

Welcome to Intelligent Mobile Banking

General

How much does this service cost?

There is currently no charge associated with the 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 it secure?

Yes, the mobile banking service utilizes best practices from online banking, such as HTTPS, 128-bit SSL encryption, or password access and application time-out when your mobile device is not in use. Only the mobile devices that you personally enroll in the service can access your accounts. In addition, no account data is ever stored on your mobile device. And in the event your mobile device is lost or stolen, the service can be immediately disabled by either going online to the Mobile Banking enrollment website or calling us.

Which wireless carriers are supported?

We support all the popular 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, or check back later, as new carriers will be added over time.

Do I need a text message or data plan?

Yes, a text messaging and/or data plan is typically needed, as data usage can become expensive without them. Please check with your wireless carrier for more information.

I'm not enrolled for online banking. Can I still use this?

You must first enable your bank account(s) for online banking before using mobile.

What is Activation?

Activation is a one-time process that helps ensure your security. There are two methods for enrollment: Activation Code and Phone Enrollment.

- Activation Code - After you enroll a phone, you will receive an activation code which will be required to begin using Text or Mobile Banking on your device. We recommend you print your activation code and installation instructions for easy reference during installation.
- Phone Enrollment - If enabled, you may enroll via the device. Please refer to the Phone Enrollment Section within these FAQs.

Mobile Banking

What is Bank of Central Florida Mobile Banking?

Mobile banking gives you access to your accounts from your mobile web browser or a

downloadable mobile banking application, depending on your preference and your mobile device capabilities. Both options allow you to: view account balances, search recent account activity, transfer funds, pay bills and find nearest ATM or branch locations. Also, on the downloadable mobile banking application, you may have the option to deposit checks.

[How do I access Mobile Banking on my phone's browser?](#)

After successful enrollment via Activation Code, your phone will receive a text message with your Mobile Banking URL. You may also visit the site at any time at:

<http://m.bankofcentralflorida.com/>

[How do I sign up for Mobile Banking?](#)

You may enroll in Mobile Banking using one of two methods: Activation Code and Phone Enrollment.

- Activation Code - Sign in to Online Banking on your computer and choose the Mobile Banking option. Enroll your mobile phone and follow the activation instructions.
- Phone Enrollment - If enabled, you may enroll via the device. Please refer to the Phone Enrollment Section within these FAQs.

[How do I optimize my mobile web experience?](#)

We recommend 3 steps for an optimal experience: 1) Ensure your phone's browser has cookies enabled. 2) Enable stylesheets on your browser. 3) Bookmark our Mobile Banking site.

[How do I navigate Mobile Banking links with my mobile device's browser?](#)

To navigate, simply move the mouse pointer to the desired link and click on the link.

[Is Mobile Banking supported on my phone?](#)

Mobile Banking is supported on most phones with a mobile web browser that supports cookies. In addition, the mobile application is available on many smartphones including: iPhone, Android and BlackBerry. Both mobile web and mobile applications can be found by entering the mobile web URL (**<http://m.bankofcentralflorida.com/>**) in your phone's browser.

[How do I install the downloadable application?](#)

- Your phone will receive a text message from 79680. Select to view (or open) the message (you can also view it later by going to your phone's text message inbox).
- Select the URL link -- <http://m.bankofcentralflorida.com/> -- in the text message. This is typically done by selecting a command on your phone's menu, such as "Connect" or "Go To."
- You will then be brought to a page with a **Download** link. Click this link to download the application.
- When finished, you will be notified that the download completed.
- After launching the application for the first time, you may be asked to give permission to access the data network. You will need to grant permission in order to proceed.

[Is Mobile Banking supported on my tablet?](#)

A tablet-optimized Mobile Banking application is available for the iPad.

[How do I install the downloadable iPad application?](#)

- After enrolling with Mobile Banking, you will be provided a link to download the application.
- If you are using your computer to enroll with Mobile Banking, click on the link provided and download the application from the iTunes Store. Then sync your iPad device with iTunes to install the application.
- If you are using your tablet to enroll with Mobile Banking, simply tap on the link provided and download the application from the App Store.

Text Banking

What is Bank of Central Florida Text Banking?

Text banking gives you access to your accounts via text (SMS) messages on your phone. It's a fast, easy way to look up account balances or recent account history by sending a text command to a shortcode.

What is Bank of Central Florida shortcode?

All text messages should be sent to **79680**

Can I use both Text Banking and Mobile Banking on my phone?

Yes. Simply enroll for both Text Banking and Mobile Banking to enable this.

Is Text Banking supported on my phone?

Text Banking will work on any text message (SMS) capable phone from one of our supported carriers.

Will I receive unsolicited text messages?

No. You will only receive messages when you specifically request them with one of the Text Banking commands or if you subscribe to Mobile Alerts.

What are the Text Banking commands?

FUNCTION	COMMAND	DESCRIPTION
Balance	B	Summary of available balances for all accounts
History	H	Summary of recent transactions per account
Command	C	List of available Text Banking commands
Help	HE	Help content for Text Banking
Login	L	Receive a URL for the Bank of Central Florida Mobile Browser website
Recover	R	Receive a URL and new activation code for the Bank of Central Florida Mobile Browser web site
Stop	S	De-activate all Bank of Central Florida text services

NOTE: You can check for additional available commands by activating your phone and sending C to 79680.

What is Phone Enrollment?

Phone enrollment allows the user to register for Mobile Banking using their mobile device, instead of a personal computer. This added convenience means that users may register their device while on-the-go.

How does phone enrollment work?

Phone enrollment validates the user's banking relationship by asking the user to provide their credentials and answers to challenge questions previously established.

Do I have to be enrolled in Internet (Online) Banking to use Phone Enrollment?

Yes. Your User ID, password, challenge questions, image and phrase from Internet (Online) Banking will be used to enroll you in Mobile Banking. If you are not enrolled in Internet (Online) Banking, please proceed to the institution's website to register for Internet (Online) Banking first.

What Mobile Banking modes may I enroll?

Users may enroll for, both, the web/browser-based version of Mobile Banking as well as the downloadable applications. SMS/Text for Mobile Banking must be enrolled from the Mobile Banking Center using a personal computer. Click on the "Activate Now" link for SMS and follow the instructions presented on the screen.

What is my User ID?

Your User ID is the same as the User ID you established for Internet (Online) Banking.

Can I save my User ID on the device?

On applications that allow saving the User ID, you may save your User ID by selecting "On" when prompted. For enhanced security, the User ID will then be presented in the future in a masked format, hiding some of the characters. You may also remove the User ID, at a later time, by simply changing the prompt to "Off."

Do I have to accept the Terms and Conditions?

Yes. You must agree to the Terms and Conditions in order to use Mobile Banking.

From where are the challenge questions and answers coming?

The challenge questions and responses were created by you when you enrolled in Internet (Online) Banking. You will use the same answers in Mobile Banking as you did in Internet (Online) Banking.

What happens if I don't allow the device to 'Remember Me'?

The 'Remember Me' prompt enables your device to recall your Mobile Banking registration so that you are not presented with challenge questions every time you log in. If you select "Off" for the prompt, you will be required to reply to the challenge questions and verify the image and phrase each time you log in to Mobile Banking.

What is my Password?

Your Password is the same as the Password you established for Internet (Online) Banking.

What if I do not remember my User ID or Password?

In this case, you should visit the Internet (Online) Banking website and follow the instructions for retrieving and/or resetting your credentials.

What do I do if I do not recognize the Image or Phrase?

If you do not recognize the image or phrase that you chose in Internet (Online) Banking, then do not enter your Password on the device. Call Customer Support for further assistance.

What do I use for a Mobile Number if I am using a tablet or MP3 device, such as an iPad or iPod?

When you use a non-phone device, such as tablets and MP3 players that are Internet-enabled, you are still required to provide a phone number during registration. Enter a phone number you can easily remember, such as your home phone or office phone.

Mobile BillPay

What is Mobile BillPay?

Mobile BillPay allows you to pay bills online, saving you time, envelopes and stamps. It is an optional service on your Internet (Online) Banking account. You may pay bills using your mobile device while on-the-go, anytime, anywhere.

Where do I enroll for Mobile BillPay?

You enroll for BillPay through your Internet (Online) Banking account. Once enrolled, you will be able to access BillPay on your mobile device. You must be enrolled for, both, Internet (Online) Banking and BillPay before you may use Mobile Banking and Mobile BillPay.

In what modes may I access Mobile BillPay?

Mobile BillPay is available on the web/browser and downloadable application modes. It is not available through the SMS/Text mode.

How do I pay a bill?

To pay a bill, select the "Payment" option from the main menu, then select "Pay Bills." Here, a simple flow guides you through choosing the "Payee", "Send Date" and "Pay Bill From" account. Then you will enter the Payment Amount and optionally enter a Memo.

How are payments made?

Only you may create and authorize a payment. Depending on the Payee's capabilities, payments are issued via paper checks or electronically. Both payment forms include remittance information to ensure your Payee may credit your account.

When will my payment be received?

For more information about payment scheduling and delivery, please visit the Help section on your Internet (Online) Banking website.

Can I add a Payee on my mobile device?

No. You must add Payees through the Internet (Online) Banking website.

How do I deactivate a Payee?

You may manage your Payees, including deactivation by logging onto the Internet (Online) Banking website and accessing the list of Payees.

How do I cancel a payment on my mobile device?

To cancel a payment, select the “Payments” option from the main menu, then select “Scheduled Payments.” The system will respond with a list of payments currently scheduled and unpaid. Choose from this list the payment you wish to cancel. The system will display the payment details. From this screen, select “Cancel Payment.” The system will ask you to confirm that you wish to cancel the payment.

How may I see previous bill payments on my mobile device?

To view previously paid bills, select the “Payments” option from the main menu and then select “Recent Payments.” Your display will refresh with a list of completed bill payments in a summary format. Select an item to see the payment’s details.

How do I handle a dispute with a payee?

If you have an issue with a bill or a specific item on the bill, contact the Payee directly. Remember, you may pay whatever amount you desire in BillPay while you are disputing any item.

Where can I find more information about BillPay?

For more information and Frequently Asked Questions, please visit the Help section on your Internet (Online) Banking website.

Troubleshooting

I enrolled my phone number but did not receive a text message. What should I do?

Typically you should receive a text message within a few minutes after enrolling, however sometimes mobile carriers experience delays which slow down text message delivery. While waiting, make sure your phone has a wireless signal. In addition, be sure you entered the correct phone number on the enrollment site. After waiting a few minutes and you still have not received your text message, try sending the activation code. If you still do not receive a text message, contact your wireless carrier to be sure text messaging is enabled on your phone.

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 (called the Mobile Banking Center) and request a new activation code.

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

If you get a new mobile device or change phone numbers, be sure to return to Mobile Banking website via your PC and update your mobile device profile in the Mobile Banking Center. We recommend removing your old device and re-enrolling your new device.

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

Yes. Visit the Mobile Banking Center and simply enroll (and then activate) another device.

I activated Mobile Banking on my phone's browser. Why am I being asked to activate again?

At the time of activation a "cookie" is stored on your phone's browser which allows the Mobile Banking system to remember that you activated. The cookie is only visible by the Mobile Banking system and does not contain personal information. Some phones may require you to enable cookies or periodically erase them, requiring reactivation. If you are experiencing this issue, check your phone settings to ensure that cookies are enabled. If cookies are enabled and the issue persists, please contact your mobile network carrier for cookie support information on your mobile phone. If you would like to reactivate, text R or RECOVER to 79680. If Bank of Central Florida supports enrollment on your mobile phone, you will not need to provide an activation code. However, you may be asked to enroll again due to issues with cookies.

What if my device is lost or stolen?

If you are concerned about misuse of your mobile device, contact your mobile service provider immediately to stop all wireless service. Additionally, sign on to online banking and disable or remove your mobile device.

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