# NorthStar Bank Mobile App Frequently Asked Questions



#### General

What operating systems are supported by the app?

Our mobile banking app is available for both iphone and Android users.

# Is Mobile Banking secure?

Mobile Banking uses the same multilayer security that is used if you logged in from your desktop computer to keep your information safe and secure.

# How do I get signed up?

Simply download the NorthStar Bank App and log in with your Retail Online credentials or you can log into Retail Online Banking and enroll any time by selecting Profile and Mobile Banking. Click on the Enroll Now button to begin the enrollment process. If you need assistance in the enrollment process, give us a call at 1-800-999-2606.

# Can I still enroll if I don't have a smart phone?

Yes, Mobile Banking gives you to option to use Text Banking. Consult your carrier for standard text messaging and data plan fees that may apply.

#### Can I enroll in more than one service option?

Yes. Depending on the type of device you use, you can enroll in one, two, or three service options that include the Downloadable App, Text Banking, and Mobile Browser.

## How do I download the app?

Iphone users can download the app through the Apple App Store. Android users can download the app through the Google Play Store. Are there any requirements to enroll in Mobile Banking and using the app?

Users of the mobile app must have an existing Retail Online Banking account with NorthStar Bank. If you haven't enrolled in online banking yet, you can do so at <a href="https://www.northstarbankiowa.com">www.northstarbankiowa.com</a>. Click the login in the upper right corner and complete the enrollment process.

## Is there a charge for Mobile Banking?

NorthStar Bank does not charge for Mobile Banking, but standard text messaging and data plan fees from your mobile phone carrier may apply. Please consult your carrier before using Mobile Banking.

### How do I get updates?

If you've already downloaded our mobile banking app, simply download the latest update from the Apple App Store or Google Play Store as you would with any other app update. The first time you download the app, will automatically be the latest version complete with the latest features.

Can I set up more than one cell phone number with Mobile Banking?

Yes, once the first phone is set up, customers can change the Mobile Banking Profile in their Retail Online Banking account by clicking on "Manage Devices" and then choose "Add New Phone".

## What if my phone is lost or stolen?

Customers with a lost or stolen phone should notify their mobile phone carrier. For Mobile Banking, your information cannot be accessed without your Access ID and password. Customers can unregister their phone from Mobile Banking. This can be done in two different ways:

- 1. Log into Retail Online Banking, click on Profile, Mobile Banking, and Manage Devices. On the My Phones tab, select "Stop using this phone for Mobile Banking".
- 2. Contact NorthStar Bank at 1-800-999-2606 Monday Friday 9:00 am to 4:30 pm to unregister your phone and reset your credentials.

It's always a good idea to password protect your device.

# **Mobile Banking Usage**

Can I view check images from within Mobile Banking?

Yes, Check images can be viewed in Mobile Banking along with account balances. Simply click on your checking account to view transactions and select the image icon in the lower right hand corner of the transaction to view the image.

Can I setup payees for CheckFree BillPay within Mobile Banking?

Unfortunately no. All new payees with need to be established through the Retail Online Banking. Once the payees are set up, then they will be available within Mobile Banking.

#### How can I securely end my Mobile Banking session?

Select the "Log Out" button in the MORE section of Mobile Banking, and close your browser through your device. Closing your browser will securely end your Mobile Banking session.

If I am prompted to enroll and I select "Ask Me Later", can I still enroll?

Yes, once you are logged into Retail Online Banking you can enroll any time by selecting Profile and Mobile Banking. Click on the Enroll button to begin the enrollment process.

Does the app time-out after inactive use on my mobile device?

Yes, after 5 minutes of inactivity the app will time out.

What is the difference between the Mobile app and Mobile Browser?

Both provide means to access the NorthStar Bank's Mobile Banking site. The Mobile app is available for Apple and Android devices with web access, while the Mobile Web can be used on all devices with web access.

Will I ever be locked out of Mobile Banking if it isn't used on a regular basis?

The app will remain on your phone until you delete it. If the Retail Online Banking account (via computer OR the app) is not accessed within 120 days, is will need to be reactivated. Contact NorthStar Bank at 1-800-999-2606 if your Retail Online Banking account needs to be reactivated.

#### Is Text Banking secure?

Accounts are viewed by an account nickname you assign such as a primary checking could be (C1). No account numbers are sent via text.

What is the number to text for Text Banking?

The number to text is 99588. This is the same for all users. When a customer enrolls in this service, a text message will be sent to the phone you signed up and provides text instructions for any additional account inquiries.

What are the text commands that are accepted for Text Banking?

**BAL = Current Account Balances** 

HIST + Acct Nickname (Ex. HIST C1) = Transaction History for checking account 1

**HELP = Contact Information** 

ATM + Zip Code = Nearby ATM Locations

STOP = Cancel SMS Text Banking service

What if I delete my text message with the link to Mobile Browser or forget to bookmark it? You can log into Retail Online Banking, click on Profile, Mobile Banking, Manage Devices and resend the link to your mobile device or contact NorthStar Bank at 1-800-999-2606.

Where do I get the link for Mobile Browser?

The link will be sent you to in a text message when you enroll in this service. Click on the link to access the login page.