



First National *MOBILE* Best Practices and FAQ's

TEXT BANKING

Can I enroll for Mobile Text from my mobile device?

No. Enrollment for mobile text banking must be completed within your traditional online banking site.

How do I find the validation code to use to complete enrollment?

The validation code displays on the enrollment confirmation page within online banking. If you have navigated away from the enrollment confirmation page, you can submit the enrollment again to redisplay the code.

How do I get information for a specific account?

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

How do I un-enroll for Mobile Text?

To un-enroll, log-in to online banking, select "*Options*" then "*Mobile Options*" then "*Text Mobile Settings*" and uncheck the "***Enable text access for your mobile device***" option or you can text STOP to 89549.

MOBILE BANKING

What is mobile banking?

Mobile banking formats First National's online banking pages to be easily viewed using a web-enabled cellphone (smartphone).

What can I do with mobile banking?

Once you have enrolled for mobile access, you can:

- Review Transaction History
- Review Account Balances
- Transfer Funds between Accounts
- Pay Bills to existing Payees (*When currently enrolled in First National's online bill pay service*)
- Receive and review Alerts

Note: First National provides free mobile banking access. However, your mobile service provider's data and text messaging rates may apply. Contact your mobile provider for details.

How do I enroll for mobile banking?

You must be an existing online banking user to use mobile banking. To enroll for mobile access, log-in to online banking and click on the "*Options*" tab and then on "*Mobile Options*" then on "*Web Mobile Settings*", then answer a few questions and accept.

What type of device do I need to use mobile banking?

Mobile banking works with any web-enabled mobile device whose network allows secure SSL traffic.

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What is the URL address for mobile banking?

<https://www.airteller.com/FNBHowell>

Once I have enrolled for mobile banking, can I access it from any phone?

Yes. You can access your accounts via any mobile device that is web-enabled and allows secure SSL traffic. However, SMS Text messages will be sent to the device originally entered when enrolling for mobile banking, not the device from which you perform a transaction.

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How do I add the Bill Payment option to my mobile banking?

Log-in to online banking and click on the "Enroll for Bill Pay" tab and follow the prompts.

Can I add a new bill payment payee via mobile banking?

No. Functionality is limited to sending payments to already established payees. To add a new payee, log-in to online banking using your computer, select Bill Payment, and add a new payee. Once added, you can then submit payments to that payee via your mobile device.

How do I delete a Bill Payment that I initiated through my mobile device?

You must log in to online banking using your computer and delete the payment from the main menu of the bill payment tab.

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

Each time you make a transfer or bill payment, a confirmation SMS Text Message will be sent to your mobile device. If you do not receive a confirmation text message, double check to make sure the transaction went through.

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How far back can I search transactions using mobile banking?

You will be able to view 15 days of transaction history.

What happens if I lose signal during a transaction?

When you complete a transaction from using mobile access (transfer funds, pay a bill, etc.) you will receive an SMS text message as a confirmation that the transaction was successful. If you do not receive this message due to a dropped call or lost signal, check your accounts and re-submit any transaction that did not process.

What happens if I lose my phone?

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

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

If you get a new phone, but continue to use the same phone number AND provider – no changes on your part are necessary. However, if you switch providers and/or phone numbers, log-in to your online banking account via your computer and update your information on the Options-Mobile Settings page. You will not receive SMS Text Messages regarding mobile banking transactions if your phone number is not correct.

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When I try to enter an amount for bill payment or transfer, only letters appear and I am unable to enter numbers.**What do I do?**

Check your phone's settings to make sure you do not have alpha-only enabled on the keypad. Or check your phone's user guide to see how to enter numerals. Or contact your phone's service provider for additional instructions.

What if I want or need to cancel mobile banking access?

To cancel, log-in to online banking; select the "Options" tab, then "Mobile Settings", then "Web Mobile Settings", and uncheck "**Enable web access for your mobile device**" then click "Submit". You can re-enroll at any time by visiting this same area and re-activating mobile access.