OnlineAccess Frequently Asked Questions

Why did you change to a new online banking platform?
We upgraded to a new online banking provider to ensure that we provide the most innovative solutions and a powerful online experience. The platform offers more flexibility and control, as well as tools to see your complete financial picture (including accounts from other financial institutions) all on one screen.

What's different in OnlineAccess?
You will notice the screens and menus are different and more user-friendly. There are also some exciting changes. OnlineAccess now will feature the ability to aggregate external accounts, budgeting and money management tools such as FinanceWorks™ and Quicken®/QuickBooks®, person to person payments with POPMoney®, new mobile apps including an Amazon app, and 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, and gain greater control of your personal finances.

Homepage/Login

Is there a new URL for the OnlineAccess platform?
Yes. The new URL is https://www.abecu.org/home/login. Be sure to update your browser "Favorites/Bookmarks" with the new URL.

How do I login on the new platform?
Current online banking users: If you updated your login credentials before October 20th with the new requirements (*Username/ID: must be 6 or characters, not all numbers; Password: must be 6 more characters and must contain letters and numbers or symbols),*
your initial login process is the same.

If you <u>did not</u> update your credentials before October 20th and they do not meet the new requirements, after logging in with your current credentials you will be prompted to update them with the new requirements.

First-time online banking users: For your initial login, you will use your Account Number as your Username and your CUE Phone PIN as your Password. You will then be prompted to update your credentials with the new requirements.

Do I have to verify my contact information after logging into OnlineAccess?
Yes. After logging in, **all online banking users** will be required to verify their contact information. This information is used to improve your online banking security.

How does using this information provide more security for my OnlineAccess account?
The login security uses a verification code to authenticate yourself via text message and/or a voice call to provide an additional layer of protection from fraud and identity theft by preventing unauthorized access to your secure financial information.

I've logged in to the new platform, but I forgot my Username/Password. How do I change it?
You can reset your password or receive your username via email by selecting 'I can't access my account' on the OnlineAccess login page.

Accounts

How can I update my contact information/password/security options in OnlineAccess?
You can go to My Settings to update your contact information, password and security options as well as email options, username and setup alerts/notifications.

Where can I view my account balances?
All of your accounts (including other financial institution accounts) can be viewed on the My Accounts section in the upper left area of the OnlineAccess homepage. Your accounts are categorized by type (Deposit, Savings, Loans, etc.) with the current balance and available balance for each account.

Where can I view my account history?
You can click the account name link for the account you want to view. The page will open with transaction details for your default date range. Or you can click on the Go to account history link in the Quick Peek window to directly access the Account History Page.

How can I add accounts from other financial institutions?
To add your accounts from other financial institutions, select the 'OtherAccounts' under the MyAccounts section and enter the institution's name and account information for that institution. **Please note**: you must be the "owner" of the account to add it your OnlineAccess account.

Can I share access to my account with others?
Yes. Select Additional Services in the top menu and Share Access With Others. Add the person(s) you want to have access and the type of access you want to give.

Can I change the order of categories (Deposit, Savings, Loans, etc.) for my account?
No. The categories have been automatically set up to display in this order and cannot be changed. However, if you happen to have multiple accounts within a given category (e.g., two or more savings accounts), you can change the display order of those accounts by changing your nicknames.

How do I hide my accounts?
Just click on the arrow icon that's located to the right of the account category name to hide all of the accounts for that category. Simply click on the arrow icon again to redisplay the accounts.

If you want to hide a particular account in any category, select My Settings, then Rename & Hide your accounts on the side menu, uncheck the accounts you want to hide, and click Done.

Where can I view my eStatements?
You can view your eStatements by selecting Additional Services on the top menu or clicking the Online Statements in the Featured section in the top right of the Home screen.

Can I reorder checks in OnlineAccess?
Yes. You can reorder checks by selecting Additional Services.

How do I deposit checks in OnlineAccess?
You can deposit checks by selecting Additional Services and eDeposit.

What additional requests can I initiate in OnlineAccess?
You can initiate additional account requests such as Credit Card Balance Transfer, Skip-A-Payment, Check Copy, Stop Payment and Wire Transfers.

Transfers

How do I make transfers between my accounts?
Select 'Make a transfer' in Deposit Accounts or select Move Money and Make a transfer.

Can I make transfers to accounts at other financial institutions?
Yes. You can make transfers to accounts at other financial institutions by selecting Move Money, External Transfer and then Add a New Account. Or, you can transfer to outside accounts or others by selecting Pay Other People "POPMoney".

How can I pay my Credit Union loan if I don't have a deposit account?
You can pay your Credit Union loan with an outside account by selecting Move Money and Pay Your CU Loan.

Bill Pay

Will my Bill Pay information transfer into OnlineAccess, or do I have to re-enter all of my information?
All bill pay information, including payee information, will transfer into OnlineAccess.

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.

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. Or, United States government agencies such as the IRS.

POPMoney

What can I use POPMoney for?
POPMoney is easy and convenient for you and others to send money. They can simply receive the money into their bank account online, saving them a trip to the bank.

Will my account information be shared with the recipient?
No, your account information will not be shared with the recipient. Your recipient will see your first name, last name, and the message you wrote for the payment; if you sent the payment to your contact's email address, your recipient will also see your email address. Similarly, you won't be able to see your recipient's account information.

Do I need to know the recipient's account information to send money?
No. If you don't know your recipient's account information, you can send money by using his/her email address or mobile number with instructions on how to direct the payment into his/her account.

Is there a fee to send money?
Yes. There is a $3 fee each time you send money.

Can I cancel a payment?
Yes, you may cancel a payment anytime before or on the send date. Your contact will be notified if you cancel a payment after a payment notification has been sent.

Can I stop a payment after the send date?
You can stop a payment anytime after the send date provided the payment has not been deposited into the recipient's bank account. To stop a payment, go to Activity, select the payment you would like to cancel, and click the Stop Payment button. You will not see the Stop Payment button when the option is no longer available.

FinanceWorks

How do I use FinanceWorks?
You can add accounts from other financial institutions such as Checking, CD, Money Market, Savings, Credit Card, Mortgage, Loan, Line of Credit, Taxable Investment and Tax-deferred Investments to track all your personal finances in one place to understand your spending and set budget goals.

How do I add accounts to FinanceWorks?
Go to the FinanceWorks Overview and enter the financial institution you want to add in the box under Accounts. **Please note**: you must be the "owner" of the account and have the login information for the account you want to add.

What do I do if my financial institution is listed, but I cannot add it?
Unfortunately, due to security procedures at certain financial institutions, you may not be able to add your account(s) to FinanceWorks. Contact the financial institution for more information.

How do I set up my goals?
You can set up goals by clicking the Goals link at the top of FinanceWorks. To add a category, find the Add a Category list at the bottom of the page. Then select the new category you want to track.

Mobile Banking

How can I access my account on my mobile device?
You will have to download our new app at the iTunes App Store, Google Play and the Amazon Appstore. Simply search, *ABECU/AECU/Purina CU MobileAccess*. **Note**: You will have to sign into OnlineAccess before you can use your mobile device to access your account.

What account activity can I do on my mobile device?
You can view your accounts, transfer money between your Credit Union accounts, pay bills and deposit checks.