

MOBILE BANKING

Frequently Asked Questions

1. How do I access Apple FCU Mobile Banking?

In order to access Apple FCU Mobile Banking, you need Apple NetBranch access and a mobile device with an Internet connection. Simply enter the Apple FCU Mobile Banking URL — **<http://m.AppleFCU.org>** — into the browser of your Internet-enabled mobile device, then, login using your Apple FCU NetBranch member ID and password.

2. Which mobile devices are supported for Apple FCU Mobile Banking?

You can access Apple FCU Mobile Banking from any Internet-enabled mobile phone (such as WAP phones), PalmOne OS device, Pocket PC, Apple iPhone device or RIM Blackberry device. Note: The devices must be Internet-enabled. See below for basic trouble-shooting guidelines.

3. How does Apple FCU Mobile Banking handle security?

Apple FCU Mobile Banking is encrypted using the Wireless Transport Layer Security (WTLS) protocol, which provides the highest level of security available today. Additionally, all data that passes between web servers are encrypted using the Secure Socket Layer (SSL) technology.

4. Is there a fee to use Apple FCU Mobile Banking?

No. Apple FCU Mobile Banking is a benefit of Apple membership and is available for FREE.

5. What services does Apple FCU Mobile Banking include?

Apple FCU Mobile Banking includes the following services:

- Account summaries
 - Account transaction history
- Transfers
 - View due bills (eBills)
- Pay/view/cancel pending bill payments
 - View bill payment histories
 - Locate ATM/branches by zip code
- And more!

6. What happens if I get locked out of Apple FCU Mobile Banking?

As with Apple FCU's NetBranch, you must call Apple's Call Center to reset your password. Once your password is reset, you must first specify your new password on NetBranch via your PC. For security reasons, you may not specify your new password through Apple FCU Mobile Banking. Once your password is set up on your PC, you may use your member ID and password to immediately login to Apple FCU Mobile Banking.

7. Can I use Apple FCU Mobile Banking if I don't have an Apple FCU account?

No. You must be a member of Apple FCU in order to use Mobile Banking.

8. What about text messages. How do I know if a message is legitimately from Apple FCU?

Apple FCU will NEVER send text messages notifying you that your online account has expired. Apple will NEVER send a text message instructing you to send account information via an online link. You should consider any unsolicited email, text message, website or pop-up window request for Apple FCU account information fraudulent and report it immediately without replying to the request.

9. Is there anything special I need to do for when I use Mobile Banking for security?

Yes, you should first set up Enhanced Security Login on a PC by answering security questions using a PC before accessing NetBranch via Mobile Banking. The next time you log in with your phone, answer the questions and then choose Add Extra Security to This Device to enroll your phone.

Mobile Phone Frequently Asked Questions

Pocket PC Devices

1. I am able to view the home page of Apple FCU Mobile Banking on my Pocket PC, but when I attempt to login, I get an error message.

When you attempt to gain access to a secure website from Windows CE, you may receive the following error message: *Unable to establish secure connection.*

Microsoft Pocket Internet Explorer may issue either of the following error messages: *The page you are looking for cannot be found* or *Unable to establish secure connection.* To resolve this issue, update to the Microsoft High Encryption Pack for Pocket PC. This add-on supports MD% certificates with the new hashing algorithm. For information about how to update to the Microsoft High Encryption Pack for Pocket PC, view the following Microsoft website: <http://www.microsoft.com/windowsmobile/downloads/highencryption.msp>
Download the needed file, then, synchronize your pocket PC.

PalmOne Handhelds

1. How do I access Apple FCU Mobile Banking on my Palm?

First, please ensure that your PalmOne Handheld has an Internet connection via a wireless Internet service provider (Wireless ISP). Once you verify that you can connect to the Internet, you can access Apple FCU Mobile Banking by simply entering the following URL in your browser: **<http://m.AppleFCU.org>**.

RIM Blackberry Phones

1. How do I access Apple FCU Mobile Banking on my RIM Blackberry PAGER?

You must ensure that you have a browser, such as the Go.web browser, installed on your RIM Blackberry. If you are not sure if your RIM Blackberry has a browser installed, please check with your service provider. Once you verify that you have a browser, you may simply enter our URL in your browser: **<http://m.AppleFCU.org>**.

2. Why am I unable to login using my Blackberry phone?

Please check the settings on your Blackberry phone to ensure it is enabled to browse Secure/SSL sites.

3. When I attempt to go to <http://m.AppleFCU.org>, I get an error message.

You may get the message: *Access Denied: Insecure SSL Request.* When clicking on *More Info*, you may also receive the following message: *Your MDS has been configured to deny SSL requests to servers that have certificates which are untrusted or expired. Try using Device Side SSL which can be modified in your TLS Options. Contact your system administrator with any questions.* If you receive these messages, change your Blackberry Options settings as follows: Select *Options*, then *TLS*; under the TLS Default, select *Change Option to Handheld*, not *Proxy*.

Mobile Phones

1. I keep getting locked out of my account when I try and login on my mobile phone. Why doesn't it accept my login information?

Using your mobile phone to enter data takes a little practice. Passwords are case sensitive; make sure you are entering your password exactly as it is set up. If your password begins with a lower-case letter, you may need to use your phone's shift key to change the default from upper case. In addition, some phones require extra shift key presses to enter numbers instead of letters.

2. Why can't I see the first few transactions of my account history?

Due to the screen size on the mobile phone, only a limited amount of information can be displayed. Some mobile phones take you to the middle or bottom of a new page instead of the top. To make sure you are at the top of the page, use the up arrow key on the phone to scroll up. If you want to view more information below, use the down arrow key to scroll down until you come to the *More* link. When you click on *More*, it will take you to the next page of information.

3. How do I know if my phone is web-enabled?

If you have a MiniBrowser, MicroBrowser or Wireless Web on your phone's main menu, then it is web-enabled. Contact your mobile phone carrier to confirm that your phone is web-enabled and that the service is activated.

Mobile Phone Carrier Links

Sprint PCS: [Sprint PCS Phone User Guides & Tutorials](#)

Verizon Wireless: [Verizon Wireless Mobile Web Information](#)

AT&T Wireless: [AT&T Wireless Mobile Banking](#)

T-Mobile: <http://support.t-mobile.com/productSelector.html>