

Business Mobile Banking FAQs



How much does this service cost?

There is currently no charge associated with Business Mobile Banking. However, depending on your wireless phone plan, there may be charges related to text messaging and data usage on your phone. Check with your wireless phone carrier for more information.

Is it secure?

Yes, the Business mobile banking service utilizes best practices from online banking, such as HTTPS, 128-bit SSL encryption, or password access and application time-out when your phone is not in use. Only the phones that you 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 message 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 in Business Online Banking. Can I still use this?

You must complete a Business Online Banking Agreement to be given access to view your account via Business Mobile Banking.

What is Country Club Bank Business Mobile Banking?

Mobile banking gives you access to your accounts through the Apple or Android mobile banking app, depending on your mobile device. Both options allow you to:

- View account balances.
- Search recent activity.
- Transfer funds.
- Pay bills and find the nearest ATM or branch locations.
- Deposit checks.



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How do I sign up for Business Mobile Banking?

If enabled, you may enroll with your device through the mobile app.

Is Business Mobile Banking supported on my phone?

The mobile application will work on newer Apple and Android phones and tablets. System requirements are listed on each mobile app store.

How do I install the downloadable application?

- You can visit the Google Play store for the Android App, or Apple's App Store for the iPhone App.
- 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.

MOBILE BILLPAY

What is Mobile BillPay?

Mobile BillPay allows you to pay bills online, saving you time, envelopes and stamps. It is an optional service in your Online Banking account. You may pay bills using your mobile device while on-the-go, anytime, anywhere.

Where do I enroll for Mobile BillPay?

You will need to complete a Business Online Banking Agreement giving access to your accounts. Once that is complete, you will finish the enrollment process through Business Online Banking. After the enrollment is complete, you will be able to access BillPay with your mobile device.

How do I pay a bill?

To pay a bill, select the "Payment" option from the main menu, then select "Pay Bills." Here, a simple flow guides you through choosing the "Payee," "Send Date," and "Pay Bill From" account. Then you will enter the Payment Amount and optionally enter a Memo.

Can I add a Payee on my mobile device?

No. You must add Payees, including deactivation, by logging into the Online Banking website and accessing the list of Payees.

How do I cancel a payment on my mobile device?

To cancel a payment, select the "Payments" option from the main menu, then select "Scheduled Payment." The system will respond with a list of payments currently scheduled and unpaid. Choose the payment you wish to cancel from this list. The system will display the payment details. From this screen, select "Cancel Payment." The system will ask you to confirm that you wish to cancel the payment.

How may I see previous bill payments on my mobile device?

To view previously paid bills, select the "Payments" option from the main menu and then select "Recent Payments." Your display will refresh with a list of completed bill payments in a summary format. Select an item to see the payment's details.

How do I handle a dispute with a payee?

If you have an issue with a bill or a specific item on the bill, contact the Payee directly. Remember, you may pay whatever amount you desire in BillPay while you are disputing any item.

TROUBLESHOOTING

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 contact your Financial Center to update your information.

Can I use Business Mobile Banking on more than one phone?

Yes. Please contact your Financial Institution to add any additional phone lines.

What if my device is lost or stolen?

If you are concerned about misuse of your phone, contact your mobile service provider immediately or stop all wireless services. Additionally, contact us at (816-931-4060) to have us remove your phone.