

## First Tech Mobile Banking FAQ

### **What is mobile banking?**

Mobile banking is a free service offered through First Tech Credit Union that enables you to perform selected online banking functions using your internet-enabled mobile device.

### **How do I know if my device is able to support mobile banking?**

Your device is web-enabled if it has a mini-browser or wireless web on its main menu. If you are not sure, contact your mobile phone carrier to confirm your phone is web-enabled and the service is activated. Note that many mobile phone carriers charge a monthly fee for wireless web access and may also charge for the volume of data exchanged.

### **Is there a fee to use mobile banking?**

First Tech does not charge a fee for accessing your accounts via this service; however your service provider may charge an additional fee for airtime and internet access.

### **How does mobile banking handle security?**

Our mobile banking is encrypted using the Wireless Transport Layer Security (WTLS) protocol, which provides the highest level of security available today. All data that passes between the wireless gateway, our service provider's servers, and First Tech's web servers, is encrypted with Secure Socket Layer (SSL).

### **How do I access mobile banking with First Tech?**

To access mobile banking, you need First Tech online banking access (a valid username and password) and a wireless device with an internet connection. Simply enter the mobile banking URL <<http://firsttechcu.com>> into the browser then login using your online banking credentials.

If you do not have online banking access, please contact us at 800.637.0852 and a representative will assist you.

### **What happens if I get locked out of First Tech's mobile banking or what if I don't have a password?**

As with First Tech's Online Banking, you must call to get a new password or to have yours reset. Once your password is set, you must first specify your new password on the Online Banking site via your PC / MAC. For security reasons, you may not specify your new password on the mobile banking site. Once your new password has been set up via Online Banking, you may use your username and password to login to mobile banking.

### **What can I do with First Tech's mobile banking?**

Our mobile banking offers the following services:

- Account Summaries
- Account Transaction History
- Transfers between your First Tech Accounts
- Bill Pay
- View Pending Bill Payments
- Cancel Pending Bill Payments
- View Bill Payment History

### **Which mobile devices are supported?**

You can access mobile banking from any internet-enabled mobile phone such as WAP phones, PalmOne OS, Pocket PC, Apple iPhone, or RIM Blackberry devices. Your device must be internet enabled for mobile banking to work.

### **PalmOne Handhelds:**

Ensure that your PalmOne Handheld has a connection to a wireless internet service provider (Wireless ISP). If it does, you can connect to the internet and enter the First Tech mobile banking URL <<http://firsttechcu.com>> in your browser.

### **RIM Blackberry Devices:**

Ensure that you have a browser, such as Go.web, installed on your RIM Blackberry. If you are not sure your RIM Blackberry has a browser installed, please check with your service provider. Once you verify that you have a browser, enter in the First Tech Mobile Banking URL <<http://firsttechcu.com>>.

If you are unable to log in using your Blackberry phone, check the settings to ensure it is enabled to browse Secure/SSL sites. You may get an error message such as:

- ▶ "Access Denied: Insecure SSL Request" when clicking on More Info, or
- ▶ "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 received either of these messages, you will need to change your Blackberry Options settings as follows:

- ▶ Select Options
- ▶ Select TLS
- ▶ Under the TLS Default, select Change Option to "Handheld," not "Proxy."

### **Mobile Phones:**

If you have trouble logging in on your mobile phone, remember passwords are case sensitive. You must enter 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. Additionally, some phones require extra shift key presses to enter numbers instead of letters.

You may only be able to see the first few transactions of your account history. This happens because the size of a mobile phone screen can only display a limited amount of information at one time. Some mobile phones go 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 to scroll all the way to the top of the page. If you want to view the next page, use the arrow key to scroll down

until you come to a "More" link, then click it for more information.

You should have a MiniBrowser, MicroBrowser or Wireless Web listing on your main menu if your phone is web-enabled. Contact your carrier to confirm that your phone has the capability and service is activated.

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

Sprint PCS: [Phone User Guides & Tutorials](#)

Verizon Wireless: [Mobile Web Informations](#)

AT&T Wireless: [Internet Common Questions](#)

T-Mobile: [Support for Your Phone](#)