



Mobile Banking Security FAQs

MOBILE BANKING

First American Bank makes it easy to do your banking with our mobile banking apps for iOS (iPhone) and Android mobile devices and tablets. You can access balances, history, transfers, bill pay and more from any mobile device. It's fast, user friendly and secure, providing the ultimate mobile banking experience across different devices.

At First American Bank, we know that mobile banking security is a concern you. Below are answers to the most frequently asked questions about the Mobile Banking Security.

Q1.) What is the First American Bank's Mobile Banking App?

A1.) First American Banking App is a service that enables you to access your account information and transfer funds from an iOS (iPhone or iPad) or Android device with Internet access from either your phone's data plan or WIFI.

The app allows you to:

- Access your accounts – you can view account balances and account history.
- Make transfers – you must have more than one account on Internet banking for this functionality to be available on mobile banking.
- Bill Pay
- Deposit checks
- Set alerts

Q2.) How do I access the First American Bank Mobile Banking App?

A2.) You can download our Mobile Banking App from the (iOS) Apple App Store or Android Market.

Q3.) Is enrollment in Internet Banking required to use the Mobile Banking App?

A3.) Yes. Mobile Banking is a companion service of our Internet Banking product. Once you enroll in Internet Banking, you will use that same username and password to login to your Mobile Banking app.

Q4.) How do I log in to First American Bank's Mobile Banking App?

A4.) Once you have downloaded the App, you will log in with the same user ID and password that you use for Internet Banking. No separate or additional registration is required for mobile banking. Once logged in, you can:

If you are not currently an Internet Banking user, go to our website www.fa-bank.net and click on Enroll in the upper right hand corner. Once you have your login ID and password, you can use that information to log in to your Mobile Banking app. There is not an additional enrollment process to use the app.

Q5.) Do I need a password for the Mobile Banking App?

A5.) Yes. Your password is required each time you log in. This is to keep your account information secure at all times. Your password will be the same as you would use for Internet Banking.

Most secure password recommendations:

- Password length between 10 – 15 characters
- Contains lower and upper case letters
- Contains numbers
- Contains special character

Do not use:

- Date of birth, names, pet names, common question answers.

Q6.) Does First American Bank use challenge questions on the mobile channel?

A6.) No. Answers to challenge questions can be discovered or guessed easily. Instead, a one-time access code is sent out-of-band using voice, SMS text or e-mail.

Q7.) Is First American Bank's Mobile Banking App currently available to all users?

A7.) First American Bank's mobile banking app is currently available to all Internet banking users who own an iOS (iPhone or iPad) or Android device with access to the phone's data plan or WIFI.

Q8.) Is the Mobile Banking App available for both personal and business account holders?

A8.) Mobile Banking is available for both personal and business account holders. *Accountholders who take advantage of Cash Management will need to log in to a laptop or desktop in order to access the Internet Banking Cash Management functions.*

Q9.) Can joint account holders both use the Mobile Banking App?

A10.) Yes, but we do not recommend sharing login or password information with anyone to keep your account information secure. To keep your mobile banking as secure as possible, we suggest each account holder must have a separate Internet/Mobile Banking login.

Q10.) Is there a fee to use the Mobile Banking App?

A10.) The app is free to download for everyone and free to use for customers. Mobile remote deposit (the ability to remotely deposit checks using your mobile device) is free for consumer accounts. Business users will pay a fee if they use mobile remote deposit.

Q11.) Which types of funds transfers are available in the Mobile Banking App?

A11.) To do a funds transfer, you must have more than one account on Internet Banking. Click on the Transaction Tab > Funds Transfer, you can enter an immediate transfer between your accounts. You also have the option to schedule transfers for a later date or set them to be recurring.

Q12.) Does First American Bank allow check and statement views on the mobile channel? If so, how do you secure the solution?

A12.) Yes. The mobile banking app is a companion service of our Internet Banking product, which share the same security and protection levels. First American Bank allows check and statement views once you have securely enrolled and logged into Internet Banking.

Q13.) How do I log out of the Mobile Banking App?

A13.) When you are ready to log out, select Menu on the upper left hand side and scroll to the bottom of the menu and click Log Out. This will exit you from the First American Bank app and return you to the login screen.

Q14.) I have disconnected my mobile phone. Will the Mobile Banking App continue to work?

A14.) For the First American Bank mobile banking app to work, you must have a mobile device with access to your phone's data plan or WIFI. If your mobile phone is disconnected, you will not be able to access the app.

Q15.) Is there a difference between mobile WEB banking and the Mobile Banking App?

A15.) Yes. Mobile Web banking consists of logging in to your Internet Banking accounts using the browser (Safari, Google Chrome, Firefox, and Internet Explorer) on your mobile device vs. using the app. The Mobile Banking App does not require you to access your Internet browser—you will just click the bank icon to log into the mobile app.

Q16.) Is the Mobile Banking App secure?

A16.) Yes. The Mobile Banking App communicates securely with First American Bank's server via our service provider. Your account information accessed by Mobile Banking is protected the same way it is with Internet Banking: our authentication process includes your Mobile ID (Username), Password, and secures access code. For added protection, we recommend locking your mobile device when not in use.

Q17.) How does First American Bank protect my data on the Mobile Banking App?

A17.) Our security and protection levels are the same for both our mobile banking app and our PC Internet banking due to them both using the same platforms. You can choose what devices you want to register or the option to receive a secure access code each time at login on any device. All offerings provide strong password requirements and aggressive idle timeouts. In Mobile Web Banking, no customer information is stored or cached in the device. The Mobile Banking app uses the device's secure storage to host sensitive data.

Q18.) What controls are used to prevent unauthorized access to my accounts in Mobile Web banking and the Mobile Banking App?

A18.) Mobile Web Banking and Mobile Banking apps use out-of-band multifactor authentication (a secure access code that is delivered to you through voice, SMS text or e-mail) to authenticate users at login.

Q19.) How does First American Bank keep Internet Banking information (including login credentials) secure?

A19.) Mobile Web Banking does not store any information in the user's device or the Web browser cache. The Mobile Banking Apps use the device's secure storage to host sensitive data. You can choose what devices you want to register or the option to receive a secure access code each time at login on any device. All offerings provide strong password requirements and aggressive idle timeouts.

Q20.) Can I access the same functionality on mobile devices as they do on laptop or desktop computers?

A20.) Yes. Your mobile banking app will look and work the same as when you log in to a laptop or desktop computer. Mobile remote deposit is accessible via your mobile device, but will not work from a laptop or desktop.

Q21.) If I use a tablet browser to access Internet Banking, will I get the same functionality as on a laptop or desktop computer?

A21.) Yes. Your mobile browser will look and work the same as when you login to a laptop or desktop computer.

Q22.) Does the Mobile Banking App work on all mobile devices?

A22.) Your mobile device (phone or tablet) must have SMS text messaging or phone service and a web enabled browser. To use the mobile banking app, you must have a valid Apple or Android device.

Q23.) If my mobile device is lost or stolen, can anyone access my banking information or take over the account and identity?

A23.) No. If a customer's mobile device is lost or stolen after authentication, the account cannot be accessed without the username and password. During business hours, contact First American Bank at 715.381.8330 and ask for a personal banker.

Q24.) Who should I contact for help with the Mobile Banking App?

A24.) Hudson Personal Bankers:

Main: 715.381.8330

Toll Free: 1.877.537.0531

Email: HUDSONPERSONALBANKERS@FA-BANK.NET