

## MOBILE BANKING FAQs

### **How do I access Providence FCU Mobile Banking?**

In order to access Providence FCU Mobile Banking, you need Providence FCU Online Banking access (a valid Account Number/User ID and Password/PIN) and a mobile device with an Internet connection. Simply enter the Providence FCU Mobile Banking URL — <http://mobile.providencecu.org> — into the browser of your Internet-enabled mobile device and then log in using your Providence FCU Online Banking Account Number/User ID and Password/PIN.

### **Who is Providence FCU's Mobile Banking provider?**

MShift powers Providence FCU Mobile Banking. For more information on MShift, visit their web site at <http://www.mshift.com>.

### **Which mobile devices are supported for Providence FCU Mobile Banking?**

You can access Providence FCU Mobile Banking from any Internet-enabled mobile device including iPhones and iPod Touches, Android phones, RIM BlackBerry phones, Palm Pres and Treos, Windows Mobile devices, and Internet-enabled flip phones.

### **How does Providence FCU Mobile Banking handle security?**

Providence FCU Mobile Banking is encrypted using the Wireless Transport Layer Security (WTLS) protocol, which provides the highest level of security available today. Additionally, all data that passes between the wireless gateway, MShift's servers, and Providence FCU's web servers is encrypted using Secure Socket Layer (SSL) certificates.

### **Is there a fee to use Providence FCU Mobile Banking?**

No. Providence FCU Mobile Banking is free of charge.

### **What Providence FCU Online Banking services does Providence FCU Mobile Banking include?**

Providence FCU Mobile Banking includes the following Online Banking services:

- Account Summaries
- Account Transaction History
- Transfers
- View due bills (E-bills)
- Pay Bills
- View Pending Bill Payments
- Cancel Pending Bill Payments
- View Bill Payment Histories

### **What happens if I get locked out of Providence FCU Mobile Banking?**

As with Providence FCU Online Banking, you must call Providence FCU Customer Service Center to reset your password. Once your password is reset, you must first specify your new password on Providence FCU Online Banking via your PC. For security reasons, you may not specify your new password on Providence FCU Mobile Banking. Once your password is set up on your PC, you may use your Account Number/User ID and password to immediately log in to Providence FCU Mobile Banking.

### **Can I use Providence FCU Mobile Banking if I don't have a Providence FCU account?**

No. You must have Online Banking Account Number/User ID and Password in order to use Mobile Banking.

### **I know I am entering my login information correctly, but I can't login.**

There may be one of several things that are occurring with your Online Banking account

1. Online Banking may be down. This can be confirmed by logging into <http://www.providencecu.org> to verify.
2. MultiFactor Authentication (MFA) challenge questions may not have been set up on your account. Please go to Online Banking and set that up.
3. You may have one or more pages showing up on Online Banking that require your attention, such as email address confirmation pages, security update pages, or Terms and Conditions update. You will need to login to Online Banking and take care of those pages before you can use Mobile Banking for privacy and security reasons.

### **Is there a list of steps I can take to see why I can't login?**

The following steps will narrow down any login problem:

1. Login to Online Banking successfully at <http://www.providencecu.org>. If you can't login to Online Banking, you cannot login to Mobile Banking.
2. Make sure the first page you see after you login shows your account information, not a promotion or a page which asks you to confirm information such as your email address. If one of these pages appears, respond as appropriate to the page, and try logging in to Mobile Banking after you have done that.
3. Login to Mobile Banking at <http://mobile.providencecu.org> with a PC browser instead of your phone. If you cannot login to Mobile Banking on a PC, then there may be a problem with Mobile Banking handling your account. If you can login to Mobile Banking on a PC, then there is likely a problem accessing the Internet with your phone or a problem in how you are entering your login information on your phone. Please make sure of both of these items.

## **General Mobile Phone Questions**

### **I keep getting locked out of my account when I try and log in on my mobile phone. Why doesn't it accept my login information?**

Using your mobile phone to enter data takes a little practice. Passwords are case sensitive; make sure you are entering your password exactly as it is set up. If your password begins with a lower-case letter, you may need to use your phone's shift key to change the default from upper case. In addition, some phones require extra shift key presses to enter numbers instead of letters.

### **Why can't I see the first few transactions of my account history?**

Due to the screen size on the mobile phone, only a limited amount of information can be displayed. Some mobile phones take you to the middle or bottom of a new page instead of the top. To make sure you are at the top of the page, use the up arrow key on the phone to scroll all the way to the top of the page. If you want to view more information below, use the down arrow key to scroll down until you come to a "More" link. When you click on "More," it will take you to the next page of information.

### **Is my banking information saved on my phone?**

No information is saved on your phone. Providence FCU Mobile Banking does not store cookies on your phone, and no data is saved in permanent memory on your phone. All information you see is session-related, so logging off Mobile Banking will remove any access to the pages you have been viewing. For additional protection, you may wish to clear the cache of your phone browser.

**My phone's home page for the Internet is a Google search page. When I put <http://mobile.providencecu.org> in the search field, Mobile Banking doesn't show up.**

Do not put the URL for Mobile Banking in a search engine's search field. Instead, use the browser's Menu button and select the item where you can enter a URL directly, e.g., "Go to" or "Go to URL", or click on the URL locator bar at the top of the browser and enter the URL directly.

**When I use the Back button on my browser, weird things happen, like a blank page coming up or the previous page with error messages.**

Never use the browser's Back button on a phone with Mobile Banking, especially after a page where you have entered information and pressed Submit or Continue. Use the links and tabs to navigate through the pages.

**How do I know if my phone is web-enabled?**

If you have a browser that allows you to see web pages on your phone's main menu or home page, then it is web-enabled. The browser icon is usually a picture of Earth. Contact your mobile phone carrier to confirm that your phone is web-enabled and that the service is activated.

**I can't log in with the Mobile Banking application that came with my phone.**

There are several generic applications that claim that they can provide logins to your account. There is no guarantee that any of those will work or have reliable features. Providence FCU's official Mobile Banking solution is found by entering <http://mobile.providencecu.org> into your phone's browser, not by using an application supplied by your carrier or a third party.

## iPhones

**Is there a way I can get an icon for Mobile Banking on my iPhone?**

Go to <http://mobile.providencecu.org> on your iPhone web browser. When Mobile Banking is on the page, press the "+" button at the bottom of the browser, and press the "Add to Home Screen" button. A screen will appear with the icon to be put on your iPhone and a title that you can modify. Press Add when you are done, and that icon and title will be on your iPhone.

**I'm sure I'm typing in the right characters. Or am I?**

iPhones automatically capitalize the first character you type in a text field. That is seen by the shift button on the left side of your keyboard being highlighted. You can force the character to be lower case by pressing the shift button once so it is not highlighted.

## Android Apps

**I downloaded the Android app but it will not run on my Android 1.x phone.**

The Android app for Providence FCU Mobile Banking is only supported for phones using the Android 2.0+ operating system. Please ask your carrier about uploading the latest OS to your Android phone.

## RIM Blackberry Phones

**Why am I unable to log in using my Blackberry phone?**

Please check the settings on your Blackberry phone to ensure it is enabled to browse Secure/SSL sites.

**I cannot connect to Mobile Banking with my business BlackBerry.**

You must be logged in to the BlackBerry Enterprise Server that your phone subscribes to in order to be able to access the Internet on your phone.

### **I'm sure I'm typing in the right characters. Or am I?**

BlackBerries automatically capitalize the first character you type in a text field. You may have to backspace to delete the first character and then type it again. The character is not capitalized the second time.

### **My BlackBerry is not letting me download the BlackBerry shortcut on my business BlackBerry.**

There may be permissions issues with the BlackBerry Enterprise Server that need to be modified. Please contact your BlackBerry Enterprise Server administrator to resolve.

### **When I use the Back button on my browser, weird things happen, like a blank page coming up or the previous page with error messages.**

Never use the browser's Back button on a phone with Mobile Banking, especially after a page where you have entered information and pressed Submit or Continue. Use the links and tabs to navigate through the pages.

### **When I attempt to go to <http://mobile.providencecu.org>, I get an error message, "Access Denied: Insecure SSL Request".**

When clicking on More Info, you may also receive the following message:

"Your MDS has been configured to deny SSL requests to servers that have certificates which are untrusted or expired. Try using Device Side SSL which can be modified in your TLS Options. Contact your system administrator with any questions."

If you receive these messages, change your Blackberry Options settings as follows: Select Options, then TLS; under the TLS Default, select Change Option to "Handheld," not "Proxy."

## **Pocket PC Devices**

### **I am able to view the home page of Providence FCU Mobile Banking on my Pocket PC, but when I attempt to log in I get an error message.**

When you attempt to gain access to a secure Web site from Windows CE, you may receive the following error message:

- "Unable to establish secure connection"
- Microsoft Pocket Internet Explorer may issue either of the following error messages:
- "The page you are looking for cannot be found" or "Unable to establish secure connection"

To resolve this issue, update to the Microsoft High Encryption Pack for Pocket PC. This add-on supports MD% certificates with the new hashing algorithm. For information about how to update to the Microsoft High Encryption Pack for Pocket PC, view the following Microsoft Web site:

<http://www.microsoft.com/downloads/details.aspx?FamilyID=c10925a0-ac66-4c44-b5c3-9dcab4da1c63&displaylang=en>

Download the needed file then synchronize your Pocket PC.

## **Mobile Phone Carrier FAQs & Tutorial Links**

[AT&T Wireless Support](#)

[Sprint PCS Support](#)

[T-Mobile Mobile Support](#)

[Verizon Wireless Support](#)