

Mobile Banking

Frequently Asked Questions



What is Mobile Banking?

Mobile Banking is a robust, Web-based solution customers can access from their iPhone, Android phone or iPad. After signing in, Mobile Banking allows customers to check account balances and easily transfer money between accounts. Advanced features include mobile deposit, picture pay and transfers to other accounts both inside and outside the bank.

What is required to use Mobile Banking?

1. An active United Community Bank checking, savings or money market account
2. Access and ability to download the UCB Mobile app

How do customers get started using Mobile Banking?

Once on a supported device with a valid data plan, customers can download the UCB Mobile app to begin managing their finances. Customers may need to contact a personal banker to add the service to their RIM and account(s).

What phones are compatible?

Any Apple or Android smart phone and iPad with Internet access will work. Other tablets will not detect mobile banking.

Is Online Banking required to use Mobile Banking?

Online Banking is a separate service and information is kept separate: username, password, bill pay, and transfers. The use of eStatements and United Pay will require an Online Banking account.

What is the Mobile Banking app?

Customers can download the mobile banking app on our website at www.ucbwi.com/eServices or from the Apple Store or Google Play Store on their Apple or Android mobile device.

Is Mobile Banking free?

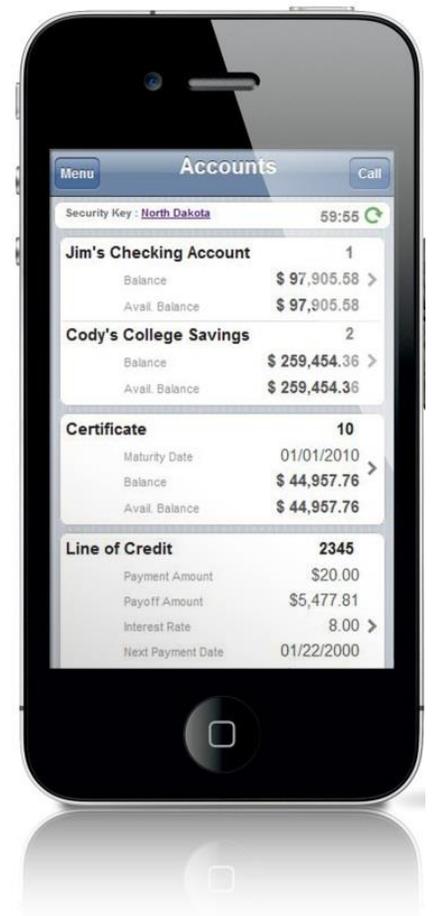
Yes, to view accounts and transactions, to transfer between their own accounts and pay bills, but customers may incur data (internet) charges from their wireless carrier. There are charges for mobile deposit and transferring funds to other customer accounts or other RIMs.

Is Mobile Banking safe?

Yes, mobile banking is safe and secure. Mobile Banking is protected with security technology. No identifiable personal information, such as account numbers or passwords, will be sent or stored to any device. You can also setup mobile alerts to your email account for any transaction done on your mobile device.

Does my wireless carrier support Mobile Banking?

Mobile Banking works on all major mobile providers in the U.S.



Why can't I create a valid username?

The username is restricted to between 6-20 characters in length.

Why can't I create a valid password?

The password must contain the following: one capital letter, one lower case letter, one number, one special character, and 8 characters long.

How do I reset my password if I get locked out?

Select User Help from the menu and then Forgot or Reset Password.

How can I find my username?

Select User Help from the menu and then Forgot Username.

How do I hide an account from my list of accounts?

You can hide an account by going to the Personalize page, select the account you wish to hide under account settings and then turn hide account on.

Do I need to be the primary account holder in order to register for Mobile Banking?

No, as long as you have a social security number tied to an existing account you will be able to register.

Will I be able to see all of my accounts?

Yes, you will be able to see both your deposit and loan accounts.

Can multiple users use the Mobile Banking Application through the same device?

Yes, if another account holder wishes to access the application through another registered user's device the second account holder must select User Help from the menu and then select Add Another User to register on the new device.

Why can't I find the app when I search UCB Mobile App in the Google Play Store?

Our app has certain requirements that must be met by an Android device to operate correctly. If your device doesn't meet these requirements the app will not be displayed in the store for your device.

****Remember to always install malware protection on your mobile device(s).**

****Do not save your bank statements or other confidential information on your mobile device(s).**

****Make your password strong and change it frequently to ensure the security integrity of that password.**

