

**Citizens Bank Mobile Banking**  
**Frequently Asked Questions FAQ's**

### **What can I do with the Citizens Bank Mobile Banking Service?**

Citizens Bank offers several ways to bank on your mobile device:

1. Apps, which provide most of the same features as online banking, get account balances, review detailed account history, make transfers, pay bills, send and receive secure messages and more. Commercial users can initiate and approve Single ACH Payments and Receipts or Domestic Wire Transfers.
2. Text banking, allows you to quickly request and receive up-to-date information on your account, transfer funds between accounts.


### **What are Apps?**

Apps is an abbreviation for application. An app is a piece of software. It can run on the Internet, on your computer, on your phone or other electronic device.

### **What are the requirements to access Mobile Banking?**

You must be a registered user of Citizens Bank Online Banking and have a valid Online Banking user id and password.

### **What apps are available?**

Citizens Bank has custom apps for iPhone, iPad and Android Smartphone and tablets. Our apps are available for download from  App Store or Google Play.

### **What devices support Citizens Bank apps?**

A device's operating system and capabilities affect the overall user experience.

*Device/Features that deliver the Best Performance:*

Operating System – iOS (version 6.0+) or AndroidOS (version 4.1+)

Location Services – GPS enabled/native mapping app enabled

*Device/Features that deliver Minimum Performance:*

Operating System – iOS (version 5.0+) or AndroidOS (version 2.3+)

Locations Services – Native mapping app access allowed

Note: devices without locations services or native mapping applications do not support Branch/ATM locations functionality.

### What devices do not support Citizens Bank apps?

*Device/Features that do not meet the minimum qualification above.*

Operating System – iOS (version < 5.0) or AndroidOS (version < 2.3), Windows, Blackberry, Kindle Fire.

### How much does Citizens Bank Mobile Banking cost?

There is no fee to access our text banking or our mobile apps. Please check with your wireless provider about carrier and web access charges.

### What other features does Citizens Bank Mobile Banking app offer?

Call-Us Hotspots – Allows end users to tap phone numbers displayed on the Login page of Smartphones to launch the call process to our Call Center.

Forgot Password Link – A password reset link is available to begin the password reset process

Quick Transfer – links to Funds Transfer page.

Settings – Update your profile and make sure we have your current contact information.

Change Password - Change your online banking password through your mobile device.

Message and Alerts – Send secure messages to certain departments at Citizens Bank. These are consistent between tablet/smartphone and online banking. This means if you elect to send a message while working within online banking, you can always use your tablet or smartphone to read or reply. You can delete any sent or received secure message in your message queue.

### If I use Bill Pay can I add bill payees through mobile banking?

No. Bill payees must be added through online banking first.

### If I am a Commercial Banking user can I add payment templates through mobile banking?

No. Payment templates must be setup through online banking first.

### How do I enroll for Text Banking?

Register for the service in Online Banking. From the Text Banking tab in Mobile Preferences, Select the option to enroll in text banking, register a cell phone number, read and agree to the terms of service. You must also click the Text Account toolbar button in the Account Preference to enable and nickname your accounts (four character limit) for use with text banking.

### What are the text banking commands?

Use vanity code, BANKME (226563)

BAL or BAL <account nickname> – list of account balances

HIST <account nickname> - account history

XFER <from account nickname> <to account nickname> - transfer funds between accounts

LIST – receive a list of available text commands

HELP – receive a list of contact points for information on text banking

STOP – Stop all text messages to the mobile device

### **How is Citizens Bank Mobile Banking secure?**

The same features that promote protection of our Online Banking are available for smartphone and tablet activity: Multi-factor Authentication, Symantec® tokens, and Temporary Access Codes.

For greater security, information is cleared from the tablet or smartphone display and a timeout message appears when an end user's app session ends.

View accounts by nicknames you set, account number are masked.

For added mobile banking security follow the tips below:

- Log out and close your browser when you are not using the internet on your phone
- Set up daily alerts to track account activity. This is a great way to detect fraudulent activity on your account.
- Use secure, encrypted websites for transactions on your mobile phone
- Don't click through to websites from emails, even if they look like they are from your bank. Always visit your bank's website by typing in the domain, or bookmark it.
- Never give your password or account number on a site you are unsure about
- Avoid public Wi-Fi, if possible
- Add mobile security software to your device, if possible
- Avoid making your personal information readily accessible. Don't share your PIN, password or security question with anyone or save it on your phone.
- Password-protect your phone so others cannot access your information if it is lost or stolen.

### **What should I do if I lose my phone or tablet?**

If your mobile device is lost or stolen, call 505-599-0100 or 1-800-325-9961, so we can deactivate your account.