



LANB Mobile Banking FAQ's

What is LANB Mobile Banking?

LANB Mobile Banking gives you access to your accounts anywhere you go from a mobile web browser or a downloadable mobile banking application. We are now offering 3 different mobile banking solutions to make your banking experience even more convenient.

1. LANB Mobile Banking App is available for download on Apple, Android and Kindle Fire devices. The app will have new features such as Mobile Deposit and Passcode/Touch ID (Coming Soon)!
2. LANB Mobile Web allows you to view your account information in a mobile responsive format without downloading the mobile app.
3. LANB SMS Texting allows you to use simple text commands to receive account information instantly. This solution is available for enrollment in your eBanking account under Mobile Banking Center.

How do I download the LANB Mobile Banking App?

LANB Mobile Banking is available for download at the app stores below:

- App Store- iPhone & iPad devices
- Google Play- Android phones & tablets
- Amazon App Store- Kindle Fire tablets

Is there a download fee for the app?

No, you can download the app for free! Regular LANB transaction fees associated with your LANB account(s) will apply. There may be additional data costs related to accessing the Los Alamos National Bank mobile app from your mobile device. Please check your wireless plan or verify with your wireless carrier.

Is the app secure?

Yes, LANB offers extensive security features to ensure that you are conducting your banking in a safe and private online environment. All login credentials and data is encrypted during transmission and no customer data or sensitive information is stored on the device. The app automatically times out after 5 minutes of inactivity and transactions to external accounts restricted.

What can I do to protect my security and privacy?

- Protect your eBanking and Mobile Banking username and password. Never store it on your mobile device or write it on a paper that you carry with you.
- Do not choose passwords that incorporate your name, telephone number, address, or birthday or those who are close relatives or friends.
- Never leave your mobile device unattended while using the LANB Mobile Banking app.
- Be wary of untrusted networks such as public Wi-Fi.
- Set a passcode lock to access your device.

Why do I need to enroll in the LANB Mobile Banking app if I have eBanking?

Enrolling in LANB Mobile Banking is necessary for your financial security. It is to ensure that you are the only one that has access to your financial accounts.

Follow the instructions below to enroll your device in Mobile Banking:

1. Download LANB Mobile Banking app or access LANB Mobile Web on your respective mobile device.
2. Enter your eBanking User ID & Password. (You need an eBanking login to enroll in Mobile Banking)
3. Answer the verification questions provided. (These questions are generated from public record.)
4. Enter your phone number- if you are enrolling a tablet enter your home phone number.
5. Select Enroll. You have now successfully enrolled your mobile device in Mobile Banking and your accounts have appeared!

**Note: During enrollment if you enter your username or password incorrectly 3 times, you will be locked out of eBanking and the Mobile Banking App. If this happens to you, please contact Customer Support at 505- 662-5171 or see an Account Services Representative at your local branch.*

What accounts will be available on the LANB Mobile Banking App?

You will have access to all of your accounts that appear on your eBanking profile.

I have not enrolled in eBanking, can I download the app?

You must first enroll in eBanking before using the mobile app. Follow the link below to enroll now!

https://cibng.ibanking-services.com/cib/themes/cib_enroll/enroll/enroll.jsp?FIORG=489&FIFID=107001012

Is the app available for tablets?

Yes, the LANB Mobile Banking app and Business Mobile app are available for tablet devices at the app stores below. Note: The People Pay feature is not available for the Mobile Banking tablet app.

- App Store- iPad devices
- Google Play- Android tablets
- Amazon App Store- Kindle Fire tablets

What features are available on the LANB Mobile Banking App?

- Account Balances
- Transaction History/ Details
- Internal Transfers
- Bill Pay
- Manage Payees (Bill Pay)
- People Pay
- Mobile Check Deposit
- ATM/Branch Locator
- Passcode/ Touch ID (Coming Soon!)

Can I download the app if I have a business account?

Yes, the LANB Business Mobile app is available for smartphone and tablet devices at the app stores below.

- App Store- iPhone & iPad devices
- Google Play- Android phones & tablets
- Amazon App Store- Kindle Fire tablets

What features are available on the LANB Business Mobile Banking App?

- Account Balances
- Transaction History/ Detail
- Internal Transfers
- Bill Pay
- Manage Payees (Bill Pay)
- Transaction Approvals (ACH, Wires, transfers)
- Positive Pay
- ATM/Branch Locator
- Passcode/Touch ID (Coming Soon!)

What are the Passcode/ Touch ID features? (Coming Soon!)

The Passcode and Touch ID features allows for easier accessibility to your accounts on your mobile device. Enabling these features is easy! Simply click “More”, “Settings”, and then click “Quick Access”. Mobile Banking will prompt you with instructions to further set-up this feature.

Why are the Passcode/ Touch ID features on my mobile device not working?

The Passcode/Touch ID features have been disabled for the time being, they will be coming soon!

Is there a limit on the dollar amount for transfers using People Pay?

Yes, there is a \$1,000 transaction limit and \$2,000 daily limit using the LANB People Pay feature. LANB People Pay transactions are not recurring and cannot be scheduled for a future date. LANB People Pay is only available to eBanking customers.

What is LANB Mobile Deposit?

Mobile Deposit is a service that allows you to deposit a check using your iPhone or Android device and LANB’s Mobile Banking app. You will find this service in the plus sign section of the app by clicking the “Deposit” button. Using Mobile Deposit is easy!

Below are quick and easy steps for you to follow:

1. Endorse the back of your check with your signature and “For Mobile Deposit Only”
2. Select Deposit Check- Take a clear picture of the front of the check. It helps if the check is on a flat surface with a dark background and good lighting.
3. Take a clear picture of the back of the check.
4. Enter the amount of the check
5. Select the account you wish to deposit into
6. Insert e-mail address for e-mailed deposit receipt.
7. Submit!

Who is eligible to use LANB Mobile Deposit?

You are eligible to use LANB Mobile Deposit if you have a personal checking, savings, or money market accounts and have downloaded the LANB Mobile Banking app. Your account must have been opened more than 90 days ago to be eligible for these services.

What types of checks can I deposit with LANB Mobile Deposit?

We accept checks payable to you, with a current date, drawn on a U.S. bank. We do not accept money orders, cashier’s checks or traveler’s checks for Mobile Deposit.

Is there a limit on the dollar amount of deposits I can submit?

LANB Mobile Banking App Limits:

- Per Check: \$2,000.00 per check
- Per Day: \$2,000.00 daily
- Per Month: \$5,000.00 per month

LANB Business Mobile Banking App Limits:

- Per Check: \$4,000.00 per check
- Per Day: \$10,000.00 per day
- Per Month: \$50,000 per month

When will a check be deposited to my account using LANB Mobile Deposit?

Mobile deposits are posted to accounts during overnight processing. Mobile deposits made after 6:00 p.m. Mountain Time will be reviewed and approved or denied the next business day.

Can I photograph more than one check at a time?

You may photograph only one check per deposit. However, you may photograph multiple checks in a mobile banking session as long as it does not exceed the daily dollar amount limit.

I don't see an option to make a deposit.

Mobile Deposits are supported only when using the downloadable app on a mobile phone, which is available in the Apple and Google Play stores for iPhone and Android devices. The Mobile Deposit feature is not available for tablet devices.

I don't see the deposit in my account yet, but I got an e-mail that it was approved. When will it post to my account? Even on the weekend?

Mobile deposits are posted to accounts during overnight processing. There is a 6:00 p.m. Mountain Time cut-off time each business day. On the weekends, you will see your deposit reflected in your account balance the next business day.

How will I know if my deposit was received?

You will receive a notification by e-mail when your deposit has been received.

How do I endorse my checks for Mobile Deposit?

Endorse your check with your signature and write "For Mobile Deposit Only" on the back of the check.

Do I destroy a check image after I photographed the deposit?

No, keep the check until it posts to your statement. Afterwards, you may securely destroy the check. Do not VOID the check after submittal in the event the deposit is not approved and needs to be resubmitted.

I don't have a smart phone. Are there options for me to see my account on the go?

Yes, you can use LANB SMS Text Messaging to view balance and account transaction information. This feature must be set up in eBanking.

How do I sign up for SMS Text Banking?

After logging in to eBanking, choose the link "add a device" that is located in the Mobile Banking Center

Click on the button, "Add Text Banking"

Select your mobile carrier and enter your mobile phone number

View and accept the terms and conditions

Click "Enroll"

Can I use both SMS text banking and mobile banking on my phone?

Yes, simply enroll in SMS Text Banking and Mobile Banking to enable this.

What are the SMS text banking commands?

Please view chart to the right to learn all of the texting commands.

Command	Code	Definition
Balance	B or BAL	Summary of balances for all available accounts.
	B <Text BankingAcctNumber>	Balance shortcut for a specific account.
Command	C or CMD	List of available Text Banking commands.
Help	HE or HELP or INFO	Help content for SMS Text Banking.
History	H or HIST	Summary of recent transactions per account, in descending order by date (i.e., most recent transactions first).
	H <Text BankingAcctNumber>	History shortcut for a specific account.
Login	L or Login	Receive a URL for the financial institution's Mobile Browser website (if enabled).
More	M or MORE or NEXT	If there are additional messages available from an initial command request, this command will display the next message.
Request Activation	R or REQUEST ACTIVATION	This command is used to retrieve the mobile web URL so that the web mode of mobile banking can be reactivated if the user has deleted the cookie from their device browser.
Stop	S or STOP	Cancels Text Banking & Alerts.

What if my mobile device is lost or stolen?

It is unlikely that someone could access your account information unless they know your user ID and password. However, to be safe, you should delete your device from mobile banking services via eBanking > Customer Service> Manage Mobile Banking Settings. You can also contact Customer Service at 505-662-5171 or see an Account Services Representative at your local branch.