EBANKING UPGRADE: JANUARY 10

We're excited about the new ease of banking with Veritas FCU in 2024. Coming the morning of January 10, we'll be upgrading our eBanking and app into one integrated system. **Our systems will be down from about 8 AM (central) to at least 10 AM.** But after completion, our new eBanking will provide convenience with enhanced security, new features and functionality.

Be sure you know your account number and have your current mobile number and email address on file with us.

This newsletter is dedicated to those **Frequently Asked Questions** (FAQs) that may come up about this upgrade. **Keep this guide handy for the first few weeks.**

Online and Mobile Banking

What's new in the eBanking system?

We think you will enjoy the convenience of:

- Single sign-on for online and mobile banking
- Consistency across all devices
- Logging in with two-factor authentication
- Adding notes, tags, and pictures to your transactions

Plus, check out what's coming to our new mobile app:

- Easier access to credit card, mortgage, and bill pay information
- Manage external transfers, mortgages, and multiple account profiles

Will I need to download a new app with the new eBanking?

Yes. The Apple app is available on the App Store and the Android app is available on Google Play. A link will pop up on your phone when the app is ready to download.

Do I need to re-enroll in eBanking on the new system?

If you have previously enrolled in online banking, there's no need to enroll in eBanking. Log in with your existing online banking credentials on either the eBanking website or the new mobile banking app. If you are having trouble logging in, you can reset your password to recover access to your account.

If you have not previously used online banking, then you will have to go through the enrollment process.

eStatements

Will I need to re-enroll in eStatements with the new eBanking?

You will not have to re-enroll in eStatements. If you have not yet enrolled in eStatements, we encourage you to do so. The new eBanking site will make accessing your account and statement information easier than ever.

How do I view my account statements and tax documents in eBanking?

Account statements and tax documents can be downloaded from eBanking. These are only available for accounts already enrolled in eStatements.

- Log In
- Click on any account listed
- Click on Documents from the Account Details page in the options menu
- Statements and Taxes will be listed for each year available

Reorder Checks

How do I re-order checks in eBanking?

Checks can be re-ordered by contacting the credit union. This option is not available in eBanking.

If questions about this upgrade are swirling around in your mind, call **855-663-8328** and talk to our MSRs.

Fee Schedule Changes Coming February 1, 2024

NOTE: A couple of fees will be changing on February 1, 2024.

Convenience fees (when you pay by phone with your Debit Card) will be split by amount. Any amount up to $100 will continue with the current $5 fee. If the amount paid is over $100, then the fee will be $9.95.

The **Cash Advance fee** in any situation will have a minimum of $5 charged in addition to the current percentage of the advance charged.

We will give 30 days' notice in case of any fee change. Please see the fee schedule on our website for the most current list of fees.

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Logging In

How do I access the new eBanking?

You can access the new eBanking and your account on a PC, mobile phone, or other internet-accessible device. Simply log in with your existing online banking credentials to both online and mobile banking. There are two access points:

1. Visit our website and click **LOG IN** to get started
2. Download the NEW mobile banking app from the Google Play or Apple Store

Note: You will not be able to access the website via old bookmarks or the previous mobile banking app.

What is 2-Factor Authentication?

Two-Factor Authentication is a security measure that allows you to request a one-time access code to log in to eBanking. The code enhances the security by creating an added layer on top of your unique username and password. This security process helps to verify you and better protect your credentials and the accounts you can access.

When I log into eBanking, do I need to get a confirmation code every time I log in?

No. Check the "**Don't ask for codes again on this computer**" box if you do not want to receive a confirmation code or phone call each time you log in. If you prefer to input a confirmation code with each use, you can leave the box unchecked or use the 2-Factor Authentication app to deliver the code.

Note: If you ever want to remove a device and reset your security settings, you can change them in settings once logged in to eBanking.

How can I log in to eBanking if I can't get a verification code through text message?

Two-Factor authentication uses a unique one-time access code to verify identity and log on to eBanking. If you are unable to receive text (SMS) messages, you can choose to receive your access code via a phone call.

- On the verification code screen, click **Try another way** located beneath the **Verify** button
- Select **Phone Call** and click **Next**
- You will receive an automated phone call that will provide your access code (Have a pen and paper ready)
- Return to the verification code screen
- Enter your access code and click Verify

If you are still having trouble, call **855-663-8328** to ensure we have the correct phone number on file.

Can I use an email for 2-Factor Authentication?

An email **AND** a phone number are required for the two-step authentication. The one-time access code will be sent via text or phone call. The phone number must match our records for the additional security layer to work correctly.

Troubleshooting

I'm not able to log in to eBanking when I click the login button.

You need to clear your cache in Chrome to remove all cookies. If you need further assistance, please contact us.

I can't remember my user name or password.

You can recover your account by going through the "**Forgot Password**?" steps

Why am I getting the eBanking error: "Your account needs attention"?

This error is present during the log-in process and typically means that your account has been locked. This can happen for a variety of reasons but is easily resolved. Please contact us via phone or text for assistance unlocking your account.

Why am I getting the eBanking error: "Please verify your information and try again"?

This error is present during the log-in process and typically means that your credentials didn't match our records. Try entering your credentials one more time. If the error persists, please contact us via phone or text for further assistance.

Why am I getting the eBanking error: "Oops: The information you provided doesn't match what we have on file."?

This error is present during the log-in process and typically means that your account information does not match our records. Please contact us via phone or text to confirm we have the correct phone number and username on record.

Why am I getting the eBanking error: "Incorrect phone number"?

This error is present during the enrollment process and means that the phone number you entered does not match the phone number we have on file. If you have an alternative phone number, you can try again. Otherwise, please contact us.

Why am I getting the eBanking error: "Does not meet username or password requirements"?

This error is present during the enrollment process or when updating credentials. Click on **Show Rules** below the username and password field to see the credential requirements.

Why am I getting the eBanking error: "It looks like you've already enrolled"?

This error is present during the log in process and typically means that our records show that you have previously created an account with us. If you forgot your username and password, on the log-in page click **Forgot?** Follow the steps to recover your account.

How do I send a message in eBanking?

Whatever device you are on, it's easy for you to start a secure conversation with us. An MSR will respond shortly.

- Log in on the app or click the **LOGIN** button on the website
- Click on the **Message** button from the dashboard
- Type your message and click **Send**

Transfers / Transactions

How do I make a transfer between my accounts in eBanking?

To transfer between your credit union accounts in eBanking:

- Click **Transfers** > **Make a Transfer**
- Select your **From** and **To** account and amount
- Click **More Options** to change the frequency and date if desired
- Click **Submit**

Will my previously created scheduled transfers still work in the new eBanking system?

Yes, all existing scheduled transfers in the previous eBanking system have been moved to the new system.

Where can I view pending transactions on my account?

- Select the account you are needing to view
- To view all account activity, view the **Transactions** tile

How do I search for transactions in eBanking?

Account transactions can be searched in eBanking by amount, date, tags, etc. by clicking on the magnifying glass in the **Transactions** tile.

- Click **Accounts**
- In the Accounts section, select the account you would like to searchand select the magnifying glass icon
- Click on the **Search and sorting options** to open Advanced Search in eBanking
- On the Advanced Search window, you can select specific search filters and select **Search**

How do I add a tag, note, or image to a transaction in eBanking?

You can add notes, tags, and images to any transaction inside of eBanking that will be accissible on all devices when you log into eBanking in the future.

- Click on any account
- Click on **Transactions**
- Select the Transaction you wish to edit and pull up the transaction's details page
- Click on the appropriate icon to add Tags, Notes, Images, if available
- Follow the on-screen prompts to update the transactions

How do I download transactions in eBanking?

Account transactions can only be downloaded in eBanking (**NOT** the app).

- In the Accounts section, select the account you like to download transactions for.
- In the Activity area, select the download icon (next to the print and search icon.
- On the Download Activity window, select the Date range and File Type and click **Download**.

How do I print transactions in eBanking?

Account transactions can only be printed in online banking.

- In the Accounts section, select the desired account
- On the Activity section, select the printer icon. Only transactions that show in the Activity section will print.
- Using the browser's print control, configure the print settings and select **Print**.

Alerts

Will my previously created account alerts work in the new eBanking system?

Alerts will need to be re-entered in the new system. To set up alerts in eBanking:

- Select the account you would like to set up an alert for
- Click the **Alert preferences** button. On the app, when you open an account, you will see several menu options. Select **Alert preferences**.
- Select the type of alert you would like to apply. Click **Add alert**.
- Set the appropriate settings.
- If desired, repeat steps for other alerts

How do I edit or delete an alert in eBanking?

Alerts can be edited or deleted at any time in eBanking.

- Select the account you would like to edit up an alert for
- Click **Alert preferences** in the menu or **Manage alerts** on mobile
- Under Alerts, click **Edit** next the alert you would like to change
- Make changes as desired and click save or click the Trashcan icon (click **Remove** on mobile)

Card Management

How do I block my debit card in eBanking?

Blocking and unblocking your debit card is easy!

- Under the Card Management tile, select the card you want to block. Click the toggle slider to turn the desired card off
- If you wish to turn the card back on, simply click the toggle next to the blocked card to turn it on

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Updating Information

How can I change my phone number, email address, or primary address in eBanking?

Phone and email updates will happen immediately. All address updates will be reviewed by a member service representative and you may be contacted for additional information.

- Click on the User Profile icon and click **Settings**
- Click Edit next to your phone, email, or address
- Verify your password
- Edit your contact information
- Click **Save**

How do I change my username or password in eBanking?

To change username or password:

- Select your profile icon in the top right corner or menu online or in the app
- Select **Settings** and then select **Security** option
- In the Username or Password field, select **Edit**
- Enter your current password when prompted
- Change your information and select **Save**

How do I rename or personalize an account name in eBanking?

- Select an account from the Accounts section
- Select the **Settings** button
- Next to the account name, select **Rename**
- Type the new name, and then select **Save**

How do I change the order my accounts are displayed in eBanking?

You can rearrange the order your accounts display in eBanking to reflect the sequence you want.

- Next to the Accounts buttons, click on the three dots and click **Organize Accounts**
- Drag and drop the accounts to rearrange the order
- Click **Done**

How do I change my profile photo in mobile banking?

- Tap your profile picture, and then select **Settings**.
- Click on your name/profile. Your photo will appear at the top. Click on the pencil next to your image.
- Choose to use an existing photo or use the device's camera to take a new photo.
- On the Move and scale screen, adjust the photo placement within the frame as desired.
- Select **Choose**.

Miscellaneous Questions

Which Internet browsers can I use to access my accounts online?

Recommended browsers (current major release):

- Microsoft Edge
- Firefox
- Safari
- Chrome

Note: Microsoft no longer supports Internet Explorer versions older than 11.0, and security updates are not available. Please download one of the browsers listed above.

Safari versions below 10.1.2 are not compatible with the initial log in process. To complete the initial log in process, upgrade to the latest version of Safari, or use Chrome or Firefox.

The following types of browsers and tools are not recommended for use with eBanking:

- Beta versions
- Embedded browsers within Personal or Commercial Financial Management Software

How do I log out of eBanking?

On a browser, click on your profile picture at the top right-hand corner of the screen and select "**Sign Out**." You will be taken to our website and your session will be closed.

What is the inactivity time-out period for eBanking?

For your security, your account will time-out after 10 minutes of inactivity.

How do I log out of the mobile app?

When you are using the app, there's not a log out button. Exit the app by going to a different app or your home screen. When you navigate away from the app, your active session is ended, which serves the function of a log out button. When you navigate back to the app, you will be asked to re-authenticate, and if you have quick access features such as FaceID, TouchID, or passcode log on, you can gain access quickly each time.

If you want to remove the connection between your device and your account altogether, you can go to the **Menu > Settings > Remove Profile**. This will remove all association between your account and the mobile device and app you are using. Each time you attempt to access the app after this, you will have to put in the full username, password, and 2-Factor authentication to authorize your account on that device.

What minimum software versions are required for the mobile app?

The Apple app requires a minimum version of iOS 11. The Android app requires a minimum version of Android 5.0.

How do I set up Touch ID for iOS?

- Click your profile picture and select **Settings**.
- Click **Security**.
- Tap the toggle next to Face ID.
- Select **Enable Face ID**

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Bill Pay

What is Bill Pay?

Bill Pay allows you to pay anyone, anywhere right from your computer or mobile phone. There is no limit to the number of bills you can pay, and this service is free to all members with a checking account. .

How do I pay a bill in eBanking?

You can use eBanking to pay a bill or pay a person.

- If it is your first-time using Payments, it will ask you to enroll, so click **Enroll**. You must enroll in Bill Pay through eBanking first.

- Select the **Pay** button on mobile. In eBanking, you can select from the **Pay a person** or **Pay a bill** buttons.

- Select the merchant or person you would like to pay. To add a new person, select **Add another person** and fill out the necessary information

- Select an account to take funds from, and then input the Amount

- If you would like to set the date for the payment, select **More options** and select the desired date. Then, click **Submit**

Are my bill payment accounts being transferred automatically or do I need to set them up again in the new eBanking?

Bill payment accounts will be automatically transferred and do not need to be set up again.

Will my scheduled bill payments carry over to the new eBanking?

Any scheduled bills will be paid as scheduled and scheduled payments will carry over to the new eBanking experience.

Remote Deposits

How do I make a mobile deposit in eBanking?

Remote or mobile deposit is available for almost every checking account, after you've been a member for a few weeks, but you must enroll first. Remote deposit can only be done through the app though you can see a history online.

- Select **Deposit checks** under your checking account OR select **Deposit checks** from the menu in the mobile app

- Click Enroll Account and go through the sign-up steps

- Once your request has been processed and approved, tap **Deposit a Check**

- Enter the check amount

- Tap **Continue**

- Select the account to deposit to

- Take a picture of the front of the check and tap **Continue**

- For the check to be accepted, the back of the check must be endorsed "**For mobile deposit only at Veritas FCU**." Take a picture of the back of the check and tap **Continue**

- Verify the information and tap **Submit**

Are there limits on the dollar amount and number of mobile deposits I can submit?

Mobile deposit limits are based on the type of checking account you have. These limits include a daily dollar amount and number of items deposited daily. If you have specific questions, come in or call the credit union.

What should I do with my checks after using mobile deposit?

Retain the check for seven days after the deposit has posted to your account. After that time, you may shred it.

Score Big Rewards with ScoreCard CashBack!

Score big rewards! Use your Veritas VISA every time you shop and put easy money back in your pocket with our new ScoreCard CashBack program. For each qualified purchase you make, you'll receive a 1% CashBack reward. The more you use your card, the greater your rewards!

Earn additional CashBack with local promotions or name-brand deals when shopping with your reward card via the online ScoreMore mall. Or with our ScoreCard promotions. Watch our website and your email for details.

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