

**Mobile Banking - FAQs**  
**July 2014**

**Q. I'm not enrolled for online banking. Can I still use Mobile Banking?**

A. You must first enable your bank account(s) for online banking

**Q. How do I sign up for Mobile Banking?**

A. You may enroll in Mobile Banking using one of two methods: Activation Code through online banking or Enrollment via your device.

- Activation Code - Sign in to Online Banking on your computer and choose the Mobile Banking option. Enroll your mobile device and follow the activation instructions.
- Enrollment via your device – Download the Mobile App and begin to logon using your online banking credentials. The App will require you to enroll using your phone number.

**Q. How do I download my mobile banking application?**

A. Download the App via:

- *For iPhone or iPad:*
  - Navigate to the App Store
  - Search for American Trust & Savings Bank
  - Select "Install" to download the application
- *For Android:*
  - Navigate to the Google Play Store
  - Search for American Trust & Savings Bank
  - Select "Install" to download the application
- *For Kindle:*
  - Navigate to the Amazon Appstore and select Kindle Fire Apps
  - Search for American Trust & Savings Bank
  - Select "Install" to download the application

**Q. What is American Trust & Savings Bank shortcode used for Text Banking commands?**

A. All text messages should be sent to **49794**

**Q. What are the Text Banking commands?**

A.

Balance	B	Summary of available balances for all accounts
More	M	More than 137 characters
History	H	Summary of recent transactions per account (H 2)for 2 <sup>nd</sup> acct
Command	C	List of available Text Banking commands
Help	HE	Help content for Text Banking
Login	L	Receive a URL for the American Trust & Savings Bank Mobile Browser website
Recover	R	Receive a URL and new activation code for the American Trust & Savings Bank Mobile Browser web site
Stop	S	De-activate all American Trust & Savings Bank text services

**Q. I enrolled in Text Banking with my phone number but did not receive a text message. What should I do?**

A. Typically you should receive a text message within a few minutes after enrolling, however sometimes mobile carriers experience delays which slow down text message delivery. While waiting, make sure your phone has a wireless signal. In addition, be sure you entered the correct phone number on the enrollment site. After waiting a few minutes if you still have not received your text message, try sending the activation code. If you still do not receive a text message, contact your wireless carrier to be sure text messaging is enabled on your phone.

**Q. What happens if I get a new mobile device or change phone numbers?**

A. If you get a new mobile device or change phone numbers, be sure to return to Online Banking and update your mobile device profile in the Mobile Banking Center. Remove your old device and enroll your new device.

**Q. Who is eligible for Mobile Check Deposit?**

A. Clients who have a personal deposit account are eligible for the Mobile Check Deposit service if they meet specific criteria.

**Q. What types of checks can I deposit with Mobile Check Deposit?**

A. Most domestic checks may be processed through Mobile Check Deposit. We are unable to accept Money Orders, Foreign Items, Savings Bonds, or Third Party Checks. Checks must comply with our limit specifications listed in the Terms & Conditions section. Any items presented in excess of the limits will be declined at our discretion.

**Q. How will I know if American Trust has received and processed my deposit?**

A. You will receive a notification by e-mail when your deposit has been received. When your deposit is processed, you will receive a second e-mail notification on the status of your deposit. This e-mail will indicate if the deposit was approved or declined for processing. If declined, a reason will be provided.

**Q. When will my deposit post to my account?**

A. Deposits may be made with Mobile Check Deposit at any time. If your deposit is received prior to the daily cutoff time of 5:00 pm, your deposit will post to your account during nightly processing. Funds availability may be limited under certain conditions. Please refer to the Terms and Conditions document for more information.

**Q. What if I submitted a deposit for the wrong amount? Do I need to resubmit the deposit?**

A. No, you do not need to resubmit your deposit. If you entered the wrong amount for the deposit, our operations center will correct the deposit amount.

**Q. What if I submit the same deposit twice in error?**

A. If the same deposit is submitted twice, it will be identified and stopped by our process. Should this occur, you will receive a declined deposit notification for the second deposit received through the Mobile Check Deposit service.

**Q. If I need additional information on Mobile Check Deposit or Mobile Banking, who may I call?**

A. For additional assistance, please call 563-589-0803.