Welcome to Bank of Geneva Mobile Banking

Frequently Asked Questions

Welcome to Bank of Geneva Mobile Banking

Questions

General

[How much does this service cost?](#)
[Is it secure?](#)
[Which wireless carriers are supported?](#)
[Do I need a text message or data plan?](#)
[I'm not enrolled for online banking. Can I still use this?](#)
[What is Activation?](#)

Mobile Banking

[What is Bank of Geneva Mobile Banking?](#)
[How do I access Mobile Banking on my phone's browser?](#)
[How do I sign up for Mobile Banking?](#)
[I activated Mobile Banking on my phone's browser. Why am I being asked to activate again?](#)
[How do I optimize my mobile web experience?](#)
[How do I navigate Mobile Banking links with my phone's browser?](#)
[Is Mobile Banking supported on my phone?](#)
[How do I install the downloadable application?](#)

Text Banking

[What is Bank of Geneva Text Banking?](#)
[Can I use both Text Banking and Mobile Banking on my phone?](#)
[Is Text Banking supported on my phone?](#)
[Will I receive unsolicited text messages?](#)
[What are the Text Banking commands?](#)

Troubleshooting

[I enrolled my phone number but did not receive a text message. What should I do?](#)
[I received an activation code but never used it. What do I do now?](#)
[What happens if I get a new phone or change phone numbers?](#)
[Can I use Mobile Banking or Text Banking on more than one phone?](#)
[I activated Mobile Banking on my phone's browser. Why am I being asked to activate again?](#)
[What if my device is lost or stolen?](#)

Answers

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, PIN, or password access and application time-out when your phone is not in use. Only the phones that you personally enroll in the service can access your accounts. In addition, no account data is ever stored on your phone. And in the event your phone 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. 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.

What is Bank of Geneva 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 phone capabilities. Both options allow you to: view account balances, search recent account activity, transfer funds, and find nearest ATM or branch locations.

[How do I access Mobile Banking on my phone's browser?](#)
After successful activation, your phone will receive a text message with your Mobile Banking URL. You can visit the site at any time at **http://mobile.bankofgeneva.com**

[How do I sign up for Mobile Banking?](#)
Sign in to Online Banking on your computer and choose the Mobile Banking option. Enroll your mobile phone and follow the activation instructions.

[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. Some phones may require you to enable cookies or periodically erase them, requiring re-activation. If you are experiencing this issue, check your phone settings to ensure that cookies are enabled. If enabled and the issue persists, consider using an alternative mobile web browser with strong cookie support, such as Opera Mini (which can be found by visiting mini.opera.com on your phone's browser).

[How do I optimize my mobile web experience?](#)
Ensure your phone's browser has cookies enabled. In addition, enable stylesheets for the best viewing experience.

[How do I navigate Mobile Banking links with my phone's browser?](#)
There are two easy ways to navigate links. You can either click on the link or enter the associated "accelerator key" number. Just type the number to quickly navigate to the link's destination. Accelerator key numbers appear next to many, but not all of the content links.

[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 downloadable application (available from the Mobile Banking site on your phone -- **http://mobile.bankofgeneva.com**) is supported on many smartphones including: iPhone, Android and BlackBerry. Both mobile web and downloadable applications can be found by entering the mobile web URL (**http://mobile.bankofgeneva.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://mobile.bankofgeneva.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.

What is Bank of Geneva 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.

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 Geneva Mobile Browser website
Recover	R	Receive a URL and new activation code for the Bank of Geneva Mobile Browser web site
Stop	S	De-activate all Bank of Geneva text services

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

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 wireless signal. In addition, be sure you entered the correct phone number on the enrollment site. If you still do not receive it, 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 phone or change phone numbers?
If you get a new phone or change phone numbers, be sure to return to Mobile Banking website via your PC and update your phone profile in the Mobile Banking Center. We recommend removing your old phone and re-enrolling your new phone.

Can I use Mobile Banking or Text Banking on more than one phone?
Yes. Visit the Mobile Banking Center and simply enroll (and then activate) another phone number.

I activated Mobile Banking on my phone's browser. Why am I being asked to activate again?
At the time of activation on your phone's browser, a cookie is generated which always tells the Mobile Banking system that you activated (thus allowing you to proceed to the sign on screen). However, some mobile phones will periodically erase all cookies, requiring you to reactivate.

What if my device is lost or stolen?
If you are concerned about misuse of your phone, contact your mobile service provider immediately to stop all wireless service. Additionally, sign on to online banking and disable or remove your phone.