



MOBILE TEXT BANKING FREQUENTLY ASKED QUESTIONS

What is Mobile Text Banking?

Mobile Text Banking allows you to access your WFCU account information via text message. Whether you are standing in line for groceries, eating at your favourite restaurant, shopping at the mall, with Mobile Text Banking you have access to account balances and transaction history right at your fingertips!

What does it cost to use Mobile Text Banking?

There is no cost at this time. Please check with your mobile carrier for information on any charges for sending and receiving text messages that are applicable to you.

Will WFCU Mobile Text Banking work on any mobile phone?

Mobile Text Banking will work on most mobile phones that are less than five years old and support text messaging. However, if you are experiencing problems, please check with your carrier (i.e. Bell, Rogers, Telus, etc.) for details on fees, accessibility and delivery time.

How fast will I receive a response to my text message on Mobile Text Banking?

You should receive a text message response within seconds. As with all text messages, response times may vary depending on your mobile phone carrier and may be slower during peak usage periods.

Is my personal information safe?

Yes, your personal information is as secure in Mobile Text Banking as it is in Online Banking. As a precaution, we recommend you delete your text messages after receiving balance or account activity to prevent unauthorized viewing.

How do I sign up?

To go mobile, all you need is access to Online Banking. Don't have it? Contact your retail location to sign up today.

1. Log in to Online Banking.
2. Click on the Manage Mobile Banking link under the Account Services section.
3. Follow the instructions on the screen to register your phone for mobile banking.
4. You will receive a text message with a passcode.
5. Confirm your Passcode on Online Banking and select your accounts for mobile access.
6. Complete the registration process.

What is the phone number I text?

To text WFCU’s Mobile Text Banking, enter MONEY or 66639 in the phone number. To make things even simpler, you can save the short code MONEY (66639) in your phone for quick and easy access. You can even save your text messages and simply resend for future use.

What is a “primary account”?

Upon sending a request to Mobile Text Banking, your primary account will automatically be accessed whenever a nickname is not specified in the text message. Your primary account should be designated as the one you want to access most often.

Its function is to add convenience and minimize what is required in the text message field. You can modify your primary account at any time by visiting the Manage Mobile Banking Page under Mobile Banking Preferences under Account Services within WFCU’s Online Banking.

What are nicknames?

Nicknames are the code words to differentiate between your primary account and your other accounts. Your primary account does not need a nickname as it will act as your default account whenever a nickname is not provided in the text message. This also acts as a security measure as account numbers and other banking information is not needed for the Mobile Text Banking service.

What are the guidelines when creating a nickname?

Any combination of five letters and/or numbers will work. Mobile Text Banking will automatically convert letters into capitals; this does not mean you need to text in capitals, lowercase is acceptable.

What does Mobile Text Banking allow me to do?

Text the following word commands to MONEY or 66639 to receive the following account information.

Word Command	Function
BAL	Receive the account balance from your primary account
BAL <nickname>	Receive the account balance from the account specified via nickname
BAL ALL	Receive account balances from all your WFCU mobile access accounts
ACT	Receive the five most recent account transactions from your primary account
ACT <nickname>	Receive the five most recent account transactions from the account specified via nickname
NICK	Receive a list of your chosen nicknames for your WFCU mobile access accounts
INFO	Receive WFCU contact information
HELP	Receive a list of all available word commands
DISABLE	Temporarily disable your text messaging device from WFCU Mobile Text Banking
STOP	Permanently delete your WFCU Mobile Text Banking service

Are the word commands case sensitive?

The commands are not case sensitive; it does not matter if they are in uppercase or lowercase.

What if I misplace my mobile phone or it is stolen?

If you have temporarily misplaced your mobile phone (i.e. left it at work), you can disable Mobile Text Banking by visiting the Manage Mobile Banking Page under Mobile Banking Preferences under Account Services within WFCU's Online Banking. Once you locate your mobile phone, simply go online and enable the feature again.

If you have lost your mobile phone or if it was stolen, please follow your mobile carrier's recommended procedures for this scenario and contact your mobile carrier immediately. You can further delete your mobile phone completely from Mobile Text Banking by texting "stop" to MONEY or 66639 or by visiting the Manage Mobile Banking Page under Mobile Banking Preferences under Account Services within WFCU's Online Banking.

The only information that is transmitted is your account balance or your recent account activity. No personal information ever appears in your text message. Your account number or member number is never transmitted. You never have to enter your Personal Access Code (PAC) or Personal Identification Number (PIN), so there is no risk that these numbers will ever be known.

I have changed carriers and/or changed phone numbers, will Mobile Text Banking still work?

As a security precaution Mobile Text Banking is set to disabled status. Please visit the Manage Mobile Banking Page under Mobile Banking Preferences under Account Services within WFCU's Online Banking to enable this feature again.

Does WFCU's Mobile Text Banking work outside of Canada?

This service is designed to work on mobile phones from a Canadian mobile carrier on a Canadian mobile network. However, if your Canadian mobile carrier has a roaming agreement with a foreign carrier, you can expect Mobile Text Banking to work. For inquiry of additional charges, please contact your mobile carrier.