



FREQUENTLY ASKED QUESTIONS

How much does this service cost?

There is currently no charge associated with the service. However, there may be charges associated with text messaging and data usage on your device. Check with your wireless provider for more information.

Is it secure?

Yes, the mobile banking service utilizes best practices from online banking, such as HTTPS, 128-bit SSL encryption, password access and application time-out when your mobile device is not in use. Only the mobile devices that you personally enroll in the service can access your accounts. In addition, no account data is ever stored on your mobile device. In the event your mobile device is lost or stolen, the service can be immediately disabled by either going online to the Mobile Banking enrollment website or calling us.

Which wireless carriers are supported?

We support most of the popular US wireless phone carriers, including AT&T, Sprint, T-Mobile, and Verizon. If your carrier is not listed when you enroll, select 'Other' and try the Mobile Web option, or check back later, as new carriers will be added over time.

Do I need a text message or data plan?

Yes, a text messaging and/or data plan is typically needed, as data usage can become expensive without them. Please check with your wireless carrier for more information.

What is Activation?

Activation is a one-time process that helps ensure your security. There are two methods for enrollment: Activation Code and Device Enrollment.

- Activation Code - After you enroll a device, you will receive an activation code which will be required to begin using Text or Mobile Banking on your device. We recommend you print your activation code and installation instructions for easy reference during installation.
- Device Enrollment - If enabled, you may enroll via the device. Please refer to the Device Enrollment Section within these FAQs. Note: Text Banking enrollment requires following the Activation Code method.

Mobile Banking

What is US Metro Bank Mobile Banking?

Mobile banking gives you access to your accounts from your mobile web browser or a downloadable mobile banking application, depending on your preference and your mobile device capabilities. Both options allow you to: view account balances, search recent account activity, transfer funds, and pay bills.

How do I access Mobile Banking on my phone's browser?

After successful enrollment via Activation Code, your phone will receive a text message with your Mobile Banking URL. You may also visit the site at any time at: **m.usmetrobank.com**

How do I sign up for Mobile Banking?

You may enroll in Mobile Banking using one of two methods: Activation Code and Device Enrollment.

- 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.
- Device Enrollment - If enabled, you may enroll via the device. Please refer to the Device Enrollment Section within these FAQs.

I activated Mobile Banking on my device's browser. Why am I being asked to activate again?

At the time of activation, a "cookie" is stored on your device which allows the Mobile Banking system to remember that you activated. The cookie is only visible by the Mobile Banking system and does not contain personal information. Some devices may require you to enable cookies or periodically erase them, requiring reactivation. If you are experiencing this issue, check your settings to ensure that cookies are enabled. If cookies are enabled and the issue persists, please contact your mobile network carrier for cookie support information on your device. If you would like to reactivate and text banking is enabled on your device, text R or RECOVER to 49794. If US Metro Bank supports enrollment on your mobile device, you will not need to provide an activation code. However, you may be asked to enroll again due to issues with cookies.

How do I optimize my mobile web experience?

Ensure your device's browser has cookies enabled. In addition, enable style sheets for the best viewing experience.

How do I navigate Mobile Banking links with my mobile device's browser?

To navigate, access the menu and choose an option.

Is Mobile Banking supported on my device?

Mobile Banking is supported on most devices with a mobile web browser that supports cookies. In addition, the mobile application is available on many smartphones including: iPhone and Android. Both mobile web and mobile applications may be found by entering the mobile web URL (**m.usmetrobank.com**) in your device's browser.

[How do I download my mobile banking application?](#)

- *For iPhone or iPad:*
- Navigate to the App Store
- Search for US Metro Bank
- Select "Install" to download the application
- *For Android:*
- Navigate to the Google Play Store
- Search for US Metro Bank
- Select "Install" to download the application

Text Banking

[What is US Metro Bank Text Banking?](#)

Text banking gives you access to your accounts via text (SMS) messages on your phone. It's a fast, easy way to look up account balances or recent account history by sending a text command to a shortcode.

[What is US Metro Bank shortcode?](#)

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

[Can I use both Text Banking and Mobile Banking on my phone?](#)

Yes. Simply enroll for both Text Banking and Mobile Banking to enable this.

[Is Text Banking supported on my phone?](#)

Text Banking will work on any text message (SMS) capable phone from one of our supported carriers.

[Will I receive unsolicited text messages?](#)

No. You will only receive messages when you specifically request them with one of the Text Banking commands or if you subscribe to Mobile Alerts.

[What are the Text Banking commands?](#)

FUNCTION	COMMAND	DESCRIPTION
Balance	B	Summary of available balances for all accounts
History	H	Summary of recent transactions per account
Command	C	List of available Text Banking commands
Help	HE	Help content for Text Banking
Login	L	Receive a URL for the First Community Bank of Cullman Mobile Browser website
Recover	R	Receive a URL and new activation code for the First Community Bank of Cullman Mobile Browser web site
Stop	S	De-activate all First Community Bank of Cullman text services

How do I subscribe to Mobile Alerts?

You must first enroll in the SMS/Text Banking in order to subscribe for Mobile Alerts. After registering for this mode, go to your Internet (Online) Banking alert page. From here you will be able to subscribe to the alerts you wish to receive on your mobile device.

Device Enrollment

What is Device Enrollment?

Device enrollment allows the user to register for Mobile Banking using their mobile device, instead of a personal computer. This added convenience means that users may register their device while on-the-go.

How does device enrollment work?

Device enrollment validates the user's banking relationship by asking the user to provide their credentials and mobile telephone number.

Do I have to be enrolled in Online Banking to use Device Enrollment?

Yes, if a mobile-only enrollment is not offered. Your User ID, password and mobile telephone number will be used to enroll you in Mobile Banking. If you are not enrolled in Internet (Online) Banking, please proceed to US Metro Bank's website to register for Online Banking first.

What Mobile Banking modes may I enroll?

Users may enroll for, both, the web/browser-based version of Mobile Banking as well as the downloadable applications, if supported. SMS/Text for Mobile Banking must be enrolled from the Mobile Banking Center using a personal computer. Click on the "Activate Now" link for SMS and follow the instructions presented on the screen.

What is my User ID?

Your User ID is the same as the User ID you established for Online Banking or created during the mobile-only enrollment process, if available.

Can I save my User ID on the device?

On applications that allow saving the User ID, you may save your User ID by selecting "On" when prompted. For enhanced security, the User ID will then be presented in the future in a masked format, hiding some of the characters. You may also remove the User ID, at a later time, by simply changing the prompt to "Off".

Do I have to accept the Terms and Conditions?

Yes. You must agree to the Terms and Conditions in order to use Mobile Banking.

What happens if I don't allow the device to 'Remember Me'?

The 'Remember Me' prompt enables your device to recall your Mobile Banking registration so that you are not presented with challenge questions every time you log in. If you select "Off" for the prompt, you will be required to reply to the challenge questions each time you log in to Mobile Banking.

What is my Password?

Your Password is the same as the Password you established for Online Banking or in mobile-only registration, if available.

What if I do not remember my User ID or Password?

In this case, you should visit the Online Banking website and follow the instructions for retrieving and/or resetting your credentials or, contact Customer Service.

What do I use for a Mobile Number if I am using a tablet, such as an iPad?

When you use a non-phone device, such as tablets that are Internet-enabled and a phone number is requested, enter a phone number you can easily remember, such as your home phone or office phone.

Mobile BillPay

What is Mobile BillPay?

Mobile BillPay allows you to pay bills online, saving you time, envelopes and stamps. It is an optional service on your Online Banking account. You may pay bills using your mobile device while on-the-go, anytime, anywhere.

Where do I enroll for Mobile BillPay?

You enroll for BillPay through your Online Banking account. Once enrolled, you will be able to access BillPay on your mobile device. You must be enrolled for, both, Online Banking and BillPay before you may use Mobile Banking and Mobile BillPay.

In what modes may I access Mobile BillPay?

Mobile BillPay is available on the web/browser and downloadable application modes. It is not available through the SMS/Text mode.

How do I pay a bill?

To pay a bill, select the "Bill Pay" option from the main menu, then select "Pay Bill". A simple flow guides you through choosing the payee, the payment account, send or due date and amount. Then you may enter an optional memo.

How are payments made?

Only you may create and authorize a payment. Depending on the Payee's capabilities, payments are issued via paper checks or electronically. Both payment forms include remittance information to ensure your Payee may credit your account.

When will my payment be received?

For more information about payment scheduling and delivery, please visit the Help section on your Online Banking website.

Can I add a Payee on my mobile device?

No. You must add Payees through the Online Banking website.

How do I deactivate a Payee?

You may manage your Payees, including deactivation by logging onto the Online Banking website and accessing the list of Payees.

How do I cancel a payment on my mobile device?

To cancel a payment, select the "Bill Pay" option from the main menu, then select "Scheduled". The system will respond with a list of payments currently scheduled and unpaid. Choose, from this list, the payment you wish to cancel. The system will display the payment details. From this screen, select "Cancel Payment". The system will ask you to confirm that you wish to cancel the payment.

How may I see previous bill payments on my mobile device?

To view previously paid bills, select the "Bill Pay" option from the main menu and then select "Recent". Your display will refresh with a list of completed bill payments in a summary format. Select an item to see the payment's details.

How do I handle a dispute with a payee?

If you have an issue with a bill or a specific item on the bill, contact the Payee directly. Remember, you may pay whatever amount you desire in BillPay while you are disputing any item.

Where can I find more information about BillPay?

For more information and Frequently Asked Questions, please visit the Help section on your Online Banking website.

Mobile Deposits (Mobile Remote Deposit Capture)

Who is eligible for Mobile DEPOSITS?

Customers who have a Personal Checking, Savings, or Money Market account are eligible for the Mobile DEPOSITS service.

What if an account is not listed in Mobile Deposits?

In most cases, eligible accounts will automatically be signed up for Mobile Deposits. If you have an eligible account that has not been enabled, please call us at (714) 620-8888 for assistance. Please note that accounts are pre-qualified prior to being authorized for use with the Mobile Deposits service.

What types of checks can I deposit with Mobile Deposits?

Most domestic checks can be processed through Mobile Deposits. We are unable to accept Money Orders, Foreign Items, Savings Bonds, or Third Party Checks through Mobile Deposits.

Are there any limits on the dollar amount of deposits I can submit?

Yes. You may not use the service to deposit items totaling more than \$3,000 in any one day period. Any items presented in excess of the limits will be returned at our discretion.

Do I photograph both the front and the back of my check?

Yes. During the deposit process, you will be required to photograph the front and back of your check.

How do I endorse my check for Mobile Deposits?

You should sign your check with the following endorsement:

For Deposit Only
US Metro Bank Your Account
Number
Your Signature

How will I know if US Metro Bank received my deposit?

You will receive a notification by e-mail when your deposit has been received.

How will I know when US Metro Bank processes my deposit?

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.

When will my deposit post to my account?

Deposits can be made with Mobile Deposits at any time. If your deposit is approved by US Metro Bank before our daily cutoff time, your deposit will post to your account the next business day. Availability will be limited for two days on deposits over \$500.00.

When will a deposit made through Mobile Deposits show in my balance?

Example: For deposits under \$100.00, the balance will be available the next day. For deposits over \$100.00, the amount over \$100.00 is held for two business days.

Can I photograph more than one check at a time?

You can photograph multiple checks in the same session; however you may only photograph one check per deposit.

What if the check image I photographed is bad?

You have the option to retake photographs of the check before submitting or you may cancel the deposit. If you are unable to photograph a clear image, please mail your deposit to US Metro Bank for processing.

Do I destroy my check after I photographed the deposit?

No, keep the check for 90 days to ensure it posts to your statement. After 90 days, you may securely destroy the check. Do not VOID the check after submittal in the event the deposit is not approved and needs to be re-submitted.

Can I make my opening account deposit through Mobile Deposits?

No, at this time the Mobile RDC functionality cannot be used to initially fund a new account.

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

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.

What if I submit the same deposit twice in error?

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

A check I submitted was returned, can I resubmit it?

If a deposit is returned, please do not re-deposit the check with the Mobile Deposits functionality. You will receive written communication from your financial institution through the US Postal Service if a deposit is returned.

If I need additional information on Mobile Deposits, who can I call?

For additional assistance, please call US Metro Bank at (714) 620-8888.

Troubleshooting

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

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.

I received an activation code but never used it. What do I do now

Activation codes expire after a specific period of time. If you need a new one, return to the Mobile Banking enrollment site (called the Mobile Banking Center) and request a new activation code.

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

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

Can I use Mobile Banking or Text Banking on more than one device?

Yes. Visit the Mobile Banking Center and simply enroll (and then activate) another device.

I activated Mobile Banking on my device's browser. Why am I being asked to activate again?

At the time of activation a "cookie" is stored on your device which allows the Mobile Banking system to remember that you activated. The cookie is only visible by the Mobile Banking system and does not contain personal information. Some devices may require you to enable cookies or periodically erase them, requiring reactivation. If you are experiencing this issue, check your settings to ensure that cookies are enabled. If cookies are enabled and the issue persists, please contact your mobile network carrier or device manufacturer for cookie support information. If you would like to reactivate, text R or RECOVER to 49794. If US Metro Bank supports enrollment on your mobile device, you will not need to provide an activation code. However, you may be asked to enroll again due to issues with cookies.

What if my device is lost or stolen?

If you are concerned about misuse of your mobile device, contact your mobile service

provider immediately to stop all wireless service. Additionally, sign on to online banking and disable or remove your device.