

Mobile Banking Frequently Asked Questions

Q. What is mobile banking?

A. Mobile banking formats our online banking screens so that you can easily view your account information from a web-enabled cell phone.

Q. How do I enroll for mobile banking?

A. You must first be an existing online banking customer. Then you enroll by visiting the OPTIONS TAB within online banking.

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

A. It works with any web-enabled mobile phone device whose network allows secure SSL traffic.

Q. What is the URL address for mobile banking?

A. <https://www.airteller.com/isabellabank>

Q. What can I do with mobile banking?

A. Once you have enrolled for the service, you can:

- View Transaction History
- View Account Balances
- Transfer Funds between accounts
- Pay Bills to existing Payees *(Must currently be enrolled for Isabella Bank's online banking bill pay service to access this application of mobile banking)*
- View Alerts

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

A. Yes. You can access your accounts via any mobile device that is web-enabled and allows secure SSL traffic. However, the 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.

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

A. Visit www.isabellabank.com, click on **Enroll Today > Apply for Bill Pay** and follow the instructions provided.

Q. Can I add a new Bill Payment Payee via mobile banking?

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

Q. How do I delete a Bill Payment that I set up through my mobile device?

A. You must log in to online banking using your computer and delete the payment from the main menu of the Bill Pay module.

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

A. 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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Q. How far back can I search transactions using mobile banking?

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

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

A. When you complete a transaction from your phone (bill payment, funds transfer, etc.) you will receive an SMS Text Message as 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 transactions that did not process.

Q. What happens if I lose my phone?

A. 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.

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

A. If you simply get a new phone, but are using the same phone number and provider, no changes on your part are necessary. 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.

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 Internet Banking?

A. There are a number of reasons that you may experience trouble accessing the mobile version of Internet banking on your phone. To use the mobile version, your phone will need to meet the following minimum requirements:

1. You must first be enrolled for Isabella Bank's online banking through your computer before you can gain access.
2. Your mobile device must be web enabled.
3. Your mobile network must allow secure SSL traffic. *(You may need to contact your mobile provider to determine this.)*

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

A. Log in to our online banking site > Select Options > Mobile Settings > Deselect Activate Mobile Banking Access > Click Agree.

