

Mobile Banking

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Mobile Banking

What is Mobile Banking?

Mobile Banking allows you to access your accounts using your iOS or Android powered devices including smart phones, tablets and even the Apple Watch.

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Is Mobile Banking secure?

Yes, Mobile Banking utilizes best practice security measures such as HTTPS, 128-bit SS encryption, password or touch ID access and application time-out when your phone is not in use. In addition, we recommend users protect their smart phones by installing security software on their phones. Such software generally includes a firewall, anti-virus, anti-spyware and anti-malware protection and the ability to trace and wipe clean your phone in the event it is lost. Consult your mobile carrier or the Mobile App store for software providers.

In addition, No account data is ever stored on your phone.

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What account types can I view with Mobile Banking?

With Mobile Banking, you can access information for checking, savings, CD's, credit cards and loan accounts.

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What transactions can I initiate with Mobile Banking?

Mobile banking allows you to view your balance, view transaction history, pay bills, deposit checks and schedule or immediately transfer funds between accounts. You can also use mobile banking to locate Bank branches and ATMs!

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How do I sign up for Mobile Banking?

If you are already enrolled for Online Banking, simply download the app and log in using your existing username and password.

If you are not already enrolled, download the app and select "Enroll." First, you'll be prompted for your Social Security Number and date of birth. Next, you'll be asked for your checking or savings account number as well as your ATM or Debit Card number and the amount of one of your last 10 transactions. This helps us confirm that you are the person who owns this account. Finally, you'll be asked to select a username and password and provide your email address and phone number.

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I don't have an ATM or Visa Debit Card, what else can I do to enroll?

You can enroll in Mobile Banking even if you don't have an ATM or Visa Debit Card; just [call us](#) and a friendly representative will assist you.

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How much does this service cost?

There is no bank service charge for Mobile Banking. Check with your mobile provider regarding message and data rates that may apply.

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How do I install the mobile app?

The app will need to be downloaded from either the App Store (Apple devices) or Google Play (Android devices). Search for "Hancock Whitney Bank."

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Is Mobile Banking supported on my device?

The mobile app is supported on iOS or Android powered devices including smart phones, tablets and the Apple Watch. If you do not have access to the App Store or Google Play, you may still be able to access your accounts through the web browser by visiting hancockwhitney.com.

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Can I use Mobile Banking on more than one phone?

Yes, your accounts may be accessed on multiple devices using your unique username and password.

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Logging In

When logging in, I get an error message stating, "Invalid Credentials." Why?

The username or password entered does not match what we have on file. If you continue to get this message, contact [Customer Service](#) or select "Forgot Password?" to reset your information.

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Can I save my username on the Mobile Banking app?

Yes, after entering your username and password in the mobile app, select “Remember Me” before logging in. Your username will be prefilled for future logins on this device.

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Can I change my username through the Mobile Banking app?

Yes, to change your username, select “Settings” from the main menu. Next, select “About Me.” Select “Edit” next to your current username. Once you have updated your username, select “Submit.”

If you do not know your current username, select “Trouble logging in?” from the Online Banking login page or contact [Customer Service](#).

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Can I save my password on the Mobile Banking app?

No, only the username can be saved on the mobile app. Touch ID can be enabled to replace the password during the login process.

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Can I change my password through the Mobile Banking app?

Yes, select “Settings” from the main menu. Next, select “About Me.” Select “Change Password” and follow the instructions.

If you do not know your current password, select “Forgot Password” from the Mobile Banking Login page or contact [Customer Service](#).

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What is Touch ID?

Touch ID allows you to log in to your Mobile Banking app using a registered fingerprint on your device instead of entering your password each time.

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How do I enable Touch ID?

To enable Touch ID, highlight the fingerprint icon on the login page before logging in to the Mobile Banking app. Once logged in, you will be asked if you would like to use Touch ID for future logins. If you are already logged in, select “Settings” from the main menu. Turn on the option for “Fingerprint/Touch ID.”

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What is the “My Balance” feature?

My Balance allows you to view your account balances before you login to the Mobile Banking app. Your account nickname, last 4 digits of your account number and balance will be available at the bottom of the login page.

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How do I enable the “My Balance” feature?

During your first Mobile Banking login, you will be asked if you would like to enable My Balance. If you are already logged in, select “Settings” from the main menu. Turn on the option for “My Balance.” “Remember Me” must be enabled on the login screen in order to utilize the “My Balance” feature.

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Account Information

Can I see my account transactions through the Mobile Banking app?

Yes, to see specific transactions, select the account from the account list. On the Account Transactions page, you can view both pending and posted transactions for each account.

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Can I see a running balance for my accounts?

The running balance will be displayed after the amount of each posted transaction. The balance will be displayed in black under each debit (red) or credit (green). The running balance is not available for pending items that have not yet posted to the account.

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Can I view Online Statements through the Mobile Banking app?

Yes, to access your Online Statements, select the desired account from your Accounts page. On the Account Transactions page, select “Statements” on the bottom right. If you are enrolled for Online Statements, a list of available statements will populate. Simply click the desired date to view the statement.

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Can I enroll for Online Statements through the Mobile Banking app?

Yes, to enroll an account for Online Statements, select the desired account from your Accounts page. On the Account Transactions page, select “Statements.” Change the Delivery Method to Online. Your online statements will begin with your next available statement cycle.

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How will I know my Online Statement is available?

Each time a new statement is available, you will receive an email notification at the email address on file. This notice will not include any personal information or full account numbers. You will receive a separate notice for each account that is enrolled in Online Statements. Joint owners who also have a separate Online Banking profile, and are enrolled in Online Statements, will also receive notification via e-mail when the statement is ready.

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Can I view my full account number through the Mobile Banking app?

While you cannot unmask the full account numbers in the mobile app, you can view your full account number by viewing your online statements. If you are not enrolled for online statements, sign in to Online Banking to view your full account number. The account number can also be found on your checks or paper statement.

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One of my accounts does not appear on the Mobile Banking app. What should I do?

If you can't see a certain account, please contact [Customer Service](#) and select the Online Banking option. A dedicated professional banker will assist.

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Can I hide certain accounts from displaying on the Mobile Banking app?

If you would like to hide an account from displaying, please call [Customer Service](#) for assistance.

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Transfer Funds

Can I transfer funds through the Mobile Banking app?

Yes, to make immediate transfers or schedule future dated or recurring transfers, select "Transfer Money" from the main menu. Then select "Make A Transfer."

You can view your future dated or recurring transfers by selecting "Scheduled Transfers."

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Can I transfer funds from my line of credit (LOC) accounts?

Yes. Transfers from LOC accounts are subject to the following restrictions:

- You may transfer funds from your Preferred LOC, Home Equity LOC, and Handyline.
- Transfers cannot be recurring or scheduled to occur in the future.
- There is a daily limit of 3 transfers per day. (Excludes Handyline)
- You can transfer up to the following daily limits:
 - Lines of Credit - \$30,000
 - Private Banking Preferred Line of Credit and Private Banking Home Equity Line of Credit - \$50,000
 - Handyline – up to available balance

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When will my funds be available on an internal immediate transfer?

Deposit Account Transfers

- Before 7:00 PM (CT) Monday-Friday, excluding federal holidays – Available Immediately.
- After 7:00 PM (CT) or on Saturdays, Sundays or federal holidays – Next Business Day.

Line of Credit Advances

- Before 7:00 PM (CT) Monday-Friday, excluding federal holidays – Immediately available in your deposit account and reflected in your loan balance.
- After 7:00 PM (CT) or on Saturdays, Sundays or federal holidays – Next Business Day.

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When will my payment be posted?

Line of Credit or Loan Payments

- Before 7:00 PM (CT) Monday-Friday, excluding federal holidays – credited that day; however will not reflect in the balance until the next business day.
- After 7:00 PM (CT) or on Saturdays, Sundays or federal holidays – credited the following business day; however will not reflect in the balance until the day after the payment has been credited.

Credit Card Payments

- Before 5:00 PM (CT) Monday-Friday, excluding federal holidays – credited that day; however will not reflect in the balance until the next business day.
- After 5:00 PM (CT) or on Saturdays, Sundays or federal holidays – credited the following business day; however will not reflect in the balance until the day after the payment has been credited.

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Can I set up a new external account through the Mobile Banking app?

No, new external accounts can only be set up and validated through Online Banking.

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Can I transfer funds using an external account through the Mobile Banking app?

Yes, transfers can be made to or from active external accounts.

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Mobile Check Deposit

What is Mobile Check Deposit?

Mobile Deposit enables you to deposit checks electronically by simply taking a photo of the front and back of the check using our Mobile Banking App.

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How do I sign up for Mobile Check Deposit?

If you are already using the Mobile Banking app, simply select “Deposit Check” from the menu and follow the instructions. If you are not enrolled, you can enroll through the app or by visiting hancockwhitney.com.

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Is there a fee for Mobile Check Deposit?

Mobile Banking and Mobile Check Deposit are free. However, check with your wireless carrier for any data usage charges that may apply.

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What accounts can I make deposits to?

You can deposit into your checking, savings, or money market accounts.

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Are there any deposit limits?

Yes, your daily and monthly limits are displayed through the Mobile Banking app during the Mobile Check Deposit process.

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How many checks can be included in one deposit?

Only one check may be included in each Mobile Check Deposit.

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Can I make multiple deposits in one day?

Yes, as long as you do not exceed your daily or monthly deposit limits.

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When will my deposit be credited to my account?

Deposits made before 7:00 p.m. CT Monday through Friday will be available the next business day. Deposits made after 7:00 p.m. CT or on a non-business day will be made available the 2nd business day. Note: Mobile deposits may be held if we get notification from the paying bank that funds may not be good. If the deposit is held, you will be notified by email.

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What should I do with my check after I receive confirmation that the image has been received for deposit?

Once funds have been made available in your account, write "ELECTRONICALLY DEPOSITED on date" across the front of the check to avoid the risk of re-depositing. The date should be the month, day, and year you submitted the deposit. Store in a secure place for 30 days after your deposit and then destroy.

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What types of checks can I deposit?

You can deposit checks payable in U.S. dollars and drawn at any U.S. bank, including personal, business, and government checks. They must also be payable to, and endorsed by the account holder.

International checks, U.S. savings bonds, U.S. postal money orders, Traveler's Checks, remotely created checks (whether in paper form or electronically created), convenience checks (checks drawn against a line of credit), and cash are not eligible for Mobile Deposit.

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Where can I see mobile deposits I have made?

You can view your mobile deposits by selecting "Deposit Check" from the main menu. On the Deposit Check page, select "View Recent Deposits." This page will display the amount, date and time the deposit was made.

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How do I endorse my deposit?

You may only deposit checks made payable to you. Sign the back of your check and include "For Deposit Only" and your Account Number.

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Bill Pay

Is Bill Pay available to everyone?

Bill Pay is available to bank customers who have a personal checking account AND are enrolled for Personal Online Banking. Bill Pay is free for **eligible checking accounts**.

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How do I enroll for Bill Pay?

Enrolling for Bill Pay is fast and easy; all you need is a personal checking account and an active Online Banking profile. Select "Move Money" from the main menu. Then select "Pay Bills." If you're not already enrolled as a Bill Pay customer, you will then be asked to select the primary checking account that will be used to process Bill Pay transactions.

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How does Bill Pay work?

Bill Pay creates a profile of the funding accounts you choose at enrollment. When you log in to pay bills, it allows you to select from any of those checking accounts when making a payment.

- Payment history is automatically saved for your records.
- Schedule Payments up to a year in advance.
- Schedule recurring payments for regularly occurring bills.
- Edit or delete scheduled payments any time before processing date.

Depending on the merchant/payee, your scheduled payment will be made by check or electronically via ACH (automated clearing house). When scheduling payments, be sure to choose a "due by" date several days in advance of the actual due date reflected on your bill statement. The earliest "due by" date will be automatically displayed.

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I scheduled a payment and it wasn't paid or the payment arrived late and I was assessed a late fee. What do I do?

Late or undelivered payments are not common with Bill Pay. However, if this does happen, please contact our Online Banking & Bill Pay [Customer Service](#) and a representative will immediately begin researching the situation. Issues are often resolved quickly with late fees reversed in many cases. The bank will then work with our Bill Pay partner and the merchant to determine what happened and to address the situation.

Please refer to the [Terms of Conditions](#) for the Bill Pay Service for more detail pertaining to payment disputes.

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When are funds taken from my account to complete my Bill Pay transactions?

For electronic payments, funds will be deducted from your account and credited to the merchant on the "due by" date you have selected. For check payments, funds will be debited from your account when the check is presented to us for payment.

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What happens to my Bill Payment check if I don't have enough money in my account to cover my payment?

Bill Payments by check are drawn on your account just like a normal check. If you do not have sufficient funds in your account to cover a Bill Payment check, we may either pay the check and charge your account for the check and an overdraft fee or decline to pay the check and charge your account a NSF fee.

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What happens to my Bill Payment EFT if I don't have enough money in my account to cover the payment?

If you do not have sufficient funds in your account to cover a Bill Payment EFT, the bank will force-pay the ACH debit and charge your account an overdraft fee.

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How do I make a same-day or next-day payment?

You can use Expedited Payments to make same-day electronic payments or next-day payments via overnight check. Cut-off times vary by payee. When you select to make an Expedited Payment, you will be presented with a list of payees that qualify for expedited payment at the time. Fees for this service vary based on whether the item can be processed electronically or by check. Exact fees will be disclosed prior to completing an expedite request.

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