

What is Mobile Banking?

NPOCU Mobile Banking is our home banking application you can use to access your account information quickly and easily from your iPhone, iPad, iPod Touch or Android device. You can use Mobile Banking to:

- Check your account balances
- Review recent account activity
- Transfer money between accounts
- Pay bills
- Change and cancel pending payments
- Find ATM and Shared Branch locations

How do I download and activate NPOCU Mobile Banking?

You must be registered for Virtual Branch Online Banking with a user name and password BEFORE you log into NPOCU Mobile Banking. Download the app directly from the Apple App Store or Google Play, www.npocu.org or you can go to the Virtual Branch Self Service Tab. If you have an iPad or iPod Touch you will use the app in the iPhone section for your device. This app is used for all three devices.



Is Mobile Banking secure?

To ensure the safety and privacy of your account information, we provide some key security features in Mobile Banking:

- Unique Activation Code—we send you a unique activation code to verify your phone number. This code associates your mobile phone with your account. This verification also lets you know your mobile phone number has been successfully registered in our system.
- Authentication—you are authenticated for every interaction with Mobile Banking.
- Encryption—we use 128-bit encryption for all transactions.
- Fraud Detection—we incorporate mechanisms such as transaction validation and transaction reconciliation processes to detect fraud.
- Auditability—we provide full audit capabilities through event logs and event-based reporting.
- No Identifiable Information—we don't return any personally identifiable information in a text message, such as your full account number, e-mail address, or personal address. We never ask for or include your user ID or password in any message we send.

Is my personal or financial information stored on my phone?

No. We don't save any files with your personal or financial information on your phone. That information stays strictly within online banking.

For some phones, such as a BlackBerry, we have logo and branding files that we copy to your phone. Those files do not contain any personally identifiable information.

Which accounts can I access in Mobile Banking?

You can access any account you've set up in online banking. When you register for Mobile Banking, you can choose which accounts you want to access.

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. We don't show any pending transactions.

Can I add more than one mobile phone?

Yes. You can register several mobile phones for Mobile Banking.

To add a new phone, go to online banking and access the Mobile Banking pages. On the My Phones page, select **Add New Phone**.

Can I register multiple users to the same phone?

For security reasons, only one user can register per phone.

What if my phone number changes?

If your mobile phone number changes, go to online banking and access the Mobile Banking pages. On the My Phones page, find the old phone number and select the option **Change my phone number**.

What if my phone is lost or stolen?

If your mobile phone 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 Virtual Branch. Under the Self Service Tab, select Mobiliti, find the phone number and select the option **Stop using this phone for Mobile Banking**.

I received my activation code but never used it. What should I do?

Your activation code expires 24 hours after we send it to you. However, you can always request a new activation code. Go to online banking and access the Mobile Banking pages. On the My Phones page, find the phone number and select the option **Get new activation code**. We'll send you a text message with a new activation code.

I haven't received the activation code on my mobile phone. What should I do?

Check the mobile phone number you entered during registration. If it is correct, here are some other options for resolving the issue:

- Request a new activation code. Go to Virtual Branch and access the Mobile Banking pages. On the My Phones page, find the phone number and select the option **Get new activation code**. We'll send you a text message with a new activation code.
- Verify that your mobile phone is on and able to receive text messages. Check with your mobile service carrier if you're not sure you can receive text messages.

Alerts Service

You can receive automatic alerts with information about your accounts. For example, we can send you an alert when your account balance goes below a threshold amount. You can receive alerts on your mobile phone or email address.