

# St. Johns Bank Mobile Application

## Frequently Asked Questions

### Q. What type of phone must I have to use mobile banking?

A. You can use any web-enabled mobile phone device whose network allows secure SSL traffic. The app is only available for iPhone, iPad (iOS 6 and newer), and Android devices.

### Q. What functions can I perform from my mobile device?

A. You can:

- View transaction history
- View account balances
- View Statements
- Transfer funds between accounts
- Pay bills to existing payees
- View locations/ATMs
- View alerts
- Mobile Deposit, (if enrolled)

### Q. How do I know if my transfer or bill payment was entered successfully?

A. If you selected to receive text alerts, each time you make a transfer or bill payment a confirmation Text Message is sent to your mobile device. If you do not receive a confirmation text message, double check to make sure the transaction went through via traditional NetConnect.

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

A. Log in to traditional NetConnect and select *Options > Mobile Settings*. Then deselect **Activate Mobile Banking Access** and click **Agree**.

### Q. What happens if I lose my mobile device?

A. Since your account data is not stored on your mobile device, your information cannot be stolen. When you replace your device, simply edit your Mobile Settings in traditional NetConnect and make any changes to the Wireless Provider and/or Phone Number.

### Q. Why can't I add a new Bill Payment payee?

A. Bill Payment functionality is limited to sending payments to already established payees. To add a new payee, log in to traditional NetConnect, select Bill Payment, and add a new payee. You can then submit payments to that payee via your mobile device.

### Q. What happens if I lose communication/signal during a transaction?

A. When you complete a transaction from your mobile device (bill payment, funds transfer, etc.) you receive a text message as confirmation that the transaction was successful. If you do not receive this message, or you did not select text alerts during enrollment, check your accounts via traditional NetConnect and re-submit any transactions that did not process.

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

If you simply get a new phone but keep the same phone number and provider, no changes on your part are necessary. If you switch providers and/or phone numbers, log in to traditional NetConnect and update your information on the *Options > Mobile Settings* page. You will not receive text messages regarding Mobile Banking transactions if your phone number and carrier are not correct.

### **Q. Can I use any mobile device to access my accounts?**

**A.** Yes. You can access your accounts via any mobile device that is web-enabled and allows secure SSL traffic. The only difference is that text messages are sent to the phone number entered when enrolling for mobile banking, not necessarily the device from which you perform a transaction.

### **Q. What determines the balance displayed in the mobile app?**

**A.** The balance displayed is consistent across all mobile banking platforms and the landing pages in traditional NetConnect. St. Johns Bank displays your current balance, as well as your available balance. Available balance shows the funds in your account that are available for withdrawal. This is the account balance less any funds with delayed availability, ATM and/or debit card authorizations outstanding, and/or other balance adjustments, and/or LOC or Bounce Protection availability.

### **Q. How much history displays in transactions?**

**A.** The amount of transactions displayed is consistent across all mobile banking platforms and is based on the user's defaults set in the Display Options/Settings menu of traditional NetConnect.

### **Q. How do I delete a bill payment that I set up through my mobile device?**

**A.** You must log in to traditional NetConnect and delete the payment from the main menu of the Bill Pay module.

### **Q. When I try to enter an amount for a bill payment or transfer, I can't enter any numbers, only letters. Why?**

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

### **Q. What if I can't get my mobile device to work with the St. Johns Bank mobile banking app?**

**A.** To use mobile banking, your phone must meet the following minimum requirements:

1. Your mobile device must be web enabled.
2. Your mobile network must allow secure SSL traffic. You may need to contact your mobile provider to determine this.

### **Can I enroll for Mobile Text from my mobile device?**

No. Enrollment for Mobile Text must begin within your traditional NetConnect site.

### **Q. How do I get information for a specific account?**

**A.** During the enrollment process you designate a mobile short name for each enrolled account. This short name must be included in the text request to get account-specific information.

**Q. How do I unenroll for Mobile Text?**

**A.** Un-enrollment can be accomplished one of two ways. You can log in to your traditional NetConnect site and de-select the enroll option or you can text STOP to 89549.

**Mobile Deposit FAQs:**

**Q. What are the limits for Mobile Deposit?**

**A.** For an account that has been open less than 6 months, the current daily dollar limit for deposits is \$1,000.00 per business day. The current monthly dollar limit for deposits is \$3,000.00 per 30-calendar-day period.

For an account that has been open over 6 months, and has been in good standing as determined by our sole discretion, the daily dollar limit for deposits is \$2,500.00. The current monthly dollar limit for deposits is \$5,000.00 per 30-calendar-day period.

There is a daily deposit limit of 5 (five) items and a monthly deposit limit of 30 items that can be completed through mobile deposit per 30-calendar-day period. We may change these limits at any time, in our sole discretion.

**Q. What is the cut-off time for making deposits?**

**A.** In general, if an image of an item you transmit through Mobile Deposit is received and accepted before 4:00 p.m. Central Time on a business day that we are open, we consider that day to be the day of your deposit. Otherwise, we will consider that the deposit was made on the next business day we are open.

**Q. When will the funds be available in my account?**

**A.** Funds deposited using Mobile Deposit will generally be made available no later than 3 (three) business days from the day of deposit. We, in our sole discretion, may make such funds available sooner or may extend the hold period beyond 3 (three) business days based on such factors as credit worthiness, the length and extent of your relationship with us, transaction and experience information, and such other factors as we, in our sole discretion, deem relevant.

**Q. How can I get a good image of the check?**

**A.** Place the check on a solid dark background before taking the picture.

Position the camera above the check so there is not an angle.

Make sure the check is visible, contains all edges of the check, is well lit and in focus.

Make sure no shadows or glares from a flash are across the check.

For more information, please read the full Mobile Check Deposit Agreement and Disclosure.