

# Mobile and Text Banking

## Frequently Asked Questions



**Q:** What is Mobile Banking?

**A:** Mobile Banking is a FREE service from Planter's Bank that allows you to access account information, transfer money between Planter's Bank accounts and pay bills from your cell phone.

**Q:** What is Text Banking?

**A:** Text Banking is a FREE service from Planter's Bank that allows you to check your account balance, transaction history or even search for a nearby branch or ATM simply by sending Planter's a text message.

**Q:** Does Planter's Bank have an App?

**A:** Yes. Our app is available on iPhone, iPad, Android phones and tablets and Kindle.

**Q:** Is Mobile Banking Secure?

**A:** We employ industry best practices to ensure the security of your financial information. We utilize a wide-variety of methods to ensure that Mobile Banking is secure, including Multi-Factor Authentication, Encryption, Fraud Prevention and Audit Reporting.

**Q:** Is my Personal Information Stored on my Device?

**A:** No. To protect your security, Mobile Banking does not allow sensitive financial information to be stored on your mobile device.

**Q:** How do you enroll in Mobile Banking, Text Banking or get the App?

**A:**

1. Login to Planter's Bank Online Banking
2. Select the **Options** tab
3. Click the **Enroll Now** Button Under the Mobile Banking Profile Section
4. Accept the Terms and Conditions and the Accounts You Would Like to Access with Mobile Banking and Press Continue
5. Enter Your Mobile Phone Number and Press Next

6. Select Which of the Mobile Banking Services You Would Like to Use (Or All Three!)
7. Check Your Mobile Phone for the Mobile Banking Activation Code, Enter it on the Confirmation Screen and Press Activate
8. Check Your Phone for Activation Confirmation and Further Instruction on How to Use the Service(s) You Selected

**Q:** What are the restrictions on the type of mobile devices that can be used to access Mobile Banking?

**A:** Planter's Bank Mobile Banking works with any web-enabled device whose network allows secure SSL traffic. Text banking works with any device that supports SMS. Check with your provider to ensure your device is supported.

**Q:** What do I need to do if I get a new device?

**A:** If you simply get a new device, but are using the same phone number and provider, no changes are necessary. If you switch providers or phone numbers, log in to Online Banking and update your information by clicking Options > Mobile Banking Profile > Manage Devices.

**Q:** What if I lose my phone?

**A:** If you lose your phone, cancel all Mobile Banking on the device immediately by logging into Online Banking and clicking the Options Tab. Look for Mobile Banking Profile and Click Manage Devices. Here you can remove your enrolled phone.

**Q:** Can I enroll more than one device?

**A:** Yes, after you have completed enrollment for your first line, click the Options Tab in Online Banking and look for Mobile Banking Profile. Click Manage Devices and Add New Phone. Complete the enrollment instructions and your second line will be setup. You do not have to enroll multiple devices to use the app on each.

**Q:** Can I bookmark the Mobile Banking Page on my device's web browser?

**A:** Yes. You can bookmark the login screen for Mobile Banking. Some phones will even allow you to add the login page as a link from your homescreen. Consult your phone's documentation for specific instructions on how to complete this process.

**Q:** What commands are available for Text Banking?

**A:** Text one of the following commands to the number you received when you enrolled. Text commands are not case-sensitive:

- B / Bal / Balance / Balances – Balance in all Enrolled Accounts
- B / Bal / Balance [Short Name] – Balance in Specified Account
- STMT / TRAN / HIST [Short Name] - Recent Transactions for Specified Account
- BRANCH [Zip Code] – Planters Bank Locations in the Specified ZIP Code
- ATM [Zip Code] – Planters ATM Locations in the Specified ZIP Code
- BOTH [Zip Code] – Both Planters Bank Locations & ATMs in the Specified ZIP Code
- HELP – Shows list of available mobile commands

**Q:** Does the app work on tablet devices?

**A:** Yes. We have a specially formatted app for iPad, Android tablets and Kindles. Search "Planters Bank App for Tablet" in your device's app store to download.

**Q:** What do I do if I no longer want to be a Mobile or Text Banking customer?

**A:** You can unenroll all your mobile devices from Mobile Banking by logging into Online Banking, clicking the Options tab. Click Manage Devices. Under the "I Want To" Dropdown, select "Stop Using this Phone for Mobile Banking" and Press Go. Repeat these steps to unenroll all your mobile devices.

**Q:** Why will my device not work with Mobile Banking?

**A:** Cell phones without a SSL-compatible web browser will only work with Text Banking. Text banking will not work with devices not support SMS. Check with your mobile provider to ensure your device meets these minimum requirements. If you know your device is supported and continue to experience problems, call Customer Support at 855-256-6245.

