



Mobile Banking Frequently Asked Questions

- **What is mobile banking?**
 - *Mobile Banking formats our online banking screens so that you can easily and quickly view your bank account information from an internet enabled cellphone. SMS/Text allows you to receive SMS/Text bank account information.*

- **What can I do with mobile banking?**
 - *Once you have enrolled for this service, you can:*
 - *View Transaction History*
 - *View Account Balances*
 - *Transfer Funds between Accounts*
 - *Pay Bills to existing Payees (must currently be enrolled for Northstar Bank's bill pay service)*
 - *Find closest branch or ATM*

- **How do I enroll for mobile banking?**
 - *You can enroll in mobile banking through your online banking> other services> mobile banking. (Please see the Mobile Banking Startup Instructions for detailed descriptions on how to enroll)*

- **What if I don't have a smart phone?**
 - *Don't worry, Northstar Bank offers 2 other types of mobile banking. If your phone is internet enabled, you can use Northstar Bank's mobile banking URL <https://4myact.mobi/60320001> or if your phone is text enable, you can use the Northstar Bank's SMS/Text mobile banking option.*

- **What is the number that is displayed when receiving SMS/Text?**
 - *The number will be 469228*

- **I just enrolled for mobile banking online and received three text messages, is that right?**
 - *Yes, you will receive 3 text message*
 - *The first requires a response to complete the Northstar Bank SMS Mobile Banking Enrollment*
 - *The second enables you in the Northstar Bank Mobile Browser Banking*
 - *The third text is to complete your enrollment for the Northstar Bank SMS Mobile Banking*



- **I just enrolled for Northstar Bank’s mobile banking but have not received my text confirmations, how long does it take to get the text messages?**
 - *You should receive the test messages almost instantly. If you don’t receive the text within 5 minutes, you should verify your phone number is correct on the online banking. There should be no dashes or spaces.*

- **I need to change my phone number for my Northstar Bank mobile banking, where do I go to change this?**
 - *Your phone number can be changed on your online banking> other services>mobile banking>change login details. As a security precaution, you will receive a text with a new password, in which you will need to login with your login id and password; you will then be prompted to change the password.*

- **What do I need to do if I get a new phone?**
 - *If you get a new phone, but are using the same phone number and provider, no changes on your part are necessary; just download the Northstar Bank mobile app to your new phone. If you switch providers and/or phone numbers, log in to your online banking account via your computer and update your information under other services > mobile banking > change login details. As a security precaution, you will receive a text with a new password, in which you will need to login with your login id and password; you will then be prompted to change the password.*

- **My spouse and I both would like Northstar Bank’s mobile banking, is this possible?**
 - *Yes, but you will both need an individual online banking login id in order to enable mobile banking on each phone.*

- **I want to make a bill payment with my smart phone, can I do this on Northstar Bank’s mobile banking?**
 - *Yes, you can make bill payments via the Northstar Bank mobile app or the Northstar Bank URL. (Must be currently enrolled for Northstar Bank’s bill pay service)*

- **Can I add a new payee in the bill payment tab in Northstar Bank’s mobile app/URL?**
 - *No, for security purposes, payments can only be made to bill pay payees that are already set up within your online banking. To add a new payee, you will need to go on online banking<bill pay<manage my payees.*

- **How do I know if my transfer or bill payment was entered successfully?**
 - *When a transfer or bill payment has been successfully entered, a screen will display showing what you requested and give you a reference code.*



- **How much history is available on Northstar Bank's mobile app/URL?**
 - *There is 30 days' worth of history available on the Northstar Bank mobile app/URL.*

- **I forgot my password, how do I unlock or change this?**
 - *You can log into your internet banking>other services>mobile banking>change password. Enter your password and confirm. If you are unable to login into your internet banking, you can contact your local branch for assistance.*

- **Is Northstar Bank's mobile banking secure?**
 - *Yes! Northstar Bank's Web Browser Banking uses the same security infrastructure as our Online Banking, which includes:*
 - *HTTPS encryption with 128-bit AES public key encryption certificates for all traffic between the mobile device and the Internet and Mobile banking servers.*
 - *Connection via secured-socket layer (SSL)*
 - *No data or application pages are stored on the mobile device with each page being retrieved on-demand.*
 - *Authentication is session-based using a Mobile Login; Mobile password and the same MFA used for Online Banking to authenticate the user for the duration of their browsing session.*
 - *Mobile Password 3-strike Lockout. Customers can unlock themselves by changing their password within their Online banking.*
 - *Password and Usage recommendations:*
 - *Set up account nicknames to avoid having to send an actual account number or other sensitive information via text*
 - *Delete all text messages from your mobile banking after viewing*
 - *Keep your mobile device's operating system up-to-date. *For assistance, you should contact the merchant where you purchased your mobile phone or your mobile carrier.*
 - *Install anti-malware software for Internet browsing on your mobile phone*
 - *Click on the LOGOUT button after each web browser session*
 - *Use the mobile device's Passcode/Password Screen Lock functionality, if available*
 - *Setup email or text alerts in Online Banking to monitor account balances*
 - *If using a smart phone, install an app that wipes their data remotely in case the device is lost or stolen*
 - *Do not allow your mobile device to remember login credentials*

- **How do I cancel my mobile banking service?**



- *Log in to your online banking via your computer under other services> mobile banking and click on the button 'disable mobile access.' A confirmation SMS text message will be sent to your cell phone.*