



## Online Banking FAQ's

On June 16th, 2021, CCEC introduced a new enhanced online banking system. We have added new features and increased login security. While many features remain the same, we want our members to learn more about these new features:

- Increased login security
- Remote Deposit Capture
- Mobile Banking App
- Alerts

### General Information

#### Q: What is iBank?

A: **iBank** is the name of our new online banking system.

#### Q: How do I access the new online banking link?

A: If you are currently using online banking, you will be redirected to the new URL via the online banking tab on CCEC home page.

#### Q: How do I sign up for the new Online Banking?

A: If you are not currently using online banking and would like to do so, please contact the branch to set up your access.

#### Q: On the login screen, what do I use for the login name and password?

A: You login with the same information as you do with the old system. The Login Name is the Account Number; and the Password is the Personal Access Code (PAC) which is the same password from the old online banking system. If your password is not valid, please contact the branch to get a new temporary password.

#### Q: What is the Enhanced Security login?

The User Authentication must be set up the first time you log in. There are two steps:

1. Select three security questions and enter your answers;
2. Pick an image and a personal phrase to use as your Personalized Security Image.

Each time you login, you will be prompted to confirm the image and you may be asked to answer a security question.

**Q: Will my bill payees and contacts for e-transfers be available or do I need to re-enter them?**

A: Yes everything will be the same.

**Q: Will the balances on my account be updated automatically? Will transactions be processed right away?**

A: Yes.

**Q: How can I view or print my statements online?**

A: Click on the *Extra* tab. Here you will find your *eStatements* and other features including being able to update your security questions and search for transaction history.

**Q: Can I see my cheque images online?**

A: Yes. Cheque images are in the *eStatements* for each month. You can also see cheque images in the *Search for Transaction* by specifying cheque as the transaction type and can further search by amount or date range.

**Q: What other new feature is important?**

A: You can disable your debit card if you are not able to locate it and contact the branch to update once you have located it or request for a replacement card. .

## **Remote Deposit Capture**

**Q: How does Remote Deposit Capture work?**

A: This new feature of Mobile Banking allows you to deposit your cheque to your account anywhere using the App. Select deposit option in the mobile app, select the account you want to deposit to, take a picture of your cheque on both sides, then confirm the deposit details. Please note that all cheques deposited via the App will have an automatic 7 days hold.

**Q: Is Remote Deposit Capture secure?**

A: Yes.

**Q: What do I do with the cheque after I complete my deposit?**

A: After you complete the deposit, write the date and "Deposited" on the front of the cheque so that you know it has been deposited. Please keep the cheque for 14 days to ensure it clears, then destroy the cheque after the 14-day period and no later than 90 calendar days after the deposit date.

## Mobile Banking App

**Q: Do I need the App or can I continue to access Online Banking from the link on CCEC's website?**

A: The Mobile App is optimized to work on your phone and other hand-held devices. Visit your App Store on your phone and search for **CCEC Mobile Banking**. Follow the install instructions as you do for other apps. You will continue to access online banking from our website when you are on a PC or laptop.

**Q: Will the Mobile App work on my devices?**

A: You can access Online Banking using the Mobile Banking App on a smartphone or tablet. The device needs a SIM card and your phone number is registered on your chequing account.

**Q: What transactions can I carry out online or through the Mobile App?**

A: Refer to the reference guide below for services available in Online Banking and through the Mobile Banking App.

Services	Online Banking	Mobile App
Initial online banking access to: - set confidential unique password - set security questions and answers - select security image	✓	x
Account balances	✓	✓
Account history	✓	✓
PDF bank statements	✓	x
Transfers between CCEC accounts/subaccounts	✓	✓
e-Transfers	✓	✓
Bill payments	✓	✓
Bill payment <u>default</u> sub account	<b>Savings</b>	<b>Chequing</b>
Change password	✓	✓
Disable debit card	✓	✓
Remote Deposit Capture	x	✓

## Alerts

### Q: What are Alerts?

A: Alerts are messages on time-sensitive transactions that are sent to your phone or email. Alerts can help you to stay informed.

### Q: Can I easily set up, add or remove Alerts?

A: Yes. Alerts are easy to set up and maintain on the Online Banking system via the left side of your screen:

1. Click on *Manage Alerts*
2. Select where you'd like to receive them - by email or cellphone under "Manage Alert Subscriptions"
3. Select a type of alert from the list.
4. Personalize the alerts you'd like to receive

### Q: Which Alerts should I set up?

A: Here are a few commonly used alerts that help to keep your account safe and secure:

- Online log in
- Personal Access Code changed
- Insufficient funds
- Balance low
- Future/Recurring Transfer or Payment May Fail
- Withdrawal Exceeding Limits such as a large ATM withdrawal.

### Q: How safe is it to receive alerts?

A: Alerts help to keep your account more safe and secure. For example, your account number(s) are not included in any alert messages we send to you. Accounts will be referenced by their type or the nicknames you give to them, which can be updated by going to the *Extra's* tab then *Rename Account* page. You can also review the *Alert History* to see a history of all alerts that were generated

If you have any questions about **iBank**, please contact the branch.