

## *Frequently Asked Questions*

### **What do I need to do to prepare for the Online Banking (OLB) conversion?**

Make sure that your contact information is up to date. We'll need your current phone number to authenticate your computer. Please call (877) 280-1862.

There will be a Bill Pay scheduling blackout from June 1<sup>st</sup>-9<sup>th</sup>. Bill Pay users must make sure that all payments to be made during the blackout period are scheduled before June 1<sup>st</sup>.

Any recurring payments currently set up will be made just as they have been scheduled.

### **Why are you upgrading?**

Morrill & Janes Bank is upgrading our Online Banking system as part of our computer conversion.

### **Is my data secure during the transition?**

Yes. We use Secure Sockets Layer Encryption (SSL) technology, which scrambles data as it is sent between your computer and the bank. SSL makes it difficult for others to access your information and is a trusted method of securing online transactions.

### **Will OLB be down? If so, for how long?**

Online Banking will be unavailable from 5:00 p.m. June 6<sup>th</sup> through 10:00 a.m. June 9<sup>th</sup>.

### **I've bookmarked my Online Banking pages. Will the bookmarks still work with the new system?**

The new Online Banking system has a new URL web address. You will have to save the page as a new bookmark or add the page to your favorites list.

### **How do I log in the first time?**

The first time you log in to the new Online Banking system, you will go through the Enrollment Process. Select the Login button on the homepage to proceed to the login landing page, then enter the same username and password you've always used. You will then be directed to request a Secure Access Code. To do this, first choose from a list of contact methods we have on file for you – for example, your home or mobile phone number. We'll use this information to send you an automated message or text message containing a one-time use code. Enter this code in the on screen field, then click Submit. Review and accept the disclaimer, review your personal information, and finally select a new password to meet updated security requirements.

During your second login you will be given an opportunity to authenticate your computer.

Step-by-step instructions with illustrations are available on our website.

## **Why do I need a new password?**

We have instituted new password requirements to help keep your sensitive data secure.

Your new password must:

- Contain at least 8 characters
- Not be more than 24 characters
- Contain at least 1 number
- Contain at least 1 lowercase character
- Not be the same as your last password

## **If my current password meets the updated security requirements to I have to change it?**

If your current password already meets the updated security requirements you do not have to change it. When you are asked for a new password, simply input your current password. Please keep in mind security experts recommend changing passwords for websites containing financial information every 3 to 6 months so now may be the perfect opportunity to do so.

## **Why do I need to authenticate my computer?**

Computer authentication happens during the second time you log in to Online Banking. It's an added layer of security to help us verify it is you – and not an unauthorized person – trying to access your accounts. If you use the same browser to access Online Banking on your personal computer, you should only need to do this once.

## **How do I authenticate my computer?**

The second time you log in under the new system, you'll go through the Authentication Process. Log in with your user name and newly updated password. You will then be directed to request a Secure Access Code. To do this, first choose from a list of contact methods we have on file for you – for example, your home or mobile phone number. We'll use this information to send you an automated message or text message containing a one-time use code. Enter this code in the on screen field, then click Submit.

Finally, you'll be prompted to activate your browser. If you are at a private computer that you will use regularly to access Online Banking select 'Activate this computer for later use'. If you are at a public computer, select 'One Time Access'. Finish by clicking Submit.

Step-by-step instructions with illustrations are available on our website.

## What is a secure access code and why do I need one?

A Secure Access Code is a one-time use code that allows you to securely log in to our Online Banking system. Once you use a code or it is no longer valid and codes have a time limit to be used before they expire. Whenever you are presented with the option to have a Secure Access Code delivered, you must choose a delivery method for the code, receive a new one, and enter it in the field provided.

When you log in the first two times, you will be prompted to receive a Secure Access Code. The code is delivered to you via phone or SMS text.

You will also need a Secure Access Code if you delete the security certificate or “cookie” that we’ve stored on your computer, or if you log in from a computer or mobile device that is not registered for repeated use.

## Why do I have to enter a Secure Access Code every time I log in?

If you delete system cookies, whether manually or through an automated process, the activation will be erased, and you’ll have to use a Secure Access Code each time you log in. You can make changes to your cookie settings through your browser. See the help section of your browser to learn more.

## Do I need to activate this computer for later use?

Choosing to “activate this computer for later use” authorizes us to store a security certificate on your computer which will speed up the verification process in the future and eliminate the need to use a Secure Access Code each time you log in. Do this for your personal computer only.

If you delete system cookies, whether manually or through an automated process, the activation will be erased, and you’ll have to use a Secure Access Code each time you log in.

## What are cookies?

Internet cookies are small text files on your system used for keeping track of settings or data for a particular web site.

## Will the new Online Banking have a Mobile Banking App?

Yes! Introducing: SAVVY! Get the new mobile app beginning June 9<sup>th</sup>. Your new Online Banking comes with a new app as well. Our SAVVY mobile app requires a new download and installation - the current mobile remote deposit app will not be upgraded and will not work with the new system. It will be available for download on June 9<sup>th</sup> on Google Play and the iTunes Store.



## **I use Bill Pay. Do I need to reschedule my payments to be sure they are completed on time?**

No. There will be a Bill Pay scheduling blackout from June 1<sup>st</sup>-9<sup>th</sup>. Bill Pay users must make sure that all payments to be made during the blackout period are scheduled before June 1<sup>st</sup>. Any recurring payments currently set up will be made just as they have been scheduled.

## **How are payments different in Bill Pay than in the previous system?**

The new system has a number of exciting new features that allow you to:

- View images of checks sent to you from Bill Pay once the payments have cleared your account.
- Set up email and text reminders to stay on top of upcoming payments
- Set up email and text alerts to let you know when a payment has been scheduled or processed
- Quickly view your checking account balance from your dashboard before making a payment
- Enjoy expedited payments when necessary
- Send funds to virtually any person or company

## **Will my current eBills transfer to the new system automatically?**

No. Current eBills (payees that you have asked to send electronic bills to your current Bill Pay account) will be canceled during the OLB systems upgrade. You will need to re-enroll for an eBill from those payees through the new Bill Pay beginning Monday, June 9<sup>th</sup>.

## **Can I change the arrangement of my accounts?**

Yes. You will be able to arrange your accounts in the order that works best for you.

## **Can I create nicknames for my accounts?**

Yes. Creating customized account names can help streamline your Online Banking experience.

## **How can I change my password or login ID?**

The Change Password form can be found on any Online Banking page in Preferences under the Security section.

## **Are check images still available?**

Yes. Just click the magnifying glass icon beside any check listed in your account History.

## **Are my eStatements still available?**

Yes. You can view your last 24 statements (24 months for monthly cycle, 24 weeks for weekly cycle or 24 days for daily cycles.)

## **How do I sign up for eStatements?**

From any Online Banking page, choose Delivery under the Preferences section.

## **What is secure messaging?**

We use secure messaging to send you alerts and notifications regarding your account including information about password changes and security alerts within Online Banking.

## **How do I make a loan payment?**

Set up a recurring payment and have your Morrill & Janes Bank payments automatically deducted from your savings or checking account. Or, you can make your loan payments by using the Transfer Funds menu.

## **To whom can I make Person-to-Person Transfers?**

You can securely pay virtually any person or company with an account at Morrill & Janes Bank right from your checking account using Online Bill Pay.

## **I'm still having trouble with Online Banking, and I didn't find the answer to my question in the FAQ. Whom do I contact?**

You can reach us by phone at (877) 280-1862.