

Kitsap Bank Mobile Banking FAQ's

What is Mobile Banking?

Mobile Banking allows you to access Online Banking to view your account(s) and perform transactions from your mobile device which includes any cellular phone or other mobile device that has access to the internet and allows secure SSL communication (access to https// sites).

How do I enroll?

Login to your Online Banking account, Select Preferences, Mobile, and on the Mobile Enrollment tab click the checkbox next to "Yes, enable my User ID and Password for use on my mobile device". To have the link to the mobile site sent to you via email, enter your email address and click on Send.

Next, click on the Mobile Authorization tab to select your desired Mobile Authorization Code and click Submit. The Mobile Authorization Code is an extra piece of security that will be required when logging into Mobile Banking from your mobile device.

For Commercial Customers, the Mobile Authorization tab also includes an area to enter your contact information and select the transaction types for approving transactions from your mobile device.

How do I access Mobile Banking?

From your mobile device, simply access your mobile Internet browser using the URL you will find on the Preferences, Mobile page. You'll be taken directly to our Kitsap Bank Mobile Banking site where you can log in to manage your account or contact us.

What features are available within Mobile Banking?

Key features of Mobile Banking include:

- View up-to-the-minute account balances, online activity and transaction history
- Make one-time or future dated funds transfer between your accounts.
- View secure messages and alerts
- Contact us by secure message

For Commercial Customers

- Initiate pre-existing commercial single ACH and Wire transactions
- Use your Mobile Authorization Code to approve outstanding ACH and Wire transactions from your Mobile Phone by logging into Mobile Banking

What is the difference between Mobile Banking and Online Banking?

Mobile Banking is a version of Online Banking made specifically for your mobile device. Because there are fewer graphics, text, and options to reduce complexity and increase load speed, the following features are **not available** with Mobile Banking:

- Change your User ID or password,
- Schedule recurring money transfers and access to bill pay
- View check and deposit slip images
- Access a directory of branch locations and contact information
- Submit address changes, stop payments and place check reorders

Is Mobile Banking as secure as Online Banking?

Using Mobile Banking is secure and offers much of the same security features and protection as Online Banking, including encryption, passwords and security codes. Mobile Banking users are protected by:

- Encryption of sensitive information protect information sent over the Internet
- Internationally recognized security standards and industry best practices
- User ID, password and security codes protection.

How do I know if my mobile device can access Mobile Banking?

Kitsap Banks Mobile Banking is accessible from most web-enabled cell phones and smart phones that have access to the internet and allows secure SSL communication (access to https// sites). If you have a mobile Internet browser and Internet access from your phone, it's most likely you can use Mobile Banking. To be sure, check with your service provider or simply type in our Mobile Banking URL in your phone's Internet browser.

Is Mobile Banking free to use?

Yes, Mobile Banking is free to our customers. Please keep in mind that you may be subject to Internet-access fees charged by your cell phone service provider.

Terms and conditions

Mobile Banking is offered as a convenience and as a supplemental service to our Online Banking Services. It is not intended to replace access to Online Banking from your personal computer or other methods you use for managing your accounts and services with us. We reserve the right to limit the type and number of accounts and the right to refuse to make any transaction request made through Mobile Banking and Kitsap Bank may add and remove services and/or features at our sole discretion. We also reserve the right to modify the scope of the service at any time.

Mobile Banking is bound within the terms and conditions of Kitsap Bank's Online Banking agreement which may be amended from time to time. Mobile Banking services may be modified or cancelled at any time without notice except as required by law.

When you use Mobile Banking, you agree to accept responsibility for obtaining, maintaining and updating the necessary hardware and related equipment needed to utilize the service including but not limited to updating security setting and web browsers as needed. You agree that you are solely responsible understanding how to properly use your mobile device to access the Mobile Banking service and that any fees incurred by your network provider when accessing your account, initiating transactions and downloading account information are solely your responsibility.