

Mobile Banking

Mobile Banking allows anyone with existing online banking access to see their account information from a mobile phone. Mobile Banking can be Text Banking, Mobile Browser Banking or Smartphone App Banking.

General Questions

- [What is Mobile Banking?](#)
- [Is Mobile Banking secure?](#)
- [Is my personal or financial information stored on my phone?](#)
- [Are there fees to use Mobile Banking?](#)
- [Which accounts can I access in Mobile Banking?](#)
- [How current is the account and transaction information?](#)
- [Can I add more than one mobile phone?](#)
- [What if my phone number changes?](#)
- [What if my phone is lost or stolen?](#)
- [Which phones can I use for Mobile Web Banking?](#)
- [Which mobile service carriers support Mobile Banking?](#)
- [How do I stop using Mobile Banking on my phone?](#)

Registration Questions

- [How do I get started with Mobile Banking?](#)
- [Do I have to agree to the Terms and Conditions to use Mobile Banking?](#)
- [Can I register multiple users to the same phone?](#)
- [I received my activation code but never used it — what do I do now?](#)
- [I haven't received the activation code on my mobile phone. What should I do?](#)

Alert Questions

- [What are alerts?](#)
- [What is the difference between the text messaging service and the alerts service?](#)
- [How do I stop receiving alerts?](#)

Text Messaging Service Questions

- [What do I need to use the text messaging service?](#)
- [Why are my Mobile Banking text messages coming from \(96924\)](#)
- [What is a short code?](#)
- [Where do I send my text messages?](#)
- [What are the text messaging keywords and how do I use them?](#)
- [Are the keywords case-sensitive?](#)
- [What should I do if I don't get a response to a request?](#)
- [Why are my results sent as multiple messages?](#)
- [I have text messaging enabled on my mobile phone. Why can't I receive Mobile Banking text messages?](#)

Mobile Browser Service Questions

- [What do I need to use the mobile browser service?](#)
- [How do I access the Mobile Banking website?](#)
- [I can't find my link to the Mobile Banking website. What should I do?](#)

Downloadable Application Service Questions

- [What do I need to download the Mobile Banking application?](#)
- [How do I download Mobile Banking App to my Android or iPhone?](#)
- [I can't find my link to download the Mobile Banking App. What should I do?](#)

GENERAL QUESTIONS

What is Mobile Banking?

Mobile Banking allows anyone with an online banking account to access their account information from a mobile phone. Mobile Banking offers four exciting ways to access your bank accounts. Choose any or all of these options.

- Send a text message.
- Use a mobile browser on your phone.
- Download an application to your phone
- Receive text or email alerts.

Is Mobile Banking secure?

To ensure the safety and privacy of your account information, we provide some key security features in Mobile Banking:

- Unique Activation Code — We send you a unique activation code to verify your phone number, which associates your mobile phone with your account.
- Authentication — You are authenticated for every interaction with Mobile Banking.
- Encryption — We use 128-bit encryption for all transactions.
- No Identifiable Information — We don't return any personally identifiable information in a text message, such as your full account number, e-mail address, or personal address. We never ask for or include your user ID or password in any message we send.

Is my personal or financial information stored on my phone?

No. We don't save any files with your personal or financial information on your phone. That information stays strictly within online banking.

Are there fees to use Mobile Banking?

We don't charge fees to access or use Mobile Banking. You should contact your mobile service carrier for information about fees associated with sending or receiving text messages or accessing the Internet from your mobile phone.

Can I add more than one mobile phone?

Yes. You can register several mobile phones for Mobile Banking. To add a new phone, go to online banking and access the Mobile Banking page within the "Options Menu". On the "My Phones page", select "Add New Phone".

Which accounts can I access in Mobile Banking?

You can access any account you've set up in online banking, just choose which accounts you want to access.

How current is the account and transaction information?

When you view your account balance, you see the current available balance. When you view transaction history, you see the most recently posted transactions. We don't show any pending transactions.

What if my phone number changes?

If your mobile phone number changes, log into your online banking and under Options, access the Mobile Banking pages. On the "My Phones" tab, find the old phone number and select the option "Change my phone number".

What if my phone is lost or stolen?

If your mobile phone is lost or stolen, no one can access your account without knowing your password, and, in some cases, your unique user name. To prevent unauthorized access to your account, you can deactivate your phone in Mobile Banking. Log into your online banking and under Options, access the Mobile Banking page. On the "My Phones" tab, find the phone number and select the option "Stop using this phone for Mobile Banking".

How do I stop using Mobile Banking on my phone?

To stop using Mobile Banking on your phone, log into your online banking and under Options, access the Mobile Banking page. On the "My Phones" page, find the phone number and select the option "Stop using this phone for Mobile Banking".

Which phones can I use for Mobile Web Banking?

We support hundreds of models for these major brands: iPhone, BlackBerry, HTC, LG, Motorola, Nokia, Pantech, Samsung, Sanyo, and Sony Ericsson. We support phones on a number of different operating systems, including (but not limited to) Android, iOS, Symbian, Windows Mobile, Linux, Palm webOS, and Maemo.

Which mobile service carriers support Mobile Banking?

Mobile Banking works on all major mobile service carriers in the U.S.: AT&T, Sprint, T Mobile®, U.S. Cellular®, and Verizon Wireless. Mobile Banking also works on a number of the smaller service carriers, including (but not limited to) Boost Mobile, Cricket Wireless, Metro PCS, Pioneer Cellular, Union Wireless, and Virgin Mobile USA.

I have a prepaid plan, can I use Mobile Money?

Mobile Money works with most prepaid plans, but we cannot guarantee that your carrier supports standard U.S. short codes. T-Mobile prepaid does not support short codes.

REGISTRATION QUESTIONS

How do I get started with Mobile Banking?

You can register for Mobile Banking through your online banking service. Be sure to turn on your mobile phone and make sure it's ready to receive text messages. When you register for Mobile Banking, you can choose which services you want to use and which accounts you want to access.

During registration, we send you a text message with a unique activation code to verify your phone number. This code associates your mobile phone with your account. To complete registration, enter the activation code that we send you. This verification lets you know your mobile phone number has been successfully registered in our system.

You can also call Customer Support to assist you with the registration process.

Do I have to agree to the Terms and Conditions to use Mobile Banking?

Yes, you must read and accept our terms and conditions.

Can I register multiple users to the same phone?

For security reasons, only one user can register per phone. However, once you complete the registration process, you can add more phones to your account.

I received my activation code but never used it—what do I do now?

Your activation code expires 24 hours after we send it to you. To request a new code, Log into your online banking and under Options, access the Mobile Banking page. On the "My Phones" tab, find the phone number and select the option "Get new activation code". We'll send you a text message with a new activation code.

I haven't received the activation code on my mobile phone. What should I do?

Check the mobile phone number you entered during registration. If it is correct, here are some other options for resolving the issue:

- Verify that your mobile phone is on and able to receive text messages to and from a standard U.S. short code.
- Request a new activation code. Log into your online banking and under Options, access the Mobile Banking page. On the "My Phones" tab, find the phone number and select the option "Get new activation code". We'll send you a text message with a new activation code.

If you're still having problems with the activation code, call Customer Care for assistance.

ALERT QUESTIONS

What are alerts?

You can set up alerts to notify you when select activity occurs on your accounts. For example, we can send you an alert when your account balance goes below a predetermined threshold amount, such as \$50. You can receive alerts on your mobile phone or at an e mail address.

What is the difference between the text messaging service and the alerts service?

The text messaging service allows you to request account balances, transaction history, and ATM and branch location information any time from your mobile phone. We send text message responses to your phone. You initiate by texting us a request, we respond with the account info you requested.

The alerts service sends automatic notices to your mobile phone with information about your accounts. You specify these requests within your online banking access. For example, we can send you an alert when your account balance goes below a threshold amount.

How do I stop receiving alerts?

To stop receiving alerts on your phone, text **STOP** to our short code (96924).

TEXT MESSAGING SERVICE QUESTIONS

What do I need to use the text messaging service?

To use Mobile Banking's text messaging service, you must:

- Have an online banking account.
- Have a mobile phone that supports SMS text messaging and short codes.
- Register for Mobile Banking and select the text messaging service.

Why are my Mobile Banking text messages coming from a short code?

You receive all Mobile Banking text messages from a short code. To make it easier to recognize our text messages, add us to your contact list with the short code.

What is a short code?

A short code is a shortened version of a phone number. A short code is generally five or six numbers in length. Five-digit short codes range from 20000 to 99999; six-digit short codes range from 222222 to 899999. The Solvay Bank short code is 96924.

Where do I send my text messages?

Send all text messages to the short code provided in your initial activation text message.

What are the text messaging keywords and how do I use them?

Keywords are the text messages you send to request account information or ATM and branch locations.

Account Balance Requests

Keywords: BAL followed by account nickname to check the balances for all accounts you've registered in Mobile Banking.

Transaction History Requests

Keywords: STMT, TRAN, HIST followed by account nickname

Most recently posted transactions of the account you specify with the account nickname

Keywords: NEXT, MORE. If your transaction history response message ends with "Reply NEXT", text NEXT or MORE to view more transactions.

ATM and Branch Location Requests

Keywords: ATM, BRANCH, BOTH (address). Find ATMs, branch locations, or both near an address that you specify. You can enter:

- ZIP Code
- City and ZIP Code
- City and State
- Street, City, and State.

Help Requests

Keywords: HELP, HLP Provides information about the Mobile Banking keywords.

Keywords: STOP, END, CANCEL, UNSUBSCRIBE, STOP ALL. To Stop receiving Mobile Banking alerts you can text:

- **STOP BNKG** to cancel banking alerts.
- **STOP ALL** to stop all alerts.

Are the keywords case-sensitive?

No. Whether you type "BAL" or "bal," we send a response with your account balance information.

What should I do if I don't get a response to a request?

Make sure you're sending text messages to the short code you received in your activation text message. Check the keyword and any additional information required for the request, such as, account nickname, or address.

Why are my results sent as multiple messages?

Text messages are limited to 160 characters. Sometimes we can't send all your account information in one message because it exceeds the character limit. In this case, we send your account information in multiple messages.

I have text messaging enabled on my mobile phone. Why can't I receive Mobile Banking text messages?

Your mobile service carrier may be blocking short codes, or you may have blocked short codes in your phone options.

MOBILE BROWSER SERVICE QUESTIONS**What do I need to use the mobile browser service?**

To use Mobile Banking's browser service, you must:

- Have an online banking account.
- Have a mobile phone that supports web browsing.
- Have a wireless data plan with your mobile service carrier.
- Register for Mobile Banking and select the mobile browser service.

Mobile Banking is optimized for a wide range of phones – providing a rich and interactive interface on touch screen phones.

How do I access the Mobile Banking website?

During registration we send you a unique website address (URL) that is intended only for you. The website URL will only work on the phones you've registered in Mobile Banking. Be sure to bookmark this address in your phone's web browser so you can easily return to it.

I can't find my link to the Mobile Banking website. What should I do?

If you can't find the message that we sent during registration with the unique URL for Mobile Banking, you can request another message. Log into Online Banking from your computer and go to the "My Phones" page in online banking, find the phone number, and select the option "Get a link to the Mobile Banking website".

DOWNLOADABLE APPLICATION SERVICE QUESTIONS**What do I need to download the Mobile Banking application?**

To download the Mobile Banking application you must:

- Have an online banking account.
- Have an iPhone or Android device.

- Have a wireless data plan with your mobile service carrier.

How do I download Mobile Banking App to my iPhone or Android device?

You may download the mobile app directly from the [iTunes App Store](#) and [Google Play](#). Once the app download is complete, log in using your existing online banking user ID and password.

You may also download the app from within your online banking service on your computer.

1. Log into your Online Banking account from your computer and go to the "Options" button at the top of the screen.
2. Scroll down to the section titled "Mobile Banking Profile" and click the "Enroll Now" button.
3. Check the boxes next to each "Eligible Account(s)" you would like to register and enter a nickname for each one.
4. On the next page, enter your mobile phone number including the area code and click "Next".
5. Select the Mobile Downloadable App option.
6. A text message with a link to the downloadable app will be sent to you.
7. Click the link for the Downloadable Application to be transferred to the application download page within the Apple App Store or Google Play Market. Once you download and install the app, the Northfield Bank icon will appear on your phone. When you select the icon for the first time you will receive an activation link via text message. Click the activation link to begin using the app.

I can't find my link to download Mobile Banking App. What should I do?

If you can't find the message that we sent during registration with the download link for Mobile Banking, you can request another message. Log on to Online Banking from your computer and go to the "My Phones" tab with your online banking options menu under the "mobile banking" tab, find the phone number, and select the option "Download the application".