Digital Banking Transition - Business Banking FAQ

Will my username and password remain the same?

Yes. Unless there is a need to make a change, the current username will carry over. Upon first time log in, you will be asked to enter your current password in the new system, then you will choose a new password that meets the new requirements.

What is a Secure Access Code and how do I receive it?

A Secure Access Code (SAC) is an additional security measure used to verify your identity when logging into your account for the first time. Using your information on file, you will choose whether to receive a text or phone call that you will use when logging in.

What are the password rules?

- Passwords will be required to be 8-20 characters.
- You will not be able to reuse the last 10 passwords that you have used.
- Passwords will need to be changed every 90 days.
- The passwords will require at least 1 lower case, 1 upper case, 1 number and 1 special character.
  - ~!@#$%^&*()_+-={}|[]:";<>?,.?/\
- Temporary passwords will only be sent via text or automated phone call.

What if I forget my password?

Click the "forgot your password" link. You will be prompted to select a method to receive a code (generated via text or phone call). Once the correct code is entered, you will be asked to choose a new password, which you will enter twice.

Will the new mobile app provide the same services as I get from a PC?

The new online banking will have only one login link on our website. **There will not be separate buttons for retail and business users.** In addition, the new mobile app will do almost everything you can do on your PC. This is an enhancement from our current system. Some other improvements include:

- Principal only payments can now be made to loans.
- Customers can access and view statements on the mobile app.

Will my current account nicknames transfer over to the new system?

No. You will need to reenter the nicknames for each account.

Will my external transfer information carry over?

No. You will need to set up information for your external accounts.

Q
A

Will my recurring transfers carry over?

No. You will need to set up any recurring transfers in the new system.

Q
A

Will transaction history be migrated to the new system?

Yes, transaction history will be migrated to the new system.

Q
A

Will my payees and templates transition from Business Online Banking to the new system?

Yes, the templates and payees will transition, but NOT any recurring transactions. Those will need to be set up in the new system. Anyone in the early enrollment period (LPT) will need to cancel these recurring transactions in Business Online Banking or they will process in both systems.

Q
A

What is the Virtual Token that is now required when sending an ACH and/or wire?

This is a free app for your smartphone that is used to authenticate users when sending and approving ACH and Wire transfer transactions through the new platform.

Q
A

Why is this process changing from the current callback system or submitting ACH totals?

This app allows you to authenticate and send everything in one step, instead of having to wait for a callback for a wire or send the ACH totals after the file was uploaded. It's also a more secure way of authenticating users since each credential ID is unique to every user.

Q
A

What if I have a personal mobile phone that I don't use for business?

This app does not use any bank information and does not store any transaction data. It is simply used to provide a unique code to enter when sending ACH or wire transactions. This is a free app and will work even when there is a low signal.

Q
A

What if I get a new phone?

You will need to update the new credential ID to the bank, so that we can update your user setup in our system.