND -- You must first enroll in Mobile Banking through HomeBanking before you can gain access.

What happens if I lose my mobile device?

Account data and login credentials are not stored automatically on your mobile device. Therefore, anyone who has access to your phone cannot login to your accounts. Do not add your login credentials to the memo pad or voice record them on your mobile device as this information could then be obtained by others. Password protect your mobile device if possible. Turn on the phone's remote wipe service in order to erase data remotely if the phone is stolen or lost. Install mobile tracking to locate the phone. Turn on encryption and password to protect information on the phone (available on newer models)

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

If you are using the same phone number and provider, no changes are needed. If you switch providers and/or phone numbers, log in to your Full Version of Home Banking account via the Internet on your PC and update your information by selecting Access Accounts, Mobiliti, then choose – I want to change my phone number.

What if I no longer want to be a mobile user?

Log into HomeBanking, Access Accounts, Mobiliti, then choose – I want to stop using this phone.

Mobile Text Banking**Who can use Chessie's Text Banking?**

Text Banking is available to any Chessie Member. You must have a HomeBanking ID and Password to enroll for this service.

What service can Text Banking provide for me?

When using the SMS text messaging feature on your mobile phone you can check account balances and transaction history. Text Banking will provide you with your recent transactions on your account.

What is the cost associated with Text Banking?

We do not charge you for Text Banking. Your wireless carrier may charge for using the SMS text message feature on your mobile device. Some carriers may charge additional fees to use their short code texting services.

Do I need a smart phone or PDA to sign up for Text Banking?

No, because virtually every mobile phone/device on the market today is capable of sending and receiving SMS text messages. You must simply have text-messaging available through your mobile device.

How do I get started using Text Banking?

Getting started is easy and quick. Log in to Home Banking and click on Access Accounts, then click Mobiliti and simply enroll your mobile

device.

Do I have to enroll for Mobile Web Banking in order to use Text Banking?

No, you can enroll in as few or as many services as you like.

What is the difference between Mobile Web Banking and Text Banking?

Mobile Web Banking provides more functionality than Text Banking. For example, with Mobile Web Banking you are able to submit transfers. Text Banking only provides SMS messages that contain balance information and some account history. In addition, Mobile Web Banking requires you to authenticate using your HomeBanking ID and Password, while Text Banking does not. You simply send a text to Chessie (Contact info is 59289) and a text command (BAL or HIST xx) to have a message sent to you with the requested information.

What suffixes can I access with Text Banking?

All suffixes you are able to access through Chessie's HomeBanking service are available using Text Banking. Through the Text Banking enrollment process, you will choose the accounts and assign a short name for each one.

What happens if I lose my mobile device?

The information sent to you from Chessie's Text Banking is similar to that printed on a typical ATM receipt — it cannot be used to identify you or compromise your accounts. However, if your mobile device is lost or stolen, you should call your mobile provider to cancel service on the device. Once you replace your device, if you keep the same number, Text Banking will continue to work. If you change your number, you will need to login to HomeBanking and go to Access Accounts, Mobiliti, and then choose – I want to change my phone number.

What do I need to do if I get a new mobile device?

If you are using the same phone number, no changes are needed. If you change the phone number, see above Q/A for instructions.

Should I save the Credit Unions Text Contact Info (59289) on my phone?

If you wish to add Chessie's Text number (59289) to your contact list, please use a generic label for security purposes.

What if I no longer want to be a Text Banking user?

Text Chessie (59289) with the word STOP. This will cancel your Text Banking service.

Is the information delivered through Text Banking secure?

Because the content of text messages is generally accessible to anyone who may have access to your mobile device, the information in the text messages you receive from Chessie does not include any personally identifiable information. However, your text messages will store the balances and account history that you are requesting. For that reason, we recommend you delete your Text Banking messages after you have received them.

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