



MOBILE BANKING FREQUENTLY ASKED QUESTIONS

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Answers

General

[How much does this service cost?](#)

There is currently no charge associated with the service. However, there may be charges associated with text messaging and data usage on your phone. Check with your wireless phone carrier for more information.

[Is it secure?](#)

Yes, the Mobile Banking service utilizes best practices from online banking, such as HTTPS, 256-bit SSL encryption, or password access and application time-out when your phone is not in use. In addition, no account data is ever stored on your device. And in the event your device is lost or stolen, the service can be immediately disabled by either going online to the Mobile Management website or calling us.

Do I need a text message or data plan?

Yes, a text messaging and/or data plan is typically needed, as data usage and/or text charges can become expensive without them. Please check with your wireless carrier for more information.

I'm not enrolled for online banking. Can I still use this service?

You must first enable your bank account(s) for online banking before using mobile.

What is Enrollment?

Enrollment is a one-time process that helps maintain your security. The enrollment process for both native and mobile browser Mobile Banking applications requires you to download the application, sign-in using your online banking Access ID and Passcode, answer security questions, accept the Terms and Conditions, and finally entering your device phone number (not applicable for tablets).

Mobile Banking

What is County Bank Mobile Banking?

Mobile Banking gives you access to your accounts from your mobile web browser or a downloadable Mobile Banking application, depending on your preference and your phone capabilities. Both options allow you to: view account balances, search recent account activity, transfer funds between internal accounts, and find nearby ATM or branch locations.

How do I sign up for Mobile Banking?

You must enroll your mobile device. The enrollment process for both native and mobile browser Mobile Banking applications requires you to download the application (for native) or enter the application URL (for browser), sign in using your online banking username and password, answer security questions, accept the Terms and Conditions, and finally enter your device phone number (not applicable for tablets).

Is Mobile Banking supported on my phone?

Native mobile applications are available on many smartphones including: iPhone® and those utilizing the Android® operating system. Mobile Banking is also supported on most phones with a mobile web browser that supports cookies. Both native and mobile web browser applications can be found either by searching the app store on your phone or by entering the mobile web URL (<http://www.countybankdel.mobi>) in your phone's browser.

How do I install the downloadable phone application?

- Native downloadable phone applications can be downloaded directly from iTunes® or Google Play® on your device.
- Alternatively, you can enter the following URL link (<http://www.countybankdel.mobi>) in your device browser to connect to the mobile browser application.
- Next, access the global navigation menu and look for a **Download** link. Click this link to download the application. If this link is not visible, a downloadable application is not available for your device.

Is Mobile Banking supported on my tablet?

Native mobile applications are available on many tablets including: iPad®, Kindle Fire® tablets, and those tablets utilizing the Android® operating system. Mobile Banking is also supported on most tablets with a mobile web browser that supports cookies. Both native and mobile web browser applications can be found either by searching the app store on your tablet or by entering the mobile web URL (<http://www.countybankdel.mobi>) in your tablet's browser.

How do I install the downloadable tablet application?

- Native downloadable tablet applications can be downloaded directly from iTunes®, Google Play®, or the Amazon® app store on your device.
- Alternatively, you can enter the following URL link (<http://www.countybankdel.mobi>) in your device browser to connect to the mobile browser application.
- Next, access the global navigation menu and look for a **Download** link. Click this link to download the application. If this link is not visible, a downloadable application is not available for your device.

How do I access Mobile Banking on my device's browser?

You can access the mobile browser application site at any time at (<http://www.countybankdel.mobi>).

I activated Mobile Banking on my device's browser. Why am I being asked to activate again?

At the time of enrollment, a "cookie" is stored on your device's browser which allows the Mobile Banking system to remember that you enrolled. The cookie is only visible by the Mobile Banking system and does not contain personal information. Some devices may

require you to enable cookies or periodically erase them by clearing your cache, requiring re-enrollment. If you are experiencing this issue, check your device settings to ensure that cookies are enabled. If cookies are enabled and the issue persists, please contact your mobile network carrier for cookie support information on your mobile device.

How do I optimize my mobile web experience?

We recommend 3 steps for an optimal experience: 1) Ensure your phone's browser has cookies enabled. 2) Enable stylesheets on your browser. 3) Bookmark our Mobile Banking site.

What is Spendable Balance?

Spendable Balance is a fast and simple way to calculate the money you have available. It is calculated by taking the available balance and subtracting any amount you want to "set aside" for items you know will be coming out of the account for bills, transfers, other commitments or simply setting a buffer for yourself. If you have multiple accounts, you have the ability to choose which account Spendable Balance applies. This is just a guideline; you can still use your whole available balance.

Mobile Check Deposit

What is Mobile Check Deposit?

Mobile Check Deposit is a convenient, easy way to deposit checks from your mobile device into one of your accounts. With the County Bank Mobile Banking app on your iPhone®, iPad®, or device utilizing the Android® operating system, you can take a photo of your check, enter the check information and securely submit your deposit for processing.

What accounts are eligible for use with Mobile Check Deposit?

Checking, money market, and savings accounts are eligible for Mobile Check Deposit. Consumer and small business deposit accounts are eligible for the Mobile Check Deposit Service. Some limitations apply. Please contact us for more details.

Where can I find the Deposit functionality within my downloaded app?

All users should first download the latest version of the app from iTunes® or Google Play®. After successfully completing the login process, you can either select the deposit button from the home screen or the deposit button from the More menu to begin your Mobile Deposit. Only those that are eligible for Mobile Deposit will be able to continue the deposit process after login.

What if I don't see the Deposit functionality within my downloaded app?

Only devices that have an auto focus with rear-facing camera are supported for Mobile Check Deposit. If you do not see a "Check Deposit" option in, your device likely does not have a camera with auto focus.

Can I use Mobile Check Deposit with any mobile device?

Eligible phones include:

- iPhone® (3G or higher with iOS 7.1 or higher). Older iPhones® and devices without a camera are not supported.
- iPad® (2 or higher with iOS 7.1 or higher). iPad Mini® is also supported (with iOS 7.1 or higher). Other iPad® versions and devices without a camera are not supported.
- The iPod Touch® is not supported at this time.
- Android® (4.0 or higher operating system) with a rear-facing camera that supports auto focus.

You must also download and install the latest version of the County Bank Mobile Banking app from iTunes® or Google Play®.

Are there transaction limits with Mobile Check Deposit?

Yes, there are deposit limits. Please refer to the Terms and Conditions for additional information.

Are my checks deposited immediately?

Successfully submitting your check image with your mobile device will begin the deposit process. However, the processing time to complete the deposit may vary. Funds deposited before the daily cut-off time as determined by County Bank on a banking business day (every day except Saturdays, Sundays and federal holidays) are normally available for withdrawal on the first business day after the day of the deposit. If you transmit an item after the cut-off time, or on a day we are not open, we may consider that the deposit was made on the next business day we are open. Check your deposit history in the deposit functionality within the application to see your deposit status.

How do I view my deposit history?

1. Sign in to the County Bank Mobile Banking application.
2. Select the "Deposit" functionality.
3. Click on a single deposit history item to view the available transaction detail.

What should I do with the hard copies of my checks?

Upon your receipt of a confirmation from County Bank that we have received an image that you have transmitted, retain each Item in a safe place for at least 30 calendar days from the date of the image transmission. After 30 days shred and dispose of checks properly to prevent identity theft, misuse or re-deposit.

What types of checks are not eligible for Mobile Check Deposit?

- Checks must be made payable to only you. Joint checks or checks made payable to "Cash" are not allowed.
- Checks must be drawn on a U.S. bank and payable in U.S. currency.
- Checks must not be altered on the front of the check in any way.
- Checks must have an authorized signature. Demand drafts or remotely created checks are not allowed.
- Checks must not be dated more than six months prior to the date of deposit.
- Checks must not have previously been returned stop payment or account closed.

How do I deposit a check?

- Your check should have a valid account number and check number.
- Before you begin, properly endorse your check: you will endorse (write your signature) on the back of the original Item and write "for mobile deposit only to County Bank".
- If the Check is payable to the business, endorse the Check by writing the business name, which has to match the payee on the front of the check, and deposit it only in the business account with the same name.
- Sign in to Mobile Banking and select "Deposit" functionality.
- Select the "Deposit" button from the Home screen or the More menu and navigate to the check deposit screen. You will need to complete the check deposit form in order to submit your deposit request. Note: "Continue" will appear disabled until all required fields are completed.
- You should make sure your check is placed on a dark, flat, well-lit surface.
- Select either the "Front" or "Back" camera icon to take a photo of your check.
- Align the check image with the Camera viewfinder frame. Be sure to take a photo of the check side that matches the helper text: "Front" or "Back" in the viewfinder.
- Tap the camera icon in the viewfinder to take the picture. If the preview looks correct, select the "Checkmark" button. If not, simply tap the red "Redo" button and try again.
- After you have successfully taken the "Front" and "Back" photos of your check, you will see small thumbnail image previews on the check deposit screen.
- In the "Amount" field, enter the amount of the check you are depositing. Be certain the entered amount matches the amount on the check.
- Tap the "Deposit To" field to select a deposit eligible account.
- After all the required fields are completed, the "Continue" button will appear enabled.
- Select the "Approve" button to finalize and submit your deposit request.

What happens if I get a new mobile device or change phone numbers?

If you get a new mobile device or change phone numbers, be sure to return to the Mobile Management site in online banking and update your mobile device profile. We recommend removing your old device and re-enrolling your new device.

Can I use Mobile Banking on more than one device?

Yes. Follow the enrollment and download instructions above to enroll a new device for either the native or mobile browser banking applications. Visit the Mobile Management link in online banking and simply add another device.

I activated Mobile Banking on my device's browser. Why am I being asked to activate again?

At the time of enrollment, a "cookie" is stored on your device's browser which allows the Mobile Banking system to remember that you enrolled. The cookie is only visible by the Mobile Banking system and does not contain personal information. Some devices may require you to enable cookies or periodically erase them, requiring re-enrollment. If you are experiencing this issue, check your device settings to ensure that cookies are enabled. If cookies are enabled and the issue persists, please contact your mobile network carrier for cookie support information on your mobile device.

What if my device is lost or stolen?

If you are concerned about misuse of your device, contact your mobile service provider immediately to stop all wireless service. Additionally, sign in to online banking and disable or remove your device from the Mobile Management link under the All Services & Settings tab.

Do I need to re-enroll into Mobile Banking after I purchase a new device?

Yes. If you get a new mobile device or change phone numbers, be sure to return to the Mobile Management site in online banking and update your mobile device profile. We recommend removing your old device and re-enrolling your new device. Follow the enrollment

and download instructions above to enroll a new device for either the native or mobile browser banking applications. Visit the Mobile Management link in online banking and simply add another device.

Do password reset requirements for internet banking affect my ability to perform Mobile Banking functions?

County Bank may require that customers reset their internet passwords periodically. If you do not reset your internet banking password as required by County Bank you may be unable to perform certain mobile banking functions until you reset your password.

I'm receiving an invalid credentials error message even though I'm entering valid credentials. What should I do?

If you've exceeded County Bank's maximum number of failed login attempts in Mobile Banking, you must log in to online banking and reset your password. Once your password has been reset in online banking, you will be able to successfully log in to Mobile Banking with your new password. Please note that temporary passwords set by County Bank are not recognized in Mobile Banking. If you are provided a temporary password, please login to online banking to create a permanent password before returning to Mobile Banking.

BlackBerry Support Enabling JavaScript for the mobile browser application

Without JavaScript enabled on your BlackBerry, you may not be able to view parts of the mBanking mobile web browser (SWAP) application. Users can manually activate JavaScript. See below for step by step instructions.

1. Press the "Menu" button to open the BlackBerry's main application menu.
2. Click "Browser" to open the BlackBerry web browser.
3. Press the "Menu" button again while in the browser.
4. Select "Options" and click "Browser Configuration."
5. Put a check mark next to "Support JavaScript."
6. Press the "Menu" button.
7. Select "Save" to save your settings.

Please Note: In order to use Mobile Banking you must disable the Blackberry default browser and enable the internet browser.