

Welcome to Foxboro Federal Savings Mobile Banking

Frequently Asked Questions

Answers

General

How much does this service cost?

There is currently no charge associated with the service. However, there may be charges associated with text messaging and data usage on your device. Check with your wireless provider for more information.

Is it secure?

Yes, the mobile banking service utilizes best practices such as HTTPS, 128-bit SSL encryption, device profiling, biometric or password access and application time-out when your mobile device is not in use. Only the mobile devices that you personally enroll in the service can access your accounts. In addition, no account data is ever stored on your mobile device.

Which wireless carriers are supported?

We support most of the 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, or check back later, as new carriers will be added over time.

Do I need a data plan?

A data plan is typically selected by most mobile banking users, as data usage can become expensive without it. Please check with your wireless carrier for more information.

I'm not enrolled for online banking. Can I still use Mobile Banking?

You must first enroll in online banking before using mobile banking, this can be done right on our mobile app via the register option.

Mobile Banking

What is Foxboro Federal Savings Mobile Banking?

Mobile banking gives you access to your accounts from your mobile web browser or a downloadable mobile banking application, depending on your preference and your mobile device capabilities. Both options allow you to: view account balances, search recent account activity, transfer funds, and pay bills. Also, on the downloadable mobile banking application, you have the option to deposit checks.

Is Mobile Banking supported on my device?

Mobile Banking is supported on most devices with a mobile web browser that supports cookies. In addition, the mobile application is available on iPhone and Android smartphones and on iPads and Android tablets.

Is Mobile Banking supported on my tablet?

The same mobile app that runs on your phone will run on your tablet. In some cases, a tablet-optimized Mobile Banking application may be available for your tablet.

How do I download my mobile banking application?

- *For iPhone or iPad:*
- Navigate to the App Store
- Search for Foxboro Federal Savings
- Select "Install" to download the application
- *For Android:*
- Navigate to the Google Play Store
- Search for Foxboro Federal Savings
- Select "Install" to download the application

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[How do I navigate Mobile Banking links with my mobile device's browser?](#)

To navigate, access the menu and choose an option.

App Features:

Accounts

- View all of your accounts and balances
- View account transactions grouped by month (past 90 days)
- View check images that have cleared

Transfers

- Account to account transfers
- Loan payments (including principal only, pay down or payoff)
- Scheduled transfers (immediate, future dated or recurring)

Pay My Bills

- Schedule, manage and edit your bill payments

Locations

- Find nearby branches by searching by zip code or address

Mobile Deposit

- Make deposits using your mobile device
- View your mobile deposits using the Deposit History button

Mobile Services:

- Deactivate/Reactivate My Card
- My Profile
 - Manage My Alerts
 - Security Information
 - My Devices
- Manage Fingerprint/Facial
- Manage Fast Balances
- Stop Payments

[Is Face Recognition or Fingerprint access supported on Mobile Banking?](#)

Mobile Banking supports face recognition and fingerprint access as long as it is available on the iPhone and Android smartphones or on iPads and Android tablets.

Remote Deposit Capture

[Who is eligible for Mobile Remote Deposit Capture \(RDC\)?](#)

Customers who have a Personal/Interest Checking, Savings, or Money Market account are eligible for the Mobile RDC service if they are qualified for the service.

[What if an account is not listed in Mobile RDC?](#)

In most cases, eligible accounts will automatically be signed up for Mobile RDC. If you have an eligible account that has not been enabled, please call us at 508-543-5321 for assistance. Please note that accounts are pre-qualified prior to being authorized for use with the Mobile RDC service.

[What types of checks can I deposit with Mobile RDC?](#)

Most domestic checks may be processed through Mobile RDC. We are unable to accept Foreign Items, Savings Bonds, or Third-Party Checks through Mobile RDC.

[Are there any limits on the dollar amount of deposits I can submit?](#)

Yes. You may use the service to deposit items according to the limits specified such as 10 check deposits per day, \$5,000 amount limit, 7 consecutive calendar day limit of \$10,000. Any items presented in excess of the limits will be returned at our discretion.

[Do I photograph both the front and the back of my check?](#)

Yes. During the deposit process, you will be required to photograph the front and back of your check.

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How do I endorse my check for Mobile RDC?

You should sign your check with the following endorsement:

- For Mobile Deposit Only
- Last 4 digits of Your Account Number
- Your Signature

How will I know if my financial institution received my deposit?

You will receive a notification by e-mail when your deposit has been received for approval.

How will I know if my financial institution processed my deposit?

When your deposit is processed, you will receive a second e-mail notification on the status of your deposit. This e-mail will indicate if the deposit was approved or declined for processing. If declined, a reason will be provided.

When will my deposit post to my account?

Deposits may be made with Mobile RDC at any time. If your deposit is approved before our daily cutoff time of 3:00 p.m., your deposit will post to your account on the next business day after 4:00 p.m. Funds availability may be limited under certain conditions.

Example: \$5,000.00 deposit will receive \$225.00 next day, \$4,775.00 second day. Foxboro Federal Savings is 2 Day Availability for deposits made via the Teller line, ATM and iMobile App.

Can I photograph more than one check at a time?

You may photograph multiple checks in the same mobile banking session; however, you may only photograph one check per deposit.

What if the check image I photographed is bad?

You have the option to retake photographs of the check before submitting or you may cancel the deposit. Also, the system will notify you if the image is unclear for processing. If you are unable to photograph a clear image, please take or mail your deposit to your financial institution for processing.

Do I destroy my check after I photographed the deposit?

No, keep the check until it posts to your statement. Afterwards, you may securely destroy the check. Do not VOID the check after submittal in the event the deposit is not approved and needs to be re-submitted.

Will my deposited check be available in transaction history?

Yes. You may view your transaction history in Mobile Banking.

Can I make my opening account deposit through Mobile RDC?

No, at this time the Mobile RDC functionality cannot be used to initially fund a new account.

What if I submitted a deposit for the wrong amount? Do I need to resubmit the deposit?

No, you do not need to resubmit your deposit. If you entered the wrong amount for the deposit, our operations dept. will correct the deposit amount and you will receive an email stating the adjustment.

What if I submit the same deposit twice in error?

If the same deposit is submitted twice, it will be identified and stopped by our process. Should this occur, you will receive a declined deposit notification for the second deposit received through the Mobile RDC service.

A check I submitted was returned, can I resubmit it?

If a deposit is returned, please do not re-deposit the check with the Mobile RDC functionality. You will receive written communication from your financial institution through the US Postal Service if a deposit is returned.

If I need additional information on Mobile RDC, who may I call?

For additional assistance, please call 508-543-5321.

What type of internet connectivity do I need?

Your mobile devices must have an appropriate data plan and/or Wi-Fi connectivity that allows the transmission of data over the internet.

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Device Enrollment

What is Device Enrollment?

Device enrollment allows the user to register for Mobile Banking using their mobile device, instead of a personal computer with activation code. This added convenience means that users may register their device while on-the-go.

How does device enrollment work?

Device enrollment validates your banking relationship by asking you to provide your ID and password from online banking along with answers to security questions which are known only to you based on your personal history.

Do I have to be enrolled in Internet (Online) Banking to use Device Enrollment?

Yes, if a mobile-only enrollment is not offered. Your User ID and password will be used to enroll you in Mobile Banking. If you are not enrolled in Internet (Online) Banking, please proceed to the institution's website to register for Internet (Online) Banking first.

What is my User ID?

Your User ID is the same as the User ID you established for Internet (Online) Banking or created during the mobile-only enrollment process, if available.

Can I save my User ID on the device?

On applications that allow saving the User ID, you may save your User ID by selecting "On" when prompted. You may also remove the User ID, at a later time, by simply changing the prompt to "Off".

Do I have to accept the Terms and Conditions?

Yes. You must agree to the Terms and Conditions in order to use Mobile Banking.

What happens if I don't allow the device to 'Remember Me'?

The 'Remember Me' prompt enables your device to recall your Mobile Banking registration so that you are not presented with challenge questions every time you log in. If you select "Off" for the prompt, you will be required to reply to the challenge questions each time you log in to Mobile Banking.

What is my Password?

Your Password is the same as the Password you established for Internet (Online) Banking or in mobile-only registration, if available.

What if I do not remember my User ID or Password?

In this case, you should visit the Internet (Online) Banking website and follow the instructions for retrieving and/or resetting your credentials or, contact Customer Service at 508-543-5321.

Mobile BillPay

What is Mobile BillPay?

Mobile BillPay allows you to pay bills online, saving you time, envelopes and stamps. It is an optional service on your Internet (Online) Banking account. You may pay bills using your mobile device while on-the-go, anytime, anywhere.

Where do I enroll for Mobile BillPay?

You enroll for BillPay through your Internet (Online) Banking account. Once enrolled, you will be able to access BillPay on your mobile device. You must be enrolled for, both, Internet (Online) Banking and BillPay before you may use Mobile Banking and Mobile BillPay.

How do I pay a bill?

To pay a bill, select the "Bill Pay" option from the main menu, then select "Pay Bill". A simple flow guides you through choosing the payee, the payment account, send or due date and amount. Then you may enter an optional memo.

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How are payments made?

Only you may create and authorize a payment. Depending on the Payee's capabilities, payments are issued via paper checks or electronically. Both payment forms include remittance information to ensure your Payee may credit your account.

When will my payment be received?

For more information about payment scheduling and delivery, please visit the Help section on your Internet (Online) Banking website.

Can I add a Payee on my mobile device?

If permitted, you will see a menu option to add Payees within the Bill Pay section of Mobile Banking.

How do I deactivate a Payee?

You may manage your Payees, including deactivation by logging onto the Internet (Online) Banking website and accessing the list of Payees.

How do I cancel a payment on my mobile device?

To cancel a payment, select the "Bill Pay" option from the main menu, then select "Scheduled". The system will respond with a list of payments currently scheduled and unpaid. Choose, from this list, the payment you wish to cancel. The system will display the payment details. From this screen, select "Cancel Payment". The system will ask you to confirm that you wish to cancel the payment.

How may I see previous bill payments on my mobile device?

To view previously paid bills, select the "Bill Pay" option from the main menu and then select "Recent". Your display will refresh with a list of completed bill payments in a summary format. Select an item to see the payment's details.

How do I handle a dispute with a payee?

If you have an issue with a bill or a specific item on the bill, contact the Payee directly. Remember, you may pay whatever amount you desire in BillPay while you are disputing any item.

Where can I find more information about BillPay?

For more information and Frequently Asked Questions, please visit the Help section on your Internet (Online) Banking website.

Troubleshooting

What happens if I get a new mobile device or change phone numbers?

If you get a new mobile device or change phone numbers, be sure to return to the Mobile Banking website via your PC and update your mobile device profile in the Mobile Banking Center. Remove your old device within the Mobile Banking Center. Then download the app on your phone and enroll on your new device

Can I use Mobile Banking on more than one device?

Yes. Simply download the mobile banking app on all devices.