

## Mobile Banking FAQ's

### **How do I enroll?**

Download our free "Skowhegan Savings Mobile App" available for your Android, iPhone or iPad. If you already have Online Banking use the same credentials to log in. If you are a brand new user, select Enroll Now and follow the prompts.

### **What are the restrictions on the type of mobile devices that can be used to access accounts?**

The mobile device must be web-enabled on a network which allows Secure Sockets Layer (SSL) traffic.

### **What functions can I perform from my mobile device?**

View Transaction History from October 2019, Account Balances, View Electronic Statements, Transfer Funds between accounts, Pay Bills to new and existing Payees, Mobile Deposits, View Alerts, View Branch Locations & Directions, View ATM Locations, Change Password and Update Contact Information.

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

If you no longer wish to use our Mobile App, you can delete it off your mobile device. If you no longer want to utilize our Online Banking at all, you can contact Customer Service at 800.303.9511.

### **What happens if I lose my mobile device?**

Although your device may save your login credentials, access to your account will not be permitted without proper passcode or biometric entry. Simply download our Mobile App on your new device, log in with your credentials, and complete the Two-Factor Authentication. If you have a new phone number, you can go to the Settings to update your contact information. To remove the old device from the authenticated list of devices, access your Security Settings through a different device or Online Banking through the Web. You may also contact Customer Service at 800.303.9511.

### **Can I access Bill Pay via Mobile Banking?**

Yes.

### **Can I add new Bill Pay Payees via Mobile Banking?**

Yes, you can add new company Payees. More Payee options are available through Online Banking

### **Can I schedule a Bill Payment?**

Yes. Bill payments may be scheduled for future dates via Mobile Banking.

### **How do I know if my Bill Payment was entered successfully?**

Each time you request a bill payment, a confirmation message will display on your screen. If you do not receive a confirmation message, review your scheduled payments via Online Banking to verify that the request was accepted.

### **How do I delete a scheduled Bill Payment that I set up through my mobile device?**

You may select any scheduled payment to either edit or delete it.

### **Can I schedule a Transfer?**

Yes. Transfer may be scheduled for a future date.

### **How do I delete or modify a Transfer that I processed through my mobile device?**

You can delete any scheduled transfer by selecting it from the Scheduled Transfers list and deleting it. Immediate one-time transfers cannot be edited or deleted once they are submitted.

### **How do I know if my Transfer was entered successfully?**

Each time you process a transfer, a confirmation message will display on your screen. If you do not receive a confirmation message, review your scheduled and pending transfers via Online Banking to verify that the request was accepted.

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

When you complete a transaction from your mobile device (bill payment, funds transfer, etc.) you will receive an on screen confirmation message. If you do not receive this message due to a dropped call or lost signal, login to Online Banking to review your accounts, scheduled/pending transfers and bill payments. Any transactions that did not process should be re-entered.

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

Simply download our Mobile App on your new device, log in with your credentials, and complete the Two-Factor Authentication. If you have a new phone number, you can go to the Settings to update your contact information. To remove the old device from the authenticated list of devices, access your Security Settings through the new device or Online Banking through the Web. You may also contact Customer Service at 800.303.9511.

**How can I search for a transaction?**

Use the magnify glass icon on the top of the Transactions screen to type in keywords to search for a transaction.

**Can I view check images?**

Yes. You can view check images by selecting the transaction and clicking on the attached images.

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

Yes. You can access your accounts via any mobile device that is Web-enabled and allows secure SSL traffic.

**What if I cannot get my mobile device to work with Mobile Banking?**

There are a number of reasons that you may experience trouble accessing the mobile version of Online Banking on your phone. To use the mobile version, your mobile device must be Web-enabled. Your mobile network must allow secure SSL traffic. (Your mobile provider can confirm this.)

**What happens if I stop using Mobile Banking?**

If you fail to login to Mobile Banking or Online Banking for a period of 6 months, your Online Banking ID will be deactivated and mobile access will not be permitted. You will have 45 days to contact Customer Service to reactivate your Online Banking ID before it is deleted.

**Can I access all of my accounts?**

Yes. You may access all or only selected accounts on Mobile Banking. Customize your selections for Mobile Banking through the app or Online Banking under the Accounts Settings.

**Will I have to change my password?**

You will not be required to change your password after your initial set up unless you become locked out. Should you choose to change your password it must be between 8 and 25 characters, alpha-numeric, contain a special character, and have both upper and lower case letters.

**What happens if I forget to logout?**

When using the mobile app, you won't need to log off from your account when you're done. Simply close the app and you will be automatically logged off from your mobile banking session or if your device falls asleep, you will also be automatically logged off.

**How can I locate a Skowhegan Savings Branch?**

Select Support from the Main Menu of our Skowhegan Savings Mobile App, then Locations display a list of our branch and ATM locations nearest you or visit our website, [www.skowhegan.com](http://www.skowhegan.com)