

Online and Mobile Banking

FREQUENTLY ASKED QUESTIONS



Enrollment and Login

1. If I'm an existing WPCCU Online Banking user, do I need to register for this new system?

Yes. To take advantage of all the new features of Online Banking, you must complete the enrollment process and change your password.

2. I haven't used Online Banking before. What are the requirements?

To get started, you need a valid email address and need to confirm your account information through a supported web browser or mobile device.

3. What do I use as my User Name on my first login?

*As part of the process, **your Current login User Name** will remain the same. Follow the on-screen prompts through the enrollment process to change your password. If you have not used Online or Mobile Banking before, you will be able to select a User Name.*

4. What are the User Name requirements of the new system?

*The User ID must be a minimum of 8 characters long, no longer than 12 characters.
Please note: User Names are not case sensitive.*

5. What do I use for my password on my first login?

As part of the enrollment process, you will receive a temporary password to login. Then, you can create a new password.

6. What are the password requirements of the new system?

Choose a new password that is at least 8 to 10 characters in length. It must include: 1 upper case letter and 1 number.

7. What happens if I forgot my User Name?

To ensure the security of your accounts, if you forgot your User Name, please call us at 800-300-9728 or stop by your local branch.

8. What happens if I forget my Password?

After your initial login to the new Online Banking system, you can use the Forgot Password tool found below the login box. A temporary password will be sent to your authenticated devices or email. Then you will be able to select a new password.

9. Can I change my User Name and Password for this system after my initial login?

Yes, on the Security page under the Settings widget you will have the option to update your User Name and Password as well as your security information.

Online and Mobile Banking

FREQUENTLY ASKED QUESTIONS



IMPORTANT NOTICE FOR T-MOBILE CUSTOMERS

OTPs are used as an added layer of security to help authenticate login information. T-Mobile has a global One-Time-Passcode (OTP) blacklist. As a result, this prevents some T-Mobile customers from receiving OTP-related text messages.

As part of our new Online and Mobile Banking enrollment process, we use OTPs to help protect the security of member accounts.

If you are a T-Mobile customer and suspect you are not receiving your temporary password to complete your enrollment, you can choose one of the alternate methods to confirm your identity or contact us at 800.300.9728 for assistance.

If you continue to have issues, we recommend that you contact T-Mobile directly about the OTP blacklist.

Account Display

1. Can I change the settings on the Online Banking main page?

Yes. There are several options available to personalize the look and feel of your Online Banking Dashboard. Click on the Settings widget on the main menu. There, you can add a Desktop Theme, choose your nickname, choose your landing page, and more.

2. On the Online Banking homepage, how do I view my pending transactions?

To view a summary of your pending or "hold" transactions, click on the Holds link located on the "Accounts" widget. To view a detailed list of pending transactions, select the "View Holds" link under the "Other Services" tab.

3. Are pending transactions included in my available balance?

Yes, pending transactions are included in your available balance as well as the balance listed under the "My Accounts" area of the Online Banking page. Please note: the account activity page may not list pending transactions.

4. On the Accounts page, what is the difference between my available balance and my current balance?

The available balance on the Accounts page reflects pending transactions and/or account holds while the current balance does not.

Online and Mobile Banking

FREQUENTLY ASKED QUESTIONS



Payments and Transfers

1. How do I access the Transfers feature?

To access the Transfer feature, click the "Payments and Transfers" widget on the main menu.

2. How do I set up a scheduled transfer?

A one-time quick transfer can be initiated from the "Payments and Transfers" widget on the Online Banking home page. New and/or recurring transfers can be set up on the "Classic" page under the "Transfers" sub-tab.

3. Can I view completed transfers?

Yes. Completed transfers can be viewed on the "History" page under the "Payments and Transfers" widget.

4. Where can I find a list of my upcoming transfers?

A list of scheduled transfers can be found in the "Scheduled Transfers" widget of the Online Banking home page or on the "Pending" page under the "Payments and Transfers" tab.

5. How can I delete a recurring transfer?

Scheduled or recurring transfers can be deleted from the "Pending" page under the "Transfers" tab.

Other Features

1. Where are my eStatements located?

eStatements are located on the eStatements widget on the main menu.

2. Is it possible to re-order checks on WPCCU's new Online Banking system?

Yes. To reorder checks, click the Check Services widget. Please note that your first order of checks will need to be ordered through your local branch or by calling WPCCU's Member Support at: 800-300-9728.

3. How do I access WPCCU Bill Pay?

To access WPCCU Bill Pay, click the Bill Pay widget on the main menu and indicate which account you'd like to use. Follow the on-screen steps to continue.

4. Can I apply for a loan on WPCCU's new Online Banking system?

Yes. To apply for a loan, select the "Quick Apply" widget on the main menu.

5. Can I update my address on WPCCU's new Online Banking system?

Yes! To update your address, click the "Settings" widget, and choose "Contact."

Online and Mobile Banking

FREQUENTLY ASKED QUESTIONS



Settings

1. How do I find the Settings page?

Settings are located under the "Settings" widget.

2. What's a widget?

Widgets are the icons that appear throughout the Online and Mobile Banking menus. When you select a widget, you'll be able to access additional banking tools.

3. What can I do on the Settings page?

Within settings, you'll be able to personalize the look and feel of your Online Banking experience, including your profile, desktop theme, contact information, alert notifications, and more!

4. Can I change my User ID in this system?

Yes! To change your User Name, click the "Security" tab on the "Settings" widget.

5. What can I do on the "Notifications" page?

The "Notifications" tab under the "Settings" widget allows you to setup alert notifications to help you manage your accounts. Get an email or text reminder when your loan payment is due, when deposits posts, checks clear, and more. You can even setup alerts tied to your savings and budget goals, too.

6. What notification options are available in Online Banking?

Members can choose to be notified when their balance falls above or below a certain pre-determined dollar amount as well as set further alerts pertaining to transactions, items and security. Members can also set personal alerts that will send you a pre-selected personal message on the date of your choice.

7. I previously established alert notifications on my accounts. Do I need to set them up?

Yes. With the new systems, you have access to even more notifications than before. Notifications can be turned on through the Settings widget.

Mobile Banking

1. Do I have to reinstall WPCCU's Mobile Banking App to utilize the upgraded features?

The current Mobile Banking app will no longer be supported. The new Mobile Banking app update process will vary based on the type of mobile device. Find the WPCCU Mobile Banking app on the Apple App Store or Google Play Store to take advantage of all of the new features. Follow the on-screen prompts through the enrollment process.

2. Is WPCCU's Mobile Banking App compatible for both Apple and Android devices?

Yes.

Online and Mobile Banking

FREQUENTLY ASKED QUESTIONS



3. If I am a first time Bill Pay user, can I register through Mobile Bill Pay?

Yes.

4. If I apply for a loan through online banking, how long will it take to get approved?

If you do not hear from us within one business day of submitting your application, please contact the loan department at 800-300-9728.

5. After depositing a check through the mobile app, how long should I keep the check?

Members should retain the physical check for 60 days after utilizing the Mobile Deposit feature. Please be sure to void out the deposited items to avoid re-deposits.

6. Why am I getting an error message when trying to use the Mobile Deposit feature?

Not all WPCCU Accounts may be eligible to use this feature. If your account has the capability to use this feature and you keep receiving an error message, please call a Member Service Representative at 800-300-9728.

7. What is the Balance Peek feature? And, how do I set it up?

Balance Peek allows you to view selected accounts without logging in when you launch the Mobile Banking app. To set-up Balance Peek, tap the Settings tab and choose the accounts you want visible. When you want to see your balances, tap the "Snapshot" on the app login screen – all without having to login to Mobile Banking app.