

## New Online Banking System FAQs

**Overview:** Our new online banking system, will launch May 27<sup>th</sup> 2020. Members will be able to access features that allow them to conduct various types of transactions. Along with the new features, some of the old features will remain the same.

**Q. What is the difference between the “Log In” option and the “Register” option on the initial log in screen?**

A. The “Log In” option will be used if the member already has online banking set-up through the old online banking system. The “Register” options will be used for new members wanting to set-up online banking for the first time.

**Q. What is my user ID for logging?**

A. Any user ID that is currently used in the old online banking system can be used as the username to access the new online banking system.

**Q. What is my temporary password for logging in the first time?**

A. Upon your first login, you will be prompted to retrieve a temporary password to proceed. After clicking the temporary password link, you will be presented with the online banking disclosure. You will be asked to accept this disclosure, then verify your banking information. Once you’ve done both of those steps, you will be asked to select how you’d like to receive the temporary password. The options available to you will depend on what contact information you have on file with Westmark Credit Union. Once you’ve received the secure message with your temporary password, use your current online banking username and the provided temporary password to complete the initial log in process. Upon log in, you will be asked to update your password to a permanent password and set up your security questions.

**Q. I am having issues logging in, who do I contact?**

A. Contact our Online Banking Support: 208-522-7009 or 1-866-522-3335 (Toll-Free)

**Q. What other accounts will I see when I login to the new online banking application?**

A. Your new online banking login will enable your accessibility to other accounts you own. The access is established with your login to an account you choose and from that position your account view is aligned with other accounts you own, using your Social Security Number, SSN. If you are a business user your Tax Identification Number, TIN is used instead. Since your login credential is only issued to you as an “individual” through your SSN or TIN, the type of account you access, individual, joint, or business, will direct the associated account view you will see online. You can still set up different login credentials for other accounts you own, too.

In the past, the other accounts you viewed were individually selected by you and added to your account by request. Now the selection is automatic according to the process described, so there is a possibility that you will see more than you did in the past. You can always hide accounts that you do not want to view regularly in the application, but it will be populated at the beginning with accounts with which you are associated with accordingly.

There are three views that are possible in the online banking application. Each is from an account owner perspective and the individual login credential you establish for access.

**They are as follows:**

#### **Individual Account Holders View**

In your online banking dashboard, the view is from the account you log into and of any other accounts associated with your SSN as an owner. You will see all accounts that you own either as an individual or joint owner, regardless if you are listed as primary or secondary owner.

#### **Joint Account Holders View**

In your online banking dashboard, the view is from the account you log into and exclusive to you as **the primary account holder only** and includes any other accounts you are associated with as an owner. You will see all accounts you own as an individual or joint owner, regardless if you are listed as a primary or secondary owner on the other accounts.

**Primary owners are the only people who can create a profile with their personal information to register an online user. Primary owners who have created a user will be able to view any accounts in which they are either a primary owner or joint owner on. Joint owners are not able to create online users, and should use the account that they are primary owner on to register. Once they've registered their primary account, they will be able to view any accounts they are joint owners on. Persons who are only a joint owner, and not a primary owner on any account, will not have the ability to register an online user.**

#### **Business Account Holders View**

In your online banking dashboard, the view of your account is associated from either your TIN or your SSN. You will see all accounts that are owned by your business that are associated with that number. If you use a TIN, your account will only be associated with those that share the same number. If you use an SSN, you will view all accounts that are owned and associated by you using the same number, which will include other business accounts, individual or joint accounts, regardless if you are listed as a primary or secondary owner. The view from the use of the TIN and an SSN on separate accounts are never converged in an account view.

#### **Q. I logged in, now what?**

A. After logging in, you will be required to update the password and set up security questions and answers.

#### **Q. What is the new password criteria?**

A. A minimum of 8 characters: 1 uppercase, 1 lowercase, 1 number, and a special character must be used. You will also be prompted by the system as to what the criteria is.

#### **Q. What will I see the first time logging in?**

A. When logging into the new online banking system, the first screen that will appear is the "Dashboard". This is your initial landing page within online banking. Here you will find the most important and used information. There are "Widgets" to access: Accounts, Transfers, Bill Pay, and more. You will also get a summary of your accounts, have access to additional "Widgets" and "Settings" and there are helpful "Quick Links" at the bottom of the "Dashboard".

**Q. What is a “Widget”?**

A. A “Widget” is a small module (icon) that allows members to access information or perform certain functions.

**Q. What does the “Account Widget” do?**

A. It provides an at-a-glance view of all of your accounts. When you click on a specific account, you will get more details. The diagonal paper clip icon represents an account that the member is a joint owner on.

**Q. How long will my transactions be available to view?**

A. Transaction history will be available to view for up to 3 years.

**Q. How long will my checks be available to view?**

A. Checks will be available to view for up to 3 years.

**Q. Can I link an external account?**

A. No, you can’t link an external account at this time.

**Q. What does the “Transfer Widget” do?**

A. This allows you to create transfers to your Westmark accounts or loans, other internal Westmark members, and gives you the ability to set up scheduled transfers.

**Q. What does the “Card Management Widget” do?**

A. This allows you to view all of the active debit cards on your account(s). In addition, you will be able to manage your card features such as, card replacement. However, some of the features of this Widget are currently unavailable.

**Q. What does the “Budgets Widget” do?**

A. This allows you to create a spending budget.

**Q. What does the “Bill Pay Widget” do?**

A. This online feature will remain the same, but look a little different with the conversion. You will access it from the “Bill Pay Widget”, which will take you into the Check Free/Bill Pay site.

**Q. What does the “More Widget” with the three ellipses (...) do?**

A. This will pull up a list of additional “Widgets” available for you. There are a number of additional “Widgets” available in the “Dashboard”. “Saving Goals” allows you to create a savings plan for your finances. “Check Services” allows you to reorder checks. “Message Center” allows you to send secure messages to our financial institution. “Quick Apply” allows you to add a share or to apply for a loan. “Widgets Option” allow you to manage your “Widgets” that you see on the “Dashboard”. “E-Statements” will be here as well and allows you to view your E-Statements.

**Q. Will I be able to place a Stop Payment through the online banking?**

A. No, you can’t place a Stop Payment at this time.

**Q. How do I do a Transfer?**

A. Click on the “Transfer Widget” on the left-hand side bar.

**Q. What is a “Quick Transfer”?**

A. The “Quick Transfer Widget”, allows for an easy transfer between previously set up accounts. This can only be used to conduct transfers for same day. To complete a “Quick Transfer”, members will need to select an account where the funds will be taken from, select or enter an amount, and select the account where the funds will be deposited.

**Q. What is a “Classic Transfer”?**

A. This type of transfer offers more options and allows you to schedule recurring transfers. Please take note of what your current recurring/scheduled transfers/loan payments are because you will want to verify that they are scheduled in the new online banking system. To complete a “Classic Transfer”, click on the tab that says “Classic Transfer”. Select where the funds will be taken from, select the account where the funds will be deposited into, select or enter an amount, choose the date when you would like the transfer to begin, choose the frequency, and choose an end date. Then click “Submit Transfer”. You will receive confirmation and then click “Confirm Transfer”.

**Q. What does the “Scheduled Tab” do?**

A. This will show a confirmation of upcoming transfers. You will be able to see the date and specifics of transfers that are scheduled to take place.

**Q. What does the “History Tab” do?**

A. This will give you a detailed transfer history.

**Q. What is the “Welcome Center”?**

A. It provides a quick access to managing your overall online banking experience. Here you can send secure messages, manage your settings and log out.

**Q. What can I do in the “Message Center Widget”?**

A. In the “Message Center”, members may compose messages regarding any questions or problems they may be experiencing. This is also where members can see received messages and review sent messages.

**Q. What does the “Profile Tab” do?**

A. This confirms your identity and provides a log of recent activity.

**Q. What does the “Security Tab” do?**

A. It allows you to update security settings, and the two-factor authentication.

**Q. What does the “Themes Tab” do?**

A. It allows you to customize your online banking experience. The background can also be customized/changed.

**Q. What does the “Widgets Tab” do?**

A. It allows you to choose the Widgets that you would like to see displayed on the left-hand side bar. The default Widgets that are displayed are: The Dashboard, Accounts, Transfers, E-Statements, and Bill Pay. To add a new Widget to your favorites, click the star. The system allows for 5 favorites to be shown on the “Dashboard” at a time. You can change the order of the Widgets by clicking “Reorder Favorites” and dragging the Widgets into the preferred order. Once done updating, scroll to the bottom and click “Save”.

**Q. What does the “Contact Tab” do?**

A. This allows you to update phone numbers, addresses, and email addresses.

**Q. What does the “Notification Tab” do?**

A. This allows you to set up email and text alerts. You will need to re-establish current alerts in the new online banking system.

**Q. What type of notifications can be set for my Accounts?**

A. The following alerts are available as notifications for Accounts: Automatic Deposit, Automatic Withdrawal, Balance, Balance Summary, Check Cleared, Transaction, and Transaction Description.

**Q. What does the “Account Tab” do?**

A. This allows you to manage your accounts. Here you can reorder and customize which accounts will show up on the “Dashboard”. You can even hide accounts from view. To give your account nicknames and change how they appear throughout the online banking system, click on the pencil to the right of the account, type in a new name, and if you would like, chose a new account color. Click “Save” to apply the change(s). To change the order in which the accounts are displayed, click “Reorder Accounts”, and then drag your accounts in the desired order. Click “Save Order” to save.

**Q. How do I access the Mobile App?**

A. You will need to download the new mobile app in your app store on your device. Once you have downloaded the app, click on the Westmark mobile app to launch. Enter your current username and password. Click “Login”. You are no longer required to log into a PC for the initial set up. If this is the member’s 1<sup>st</sup> time logging into the new online banking system, you will need to create the new password and security questions. To view the extended version of your dashboard, click the “Navigation Menu”, from there you will see all options available for you.

**Q. Do I have to log into the online banking system from a PC the first time?**

A. No, you are no longer required to log into a PC for the initial set up. You are able to set up the new online banking system from a mobile device as well.