Mobile Banking Frequently Asked Questions

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Can I use Epay or pay bills with the mobile app?

Where do I make an INOVA Loan payment in Mobile Banking?

Why aren't my balances correct after I do a transfer in mobile banking?

Does INOVA have an iPhone or Android app?

YES! INOVA has both an iPhone and Android app available to members.

New and improved mobile banking is now available for members with Online Banking!

- Free downloadable app for iPhones and Android phones
- Mobile browser option for all other devices
- Text banking

Online Banking is required for all options. If you are not already signed up click here to enroll online, call us at 800-826-5465, or click here to send us a message.

If you have INOVA Online Banking and an iPhone or Android phone:

- Visit the Apple App Store or the Google Play Store
- Search for INOVA FCU Mobile and download
- Login using online banking username/password
- You may be prompted for security questions the first time you login

Here are some simple steps to get started for those with any other type of mobile phone and an INOVA Online Banking Account:

- Login to Online Banking, click on the Account Services Tab, click on the Requests link on the left-hand side, click on Mobile Banking Enrollment
- Follow instructions to sign up for Text Banking, Mobile Browser Banking and Alerts
- You will receive a text with an activation code to activate the services. Enter this code during the enrollment process.
- You will receive a text with instructions on how to use text banking and mobile browser banking
- To use mobile browser banking:
    - Login using Online Banking username/password
    - You may be prompted for security questions the first time you login ☐ To set up text alerts:
    - Login to Online Banking, on the Accounts tab, click Alerts on the left-hand side.
    - Check the Text/SMS box in all of the applicable alerts ○ Set up an alert

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- To use mobile browser banking:
  - Login using Online Banking username/password
  - You may be prompted for security questions the first time you login ☐   To set up text alerts:
  - Login to Online Banking, on the Accounts tab, click Alerts on the left-hand side.
    - Check the Text/SMS box in all of the applicable alerts and Set up an alert

What information do I need to sign up for mobile banking?

All you need is your Online Banking username and password to use mobile banking! Download the INOVA FCU Mobile app from the Apple App Store or Google Play Store and/or visit the mobile banking enrollment link in Online Banking to sign up for text banking, mobile browser banking or text alerts. [Click here](#) for detailed instructions.

Online Banking is required for all options. If you are not already signed up for Online Banking [click here](#) to enroll online, call us at 800-826-5465, or [click here](#) to send us a message.

All active accounts are eligible for Mobile Banking.

INOVA Mobile Banking is a convenient and secure service that lets you access your INOVA FCU account information and conduct transactions from your cellular device. INOVA Mobile Banking is free of charge and offers three possible ways to use the service from your phone: a downloadable app for iPhone and Android devices, mobile browser banking for all other devices, and text banking. It's easy to get started and easy to keep track of your accounts anytime, anywhere!

BENEFITS TO YOU:
- View Account Balances
- Access recent transaction history
- Transfer funds
- Pay your INOVA loans
- Pay bills
- Apply for a loan
- Locate over 30,000 free CO-OP Network ATMs

I can't find where to input my mobile banking activation code, what do I do?

- Login to Online Banking, click on the Account Services Tab, click on the Requests link on the left-hand side, click on Mobile Banking Enrollment
- On the main menu, click on the 'My devices' tab
- Choose send a new activation code from the dropdown menu next to your device, and click Go
- The next screen should display a box to input the activation code.

How long will funds transferred via mobile banking be made available?

Normal waiting periods apply. The funds should appear in your account by the next business day.

Download the INOVA FCU Mobile app from the Apple App Store or Google Play Store and/or visit the mobile banking enrollment link on the Account Services Tab and Requests link in Online Banking to sign up for text banking, mobile browser banking or text alerts.

Online Banking is required for all options. If you are not already signed up for Online Banking click here to enroll online, call us at 800-826-5465, or click here to send us a message.

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How do I change my phone number for text banking or text alerts?

- Login to Online Banking, click on the Account Services Tab, click on the Requests link on the left-hand side, click on Mobile Banking Enrollment
- On the main menu, click on the 'My devices' tab
- Choose change my phone number from the dropdown menu next to your device, and click Go

How do I stop using a device for mobile banking?

- Login to Online Banking, click on the Account Services Tab, click on the Requests link on the left-hand side, click on Mobile Banking Enrollment
- On the main menu, click on the 'My devices' tab
- Choose "Stop using this device" from the dropdown menu next to your device, and click Go

How do I change my mobile banking services?

- Login to Online Banking, click on the Account Services Tab, click on the Requests link on the left-hand side, click on Mobile Banking Enrollment
- On the main menu, click on the 'My devices' tab
- Choose "Change my Mobile Banking services" from the dropdown menu next to your device, and click Go

How do I get a link to the mobile browser site?

- Login to Online Banking, click on the Account Services Tab, click on the Requests link on the left-hand side, click on Mobile Banking Enrollment
- On the main menu, click on the 'My devices' tab
- Choose "Get a link to teh Mobile Banking website" from the dropdown menu next to your device, and click Go

What are the text commands for text banking?

Text BAL to 61539 for all registered account balances.

Text HIST +Account Nickname to 61539 for specific account transaction history.

Account Nicknames can be viewed or edited with these steps:
> Login to Online Banking, click on the Account Services Tab, click on the Requests link on the left-hand side, click on Mobile Banking Enrollment
- On the main menu, click on the 'My Accounts' tab
- Edit the text in the Mobile Banking Nickname column next to each account you would like to change.

How do I change my account nicknames for text banking?

- Login to Online Banking, click on the Account Services Tab, click on the Requests link on the left-hand side, click on Mobile Banking Enrollment
- On the main menu, click on the 'My Accounts' tab
- Edit the text in the Mobile Banking Nickname column next to each account you would like to change.

How do I change my timezone for mobile banking?

- Login to Online Banking, click on the Account Services Tab, click on the Requests link on the left-hand side, click on Mobile Banking Enrollment
- On the main menu, click on the 'My Profile' tab
- Choose the updated timezone from the drop down and click Update

How do I add an account to mobile banking?

- Login to Online Banking, click on the Account Services Tab, click on the Requests link on the left-hand side, click on Mobile Banking Enrollment ☐   On the main menu, click on the 'My Accounts' tab ☐   Check the box next to each account you would like to add.
- If desired, edit the mobile banking nickname for text banking.

How do I add a new device to mobile banking?

- Login to Online Banking, click on the Account Services Tab, click on the Requests link on the left-hand side, click on Mobile Banking Enrollment
- On the main menu, click on the 'My devices' tab
- Click "Add a New Device"

How do I set up text alerts?

First you must enroll for text alerts:

- Login to Online Banking, click on the Account Services Tab, click on the Requests link on the left-hand side, click on Mobile Banking Enrollment
  Follow instructions to sign up for Text Banking, Mobile Browser Banking and Alerts
- You will receive a text with an activation code to activate the services. Enter this code during the enrollment process.
- You will receive a text with instructions on how to use text banking and mobile browser banking

Then you enable text alerts and create the alerts:

- To set up text alerts:
    - Login to Online Banking, on the Accounts tab, click Alerts on the left-hand side.
    - Check the Text/SMS box in all of the applicable alerts o   Set up an alert

You can set up financial alerts to receive notice when your account balances are above or below a certain amount, when a certain check has cleared or other transaction specific information has taken place. You can also set up personal reminders. If you enable System Alerts, you will receive an alert when your password has been changed.

Can I take a picture of my check with my phone and deposit it to my account?

- Login to Online Banking, click on the Account Services Tab, click on the Requests link on the left-hand side, click on Mobile Banking Enrollment
- On the main menu, click on the 'My devices' tab
- Choose change my phone number from the dropdown menu next to your device, and click Go

Can I use Epay or pay bills with the mobile app?

YES! If you have Epay in Online Banking, you can access the same billers in your mobile application. Simply click on the Payments button and choose Pay Bills. Here you can make payments to billers you already have set up in Online Banking, pay an eBill or edit payments.

If you need to sign up for Epay, log into Online Banking, click on the Payments tab and click on Pay Your Bills. After you have set up billers, you will be able to access them through Mobile Banking.

If you already have Epay, but need to set up a new biller, follow the same steps as above.

Where do I make an INOVA Loan payment in Mobile Banking?

Click on transfers and choose the account you want to transfer from at the top and then choose the loan you want to transfer to at the bottom. Enter the amount and click NEXT. You will be asked for confirmation of the transfer, click YES. You will then receive final confirmation of the transfer. To ensure you see updated, accurate balance, click on the accounts button and choose the account you'd like to check the balance.

Why aren't my balances correct after I do a transfer in mobile banking?

After completing a transfer, visit a different screen such as the account overview screen to view updated balances. If you don't feel that this is displaying the correct information, log out of the application and log back in again for updated balance information.