



# Mobile Banking

## Frequently Asked Questions

---

### Q: How do I access WPCCU Mobile Banking?

**A:** In order to access Mobile Banking, you need a WPCCU Online Banking user ID and password, and a cell phone with an Internet connection. You WILL NOT need a separate user ID and password for Mobile Banking. You will use the same user ID and password that you use for Online Banking.

Simply enter the WPCCU website address [www.wpcu.org](http://www.wpcu.org) into the browser of your Internet-enabled cell phone and then log in using your Online Banking user ID and password. The system will recognize that you are using a cell phone and will automatically take you to the login screen.

### Q: When I log in Mobile Banking, why do I get a message that says, "Please Validate Your Identity. Sorry, we don't recognize the device you are using."

**A:** When you use Mobile Banking, you will be asked to validate your identity for enhanced login security. This is because the system will not recognize your phone device at first. You will then be asked the same challenge question that you set up on the Online Banking system.

To avoid having to answer the challenge question every time you log in, click "**Add Extra Security to This Device.**" This option is located above the account summary on the first page you see after logging in.

If, at a later time, you use another cell phone to log in to Mobile Banking, you will be asked this question again so that the system recognizes the other phone.

### Q: What Online Banking services are included with Mobile Banking?

**A:** Mobile Banking includes the following Online Banking services:

- View Account Summaries
- Access Account Transaction History
- Make Transfers
- Pay Bills\*
- View Due Bills (eBills)\*
- View Pending Bill Payments\*
- Cancel Pending Bill Payments\*
- View Bill Payment Histories\*
- Check WPCCU Rates
- Locate CO-OP ATMs
- Locate Credit Union Service Centers
- Locate WPCCU Branches

**\*NOTE:** You must sign up for online Bill Pay to use this feature. Go to [www.wpcu.org](http://www.wpcu.org) to enroll.

**Q: Which mobile devices are supported for Mobile Banking?**

**A:** You can access Mobile Banking from any Internet-enabled cell phone (such as WAP phones), PalmOne OS, Pocket PC, Apple iPhone or RIM Blackberry. Note: The devices must be Internet enabled.

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

**A:** No. WPCCU Mobile Banking is free of charge.

**Q: Can I use Mobile Banking if I don't have a WPCCU account?**

**A:** No. You must have a WPCCU account as well as an Online Banking user ID and password in order to use Mobile Banking. If you wish to pay bills using Mobile banking you must also enroll in online Bill Pay.

**Q: What happens if I get locked out of Mobile Banking?**

**A:** As with Online Banking, you must call WPCCU Call Center (800) 300-9728. to reset your password. Once your password is reset, you must first specify your new password on WPCCU Online Banking using your home computer. For security reasons, you may not specify your new password on Mobile Banking. Once your password is set up on your home computer, you may use your user ID and new password to immediately log back in to Mobile Banking.

**Q: Who is WPCCU's Mobile Banking provider?**

**A:** MShift powers **WPCCU's** Mobile Banking. For more information on MShift, visit their website at [www.mshift.com](http://www.mshift.com).

**Q: How secure is Mobile Banking?**

**A:** Mobile Banking is encrypted using the Wireless Transport Layer Security (WTLS) protocol, which provides the highest level of security available today. Additionally, all data that passes between the wireless gateway, MShift's Servers and WPCCU web servers is encrypted using the Secure Socket Layer (SSL) layer.

**Q: What if I have problems accessing Mobile Banking?**

**A:** If you have difficulty accessing Mobile Banking, contact the WPCCU Call Center at 800-300-9728. If you need additional assistance, you can contact our Mobile Banking provider, MShift, 866-237-3344, 8 a.m. to 5 p.m. Monday through Friday. Mshift email support is available 24 hours a day at [support@mshift.com](mailto:support@mshift.com).

## **POCKET PC DEVICES**

**Q: I am able to view the home page of WPCCU Mobile Banking on my Pocket PC, but when I attempt to log in I get an error message. Why?**

**A:** When you attempt to gain access to a secure website from Windows CE, you may receive the following error message: "Unable to establish secure connection."

Microsoft Pocket Internet Explorer may issue either of the following error messages: "The page you are looking for cannot be found" or "Unable to establish secure connection."

To resolve this issue, update to the Microsoft High Encryption Pack for Pocket PC. This add-on supports MD% certificates with the new hashing algorithm. For information about how to update to the Microsoft High Encryption Pack for Pocket PC, view the following Microsoft Web site:  
<http://www.microsoft.com/windowsmobile/downloads/highencryption.msp>  
Download the needed file, then synchronize your pocket PC.

## **PALMONE HANDHELDS**

**Q: How do I access Mobile Banking on my Palm?**

**A:** First, please ensure that your PalmOne Handheld has an Internet connection via a wireless Internet service provider (Wireless ISP). Once you verify that you can connect to the Internet, you can access Mobile Banking by simply entering the WPCCU website, [www.wpcu.org](http://www.wpcu.org), in your browser.

## **RIM BLACKBERRY PHONES**

**Q: How do I access Mobile Banking on my RIM Blackberry Pager?**

**A:** You must ensure that you have a browser, such as the Go.web browser, installed on your RIM Blackberry. If you are not sure if your RIM Blackberry has a browser installed, please check with your service provider. Once you verify that you have a browser, you may simply enter the WPCCU URL, [www.wpcu.org](http://www.wpcu.org), in your browser.

**Q: Why am I unable to log in using my Blackberry phone?**

**A:** Please check the settings on your Blackberry phone to ensure it is enabled to browse Secure/SSL sites.

**Q: When I attempt to go to [www.wpcu.org](http://www.wpcu.org), I get an error message.**

**A:** You may get the message "Access Denied: Insecure SSL Request." When clicking on More Info, you may also receive the following message: "Your MDS has been configured to deny SSL requests to servers that have certificates which are not trusted or expired. Try using Device Side SSL which can be modified in your TLS Options. Contact your system administrator with any questions."

If you receive these messages, change your Blackberry Options settings as follows: Select Options, then TLS; under the TLS Default, select Change Option to "Handheld," not "Proxy."

## **MOBILE PHONES**

### **Q: I keep getting locked out of my account when I try and log in on my mobile phone. Why doesn't it accept my log-in information?**

**A:** Using your cell phone to enter data takes a little practice. Passwords are case sensitive; make sure you are entering your password exactly as it is set up. If your password begins with a lower-case letter, you may need to use your phone's shift key to change the default from upper case. In addition, some phones require extra shift key presses to enter numbers instead of letters.

### **Q: Why can't I see the first few transactions of my account history?**

**A:** Due to the screen size on cell phones, only a limited amount of information can be displayed. Some cell phones take you to the middle or bottom of a new page instead of the top. To make sure you are at the top of the page, use the up arrow key on the phone to scroll all the way to the top of the page. If you want to view more information below, use the down arrow key to scroll down until you come to a "More" link. When you click on "More," it will take you to the next page of information.

### **Q: How do I know if my phone is web-enabled?**

**A:** If you have a MiniBrowser, MicroBrowser or Wireless Web on your phone's main menu, then it is web-enabled. Contact your mobile phone carrier to confirm that your phone is web-enabled and that the service is activated.