



Frequently Asked Questions Mobile Web Banking

What is Mobile Web Banking?

Mobile Web Banking is a service that enables you to access account information, conduct transfers, and pay bills from any mobile device that has Web browsing capabilities and an active data plan.

What does Mobile Web Banking cost?

There is no charge for Mobile Web Banking offered through Uwharrie Bank. However, you are required to subscribe to a data plan through your wireless provider. Check with your wireless provider to determine if additional fees might apply.

Is Mobile Web Banking currently available to all users?

Mobile Web Banking is available to all online banking users that own mobile devices. Web browsing capabilities and an active data plan through a wireless provider are required.

Will Mobile Web Banking work on my mobile phone?

Mobile Web Banking will work on any mobile device with Web browsing capabilities and an active data plan through a wireless carrier.

Which mobile service providers support this service?

Mobile Web Banking is supported through all major mobile providers in the U.S., including but not limited to:

- AT&T
- Cellular One (Dobson)
- Nextel
- Sprint
- T-Mobile
- US Cellular
- Verizon Wireless
- Virgin Mobile

How does Mobile Web Banking work?

From a mobile device, open a browser and enter Uwharrie Bank's URL (e.g. www.Uwharrie.com) to access the Uwharrie Bank mobile banking home page.

Enter your user ID and password, using the same user ID and password as used for online banking, and select the **Log In** button. No separate or different registration is required. Answer any additional security questions (if needed) then select the **Continue** button to access Mobile Web Banking. Once logged in, you can:

- Access Your Accounts – the Mobile Web Banking experience is virtually the same as online banking, although on a smaller screen.



- Pay Bills – you must first register and set-up your payees using a computer through online banking before utilizing bill payment through mobile banking.
- Make Transfers – Account transfer via Mobile Web Banking requires the availability of multiple accounts through online banking.
- Locate an ATM/Branch - Locate an ATM or branch nearest you.

What other options are available on the log in page?

You will see links that provide branch and ATM **locations**, current interest **rates** for CD's as well as Uwharrie Bank's customer service **contact** information. You will also have the option to access our full website.

How many transactions can I see on my phone at a time?

When you select an account name link on the **Accounts** tab, up to 15 transactions display for the last 10 days - use the vertical scroll bar to see all transactions. If more than 15 transactions occurred during the previous 10 days, select '**More History**' to view additional transactions.

Can I see transactions for a different time period?

Yes. Use the **Change Date Range** 'to' and 'from' fields entering the dates as **mmddyyyy** with no punctuation. Select '**Go**' to retrieve requested transactions.

Can I change accounts on the Transaction History page?

Yes. Locate the dropdown below the **Change Date Range** fields and select another account from the list. The display will refresh to show recent transactions for the account specified.

Where can I locate the transaction details?

Within the **Transaction History** page, click the payee name (e.g., Target) to see the transaction details, including: Date, Amount, Type of Transaction, Reference #, Store Name and ID.

What funds transfer options are available?

Immediate transfers between accounts may be initiated using the **Transfer Now** feature. To establish future transfers, use the **Schedule Transfer** link.

Can I see scheduled transfers on my device?

Yes. Select the **View Scheduled Transfers** link on the **Transfer** tab to see up to 10 transfers scheduled over the next 30 days. If more than 10 transfers are scheduled, select '**View More**'.

Can I change or remove a scheduled transfer?

Yes, you can do both. On the **Schedule Transfer** page scroll down and use the **Edit Scheduled Transfer** link to change the Amount, From Account, To Account or Date for any future dated one-time transfer. Or use the **Delete Scheduled Transfer** link to remove a future dated one-time transfer.



Why can't I access the Bill Pay tab?

The **Bill Pay** tab is only enabled for users that have signed up for Bill Pay within the online banking application from a computer and have set up one or more payees (people or companies you want to pay). When ready to make payments from your phone, select '**Bill Pay**' to access '**Make a Payment**'.

Can I register for Bill Pay on my mobile device?

No, registration for Bill Pay is not available at this time. Currently, Bill Pay must be established through online banking using a computer. Locate the **Bill Pay** button and enroll there. Chances are you automatically registered for Bill Pay when you signed up for online banking. If so, all you need to do is set up one or more payees (people or companies you want to pay) to get started.

How do I make a payment using my mobile device?

Select the **Bill Pay** tab and review the **Pay From** account (to change, select another account from the dropdown and select the **Change** button). Then select a payee name link from the list and enter the **Amount** of the payment and the date to send / deliver the payment (as mmddyyyy) then select the **Pay** button. A confirmation message is then displayed, select **OK** (or **Submit**) to continue.

Can I see pending payments?

Yes. Select the **Pending Payments** link on the **Make a Payment** page to see up to 10 pending payments nearest in date. Use the vertical scroll bar to view all 10 payments or select the **View More** button to see additional payments.

Can I remove a pending payment?

Yes. Select the payment you want to remove on the **Pending Payments** page select the **Cancel** link. You will be prompted to confirm deletion of the payment.

Can I change a pending payment?

Yes. Select the payment you wish to change on the **Pending Payments** page and select the **Details** link. Select the **Edit** button. Change the amount, payment date, pay from account or payment category as needed and save your changes.

Can I see completed payments on my mobile device?

Yes. Select the **Payment History** button on the **Make a Payment** page. You will see the 10 most recent payments. To see additional payments, click '**More History**'. Maximum history available is 90 days. Details provided include payee name, payment date, amount and "From" account.

How do I log out?

Select the **Log Out** button at the top right of the page to exit Mobile Web Banking and return to the Log In screen.

Is a password needed for Mobile Web Banking?

Yes. From your mobile device, login to Mobile Web Banking using the same login credentials as you would online banking.



I have disconnected my mobile device. Will my service continue to work?

You must have a mobile device with an active wireless data plan and Web browsing capabilities to utilize Mobile Web Banking.

I have a new mobile device and phone number. Will Mobile Web Banking work on my new device?

Yes. You can access Mobile Web Banking from any of your mobile devices, as long as the mobile device has Web browsing capabilities and an active data plan through a wireless carrier.

Is it safe to use the Mobile Web Banking service?

Yes. In order to protect your privacy, you must authenticate yourself on each individual mobile device using the same information used for online banking. All communication between your mobile device, wireless provider and the mobile banking server is encrypted. In addition, passwords, answers to challenge questions and account information are never stored on the mobile device or in the Mobile Web Banking application.

Is assistance available through my mobile device?

For assistance regarding Uwharrie Bank's Mobile Web Banking product, contact e-zBanking Support by phone (704-991-2800) or email (eBanking@uwharrie.com). For assistance regarding your mobile device and/or wireless Internet connectivity, contact your wireless provider.

What does the 'Remember this phone' checkbox do?

Selecting '**Remember this phone**' activates extra security for your phone so you don't have to enter the security challenge questions when accessing Mobile Web Banking using that phone. You also have the option to '**Remove extra security from this phone**' should you so choose.

My session timed out pretty quickly, can I change the timeout value?

Five minutes is the only timeout option. For your security and protection, the session times out when there has been no account activity for five minutes, and the Mobile Web Banking login page displays a **Session Expired** message.