Mobile Banking FAQs

Frequently Asked Questions

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What is Mobile Banking?

Mobile Banking allows anyone with an online banking account to access their account information from a mobile phone or an iPad. Mobile Banking offers four ways to access your accounts:

- Send a text message.
- Use a mobile browser on your phone.
- Download an application to your phone.
- Download an application to your iPad.

You can choose any or all of these options, depending on the capabilities of your mobile phone. You can also receive text alerts on your phone.

Text Messaging Service

You can use the text messaging service to:

- Check your account balances.
- Review recent account activity.
- Find ATM and branch locations.

REQUIREMENTS

To use the text messaging service, your phone must send and receive text messages to and from a short code. Most mobile phones are capable of sending and receiving text messages, so your phone is most likely compatible with Mobile Banking. Please note that some mobile service carriers charge for outgoing text messages or for each message sent and received.

A few service carriers are blocking the Mobile Banking service. If your carrier is not one of the major U.S. carriers (AT&T, Verizon, or Sprint), you may want to check with your carrier to make sure you can use the service. All major U.S. carriers, and most secondary ones, support the Mobile Banking service.

Mobile Browser Service

You can use the mobile browser service to:

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

REQUIREMENTS

To use the mobile browser service, your phone must have an Internet browser and may require a data services plan. You access the Mobile Banking website from a link that we send you during registration.

Downloadable Application

You can download the Mobile Banking application to your phone and/or iPad. The application offers all the features of the mobile browser service.

REQUIREMENTS

To download the Mobile Banking application, your phone must have an operating system that supports application downloads and may require a data services plan. You download the Mobile Banking application from either the Apple App or Google Play stores.

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 at e-mail address.

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.

- 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 and/or iPad. 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.

Are there fees to use Mobile Banking?

We don't charge fees to access or use Mobile Banking. You should contact your mobile service carrier for information about fees associated with sending or receiving text messages or accessing the Internet from your mobile phone.

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. You can also create a short nickname for each account to make them easily identifiable.

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 transactions presented for processing on the current business day.

Can I add more than one mobile phone?

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

To add a new phone, go www.kybank.com and access the Mobile Banking pages. On the My Phones page, select **Add New Phone**. You may also call us at 1-800-467-1939 our customer service representatives will be happy to assist you.

What if my phone number changes?

If your mobile phone number changes, go to www.kybank.com and access the Mobile Banking pages. On the My Phones page, find the old phone number and select the option **Change my phone number**. You may also call us at 1-800-467-1939 our customer service representatives will be happy to assist you.

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 Mobile Banking. Go to www.kybank.com and access the Mobile Banking pages. On the My Phones page, find the phone number and select the option **Stop using this phone for Mobile Banking**.

Which phones can I use for Mobile Banking?

We support hundreds of models for major brands. Click **here** to view our certified device list.

Which mobile service carriers support Mobile Banking?

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

I have a prepaid plan. Can I use Mobile Banking?

Mobile Banking works with most prepaid plans, but we cannot guarantee that your carrier supports standard U.S. short codes.

How do I stop using Mobile Banking on my phone?

To stop using Mobile Banking on your phone, go to www.kybank.com and access the Mobile Banking pages. On the My Phones page, find the phone number and select the option **Stop using this phone for Mobile Banking**. You may also call us at 1-800-467-1939 our customer service representatives will be happy to assist you.

Registration Questions

How do I get started with Mobile Banking?

You can register for Mobile Banking through your online banking service. Be sure to turn on your mobile phone and make sure it's ready to receive text messages. When you register for Mobile Banking, you can choose which:

- Services you want to use.

- Accounts you want to access.

During registration, we send you a text message with a unique activation code to verify your phone number. This code associates your mobile phone with your account. To complete registration, enter the activation code that we send you. This verification lets you know your mobile phone number has been successfully registered in our system. You may also call 1-800-467-1939 to assist you with the registration process.

Do I have to agree to the Terms and Conditions to use Mobile Banking?

Yes, you must read and accept our terms and conditions. If you have any questions about the points of our terms and conditions, call 1-800-467-1939.

Can I register multiple users to the same phone?

For security reasons, only one user can register per phone. However, once you complete the registration process, you can add more phones to your account.

I received my activation code but never used it—what do I do now?

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:

- 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.

- Contact your mobile service carrier and make sure your phone can send and receive messages to and from a standard U.S. short code.

- 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.

If you're still having problems with the activation code, call 1-800-467-1939 for assistance.

Alert Questions

What are alerts?

You can set up alerts to notify you when select activity occurs on your accounts. For example, we can send you an alert when your account balance goes below a predetermined threshold amount, such as $50. You can receive alerts on your mobile phone or at an e-mail address..

What is the difference between the text messaging service and the alerts service?

The text messaging service allows you to request account balances, transaction history, and ATM and branch location information any time from your mobile phone. We send text message responses to your phone.

The alerts service sends automatic notices to your mobile phone with information about your accounts. For example, we can send you an alert when your account balance goes below a threshold amount. You choose which alerts you want, and we'll send the alerts based on the time zone selected in your Mobile Banking profile. To set up alerts, go to online banking and access the alerts page.

If you've registered your phone to receive alerts, you automatically have access to the text messaging service.

How do I stop receiving alerts?

To stop receiving alerts on your phone, text STOP to 96924.

Text Messaging Service Questions

What do I need to have to use the text messaging service?

To use Mobile Banking's text messaging service, you must:

- Have an online banking account.
- Have a mobile phone that supports SMS text messaging and short codes.
- Register for Mobile Banking and select the text messaging service.

Why are my Mobile Banking text messages coming from 96924?

You receive all Mobile Banking text messages from 96924. To make it easier to recognize our text messages, add us to your contact list with the short code 96924.

What do you mean when you say "standard messaging charges may apply"?

Every mobile service carrier has a different rate plan for text messaging and data services access. You may be charged per use, or pay a flat rate for unlimited usage each month. You may also have different fees for text messaging and data services access.

Please contact your mobile carrier directly if you aren't sure what fees you will be charged to use Mobile Banking.

Where do I send my text messages?

Send all text messages to 96924.

What are account nicknames?

The account nickname identifies the account in a text message. These nicknames can be set when enrolling for the text messaging service in online banking. For security reasons, do not use your account number as a nickname.

What are the text messaging keywords and how do I use them?

Keywords are the text messages you send to request account information or ATM and branch locations.

Account Balance Requests

Keywords: B, BAL, BALANCE, BALANCES

Check the balances for all accounts you've registered in Mobile Banking. If you've registered accounts from more than one financial institution, enter the financial institution's identifier before the keyword. For example: KYBANK BAL.

Transaction History Requests

Keywords: STMT, TRAN, HIST (account nickname)

Check the most recently posted transactions of the account you specify with the account nickname. For example, TRAN (transaction) S1 (account nickname). If you've registered accounts from more than one financial institution, enter the financial institution's identifier before the keyword. For example: KYBANK HIST (history) C1 (account nickname).

Keywords: NEXT, MORE

If your transaction history response message ends with "Reply NEXT" text NEXT or MORE to view more transactions.

ATM and Branch Location Requests

Keywords: ATM, BRANCH, BOTH (address)

Find ATMs, branch locations, or both near an address that you specify. You can enter:

- ZIP Code

- City and ZIP Code

- City and State

- Street, City, and State.

For example: ATM ANYWHERE KY. If you've registered accounts from more than one financial institution, enter the financial institution's identifier before the keyword. For example: KYBANK BOTH 40361.

Keywords: NEXT, MORE

If your ATM and branch location response message ends with "Reply NEXT" text NEXT or MORE to view more locations.

Help Requests

Keywords: HELP, HLP

Provides information about the Mobile Banking keywords.

Stop Requests

Keywords: STOP, END, CANCEL, UNSUBSCRIBE, STOP ALL

Stop receiving Mobile Banking alerts. Text:

- STOP BNKG to cancel banking alerts.

- STOP MKTG to cancel marketing alerts.

- STOP ALL to stop all alerts.

If you've registered accounts from more than one financial institution, enter the financial institution's identifier before the keyword. For example: KYBANK STOP ALL.

Are the keywords case-sensitive?

No. Whether you type "BAL" or "bal," we send a response with your account balance information.

What does a typical request and response look like?

Balance Request: BAL

Sample Response

KYBANK Mobile Banking

BAL @ 9/6/2012 11:50AM

*1254 CHK1 $3,849.27

*5764 CHK2 $2,555.02

*4254 SAV1 $14,116.00

Reply STOP to cancel.

Transaction History Request: TRAN CHK1

Sample Response

KYBANK Mobile Banking

TRAN CHK1

9/6/2012 11:50AM

9/6/2012 PMT $5.55

9/6/2012 WDL $50.00

9/6/2012 DEP $100.00

Reply NEXT. Msg&Data rates may apply

What should I do if I don't get a response to a request?

Make sure you're sending text messages to 96924. Check the keyword and any additional information required for the request, such as KYBANK, account nickname, or address.

Can I send a keyword via e-mail?

No, keywords and text messages are not supported using e-mail. The two-way feature of our text messages works only with mobile phones.

Why are my results sent as multiple messages?

Text messages are limited to 160 characters. Sometimes we can't send all your account information in one message because it exceeds the character limit. In this case, we send your account information in multiple messages — no more than five at a time.

I received my results in multiple messages. Some arrived quickly, but others didn't. Why did it take so much longer for the others to arrive?

If you receive one message, it means we've sent all the response messages to you, and you should receive them shortly. It may take a few minutes to receive them all, depending on your mobile service. If you haven't received all your messages after a few minutes, please let us know. If the problem persists, you may want to contact your mobile service carrier.

I have text messaging enabled on my mobile phone. Why can't I receive Mobile Banking text messages?

Your mobile service carrier may be blocking short codes, or you may have blocked short codes in your phone options. You must have short codes enabled to use Mobile Banking. (Short codes are abbreviated phone numbers, usually five digits, we use to send Mobile Banking messages.) Check your phone options and then contact your mobile service carrier to ensure they aren't blocking short codes.

Mobile Browsing Questions

What do I need to have to use the mobile browser service?

To use Mobile Banking's browser service, you must:

- Have an online banking account.

- Have a mobile phone that supports web browsing.

- Have a wireless data plan with your mobile service carrier.

- Register for Mobile Banking and select the mobile browser service.

Mobile Banking is optimized for a wide range of phones – providing a rich and interactive interface on touch screen phones, such as the iPhone and Android, while maintaining a simple and clean interface for a wide range of phones from a diverse set of manufacturers such as BlackBerry, Motorola, Nokia, Samsung, and Sanyo.

How do I access the Mobile Banking website?

During registration we send you a unique website address (URL) that is intended only for you. The website URL will only work on the phones you've registered in Mobile Banking. Be sure to bookmark this address in your phone's web browser so you can easily return to it.

I can't find my link to the Mobile Banking website. What should I do?

If you can't find the message that we sent during registration with the unique URL for Mobile Banking, you can request another message. Go to the My Phones page in online banking, find the phone number, and select the option **Get a link to the Mobile Banking website**. Or call our customer service center at call 1-800-467-1939 for assistance.

When I click the link for Mobile Banking website nothing happens. What should I do?

Every mobile phone and mobile network is different, so you may not be able to click on a link in a text message.

Try these troubleshooting tips:

- Open the text message and click the Send or Go button on your phone to access the website URL. Then click the address to go directly to the website.

- Open the text message and write down your unique website URL. Type the URL in your phone's web browser to go directly to the website.

If you still can't access the Mobile Banking website, please contact your mobile service carrier.

iPad Application Questions

How can I register for the iPad application?

To register for the iPad app you must be a registered user of Online Banking. To use our mobile app simply visit the Apple App store and search "Kentucky Bank". Download and install our app. The app will then guide you through the necessary steps for enrollment.

Can I register multiple users on the same iPad?

Yes, the iPad application allows multiple users to access online banking from the same iPad.

What devises can I use with the iPad app?

At this time all iPads (1st generation – iPad Air) are compatible with the iPad app.