

Mobile Banking Frequently Asked Questions

If you need additional assistance, please call us on Oahu at (808) 946-1400 or toll free at 1-800-951-8418.

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Message and Data Rates May Apply.

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A. General Questions

1. What is Mobile Banking?
2. Is Mobile Banking secure?
3. Is my personal or financial information stored on my phone?
4. Are there fees to use Mobile Banking?
5. Which accounts can I access in Mobile Banking?
6. How current is the account and transaction information?
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10. Which phones can I use for Mobile Banking?
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13. How do I stop using Mobile Banking on my phone?

1. What is Mobile Banking?

Mobile Banking allows anyone with an online banking account to access their account information from a mobile phone. Mobile Banking offers three ways to access your accounts:

- Send a text message.
- Download an application to your phone.
- Use a mobile browser on your phone.

You can choose any or all of these options, depending on the capabilities of your mobile phone.

Text Messaging Service

You can use the text messaging service to:

- Check your account balances.
- Review recent account activity.
- Find ATM and branch locations.

Requirements

To use the text messaging service, your phone must send and receive text messages to and from a short code. Most mobile phones are capable of sending and receiving text messages, so your phone is most likely compatible with Mobile Banking. Please note that some mobile service carriers charge for outgoing text messages or for each message sent and received.

A few service carriers are blocking the Mobile Banking service. If your carrier is not one of the major U.S. carriers (AT&T®, SprintPCS, T-Mobile®, U.S. Cellular®, Verizon Wireless®, and MetroPCS), you may want to check with your carrier to make sure you can use the service. All major U.S. carriers, and most secondary ones, support the Mobile Banking service.

Downloadable Application

You can download the Mobile Banking application to your phone from your phone's APP store. The application offers all the features of the mobile browser service and Mobile Deposit.

Requirements

To download the Mobile Banking application from your phone's APP store, your phone must have an operating system that supports application downloads and may require a data services plan.

- Go to your phone's APP store (e.g. Apple iTunes or Google Play).
- Search for: **TSB** or **TSB Mobile** or **Territorial Savings Bank**
- Install **TSB Mobile Banking**

Mobile Browser Service

You can use the mobile browser service to:

- Check your account balances.
- Review recent account activity.
- Transfer money between accounts.
- Pay bills.
- Change and cancel pending payments.
- Find ATM and branch locations.

Requirements

To use the mobile browser service, your phone must have an Internet browser and may require a data services plan. You access the Mobile Banking website from a link that we send you during registration.

2. Is Mobile Banking secure?

To ensure the safety and privacy of your account information, we provide some key security features in Mobile Banking:

- **Unique Activation Code**—When enrolling for Text Messaging Services and/or the Browser Based Services, we will send you a unique activation code to verify your phone number. This code associates your mobile phone with your account. This verification also lets you know your mobile phone number has been successfully registered in our system.
- **Authentication**—You are authenticated for every interaction with Mobile Banking.
- **Encryption**—We use 128-bit encryption for all transactions.
- **Fraud Detection**—We incorporate mechanisms such as transaction validation and transaction reconciliation processes to detect fraud.
- **Audit Ability**—We provide full audit capabilities through event logs and event-based reporting.
- **No Identifiable Information**—We don't return any personally identifiable information in a text message, such as your full account number, e-mail address, or personal address. We never ask for or include your user ID or password in any message we send.

3. Is my personal or financial information stored on my phone?

No. We don't save any files with your personal or financial information on your phone. That information stays strictly within online banking.

For some phones, such as a BlackBerry®, we have logo and branding files that we copy to your phone. Those files do not contain any personally identifiable information.

4. Are there fees to use Mobile Banking?

We don't charge fees to access or use Mobile Banking. You should contact your mobile service carrier for information about fees associated with sending or receiving text messages or accessing the Internet from your mobile phone. Online Bill Pay and Popmoney fees may apply.

5. Which accounts can I access in Mobile Banking?

You can access any account you've set up in online banking. When you register for Mobile Banking, you can choose which accounts you want to access.

6. How current is the account and transaction information?

When you view your account balance, you see the current balance. When you view transaction history, you see the most recently posted transactions. We don't show any pending transactions.

7. Can I add more than one mobile phone?

Yes. You can register several mobile phones for Mobile Banking. For security reasons, a phone cannot be registered for multiple mobile banking users.

To add a new phone, go to online banking and access the Mobile Banking pages in **My Info**. Select **Add New Phone** on the Mobile Banking Main Menu page.

8. What if my phone number changes?

If your mobile phone number changes, go to online banking and access the Mobile Banking pages in **My Info**. Select the option **Change my phone number** on the Mobile Banking Main Menu page.

9. What if my phone is lost or stolen?

If your mobile phone is lost or stolen, no one can access your account without knowing your password. To prevent unauthorized access to your account, you can deactivate your phone in Mobile Banking. We also recommend that you contact your phone carrier.

To deactivate Mobile Banking on your phone, go to online banking and access the Mobile Banking pages in **My Info**. On the Mobile Banking Main Menu, find the phone number and select the option **Stop using this phone** for Mobile Banking. Please call us on Oahu at 946-1400 or toll free at 1-800-951-8418 for additional assistance.

10. Which phones can I use for Mobile Banking?

We support hundreds of models for these major brands: Apple iPhone®, Asus®, BlackBerry®, HTC®, Huawei®, LG®, Motorola®, Nokia®, and Samsung®. We support phones on a number of different operating systems, including (but not limited to) Android®, Blackberry OS®, iOS, and Windows Phone OS®.

11. Which mobile service carriers support Mobile Banking?

Mobile Banking works on all major mobile service carriers in the U.S.: AT&T®, SprintPCS, T-Mobile®, U.S. Cellular®, Verizon Wireless®, and MetroPCS. Mobile Banking also works on a number of the smaller service carriers.

12. I have a prepaid plan. Can I use Mobile Banking?

Mobile Banking works with most prepaid plans, but we cannot guarantee that your carrier supports standard U.S. short codes. T-Mobile® prepaid does not support short codes so you won't be able to use the SMS text message service of Mobile Banking with T-Mobile® prepaid.

13. How do I stop using Mobile Banking on my phone?

To stop using Mobile Banking on your phone, go to online banking and access the Mobile Banking pages in **My Info**. On the Mobile Banking Main Menu, find the phone number and select the option **Stop using this phone** for Mobile Banking.

B. Registration Questions

1. How do I get started with Mobile Banking?
2. Do I have to agree to the Terms and Conditions to use Mobile Banking?
3. Can I register multiple users to the same phone?
4. I received my activation code but never used it. What should I do?
5. I haven't received the activation code on my mobile phone. What should I do?

1. How do I get started with Mobile Banking?

You can register for Mobile Banking text messaging services and browser-based services through your online banking service. Be sure to turn on your mobile phone and make sure it's ready to receive text messages. When you register for Mobile Banking, you can choose which:

- Services you want to use.
- Accounts you want to access.

During registration, we send you a text message with a unique activation code to verify your phone number. This code associates your mobile phone with your account. To complete registration, enter the activation code that we send you. This verification lets you know your mobile phone number has been successfully registered in our system.

To register for APP services, download the APP from your phone's APP store.

- Search for: **TSB** or **TSB Mobile** or **Territorial Savings Bank**
- Install **TSB Mobile Banking**

You can also call Customer Support to assist you with the registration process - on Oahu call at 946-1400 or toll free at 1-800-951-8418.

2. Do I have to agree to the Terms and Conditions to use Mobile Banking?

Yes, you must read and accept our terms and conditions. If you have any questions about the points of our terms and conditions, call Customer Support on Oahu call at 946-1400 or toll free at 1-800-951-8418.

3. Can I register multiple users to the same phone?

For security reasons, only one user can register per phone. However, once you complete the registration process, you can add more phones to your account.

4. I received my activation code but never used it. What should I do?

Your activation code expires 24 hours after we send it to you. However, you can always request a new activation code. Go to online banking and access the **My Info** pages. On the Mobile Banking Main Menu page, find the phone number and select the option **Get new activation code**. We'll send you a text message with a new activation code.

5. I haven't received the activation code on my mobile phone. What should I do?

Check the mobile phone number you entered during registration. If it is correct, here are some other options for resolving the issue:

- Verify that your mobile phone is on and able to receive text messages. Check with your mobile service carrier if you're not sure you can receive text messages.
- Contact your mobile service carrier and make sure your phone can send and receive messages to and from a standard U.S. short code.
- Request a new activation code. Go to online banking and access **My Info**. On the Mobile Banking Main Menu page, find the phone number and select the option **Get new activation code**. We'll send you a text message with a new activation code.

If you're still having problems with the activation code, please call us on Oahu at 946-1400 or toll free at 1-800-951-8418 for additional assistance.

C. Text Messaging Service Questions

1. What do I need to use the text messaging service?
2. Why are my Mobile Banking text messages coming from "48179"?
3. What is a short code?
4. What do you mean when you say "standard messaging charges may apply"?
5. Where do I send my text messages?
6. What are the text messaging keywords and how do I use them?
7. Are the keywords case-sensitive?
8. What does a typical request and response look like?
9. What should I do if I don't get a response to a request?
10. Can I send a keyword via e-mail?
11. Why are my results sent as multiple messages?
12. I received my results in multiple messages. Some arrived quickly, but others didn't. Why did it take so much longer for the others to arrive?
13. I have text messaging enabled on my mobile phone. Why can't I receive Mobile Banking text messages?

1. What do I need to use the text messaging service?

To use Mobile Banking's text messaging service, you must:

- Have an online banking account.
- Have a mobile phone that supports SMS text messaging and short codes.
- Register for Mobile Banking and select the text messaging service.

2. Why are my Mobile Banking text messages coming from "48179"?

You receive all Mobile Banking text messages from "48179". To make it easier to recognize our text messages, add us to your contact list with the short code "48179".

3. What is a short code?

A short code is a shortened version of a phone number. A short code is generally five or six numbers in length. Five-digit short codes range from 20000 to 99999; six-digit short codes range from 222222 to 899999. You can send and receive text messages from a standard U.S. short code as well as a traditional phone number.

4. What do you mean when you say "Message and Data Rates may apply"?

Every mobile service carrier has a different rate plan for text messaging and data services access. You may be charged per use, or pay a flat rate for unlimited usage each month. You may also have different fees for text messaging and data services access.

Please contact your mobile carrier directly if you aren't sure what fees you will be charged to use Mobile Banking.

5. Where do I send my text messages?

Send all text messages to "48179".

6. What are the text messaging keywords and how do I use them?

Keywords are the text messages you send to request account information or ATM and branch locations.

Keywords	Information	You Type (text) Example
B, BAL, BALANCE, BALANCES	Account Balance	Bal C1 (ie. C1 is your mobile banking nickname for a specific account)
STMT, TRAN, HIST	Transaction History	Stmt S1 (i.e. S1 is your mobile banking nickname for a specific account)
NEXT, MORE	See next screen for more information	Next
ATM, BRANCH, BOTH (address)	ATM & Branch locations	Atm 96825
HELP, HLP	Provides Mobile Banking keywords and bank contact phone number	Help
STOP, END, CANCEL	Stop Alerts features	Alerts are currently not available

7. Are the keywords case-sensitive?

No. Whether you type "BAL" or "bal" we send a response with your account balance information.

8. What does a typical request and response look like?

Sample Balance Request

You Type: bal TSB Banking Alerts BAL @ 2/21/2012 4:59 PM CHK1: \$3,849.27 CHK2: \$2,555.02 SAV1: \$14,116.00 Reply STOP to cancel
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9. What should I do if I don't get a response to a request?

Make sure you're sending text messages to "48179". Check the keyword and any additional information required for the request, such as the financial institution's identifier, account nickname, or address.

10. Can I send a keyword via e-mail?

No, keywords and text messages are not supported using e-mail. The two-way feature of our text messages works only with mobile phones.

11. Why are my results sent as multiple messages?

Text messages are limited to 160 characters. Sometimes we can't send all your account information in one message because it exceeds the character limit. In this case, we send your account information in multiple messages—no more than five at a time.

12. I received my results in multiple messages. Some arrived quickly, but others didn't. Why did it take so much longer for the others to arrive?

If you receive one message, it means we've sent all the response messages to you, and you should receive them shortly. It may take a few minutes to receive them all, depending on your mobile service. If you haven't received all your messages after a few minutes, please let us know. If the problem persists, you may want to contact your mobile service carrier.

13. I have text messaging enabled on my mobile phone. Why can't I receive Mobile Banking text messages?

Your mobile service carrier may be blocking short codes, or you may have blocked short codes in your phone options. You must have short codes enabled to use Mobile Banking. (Short codes are abbreviated phone numbers, usually five digits, we use to send Mobile Banking messages.) Check your phone options and then contact your mobile service carrier to ensure they aren't blocking short codes.

D. Downloadable Application Service Questions

1. What do I need to download the Mobile Banking application?
2. How do I download Mobile Banking to my phone?

1. What do I need to download the Mobile Banking application?

To download the Mobile Banking application, you must:

- Have an online banking account.
- Have an iPhone or Android phone that supports downloaded applications.
- Have a wireless data plan with your mobile service carrier.

Mobile Banking APP is optimized for iPhone® and Android® types of phones. If you have any problems downloading Mobile Banking, check with your carrier to make sure it is supported on your phone.

2. How do I download Mobile Banking APP to my phone?

iPhone and Android phones can download their APPs directly from their APP store on their phone.

- Search for: **TSB** or **TSB Mobile** or **Territorial Savings Bank**
- Install **TSB Mobile Banking**

E. Mobile Browser Service Questions

1. What do I need to use the mobile browser service?
2. How do I access the Mobile Banking website?
3. I can't find my link to the Mobile Banking website. What should I do?
4. When I click the link for the Mobile Banking website nothing happens. What should I do?

1. What do I need to use the mobile browser service?

To use Mobile Banking's browser service, you must:

- Have an online banking account.
- Have a mobile phone that supports web browsing.
- Have a wireless data plan with your mobile service carrier.
- Register for Mobile Banking and select the mobile browser service.

Mobile Banking is optimized for a wide range of phones—providing a rich and interactive interface on touch screen phones, such as the iPhone and Android, while maintaining a simple and clean interface for a wide range of phones from a diverse set of manufacturers such as BlackBerry®, Motorola®, Nokia®, and Samsung®.

2. How do I access the Mobile Banking website?

During registration we send you a unique website address (URL) that is intended only for you. The website URL will only work on the phones you've registered in Mobile Banking. Be sure to bookmark this address in your phone's web browser so you can easily return to it.

3. I can't find my link to the Mobile Banking website. What should I do?

If you can't find the message that we sent during registration with the unique URL for Mobile Banking, you can request another message. Go to online banking and access the Mobile Banking pages in My Info. On the Mobile Banking Main Menu, find the phone number and select the option “Get a link to the Mobile Banking website”.

4. When I click the link for the Mobile Banking website nothing happens. What should I do?

Every mobile phone and mobile network is different, so you may not be able to click on a link in a text message.

Try these troubleshooting tips:

- Open the text message and click Send or Go on your phone to access the website URL. Then click the address to go directly to the website.
- Open the text message and write down your unique website URL. Type the URL in your phone's web browser to go directly to the website.

If you still can't access the Mobile Banking website, please contact your mobile service carrier. Or call our Customer Support on Oahu at 946-1400 or toll free at 1-800-951-8418 for additional assistance.

F. Alerts Questions

1. What are alerts?
2. What is the difference between the text messaging service and the alerts service?
3. How do I stop receiving alerts?

1. What are alerts?

Alerts are account information text messages about your account. You can choose from a variety of alert notifications to help you manage your accounts. For example, you can select an alert to notify you when your account balance is below a specific amount or if a check has cleared.

2. What is the difference between the text messaging service and the alerts service?

The text messaging service allows you to request account balances, transaction history, and ATM and branch location information any time from your mobile phone. We send text message responses to your phone.

The alerts service sends automatic notices to your mobile phone with information about your accounts. For example, we can send you an alert when your account balance goes below a threshold amount.

3. How do I stop receiving alerts?

Go to the Alerts section in Online Banking to delete your Alert.