Mobile Banking

Frequently Asked Questions

What is The Cottonport Banking Mobile Banking App?

The Cottonport Bank Mobile Banking App allows you to connect with your Online Banking account from your mobile device. With the "TCB" App you can view your account balances, pay bills, review your posted transaction history, transfer funds between accounts, view alerts, locate and get directions to local branches and ATMs. Mobile Banking allows you to have convenient banking on the go.

What is the difference between Online Banking, Mobile Banking and Text Banking?

- Online Banking is when you go directly to our website at www.cottonportbank.com
- Mobile Banking is when you download an App or activate Mobile Web Banking within your Online banking
- Txt Banking is when you enroll within your Online Banking to allow text messages to be sent to you when you request them.
- Online Banking is the only product that gives you all features of Internet Banking. It is your command center.

Is Mobile Banking available on my device?

You must be an Online Banking user to have Mobile Banking. The app is available for IPhones, IPads (iOS 6 and newer) and Androids. If you have any other device type such as a Blackberry, you can still use Mobile Banking, however all features will not be available. Any customer interested in Mobile Banking should log into their Online Banking, go to the "Options" tab and select "Mobile Settings" then "Web Mobile Settings" and register your device.

Is there a fee for using The Cottonport Bank Mobile Banking?

The Cottonport Bank does not charge a fee for Mobile Banking. However, your normal Bill Pay or account fees will still apply. Your wireless carrier's message and data rates may also apply.

What are Alerts?

You can log into your Online Banking and set up several different types of account alerts. These are messages that notify you when something has changed on your account. 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. Or you can set up a sign on alerts.

How can I get help with Mobile Banking, My Username or Password?

Contact your local branch.

If you have an IPad you may email us. Please NEVER email account information.

<u>Bordelonville: 318-997-2135</u> <u>Bunkie: 318-346-4991</u> <u>Cottonport: 318-876-3341</u> <u>Effie: 318-253-6509</u>

Manusra: 318-964-2161Marksville: 318-253-9612Moreauville: 318-985-2101Plaucheville: 318-922-3116Simmesport: 318-941-2908New Roads: 225-618-9220Brusly: 225-749-5892Baton Rouge: 225-231-6606

Data Processing: 318-964-2385 option 4

What do I do if my phone is lost or stolen?

Contact The Cottonport Bank as soon as possible so we can lock your Online Banking and if needed remove Bill pay from your account. Or you can simply lock yourself out by getting to a computer and entering your password wrong 3 times.

What are some tips to keep my Mobile Banking experience safe?

- Download and apply security updates to your mobile device. Keep your device updated.
- ❖ To prevent viruses or other unwanted problems, do not open attachments from unknown or untrustworthy sources.
- ❖ Do not install pirated software or software from unknown sources.
- ❖ Do not leave your mobile device unattended. Do not allow untrustworthy users to borrow your phone.
- Always remember to log off properly using the "Sign Off" button when you have completed your Mobile Banking activities.
- ❖ Be aware of the potential for fraudulent Mobile Banking Apps, Texts or Emails. The Cottonport Bank will never ask for account information via a mobile device or computer.
- ❖ Do not add your login credentials to the notes app or voice record them on your mobile device, as this information could then be obtained by others if your mobile device is lost or stolen.
- ❖ Do not "remember" your ID's and passwords for any website you will be giving account information.
- Password or Pattern protect your mobile device if possible.

Can I add a second phone number to my Mobile Banking service?

No. Mobile Banking only allows the registration of one phone number per Online Banking customer

What happens if I switch my mobile device?

- ❖ Switching Devices: If you have purchased a new mobile device, simply download our "TCB" App from your App store by searching "cottonport" then simply log in with your ID and password.
- ❖ Switching Numbers: If you have a new mobile number, simply log into your Online Banking, go to the "Options" tab then select "Mobile Settings" then select "Web Settings" and change your phone information.

How do I view more transactions?

The default setting is 7 days. You can log into your Online Banking and go to the "Options" tab, then click on "Display" this will give you all the view options for your account. BEWARE if you choose more than 15 days you can run into load issues on your mobile phone.

What is the cut off time for a transfer?

A Transfer request from one account to another or from your account to your loan received before 5:00pm is processed the same day. A transfer request received after 5pm, on weekends or on holidays will be processed the next business day.

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

If you select to receive text alerts, each time you make a transfer or bill payment a confirmation text will be sent to your mobile device. If you do not receive your alert/text. Log into your Online Banking to check our transfer and bill payment "pending/history" status.

Can I view my mobile transfers after they've been submitted?

Yes. You can go to the account and view transaction history. Transfers will say "Mobile" and the amount will be green to the added account. From the removed account it will also say "Mobile" and the amount will be (black) this is how you can tell you transfer was done within the mobile app. You can also log into your Online Banking click on "Transfers" then click on "Pending" or "History". If your transfer page loads to "Pending" you will need to refresh the page.

Can I use Bill Pay with "TCB" Mobile App?

Yes. If you are enrolled with our Bill Pay service you can use Bill Pay to make quick payments of already set up payees within the App.

How do I delete a payment that I set up through my Mobile Banking?

You must log in to your Online Banking. This can't be done through Mobile Banking.

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

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