

Mobile Banking Services

Choose from a variety of mobile banking services. Now you can access your account information from any mobile phone with text message, mobile web access or through a downloadable App. You can get basic account balance and transaction information, or receive full mobile banking capabilities that allow you to view account details, transfer money, and many more.

To enroll in mobile banking

1. Sign on to Online Banking
2. Click on **“Options”**
3. Scroll down to **“Mobile Banking Profile”** tab
4. Click on **“Enroll now”**
5. Read and Accept terms
6. Click on **“Continue”**
7. Select Services

Select Services
Please choose a service:
[Not sure? Click here to compare the services](#)

Downloadable Apps
Get a customized application for your device that provides an intuitive and rich user experience consisting of easy-to-navigate screens and menus. Receive all the benefits of mobile browser banking, enhanced by your device's unique features.

For your phone [View screenshot](#)
On your device, open Google Play or the App Store and search for us, or click either of the download images below.

Download on the App Store GET IT ON Google play

OR Send me the download link via text message to this number:

For your tablet [View screenshot](#)
On your device, open Google Play or the App Store and search for us, or click either of the download images below.

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Other Services
Please select the services required and click continue to register.

Mobile Browser (I'd like to receive a link to Browser Banking.)

Why Use Mobile Browser Banking? [View screenshot](#)
Get full and extended mobile banking capabilities on your web-enabled device. Receive an optimal banking experience with a look and feel that is similar to PC-based online banking, in a site designed to fit neatly into your device's screen.

Text Messaging (I'd like to use text banking services.)

Why Use Text Banking? [View screenshot](#)
Send text commands (such as BAL) to your bank from your SMS-enabled phone to inquire about basic account balance and transaction history information. Receive text message responses directly to your phone.

8. Click on **“Continue”**
9. Account Selection and Configuration
 - a. Select your time zone which helps us to determine when to send alerts to your phone

- b. Select the account you wish to access through Mobile Banking and assign their nicknames
10. Click on **“Continue”**
11. Enter your mobile phone number (no dashes)an activation code will be immediately sent to your mobile phone
12. Click on **“Continue”**
13. Enter Activation Code (this will be in your text messages)
14. Click on **“Activate”**
15. Exit Mobile Banking

Congratulations, you are now Enrolled in Mobile Banking!

Download the Application

Downloading and installing the application

1. **iPhone: Visit the iTunes App Store** **OR** **Android: Visit the Google Play Store**
2. Search for **Rio Bank**
3. Install the Application
4. Once downloaded, tap the icon to log in
5. Enter your Username (this is your Access ID), then continue
6. Answer your security question and verify your password, then log in.

Text Banking

You don't need Internet access on your phone to take advantage of Mobile Banking. With text-enabled mobile phones you can, view real-time account balances, view recent transaction history, and send text messages to request account balances and history.

Begin a new text message and enter the short code **(96924)** in the “To” field. Enter your text banking command in the message field

1. Send **“BAL”** to view all account balances
2. Send **“HIST”** plus the account nickname to view account transaction history
3. Send **“ATM”** to locate Rio Bank branch locations
4. Send **“HELP”** for a list of texting options

Messages and Data rates may apply