



Online Banking How it Works and 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
- Alerts
- Mobile Banking App - coming soon
- Mobile cheque deposit - coming soon

General Information

Q: What is iBank?

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

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 or 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 call the branch to have this setup for you.

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

A: You login with the same information. The Login Name is the Account Number; and the Password is the Personal Access Code (PAC) from the online banking system.

Q: What is the Enhanced Security login?

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

1. Select three 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: We expect that the recipient list and all pending transactions will be carried over to **iBank**.

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

A: Yes.

Alerts

Q: What are Alerts?

A: Alerts are messages on time-sensitive transactions that are sent to your phone or email.

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: Can I easily add or remove Alerts?

A: Yes. Alerts are easy to set up and maintain from the Online Banking system drop-down menu on the left side of your screen:

1. Click on *Manage Alerts*
2. Create the Alerts by opening *Personalize Subscriptions*. NOTE that any alerts sent will not contain account numbers; instead, they will be referenced by their type or by the “nicknames” you assign to them. You can add, delete or temporarily disable an Alert.
3. Go to the *Manage Recipients* menu to enter the information on where the Alerts will be sent.
4. Review the *Alert History* to see a history of all alerts that were generated

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: What other new feature is important?

A: You can disable your debit card if you feel it has been compromised and call the branch to request a new debit card.

Mobile Banking App - Coming Soon

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 account.

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

A: With the Mobile App you have the capacity to perform all the transactions you can do using a laptop or PC.

Mobile Cheque Deposit - Coming Soon

Q: How does Mobile Cheque Deposit work?

A: 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.

Q: Is Mobile Cheque Deposit secure?

A: Yes.

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

A: Please retain your cheque for your record for a minimum of 120 days before you destroy it.

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