

# PEFCU Mobile Banking



**Publix Employees  
Federal Credit Union**

[www.pefcu.com](http://www.pefcu.com)

1.800.226.6673

# What is Mobile Banking?

Mobile Banking allows Credit Union members to perform transactions from mobile devices through an app on their Smart Phones, iPads, Tablets, etc.

## To enroll in Mobile Banking: (App)

- 1 Go to the app store and search PEFCU.
- 2 Once the app has been downloaded, use your Home Banking Username and Password credentials to log into Mobile Banking.
- 3 For security purposes, a one-time pin will be sent to the email address listed on your account.
- 4 Once you receive the 4 digit one-time pin, log into mobile again and **add the 4 digit pin to the end of your password**. *For example: If your password is jumpxyz, you will need to type "jumpxyz5512" in the password field within Mobile Banking.* After successfully logging into Mobile Banking, you will no longer use the one-time pin.

## Mobile Alternative—WAP Web & Text (SMS) Banking

WAP is the web page that mobile users can use from the internet browser on a mobile device when a Smart Phone app is not available or when the mobile users wish to set up SMS, alerts, find Branch locations, etc. The WAP site can also be accessed from an internet browser on any device such as; a computer, iPad or Tablet.



## SMS—Text Banking

SMS allows users to receive text messages on their mobile device regarding their accounts. Users can use short codes to retrieve balance and transaction history information via text message.

### To enroll in SMS:

- 1 Visit <https://mobile.pefcu.com> WAP site and select SMS SETTINGS from the menu.
- 2 On the SMS profile, choose ADD A MOBILE NUMBER from the menu.
- 3 Read and Agree to the Privacy Policy.
- 4 Enter the mobile number and select Continue.
- 5 A verification code will be sent to the mobile number that was enrolled.
- 6 Enter the verification code and select continue.

### Short Codes will be sent via text message to 86020

- 1 B = Balance
- 2 H = History
- 3 X= Transfer (To transfer \$100 from your 00 to 71 you would text – X 500 571 100)
- 4 MENU = List of available short codes
- 5 STOP = Deactivate the phone from receiving SMS messages

## Mobile Deposit

Mobile Deposit is available on iPhone, Android, and iPad3 or higher versions and allows users to deposit checks into Savings, Checking, Money Market, and club accounts (excluding Holiday clubs) simply by taking a picture of the check. The Mobile Deposit option will be listed on the main menu in Mobile Banking. If you receive an error message after choosing the Mobile Deposit option, please call the Credit Union for assistance.

The daily deposit limit is \$1000, with the first \$200 as instant credit. The remaining funds will be held for two business days. The \$200 instant credit limit is a daily limit regardless of the number of checks deposited.

## Mobile Deposit:

- 1 After selecting the Mobile Deposit option on the main menu, the available daily deposit limit is displayed.
- 2 Endorse the back of the check.
- 3 Choose deposit account from the drop down list.
- 4 Type in the dollar amount of the check.
- 5 Tap where indicated to take a picture of the front and back of the check assuring that all four corners are visible and submit.
- 6 When deposit is successful a message will be displayed with the new available daily deposit limit. (If you get a successful message but do not see the deposit in your transaction history, please call the Credit Union before cashing/depositing the check elsewhere.)
- 7 Keep the deposited check for 10 business days before shredding.





## **Send Money**

PayPal Send Money allows PEFCU members to use the WAP site or mobile app to send money to ANY individual by using an email address or by cell phone number. The funds can be sent from Savings and Checking accounts. There is a \$1.00 fee per Send Money transaction.

## **Mobile Bill Pay**

Enjoy a time-saving and secure way to pay your bills electronically with Mobile Bill Pay through WAP, SmartPhone: Android or Apple Mobile devices with App. The biller information will need to be added on Bill Pay using Home Banking, Webb-It 24<sup>®</sup>, before bills can be paid through the Mobile Bill Pay service.



**Publix Employees  
Federal Credit Union**

## **Branch Hours:**

Mon.–Fri. 8:30 a.m.–5:00 p.m.

### **Lakeland Branch**

P.O. BOX 1000 • Lakeland, FL 33802-1000  
Phone: (863) 683-6404 • Toll-Free: (800) 226-6673

### **Pembroke Pines Branch**

PO BOX 848609 • Pembroke Pines, FL 33084-0609  
Phone: (954) 961-6667 • Toll-Free: (800) 822-4573

### **Jacksonville Branch**

PO BOX 8788 • Jacksonville, FL 32239-0788  
Phone: (904) 725-4662 • Toll-Free: (800) 767-4618

### **West Palm Beach Branch**

834 Southern Boulevard • West Palm Beach, FL 33405-2530  
Phone: (561) 832-2629 • Toll-Free: (800) 822-4597

### **Altamonte Springs Branch**

482 East Altamonte Drive, Suite 1010  
Altamonte Springs, FL 32701-4604  
Phone: (407) 260-1490 • Toll-Free: (800) 822-4756

### **Norcross, Georgia Branch**

59 South Peachtree Street • Norcross, Georgia 30071-2503  
Phone: (770) 613-0452 • Toll-Free: (800) 822-4758

### **Mableton, Georgia Branch**

1025 Veterans Memorial Hwy SE, Box 1B  
Mableton, GA 30126 • Toll-Free: 877-965-3017

### **Sarasota "Isle of Service"**

Beneva Village • 3430 Clark Road  
Sarasota FL 34231  
Phone: (941) 927-5220 • Toll-Free: (877) 231-3428

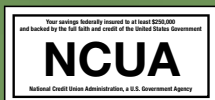
### **Boca Raton "Isle of Service"**

9858 Glades Road, Suite D3-222  
Boca Raton, FL 33434  
Phone: (561) 962-0911 • Toll-Free: (866) 986-9693

### **C.A.T.**

(Computer Access by Telephone)  
Lakeland (863)680-1733  
Toll-Free: (800) 226-7611

**Internet and  
Webb-It 24<sup>®</sup> Access**  
[www.pefcu.com](http://www.pefcu.com)



We Do Business in Accordance With the  
Federal Fair Housing Law and the  
Equal Credit Opportunity Act