FAQ – Mobile Web Banking

1. How is Mobile Web Banking different from Online Banking?

Mobile Web Banking offers main online banking functionality that is optimized for the small screen size of a mobile phone. It does not require downloading or installing any application and is designed specifically for use in mobile phones with desktop class web browsers which includes, but not limited to:

- Safari mobile browser found in iPhone® and iPod Touch®
- Blackberry browser for the Pearl, Curve, and Bold

2. Is a member's personal information as secure in Mobile Web Banking as in Online Banking?

Yes, personal information is just as secure in Mobile Web Banking as in Online Banking. The login credentials including your password are protected.

3. What does it cost for members to use Mobile Web Banking?

Since Mobile Web Banking uses data, your mobile carrier may charge you data rates for using mobile web banking. If you use the mobile web on a free Wi-Fi connection, then you will not be charged data rates.

4. What if a member's phone is lost, is the member's banking information compromised?

If you lose your phone, your accounts can only be accessed if someone has the correct login credentials. If your login credentials have been compromised please contact Prospera Credit Union immediately.

5. Will Mobile Web Banking work outside Canada?

Mobile web banking for smart phones will work in any country where your mobile carrier's data plan will work. However, while mobile banking is a free service from Prospera Credit Union, your mobile carrier will likely charge for accessing data while roaming. We recommend that you check with your mobile carrier before using mobile web banking for smart phones outside of Canada.

6. How is Mobile Web Banking different from a downloadable application (app) from the Apple iTunes App Store or Blackberry App World?

Mobile Web Banking does not require any software to be downloaded to your smart phone. Mobile Web Banking is functional on any smart phone with a desktop-class browser and is not limited to one type of phone. While there are some benefits to downloadable apps and we will look at developing them at a later time, the Mobile Web service targets a larger number of phones.