



Mobile Banking Frequently Asked Questions

General Questions

1. Which accounts can I access using Mobile Banking?

You can access any account you have set up in online banking. You select which accounts you want to access using Mobile Banking during the enrollment process.

2. 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 do not display.

3. Is Western's Mobile Banking Secure?

Mobile Banking offers the highest level of Security Safeguards:

Authentication - Mobile browser and app users are authenticated for every interaction with any Mobile Banking component. Users are authenticated by username and password or by utilizing existing login credentials for single sign-on.

Encryption - 128-bit encryption is used for all transactions within Mobile Banking.

Fraud - Mobile Banking incorporates mechanisms such as transaction validation and transaction reconciliation processes to detect fraud.

4. Is my personal or financial information stored on my phone?

No, Mobile Banking does not save any files with personal or financial information on your mobile device. That information stays strictly within online banking. Some phones (i.e. Android) have logo and branding files that are copied to the mobile device. Those files do not contain any personally identifiable information.

5. Can I add more than one mobile phone?

Yes, you can enroll several mobile devices for Mobile Banking. To add a new phone, complete the Mobile Banking Enrollment section within your Online Banking login.

6. What if my phone number changes?

If your mobile phone number changes, simply update your mobile phone number in the Mobile Banking section in Online Banking.

7. 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 your phone within the Mobile Banking enrollment area.

8. Which phones can I use for Mobile Banking?

Hundreds of models are supported including these major brands: iPhone, HTC, LG, Motorola, Nokia, Pantech, Samsung, Sanyo, and Sony Ericsson. Phones on a number of different operating systems are supported including, but not limited to, Android, iOS, Symbian, Windows Mobile, Linux, Palm webOS, and Maemo.

9. Which mobile service carriers support Western's Mobile Banking?

Western's Mobile Banking works on all major mobile service carriers in the U.S. including: AT&T, Sprint, T-Mobile®, U.S. Cellular® and Verizon Wireless.

10. I have a prepaid plan, can I use Mobile Banking?

Mobile Banking 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. Please check with your provider for details.

11. I was previously enrolled in Western's previous Mobile Banking web browser. Do I need to do anything to use the new Mobile Banking?

Yes, Western's Mobile Banking offering is an all new service, and the previous version will no longer be available. In order to use the new Mobile Banking, you must first enroll through Online Banking.

Mobile App

1. How do I download the Mobile app to my smartphone?

First you should login to your personal Online Banking account and then select Options/Mobile Banking Profile. Once you have entered in the necessary information, you will then be sent a text with a unique link to the App Store on your phone where you can download the Western State Bank App. If you download the app in the App Store without enrolling first through Online Banking, the download will not work. Download the Western app as you would any other application from the App Store. After you download and install the application, you will receive a text message with an activation link. Click the link to launch the application and go to Western State Bank's Mobile app login page.

Note: Effective June 2017, Amazon Store apps and Amazon devices using the Amazon mobile app are not supported.

2. When I click the link to download the Mobile app nothing happens, what should I do?

If the app does not appear to be downloading, you could try to download the app through the App Store. Please note that you must first enroll for the Mobile Banking app within Western's Online Banking however, otherwise your account information will not appear.

Every mobile device and mobile network is different, so you may not be able to download Mobile Banking to your mobile device. If you continue to have trouble, contact your mobile service carrier to make sure your mobile device supports application downloads

3. How do I enroll in Mobile Deposit?

You can enroll in Mobile Deposit by visiting www.westernbanks.com and select "Profile" and then select "Mobile banking." Please provide the needed information and follow the prompts.

4. What are the limits for Mobile Deposit?

The standard daily deposit limit for Mobile Deposit is \$2,500. If you require a higher limit, please contact your Personal Banker.

Mobile Browser Banking

1. **When I click the link for the Mobile Banking website nothing happens, what should I do?**

Every mobile device 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 mobile device 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 device's web browser to go directly to the website.

If you still can't access the Mobile Banking website, contact Western State Bank or your mobile service carrier.

Text Banking

1. **What is the Western State Bank text address?**

The Western State Bank text address is 99588.

2. **Are the keywords case-sensitive?**

No, whether you type "BAL" or "bal," a response with your account balance information is sent to your mobile device.

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

Make sure you are sending text messages to Western's Mobile Number, 99588. Check the keyword and any additional information required for the request, account nickname, or address.

4. **Why are my results sent as multiple messages?**

Text messages are limited to 160 characters. If your account information exceeds the character limit your account information is sent in multiple messages - no more than five at a time.

5. **I have text messaging enabled on my mobile device, why can't I receive text messages?**

Your mobile service carrier may be blocking short codes or you may have blocked short codes on your mobile device. Short codes must be enabled to use Mobile Banking. Short codes are abbreviated phone numbers, usually five digits, used to send Mobile Banking messages.

How to Change a Phone Number

1. Login to Online Banking.
2. Click the "Alerts" button on the top menu.
3. Select "Manage Devices" button in the Mobile Banking section.
4. Select the "My Devices" tab on the Main Menu page. Locate the number you want to change and select "Change my phone number". Then click the "Go" button.
5. Enter the updated phone number and click the "Next" button.
6. Your number has been changed. Close the Main Menu page to return to your Online Banking Session.

How to Stop Using or Deactivate a Phone

1. Login to Online Banking.
2. Click the "Profile" button on the top menu.
3. Select "Manage Devices" button in the Mobile Banking section.
4. Select the "My Devices" tab on the Main Menu page. Locate the number you want to deactivate and select "Stop using this phone for Mobile Banking". Then click the "Go" button.
5. Click the "Yes" button to confirm that you want to stop using the selected device for Mobile Banking.
6. The selected phone has been deactivated. Close the Main Menu page to return to your Online Banking Session.