

Online Banking – Security and Passwords

Q. What is the Access ID and Password?

Ans. The **original** Access ID is the account number typically followed by 01 at the end (name line). The password is either the customer's social security number (tax ID number for business accounts) or mother's maiden name in uppercase followed by 01 at the end. If customer has logged in and changed ID/Password than contact Online Banking department. Access ID and Passwords are CASE SENSITIVE.

Q. Can I access both my business and personal accounts with only one sign on?

Ans. Our best practice would be to use separate Access IDs for business and personal accounts. Customers should never share access IDs with non-signers on the account.

Q. How do customers change the Access ID?

Ans. Customers are only prompted the first time they log in to change their ID. If they already have automated telephone banking prior to setting up online banking then the customer will **not** be asked to change ID. The customer can request other changes by contacting the OLB department.

Q. How can customers change the Password?

Ans. OPTIONS tab – Click on change password, enter current password, create new password and verify new password.

Q. Can the customer change their Telephone Banking password online?

Ans. No. Refer them to the Branch Market Manager.

Q. How often will the customer have to change their password?

Ans. For security purposes, system will prompt the customer to change the password every 12 months if they have made no previous changes.

Q. The customer had online banking before, but they are not able to log in. Why?

Ans. If the customer has not logged into the account for more than 9 months, the system will automatically eliminate online banking access. The customer must submit a new application.

Q. What if the customer has forgotten their password?

Ans. Customer can click on the "did you forget your password?" link, enter their Access ID, and click submit. The system will automatically send email to the customer (email address listed in Connect 3). If the account is already disabled, customer will need to call online banking at (847) 273-1665 to unlock their account. If not, they can log in with the password sent to them and system will prompt them to change it again.



Q. When I log in with my ID and password, the fields go blank. Why?

Ans. Customer will need to turn off the **pop-up blocker** from all of the browser (e.g. Internet Explorer (IE), FireFox, Netscape, etc.)

- In Internet Explorer turn off pop-up blocker: go to Tools, Pop-up blocker, OFF.
- ACB website works best with IE 6.0 or Higher, Cipher Strength 128-bit

Online Banking – Multifactor Authentication (MFA)

Q. What is a PassMark MULTIFACTOR AUTHENTICATION and why do I need it?

Ans. A PassMark is an enhanced security feature that helps protect you while you access your account. Online fraud perpetrators attempt to steal your identity or gain illegal access to your accounts by tricking you into logging in to familiar but fraudulent Web sites.

Q. Can the customer opt out of MFA?

Ans. No. It is required by the Federal Regulators for all banks for customers using online banking.

Q. How does the customer enroll to MFA?

Ans. The first time a customer enters their access ID and clicks on login button, they will be directed to create and enter a Pass Phrase (under the picture), verify their email address, and provide answers to three challenge questions selected on drop down menus.

Q. What does the picture indicate? Why do we need to enter a Pass Phrase?

Ans. The MFA picture and phrase help customers identify that they are on the ACB Website, not a fraudulent look-alike site. First, the customer will enter Login ID and click the Submit button. If ACB recognizes the computer, your picture and phrase will be presented on the next page. Once they confirm picture and phrase, it's safe to enter Password. If the customer doesn't recognize the picture and phrase, they should never enter their Password.

Q. How will the system confirm my identity?

Ans. We will confirm your identity by two authentication "factors." These factors include:

- Something You Know (your Login ID and Password)
- Something You Have (your computer and associated IP address)

We use your computer Internet Protocol (IP) address as the second-factor (something you have). If the system does not recognize the computer as one previously registered, the customer will be asked a Challenge Question. These Challenge Questions are selected and answered by you when you enroll in the new security feature. If you answer the Challenge Questions correctly, you're identity will be confirmed and you can proceed with login. You can also let us know to recognize your computer for future login.



Q. How many tries does customer have before they are locked out of MFA?
Ans. On a non-registered PC, the customer has 4 opportunities to respond correctly before they are locked out. The Online Banking Department must perform a reset after the customer's identity is confirmed.

Q. How does customer change MFA security questions/answers?
Ans. Options Tab – Change Security Data,

- Customer will be able to change the image by clicking on the image – To select a new image simply double click on the new image
- Place cursor in Authentication Pass Phrase: field to change the phrase
- Customer may select any other security question using the drop down box menu.

Online Banking – Transactions and Software Integration

Q. Why is the website taking so long to download the pages when logged in?
Ans. Is the customer using Dial-up, Cable, or DSL? Dial-up customers will tend to take much longer than Cable or DSL customers to load the pages.

- Delete Cookies and Temporary files (Tools, Internet Options, General Tab, Delete button)
- Click on Security and Privacy tab – make sure Default level is set at **MEDIUM or Low**

Q. Why can't the customer view all their accounts?
Ans. The customer will only be able to view the accounts for which they are signers. For example, Bob is a signer on his account and a joint account with Mary. If Mary has her own account (which Bob is not a signer on), then Bob will only be able to view the account he is a signer on and the joint account. He will not be able to view Mary's account. The banker should ensure the customer and their SSN are active signers.

Q. Why is my commercial customer not able to view their loan?
Ans. Contact the Loans Department with the name line # to set up for online banking.

Q. Customer is a signer on an account or a loan but it's not listed online. Why?
Ans. Account: The account may be restricted for several reasons, e.g. 2 Signatures Required.
How to find out if account is restricted?

- *Account Inquiry in Premier, Click on Codes, Electronic Banking Restriction will list RESTRICT ALL ACCOUNT INFORMATION*
- Monitored loans are not available to be viewed online

Q. What is the difference between "Express Transfer" and "Transfer"?
Ans. Express Transfer – One time transfer only (instantaneously posts as credit/debit to the account)

- If the customer's debit account does not have a sufficient Memo Available Balance the system will not process this transfer



- Express Transfer CANNOT be deleted once a confirmation number is provided
- Customer can make following payments from DDA to loan: Regular, Principal, Interest, and Escrow
- Description on the account: 559872 ON-LINE BANKING XFR TO WALL STREET PLUS Acct. # ON MM/DD/YY AT Time.

Scheduled Transfer – Scheduled transfer is setup for recurring or one time transfer (will post at the end of the *business day*)

- Scheduled transfer can be deleted: Transfer, Transfer list, check box on left, click on delete tab on right, click on next, click on submit, confirmation number will be created
- Customer can make following payments from DDA to loan: Regular, Principal, Interest, and Escrow
- Description on the account: Transfer to Checking ***0001

Q. How far back can the customer view transactions?

Ans. The customer can view statements back until Aug 2005 – click on the DOCUMENTS tab to view more than 2 months of old statements. Due to memory constraints they can only export transactions for the current and previous statement cycles.

Q. What PC software is supported for transaction downloads?

Ans. Online banking can download the last 2 statement cycles into Quicken, Money, and Quickbooks.

Q. How does customer perform a download of transactions?

Ans. Log in with the Access ID and Password information on the ACB website

- Click on the *Accounts* tab
- Click the account that needs to be downloaded to the software
- Place cursor on *Transaction* tab and click on *Export Transactions*
- Under *Transactions Export* select – Cycle or pick particular dates and export format “e.g. [.QFX], [.QBO]” – NOTE: you can **only** export current and previous cycle
- Click on Export
- A box will pop up with option of whether to save or open – click on open
- *The download should start. If the system asks you to enter another Access ID and password, please enter the same information as your American Chartered Bank log-on.*
- The customer then opens their financial software to import transactions.
- The customer cannot submit bill payments through the software. If enrolled, bill payment is provided via the ACB website.

Q. Can the customer import from Quicken or Quickbooks?

Ans. Quicken and Quickbooks have features to perform a transaction like “transfer from checking to savings” or “pay a bill”; ACB does NOT have this functionality to have their software send a transaction back to the Bank for processing.



Online Bill Payment

Q. How does the customer enroll in bill pay with our provider, Metavante?

- Ans. Log into online banking click on the account and click on the Bill Pay Tab
- The enrollment process (1st screen – verify your email address or phone number, 2nd screen – bill payment disclosure and click on I ACCEPT)
 - After enrollment, Metavante may take up to 24 hours to verify funding account (meanwhile, customers can enter all of the payee information)
 - Once the funding has been approved, customer will receive an email notification.

Q. Can the customer have more than one funding account?

- Ans. Yes, but the customer must be careful to select the correct account for every bill. One account must be designated the “Primary” or default account.

Q. Can the customer pay bills from a savings or money market account?

- Ans. No. Federal Regulation “D” prohibits savings and money market accounts from being used as “transaction” accounts. The customer can transfer funds from savings to checking online. When funds are available, they may then make payments from their checking (funding) account.

Q. How do I setup payees?

- Ans. Click on “ADD NEW PAYEE”
- Enter the following information into the required fields: Payee Name, Account Number, Zip Code, and Nick Name
 - Click on Add Payee. Metavante will automatically attempt to match the correct address to where the bill is to be sent. If the address cannot be found, Metavante will ask for additional address information.
 - If a payee offers electronic billing, an E-Bill option screen or icon will appear

Q. How quickly will my payments be made to my payees?

- Ans. This depends on the capabilities of your payee to accept electronic payments.
- Electronic Payees – Most larger companies such as credit card vendors, insurance companies and many utilities offer this service.
Send On Date - allow at least **THREE** business days prior to the payment due date.
 - Check Payees – Smaller companies, landlords, local companies and most municipalities do not offer electronic billing services.
Send On Date - Allow at least **FIVE** business days prior to the payment due date

Q. When will the payment be deducted from my account?

- Ans. This also depends on the type of payment made.
- Electronic Payees – The funds will be deducted from your Funding Account* the **next business day** after the Send On Date.
 - Check Payees – The Payment will post to your Funding Account when the payee **cashes the check and it is returned to the bank**, exactly like presentments of personal check you mailed yourself.



Q. What are E-bills?

Ans. If the payee offers this service the customer may be prompted to establish an e-bill. This eliminates mailed statements to the customer. This is an optional service.

- Select the "I do not want to receive E-bills" check box to continue to receive mailed statements.
- E-bills fall into **three categories**:
 1. An electronic bill that we receive from one of customer's billers which Metavante will redirect to the customer
 2. A bill Metavante retrieves from customer's payee's website and presents to the customer electronically. You will be prompted to enter your ID and password (already established) that you normally use to access the payees website.
 3. A bill that Metavante will receive in paper form which they'll scan and present to customer electronically

Q. How does the customer activate E-Bills?

There are two ways to activate an E-Bill

- Request to receive an E-bill during initial payee setup
- Before confirming a Payees' information, an **E-Bill option** screen or **Icon** will appear. Click **Continue**.
- A **Payee Confirmation** screen will appear which will include E-Bill information
- Request an E-Bill at a later date.
- Click on **My Payees**.
- Click on **Set up e-bill**, next to the Payee's name, and follow normal steps.

Q. How does customer make a payment?

Ans. Click on "MAKE A PAYMENT TO ANY PAYEE"

- Type in the Amount
- Select a **Send on** date (when your payment must be initiated in order for it to be delivered and posted to your account in a timely manner) for each payment
- A **Deliver by** date (the date that your payment will be delivered to the Payee) will automatically appear beneath the Send on date
- Once amounts and dates for each payee have been entered, click **Make Payments**
- A **Payment Confirmation** page will appear
- Click on **Bills** to review all processed and pending payments

Q. How does customer make recurring payments?

Ans. Click on "MY PAYEES"

- Choose a **Payee**
- Click **Payee Details**.
- The **Payee Details** screen will appear.
- From the **Payee Option** section, Click **Change Options**.
- The **Set Payments Options** page appears.
 1. From the **Funding account** list box, select an account.
 2. From the **Payment Option** section, select **Recurring**.
 3. Enter a recurring payment **amount**.
 4. From the **Frequency** list box, select an option.
 5. Complete the **Start on** and **End on** fields



- Click **Save Changes**
- A **Payment Confirmation** page appears.

Q. Customer already has bill payment for existing account, but needs the new account to be added under payment account list. Is that possible?

Ans. Yes, banker will need submit a application or customer can apply for BILL PAY only through ACB website.

Q. Can we put a stop payment on bill payment?

Ans. ACB can put a stop payment on a bill pay CHECK ONLY (banker will follow the same procedure as the regular check written by the customer). Although, if the payment was processed Electronically (ACH) than customer will need to contact the vendor to either issue a check back to them or consider as additional credit.

Q. If my customer needs more help, whom can they call?

Ans. The customer should call the Online Banking help line **at (847) 273-1665 and select option 1** at the prompt to be redirected to Metavante. This service is available 24 hours 7 days a week.

Q. My spouse/parent/sibling, etc. is on the account, but Metavante will not speak to them, why?

Ans. In process of bill pay enrollment, Fiserv only submits the caller record name (name line that is setup for online banking). Fiserv transmits the following information **only**: Name, Funding account, social security number, phone number, email address, mailing address, and Access ID. The Online Banking Department at banker or customer request can add a secondary name.

