

Mobile Banking brought to you by Texas First Bank

Texas First Bank Mobile Banking lets you do your banking on the go! Using a website designed especially for web-enabled cell phones, you can access balance information and transfer funds through the browser on your cell or mobile phone. The mobile website has a clean, easy to navigate format and includes an additional security feature for mobile transactions.

We are proud to offer mobile phone banking to all Online Banking customers. If you have access to the Web on your mobile device, your mobile banking will be fast, secure and convenient. The service is free to our online banking customers; however, you should discuss any service plan fees for accessing the Internet with your cellular provider.

[What is Mobile Banking?](#)

Mobile Banking enables you to access your account information using a special website designed especially for use with web-enabled cell phones. The mobile website has a clean, easy to navigate format and includes an additional security feature for mobile transactions.

[What can I do via Mobile Banking?](#)

You can review your account balances and transactions, search for specific transactions, make transfers between your accounts, approve transaction requests, and communicate with the bank via secure messaging.

[What type of accounts can be accessed in Mobile Banking?](#)

Mobile Banking provides you access to all of the same accounts available to you in Internet Banking today.

[What Mobile Devices are supported for Mobile Banking?](#)

Mobile banking is based on your cell phone's mobile browser, and not your cell phone model or carrier you use. Therefore, it is compatible with a very large range of devices. Of course, you need to have Internet access in your charge plan with your cellular carrier to access our mobile services.

[How much does Mobile Banking cost?](#)

Mobile Banking is FREE to our online banking customers. You should discuss any service plan fees for accessing the Internet with your cellular provider.

Is Mobile Banking Secure?

Mobile Banking uses the most secure mobile browser access available. Each Mobile Banking session is on a secure server, featuring 128-bit data encryption and requiring a login ID and password for access. For added safety, transactions conducted via Mobile Banking require an additional level of user authentication with a Mobile Authorization Code (MAC).

What do I need to get started with Mobile Banking?

To access Mobile Banking, you must:

Be enrolled in Internet Banking.

Login to Internet Banking and setup your Mobile Preferences.

Have a web-enabled cell phone or mobile cellular device.

How do I enroll in Mobile Banking?

Follow these easy steps:

On a desktop computer, log into Internet Banking.

Under the *Preferences* menu, select *Mobile*.

On the *Mobile Enrollment* tab, select the box next to "Yes, enable my User ID and Password for use on my mobile device."

Also on this tab, you may opt to e-mail the mobile web address to yourself. *(Please note: Mobile Banking users must use this mobile web address to take advantage of our Mobile Banking features. If your mobile cellular device does not allow you to access this website, you will not be able to take advantage of Mobile Banking. You may need to contact your cellular provider to discuss phone upgrade options.)*

If you would like to enable your ability to approve transactions, such as funds transfers, securely through our mobile website, select the *Mobile Authorizations* tab, select "Funds Transfers", create a four-digit Mobile Authorization Code (MAC) and make any needed updates to your email and phone information. The MAC provides an additional level of security for any future transaction requests (such as transfers between accounts) that you may initiate at our Mobile Banking website.

Click *Submit Changes*. You are now ready to use Mobile Banking.

Do I need a different User ID and Password for Mobile Banking?

No, for your convenience, you will continue to use your current Internet Banking User ID and Password to access Mobile Banking.

How do I log into Mobile Banking?

Once you have setup your Mobile Preferences in Internet Banking, use your Internet enabled cell phone to access our Mobile Banking website:

www.texasfirstbank.com/mobiletc for Texas City

www.texasfirstbank.com/mobilesf for Santa Fe

<http://www.texasfirstbank.com/mobilewn> for Winnie

I am getting an error message while trying to access the Mobile web address. What should I do?

If you've accessed our Mobile Banking website successfully before:

Check to make sure that you are able to access and refresh other website pages you have not accessed before.

Next double check to make sure that you are entering the correct Mobile Banking web address and you are entering your Login ID and Password correctly. Sometimes numbers, caps and special characters are difficult to enter on the smaller cellular keypad.

If you are unable to access other new Internet addresses it may be a temporary interruption in your cellular company's Internet service. If you are only unable to access our website - it could be that we have taken our website offline to apply an update.

If you have access to a desktop computer with Internet - try logging in to Internet Banking to see if your User ID and Password allow you to access Internet Banking. When we make improvements to Internet Banking we often make those same updates to Mobile Banking and must take both websites offline while we do our work. If you need immediate information while we're doing updates - don't forget about our 24 hour telephone banking service. Call 409.948.1993.

Also, if you are able to access Internet Banking on your desktop computer, double check your Mobile Preferences within Internet Banking, submit any changes, and try logging in to Mobile Banking again.

If this is your first time trying to access our Mobile Banking website, due to differences in technology, some older devices (and non-cellular devices) will not be able to access via the mobile web address and therefore will not be able to take advantage of Mobile

Banking. Contact your cellular provider to troubleshoot this issue and discuss your options.

[What should I do if I forget my Mobile Authorization Code \(MAC\)?](#)

Your Mobile Authorization Code (MAC) is a secure code that only you have access to. If you ever forget your MAC, you can simply login to Internet Banking on a desktop computer, go to Mobile Preferences, delete the code you had entered and re-enter a new 4 digit code. Be sure to click on submit!

[Will my cell phone work for Mobile Banking?](#)

Texas First Bank Mobile Banking uses specifically designed software which adapts to any Internet enabled cell phone or web enabled cellular device. Less advanced phones may encounter issues of various types due to technology incompatibility. Contact your cellular provider if you have questions or encounter error messages when trying to access our Mobile Banking website.

[If my cell phone is lost, who should I contact?](#)

If you have access to a computer with Internet Banking access, you can disable your cell phone's access to Mobile Banking by logging into Internet Banking, select Preferences: Mobile and unselect your access to Mobile Banking on the Mobile Enrollment tab and "Submit". Once you have submitted this, your User ID and Password cannot be used to access Mobile Banking on your phone. For added peace of mind, you can go into "Online Activity" and review any activity that has occurred to your accounts since you misplaced your phone. All mobile transaction requests will appear on this screen. If you have any questions, or you are concerned that your User ID or Password may have been compromised, contact Texas First Bank online customer service at 409.948.1993. We will be happy to put an alert on your account, reset your Internet Banking access or assist you in monitoring your account for any unusual activity. We can also disable your mobile banking access for you, if you have not already done so. **Most importantly**, you will want to contact your cellular service provider to temporarily disable your phone and prevent charges to your cellular account until you are able to recover or replace your phone.

[Is Online Bill Payment available in Mobile Banking?](#)

At this time, Online Bill Payment is not available in Mobile Banking. Future enhancements will eventually provide Mobile Online Bill Payment services.

[My browse button does not allow me to go back to the previous screen and logs me out of my session. Why?](#)

Your phone's browser does not allow your back button to function in a secure session.

To navigate to the previous page you will need to select the page you want to view from the on-screen Mobile Banking choices.