



## Online & Mobile Banking

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*Please ensure you know your account number and have your current mobile number and email address on file with us.*

## NEW ONLINE AND MOBILE BANKING

### What is new in the online banking system?

We think you will enjoy the convenience of:

- ▶ Single sign-on for online and mobile banking
- ▶ Consistency across all devices
- ▶ Logging in with two-factor authentication
- ▶ Adding notes, tags, and pictures to your transactions

### Why did online banking change?

You spoke and we listened. We are now simplifying our online and mobile banking into one platform. Our new online banking experience provides convenience with enhanced security, new features and functionality.

### Will I need to download a new mobile app?

No, the app will remain the same. If you have not yet downloaded the app, you can do so by visiting the links below:



### Do I need to re-enroll in online banking on the new system?

There is no need to re-enroll if you have previously enrolled in online banking. Log in with your existing online banking credentials on either the online banking website or the mobile banking app. If you are having trouble logging in, you can reset your password to recover access to your account.

If you have not previously used online banking, then you will have to go through the enrollment process.

### Is text banking still offered?

Text banking is no longer available and has been replaced with online and mobile banking for a more secure online and mobile experience.

## LOGGING IN

### How do I access online banking?

You can access online banking and your account on a desktop, laptop, mobile phone, or other internet-accessible device. Simply log in with your existing online banking credentials. There are two access points:

- 1) Visit our [website](#) and click Sign In to get started
- 2) For added convenience, download the mobile banking app from the [Apple Store](#) or [Google Play](#).

*Note: You will not be able to access the website via old bookmarks.*

### What is 2-Factor Authentication and why is it used by the online banking system?

Two-Factor Authentication is a security measure that allows you to request a one-time access code to log in to online banking. The code enhances the security by creating an added layer on top of your unique username and password. This security process helps to verify you and better protect your credentials and the accounts you can access.

### When I log into online banking, do I need to get a confirmation code every time I log in?

No. Check the “Don’t ask for codes again on this computer” box if you do not want to receive a confirmation code or phone call each time you log in. If you prefer to input a confirmation code with each use, you can leave the box unchecked or use the 2-Factor Authentication app to deliver the code.

*Note: If you ever want to remove a device and reset your security settings, you can change them in settings once logged in to online banking.*

## **How can I log in to online banking if I can't get a verification code through text message?**

Two-Factor authentication uses a unique one-time access code to verify identity and log on to online banking. If you are unable to receive text (SMS) messages, you can choose to receive your access code via a phone call.

- ▶ On the verification code screen click Try another way located beneath the Verify button
- ▶ Select Phone Call and click Next
- ▶ You will receive an automated phone call that will provide your access code (Have a pen and paper ready)
- ▶ Return to the verification code screen
- ▶ Enter your access code and click Verify

If you are still having trouble, contact the credit union to ensure we have the correct phone number on file.

## **Can I use an email for two-factor authentication?**

An email and a phone number are required for the two-step authentication. The one-time access code will be sent via text or phone call. The phone number must match our records for the additional security layer to work correctly.

## **Why am I receiving the following message: "Your account needs attention"?**

This error is present during the log in process and typically means that your account has been locked. This can happen for a variety of reasons but is easily resolved. Please contact us via phone or chat for assistance unlocking your account.

## **Why am I receiving the following message: "Please verify your information and try again"?**

This error is present during the log in process and typically means that your credentials didn't match our records. Try entering your credentials one more time. If the error persists, please contact us via phone or chat for further assistance.

## **Why am I receiving the following message: "Oops: The information you provided doesn't match what we have on file."?**

This error is present during the log in process and typically means that your account information does not match our records. Please contact us via phone or chat to confirm we have the correct phone number and username on record.

## **Why am I receiving the following message: "Incorrect phone number"?**

This error is present during the enrollment process and means that the phone number you entered does not match the phone number we have on file. If you have an alternative phone number, you can try again. If you would like to update your phone number in our system or need other assistance, please contact us.

## **Why am I receiving the following message: "Does not meet username or password requirements"?**

This error is present during the enrollment process or when updating credentials. Click on "Show Rules" below the username and password field to see the credential requirements.

## **Why am I receiving the following message: "It looks like you've already enrolled"?**

This error is present during the log in process and typically means that our records show that you have previously created an account with us. If you forgot your username and password, on the log in page click "Forgot?". Follow the steps to recover your account.

## **I'm not able to log in to online banking when I click on the Sign In button**

You may need to clear your browser's cache to remove all cookies. If you need further assistance, [click here](#) for helpful information on how to clear your browser's cache.

## **I can't remember my username or password**

You can recover your account by going through the "Forgot Password?" steps.

## TRANSFERS/TRANSACTIONS

### How do I make a transfer between my accounts in online banking?

To transfer between your credit union accounts in online banking:

- ▶ Log In
- ▶ **Online Banking:** Click Move Money > Transfers > Make a Transfer  
**Mobile App:** Tap the Slideout Menu > Transfer > Make a Transfer
- ▶ Select your To and From account and amount
- ▶ Click More Options to change the frequency and date if desired
- ▶ Click Submit

### Will my previously created scheduled transfers still work in the new online banking system?

Yes, all existing scheduled transfers in the previous online banking system have been moved to the new system.

### Where can I view pending transactions on my account?

- ▶ Log in
- ▶ Select the account you are needing to view
- ▶ **Online Banking:** Click the Activity Tile  
**Mobile App:** Select Transactions


### How do I search for transactions in online banking?

Account transactions can be searched in online banking by amount, date, tags, etc.

#### Online:

- ▶ Log in
- ▶ Click Accounts
- ▶ In the Accounts section, select the account you would like to search
- ▶ In the Activity section, select the magnifying glass icon
- ▶ Click on the Search and sorting options to open Advanced Search
- ▶ On the Advanced Search window, you can select specific search filters and select Search

#### Mobile app:

- ▶ Log in
- ▶ Select your account you want to search
- ▶ Select Transactions
- ▶ Tap the magnifying glass icon
- ▶ Tap the icon  to use Advanced Search options

### How do I add a tag, note, or image to a transaction in online banking?


You can add notes, tags, and images to any transaction inside of online banking. To begin:

- ▶ Log in
- ▶ **Online Banking:** Click on any account  
**Mobile App:** Click on Transactions
- ▶ Select the Transaction you wish to edit and pull up the transaction's details page
- ▶ Click on the appropriate icon for one of the following:
  - ▶ Add Tags
  - ▶ Add Notes
  - ▶ Add Images
- ▶ Follow the on-screen prompts to update the transactions
- ▶ Close the transaction detail page

Any tags, notes, and images attached to transactions will be accessible on all devices when you log in to online banking in the future.

## How do I download transactions in online banking?

Account transactions can only be downloaded in online banking (excluding the app).

- ▶ Log In
- ▶ Click Accounts
- ▶ In the Accounts section, select the account you like to download transactions for.
- ▶ In the Activity area, select the first icon  next to the print and search icon.
- ▶ On the Download Activity window, select the Date range and File Type and click Download.

## How do I print transactions in online banking?

Account transactions can only be printed in online banking (excluding the app).

- ▶ Log In
- ▶ Click the Accounts tab
- ▶ In the Accounts section, select the account
- ▶ On the Activity section, select the printer icon. Only transactions that show in the Activity section will print.
- ▶ A print screen appears with a print preview and print configuration options.
- ▶ Using the dialog, configure the print settings and select Print.

## How do I make a principal loan payment?

The credit union can assist you in making your principal loan payment by calling 520-887-5010 or via chat.

## How do I view a copy of a check I wrote?

Once a check you wrote has cleared your account you can view the image by following these steps.

- ▶ Log in
- ▶ Click on the Checking account
- ▶ Select Transactions
- ▶ In the Transaction Details window, select the Image option

## How do I make a transfer to another Pima Federal member?

To transfer to another Pima Federal member you will need the following information: member last name, account number, account type, share number.

- ▶ Log in
- ▶ Select Member Transfer tile on the dashboard
- ▶ Select the account to transfer from, provide receiving account's information, and input transfer amount
- ▶ Select Submit

Note: Tapping the  icon is helpful

## MOBILE DEPOSIT

### How do I make a mobile deposit in online banking?

Mobile deposit is available for all checking accounts, but you must enroll first. Mobile deposit can only be done through the mobile app.

- ▶ Log in
- ▶ Select Deposit under your checking account OR select Deposit Check from the slideout menu in the mobile app
- ▶ Click Enroll Account and go through the sign-up steps
- ▶ Once your request has been processed and approved, tap Deposit a Check
- ▶ Enter the check amount
- ▶ Tap Continue
- ▶ Select the account to deposit to
- ▶ Take a picture of the front of the check and tap continue
- ▶ Take a picture of the back of the check and tap continue
- ▶ Verify the information and tap Submit

### What types of checks can be deposited through mobile deposit?

Personal and business checks drawn on U.S. financial institutions and payable in U.S. dollars can be deposited. Checks must be payable to the account holder and properly endorsed.

### How should I endorse checks deposited through my mobile device?

Please be sure to sign the check, write your Pima Federal account number, and the words “For Mobile Deposit Only” in the endorsement area on the back of the check.

### Are there any limits to checks that may be deposited using mobile deposit?

Yes, you may deposit checks totaling up to \$5,000 daily and \$20,000 monthly. There is currently no limit to the number of checks deposited remotely. To request an account review for higher deposit limits, please contact us by phone at 520-887-5010 or visit any branch.

### When will my deposit be available?

The first \$225 of your deposit will be available immediately; the remaining amount will be available on the third business day after making your deposit.

### What should be done with the check after a successful mobile deposit?

Please save the check in a secure location for 30 days after depositing it remotely in the event that the paper item is needed for verification or adjustment. Also, watch for it to appear on your monthly statement. After that point, you may destroy the check.

### How will I know my mobile deposit was submitted for processing?

Upon successful completion of a mobile deposit transaction, you'll receive a confirmation screen on your device within the Deposits tab of Pima Federal's mobile app. You'll then receive an email confirmation saying that the item has been approved for processing. Should a discrepancy or adjustment be detected, you'll receive another email alerting you that the deposit has been adjusted or rejected.

### How long are checks deposited through the app able to be viewed?

Deposited checks can be viewed for up to 90 days.

### If I discover I've entered an incorrect amount for a mobile deposited item, should I take another photo of the item?

No, we will process any needed check amount adjustments. Once you have submitted your deposit on your mobile device, you will not be able to take another photo of the same check as it will be detected as a duplicate.

### What if I want to use a flatbed scanner to remotely deposit checks?

If you wish to use this option, please contact us at 520-887-5010 or visit any Branch to enable this feature within your home banking.

## BILL PAY

### What is Bill Pay?

Bill Pay allows you to pay anyone, anywhere right from your computer or mobile phone. There is no limit to the number of bills you can pay, and this service is free to all members with a checking account.

### How do I pay a bill in online banking?

You can use online banking to pay a bill or pay a person.

- ▶ Log in
- ▶ **Online Banking:** Select Move Money > Payments  
**Mobile App:** Tap Pay under your Account
- ▶ If it is your first-time using Payments, it will ask you to enroll, click Enroll
- ▶ Select Pay a bill or Pay a person
- ▶ Select the merchant or person you would like to pay
- ▶ Select an account to take funds from, and then input the Amount
- ▶ If you would like to set the date for the payment, Select More options and select the desired date
- ▶ Select Submit

### How do I pay a person (Person-2-Person payment) in online banking?

You can use online banking to pay a bill or pay a person.

- ▶ Log in
- ▶ **Online Banking:** Select Move Money > Payments  
**Mobile App:** Tap Pay Under your Account
- ▶ If it is your first-time using Payments, it will ask you to enroll, click Enroll
- ▶ Select Pay a person > Person to pay
- ▶ Select an account to take funds from, and then input the Amount
- ▶ If you would like to set the date for the payment, Select More options and select the desired date
- ▶ Select Submit

### Are my bill payment accounts being transferred automatically or do I need to set them up again in the new online banking?

Bill payment accounts will be automatically transferred and do not need to be set up again.

### Will my scheduled bill payments carry over to the new online banking?

Any scheduled bills will be paid as scheduled and scheduled payments will carry over to the new online banking experience.

## EXTERNAL TRANSFERS

### How do I set up a new transfer to or from another institution?


You can make transfers between your credit union accounts and other financial institutions once an external account has been verified.

To add an external account:

#### Online Banking:

- ▶ Log in
- ▶ Click on Move Money
- ▶ Click Transfers
- ▶ Click +External Account to set up a new linked account
- ▶ Confirm a deposit amount into your other financial institution
- ▶ Finally, schedule a new one-time or recurring transfer

## Mobile App:

- ▶ Log in and click 
- ▶ Click Settings
- ▶ Click External Account to set up a new linked account
- ▶ Confirm a deposit amount into your other financial institution
- ▶ Finally, schedule a new one-time or recurring transfer

## Is there a dollar amount limit on transfers?

The daily limit for external transfers is \$2,500

## Why am I required to complete a setup verification process?

The setup verification process is a security measure to ensure you have access to the non-Pima Federal account.

## What does the setup verification consist of?

When you initiate a new transfer to another financial institution, we will send 2 micro-deposits to that account within 3 – 5 business days. Each micro-deposit will not exceed \$0.99. Once you receive those micro-deposits in the non-Pima Federal account you will need to enter those dollar amounts in the Pima Federal Mobile Banking App to confirm the amounts match.

## When will my transfer be available?

Transfers requested before 1:00 pm MST will be available 3 business days after the request. Please keep in mind, weekends and federal holidays may affect this schedule since the Automated Clearing House (ACH) network is closed on these days.

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				Transfer Requested	<b>Day 1</b> Funds Withdrawn	<b>Weekend</b>
<b>Weekend</b>	<b>Federal Holiday</b>	<b>Day 2</b>	<b>Day 3</b> Funds Delivered			

## VISA® CREDIT CARD

### How do I link my Pima Federal Visa® Credit Card to online banking?

Upon initially logging into the new online banking system you will need to link your Pima Federal Visa® Credit Card to view all card activity.

- ▶ Log in
- ▶ Click Accounts
- ▶ In the options section, select Credit Card
- ▶ Follow the prompts and enter your credit card information
- ▶ Read and accept the Pima Federal Visa® Credit Card Terms and Conditions
- ▶ Select Submit

### How do I view transactions on my credit card?

Once you have linked your credit card to the online banking system you can view your transactions.

- ▶ Log in
- ▶ **Online Banking:** Click Accounts > Select Credit Card  
**Mobile App:** Tap the Menu > Select Credit Card
- ▶ This will launch a new window
- ▶ In the Statements & Activity section select View Transactions



## How do I make a payment on my credit card?

Once you have linked your credit card to the online banking system you can make a payment.

- ▶ Log in
- ▶ **Online Banking:** Click Accounts > Select Credit Card  
**Mobile App:** Tap the Menu > Select Credit Card
- ▶ This will launch a new window
- ▶ In the Payments section select Make a Payment

## MESSAGES

### How do I send a message in online banking?

Whatever device you are on, it's easy for you to start a secure conversation with the credit union:

- ▶ Log in to online banking via the Login button on the website or via the mobile app.
- ▶ **Online Banking:** Click on the envelope icon  
**Mobile App:** Select Conversation from the dashboard
- ▶ **Online Banking:** Click Start a Conversation  
**Mobile App:** Click the Conversation icon
- ▶ Type your message and click Send

A member service representative will respond shortly.

## ALERTS

### Will my previously created account alerts work in the new online banking system?

Alerts will need to be re-entered in the new system. To set up alerts in online banking:

- ▶ Log in
- ▶ Select the account you would like to set up an alert for
- ▶ **Online Banking:** Click Alert preferences in the menu  
**Mobile App:** Click Manage alerts
- ▶ In the Balance alerts section, select Add alert.
- ▶ Select Above or Below, and then input a dollar amount.
- ▶ In the Alert/Notify by field, select Email, Text message, or In-app message.
- ▶ Select Add Alert to save the alert
- ▶ Repeat steps for Transaction alerts

### How do I delete an alert in online banking?

Alerts can be deleted at any time in online banking.

- ▶ Log in
- ▶ Select the account you would like to edit up an alert for
- ▶ **Online Banking:** Click Alert preferences in the menu  
**Mobile App:** Click Manage alerts
- ▶ Under Alerts
  - ▶ Click Edit next the alert you would like to change
  - ▶ Click the Trashcan icon or click Remove in mobile

## How do I edit an existing alert in online banking?

Alerts can be edited at any time in online banking.

- ▶ Log in
- ▶ Select the account you would like to edit an alert for
- ▶ **Online Banking:** Click Alert preferences in the menu  
**Mobile App:** Click Manage alerts
- ▶ Under Alerts
  - ▶ Click Edit next the alert you would like to change
  - ▶ Change your criteria for the alert
  - ▶ Click Save

## eSTATEMENTS

### Will I need to re-enroll in eStatements with the new online banking?

You will not have to re-enroll in eStatements. If you have not yet enrolled in eStatements, we encourage you to do so. The new online banking site will make accessing your account and statement information easier than ever.

### How do I enroll in eStatements?

You can enroll in eStatements through online banking or the mobile app.

- ▶ Log in
- ▶ Select one of your accounts (checking or savings)
- ▶ Select the Documents tile
- ▶ Read and agree to the eStatement disclosures

### How do I view my eStatements?

- ▶ Log in
- ▶ Select one of your accounts (checking or savings)
- ▶ Select the Documents tile
- ▶ A list of the available statements will be displayed to view and print

### How can I choose which accounts to display on my dashboard?

You can customize which accounts you would like to see on your dashboard and which you prefer to be hidden from your dashboard view.

- ▶ Log in
- ▶ Select an account from the dashboard
- ▶ Select the Settings tile
- ▶ Based on your preference choose to show in app (green bar = show, gray bar = hide)
- ▶ Mobile: After your preference is selected tap Back

## REORDERING CHECKS

### How do I re-order checks in online banking?

Checks can be re-ordered through online banking.

- ▶ Log in
- ▶ On the dashboard click on your checking account from the account list
- ▶ On the account details page, from the options section click on the Reorder checks link

## UPDATING INFORMATION

### How can I change my phone number, email address, or primary address in online banking?

- ▶ Log In
- ▶ Click on the User Profile icon and click Settings
- ▶ Click Edit next to your phone, email, or address
- ▶ Verify your password
- ▶ Edit your contact information
- ▶ Click Save

Phone and email updates will happen immediately. All address updates will be reviewed by a member service representative and you may be contacted for additional information.

### How do I change my username or password in online banking?

To change username:

- ▶ Log in
- ▶ **Online Banking:** Select your username icon in the top right corner  
**Mobile App:** Click Menu
- ▶ Select Settings and then select Security option on the left side menu
- ▶ In the Username field select Edit
- ▶ Enter your current password when prompted
- ▶ Change your username and select Save

To change password:

- ▶ Log in
- ▶ **Online Banking:** Select your username icon in the top right corner  
**Mobile App:** Click Menu
- ▶ Select Settings and then select Security option on the left side menu
- ▶ In the Password field select Edit
- ▶ Enter your existing password, and then enter a new password
- ▶ Select Save

### How do I rename or personalize an account name in online banking?

- ▶ Log in
- ▶ Select an account from the Accounts section
- ▶ Select Settings from the options menu
- ▶ Next to the account name, select Rename
- ▶ Type the new name, and then select Save

## USING QUICKBOOKS

### What do I have to do to update QuickBooks after the online banking update?

For the first time logging in to QuickBooks after the online banking update, you will need to reconnect all accounts in order to reactivate your feed. [Click here](#) for instructions provided by QuickBooks on how to connect your accounts.

## MISC. ONLINE

### Which Internet browsers can I use to access my accounts online?

Recommended browsers (current major release):

- ▶ Microsoft Edge
- ▶ Firefox
- ▶ Safari
- ▶ Chrome

**Note:** Microsoft no longer supports Internet Explorer versions older than 11.0, and security updates are not available. Please download one of the browsers listed above.

Safari versions below 10.1.2 are not compatible with the initial log in process. To complete the initial log in process, upgrade to the latest version of Safari, or use Chrome or Firefox.

The following types of browsers and tools are not recommended for use with online banking:

- ▶ Beta versions
- ▶ Embedded browsers within Personal or Commercial Financial Management Software

### What is the inactivity time-out period for online banking?

For your security your account will time-out after 10 minutes of inactivity.

### How do I log out of online banking?

When accessing on a browser, click on your name at the bottom left-hand corner of the screen and select “Sign Out”. You will be taken to our website homepage and your session will be closed.

### How do I log out of the mobile app?

When you are using the mobile app, there is not a log out button to push. You can exit the app by going to a different app or your home screen. Each time you navigate away from the app, your active session is ended, which serves the function of a log out button. When you navigate back to the app, you will be asked to re-authenticate, and if you have quick access features such as FaceID, TouchID, or passcode log on, you can gain access quickly each time.

If you want to remove the connection between your device and your account altogether, you can go to the Menu > Settings > Remove Profile. This will remove all association between your account and the mobile device and app you are using. Each time you attempt to access the app after this, you will have to put in the full username, password, and 2-Factor authentication to authorize your account on that device.

### What minimum software versions are required for the mobile app?

The Apple mobile app requires a minimum version of iOS 11. The Android mobile app requires a minimum version of Android 5.0.

### How do I switch from one of my accounts to another?

You can easily toggle between separate accounts that you are a signer on by using the Mobile Banking App.

#### Mobile:

- ▶ Log in
- ▶ Select the “hamburger menu” (three stacked horizontal lines above your name)
- ▶ Tap Switch
- ▶ Select the account you would like to switch to