FREQUENTLY ASKED QUESTIONS ABOUT MOBILITI

Which phones can I use for Mobiliti?

We support hundreds of models for these major brands: iPhone, BlackBerry, HTC, LG, Motorola, Nokia, Samsung.

We support phones on different operating systems, including, but not limited to: Android, Blackberry, iOS, Windows Phone.

What Browsers are Supported?

- Apple Safari 7.0
- Apple Safari 8.0
- Google Chrome
- Microsoft Edge
- Microsoft Internet Explorer 11.0
- Mozilla Firefox

Which mobile service carriers support Mobiliti?

Mobiliti works on all major mobile service carriers in the U.S.:

- AT&T
- Sprint
- T Mobile
- Verizon Wireless

Mobiliti also works on some of the smaller service carriers, including, but not limited to:

- Boost Mobile
- Cricket Wireless
- Metro PCS
- Pioneer Cellular
- Union Wireless
- Virgin Mobile USA
- U.S. Cellular

I have a prepaid plan. Can I use Mobiliti?

Mobiliti 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 so you will not be able to use the SMS text messaging service of Mobiliti with T-Mobile® prepaid.

Is Mobiliti secure?

Yes. To ensure the safety and privacy of customer account information, we provide some key security features in Mobiliti:

- **Unique Activation Code** — We send you a unique activation code to verify your phone number. This code associates your mobile phone with your account. This verification also lets you know your mobile phone number has been successfully registered in our system.

- **Authentication** — You are authenticated for every interaction with Mobiliti.

- **Encryption** — All transactions use 128-bit encryption.

- **Fraud Detection** — We incorporate mechanisms such as transaction validation and transaction reconciliation processes to detect fraud.

- **Audit Capabilities** — We provide full audit capabilities through event logs and event-based reporting.

- **No Identifiable Information** — We do not return any personally identifiable information in a text message, such as your full account number, email 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 do not save any files with your personal or financial information on your phone. That information stays strictly within Internet Banking.

For some phones, such as a BlackBerry, we have logo and branding files that we copy to your phone. Those files do not contain any personally identifiable information.

Are there fees to use Mobiliti?

We do not charge fees to access or use Mobiliti. 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.

Which accounts can I access in Mobiliti?

You can access any account you have set up in online banking. When you register for Mobiliti, you can 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. Pending transactions are not displayed.

- Account Balances Summary Page – Current Balance
- Account Details Page – Current Balance and Available Balance (with Bounce)

Can I add more than one mobile phone?

Yes. You can register several mobile phones for Mobiliti.

Customer – User Options in Online Banking

- My Devices – Choose Change My Phone Number

Financial Institution – Access Manager: Customer Manager > **Maintain**

How do I get started with Mobiliti?

You can register for Mobiliti 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 Mobiliti, you can choose which:

- Services you want to use.
- 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.

Which Service Should I Choose?

Mobile App Requirements

Customers who wish to use the downloadable application must have an **iPhone** or Google **Android** device, as well as a data service plan.

Note:

Mobiliti downloadable apps are not available for feature phones that run on Java.

Mobile Browser Requirements

To use Mobile Browser Banking, the customer must have a mobile device with an **Internet browser**; a data service plan may be required by the mobile service carrier. The Mobiliti website is accessed from a link that is sent during enrollment.

Text Requirements

To use Text Message Banking, the customer must have a mobile device that is capable of sending and receiving **text messages**. Most mobile phones are capable of these actions. However, some mobile service carriers charge for each message sent and/or received.

Do I have to agree to the Terms and Conditions to use Mobiliti?

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

Can I register multiple users on 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.

How Do I Change a Phone Number?

Customer – User Options in Online Banking

- My Devices – Choose Change My Phone Number

Financial Institution – Access Manager: Customer Manager > **Maintain**

Note:

If you change mobile device carriers (for example, from Verizon Wireless to AT&T); you must de-register and re-register your mobile device.

What if my phone is lost or stolen?

If your mobile device 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 or remove** your mobile device.

Customer can *remove* the device under User Options in Online Banking

- My Devices > Choose Stop using this device for Mobile Banking
- If this is the only phone connected to Mobility the customer will have to re-register for Mobile Banking again.

Financial Institution can *suspend* the device in Access Manager

- Customer Manager > **Suspend**
- This blocks the phone's access to Mobility but does not delete the registration
- If the phone is found, it can be unsuspended

How do I stop using Mobiliti on my phone?

Customer – User Options in Online Banking

- My Devices > Choose Stop using this device for Mobile Banking

I received my activation code but never used it. Or I haven't received the activation code on my mobile phone. What should I do?

Your activation code expires 24 hours after we send it to you. However, you can request a new activation code for your mobile device from your Financial Institution.

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. Check with your mobile service carrier if you are not sure you can receive text messages.

Contact your mobile service carrier and make sure your phone can send and receive messages to and from a standard U.S. short code.

Financial Institution - **Send new Activation Code**

1. Access Manager: Customer Manager > Manage Devices

Customer - **To request a new activation code:**

1. Internet Banking – User Options
3. In the Mobile Banking Profile section, click the **Manage Device(s)** button.
4. On the My Devices tab, choose the **Get New Activation Code** option from the drop-down list for the appropriate phone.
5. Click **Go**. An activation code is sent to your mobile device via text message.

What do I need to do to use the text messaging service?

To use Mobiliti'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 Mobiliti and select the text messaging service.

If you have already registered for Mobiliti but did not choose text messaging, you can simply change your Mobiliti services.

What is a short code?

A **short code** is similar to a phone number, but is only five or six numbers in length. Five-digit short codes range from 20000 to 99999; six-digit short codes range from 222222 to 899999. Text messages can be sent and received from a standard U.S. short code as well as a traditional phone number. However, a short code cannot be used to initiate a verbal phone call.

Why are my Mobiliti text messages coming from <short code>?

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

What do you mean when you say "Standard messaging charges may apply"?

Every mobile service carrier has a different rate plan for text messaging and data services access. You may be charged per use, or pay a flat rate for unlimited usage each month. You may also have different fees for text messaging and data services access.

Please contact your mobile carrier directly if you are not sure what fees you will be charged to use Mobiliti.

Where do I send my text messages?

Send all text messages to the Financial Institution's short code.

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

Keywords are the text messages you send to your financial institution's short code to request account information or ATM and branch locations. Keywords are not case-sensitive.

- Example: Hist, Bal, Help

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

Make sure you are sending text messages to the correct short code. Check the keyword and any additional information required for the request, such as the financial institution's identifier, account nickname, or address.

Can I send a keyword via email?

No. Keywords and text messages are not supported using email. The two way feature of our text messages works only with mobile phones.

Why are my results sent as multiple messages?

Text messages are limited to 160 characters. Sometimes we cannot 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 — no more than five at a time.

Why did it take so much longer for some messages to arrive?

If you receive one message, it means we have sent all the response messages to you, and you should receive them shortly. It may take a few minutes to receive them all, depending on your mobile service. If you have not received all your messages after a few minutes,

please let us know. If the problem persists, you may want to contact your mobile service carrier.

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

Your mobile service carrier may be blocking short codes, or you may have blocked short codes in your phone options. You must have short codes enabled to use Mobiliti. Check your phone options and then contact your mobile service carrier to ensure they are not blocking short codes.

What do I need to do to use the mobile browser service?

To use Mobiliti's mobile 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 Mobiliti and select the mobile browser service.

Mobiliti is optimized for a wide range of phones – providing a rich and interactive interface on touch screen phones, such as the iPhone and Android, while maintaining a simple and clean interface for a wide range of phones from a diverse set of manufacturers such as BlackBerry, Motorola, Nokia, Samsung.

How do I access Mobile Browser Banking?

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 have registered in Mobiliti. Be sure to bookmark this address in your phone's web browser so you can easily return to it.

I can't find my personalized link to Mobile Browser Banking. What should I do?

If you chose the Mobile Browser Banking service during enrollment, a text message was sent to your mobile device containing a unique website address (URL) for Mobiliti. If you cannot find this message, you may request another by following the procedure below.

Customer – User Options in Online Banking

To request a link to Mobiliti:
- In the Mobile Banking Profile section, click the **Manage Device(s)** button.
- On the My Devices tab, choose the **Get a link to the Mobile Banking website** option from the drop-down list for the appropriate phone.
- Click **Go**.
- Click the **Get Link** button.
    Note:

A confirmation message displays stating that a text message containing the link was sent to your phone.

Financial Institution – Access Manager: Customer Manager > **Manage Devices**

When I click my link to Mobile Browser Banking, nothing happens. What should I do?

Every mobile phone and mobile network is different, so you may not be able to click on a link in a text message.

Try these troubleshooting tips:

- Open the text message and click the Send or Go button on your phone to access the website URL. Then click the address to go directly to the website.
- Open the text message and write down your unique website URL. Type the URL in your phone's web browser to go directly to the website.

If you still cannot access the Mobiliti website, please contact your mobile service carrier.

What do I need to do to download the Mobiliti application?

To download the Mobiliti application, you must:

- Have an online banking account.
- Have a mobile phone that supports downloaded applications.
- Have a wireless data plan with your mobile service carrier.
- Register for Mobiliti and select the downloadable application service.

Mobiliti is optimized for the iPhone and Google Android devices. It is not available for feature phones that run on Java.

Some carriers do not support application downloads to certain types of phones. If you have any problems downloading Mobiliti, check with your carrier to make sure it is supported on your phone.

How do I download Mobiliti to my iPhone or Android device?

If your financial institution offers the downloadable application, it is downloaded directly from either the Apple Store or Google Play, depending on the mobile device's operating platform. It is then activated using the financial institution's App Code (Franklin Bank – **FranklinBnk**), which can be found on the Select Services page in Internet Banking.

What do I need to do to use the text message alerts service?

To use Mobiliti's text message alerts service, you must:

- Have an online banking account.
- Have a mobile device that supports SMS text messaging and short codes.

- Register for Mobiliti and select the text message alerts service.
- Set up alerts for your account in Internet banking.

If you have already registered for Mobiliti but did not choose text message alerts, you can simply change your Mobiliti services.

To set up an alert in online banking:

1. On the **Accounts** page, click on **eAlerts.**

2. Click on 24/7 online banking alerts.
3. Click on Set Up New Alert
4. Complete the specifications and hit Finish

Can I set up alerts from my mobile device?

You can receive text message account alerts on your mobile device, but you must set up alerts in Internet banking.

Go to User Options > Mobile Banking Profile > Manage Device(s)

What do I do if I am Locked-Out of Mobile Banking?

If you are locked out of Mobile Banking please contact your local Franklin Bank Branch. The phone numbers for the branches are located on our Website under the Contacts tab.