

Frequently Asked Questions

Is Phoenix Fed Mobile Banking secure?

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

- Authentication - You are authenticated for every interaction with Phoenix Fed 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.
- Auditability - 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.

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, but those files do not contain any personally identifiable information.

Are there fees to use Phoenix Fed Mobile Banking?

At this time, we don't charge fees to access or use Phoenix Fed Mobile Banking. **Message and Data rates may apply.** You should contact your mobile service provider for information about fees associated with sending or receiving text messages or accessing the Internet from your mobile phone.

Which accounts can I access in Phoenix Fed Mobile Banking?

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

How current is the account information?

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

Can I add more than one mobile phone?

Yes. You can register several mobile phones for Phoenix Fed Mobile Banking. To add a new phone, go to Internet Banking and access the Mobile Banking pages (under Preferences/Options). On the My Phones page, select **Add New Phone**.

What if my phone number changes?

If your mobile phone number changes, go to Internet Banking and access the Mobile Banking Pages. On the My Phones page (under Preferences/Options), find the old phone number and select the option **Change my phone number**.

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, and in some cases, your unique user name. To prevent unauthorized access to your account, you can deactivate your phone in Mobile Banking. Go to Internet Banking and access the Mobile Banking Pages. On the My Phones page (under Preferences/Options), find the phone number and select the option **Stop using this phone for Mobile Banking**.

Which phones can I use for Phoenix Fed Mobile Banking?

We support hundreds of models for these major brands: iPhone, Blackberry, HTC, LG, Motorola, Nokia, Pantech, Samsung, Sanyo and Sony Ericsson. We support phones on a number of different operating systems, including (but not limited to) Android, Blackberry, iOS, Symbian, Windows Mobile, Linux, Palm webOS and Maemo.

How do I stop using Phoenix Fed Mobile Banking on my phone?

To stop using Phoenix Fed Mobile Banking on your phone, go to Internet Banking and access the Mobile Banking pages (under Preferences/Options). On the My Phones page, find the phone number and select the option **Stop using this phone for Mobile Banking**.