Kitsap Bank
Mobile Banking, Mobile Deposit and Text Banking FAQ's

What is Mobile Banking?
Mobile Banking is the ability to access Online Banking 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). You can apply for Online Banking at www.kitsapbank.com or by clicking on the Enroll Now link on our Kitsap Bank Apple App (App Store) or Android App (Google Play).

Is Mobile Banking free to use?
Yes! Please keep in mind that your mobile provider's message and data rates may apply.

How do I access Mobile Banking using Apps?
From your mobile device or tablet, you can download Kitsap Bank's free mobile app from the Apple App Store or Android Google Play Store.

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.
- Internationally recognized security standards and industry best practices
- No data will be stored on your device and data is encrypted at all times via HTTPS
- You will use your existing Online Banking User ID and Password to sign in
- Automatic session timeouts after inactivity

How does Touch ID (Apple) or Fingerprint Login (Android) work?
Using Touch ID/Fingerprint Login is a secure, fast way to access your financial information. Note: you must set up Touch ID/Fingerprint Login on your supported device before logging in. Only one fingerprint can be registered to an account. The fingerprint is encrypted and stored on the device only and is not made available to any other service providers, including Kitsap Bank.

Note: Touch ID/Fingerprint Login is tied to your online banking password. Therefore, if you change your password for online banking, you will be prompted for your online banking user name and password to re-enable your Touch ID/Fingerprint Login.

How do I disable Touch ID/Fingerprint Login?
1. On the Login page, touch the Home button with your enrolled finger. If the Touch ID/Fingerprint Login sensor does not recognize your finger, a message will prompt you to touch the button again. The Home page appears.
2. Click or tap Security Preferences under Settings.
3. In the Touch ID/Fingerprint Login row, click or tap Off to turn off
4. A message appears asking for confirmation. Click or tap Yes to confirm the setting.

How does 4 digit Passcode work?
You will be prompted for your online banking user name and password to set up a 4 digit Passcode. Please note that the 4 digit passcode is not the same as your device passcode, nor is it your ATM PIN. Only one registered user per mobile device can enable this feature. If another user already enabled the feature, the option on the Security Preferences page will not be available.

If both Touch ID and 4 digit Passcode are enabled, Touch ID will be the dominant login method.

Security recommendations:
- Lock your phone using a PIN code or password when not in use
- Do not store your user ID or password on your mobile device
- Log out and close your web browser when not in use

What are the requirements for Mobile Devices?
Kitsap Bank's Mobile App can be downloaded from the Google Play or Apple Store. Our Mobile App functions best when the GPS or native mapping app (also called Location Services) is enabled.
- Android 4.2.X (Jelly Bean) and later
- Apple iOS version 8.X or later
- Mobile Connectivity Requirements: 3G or higher
- Mobile Deposit Camera Requirements: a mobile device with a rear-facing camera is required to deposit checks via Kitsap Bank's Mobile App.

Please note the following devices are not compatible with Kitsap Bank's Mobile App: Windows Phone, Blackberry, Kindle Fire. Mobile browsers are no longer supported.

What Is Mobile Deposit?
Mobile Deposit is the ability to deposit checks via your Mobile device from Kitsap Bank's free mobile app available from the Apple (App Store) or Android (Google Play Store).

What are the Mobile Deposit Limits?
Accounts may deposit up to $10,000 per day. If you attempt to initiate a deposit in excess of these limits, Kitsap Bank may reject your deposit. Daily deposit limits may vary by user and can change at Kitsap Bank's discretion.

Is there a Fee for Mobile Deposit?
There is no fee to make a Mobile Deposit. Kitsap Bank may opt to charge a fee for the Service at any time in the future after disclosing such fees in advance. Kitsap Bank is not liable for any costs you may incur from cellular data networks or other related equipment that may result from usage of this Service.

How do I access and enroll in Mobile Deposit?
If you haven't downloaded the app previously, download Kitsap Bank's free mobile app from the Apple (App Store) or Android (Google Play Store). Mobile provider's message and data rates may apply.

To enroll in Mobile Deposit, under Services select Enroll in Mobile Deposit to access the Mobile Deposit enrollment form. Accept the Terms and Conditions and click Submit. Within two business days of completing the enrollment form, you will receive a secure message (accessible in Online Banking or Mobile Banking) informing you that the Mobile Deposit setup is complete. To access Mobile Deposit, select Deposit Check under Transactions in the mobile app.

How do I make a Mobile Deposit?
In Kitsap Bank's Mobile App, under Transactions, select Deposit Check. Follow the prompts through selecting the account number to the deposit amount. With the camera on your mobile device, take a picture of the front and back of the fully endorsed check you wish to deposit and Submit.

Can I make a Mobile Deposit to my Health Savings Account (HSA)?
Submitting a Health Savings Account (HSA) contribution via mobile deposit designates that contribution as a current year contribution.

How should my check be endorsed for Mobile Deposit?
Checks must be signed by all payees and state that they are For Deposit Only Kitsap Bank.

How do I get the best image quality?
For overall clearer image quality, take a picture of the check against a darker background. It may also be helpful to adjust the camera and/or brightness settings on your Mobile device, prior to launching the app.

What do I do with my check after making a Mobile Deposit?
After Kitsap Bank accepts your deposit, you agree to retain the check in a secure environment for a minimum of 14 calendar days from the date of acceptance in the event Kitsap Bank needs the physical item. After 14 days, you agree to destroy (shred or incinerate) the check that you transmitted, mark it "VOID" or otherwise render it incapable of further transmission, deposit, or presentment.

Check Acceptance, Deposit Verification and Funds Availability
All deposits are verified prior to posting to your account for endorsement, image quality and eligibility. Mobile Deposits made before 3:45pm PST on a business day that we are open, will generally be credited to your account the same day. Mobile Deposits made after 3:45pm PST or on a day that we are not open, will generally be credited on the next business day.

Deposits credited using the Service will generally be available the next business day from the day of deposit. Delayed funds availability may apply.

How do I know the status of my Mobile Deposit?
The status of your Mobile Deposit is viewable by swiping right or selecting History when in the Kitsap Bank Mobile App. You may also view your Mobile Deposit history in Online Banking, under Activity Center, the Mobile Deposit History tab. You will also receive notification emails as follows:

Deposit Received - Deposit received, awaiting approval and processing by Kitsap Bank.

Deposit Approved - Your deposit has been approved and processed by Kitsap Bank.

Deposit Declined - Your deposit has been declined. The notification will contain the reason for the declination. Items declined for image quality or missing endorsement can be redeposited.

What is Text Banking?
Text banking allows customers to send a text message to Kitsap Bank to retrieve balances, transaction history or make transfers. To access Text Banking you need a mobile device with the ability to send and receive text messages.

Is there a charge to use Text Banking?
Kitsap Bank does not charge to use Text Banking however your mobile provider's message and data rates may apply.

Is Text Banking safe?
Text Banking is safe and secure. Customer names and account numbers are not displayed.

How do I enroll?
To enroll in Text Banking, login to your Online Banking account at www.kitsapbank.com or select Text Enrollment in the Kitsap Bank Mobile App under Settings.

Click (or swipe if in our Kitsap Bank Mobile App) the On button, enter your mobile phone number in the SMS Text Number field, review the Summary of Terms and Save (at the bottom of the screen). Note: a mobile phone number can only be enrolled in text banking for one Online Banking or Cash Management login.

Next, select Account Preferences under Settings to select which accounts you wish to have enabled for text banking, the order that they appear, and the Display name(s) of the accounts (*maximum of four characters, alpha or numeric).* Once you have finished configuring your account(s), click the Submit button.

If this is your first time enrolling for Text Banking, you will receive a text from 226563 (BANKME) welcoming you to the service. .

How do I use Text Banking?

Once enrolled, you can text any of the following commands to 226563 (BANKME) and receive information back via text message:

Command	Action
BAL (or) **BAL <account nickname>**	Requests the account balance for all accounts or a specific account Example: **BAL** (or) **BAL chkg**
HIST <account nickname>	Requests the last 10 transactions in account history for a specific account (note: you will receive up to 4 text messages for this inquiry) Example: **HIST chkg**
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts Example: **XFER chkg Save 10.00**
LIST	Receive a list of available text commands
HELP	Receive a text directing you to our Mobile and Text Banking FAQ document
STOP	Stop all text messages to your mobile device

If you do not receive a text message from one of the commands above, return to the Text Enrollment and

If you did not find the answer you were looking for, or have additional questions, please contact us at (360)874-1088 or 1 (800) 2TELLER (1-800-283-5537), option 7 between the hours of 8 AM and 5 PM PST Monday through Friday. You may also send us a secure message from within Online Banking or Cash Management.