



## MOBILE BANKING *FREQUENTLY ASKED QUESTIONS*

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### **What is Pacific Premier Bank Mobile Banking?**

Mobile Banking is the service we offer that allows you to do many of your banking transactions using your iPhone, iPad, Blackberry or Android phone or any cell phone with web browsing or texting (SMS) capability. You can view account balances, pay bills, transfer funds between your deposit accounts, search recent account activity, find nearby bank and ATM locations, and receive text alerts.

### **What type of mobile banking should I use?**

The type of Mobile Banking you should use depends upon the type of phone you have and what you want to do with Mobile Banking.

- **The mobile app** is a free, downloadable smartphone application that lets you access your account balances and activity, transfer money, pay bills and find the locations of nearby branches and ATMs.
- **The mobile web** gives you a mobilized version of features that lets you access your account balances and activity, transfer money, pay bills and find the locations of nearby branches and ATMs.
- **Text banking** is designed for any phone with SMS capability. Just text us for account balances and transaction history.

### **What can I do with Mobile Banking?**

- **With our mobile app, you can:**
  - Transfer money between your deposit accounts
  - Check your account balances and account history
  - Pay bills, add, update & delete payees
  - Make deposits
  - Find the nearest branch or ATM.
  - Send person-to-person payments with Zelle®
- **Mobile web lets you:**
  - Check your account balances and account history
  - Transfer money between your deposit accounts
  - Pay bills
  - Find the nearest branch or ATM
  - Download the mobile banking app
- **Use text banking to:**
  - Check your account balance
  - See recent transactions
  - Download the mobile banking app



**Is there a fee to use Mobile Banking?**

Pacific Premier Bank does not charge you to use this service. However, there may be charges associated with text messaging and data usage on your phone. Check with your wireless phone carrier for more information.

**Is Mobile Banking safe?**

Yes. The mobile banking service safeguards your information utilizing online banking best practices including 128-bit SSL encryption, password access, firewalls, timed log off and virus protection.

**Which wireless carriers are supported?**

We support the major 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.

**Do I need a data plan?**

Yes, a data plan is typically needed as data usage can become expensive without it. Check with your wireless carrier for more information.

**Must I be enrolled in Online Banking in order to enroll in Mobile Banking?**

Yes, you must be enrolled in Pacific Premier's online banking prior to enrolling in Mobile Banking.

**Must I be enrolled in Online Banking Bill Pay in order to access Bill Pay on my mobile device?**

Yes, you must be enrolled for Bill Pay through your online banking account to use the bill pay feature in Mobile Banking.

**Can I manage my Bill Pay payees on my mobile device?**

Yes, managing payees, including adding new ones and deactivating current ones, can be done through the mobile banking app.

**How do I start using Mobile Banking?**

Signing up is easy. Follow these simple steps to go mobile today:

1. From your personal computer, sign on to Online Banking.
2. Select the Administration tab from the top menu.
3. Click on Mobile Banking.
4. Select Enroll a Mobile Device.
5. Enter the phone number for your mobile device.
6. Select the mobile carrier for your device.
7. Review and accept the Terms & Conditions.
8. Select the Mobile Banking option of your choice.

Once you receive the activation code along with the Mobile Banking URL, you will be ready to access Mobile Banking from your mobile device.

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

Activation codes expire after a specific period of time, usually 24 hours. If you need a new one, return to the Mobile Banking enrollment site located in your Online Banking service and request a new activation code.



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

If you get a new phone or change phone numbers, be sure to update your phone profile in the Mobile Banking Center located in your Online Banking service. We recommend removing your old phone and re-enrolling your new phone.

**What should I do if my mobile device is lost or stolen?**

If your mobile device is lost or stolen, contact your mobile service provider immediately to stop all wireless service. Additionally, sign on to online banking and disable or remove your phone.

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

Yes. Visit the Mobile Banking Center located in your Online Banking service and simply add another phone number.