



Mobile and Text Banking FAQ

Q: What is Mobile Banking?

A: Mobile Banking is another solution that State Bank of Waterloo offers for customers to access account information using your mobile devices.

Q: What devices will work for Mobile Banking?

A: Mobile Banking works with any web-enabled mobile device whose network allows secure SSL traffic, e.g. iPhones, Androids, Blackberries, iPads, iPod Touch and Kindle Fire. For SMS/Text only, any phone with texting will be able to receive transaction history, account balances, make transfers and receive text alerts.

Q: What functions can I perform from my mobile device?

A: Through Mobile Browsing or Mobile Application you can:

- View Transaction History
- View Account Balances
- Transfer Funds between accounts
- Pay bills to existing payees
- Find locations

Through SMS/text, you can:

- View transactions and balances
- Make transfers between accounts
- Receive balance alerts

Q: Is Mobile Banking secure?

A: We use the same security controls for our Mobile Banking solution that are used for our Internet Banking solution.

- Your Internet Banking user id and password are needed
- You will see your personal security image for verification that you are on the correct site
- We use ssl encryption to protect your information. This industry-approved security technology prevents anyone from intercepting or interrupting information transmitted from your mobile device to State Bank of Waterloo

- Security questions are also used for authentication
- No personal data is stored on your mobile device

SMS/Text:

- Use pseudo name for account or last 4 digits. Never use full account number.

Q: How do I begin?

A: For Mobile Banking, you must be an active State Bank of Waterloo Internet Banking user. For browsing, go to www.statebankofwaterloo.mobi. For smartphone applications, go to your market for getting applications and search for State Bank of Waterloo or use the QR code on our website. Download the app to your phone.

For SMS/Text:

Text Enroll SBW to 39257 and a customer service rep will contact you to get you started.

Q: Is Mobile Banking free?

A: State Bank of Waterloo's mobile banking solutions are free! However, your mobile phone service provider may charge for text messages or internet usage-check your plan for details. See our Mobile Banking Agreement and Disclosure.

Q: Do I need an app to use Mobile Banking?

A: No, an app is not required. The mobile browsing solution works anywhere you have access to the internet. To use the mobile browsing solution, simply log on to www.statebankofwaterloo.mobi

Q: How do I download the Mobile Application for my Android?

A: You can download our free application, Mobile Banking, from the Google Play on your phone. Or scan the QR code from your phone to be taken directly there.

Q: How do I download the Mobile Application for my iPhone?

A: You can download our free application, Mobile Banking, from the iTunes App store on your phone. Or scan the QR code from your phone to be taken directly there.

Q: Is there an app for my Blackberry?

A: No. To access Mobile Banking on your Blackberry, simply browse to www.statebankofwaterloo.mobi

Q: What happens if I lose communication/signal during a transaction?

A: When you complete a transaction from your mobile device (bill payment or funds transfer) you will receive an SMS/text message as confirmation that the transaction was successful. If you do not receive this message due to a dropped call or lost signal, check your accounts and re-submit any transactions that did not process.

Q: Why can't I add a new payee?

A: This is a security feature. You can only send a payment to an existing payee. To add a new payee, log in to Redi-Net Internet Banking through your PC.

Q: How much history is available?

A: You will be able to view 30 days worth of transaction history through Mobile Browsing and Mobile Application. When you text, hist, to 39257, you will receive a text with the last 5 transactions for all enrolled accounts. For more text commands, See [Text banking commands](#).

Q: Why am I not receiving any text?

A: Some cellphone plans may have Premium texting blocked. Contact your provider to see if your account has this blocked.

Q: What happens if I lose my mobile device?

A: Since your account data is not stored on your mobile device, your information cannot be stolen.