



## Mobile Banking Frequently Asked Questions

**Q.** Is there a charge for Riverside Mobile Banking?

**A.** Riverside charges no fee for Mobile Banking; however, users should contact their mobile service provider to discuss fees for SMS messaging and Internet usage prior to using Riverside Mobile Banking. Riverside will not be responsible for any fees charged by the mobile service provider.

**Q.** What type of mobile devices can be used to access accounts?

**A.** Riverside Mobile Banking works with any web-enabled mobile phone device whose network allows secure SSL traffic.

**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 SMS Text messages will be sent to the device entered when enrolling for mobile banking, not any device from which you perform a transaction.

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

**A.** Once you've enrolled in Riverside Mobile Banking you can:

- View Transaction History
- View Account Balances
- Transfer Funds between RNB accounts
- Pay Bills to existing Payees
- View Alerts

**Q.** How do I sign up for Mobile Banking?

**A.** Log into your Riverside Bank online banking account and select Options > Mobile Settings to complete the online enrollment process. (If you don't already have an online banking account at Riverside, go to [www.riversidenb.com](http://www.riversidenb.com) first and enroll.)

**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.

**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 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.** Is there a cutoff time for transfers?

**A.** Yes. The 9:00PM cutoff time is the same for Mobile and Online banking. Transfers requested after 9:00PM will be processed the following business day.

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

**A.** You will be able to view 15 days worth of transaction history on your mobile device. You can not search for a particular transaction.

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

**A.** No. Functionality is limited to sending payments to already established Payees. To add a new Payee, log in to online banking via [www.riversidenb.com](http://www.riversidenb.com), select Bill Pay and add a New Payee. You can then submit payments to that Payee via your mobile device.

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

**A.** No. Log in to online banking via [www.riversidenb.com](http://www.riversidenb.com) and delete the payment from the main menu of Bill Pay.

**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 happens if I lose my mobile device?

**A.** Since your account data is not stored on your mobile device, that data cannot be stolen. When you replace your device, simply edit your mobile settings by logging in on a computer as you did to enroll, 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 [www.riversidenb.com](http://www.riversidenb.com) 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.** 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:

- You must first enroll through traditional Internet banking before you can gain access.
- Your mobile device must be web enabled.
- Your mobile network must allow secure SSL traffic. (You may need to contact your mobile provider to determine this.)

If your phone meets these requirements and you continue experiencing problems, the mobile version may not be compatible with your phone's browser. An interim solution would be to try downloading another browser such as Opera Mini ([www.operamini.com](http://www.operamini.com)), which provides good support to a number of mobile applications. Any fees that may be associated with such downloads are the responsibility of the user.

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

**A.** Log in to online banking from [www.riversidenb.com](http://www.riversidenb.com), then Select Options > Mobile Settings > Deselect Activate Mobile Banking Access and your accounts > Delete your Mobile Phone Number > Click I Agree