



# Online and Mobile Banking Frequently Asked Questions

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## New Online and Mobile Banking

### 1. Why did online/mobile banking change?

- a. You spoke, and we listened. We are now simplifying our online and mobile banking into one platform. Our new online/mobile banking experience provides convenience with enhanced security, new features, and improved functionality.

### 2. Will I need to download a new app with the new mobile banking?

- a. Yes. You should receive a prompt when attempting to access our old app stating there is a new update available and will be directed to the new app in both the Apple and Google Play stores. If you do not receive this prompt, you can download our new app by simply searching for **Credit Union of the Rockies** in the [App Store](#) for Apple users and [Google Play](#) for Android users.

### 3. Do I need to re-enroll in online/mobile banking on the new system?

- a. There is no need to enroll in online/mobile banking if you have previously enrolled in online banking. Log in with your existing online banking credentials on either the online banking website or the new mobile banking app. If you are having trouble logging in, you can reset your password to recover access to your account.

## Logging In

### 1. Will my username and password be the same?

- a. Yes. Your username and password will be the same as before.

## 2. How do I access online/mobile banking?

a. You can access the new online/mobile banking and your account on a desktop, laptop, mobile phone, or other internet-accessible device. Simply log in with your existing online banking credentials to both online and mobile banking. There are two access points:

- Online Banking: Visit our website at **[www.cu-rockies.org](http://www.cu-rockies.org)**
- Mobile Banking: Download the NEW mobile banking app from the Google Play or Apple Store. The new app is called **“Credit Union of the Rockies”** in the app stores.

## 3. What is 2-Factor Authentication and why is it required by the online/mobile banking system?

a. 2-Factor Authentication is a security measure that allows you to request a one-time access code to log in to online/mobile banking. The code enhances security by creating an added layer on top of your unique username and password. This security process helps to verify you and better protect your credentials and the accounts you can access.

## 4. When I log into online/mobile banking, do I need to get a confirmation code every time I log in?

a. No. Check the “Don’t ask for codes again on this computer” box if you do not want to receive a verification code or phone call each time you log in. If you prefer to input a confirmation code with each use, you can leave the box unchecked or use the 2-Factor Authentication app to deliver the code.

## 5. How can I log in to online/mobile banking if I can't get a verification code through text message?

a. 2-Factor authentication uses a unique one-time access code to verify identity and log on to online/mobile banking. If you are unable to receive text (SMS) messages, you can choose to receive your access code via phone call.

- On the verification code screen, click **Try another way** located beneath the **Verify** button
- Select **Phone Call** and click **Next**
- You will receive an automated phone call that will provide your access code (Have a pen and paper ready)
- Return to the verification code screen
- Enter your access code and click **Verify**

b. You can also use a FIDO security key. This is a physical key or device (like a USB key or smart card) that authenticates your identity.

c. Or you can use an authenticator app.

If you are still having trouble, contact the credit union at **(303) 273-5200** to ensure we have the correct phone number on file

## 6. How many invalid login attempts do I have until I'm locked out of my account?

a. You will have 20 attempts to enter the correct login information before your account is locked. Please contact us at **303-273-5200** to unlock your account.

## 7. I can't remember my username or password. What should I do?

- a. You can recover your account by clicking the **“Forgot?”** link included on the login screen.

## **Internal Credit Union of the Rockies Transfers/Transactions**

### **1. How do I make a Credit Union of the Rockies account transfer between my accounts in online/mobile banking (i.e. checking, savings, money market, etc.)?**

- a. To transfer between your Credit Union of the Rockies accounts in online/mobile banking:
  - Log In
  - Click **Transfers**
  - Select your **To** and **From** account and amount
  - Click **More Options** to change the frequency and date if desired
  - Click **Submit**

### **2. How do I make a transfer to another Credit Union of the Rockies member account?**

- a. Log In
- b. Click **Member Transfers**
- c. Click on + **New Member Transfer**
- d. Enter the required member information
- e. Click **Next**
- f. Enter the required Transfer specifications

- g. Click **Next**
- h. Verify the information and click **Submit**
- i. Click **Done**

**3. Will my previously created scheduled Credit Union of the Rockies account transfers still work in the new online/mobile banking system?**

- a. Yes, all existing scheduled transfers in the previous online/mobile banking system have been moved to the new system.

**4. Where can I view pending transactions on my account? (i.e. debit card transactions)**

- a. Log In
- b. Select the account you need to view
- c. To view all account activity, view the **Transactions** tile on the dashboard.

**5. How do I search for transactions in online/mobile banking?**

- a. Account transactions can be searched in online/mobile banking by amount, date, tags, etc.
- b. Online:
  - Log in
  - Click **Accounts**
  - In the **Accounts** section, select the account you would like to search
  - In the **Transaction** section, select the magnifying glass icon 
  - Click on the **Search** and sorting options to open **Advanced Search** in digital banking

- On the **Advanced Search** window, you can select specific search filters and select **Search**

c. Mobile App:

- Log in
- Click on the menu in the top left corner 
- Click **Accounts**
- Select the account you want to search
- Select **Transactions**
- Tap the magnifying glass icon 
- In the search bar type a keyword, amount or date you are looking for
  - The transactions will display under the search bar

## 6. How do I download transactions in online/mobile banking?

a. Account transactions can only be downloaded in online banking (not available on the mobile app).

- Log in
- Click **Accounts** from the left-hand menu
- In the **Accounts** section, select the account you like to download transactions for.
- At the top of the screen, select the first icon download  next to the print  or search  icons.

- On the **Download Activity** window, select the **Date Range, File Type** and click **Download**.

## 7. How do I print transactions in online/mobile banking?

- a. Account transactions can only be printed in online banking.
  - Log In
  - Click the **Accounts** tab
  - In the **Accounts** section, select the account
  - On the **Activity** section, select the printer icon . Only transactions that show in the Activity section will print.
  - A print screen appears with a print preview and print configuration options.
  - Using the dialog, configure the print settings and select **Print**.

## External Transfers

### 1. How do I add an account from another financial institution to my online/mobile banking?

- a. You can add accounts from other financial institutions inside your online/mobile banking.

Website:

- Log In and navigate to the **Accounts** section
- Select **Add an External Transfer Account**, enter your password, and complete the required information.

- You will have 60 days to input your verification amounts received in your external account.

Mobile:

- Log In, click on the menu  and navigate to the **Accounts** section
- Tap the + in the top right corner and select **Make External Transfers**
- Enter your password and complete the required information.
- You will have 60 days to input your verification amounts received in your external account.

**Please note:** Transfers to another financial institution may take 3-5 business days to process.

## 2. How do I pay a person (Person-2-Person payment) in mobile banking?

- a. You can use online/mobile banking to pay a bill or pay a person.
  - Log in
  - Select **Payments** or tap **Pay** under your account in mobile
  - If it is your first time using **Payments**, it will ask you to enroll, click **Enroll** (enrollment must be performed using the browser site instead of the app)
  - Select **Pay a person > Person to pay** (To add a new person, select the + button in the top right and enter your password. follow the

prompts to complete the necessary information) or Select the person to pay in mobile

- Input the **Amount**
- If you would like to set the date for the payment, Select **More Options** and select the desired date.
- Select **Submit**

## Bill Pay

### 3. What is Bill Pay?

- a. Bill Pay allows you to pay anyone, anywhere right from your computer or mobile phone. There is no limit to the number of bills you can pay, and this service is free to all members with a checking account. Bill Pay is offered through online/mobile banking.

### 4. How do I pay a bill in online/mobile banking?

- a. You can use online/mobile banking to pay a bill or pay a person.
  - Log in
  - Select **Pay a Bill** or tap **Pay** under your account in mobile
  - If it is your first time using **Payments**, it will ask you to enroll, click **Enroll**
  - Select Pay a bill, Add another bill, or Pay a person (online only)
  - Select the company or person you would like to pay

1. To view all options, click filter 

- Input the **Amount**
- If you would like to set the date for the payment, select **More Options** and select the desired date. Otherwise, payment date will be reflected under the submit button.
- Select **Submit**

**5. Are my bill payment accounts being transferred automatically or do I need to set them up again in the new online/mobile banking?**

- a. Bill payment accounts will be automatically transferred and do not need to be set up again.

**6. Will my scheduled bill payments carry over to the new online/mobile banking?**

- a. Yes, any scheduled bills will be paid as scheduled, and scheduled payments will carry over to the new online/mobile banking experience.

## Messages

**1. How do I send a secure message in online/mobile banking?**

- a. Whatever device you are on, it's easy for you to start a secure conversation with the credit union:
- Log in using the website or mobile app.
  - Click **Messages** in the main menu on the left or select **Message** from the dashboard
  - Type your message and click the arrow or **Send**.

We typically respond within 2-4 hours during regular business hours (Mon-Fri, 8:30am-5:30pm MST).

## **Alerts**

### **1. Will my previously created account alerts work in the new online/mobile banking system?**

a. No, alerts will need to be re-entered into the new system. To set up alerts in online/mobile banking:

- Log in
- Select the account you would like to set up an alert for
- Click **Alert Preferences** in the menu or **Manage Alerts** in mobile
- In the **Balance Alerts Section**, select **Add Alert**.
- Select **Above** or **Below** and then input a dollar amount.
- In the **Alert/Notify** by field, select Email, Text message, or In-app message.
- Select **Add Alert** to save the alert
- Repeat steps for Transaction Alerts

### **2. How do I delete an alert in online/mobile banking?**

a. Alerts can be deleted at any time in online/mobile banking.

- Log in
- Select the account you would like to edit up an alert for
- Click **Alert Preferences** in the menu or **Manage Alerts** in mobile

- Under **Alerts**
- Click **Edit** next to the alert you would like to change
- Click the **Trashcan icon**  in online or click **Remove** in mobile

### 3. How do I edit an existing alert in online/mobile banking?

- a. Alerts can be edited at any time in online/mobile banking.
  - Log in
  - Select the account you would like to edit an alert for
  - Click **Alert Preferences** in the menu or **Manage Alerts** in mobile
  - Under **Alerts**
  - Click **Edit** next to the alert you would like to change
  - Change your criteria for the alert
  - Click **Save**

## eStatements

### 1. Will I need to re-enroll in eStatements with the new online/mobile banking?

- a. No, you will not have to re-enroll in eStatements. The new online/mobile banking site will make accessing your account and statement information easier than ever.

### 2. How do I view my account statements and tax documents in online/mobile banking?

a. Account statements and tax documents can be downloaded from online/mobile banking. These are only available for accounts already enrolled in eStatements.

- Log In
- Click on the **Statement** button
- **Statements** and **Taxes** will be listed for each year available

## Remote Deposits

### 1. How do I make a mobile deposit in online/mobile banking?

a. Mobile deposit is available for all share accounts (excluding CDs), but you must enroll first. Mobile deposits can only be done through the mobile app.

- Log in
- Select the **Deposit** button OR select **Deposit Check** from the slideout menu in the mobile app
- Click **Enroll Account** and go through the sign-up steps
- Once your request has been processed and approved, tap **Deposit a Check**
- Enter the check amount
- Tap **Continue**
- Select the account to deposit to
- Take a picture of the front of the check and tap continue
- Take a picture of the back of the check and tap continue

1. Ensure that you have signed the check and write “For mobile deposit only at CUR”

- Verify the information and tap **Submit**

**2. Are there limits on the dollar amount and number of mobile deposits I can submit?**

- a. Yes, there are limits to the number of checks and amounts per item. Please refer to the **Deposit Limits** icon  for more details.

**3. What are the endorsement requirements for mobile check deposits?**

- a. To ensure your mobile check deposit is accepted, please endorse the back of the check with “For Mobile Deposit Only at CUR” along with your signature.

**4. What should I do with my checks after using mobile deposit?**

- a. You should retain the check for fourteen business days after the deposit has been posted to your account. After that time, you may shred it.

**5. When will the funds from my mobile deposit be available in my account?**

- a. Funds will be available based on Regulation CC guidelines. For more information, come in, send us a message or call CUR at 303-273-5200.

## **Card Management**

**1. How do I block my debit card in online/mobile banking?**

- a. Blocking your debit card is easy in online/mobile banking. It's just as easy to unblock it as well!
- Log in

- Under the **Card Management** section, choose the card you need to edit, click the toggle slider to turn the desired card off
- If you wish to turn the card back on, simply click the toggle next to the blocked card to turn it on

## Updating Information

### 1. How can I change my phone number, email address, or primary address in online/mobile banking?

- a. You can update your phone number and email address on your own in online/mobile banking, but all primary address changes will be routed to our “Message” feature, where a team member will ensure this change directly with you.

- Log In
- Click on the **User Profile** icon (circle with initials on top right of screen) and click **Settings**
- Click **Edit** next to your phone, email, or address
- Verify your password
- Edit your contact information
- Click **Save**

### 2. How do I change my username or password in online/mobile banking?

- a. You can change your username or password at any time in online/mobile banking.

To change username:

- Log in
- In the menu on the left-hand side, select your **User Profile** in the bottom left corner
- Select **Personal Settings** and then select the **Security** option on the left side menu
- In the **Username** field, select **Edit**
- Enter your current password when prompted
- Change your username and select **Save**

To change password:

- Log in
- In the menu on the left-hand side, select your **User Profile** in the bottom left corner
- Select **Personal Settings** and then select the **Security** option on the left side menu
- In the **Password** field, select **Edit**
- Enter your existing password, and then enter a new password
- Select **Save**

### **3. How do I rename or personalize an account name in online/mobile banking?**

a. You can rename any account in online/mobile banking.

- Log in
- Select an account from the **Accounts** section

- Select **Settings** from the options menu
- Next to the account name, select **Rename**
- Type the new name and then select **Save**

#### 4. How do I change the order my accounts are displayed in online/mobile banking?

a. You can rearrange the order your accounts display in online/mobile banking to reflect the sequence you want.

- Log In
- In the menu on the left-hand side, select **Accounts** and click **Organize Accounts**
- Drag and drop the accounts to rearrange the order
- Click **Done**

### Using Quicken or QuickBooks

#### 1. What do I have to do to update Quicken, QuickBooks, and Mint after the digital banking update?

- a. For the first time logging in to Quicken, QuickBooks, or Mint after the digital banking update, you will need to reconnect all accounts in order to reactivate your feed. You will need to do the following actions on Quicken:
- Log in to the new online banking system first to verify access and set up 2-Factor Authentication
  - Log in to your Quicken software
  - Always take a back-up of your software before performing any new action**
  - Find the account you wish to update
  - Click the **Actions** option on the account
  - Click **Edit Account Details**
  - Select **Online Services** and **Reset Account** or **Deactivate/Reactivate Account**

- viii. Ensure that you are using Express Web Connect option (Direct Connect is not supported)
- ix. Insert your username and password
- x. Select how you would like to receive your one-time passcode
- xi. Complete the setup and review your transactions

You may have to perform this action for each share on your account in order for all of them to link. QuickBooks and Mint follow the same process but have varying on-screen prompts.

## **Miscellaneous Online**

### **1. How do I log out of online/mobile banking?**

- a. When accessing on a browser or app, click on your name at the bottom left-hand corner of the screen and select "Sign Out".

### **2. What is the inactivity time-out period for online/mobile banking?**

- a. For your security, your account will time-out after 10 minutes of inactivity or on mobile anytime you leave the app.

## **Miscellaneous Mobile**

### **1. Can I add multiple profiles within the mobile app to switch between different accounts?**

- a. Yes! Our new mobile app allows you to add and manage multiple profiles, making it easy to switch between different accounts without having to log in and out each time.
  - i. Log in
  - ii. In the menu on the left-hand side, select your **User Profile** in the bottom left corner
  - iii. Select **Add an account**

- iv.** Type in the username and password for the other profile and  
continue