

Mobile Banking Frequently Asked Questions

***For security purposes it is NOT recommended to use non-secured public Wi-Fi to access sites.**

What is Mobile Banking?

Mobile Banking is a convenient way to get an overview of your accounts and make simple transactions on the go.

Do I need internet access on my mobile device?

Yes. If you do not have Internet access on your mobile device, please contact your service provider.

Is there a fee for Mobile Banking?

Midwest Bank provides Mobile Banking at no cost to our customers; however, wireless carriers may charge for data usage. Please contact your wireless carrier for information on charges.

How do I sign up for Mobile Banking?

If you are not enrolled in Online Banking, please enroll at www.midwestbank.net. Your initial enrollment/login will need to be completed from our full website. Then, download the appropriate Mobile App or use the Mobile Banking Browser and log in with your Online Banking User ID/Password.

What functions are available in Mobile Banking?

Mobile Banking gives you access to many of the functions available in Online Banking; however, for security purposes some functions are unavailable. You will be able to:

- View account balances and transaction information
- Transfer funds between your Midwest Bank accounts
- Access Bill Pay – *some limitations apply*
- Make mobile check deposits
- View E-Statements
- View ATM and branch locations

What options will I have regarding Bill Pay?

For security purposes, Bill Pay functions are limited within Mobile Banking. You are able to make one-time payments to previously created payees and review and/or delete scheduled payments.

What does it mean if the Bill Pay option indicates, “There are no bill payees”?

Payees have not been set up or Bill Pay is not active. Payees cannot be added through Mobile Banking.

What does it mean if the Bill Pay option says, “Not enrolled for Bill Pay”?

Please login into Online Banking using our full website and follow the initial Bill Pay enrollment.

Why does the Bill Pay option appear in Mobile Banking if I do not have Bill Pay activated?

By default, the Bill Pay option appears in Mobile Banking even if you do not currently have access to Bill Pay.

Can I change my password in Mobile Banking?

A password change option is not currently available within the app; however, should your password require change do to a reset or expiration the app will prompt you to update your password.

My Mobile Banking screen looks different than other devices I have seen?

Mobile devices offer a range of web browser applications with vastly different visual appearances. Midwest Bank Mobile Banking is capable of adjusting to most types of phones, but mobile devices may display a variety of font sizes, colors and buttons.

Is Mobile Banking Secure?

All security features from Online Banking are in place to safeguard your privacy and protect your account information. Additionally, account information is not stored on your mobile device.