

Frequently Asked Questions

Q. Why did you change to a new Online Banking provider?

We upgraded to a new online banking provider to ensure that we provide the most innovative solutions and a rich online experience.

Q. When will the change take place?

We will begin the upgrade on July 14, 2017, 2pm EST. During this upgrade process--from July 14, 2017, 2pm EST to 12pm EST, July 18, 2017—access to the new Online Banking, Mobile Banking and Bill Pay will not be available. Although you will not be able to schedule, modify or check the status of any bill payments during this timeframe, rest assured that we have systems in place to help ensure that any payments you have set in advance of July 14, 2017, 2pm EST will be paid on schedule.

Q. What is different about the Online Banking solution?

There are some exciting changes with this upgrade. Online Banking will now feature the ability to simply scan your fingerprint to log into the ABEFCU Mobile Banking App. as well as send and receive money to friends and family using your email address or mobile number. **ALSO, COMING SOON...**an all-in-one simplified portal where you can view all your accounts from multiple financial institutions, see exactly where your money is going with easy-to-read charts, create and track budget goals, which will allow you greater control of your personal finances.

Q. Will I be able to view recent transactions, pay bills and set reminders with the new Online Banking and Bill Pay system?

Yes. However, you will notice that the screens and menus are different and more user friendly.

Q. Do I need to re-register for Online Banking?

You do not have to *re-register* for Online Banking. However, there are some steps you will need to take in order to access your new online banking account:

Step 1: When you **log in to the new system**, you will use your existing username **(IF YOUR EXISTING USERNAME DOES NOT MEET THE NEW REQUIREMENTS, YOU WILL BE PROMPTED TO CREATE A NEW USERNAME)**.

Step 2: Review and Agree to Terms and Conditions when prompted

Step 3: You will no longer use your current password. Instead, you must enter the last four (4) digits of your Social Security number, and then you will be required to change your password for future use.

Username Requirements

- Must be at least six characters long
- Must contain one letter
- Can contain letters, numbers and the following special characters: @\$*_-=.!\~
- Cannot contain any whitespaces

Password Requirements

- Must be between {6 and 32 characters*}
- Must contain characters from at least two of the following three categories:
 - Letters
 - Numbers
 - Any special characters
- Cannot contain any whitespaces
- Cannot be a substring of the username
- Passwords are case sensitive
- Passwords do not expire
- There is no policy about password reuse

Step 4: Enter your contact information, which can be your phone number or email, so your access can be verified through a one-time verification passcode.

Step 5: After entering your one-time verification passcode you will have the option to register your computer and browser, allowing you to skip the one-time verification on that device. **(Please note that when logging in via another device, you will be prompted to enter a one-time verification passcode once again).**

Q. How do I view my statements?

You will be able to find online statements easily by clicking on the Additional Services tab once you log into Online Banking.

Q. Can I continue to use my current ABFCU Mobile Banking App?

No. On or after July 18, 2017 you will need to download our new Mobile Banking App. from the Apple Store or Google Play. Search for "ABFCU" and you will then be able to download our new app.

Q. Will my existing scheduled recurring and one-time transfers transition over to the new Online Banking solution?

No. Existing scheduled recurring and one-time transfers **WILL NOT** transition to the new Online Banking solution and must be re-entered.

Q. Is Bill Pay information converting with Online Banking, or do I have to re-enter all of my information?

All bill pay information, including payee information, will convert and it will not be necessary for you to re-enter your information. **However, you must first register for Bill Pay in order to view all your converted bill pay information.** Because our current online banking system will not be available between July 14, 2017, 2pm EST to, July 18, 2017, 12pm EST, we ask that you schedule any payments during that time period prior to July 14, 2017, 2pm EST to ensure that they will process correctly. For peace of mind, you may want to print a list of all your payees, including payment amounts and dates due, so you can easily double-check them in the new system.

Q. Who can I pay using Bill Pay?

You can pay anyone in the United States that you would normally pay by check or automatic debit. Even if you don't receive bills from the company or person you want to pay, you can still add the information we use to make payments. You can pay large companies and small companies, as well as individuals such as child care providers or family members. When you pay a bill, Bill Pay sends the payment electronically whenever possible. If the company or person cannot receive electronic payments, Bill Pay prints a check and sends it to the address you provide when adding your payee.

Q. Which bills can't I pay with Bill Pay?

You cannot use Bill Pay to pay any company or person with an address outside the United States or its territories. In addition, the following are prohibited payments:

- Payments to unlawful Internet gambling sites
- Payments to government agencies, organizations and institutions
- Payments made in response to a court-directed payment plan

Q. Are my payments guaranteed?

We assure that your electronic payments are safe and reliable. When your payments are processed, you are protected in the unlikely event of unauthorized transactions or processing delays.

If you have additional questions not answered here, please contact any ABFCU branch or call 800-598-0128.