



Mobile Banking FAQ's

1. **What is Mobile Banking?** Mobile banking is a FREE service offered by Robins Federal Credit Union that allows members on-the-go access to their accounts via their mobile phone.
2. **What are options available to access Mobile Banking?** Robins Federal offers 2 options to access your account via your mobile phone. They are:
 - a. **Internet Browser Option** – This option allows members to access their accounts via their cell phone's internet browser. Go to our mobile site, go.robinsfcu.org, and log into your account using your home banking login information.
 - b. **Text Messaging Option** – This option allows members to receive a text message or email with their account balances, and last 3 transactions. (Please note: If you chose to receive the last 3 transactions, you will receive a separate message for each share ID you have. For example: If you have a checking ID 71, a savings ID 00, and a savings ID 01 you will receive 3 messages.)
3. **What transactions can be done using Mobile Banking?**
 - a. View Account Transactions/Balances
 - b. Transfer Funds
 - c. Make Loan payments
 - d. Access Web Bill Pay
4. **How much does it cost?** Robins Federal Credit Union does not charge for this service. However, standard data transfer and text messaging charges apply through your wireless carrier.
5. **Is Mobile Banking Secure?** YES! Mobile Banking is brought to you in partnership with MShift, Inc (www.mshift.com), and allows access to your Robins Federal account from any web-enabled mobile phone, Palm Handheld, Pocket PC Device, or RIM Blackberry Pager. Mobile Banking requires the same secure login information that is used to login to your Online Banking. PIN numbers are never stored at any stage. Your data 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 Robins Federal's web servers is encrypted using the Secure Socket Layer (SSL) layer. Mobile Banking has a built-in session time-out after 5 minutes of user

inactivity. This prevents someone from picking up a Robins Federal Credit Union member's wireless device and accessing their accounts if they forget to logout from their previous session.

Text Message Option FAQ's

What is the text messaging option?

The text messaging option allows you can have your account balance and the last three transactions of your accounts on Online Banking be sent to your cell phone via text message or email.

Text Message Banking "Registering My Cell Phone"

To use the text messages, you must register your cell phone via a PC:

1. Click the Text Message Banking link under the online banking section of www.robinsfcu.org
2. Enter your Account Number and Password in the Wireless Access screen and click "Continue."
3. Click on "ADD a new Device."
4. Enter the phone number of the cell phone you wish to receive account information via text messaging and click on "Next."
5. Using the drop down menu, select the name of your wireless carrier (please read all selections) and click "Next."
6. Choose the message destination you prefer your account information be sent to: your cell phone via text message or e-mail. Click "Next."
7. On this screen, select what information you want sent to you via text message: account balance only, last three transactions only or both account balance and last three transactions. (NOTE: You will receive the selected information for all accounts you have on Online Banking.) Click "Next."
8. Select a 4 digit PIN Number and click "Next." You will use this PIN to request that your account information be sent to you via your preferred message destination.
9. The next screen will show the information you have entered during the registration process.
10. To change any of the information, click on "Back." If all the information is correct, click on "Confirm."
11. The "Your device has been registered" screen will appear and advise you that your phone has been registered as well as provide you with the dial-in number. You should receive a TEXT Message shortly confirming your registration. The dial-in number is the number you call to request your account information be sent to you to your preferred message destination. Hint: Save this dial-in number to your cell phone.
12. Click on "HOME" then "Add a new device" to register other cell phones; otherwise, click on "Close this window" to end the registration process.
13. You will receive a confirmation message to your preferred message destination to confirm the registration process.

Can I register more than one phone number on my account? Yes. You'll just click on Add Device to add the additional number.

Can I register multiple account numbers per phone number? No. This is not currently an option. You may only register your phone to one account number.

Hints:

1. Save the dial-in number to your cell phone for easy access.
2. You can create different PINs to request different types of information