Mobile Banking FAQs

Mobile Banking may be new to you. You may have many basic questions, such as how to enroll in Mobile Banking, how much it costs and more. Use this FAQs page as a reference for any questions you may have.

What does Mobile Banking cost?
BestBank does not charge a fee for Mobile Banking. However, message and data rates may apply per your mobile carrier. Check your plan for details.

Is Mobile Banking secure?
Mobile Banking uses top-of-the-line technology to ensure all account activity and information is secure. Mobile Banking does not save any files with personal or financial information on your mobile device. 128-bit encryption is used for all transactions within Mobile Banking. Please refer to the Customer Safety and Awareness page for more tips on how to keep your information safe.

How do I activate Mobile Banking?
You must be enrolled in Online Banking in order to use Mobile Banking. Once you are enrolled, click on the "Options" hyperlink and locate the Mobile Money Profile section to get started. Refer to the Enrollment Screen Shots above to see a step-by-step guide to completing your Mobile Banking enrollment.

Can I use more than one device to access Mobile Banking?
Only one user can register for each mobile device. However, once you complete the enrollment process, you can add more phones to your Mobile Banking account. Simply click on the "Add New Phone" button.

Does Mobile Banking require a special phone?
Mobile Banking will run on most of today's phones and with almost all major and a number of smaller mobile service carriers. Generally speaking, if your phone allows for text messaging with short code and/or if you can browse the Internet on your phone, you should be able to use Mobile Banking.

What is Text Message banking?
Text messaging allows you to check your account balance and history by using short codes. Simply text the command BAL to check your balance and HIS to check your history.

What if I forget the Text Message banking commands?
You can contact our INFO Line at 1-800-235-INFO (4636) or text HELP. Text messaging codes include:

- BAL – Check balance
- HIST – Check history
- STOP – To stop text messages from coming to your phone
- HELP – Get a list of the mobile commands

Can I receive text eAlerts about my accounts on my phone?
There are currently no text eAlert options available at this time.

What if I don't receive text messages when I try to enroll in Mobile Banking?
Make sure that your mobile carrier allows text messages and that you have correctly entered your phone number into the enrollment section.

Why are my text message results sent as multiple messages?
Text messages are limited to 160 characters. If your account information exceeds the character limit, your account information is sent in multiple messages, no more than five at a time.

I have text messaging enabled on my mobile device, why can't I receive text messages?
Your mobile service carrier may be blocking short codes or you may have blocked short codes on your mobile device. Short codes must be enabled to use Mobile Banking.

How do I access Mobile Banking from my phone's browser?
After enrolling in Mobile Banking though Online Banking, you will receive a text message with a link to the Mobile Banking website. From there, you will be able to sign in to that page and save it as a favorite to your browser.

Can I transfer money between my accounts through Mobile Banking?
You can make transfers if you have access to our Mobile Banking website, which is done through your phone's web browser.

Please note that transfers done after 8:00 pm CST, or on a non-business day, may not be processed until the following business day.

How do I change my phone number?
Log in to Online Banking and click the "Options" hyperlink. Locate the Mobile Money Profile section and click "Manage Device(s)". Select the "My Phones" tab, locate the old phone number, select "Change my phone number" and enter the updated phone number.

How do I deactivate or Stop using a Mobile Device (for example it is lost or stolen)?
Log in to Online Banking and click the "Options" hyperlink. Locate the Mobile Money Profile section and click "Manage Device(s)", Select the "My Phones" tab, locate the appropriate phone number and select "Stop using this phone for Mobile Banking".

Why am I getting the message "System Error: Exception has been thrown by the target of an invocation"?
If you have a special character in your current Online Banking access ID (**such as # @ ! $ % ^ ( ) { } \ ; ` ~**) you will receive this message when you attempt to enroll in Mobile Banking. Special characters cannot be utilized in an Access ID if your want to enroll in Mobile Banking. You will need to change your Access ID to exclude the special character.

Who do I contact for Mobile Banking customer support?
Call our INFO Line at 1-800-235-INFO (4636) for any questions you have.

Customer Safety & Awareness

With all electronic banking services, you should take extra caution with your personal information. Here are a few awareness tips to help keep your information safe.

1. Never send actual account numbers or other sensitive information via text messages or email.

2. Keep your mobile device's operating system up to date and install anti-malware software for Internet browsing on your mobile device.

3. Routinely delete all text messages from your mobile device after viewing.

4. Close the activation screen after each Mobile Banking session.

5. Use strong passwords that don't incorporate names, phone numbers, addresses, known dates or your Online Banking image phrase. Change your password regularly and don't store your password on your mobile device or reveal it to anyone.

6. Use your mobile device's Passcode/Password Screen Lock functionality, if available, and do not allow your mobile device to remember login credentials.

7. Do not use Mobile Banking via public Wi-Fi networks.

8. Be suspicious of any emails requesting confidential information and verify the request with the company named in the email.

9. Regularly check your account balance and account activity.

10. Always be aware of the location of your mobile device.

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