# MOBILE BANKING Frequently Asked Questions

**1. How do I access ACU Mobile Banking?** In order to access ACU Mobile Banking, you need ACU Online Banking access and a mobile device with an Internet connection. Simply enter the ACU Mobile Banking URL — http://mobile.acuonline.org — into the browser of your Internet-enabled mobile device, then, login using your ACU Online Banking Member ID and password.

**2. Which mobile devices are supported for ACU Mobile Banking?** You can access ACU Mobile Banking from any Internet-enabled mobile phone, Apple iPhone device, Android device, or iPad Note: The devices must be Internet-enabled. See below for basic trouble-shooting guidelines.

**3. How does ACU Mobile Banking handle security?** ACU Mobile Banking is encrypted using the Wireless Transport Layer Security (WTLS) protocol, which provides the highest level of security available today. Additionally, all data that passes between web servers are encrypted using the Secure Socket Layer (SSL) technology.

**4. Is there a fee to use ACU Mobile Banking?** No. ACU Mobile Banking is a benefit of ACU membership and is available for FREE.

5. What services does ACU Mobile Banking include? ACU Mobile Banking includes the following services:

#### Account summaries

- $\circ$  Account transaction history
- Transfers
  - View due bills (eBills)
- Pay/view/cancel pending bill payments
  - o View bill payment histories
  - $\circ~$  Locate ATM/branches by zip code
- And more!

**6. What happens if I get locked out of ACU Mobile Banking?** As with ACU's Online Banking, you must call ACU's Online Banking Department at 770.448.8200, Ext.2402 Once your password is reset, you must first specify your new password on Online Banking via your PC. For security reasons, you may not specify your new password through ACU's Mobile Banking.

7. Can I use ACU's Mobile Banking if I don't have an ACU account? No. You must be a member of ACU in order to use Mobile Banking.

#### 8. What about text messages. How do I know if a message is legitimately from ACU? ACU

will NEVER send text messages notifying you that your online account has expired. ACU will NEVER send a text message instructing you to send account information via an online link. You should consider any unsolicited email, text message, website or pop-up window request for ACU account information fraudulent and report it immediately without replying to the request.

## **Mobile Phone Frequently Asked Questions**

### Mobile Phones

**1. I keep getting locked out of my account when I try and login on my mobile phone. Why doesn't it accept my login information?** Using your mobile phone to enter data takes a little practice. Passwords are case sensitive; make sure you are entering your password exactly as it is set up. If your password begins with a lower-case letter, you may need to use your phone's shift key to change the default from upper case. In addition, some phones require extra shift key presses to enter numbers instead of letters.

2. Why can't I see the first few transactions of my account history? Due to the screen size on the mobile phone, only a limited amount of information can be displayed. Some mobile phones take you to the middle or bottom of a new page instead of the top. To make sure you are at the top of the page, use the up arrow key on the phone to scroll up. If you want to view more information below, use the down arrow key to scroll down until you come to the *More* link. When you click on *More*, it will take you to the next page of information.

**3. How do I know if my phone is web-enabled?** If you have a MiniBrowser, MicroBrowser or Wireless Web on your phone's main menu, then it is web-enabled. Contact your mobile phone carrier to confirm that your phone is web-enabled and that the service is activated.