

Salem Co-operative Bank (SCB) Mobile Banking FAQ's

Mobile Banking

1. What is Mobile Banking?

Mobile Banking allows you to access your Salem Co-operative Bank (SCB) accounts through our Mobile App, Browser Banking and through Text Message Banking on your mobile device rather than logging into a laptop or PC.

2. Who is eligible to use the Mobile Banking service?

Any SCB customer who is registered in consumer Online Banking is eligible for this service.

3. Is my financial information secure using a Mobile device?

Yes. SCB's Online Banking system is protected by a 2048-bit Transport Layer Security (TLS) certificate that will work with browsers capable of handling either 128-bit or 256-bit TLS encryption levels.

4. What accounts will I have access to through Mobile Banking?

Any accounts available in Online Banking are available in Mobile Banking.

5. How do I sign up for Salem Co-operative Bank's Mobile Banking?

- To enroll in Browser Banking, login to Online Banking and select the services you wish to use.
- To enroll in Text Message Banking you must add your mobile phone number in Online Banking and select Text. An activation code will be sent to the mobile phone. Enter the code into Online Banking to activate the service.
- To utilize our Mobile Apps you will need to download the app from the appropriate app store.

6. Is there a Mobile App I can download to my phone or tablet?

Yes. If you go to the Google Play store for Android devices, iTunes for Apple devices or to Amazon app store and search for SCB's app and download free of charge to your device.

7. What is the name of the app I need to download?

Salem Co-operative Bank.

8. How is Mobile Banking different from Internet Banking?

Mobile Banking is specifically designed to work on mobile devices and tablets allowing access to bank accounts to perform balance inquiries, transfers and view account history. Internet Banking allows the same access through the use of a laptop or personal computer.

9. What can I use Mobile Banking for?

- View account balances,
- Make a check deposit
- Get an Instant Balance
- Perform account transfers between your accounts in Online Banking,
- Pay existing Bill Payments or Person, and
- Locate Salem Co-operative Bank's branches or ATM's.

10. What types of Mobile Phones are supported with this service?

Most major mobile carriers within the United States are supported if they use the Android or Apple operating systems including Verizon, AT&T, Sprint and T-Mobile.

11. Is there a fee for this service?

Salem Co-operative Bank does not charge our customers to use Mobile Banking or Text Message Banking; however, your mobile phone carrier may charge you fees for data usage and for text messaging. Please refer to your mobile carrier if you are not sure if you will incur a fee to use these services.

12. Do I need a separate ID and Password for Salem Co-operative Bank's Mobile Banking?

No. You can access your Online Banking using the same User ID and password you normally use on a laptop or PC to login to Online Banking.

13. Why does it ask me a challenge question when I switch mobile devices?

For your security when you switch from phone to tablet or tablet to phone, you will be prompted to answer a challenge question each time. This will ensure that you receive the upmost security for your mobile and tablet banking.

14. Who do I call if I need assistance with Mobile Banking?

If you require assistance with Mobile Banking we will be happy to assist you. Please contact Salem Co-operative Bank Customer Service at (603)893-3333 for assistance with any of your Mobile Banking questions.

15. Can I add more than one Mobile Phone?

Yes. You can register several mobile phones for Mobile Banking. To add a new phone, login to SCB's Online Banking and select Account Services, Requests then the Mobile Banking Enrollment link. On the Main Menu, select **Add New Device**.

16. What if my phone number changes?

If your mobile phone number changes, login to SCB's Online Banking and select Account Services, Requests then the Mobile Banking Enrollment link. On the Main Menu, find the old phone number and select the option **Change my phone number**.

17. What if my Mobile Phone is lost or stolen?

If your Mobile Phone is lost or stolen, no one can access your account(s) without knowing your password, and, in some cases, your unique user name. To prevent unauthorized access to your account(s), you can deactivate your phone by logging into SCB's Online Banking and selecting Account Services, Requests then the Mobile Banking Enrollment link. On the Main Menu, find the phone number and select the option **Stop using this device for Mobile Banking**.

18. How do I stop using Mobile Banking on my phone?

To stop using Mobile Banking on your phone, login to SCB's Online Banking and select Account Services, Requests then the Mobile Banking Enrollment link. On the Main Menu, find the phone number and select the option **Stop using this device for Mobile Banking**.

19. Can I remove accounts I don't want to use on my Mobile device?

Yes. To remove accounts you don't want to use on your mobile device, login to SCB's Online Banking and select Account Services, Requests then the Mobile Banking Enrollment link. On the Main Menu, select My Accounts tab, uncheck the accounts you want to remove and select **Update Accounts**.

Mobile Deposit

20. What is Mobile Deposit?

Mobile Deposit allows you to deposit a check by taking a picture of the front and back of the check with your mobile device.

- In order to make a Mobile Deposit you must be an Online Banking customer and you must download the Mobile Banking app.

21. How do I endorse a check that I am depositing through Mobile Deposit?

Checks should be endorsed with your signature and the wording "Mobile Deposit". If the endorsement is missing, the deposit will not be accepted.

22. How do I deposit a check through Mobile Deposit?

Select the Deposit button in your Mobile Banking app and then follow the prompts on the screen

23. How do I know if my deposit was received by the bank?

Once you have reviewed and confirmed your deposit the result of your submission will display on the screen. Deposit Pending means that the check was successfully transmitted to Salem Co-operative Bank. Deposit Failed means that there was an issue with the check. The screen will also tell you how you can correct the issue.

24. What are some reasons that a Mobile Deposit may fail?

There are several reasons why a deposit may fail.

- The color contrast between the check and the background surface isn't strong enough. Make sure you have strong contrast between the check and the background. Dark background surfaces are preferable.
- The entire check isn't visible. Make sure the entire check is visible in the frame.
- The check isn't in focus. Make sure the image in your camera is clear before you take the picture.
- Your deposit is over the limit. See our deposit limits below.
- The item is detected as a duplicate deposited item. You may have already deposited this check. Check your Deposit History.
- The amount entered does not match the amount of the item. Make sure you have typed in the correct dollar amount.
- The check is drawn on a foreign bank. We can only accept checks that are drawn on a U.S. Bank and payable in U.S. dollars.

25. Once my Mobile Deposit was successfully completed, how long will it take for me to receive funds in my account?

Deposits submitted by 3:00 P.M. EST will generally be received within two business days

26. If for some reason Salem Co-operative bank rejects my deposit, how will I know?

The status of any check can be viewed on the Deposit History screen in your mobile app. You should check on your deposit status to make sure your deposit is Accepted before you start to use the funds. If Salem Co-operative Bank rejects your deposit you will see a status of Failed.

27. What are some reasons that my Mobile Deposit would be rejected?

Salem Co-operative Bank will reject a deposit for any of the reasons that a deposit may be denied in one of our branches.

- Checks will be examined just as they are when you deposit them at a branch. We will look to make sure the numerical amount matches the written amount, the check is properly signed by the payor, the check is not post-dated or stale-dated, the check is properly endorsed by the payee(s) and the check is being deposited to an eligible account
- We will also be verifying that you have written "Mobile Deposit" on the back of your check and that the check has not already been presented for deposit

28. Once I submit a check through Mobile Deposit, how long should I keep the paper check?

You should keep your paper check until funds are deposited to your account. If there is a problem with the deposit you will want to keep your check so that you can resubmit it.

29. Is there a fee for depositing a check with Mobile Deposit?

No, Salem Co-operative Bank does not charge a fee to use our Mobile Banking services. Your mobile carrier's data and messaging rates may apply.

30. Is there a maximum amount I can deposit using Mobile Deposit?

Yes. Salem Co-operative Bank has a limit of \$2,500.00 and one check per deposit and \$5,000.00 per day.

Mobile Bill Pay

31. How do I make a payment to a company using Mobile Banking?

Select the Payment button in Mobile Banking and select Make a Payment. From here you can choose your payee and follow the screen prompts to choose the account that you would like to use and to complete your payment.

- In order to make a Mobile Bill Payment you must be an Online Banking customer, you must be enrolled in Online Bill Pay, you must have set up your payees in Online Banking

and you must download the Mobile Banking app.

32. Can I set up a new payee in the mobile app?

No. New Payees must be set up in Online Banking on your laptop or desktop.

33. Can I cancel or edit a payment that was previously scheduled?

If a payment has not been Processed you can cancel or edit the payment by selecting the Payment button and then Pending Payments.

Pop Money

34. How do I pay a person using Mobile Banking?

Select the Payments button in Mobile Banking and then select pay a Person. You can select any contact that you have previously set up in Online Banking. Follow the screens to complete your payment.

- In order to use Mobile Pop Money you must be an Online Banking customer, you must have your Pop Money payees set up in Online Banking and you must download the Mobile Banking app.

35. What information do I need to create a new contact in Pop Money?

You must set up your new payees in Online Banking. All you need is the recipient's email address or mobile phone number.

36. Is there a fee to use Pop Money?

There is no fee for standard delivery. A fee may be assessed for expedited payments and in that case the fee will be displayed on the screen.

37. Where do I go to accept payments that have been sent to me through Pop Money?

Select the Payment button in your Mobile Banking app. From here you can accept your payment.

38. How does Pop Money notify the sender when a payment is accepted by the recipient?

An email or text message will be sent once the recipient accepts your payment

39. Do payments need to be accepted by a certain number of days?

Yes, payments need to be accepted within 10 days.

40. How can I view the status of my payments to a person?

In the Pop Money screen select Activity to view the status of your payment.

Instant Balance

41. What is Instant Balance?

With Instant Balance you can view a quick balance at a glance without logging in to Mobile Banking

- In order to use the Instant Balance feature you must be an Online Banking customer and you must download the Mobile Banking app.

42. How do I enable Instant Balance?

To enable Instant Balance log in to Mobile Banking. From the Home Page select the More option and choose Instant Balance Settings.

43. Which accounts will I see in Instant Balance?

You can choose up to six accounts to view in Instant Balance

44. After I enable Instant Balance how is it accessed?

To access Instant Balance click on the Instant Balance icon at the top right hand side of your sign-on screen. Your selected account balances will appear in a popup screen.