



# Frequently Asked Questions About SMS Text Message Service

## What can I do with the Text Message Service?

Text banking is a FREE<sup>1</sup> service from HNCU that allows you to retrieve your account balances and recent account history by sending an SMS text to HNCU Mobile. To enroll in HNCU Text banking, login to mobile banking using one of our Apps or Mobile Web Banking and then select the "SMS Text Banking" menu and follow the directions. Once enrolled you will be able to:

- Check the balances on your HNCU accounts
- See the last 5 transactions on each account
- Transfer funds

## What commands or keywords can be used?

Once your mobile phone is enrolled, you may send text messages to 86020 with the following commands:

- B - To retrieve all account balances. ***You will want to complete this step in order to retrieve all your share and loan ID numbers.***
- H - To retrieve the five most recent transactions for all accounts
- H acct - To retrieve the five most recent transactions for a specific account (e.g. H S0001)
- X – To transfer funds
  - Enter the source origination ID number
  - Then enter the source destination ID number
  - Then enter the amount you want to transfer from the source account to destination account (e.g. X S0001 S0005 50.50)
- MENU to retrieve the list of available command options
- STOP to deactivate Text banking

## Examples of requests and responses:

### Retrieve all balances request:

To: 86020

Message: "B"

### Response:

BAL:

S0001: \$6,371.04

S0005: \$3,160.48

S0020: \$4,939.52

L0001: \$5,002.99

L0030: \$129,994.05

<sup>1</sup> Standard rates and fees from your wireless carrier may apply.

**Retrieve 5 most recent transactions across all accounts:**

To: 86020

Message: "H"

**Response:**

history:

04/20 S0001 \$9.95 Deposit

04/19 S0005 (\$20.76) Withdrawal

04/19 S0020 \$2.91 Deposit RD

03/15 S0020 \$100.00 Deposit

03/02 L0001 \$5.00 Deposit Transfer

**Retrieve recent transactions for share S0001 request:**

To: 86020

Message: "H S0001"

**Response:**

S0001 history:

04/19 (\$20.76) Withdrawal

02/20 \$5.76 Deposit Check RD

01/19 \$5.91 Deposit

01/25 \$9.99 Deposit

01/24 \$2.07 Deposit Check RD

**Transfer \$100 from share S0001 to loan L0020:**

To: 86020

Message: "X S0001 L0020 100"

**Response:**

Transfer of \$100.00 from S0001 to L0020 completed.

New balances:

S0001: \$100,283.79

L0020: \$11,030.55

Confirmation #: 1000000116

**Are keywords case sensitive?**

No, keywords are not case sensitive. You can type "menu" or "MENU."

**Which carriers do you support?**

Our Text Message Banking service works on all major mobile providers in the U.S., including the ones listed below. However, there are many more carriers that support Text Message Banking.

- Alltel
- AT&T
- Boost
- Cincinnati Bell
- Cricket
- Metro PCS
- Nextel
- Sprint
- T-Mobile
- US Cellular
- Verizon Wireless
- Virgin Mobile

### **What is the number I should use to send the keywords?**

The short code is 86020. This short code will only work if you have activated the Text Message Banking Service.

### **How secure is Text Message Service?**

Our Text Message Banking service is secure. Text messages will never contain confidential information about you or your accounts. Messages will never contain full account numbers.

### **Will I be charged for SMS Text Message Service?**

We won't charge you, but standard carrier fees for text messaging may apply. Please check with your mobile phone carrier if you aren't sure what fees apply when you send and receive text messages.

### **Will SMS Text Message Banking work on my phone?**

Yes, as long as you have text SMS messaging enabled with your mobile carrier it will work. Please check with your mobile carrier if you are unsure.

### **How do I deactivate the Text Message Banking service?**

You can text back STOP to 86020 on your activated cell phone, or you can return to the mobile banking page and click the Deactivate link next to your mobile device number. Your phone will no longer receive any text messages from Text Message Banking any time if you change your mind later. You can add a new phone at any time if you change your mind later.

### **Why do I need to verify my phone?**

Verifying your phone is a one-time process and is one way we ensure the security of mobile text messaging.

### **Where do I find my activation code?**

During setup we will send you a message with your activation code.

### **Can I come back later to enter my activation code?**

Yes, you can. If you experience difficulties, we recommend that you go through the setup process again and get a new code.

### **I still have not received my code, what do I do?**

It might take several minutes to receive your code. If you feel you have waited long enough, you can click the "Resend" it link. Please check your mobile device shortly for a new text message. If you are still experiencing problems, be sure you entered in the correct mobile number during setup.

### **How long does it take to get a text message?**

You'll receive a text message response within a minute. Exact timing will depend on your mobile service carrier.

### **Is there any password needed for Text Message Banking?**

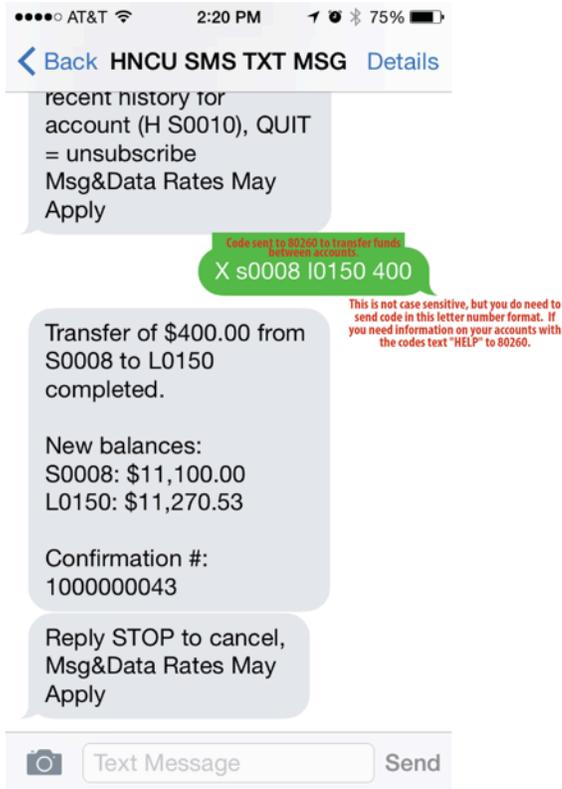
You don't need a password to access your account information via text message.

### I have a new mobile phone number. Can I change or add my number online?

Yes. You can deactivate your old number from within the App and Mobile Web Banking. Then add a mobile number from the SMS text banking section.

### Can I make a transfer using my phone?

Yes, you need to send the transfer code in the format shown below.



### I share a joint account. Can I set up two phones for the same account?

Yes. After you set up the first number, select the SMS tab from within the App and Mobile Web Banking. You may register up to 3 different mobile numbers for each account.

### What does it mean if I receive an error message?

- **Error 15500:** Could not access your account due to a password issue. - This error message means your account could not be accessed to answer your SMS request. If you HAVE NOT recently changed your online banking password, please contact HNCU Mobile at 303.451.1146. If you HAVE recently changed your online banking password, please log into the Mobile Web site with your new password to re-enable SMS mobile banking.
- **Error 15502:** Could not access account due to USERPASS LOCKOUT. - If you receive this error message, it means your HNCU Mobile account has been disabled after too many invalid access attempts. Please contact HNCU Mobile at 303.451.1146 to unlock your account.

## Frequently Asked Questions About the Mobile Web Banking and the Mobile App

### What is Mobile Web Banking?

A FREE<sup>1</sup> 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.

<sup>1</sup> Standard rates and fees from your wireless carrier may 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.

### **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 [www.HNCU.org](http://www.HNCU.org) to access our mobile banking home page.

Enter your user Username and password – the same you use Horizons Online – and select the Login button. No separate or different registration is required. Answer any additional security questions (if needed) then select the Continue button to access Mobile Web Banking. Once logged in, you can:

- Access Your Accounts – you can view account balances and account history.
- Pay Bills (for eligible users) – you must first register for the bill payment feature and set-up your payees/billers on a computer before paying bills through mobile banking.
- Make Transfers – you must have more than one account on online banking for this functionality to be available on mobile banking.
- Find an ATM/Branch – you can use the App to locate the ATM or branch nearest your location.
- Contact Us – you can send a secure message to HNCU from within the Mobile Web Banking.

### **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 Internet Banking, using the same Username information you do for Internet 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.

### **What is the HNCU Mobile Banking App?**

HNCU 2.0 is our FREE<sup>1</sup> Mobile Banking App that enables you to access your account information, transfer funds, and pay your bills (for eligible customers) from a smartphone with Internet access. The App is currently available for Apple and Android devices.

### **How does the HNCU Mobile App work?**

First you must download our Mobile App, HNCU 2.0, from the iTunes App Store or Google Play. You can do this either from your mobile phone or computer. If you do access our App from your computer, the App will install on the mobile phone the next time the phone is plugged in to the computer.

<sup>1</sup> Standard rates and fees from your wireless carrier may apply.

Once you've download the App, you login with the same Username and password that you use for Horizons Online banking. No separate or different registration is required. Once logged in, you can:

- Access Your Accounts – you can view account balances and account history.
- Pay Bills (for eligible users) – you must first register for the bill payment feature and set-up your payees/billers on a computer before paying bills through mobile banking.
- Make Transfers – you must have more than one account on online banking for this functionality to be available on mobile banking.
- Find an ATM/Branch – you can use the App to locate the ATM or branch nearest your location.
- Contact Us – you can send a secure message to HNCU from within the App.

### **Is it safe to bank using the HNCU 2.0 Mobile App?**

Yes. To protect your privacy, you are required to authenticate yourself on each individual mobile device using the same information from online banking. All communication between your mobile device and the mobile banking server is encrypted. In addition, your password and account information are never stored on the mobile device.

### **Is a password needed for the Mobile App?**

Yes. From your mobile device, you will need to login to HNCU 2.0 Mobile App. This is the same as you would for online banking, using the same login information you do for online banking. No separate Mobile App sign-up is required.

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

For the App 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 the App work on it?**

Yes. You can access from the device that has the App, as long as the mobile device has Internet capabilities and active data plan through a wireless carrier.

### **Why do I keep getting timed-out while I'm in a mobile banking session?**

Your session will time-out after 20 minutes of inactivity or if you leave the application. This is also dependent on the individual settings within your device. If you leave the App your session will be logged off.

### **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 the bill payment feature on my phone?**

Sorry, not at this time. Simply access Horizons Online using a personal computer, click the Bill Pay tab and enroll there. You may have automatically registered for the bill payment feature when you signed up for online banking. If so, all you need to do is set up one or more payees.

### **How do I make a payment using my phone?**

Select the Bill Pay tab then Pay Bill, and review the account bill will pay from (to change it, select another account from the dropdown field). Select a payee from the dropdown menu. Enter the amount of the payment and select the date from the Process Date field and then Submit payment for processing.

**What different kinds of funds transfers are available?**

To do a funds transfer, you must have more than one account in online banking. On the Transfers tab, you can enter an immediate transfer between your accounts.

**Is there a charge to use Mobile Web Banking or the App?**

Mobile Banking is from HNCU is FREE<sup>1</sup>, 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 it safe to bank using the Mobile Web Banking service and App?**

Yes. To protect your privacy, you are required to authenticate yourself, using the same information from Internet 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.

<sup>1</sup> Standard rates and fees from your wireless carrier may apply.