Frequently Asked Questions
DIGITAL BANKING

Accounts

Will my account information from other financial institutions carry over to the new platform?
Yes. Any transfer accounts from other Financial Institutions currently established on your account will carry over to the new platform and be seen under the Accounts page. However, if you are utilizing the Personal Financial Management tools, you must re-enter the account information to gain a more holistic view of your finances (balances/transactions).

Where can I find my loan payment amount?
Loan payment amounts will show within the Transfers page or the Account Details tab within the Accounts page.

Where will the MICR info displayed in Online Banking?
Under the Accounts page, within the Account Details tab.

Will setting a category for a particular transaction and merchant be applied to future purchases?
Yes, as long as there is no change to the Merchant's information, the new platform will recognize the transition and categorize it as you have designated previously.

How far back can I search transactions on an account?
Up to 18 months of transactions will be available.

How far back will my check images written from my account be available?
Up to 18 months of check images will be available for checks written from your account.

Can I download statements to Quicken or Excel?
Yes. Using the Accounts page, select the account and then the export icon.

If I hide my account, will I still be able to transfer funds to/from that account in online banking?
Yes, hiding an account from the Dashboard will not affect your ability to transfer to and from the account. You can gain visibility again by navigating to Settings and making the appropriate modifications under the Accounts tab.

What is my MICR number?
The MICR number is a 13–14-digit number commonly used for setting up and authorizing electronic payments. This number is also printed on the bottom of checks to identify your member number and the institution as part of the check clearing process.

Bill Pay

Will my bill pay information carry over to the new digital banking platform?
Yes. All your current payee/payment information will carry over. Please review your bill pay settings, just to be sure everything is correct.

What happens to duplicate subscribers?
Duplicate subscribers have been consolidated. If you currently have more than one bill pay subscriber ID, you will have one on the new bill pay system. The new system will allow you to sign in under one subscriber profile, allowing you to select the funding account you choose to pay bills.

If I transfer to a new payee, do I need to verify with a temporary code?
Yes, any time money above a set threshold is transferred out of your account, or a new account link (external or internal) is established, a verification code will be sent via Voice, Email, or Text to verify your identity.

I had a recurring transfer set up in the old platform. Does it need to be reset in the new digital banking platform?
No, any recurring transfers will be converted to the new digital banking platform. If you need to modify (edit or delete) the recurring transfers after the conversion, navigate to Transfers and Payments, then select Scheduled. From there, you can make modifications or cancel the regular transfer.

Why is the option to edit and delete a transfer series greyed out in the Schedule tab?
If the option to edit or delete a transfer series is greyed out, this means the series was set up by an employee on your behalf outside the online banking platform. Modifications to this series will require assistance from a representative.

I previously set up a transfer. Will I be able to edit or cancel it in the new system?
Converted transfers can be edited in the account or memo fields. You can cancel scheduled transfers.

Will I need to set up my payees again?
No, existing payees and scheduled payments will appear in the new platform.

What is the turnaround time for an electronic bill pay payment?
2-3 business days.

What are ebills vs. Bill Pay, and how is the Bill Pay widget view different?
An eBill (electronic bill) is an electronic version of a paper bill that you can view and pay via the Bill Pay widget. The eBills are only compatible with companies designated as eBill providers (e.g., Verizon Wireless, Discover, and Home Depot).

Why am I receiving the following error when submitting a payment in the Bill Pay Widget? "Error: An unexpected error has occurred. Please try again later. Original Error Code: IPay.8040"
This error is occurring due to the entry in the memo field. You may be using too many characters (Max = 25), or you may be using special characters that are not allowed.

Card Management

Which cards are eligible to use the lock/unlock feature?
All of our debit and credit cards are eligible for this feature.

What happens when I lock my card?
Within minutes, you'll see the card appear locked. Locking your card will prevent new transactions while still allowing recurring transactions, pre-authorized payments, and refunds to be posted to your account.

What happens when I unlock my card?
Once your card is unlocked, you may resume transactions and payments.

Should I lock my card if I see an unauthorized transaction?
We recommend locking your card if you notice an unauthorized transaction or a temporary misplacement. If you suspect fraudulent charges or are certain you've lost your card, please get in touch with us.

Will a locked card work in my mobile wallet?
No, the card will appear in the mobile wallet, but authorizations will be declined.

Will I receive card alerts?
Once you register your card and select your notification preference, all card transaction alerts will be sent to you in real-time.

Card Rewards

Will the Card Rewards Widget work for both cash rewards and regular rewards?
Yes.

Check Services

When I Stop Payment via Check Services, will I get charged a stop payment fee?
Yes, the stop payment fee is $30. If currently a Member Loyalty member one box of checks free per calendar year per member.

Will members over age 65 still be charged for checks when they order using online banking?
No, however, members within the Member Loyalty program can receive one box of checks per calendar year per member.

Courtesy Pay

Can I use both Overdraft Protection and Courtesy Pay?
Yes. If you currently have Overdraft Protection set up, those funds will be utilized first. If no funds are available or Overdraft Protection is not currently set up, then Courtesy Pay will be used if you have opted in.

Dashboard

What is new?
Besides a new seamless design and a friendly user experience, we hope you enjoy the new features of card controls, financial wellness, and more.

Deposits

How does Mobile Deposit work?
Remote Deposit, also known as Mobile Check Deposit, is a feature available on the mobile banking app that enables users to deposit checks into their bank accounts using their mobile devices. It eliminates the need for members to visit a physical branch or ATM to deposit paper checks, offering a convenient and time-saving solution.

When will my mobile deposit funds be available?
The next day, $675.00 is made available, and the remaining amount is placed on a 5-business day hold. When the funds are available, you can see the amount in the available balance of the account you selected when you submitted the mobile deposit.

How can I find images of the checks that I have deposited?
By viewing your account transaction history clicking on the filter button, and selecting "Check Deposited Remotely,"

E-Docs

Can I download statements to Quicken or Excel?
Yes. Using Accounts, select the share and then the export icon.

Do I have to use my computer or device to accept e-statement disclosures?
You must use your computer or device to accept electronic disclosures. Banking regulations state that you must demonstrate the capability to receive electronic disclosures.

Linking External Accounts

Why won't the banking account from another Financial Institution sync?
Ensure the login information for the bank you are attempting to link is correct. If your login information is accurate, and you are still having an issue, and if you notice a yellow alert icon or the "Balance as of…" date is old, you must refresh the data manually.
For mobile users, navigate to Settings and under Accounts, select the account that needs to be synced, and then "update login." For mobile users, navigate to Settings and under Accounts, choose the account that needs to be synced, and then "update login." For desktop or tablet users, navigate to Settings and, under Accounts, select the account that needs to be synced and the refresh icon.

How often are my external accounts updated?
Daily. Please note that some accounts will not automatically refresh if the other financial institution requires multi-factor authentication (for example, security questions). If they use multifactor authentication, you must refresh your credentials by navigating to Settings, under Accounts, and clicking on the aggregate account you would like to be updated.

Can I receive my statements from other financial institutions on this application?
No, you will still have to access most features using your other financial institution's application.

What can I do with a linked external account?
Adding external accounts will give you a holistic view of your finances. The Financial Wellness widget will give you a complete view of your spending by category. You can use the filter option to look at specific categories or time frames across your accounts.

Logging In

How do I log into the new system?
- ·*Android mobile device* – Android users must delete the old app and download a new version from the Google Play Store.
- *iOS mobile devices* – Ensure your application is the latest version

  Log in using your current username.

  You can enter your current password.

  A temporary passcode/password will be sent to your designated contact preference on record. (voice, email, text)

  Create your new personalized password. You will use your current username and this password to log in moving forward.

Can I use the same username?*

Yes. Your current username is still valid on the new system. If you've forgotten your username, click the "Forgot Username?" link on our home page.

Can I use the same password?*

You will be prompted to change your password, but yes, as long as your current password meets the system requirements.

How will biometrics be affected?

If your mobile device's biometric security (fingerprint scan) is activated, you'll be prompted with set-up instructions.

Will my account look the same when I log in?

Your account information will securely transfer over to the new system. Once you log in, you'll immediately notice a change to the dashboard layout, giving you a convenient snapshot view of your accounts. You can easily rearrange the dashboard according to your preferences.

What's going to be different?

The biggest and best difference is that almost everything you can do on the online platform can now be done on the mobile side, providing a seamless banking experience to manage your money from a single device easily. Even better, our new service offers user-friendly tools for doing everything from everyday banking to achieving long-term financial goals.

Can I change my username and password after my initial login?

You can change your username and password by navigating to Settings on mobile. To change your settings on the desktop, click the Profile Image>Settings.

I have a Joint account; will I have a separate login?*

All users will be prompted to enroll, update their passwords, and accept necessary disclosures. Duplicate subscribers have been consolidated. If you currently have more than one bill pay subscriber ID, on the new bill pay system you will have one. The new system will allow you to sign in under one subscriber profile, giving you the option to select the funding account that you choose to pay bills from.

Message Center

What does the Message Center do?

The Message Center allows you to send secure messages to us. A designated representative will reply within three business days.

Miscellaneous

Will my device/browser work?
Online Banking supports the last two versions of the browsers listed below:

- Google Chrome: Latest two versions
- Firefox: Latest two versions
- Internet Explorer: v11*
- Microsoft Edge: Latest two versions
- Safari: The last two major versions
- IOS: The last two major versions
- Android: v9.0 and higher

*Limited Support: Some functionality may need to be revised. End users with IE 11 as their browser will still be able to access essential functionality of Online Banking.
To check your browser compatibility, click the link below:

Can I update my beneficiary online?
No.

Can I change the language of my online banking screen?*
No, there is no option to configure your language in digital banking.

Are notifications for my account in real time?
Most alerts will be sent out to members in batches; they will no longer be real-time as in our previous online banking. Collections occur at 12 AM, 6 AM, 12 PM, and 6 PM. Some real-time alerts will be sent out (for example, Mobile Deposit alerts).

How can I pay a loan from an external account (not with Century Federal Credit Union)?
If a user wants to pay for a consumer loan that is not a credit card, please use the Make a Transfer feature. If you would like to make a payment to a credit card or prefer another option to make a payment, you can set up the external account by navigating to transfers and using the Classic tab.

Will I be able to set up account alerts?
Yes, alerts can now be sent via mobile SMS, email, or push notification to the application on a mobile device. Navigate to Tools and set up your alert preferences under Alerts.

Why don't I have the ability to receive notifications via SMS text?
To activate the ability to receive mobile alerts, you must first agree to the terms and conditions that can be found by navigating to Settings under Contact; there is an edit pencil next to the mobile number where you will be able to request a temporary code, confirm that code, and opt that mobile device in to receive SMS alerts.

What day and time are ACH transactions processed?
ACH process days and times are from Monday to Friday before 3 PM. If an ACH was requested on weekends, ACH will be processed on your account on the next business day.

I replied, "STOP" to stop receiving text message alerts, but I'm still receiving them. What can I do?
You can turn off these alerts from your mobile device by navigating to Settings> Alerts> General Alerts slide to turn the alert off and click save. In Desktop Tools>Alerts>General Alerts. Since your alerts are customizable based on the alert type, you must manage or turn off each alert you do not want to receive by sliding over the toggle button.

I'm logging in from a different device, but I am not receiving a prompt for a multi-factor authentication code.
If you have previously logged in with another device and selected "remember this device, "you are likely logging in with the new device but on the same Wi-Fi connection. Therefore, the device will still appear under registered devices, which can be found by navigating to Settings > Security.

Mobile App

Will I need to download a new app?
That depends on your device:
- Android users will need to delete the old app and download a new version from the Google Play Store
- Apple users will only need to update their application

What are the limitations of the mobile platform?
Most of the functionality of the online platform is available on the mobile platform, with just a few minor exceptions.

Will the previous app stop working after going live?
For Android users, yes. The previous application will be updated for Apple users with the new one.

Can I see a copy of the check image in history when making check deposits using Remote Deposit Capture?
No, only the check amount will be listed. You will only see images of ON US checks you have written from the account once they have cleared. This can vary depending on the Remote Deposit Capture provider.

What are some of the features not available on the mobile app?*
Export Transactions (Quicken, CSV, Quickbooks), WebConnect and Express WebConnect, Print Transactions, Quick Transfers, Time Zone, Manage Step-up Authorization Options, Themes, Check Withdraw, Create/Manage Deposit and Loan Apps, Create Categorization Rules in the Account Widget, Retail Wires, Skip-A-Pay, Certificate Maturity

Overdraft Protection Widget

Can I use both Overdraft Protection and Courtesy Pay?
Yes. If you currently have Overdraft Protection set up, those funds will be utilized first. If no funds are available or Overdraft Protection is not currently set up, then Courtesy Pay will be used if you have opted in.

Is there an option to set up Overdraft Protection from another account?
No, for assistance with setting up Overdraft Protection from another account, please contact us directly for help.

Quick Apply

What does the Quick Apply widget do?
Quick Apply allows you to add a share to the account. These shares include Money Market, Club Accounts, Certificate Accounts, and a Checking if you currently do not already have one on the account. You can apply for all consumer loans using this widget.

Transfers and Payments

Are transfers in the transfer widget immediate?
Account to account, account to loan, and user to user is immediate. Setting up an external account for ACH transfers requires the micro-deposit verification process and, therefore, is not immediate. Additionally, transfers set up for an existing external account would still take a 2-3 day window for the transfer to its final destination.

Why am I seeing "CvtdTxfr" for scheduled transfers that were converted?
This is not an issue. This is a way to track schedule transfers converted from the previous system. You can delete or change this memo if you prefer.

How do I transfer money to another user of this financial institution?
Move Money>Make a Transfer>Select From Account>Select To Account>Add Account>Send Money to Another Century FCU Member. You will need the member's last name, account number, and Share ID to complete this transfer.

How is the person (another user of this financial institution) I am sending money to be notified?
An email notification will be sent.

How long does the transfer to another user of this financial institution take?
Up to 10 minutes.

How do I edit, delete, or change a scheduled transfer from the previous online banking platform?
Unless it was part of the transfers converted to the new platform, you can see the history but cannot edit, delete or change previously scheduled transfers from our old platform.

Trust Accounts

Who can register for online banking for a trust account?*
Any trustee on the account. However, to keep things consistent, you should always register the person that is the first TRUSTEE name recorded on the account tree.

Why is the screen blank when I log in to view my trust account?*
Our online banking will allow Trustors to register, but you will still need to contact us for additional information before a screen appears. But they will see nothing when they log in. Contact the financial institution to have them alter this behavior.