

Application Installation/Setup

Q: Who is allowed to use the iPhone or Android Mobile Banking Applications?

A: Any customer with personal accounts may access the App. The customer must also be in good standing with the financial institution.

Q: What do I need in order to register for the application?

A: You will need the following information to register:

- One account number
- Last five digits of his/her social security number
- Date of birth
- Phone number on record

Q: Do I need to be the primary account holder in order to register to use the Mobile Banking Application?

A: No. As long as you have a social security number tied to an existing account you will be able to register.

Q: Is there a cost to use mobile banking?

A: Park Sterling does not charge fees to download or use Mobile App.

*Your mobile carrier may charge for text messaging and web access services. Contact your carrier for information about their fees.

Q: Where do I go to download the Mobile App?

A: You can search for Park Sterling Bank Mobile Banking in the App Store for apple devices or Google Play for Android. You can also find a link to the app on our web page at www.parksterlingbank.com.

Q: When I search Park Sterling Bank Mobile Banking in the Google Play (Android Marketplace), I can't find the App. What am I doing wrong?

A: Our app has certain requirements that must be met by an Android phone to operate correctly. If your phone doesn't meet these, the app is not displayed in the store for your phone.

Q: I am trying to register on the App; it keeps saying I cannot be verified?

A: If you are certain you are entering the correct information, please call the **Park Sterling Bank Customer Service Center** at 888-411-8196 for assistance.

Q: I'm receiving an error message, null, what does this mean?

A: This could be a one-time occurrence due to a connectivity problem. Please try the operation again. If the issue reoccurs contact our Park Sterling Bank Customer Service Center at 888-411-8196 for assistance.

Q: I don't have an iPhone or Android; will you have an App for say Blackberry or other Smart phones?

A: At this time the app is only available for iPhone, Android phone and iPads only. However, we review other devices on a quarterly basis to determine if we should offer an app.

Access Issues

Q: What if I have forgotten my username or password. How can I retrieve it?

A: If the username or password has been lost, iPhone/Android users can select the "Login Help" icon at the login screen, select the appropriate action and follow the necessary steps to retrieve the forgotten credentials. iPad users can select "More Info" then select "Login Help", then select the appropriate action and follow the necessary steps to retrieve the forgotten credentials.

Q: I am having difficulty with creating a username

A: The username is restricted to between 6-20 characters in length.

Q: I am having difficulty creating a password.

A: The password must contain the following:

- Password must be between 6 and 12 characters
- Must be alpha numeric

The password must also be entered in twice to confirm and also match during the registration process.

Please note: Your password will not be the same as your Online Banking password unless you set it up to match.

Q: Do I always have to use my user name and password to access my accounts?

A: You can choose to use a PIN versus your username and password when logging in. Simply enter (or setup) your PIN to access your accounts. To set up your PIN, go to Settings; click on the Settings button (located in the scrolling menu bar at the bottom of the app) - General Settings and active the PIN feature. You will be required to enter and confirm your PIN.

PIN access uses two-factor authentication (your PIN and device ID) to access your accounts.

Q: What about security alerts?

A: You can also receive security alerts. To enable security alerts, click on the Settings button (located in the scrolling menu bar and/or at the bottom of the app) – and select Security Alerts. You will be

required to enter an email address to activate alerts. Then, choose from the list of available alerts you can receive.

Q: I cannot logout from the application. What should I do?

A: For Apple devices, press the “Log Out” button in the upper right hand corner of the App. For Android phones, the customer can press the settings button, which will bring up a sub-menu within the application. Once the sub-menu is brought up, the customer then has the option to select “Logout” to leave the application and end the current session.

Q: How often must I change my Mobile Banking Application password?

A: There are currently no enforced rules requiring a customer to change their password. It is a suggested best practice that customers access the “Help” feature in the application and periodically changes their password as a security measure.

Q: Will my Mobile Banking account be deactivated due to a lack of use?

A: No. The account will remain active unless a specific request comes from the actual customer. However; customer accounts may be de-activated by our Park Sterling Bank Customer Service Center if the account becomes inactive for more than 120 days.

Q: How do I reset my password?

A: Select Help from the menu and then Forgot or Reset Password.

Q: How can I find my username/ID?

A: Select Help from the menu and then Forgot Username.

Q: How can I change my username?

A: Usernames cannot be changed from the App. If you need your username changed please contact our Park Sterling Bank Customer Service Center at 888-411-8196 for assistance.

Q: Can I use the same username/password I have for online banking?

A: Yes, as long as your password meets the Mobile App security requirements.

Please note: Your password will not be the same as your Online Banking password unless you set it up to match. Passwords do not synch within Online Banking and Mobile Banking. Changes will need to be made within both applications if you want passwords to match.

Q: I received an error message 201, what does that mean?

A: This could be a one-time occurrence due to a connectivity problem. Please try the operation again. If the issue re-occurs, please contact our Park Sterling Bank Customer Service Center at 888-411-8196 for assistance.

Functionality Issues

Q: Do I have the capability to deposit checks from this App?

A: Yes, you may make a deposit from your phone using our Mobile Deposit function.

Q: What kind of checks can I deposit using Mobile Deposit?

A: You may deposit the following types of checks via Mobile Deposit:

- Personal checks made payable to you
- Business checks made payable to you
- Checks drawn on a bank in the U.S.

Q: Are there any restrictions to the types of checks I can deposit using Mobile Deposit?

A: Yes, we do restrict mobile deposit to the checks mentioned above. The following types of checks cannot be processed via Mobile Deposit and must be deposited at the local branch:

- Post Dated Checks
- U.S. Treasury Checks
- Foreign Checks
- Money Orders
- Travelers Checks
- Savings Bonds
- Credit Card Convenience Checks
- Third Party checks (include checks payable to any person or entity other than you)
- Stale dated checks
- Drafts
- RCC (Remotely Created Checks)
- IRD (Image Replacement Documents)
- Substitute Checks

Q: What do I need to do with the check after I have made a deposit thru mobile banking?

A: You need to write the date and "Mobile Banking Deposit" on the front of the check and please keep the paper check for 14 days then shred the check.

Q: Who do I call if I have questions or problems with Mobile Banking?

A: If you have questions please contact our Park Sterling Bank Customer Service Center at 888-411-8196 for assistance.

Q: Is there a limit to the number of checks I can deposit in a day?

A: There is a Daily Deposit limit of 5 checks per day.

Q: Is there a dollar limit per item that I can deposit?

A: There is a Per Item limit of \$1,500.00

Q: Is there a daily dollar limit that I can deposit?

A: There is a daily limit of \$1,500.00

Q: How will I know if my deposit is accepted or processed?

A: You can view the status of your recently submitted mobile deposit. To do so, you may access the Deposit screen and deposits will be shown on the screen. Items submitted via mobile deposit will be shown below.

Q: When will the funds be available for my mobile deposit?

A: Mobile deposits made before 6:00PM EST will be available the following business day.

Q: Can I make transfers to other personal accounts I have with Park Sterling Bank?

A: Yes, you may make transfers to all personal accounts for any amount that you wish except for an Overdraft Line of Credit. The Overdraft Line of Credit has a minimum transfer amount of \$50.00.

Q: I have multiple accounts, but I can't do a transfer from one account to the other?

A: You can make transfers to personal accounts only; cannot make transfers to business accounts. If you have any questions, please contact our Park Sterling Bank Customer Service Center at 888-411-8196 for assistance.

Q. Why can't I receive alerts like I do with online banking?

A. Your security is our highest priority. The alerts options you have in mobile are triggered by actions that can only occur within the Park Sterling Bank mobile application. More security alerts options coming soon.

Q: I am a signer on another account and it shows up on my App. I don't want it on there, how can I remove that account?

A: You can hide the account by going to the Personalize page, select the account you wish to hide under account settings and then turn hide account on.

Q: Why can't I see my business account on the App?

A: At this time the Mobile Banking App is only for personal accounts.

Q: After selecting "Get Directions" from the Locations menu, the customer is unable to continue with the current session.

A: When selecting "Get Directions" the customer is actually leaving the application session and continuing to Google Maps. The customer will need to login once again to access content within the application.

