

WebDCB Mobile Banking Frequently Asked Questions

What is WebDCB Mobile?

WebDCB Mobile lets you visit <https://smartbanking.webdcb.com/mobile> to access your accounts from a mobile device or phone's Web browser. With WebDCB Mobile you can sign in to <https://smartbanking.webdcb.com/mobile> and:

- View Account Overview
- Review Account Details
- Review Account History
- Review On-Line Activity
- Make a Transfer
- View/Create Messages and Alerts

What is the cost of WebDCB Mobile?

WebDCB Mobile is a free service for all customers enrolled in On-Line Banking. You will need to contact your mobile services provider for any charges that may apply to Web browser usage on your phone.

What is needed to use WebDCB Mobile?

To access WebDCB Mobile you must have a WebDCB On-Line Banking account, register with Web DCB Mobile Banking and have at least one verified mobile device. Your registered mobile device must support web browsing functionality and a wireless data plan with your mobile carrier. If you intend to complete Transfers from your mobile device you must first setup a MAC (Mobile Authorization Code) within you WebDCB On-Line Banking account.

What kind of mobile device is required for this service?

For WebDCB Mobile your mobile device must be capable of browsing websites using a browser such as iPhone Safari, or MobileIE.

What mobile carriers are supported?

WebDCB Mobile is supported on all major mobile carries who offer a data plan. Please check with your provider for data-rate charges

Is WebDCB Mobile Secure?

Yes, we take the safety and privacy of your information seriously and we are committed to security. We use advanced encryption technology to ensure your information stays safe and secure. Only you have access to your accounts with your personal ID and password. Please do not share this information with anyone and remember – The Delaware County Bank will never request this type of information by email.

What if my mobile device is lost or stolen?

Web DCB will never send full account numbers or other personal information via Web DCB Mobile. If your mobile device is lost or stolen, no one can access your account without knowing your unique

username and password. In the unfortunate event your mobile device is either lost or stolen, report it immediately to your mobile carrier.

What happens if I am no longer able to access WebDCB Mobile?

On some occasions users may experience issues with entry fields or viewing text and graphics. If this happens, first turn your phone off and then on again. If the problem persists, try clearing out the internet cache on your phone. An explanation on how to do this should be in your phone's manual or check with your carrier for more information.

What is the difference between Web DCB Mobile and Web DCB Alerts?

Web DCB Mobile allows you to view account balance and history information or transfer funds on selected accounts at any time from your mobile device. Your information will be returned directly to your mobile device. Web DCB Alerts are automatic notices sent by Web DCB to your mobile device or email containing information about your registered account(s). You can define which alerts you want to see and when you want to be notified.

How do I access WebDCB Mobile?

From your mobile phone's browser, simply type in <https://smartbanking.webdcb.com/mobile> and then log on using your Web DCB On-Line Banking user ID and password.

How do I view my account balances?

After you log on, the Web DCB Mobile home page displays a list of your accounts and their balances. You can return to this page at any time by selecting the "Account Overview" option from the menu.

How do I view details of my account's transactions?

After you log on, you can click on any of the accounts listed to view that account's activity. Initial display will include:

1. Current Balance
2. Last Interest Paid Date (if applicable)
3. Last Interest Paid Amount (if applicable)
4. Year To Date interest amount (if applicable)
5. Previous year-to-date interest amount (if applicable)
6. Available Balance
7. Interest rate

Additionally you have the ability click on the following:

1. Account Overview
2. Review Account Details
3. Review Account History
4. Review On-Line Activity
5. Make a Transfer

6. Messages and Alerts

How do I search for account transactions?

After you have logged on and selected an account to view select the “Search for” option from the menu on the screen. After selecting the account to conduct the search on, you have the option to search for:

1. Most Recent Transactions
2. Most Recent Days
3. Search By Check
4. Search By Date
5. Search By Description
6. All Available Transactions

Select one of the above options and then select “submit” to view the details of your selection.

How do I transfer funds between my accounts?

After you have logged on and selected an account to view then select the “Make a Transfer” option from the menu. You may then select the “Transfer from Account” and the “Transfer to Account.” You may then enter the Transfer Amount and Transfer Date. Once these steps have been completed you may then click on “Submit” to initiate the transfer. You will then be required to enter your MAC (Mobile Authorization Code) to complete the transfer.