

Mobile Banking FAQs

What is Mobile Banking?

Mobile Banking is a system that allows customers of a financial institution to conduct financial transactions through a mobile device such as a mobile phone, a personal digital assistant or a computer tablet.

Is Mobile Banking safe?

You can protect your information and your device by taking a few simple precautions, just as you would on your computer:

- **Don't get phished** – avoid clicking on links in text messages or emails, since these links may lead to malicious websites and downloads.
- **Don't save login information** on your mobile device, especially online banking or e-commerce sites.
- **Have a passcode** on your device and set it to auto-lock after a certain period of time.
- **Before downloading any app**, make sure it is from a known provider, then read the app's privacy policy to make sure that it is not sharing your personal information.

What is required to enroll in Mobile Banking?

1. A Valley Republic Bank Online Banking User ID and Password
2. An active Valley Republic Bank checking, savings or money market account

Is Online Banking required to enroll in Mobile Banking?

Yes, you must have a Valley Republic Bank Online Banking User ID and password to use Mobile Banking.

Is there a cost for Mobile Banking?

Valley Republic Bank Mobile Banking is a complementary service that we provide to our customers.

Message and/or data usage charges may apply.

What type of mobile device is required for Mobile Banking?

Valley Republic Mobile Banking apps are only available for iPhone, iPad and Android devices. **Data usage charges may apply.**

How do I download the Mobile App to my iPhone, iPad or Android?

Search for "Valley Republic Bank" in the iTunes App Store or GooglePlay.

What services are available with Valley Republic Mobile Banking?

Mobile Banking provides immediate access to view account balances, review posted transactions, transfer funds between accounts and make stop payments.

Can I pay bills through the Mobile App?

Yes. Bill Payment is available through our Mobile Apps. You will be able to pay any bills you have set up through Valley Republic Bank Online Banking.

Can I create Payees through the Mobile App?

No. The creation of payees must be completed in Online Banking.

Can I deposit checks using my mobile device?

No. Mobile Remote Deposit is not available at this time.

What if my device is lost or stolen?

While account information is not stored on your device, there are a few steps you should take if your device is lost or stolen. Please review your transactions as soon as you are able in order to confirm no unauthorized activity has taken place. If you cannot quickly get access to Valley Republic Bank Online Banking, please contact us at (661) 371-2000 to speak with an electronic banking specialist who can assist you.

Can someone intercept my mobile banking transactions?

No. 128-bit SSL encryption protects your information as it travels from your mobile device to Valley Republic Bank. The 128-bit encryption technology is the same encryption that safeguards Internet traffic for secure Web applications.

Can I safely recycle or dispose of my device if it has Mobile Banking on it?

Although your information is not stored on your mobile device, we recommend you delete any text messages and delete the Mobile Banking application, as well as clear any browser history from the device before recycling or disposing.

What do I do if I get a new mobile device?

Delete the Mobile Banking App from your old device and download the application to your new device.

How do I reset my Online Banking Password used for the Mobile App?

To reset your Online Banking password you will need to access www.valleyrepublicbank.com. Select the Forgot Password link in the login box and follow the on screen prompts.

Who do I contact for assistance in setting up Mobile Banking?

You can call us at (661) 371-2000 and one of our electronic banking specialists will provide expert assistance and guidance in setting up Mobile Banking.