Digital Banking Upgrade

Frequently Asked Questions

NEW ONLINE & MOBILE BANKING

Why is the digital banking experience changing?

We have upgraded to a new online and mobile banking provider so we can provide a more powerful and personalized experience with innovative new features and tools.

When will the change take place?

All online services (online banking, mobile banking, bill pay, etc.) will be unavailable on Monday, February 7th from 6:00 a.m. MST until approximately 3:00 p.m. MST. At that time, we anticipate our new system will be available with most of its functionality until it is fully live at 9:00 a.m. MST on Tuesday, February 8th.

While you will be unable to schedule, modify or check the status of any bill payments during this time, rest assured all previously scheduled payments will be paid as scheduled.

What is different about the new digital banking solution?

The new online and mobile banking solutions will include several enhancements and new features, including:

- ► A seamless, personalized banking experience
- ► Quicker access to key features, making it easier to find the information and tools you need
- ► Financial wellness tools to help you set goals, understand your credit score, and more
- ► A robust mobile app allowing you to deposit checks, set account alerts, and more
- ► The ability to transfer funds between financial institutions through Zelle

Will I be able to view recent transactions, pay bills and set reminders with the new system?

Yes. The new navigation and screen flows will provide a more user-friendly experience making it easier than ever to find the information and tools you need to manage your money.

Will I have to update my mobile app?

Yes. Once the upgrade is complete, you will be prompted to download the new app upon launching your existing app. You can also go to the App Store or Google Play and search **Pima Federal Credit Union** to download the new app.

Why am I not receiving important information, such as scheduled upgrade dates?

We may have outdated contact information for you on file. Please contact us at (520)-887-5010 to confirm and/or update your contact information with us. See also, *How can I update my information in digital banking?*

How can I update my contact information in digital banking?

Once logged into online banking, select Update Contact Info located within the Additional Services tab. In mobile, select the Settings icon located in the More menu option, and select Edit in the Contact Information box.

LOGGING IN

Do I need to re-enroll in Pima Federal's Online and Mobile Banking?

No, you do not need to re-enroll in Pima Federal's Online and Mobile Banking; however, there are some steps you will need to take to access your accounts.

Please note: If you have not previously used online banking or have not logged in within the last 15 months, then you will have to go through the enrollment process. See also, *How do I log in to the new system for the first time?*

How do I access online banking?

You can access online banking and your account on a desktop, laptop, mobile phone, or other internet-accessible device. Simply log in with your existing online banking credentials. There are two access points:

1) Visit our website and click Sign In to get started
2) Download the mobile banking app from the Apple Store or Google Play.

Please Note: You will not be able to access the website via old bookmarks.

How do I log in to the new system for the first time?

There are a few steps you will need to take to access your accounts for the first time.

Step 1: When you log in for the first time, input your existing username and password.

Please note: If your current username and password does not meet the new credential requirements, you will be prompted to update your information to meet these requirements. If you are enrolling to use Pima Federal's online and/or mobile banking for the first time, you will need to click Enroll Now and complete the registration fields using the username and password requirements below.

Username requirements
- ► Minimum of 6 characters
- ► Cannot be all numbers (can be all letters or characters)
- ► Cannot contain any spaces

Password requirements
- ► Must be at least 8 characters and no longer than 20 characters
- ► Must contain a minimum of 1 letter, 1 number, and 1 special character
- ► Cannot contain any spaces
- ► Cannot contain the username
- ► Passwords do not expire

Step 2: Review and agree to the new terms and conditions.

Step 3: Enter your phone number or email to receive a one-time verification passcode.

Please note: The phone number or email address entered needs to match the information we have on file for the primary account holder.

Step 4: Enter your one-time verification passcode. You will then have the option to register your computer and browser, allowing you to skip the one-time verification process on that device.

What is 2-Factor Authentication and why is it used by the online banking system?

Two-Factor Authentication is a security measure that allows you to request a one-time access code to log in to online banking. The code enhances 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 online banking, do I need to get a confirmation code every time I log in?

No. After receiving the confirmation code, you can save time by registering the device you are using. Click the green "Yes, register my private device" button 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 login, no additional action is needed.

How can I log in to online banking 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 online banking. If you are unable to receive text (SMS) messages, you can choose to receive your access code via a phone call or email.

- ► Select Call Me or Email Me and click Next
- ► If Call Me was selected, you will receive an automated phone call that will provide your 6-digit access code (Have a pen and paper ready)
- ► If Text Me or Email Me was selected, you will receive an automated message that includes your 6-digit access code
- ► Return to the verification code screen
- ► Enter your access code and click Enter
- ► If you are still having trouble, contact the credit union at 520-887-5010 to ensure we have the correct phone number and/or email address for you on file

Please note: The phone number must match our records for the additional security layer to work correctly.

TRANSFERS/TRANSACTIONS

How do I make a transfer between my accounts in online banking?

Online Banking:
- ► Hover over Transfers
- ► Click Make a Transfer
- ► Select your To and From account and amount
- ► Click Make Transfer

Mobile App:
- ► Tap the Menu option Transfer
- ► Select Transfer to Pima Account
- ► Select your To and From account and amount
- ► Toggle over to the Schedule option if you would like to schedule a transfer
- ► Click Transfer or Schedule Transfer once complete

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

Yes, all existing scheduled transfers in the previous online banking system have been moved to the new system and will remain in effect. When it comes to established transfers being visible in the new system, only internal (Pima) share to share transfers on the same account will carry over to the new system. If you have any of the following existing transfers set up, they will remain in effect however you will not be able to see or edit them within online or mobile banking:

- ► Internal share to share transfers from one account/member to a different account/member
- ► Internal loan transfers
- ► External Share Transfers (to or from your Pima account to another financial institution)
- ► External Loan Transfers (to or from your Pima account to another financial institution)

Please note: If you would like to make a change to any of these established transfers in the future, you can reach out to us and we will make any necessary modifications with your authorization.

Where can I view pending transactions on my account?

- ► Select the account you would like to view
- ► Within the Account History section, select the date range for which you would like to view transactions (custom date, past 30 days, past 10 days)
- ► You have the option to export and/or print your transactions from Account History by selecting either option

How do I make a principal loan payment?

When making a loan payment, click the drop-down box and select Principal Payment.

How do I view a copy of a check I wrote?

Once a check you wrote has cleared your account, you can view the image by following these steps.

- ► Select the Checking account to view transactions
- ► In the transaction search option, enter the check # or dollar amount you would like to view
- ► Tap on the image of a check icon to view it

How do I make a transfer to another Pima Federal member?

To transfer to another Pima Federal member, you will need the following information: member last name, account (member) number, account type, share number.

- ► Select Member Transfer within the Transfer main menu
- ► Select + Add a Recipient
- ► Enter the recipient's information and select Verify Recipient
- ► Select your To and From account and amount
- ► Select Make Transfer

EXTERNAL TRANSFERS

How do I set up a new transfer to or from another institution?

You can make transfers between your credit union accounts and other financial institutions once an external account has been verified.

To add an external account:

- ► Select External Transfers from the Transfer menu
- ► Click link to set up new external account
- ► Enter account information including account and routing number
- ► Confirm a deposit amount into your other financial institution
- ► Finally, schedule a new one-time or recurring transfer

Is there a dollar amount limit on transfers?

The daily limit for external transfers is $2,500.

Why am I required to complete a setup verification process?

The setup verification process is a security measure to ensure you have access to the non-Pima Federal account.

What does the setup verification consist of?

When you initiate a new transfer to another financial institution, we will send 2 micro-deposits to that account within 1–2 business days. Each micro-deposit will not exceed $0.99. Once you receive those micro-deposits in the non-Pima Federal account you will need to enter those dollar amounts in the Pima Federal Mobile Banking App to confirm the amounts match.

When will my external transfer be available?

Transfers requested before 1:00 pm MST will be available 2 business days after the request. Please keep in mind, weekends and federal holidays may affect this schedule since the Automated Clearing House (ACH) network is closed on these days.

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				Transfer Requested	**Day 1** Funds Withdrawn	**Weekend**
Weekend	**Federal Holiday**	**Day 2** Funds Available				

MOBILE DEPOSIT

How do I make a mobile deposit in online banking?

Mobile deposit is available through our mobile app.

- ► Select the Menu option Deposit
- ► Accept terms and conditions
- ► Select the savings or checking account that you would like to deposit the funds to
- ► Enter the check amount
- ► Follow the prompts to take a photo of the front and the back of the check
- ► Verify the information and tap Deposit

What types of checks can be deposited through mobile deposit?

Personal and business checks drawn on U.S. financial institutions and payable in U.S. dollars can be deposited. Checks must be payable to the account holder and properly endorsed.

Are there any limits to checks that may be deposited using mobile deposit?

Yes, you may deposit checks totaling up to $5,000 daily and $20,000 monthly. There is currently no limit to the number of checks deposited remotely. To request an account review for higher deposit limits, please contact us by phone at 520-887-5010 or visit any branch.

When will my deposit be available?

All mobile deposits are subject to our Funds Availability Policy and may not be available for three business days after the deposit. The first $225 of your deposit will be available immediately when the deposit is processed by Pima Federal. Checks deposited before 2pm will be processed the same day; checks deposited after 2pm will be processed the next business day, excluding weekends and holidays.

What should be done with the check after a successful mobile deposit?

Please save the check in a secure location for 30 days after depositing it remotely in the event that the paper item is needed for verification or adjustment. Also, watch for it to appear on your monthly statement. After that point, you may destroy the check.

How will I know my mobile deposit was submitted for processing?

Upon successful completion of a mobile deposit transaction, you'll receive a confirmation screen on your device within the Deposits tab of Pima Federal's mobile app. You'll then receive an email confirmation saying that the item has been approved for processing. Should a discrepancy or adjustment be detected, you'll receive another email alerting you that the deposit has been adjusted or rejected.

How long are checks deposited through the app able to be viewed?

Deposited checks can be viewed for up to 180 days.

If I discover I've entered an incorrect amount for a mobile deposited item, should I take another photo of the item?

No, we will process any needed check amount adjustments. Once you have submitted your deposit on your mobile device, you will not be able to take another photo of the same check as it will be detected as a duplicate.

ZELLE®

What is Zelle®?

Zelle® is a fast, safe, and easy way to send money directly between almost any bank accounts in the U.S., typically within minutes. With just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank.

Who can I send money to with Zelle®?

You can send money to friends, family, and others you trust. Since money is sent directly from your bank account to another person's bank account within minutes, it's important to only send money to people you trust, and always ensure you've used the correct email address or U.S. mobile number.

How do I enroll in and use Zelle®?

To get started, log in to online banking or mobile app and navigate to the Send Money With Zelle® option in the Payments menu. To enroll, accept terms and conditions, tell us your email address or U.S. mobile number and deposit account, and then you will receive a one-time verification code, enter it and you're ready to start sending and receiving with Zelle®.

To send money using Zelle®, simply add a trusted recipient's email address or U.S. mobile phone number, enter the amount you'd like to send and an optional note, review, then hit Send. In most cases, the money is available to your recipient in minutes.

To request money using Zelle®, choose Request, select the individual(s) from whom you'd like to request money, enter the amount you'd like to request, include an optional note, review and hit Request.

To receive money, just share your enrolled email address or U.S. mobile phone number with a friend and ask them to send you money with Zelle®.

What if I currently use Zelle® with another financial institution?

You'll be able to proceed by following the prompts to select Pima Federal Credit Union as the account to receive or send funds.

For more information, please visit **www.pimafederal.org/zelle**

PAYMENTS

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.

Will Bill Pay information be converted to the new system?

All Bill Pay information, including payees and payment history, will convert to the new system. You will not need to re-enter your information. However, we suggest that you schedule any payments that will need to be paid between Monday, February 7th and Tuesday, February 8th in advance. Bill Pay will not be available as we upgrade to the new system.

For added peace of mind, you may want to print a list of your payees, including payment amounts and due dates, so you can easily verify them in the new system.

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

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 online banking?

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

How do I pay a bill in online banking?

You can use online banking to pay a bill or pay a person.

- ► Select Bill Pay in the Payments menu
- ► If it is your first-time using Bill Pay you will need to enroll via online banking
- ► Select Pay a Bill or Pay a Person
- ► Select the merchant or person you would like to pay
- ► 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
- ► Select Submit

Who can I pay using Bill Pay?

You can send payments to any individual or business in the United States—including large companies and small companies, as well as individuals such as childcare providers or family members. Bill pay sends payments electronically whenever possible. If the recipient cannot receive electronic payments, a check will be printed and sent from the bill pay system to the payee address you provided during the payee setup process.

What bills can I not pay with bill pay?

You cannot use bill pay to pay any company or individual with an address outside the United States or its territories.

eSTATEMENTS

How do I view my statements?

If you have already enrolled in online statements, once you log in to the new system, you will be able to easily access past and current statements from the navigation by selecting Online Statements in the Additional Services menu.

How do I enroll in eStatements?

You can enroll in eStatements through online banking or the mobile app.

- ► Select Online Statements in the Additional Services menu
- ► Read and agree to the eStatement disclosures

What types of documents will I be able to view if I sign up for eStatements?

All account statements, notices, tax documents, and member communications such as our newsletter will be made securely available to you through your enrollment in eStatements.

ALERTS

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

No. You will need to set up alerts via online banking.

How do I add an alert in online banking?

Select the account for which you would like to set up an alert

Click Set Text Message Alerts

Add the desired alerts, edit or delete existing alerts

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REORDERING CHECKS

How do I re-order checks in online banking?

Select Check Reorder in the Additional Services menu

UPDATING INFORMATION

How can I change my contact information, username, or password?
- ► Select Update Contact Information in the Additional Services menu
- ► Select Edit next to the information you need to update

How do I rename or personalize an account name in online banking?

Select the Settings ⚙ on the My Account (main) menu

MISC. ONLINE

What is the inactivity time-out period for online banking and the mobile app?

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

For the mobile app, your account will time-out after 5 minutes of inactivity.

How do I log out of online banking?

Select Logout at the top right corner of the page.

How do I log out of the mobile app?

Tap the folder with arrow icon at the top right corner of the screen and select Logout.

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

Recommended browsers (current major release):

Microsoft Edge, Firefox, Safari, Chrome

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

Beta versions

Embedded browsers within Personal or Commercial Financial Management Software

What minimum software versions are required for the mobile app?

The Apple app requires a minimum of iOS 13 and the Android app requires a minimum of Android 8.