

Mobile Banking Service FAQ: Question and Answers

GENERAL QUESTIONS

Q: Which wireless carriers are supported by your Mobile Banking apps and web browser?

A: We support all popular US wireless phone carriers, including AT&T, Sprint, T-Mobile, and Verizon. If your carrier is not listed when you enroll, select “Other” and try the Mobile Web option.

Q: Do I need a data plan?

A: Yes, a data plan is typically needed, as data usage can become expensive without them. Please check with your wireless carrier for more information.

Q: Does the Bank charge for Mobile Banking enrollment?

A: No

Q: I’m not enrolled in Online Banking. Can I still use Mobile Banking?

A: You must first enable your bank account(s) for Online Banking before using mobile.

Q: What is “Activation”?

A: Activation is a one-time process that helps ensure your security. After you enroll your device, you will receive an activation code which will be required to begin using Mobile Banking on your device.

MOBILE BANKING

Q: What is Boston Private Bank Mobile Banking?

A: Mobile Banking is a service that gives you access to your accounts from your mobile web browser or a downloadable Mobile Banking application, depending on your preference and your phone or device capabilities. Both options allow you to view account balances, search recent account activity, transfer funds, deposit checks and find the nearest ATM or banking office locations.

Q: How do I enroll in Mobile Banking?

A: Log on to Boston Private Bank’s website <https://www.bostonprivatebank.com>, log in with your Online Banking access ID and passcode; and go to the User Services tab to access the [Mobile Enrollment](#) link. Follow the steps on the mobile enrollment site to activate the service.

Q: Where do I find the Google® Android® downloadable application?

A: The Android® downloadable application is available through either the Google Play market (formerly the Android Market) on a computer, or through the “Market” icon on your Android® device itself. (Visit our website’s [Mobile Banking page](#) to link directly to the application in the Google Play market.)

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Q: Where can I find the Apple® iPhone® and iPad® downloadable applications?

A: The iPhone® and iPad® downloadable applications are available through either the iTunes® Store on a computer, or through the “App Store” icon on your iPhone® or iPad device. (Visit our website’s [Mobile Banking page](#) to link directly to these applications in the iTunes® Store.)

Q: How do I setup my access ID and passcode for Mobile Banking?

A: Your Mobile Banking access ID and passcode are the same access ID and passcode you use for your Online Banking access.

Q: How do I optimize my Mobile Web Browser experience?

A: Ensure your mobile device’s browser has cookies enabled.

Q: Is Mobile Banking supported on my tablet?

A: A tablet-optimized Mobile Banking application is available exclusively for the iPad®.

Q: Is Mobile Banking supported on Blackberry devices?

A: Blackberry users are able to access Mobile Banking through our mobile browser at www.bpbmobile.com. (Mobile Banking enrollment and device activation are required.)

Q: Is there anything new or different that the iPad® Mobile Banking app has that the existing smartphone apps don’t have?

A: Along with a bigger, bolder and easy to use interface, the iPad® Mobile Banking app features a user Dashboard that provides a quick overview of all linked accounts. Mobile Check Deposit is now available in the iPad® App.

Q: Does the iPad® app work in both portrait and landscape view?

A: Yes.

Q: How long is the activation code valid?

A: An activation code is valid for 24 hours. If the code is not used within that time, simply log in to Online Banking and generate a new Activation code.

Q: What should I do if my phone or iPad® is lost or stolen?

A: Log in to Online Banking and access the Mobile Enrollment link. Then select the option to either [Disable this mobile device](#) or [Remove this mobile device](#) for the lost or stolen mobile device.

Q: Can I create, submit and/or approve Wire and ACH transactions via Mobile Banking?

A: No

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MOBILE CHECK DEPOSIT

Q: What is Mobile Check Deposit?

A: Mobile Check Deposit is a convenient, easy way to deposit checks from your mobile device into one of your accounts. Through Boston Private Bank's Mobile Banking app for the iPhone®, Android®, or iPad®, you can take a photo of your check, enter the check information and securely submit your deposit for processing.

Q: What devices are compatible with Mobile Check Deposit?

A: Our iPhone®, Android® and iPad® Mobile Banking apps have Mobile Check Deposit. Mobile Check Deposit is not currently supported through our mobile browser.

Q: What is the Mobile Check Deposit Limit?

A: \$25,000.00 per deposit

Q: What accounts are required to be eligible for use with Mobile Check Deposit?

A: Checking and Savings accounts are eligible for Mobile Check Deposit.

Q: What types of items are accepted via Mobile Check Deposit?

A: Checks being deposited must be from a U.S. Financial Institution in U.S. dollars. The following items are accepted via Mobile Check Deposit:

- Personal checks
- Government/Treasury checks
- Money orders
- Business checks
- Cashier's checks

Q: What types of items are Not accepted via Mobile Check Deposit?

A: The following items are currently not accepted via Mobile Check Deposit:

- Travelers checks
- U.S. Savings Bonds
- Checks from Foreign Banks
- Image Replacement Documents (IRDs)
a.k.a. "substitute checks"

Q: Where can I find the Deposit tab within my downloaded app?

A: All users should first download the latest version of the app from Google Play or iTunes Store.

Android® users: Those that are eligible for Mobile Check Deposit will see the **Deposit Check** option in the main menu screen. Select Deposit Check to begin your Mobile Deposit.

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iPhone® and iPad® users: Those that are eligible to use Mobile Deposit will see the **Deposit** tab at the bottom of the home screen. Select the Deposit icon to begin your Mobile Deposit.

Q: Can I use Mobile Check deposit with any mobile device?

A: Supported devices include: Android® (2.1 or higher) with a camera that supports auto focus, iPad® and iPhone® (3G or higher) with iOS 4.0 or higher. Older iPhones and devices without a camera are not supported. The iPod Touch and Blackberry are not supported at this time.

Q: Is the Check Endorsement Required?

A: Yes, please properly sign the check and write your account number and “For Deposit Only” on the back of the check in the endorsement section; or it will not be processed via Mobile Check Deposit.

Q: What do I do with the check after it’s deposited?

A: You should retain the deposited items in a secure location for thirty (30) business days. At that point, unless the Bank has notified you that an item has been rejected or returned (or otherwise requested that you not destroy an original paper item), simply destroy to securely dispose of the check.

Q: What is the Mobile Check Deposit daily cutoff time?

A: The cutoff time is 6:00 PM EST/3:00 PM PST on each business day. Deposits submitted after the cutoff time will be processed the next business day.

Q: When are deposited funds available?

A: If a Mobile Check Deposit item is received by the Bank after **6:00 PM EST (3:00 PM PST)** on any business day, the deposit item will be processed on the next business day. You may submit deposit items via Mobile Check Deposit on any day, but Mobile Check Deposit items will only be processed on business days. Unless otherwise specified by the Bank, funds from items deposited using the Mobile Check Deposit Service will be made available in accordance with the Bank’s funds availability policy statement, as amended from time to time.

Q: How do I view my Mobile Check Deposit history?

1. Sign in to Boston Private Bank Mobile Banking and select the “Deposit” tab.
2. Select the “Recent” tab.
3. Click on a single deposit to view the available transaction detail.

Q: When does the deposit show in Online Banking?

A: Your deposited item will display in Online Banking on the next business day.

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TROUBLESHOOTING

Q: Can I use Mobile Banking on more than one device?

A: Yes. Visit the Mobile Banking Center and simply add another device.

Q: Can I enroll both my personal and business access ID to one mobile phone number?

A: No, you may enroll only one access ID per mobile phone number.

Q: I activated Mobile Banking on my phone's browser. Why am I being asked to activate again?

A: At the time of activation, a "cookie" is stored on your phone's browser which allows the Mobile Banking system to remember that you activated. The cookie is only visible by the Mobile Banking system and does not contain personal information. Some phones may require you to enable cookies or periodically erase them, requiring reactivation. If you are experiencing this issue, check your phone settings to ensure that cookies are enabled.

Q: What should I do if my phone or iPad® is lost or stolen?

A: Log in to Online Banking and access the Mobile Enrollment link. Then select the option to either Disable this mobile device or Remove this mobile device for the lost or stolen mobile device.

Q: Where do I call for Mobile Check Deposit Support?

A: Please call our Cash Management Group at 617-912-4248. Our business hours are Monday through Friday from 9:00 AM – 8:00 PM EST.