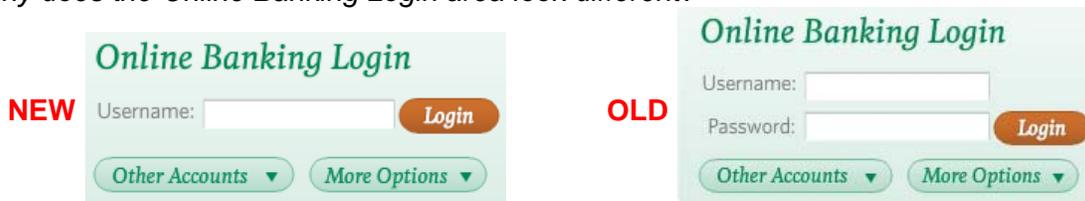


# Online Banking & Bill Pay Upgrade FAQs

## Login

**Q:** Why does the Online Banking Login area look different?



**A:** You will only need to enter your Username in the Login area. You will be prompted for your password and additional security features, if necessary, on the following screens.

**Q:** There is no box for my Password in the Login area. Where do I enter my password?

**A:** You will be prompted for your password and additional security features, if needed, on the next screen.

**Q:** What is my Username for my initial log in?

**A:** Your Username will remain the same for your initial log in.

**Q:** Is my Username case sensitive?

**A:** No

**Q:** Will I have to change my Username? What are the Username requirements?

**A:** Your Username may be 4 to 20 alpha numeric characters; no special characters allowed. If your existing Username meets these requirements, you will not have to change it.

**Q:** What is my Secret Answer or Security Code for my initial login?

**A:** Your secret answer/code is: Username + last 4 digits of the registered user's SSN (or the TIN for a business).

**Q:** What are the new Password requirements?

**A:** Must be at least 8 characters including one upper case letter, one lower case letter, one number and one special character (!@#\$\$%^&\*).

**Q:** Are the Answers to my Security Questions case sensitive?

**A:** No

**Q:** What are the requirements for the Answers to my Security Question and the Personal Greeting?

**A:** Must be at least 4 characters.

**Q:** Why am I being asked to setup a Personal Greeting and Personal Image?

**A:** The Personal Greeting and Image is a security feature that adds an additional layer of protection to your Online Banking and helps assure you that you are using our secure website, not a fraudulent website. Each time you log in to your Online Banking, you should see your Personal Greeting and Image. If your Personal Greeting and Image do not appear, do not enter your password.

**Q:** Why am I being asked to setup a Security Device?

**A:** This is similar to our current Online Banking security, where a code will be sent to you if you need to authenticate your log in.

## Online Banking

**Q:** *Will Online Banking be unavailable at any time?*

**A:** Yes – online banking access to the old platform will be disabled at 4pm ET on April 29<sup>th</sup>. Online Banking access to the new platform will be available at 9am ET on April 30<sup>th</sup>.

**Q:** *Will all of my transaction history transfer to the new online banking platform?*

**A:** Yes

**Q:** *Can I nickname my accounts?*

**A:** Yes – you can change the account names under the Settings tab, Account Settings sub-tab. Click Edit beside each account name to make changes.

**Q:** *How do I change my Password and other security settings?*

**A:** These items can be located under the Settings tab, Security sub-tab. You can change your password, email address, personal greeting & image, security questions and security devices.

**Q:** *Where do I find the Export button to export my account activity into Quicken or QuickBooks?*

**A:** The Export button is located on the Transactions tab within each account.

## Bill Payment

**Q:** *Will all of my payees transfer to the new bill pay platform?*

**A:** Yes

**Q:** *Will all of my scheduled and recurring payments transfer to the new bill pay platform?*

**A:** Yes. However, payments scheduled for 4/25 to 4/29 will not be processed until 4/30. Please plan accordingly and adjust payment dates to avoid late fees.

**Q:** *What is the last day I can schedule a bill payment on the old bill pay platform?*

**A:** April 24<sup>th</sup> – payments must be scheduled before 6pm ET in order to process on the 24<sup>th</sup>.

**Q:** *Will Bill Pay be unavailable at any time?*

**A:** Yes – bill pay access to the old platform will be disabled at 6pm ET on April 24<sup>th</sup>. Bill pay access to the new platform will be available at 9am ET on April 30<sup>th</sup>.

**Q:** *Will my eBills transfer to the new bill pay platform?*

**A:** No – you will need to setup your eBills again after the upgrade.

**Q:** *Will my bill pay history transfer to the new platform?*

**A:** Yes

**Q:** *Where will I find my bill pay history?*

**A:** Payment history will be available on the payment history page. A link is available on the payment history page to view bill pay history prior to April 24, 2013.

**Q:** *What is the cut-off time for scheduling same day bill payments?*

**A:** 4pm ET on Monday through Friday. All payments scheduled after 4pm or on Saturday or Sunday will be processed on the next business day.

**Q:** *What is the cut-off time for scheduling expedited bill payments?*

**A:** 4pm ET, same as scheduling normal bill payments.

**Q:** *When will my bill pay funds be debited from my checking account?*

**A:** Your account will be debited on the Send On/Process Date of the bill payment. The iPay funding file goes directly to CSI for nightly processing instead of being sent to the Fed as an ACH. Therefore, it is important to note that there is NO memo posting of bill pay debits.

**Q:** *What is the per item dollar limit for bill payments?*

**A:** The per item limit for bill payments is \$19,999.99. This cap applies to all users, no exceptions.

**Q:** *Can I call for bill pay support after normal banking hours?*

**A:** Yes. iPay will provide Customer Service for Alliance Bank customers. Call (800) 516-8531. Hours of support are: Monday through Friday from 7:30am ET until 2am ET.

## **Scheduled and Recurring Transfer; Alerts and Notifications**

**Q:** *Will my Scheduled and Recurring Transfer or my Alerts and Notifications transfer to the new platform.*

**A:** No – you will need to recreate these items after the upgrade.

**Q:** *How do I setup a scheduled or recurring transfer between two of my Alliance Bank deposit accounts?*

**A:** Transfers can be scheduled under the Transfer tab, Transfers sub-tab.

**Q:** *How do I setup a scheduled or recurring loan payment?*

**A:** Loan payments can be scheduled under the Transfer tab, Loan Payments sub-tab.

**Q:** *How do I setup an alert to notify me of a low balance on my account?*

**A:** Alerts and notifications can be setup under the Settings tab, Alerts sub-tab. There are nine alert types which you can setup.

## **Online Statements**

**Q:** *Will all of my previous Online Statements be available?*

**A:** Yes

**Q:** *Where do I find my Online Statements?*

**A:** Online Statements are located under the Statements tab within each account.

**Q:** *How do I register for Online Statements?*

**A:** Complete the Online Statement Enrollment under the Statements tab within each account. You will need to complete a separate enrollment for each account.

## **Quicken & QuickBooks – Export Feature or One-Step Update**

Please refer to the Quicken & QuickBooks section of the Personal Online Banking page of our website for more details and instructions.