

Frequently Asked Questions about Mobile Web Banking

What is Mobile Web Banking?

A service that enables you to access your account information, conduct transfers, and pay and manage your bill payments from any mobile device that has Web browsing capabilities and active data plan.

What does Mobile Web Banking cost?

Mobile Web Banking from Highpoint Community Bank is FREE, but you are required to subscribe to a data plan through your wireless provider. You should check with your wireless provider if you aren't sure whether additional fees might apply.

Is Mobile Web Banking currently available to all users?

Mobile Web Banking is available to all users that own mobile devices with Web browsing capabilities and that subscribe to a data plan through their wireless carrier.

Will Mobile Web Banking work on my mobile phone?

Mobile Web Banking will work on any mobile device with Web browsing capabilities and an active data plan through a wireless carrier.

Which mobile service providers support this service?

The service works on all major mobile providers in the U.S., including but not limited to

- AT&T
- Cellular One (Dobson)
- Nextel
- Sprint
- T-Mobile
- US Cellular
- Verizon Wireless

How does Mobile Web Banking work?

From a mobile device with Web browsing capabilities and an active data plan, all you have to do is open a browser and enter Highpoint Community Bank's Mobile Banking URL <https://mobile.highpointcommunitybankonline.com> to access the bank's mobile banking home page. Enter your user ID and password – the same you use for Online Banking – and select the **Log In** button. No separate or different registration is required. Answer your security question then select the **Continue** button to access Mobile Web Banking.

Once logged in, you can:

- Access Your Accounts – the Mobile Web Banking experience is virtually the same as online banking, although on a smaller screen.
- Pay Bills – you must first register and set-up your payees on a PC before utilizing bill payment through mobile banking.
- Make Transfers – you must have more than one account on Online Banking for this functionality to be available on mobile banking.

What other options are available on the log in page?

You will see links that provide branch and ATM **locations**, as well as how to **contact Highpoint Community Bank**.

How many transactions can I see on my phone at a time?

When you select an account name link on the Accounts tab, up to 15 transactions display for the last 10 days - use the vertical scroll bar to see all of your transactions. If more than 15 transactions occurred during that time period, select the **More history** button to view the rest of your transactions.

Can I see transactions for a different time period?

Yes, just use the **Change Date Range** 'to' and 'from' fields entering the date as **mmddyyyy** with no punctuation, then select the **Go** button to get the transactions.

Can I change accounts on the Transaction History page?

Yes, just locate the dropdown field below the Change Date Range fields, and then select another account from the list. The display will refresh to show recent transactions for the new account.

Where can I locate the transaction details?

Within the Transaction History page, just click the payee name (e.g., Target) to see the transaction details, including: Date, Amount, Type of Transaction, Reference #, Store name and ID.

What different kinds of funds transfers are available?

On the transfer tab you can enter an immediate transfer between your accounts using the **Transfer Now** feature. Or to schedule a future transfer, use the **Schedule Transfer** link.

Can I see scheduled transfers on my phone?

Yes, just select the View Scheduled Transfers link on the **Transfer** tab to see up to 10 transfers scheduled over the next 30 days. If you have more than 10 transfers scheduled, just select the **View More** button.

Can I change or remove a scheduled transfer?

Yes you can do both. On the Schedule Transfer page scroll down and use the **Edit Scheduled Transfer** link to change the Amount, From Account, To Account or Date for any future dated one-time transfer. Or you can use the **Delete Scheduled Transfer** link to remove a future dated one-time transfer.

Why can't I access the Bill Pay tab?

The Bill Pay tab is only enabled for users that have signed up for Bill Pay within the online banking application on a personal computer and have set up one or more payees (people or companies you want to pay). When you are ready to make payments on your phone, selecting the **Bill Pay** tab will open the **Make a Payment** page.

Can I register for Bill Pay on my phone?

Sorry, not at this time. You have to access online banking using a personal computer, find the Bill Pay button and enroll there.

How do I make a payment using my phone?

Select the Bill Pay tab and review the **Pay from** account (to change it, select another account from the dropdown field and select the **Change** button). Then select a payee name link from the list and enter the **Amount** of the payment and the date to send / deliver the payment (as mmddyyyy) then select the **Pay** button. A confirmation message is then displayed, select **OK** (or **Submit**) to continue.

Can I see pending payments?

Yes, just select the **Pending Payments** link on the Make a Payment page to see up to 10 pending payments closest to today's date. Use the vertical scroll bar to view all 10 payments or select the **View More** button to see additional payments.

Can I remove a pending payment?

Yes, on the Pending Payments page scroll to the payment you want to remove and select the **Cancel** link. Then confirm that you want to delete the payment.

Can I change a pending payment?

Yes, on the Pending Payments page scroll to the payment you want to change and select the **Details** link. On the Payment Details page select the **Edit** button. Then change the amount, payment date, pay from account or payment category as needed and save your changes.

Can I see completed payments on my phone?

Yes, just select the **Payment History** button on the Make a Payment page. You will see the most recent 10 payments that have been made. Use the **More History** button to see additional payments, a maximum of 90 days in the past. The details provided include the payee name, payment date, amount and "From" account.

How do I log out?

When you're ready to log out, just select the **Log Out** button at the top right of the page to exit Mobile Web Banking and return to the Login screen.

Are my challenge question answers case sensitive?

No, your challenge answers are not case sensitive (e.g., Pine is the same as pine). However, they must be in the same format that was originally used (e.g. 1/2/10 is not the same as 01/02/2010 or Jan 2, 2010). Try to select answers that only you know and ones that you should be able to remember.

Is a password needed for Mobile Web Banking?

Yes. From your mobile device, all you need to do is login to Mobile Web Banking the same as you would Online Banking, using the same log-in information you do for Online Banking. No separate Mobile Web Banking sign-up is required.

I have disconnected my mobile phone. Will my service continue to work?

For Mobile Web Banking to work you must have a mobile device with Web browsing capabilities and active data plan through a wireless carrier.

I have a new mobile device and phone number. Will Mobile Web Banking work on it?

Yes. You can access Mobile Web Banking from any of your mobile devices, as long as the mobile device has Web browsing capabilities and active data plan through a wireless carrier.

Is it safe to bank using the Mobile Web Banking service?

Yes. To protect your privacy, you are required to authenticate yourself, using the same information from Online Banking, on each individual mobile device. And all communication between your mobile device, wireless provider and the mobile banking server are encrypted. In addition, your passwords, answers to challenge questions and account information are never stored by the mobile device or in the Mobile Web Banking application.

Is help available through my mobile device?

For help regarding Highpoint Community Bank's Mobile Web Banking product, contact Highpoint Community Bank at 1-888-422-2280 or email ib@hcb.us. For help regarding your mobile device and/or wireless Internet connectivity, contact your wireless provider.

What does the 'Remember this phone' checkbox do?

Selecting the **Remember this phone** checkbox activates extra security for your phone so you don't have to enter the security challenge questions when accessing Mobile Web Banking using that phone. You also have the option to **Remove extra security from this phone**, if needed, when you get inside Mobile Web Banking.

My session timed out pretty quickly, can I change the timeout value?

Five minutes is the only timeout option. For your security and protection, when there has been no account activity for five minutes, the session times out and displays the Mobile Web Banking log in page with a **Session Expired** message.