

### **1: What is mobile banking?**

Mobile banking allows customers to conduct banking activities on their mobile devices, such as smartphones or tablets, using a dedicated mobile banking app provided by their bank.

### **2: What transactions can I perform with mobile banking?**

With mobile banking, you can typically perform various transactions, including checking your account balances, transferring funds between accounts, paying bills, depositing checks by taking photos, viewing transaction history, and even managing your cards.

### **3: How do I enroll in mobile banking?**

To enroll in mobile banking, you usually need to download your bank's official mobile banking app from the App Store (for iOS devices) or Google Play Store (for Android devices). Once downloaded, follow the app's instructions to register and link your accounts.

### **4: Is mobile banking secure?**

Banks implement robust security measures to protect mobile banking transactions, such as encryption, biometric authentication (fingerprint or face ID), and multi-factor authentication. It's essential for users to keep their mobile devices and banking app updated and to avoid sharing sensitive information.

### **5: Can I use mobile banking on any mobile device?**

Most banks offer mobile banking apps compatible with a wide range of mobile devices, including smartphones and tablets running iOS or Android operating systems. However, older devices or devices with outdated operating systems may not be supported.

### **6: Are there fees for using mobile banking?**

Many banks provide mobile banking services free of charge to their customers. However, there may be fees associated with certain transactions or features, such as expedited transfers or mobile check deposits. Check with your bank for any applicable fees.

### **7: What should I do if I forget my mobile banking password or PIN?**

If you forget your mobile banking password or PIN, most banking apps provide options to reset it directly within the app. This typically involves verifying your identity through security questions or receiving a temporary code via email or text message.

### **8: Can I set up alerts and notifications with mobile banking?**

Yes, most mobile banking apps allow you to set up customizable alerts and notifications for various account activities, such as low balance alerts, large transactions, or upcoming bill payments. These alerts can help you stay informed about your finances in real-time.

### **9: Is it safe to use public Wi-Fi for mobile banking?**

Using public Wi-Fi for mobile banking can pose security risks due to the potential for data interception by unauthorized parties. It's recommended to avoid using public Wi-Fi networks for sensitive transactions and instead use a secure, private network or your cellular data connection.

**10: What should I do if my mobile device is lost or stolen?**

If your mobile device is lost or stolen, immediately contact your bank to report the incident and request to deactivate mobile banking access from that device. You should also remotely wipe or lock your device using any available security features and change your mobile banking login credentials as a precautionary measure