

Mobile Banking with Citizens Bank

FAQs (Frequently Asked Questions)

Now you can check your account balance, transfer funds, review recent transaction history and even pay your bills right from your cell phone! The following frequently asked questions will help you get enrolled and use Mobile Banking for your individual cell phone and accounts. (Please remember, no mobile banking while driving!)

Q. What is Mobile Banking?

A. Mobile Banking with Citizens Bank gives you absolute convenience of banking anywhere, at any time. If you have cell phone reception, you can check your balances, view your most recent transactions, transfer money between accounts, and even pay your bills – all from the palm of your hand!

Q. Will Mobile Banking work with my cell phone?

A. Mobile Banking works with virtually all modern cell phones. Depending on your phone's capabilities and your service plan, you can choose between Mobile Web Banking or TXT Banking. With Mobile Web Banking, you use a web browser similar to your desktop computer to easily navigate through your options. With TXT Banking, you send text messages with actions such as "BALANCE" and "TRANSFER" to manage your accounts.

Q. How much does Mobile Banking cost?

A. Citizens Bank offers Mobile Banking at no cost to our customers. However, your mobile carrier may charge for data usage, web access, and/or text messages. We recommend contacting your provider for details on specific fees and charges associated with your service plan.

Q. How do I enroll in Mobile Banking?

A. If you are already enrolled in Personal Online Banking, simply log in like normal, click the "Other Services" button, and then click the "Mobile Banking" button. If you are not yet enrolled in Personal Online Banking, click the "Online Banking" button on the top of this page to submit an enrollment form.

Q. Can I try out Mobile Banking?

A. Yes, we have a Mobile Banking Demo, which you can test drive on your computer or cell phone.

Q. Do I need to have an Online Banking profile to use Mobile Banking?

A. Yes. At this time, you are required to have an Online Banking profile to enroll in Mobile Banking. If you do not have access to a computer with internet access, please call us at (530) 478-6000 or (800) 809-2244 or send an email to support@citizensbanknc.com. We can direct you to a branch, where we can assist you with setting this up.

Q. How do I use Mobile Banking over the Mobile Web?

A. Once enrolled, simply visit <https://4myact.mobi/60086> from your cell phone’s web browser. Once you’ve successfully logged in, you will see your current account balances. From the Main Menu, you can select other actions, such as viewing transactions, transferring funds, or paying bills. We would also recommend saving the website to your phone’s bookmarks, just as you would on your computer.

Q. How do I use Mobile Banking over Text Messaging?

A. Once enrolled, simply send a text message to 469228 with any of the following actions in the body of the message:

Text to SMS	Request
BALANCE	Request available balances for all linked accounts
BALANCE <account nickname> for example, BALANCE Nick	Request available balance for a specific account
TRANSACTIONS <account nickname> for example, TRANSACTIONS BOB	Request the most recent transactions for an account
TRANSFER <amount> TO <to account nickname> for example, TRANSFER 10.00 TO my savings	Transfer money from the default account to another account
TRANSFER <amount> FROM <from account nickname> TO <to account nickname> for example, TRANSFER 10.00 FROM savings TO family check	Transfer money from one account to another account

* NOTE: Text Messaging commands are not case sensitive (for example, “eNtER” is the same as “enter”).

Q. I sometimes have poor cell phone reception while traveling. Can I still access Mobile Banking?

A. Whenever you are in an area with poor coverage, we recommend using TXT Banking. Text messaging is designed to be lightweight and can be transmitted even with poor reception. At the same time, TXT Banking will always respond with a confirmation message, so you can be assured that your transaction processed successfully.

Q. How long does a Mobile Banking transfer take before posting to my accounts?

A. When transferring between accounts on Mobile Banking, the transfer should memo-post to your account by the time you receive the confirmation message back from the system. This typically takes 10-60 seconds depending on several factors, such as your wireless reception.

Q. How do I know that Mobile Banking is secure?

A. Mobile Banking utilizes similar encryption technologies as Online Banking to ensure that all transactions are secure. For instance, on the Mobile Web, you will be required to log in using your Mobile Login, PIN, and Passmark information. At the same time, Mobile Banking does not transmit confidential data, such as full account numbers.

Q. What should I do if I lose my cell phone?

A. Although no confidential information is stored on your cell phone, you can immediately disable your Mobile Banking access at any time. Simply log into your Online Banking profile from any computer, click on the "Other Services" button, and then click the "Mobile Banking" button. From there, you can disable your mobile access until you get a replacement phone.

Q. Will anything need to be installed on my cell phone?

A. No. Mobile Banking simply uses your cell phone's built-in capabilities, such as web browsing and text messaging.

Q. Who do I call if I have a Mobile Banking problem or question?

A. Please call us at (530) 478-6000 or (800) 809-2244 or send an email to support@citizensbanknc.com