

## Frequently Asked Questions

### Is Mobiliti secure?

Mobiliti employs industry best practices with regards to security. It has been assessed against industry security criteria by a number of independent system security experts.

At a high level, Mobiliti offers the following security safeguards:

- **Authentication** - Mobile browser and application solution customers are authenticated for every interaction with any Mobiliti component. Customers 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 Mobiliti and between Mobiliti and other Fiserv solutions (e.g., core banking and payment systems).
- **Fraud** - Mobiliti incorporates mechanisms such as transaction validation and transaction reconciliation processes to detect fraud.
- **Availability/Resilience** - Mobiliti is protected against malicious attacks through software and server hardening measures.
- **Audit Ability** - Mobiliti provides full audit capabilities through event logs and event-based reporting.

### Is my personal or financial information stored on my phone?

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

### Which accounts can I access using Mobiliti?

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

### 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.

### Can I add more than one mobile phone?

Yes. You can enroll several mobile devices for Mobiliti. To add a new phone, log into online banking and select the Options tab. From the Mobile Banking Profile, choose the "Add new phone" button.

**What if my phone number changes?**

If your mobile phone number changes, simply update your mobile phone number in Mobiliti. To update the mobile phone number, log into online banking and select the Options tab. From the Mobile Banking Profile, choose the “I want to” Change my phone number.

**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 in Mobiliti. To deactivate your mobile device, log into online banking and select the Options tab. From the Mobile Banking Profile, choose the “I want to” Stop using this phone for Mobile Banking.

**How do I stop using Mobiliti on my phone?**

To stop using Mobiliti on your mobile device, log into online banking and select the Options tab. From the Mobile Banking Profile, choose the “I want to” Stop using this phone for Mobile Banking.

**Which phones can I use for Mobiliti?**

Hundreds of models are supported including these major brands: iPhone, BlackBerry, 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, BlackBerry, iOS, Symbian, Windows Mobile, Linux, Palm webOS, and Maemo.

**Which mobile service carriers support Mobiliti?**

Mobiliti works on all major mobile service carriers in the U.S.: AT&T, Sprint, T-Mobile®, U.S. Cellular® and Verizon Wireless. Mobiliti also works on a number of the smaller service carriers, including, but not limited to, Boost Mobile, Cricket Wireless, Metro PCS, Pioneer Cellular, Union Wireless and Virgin Mobile USA.

**I have a prepaid plan, can I use Mobiliti?**

Mobiliti 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 call your carrier to be sure they support short codes. If you have questions, please contact Community Resource Bank Technical Support at 507-645-1857.