

Sandy Spring Bank Business Mobile Frequently Asked Questions

1. **How much does Business Mobile Banking cost?** – There are no fees to use business mobile banking for reviewing account balances, paying bills, viewing account transactions, doing transfers between accounts, approving outbound transactions, or modifying user access. There may be a fee if you make check deposits depending on how many you do. The first twenty deposits each month are free, (deposits are made one check at a time). After the first twenty, each deposit is \$3.00.
2. **Is Business Mobile Banking secure?** Yes, business mobile banking uses best industry practices from online banking such as HTTPS, 128-bit SSL encryption, or password access and application time-out when your phone is not in use. Only the phones you enroll can have access to your accounts. Also, account information is not stored on your phone. In the event your phone is lost or stolen, the service can be immediately disabled either by going to the Mobile Banking Center through Business Online Banking or calling us at 866.867.1570.
3. **I am not enrolled in Business Online Banking with Sandy Spring. Can I still use mobile banking?** No, being a Business Online Banking user is a requirement to use Business Mobile Banking. If your company uses business online banking, the System Administrator must give you the mobile banking entitlement and enable the accounts you may access. You must register a mobile phone number in your online banking user profile and then you may use mobile banking by downloading the application.
4. **How do I enroll in Business Mobile Banking?** First, your company's Online Administrator must give you the rights to mobile banking. Then you must ensure there is a mobile phone number listed in your user profile. Once these things are done, you may get started with mobile banking. Enroll by downloading an app from iTunes for Apple products or from Google Play for Android phones. There is not an app for Android tablets at this time.
5. **Will Business Mobile Banking work on my tablet or iPad?** Yes, the Sandy Spring Bank business mobile service works on the iPad and Android tablets. There is a special app just for the iPad, which simplifies enrollment of the device and enhances the formatting of the screens. Currently there is not an app for Android tablets, but they can still be used for mobile banking through the browser on the device. An app is necessary to make mobile check deposits, therefore mobile deposits cannot be made with the Android tablets at this time.
6. **When I enroll in Business Mobile Banking, what information will I need to know?** In order to enroll in business mobile banking you need to know your Company ID, your User ID and your Password. In addition you will have to know the mobile number entered in your User Profile as this number is used for Advanced Login Authentication.

7. **What functions can I perform using Business Mobile Banking?** You may view your account balances, see transaction history, search for specific transactions, pay bills, transfer money among your Sandy Spring Bank accounts, approve outbound ACH or Wire transactions, modify user access, find the nearest branch or ATM, and if you download the application to your device, you can make check deposits.
8. **Can I make check deposits using Business Mobile Banking? If so, how much does it cost?** Yes you can make check deposits from your mobile device using the Sandy Spring Bank Business Mobile application. If you do not download the app and choose to access mobile banking through the Web using your device's browser, you cannot make check deposits. Mobile deposits made by 7:00 pm are processed that day. Your first 20 checks deposited each month are free and each one after the first twenty costs \$3.00. You may only deposit one check per deposit.
9. **Are there limits on how many items or dollars I can deposit through Business Mobile Banking?** There are dollar limits for mobile deposits. You may deposit up to \$10,000 a day. There are no item limits on mobile deposits, however, the dollar limits apply and each deposit over twenty in any month has a cost of \$3.00
10. **Can I pay bills through Business Mobile Banking?** Yes, the Business Mobile service is able to make bill payments to payees you have already established through Business Online Banking. You cannot add new payees through the bill payment feature of Business Mobile Banking.
11. **What should I do if I get a new phone or new phone number?** In both cases be sure to return to the Mobile Banking Center in Business Online Banking through your PC and update your phone profile. We recommend that you remove your old phone and re-enroll with the new phone. The Mobile Banking Center is found in Business Online Banking under Administration and Manage Mobile Settings.
12. **What if my mobile device is lost or stolen?** If you are concerned about misuse of your phone or mobile device, contact your mobile service provider immediately to stop the wireless service. Also, logon to Business Online Banking and disable or remove your mobile phone.
13. **Which wireless carriers are supported?** All of the popular US wireless phone carriers are supported including, AT&T, Verizon, Sprint and T-Mobile. If your carrier is not listed when you enroll select "Other" and try the Mobile Web option, or check back with us as new carriers will be added over time.
14. **I am trying to enroll my device for Business Mobile Banking but I cannot get past the step asking for the mobile phone number registered with Internet Banking. What am I doing wrong?** The most likely cause of the problem is that you do not have a mobile phone number entered in the proper place in your Business Online Banking User Profile. Please ask your Administrator for help or call our Business Service Center at 866.867.1570.