

## **Mobile Banking FAQs:**

### **What is Mobile Banking?**

In addition to our SB Mobile Application and Text Banking options, Mobile Banking is another convenient way you can access your accounts and perform banking transactions. Mobile Banking enables you to access your account information using a website designed specifically for use with web-enabled cell phones. The mobile website has a clean, easy to navigate format that looks similar to our mobile banking application and includes an additional security feature for mobile transactions. Although it looks similar to our mobile banking application, Mobile Banking does not require you to download anything in order to use it.

### **What can I do via Mobile Banking?**

You can review your account balances and transactions, search for specific transactions, make transfers between your accounts, pay bills, and even deposit checks. Basically, you can do your banking on the go!

### **What are the eligibility requirements?**

At the present time, these are the requirements for Mobile Check Deposit eligibility:

- Mobile Check Deposit is available for Personal Checking or Savings accounts only.
- The account has been open for at least 30 days.
- The account has been overdrawn no more than five (5) days within a 30 day look back period.

### **What are the Deposit Limitations?**

Mobile Deposit limitations include:

- \$5,000 daily deposit limit
- \$5,000 single item deposit limit
- \$40,000 rolling 20 business day deposit limit
- Daily deposit limit of 5 items
- Rolling 20 business day limit of 10 deposits

### **What items can I not deposit?**

Ineligible deposit items defined in the User Agreement include:

- Checks or items payable to any person or entity other than you.
- Checks or items containing obvious alteration to any of the fields on the front of the check or item, or which you know or suspect, or should know or suspect, are fraudulent or otherwise not authorized by the owner of the account on which the check or item is drawn.
- Checks or items previously converted to a substitute check.
- Checks previously deposited and returned unpaid (charge-back items).
- Checks or items drawn on a financial institution located outside the United States.
- Checks or items that are remotely created checks.
- Checks or items not payable in United States currency.
- Checks or items dated more than 6 months prior to the date of deposit.
- A single check in an amount over the dollar limit.

- Checks or items prohibited by SECURITY BANK's current procedures relating to the Services or which are otherwise not acceptable under the terms of your SECURITY BANK account.

### **What type of accounts can be accessed in Mobile Banking?**

Mobile Banking provides you access to all of the same accounts available to you in Online Banking today.

### **What Mobile Devices are supported for Mobile Banking?**

Mobile banking is based on your cell phone's mobile browser and not your cell phone model or the carrier you use. It is compatible with a very large range of devices. Of course, you need to have Internet access in your charge plan with your cellular carrier to access our mobile services.

### **How much does Mobile Banking cost?**

Mobile Banking is **FREE** to our online banking customers. You should discuss any service plan fees for accessing the Internet with your cellular provider.

### **Is Mobile Banking Secure?**

Mobile Banking uses the most secure mobile browser access available. Each Mobile Banking session is on a secure server, featuring 128-bit data encryption and requiring a login ID and password for access. For added safety, the first time you attempt to log in from an unrecognized device you will be required to answer additional questions to verify your identity prior to gaining access.

### **What do I need to get started with Mobile Banking?**

To access Mobile Banking, you must:

- Be enrolled in Online Banking.
- Login to Online Banking and setup your Mobile Preferences.
- Have a web-enabled cell phone or mobile cellular device.

### **How do I enroll in Mobile Banking?**

You must be enrolled in our Online Banking system to access Mobile Banking. If you haven't already enrolled, [click here](#).

### **How do I log into Mobile Banking?**

Once you have successfully enrolled and logged into our Online Banking system you can begin accessing your banking information by navigating to [m.securitybankok.com](http://m.securitybankok.com) from your Internet enabled cell phone. The first time you attempt to access the mobile site from your device you will be presented with some additional authentication questions to confirm your identity.

## **I am getting an error message while trying to access the Mobile web address. What should I do?**

If you've accessed our Mobile Banking website successfully before:

- Check to make sure that you are able to access and refresh other website pages you have not accessed before.
- Next double check to make sure that you are entering the correct Mobile Banking web address and you are entering your Login ID and Password correctly. Sometimes numbers, caps and special characters are difficult to enter on the smaller cellular keypad.
- If you are unable to access other new Internet addresses it may be a temporary interruption in your cellular company's Internet service. If you are only unable to access our website - it could be that we have taken our website offline to apply an update.
- If you have access to a desktop computer with Internet – try logging into our Online Banking system to see if your User ID and Password allow you to access Online Banking. If you are unable to successfully log into Online Banking (due to being locked out or the system being down temporarily), you will not be able to access Mobile Banking. When we make improvements to Online Banking we often make those same updates to Mobile Banking and must take both websites offline while we do our work. If you need immediate information while we're doing updates – Don't forget about our 24 hour telephone banking service. Call **(918) 628-0101** to access your information by phone.

If this is your first time trying to access our Mobile Banking website, due to differences in technology, some older devices (and non-cellular devices) will not be able to access via the mobile web address and therefore will not be able to take advantage of Mobile Banking. Contact your cellular provider to troubleshoot this issue and discuss your options.

## **Will my cell phone work for Mobile Banking?**

Mobile Banking uses specifically designed software which adapts to any Internet enabled cell phone or web enabled cellular device. Less advanced phones may encounter issues of various types due to technology incompatibility. Contact your cellular provider if you have questions or encounter error messages when trying to access our Mobile Banking website.

## **If my cell phone is lost, who should I contact?**

***Most importantly***, you will want to contact your cellular service provider to temporarily disable your phone and prevent charges to your cellular account until you are able to recover or replace your phone. After notifying your cellular service provider, you can disable your cell phone's access to Mobile Banking by logging into our Online Banking system. Under the Administration Tab, click on Mobile Banking and click to "Disable Device" or "Remove Device" on the window that displays onscreen. Once you have submitted this, your User ID and Password cannot be used to access Mobile Banking from any mobile device. For added peace of mind, you can go into "Account Detail" and review any activity that has occurred to your accounts since you misplaced your phone. All pending and posted transactions will appear on this screen. If you have any questions or you are concerned that your User ID or Password may have been compromised, contact online customer service at **(918) 664-6100**. We will be happy to reset or disable your Online Banking access or put an alert on your account to prevent fraud.

**Is Online Bill Payment available in Mobile Banking?**

Online Bill Payment is available through Mobile Banking.

**My browser's back button does not allow me to go back to the previous screen and logs me out of my session. Why?**

Your phone's browser does not allow your back button to function in a secure session. To navigate to the previous page you will need to select the page you want to view from the on-screen Mobile Banking choices.