

Alkami – Online Banking FAQs

Overview: Alkami, the new online banking, will launch July 2018. Members will now have access to features that allow them to conduct various types of transactions. There will be new features and others that although they remain the same, will need to be accessed a different way using Alkami vs. NetTeller.

General

Q. What could prevent me from logging into the new online banking?

A. The following are a few reasons why a member would not be able to log into the new online banking.

- Incorrect Username – Contact the CU to obtain this information
- Incorrect Security Questions – Contact the CU to reset your security questions.
- Incorrect Password – Click Forgot Password to reset

Note: If username and security questions are not answered correctly, member will be directed to contact the CU.

Q. How long do I have to enter the verification code when I log into a device that has not been registered?

A. The system allows 15 minutes for a verification code to be input when logging into a device that has not been registered.

Q. Can my online banking log in information (e.g., password) be sent to a phone number or email that is not on file?

A. No. Sensitive account information can only be sent to an existing phone number or email address on file.

Q. Will I be required to set up my online banking through a desktop?

A. No. Members will now be able to register for online banking on the new MCCU mobile app without an initial desktop set up.

Q. Will all my information be reflected in the new online banking?

A. Yes. All member information will be automatically imported into the new online banking.

Q. Will my security questions expire?


A. No. Security questions will no longer expire.




Q. Where are the tab options that used to be at the top of the page in the old online banking?

A. The options that were available as tabs on NetTeller will still be available to members in the new online banking. They will now be located on the Dashboard as widgets for easy member access.

Q. Will the new online banking be compatible with my mobile device?

A. Yes. The new online banking will be compatible with all available mobile devices (e.g., Apple 4 version and newer, Android 5 version and newer, etc.). A new full access mobile app will also be available with enhanced features.

Note: Members will not need to uninstall the old app (red icon) , they will only need

to update the app to get the new app (white icon) . If the member has uninstalled the old app (red icon) , the new app (white icon)  will need to be install.

Q. What browsers will the new online banking support?

A. The new online banking will support all browsers.

Q. Will I still be required to share my log in information with all owners on a membership?

A. No. Members will no longer be required to share log in information for accounts with multiple owners. All owners will be able to have their own individual log in.

Q. Will I have the option to remember a device?

A. Yes. When members first log into online banking, they are required to verify their security information, but if they do not wish to verify that information every time they log in, they may choose to 'Remember this Device'.

Q. What are the verification methods?

A. The following can be used to verify authentication: Text, Questions, Email, and Call. Phone calls will be received from Silverado, CA at 714-707-3260.

Settings

Q. Will I be required to change my username and password with the new online banking?

A. No. All log in information will be automatically imported in to the new online banking.

Q. Will my security questions transfer with the change?

A. No. The security questions will need to be reset after the member's first log in to the new online banking.

Security

Q. Can I update my Username?

A. Yes. Usernames can be updated in Settings under the Security tab. A username must be unique, at least 6 characters in length, and no more than 20 characters.

Q. Can I update my Password?

A. Passwords can be updated in Settings under the Security tab (which is displayed with asterisks for security purposes). A valid password must contain a minimum of 6 characters and one upper case alphabetic character, no maximum limit.

Q. Can I update the Two-Factor Authentication?

A. Yes. The Two-Factor Authentication can be updated under the Security tab. The following 4 options (Email Code, Code via SMS, Security Questions, and Code via Voice Call) can be enabled to further secure the member's online banking.

Q. Can I update my Security questions?

A. Yes. Security questions can be updated under the Security tab by selecting the pencil icon to the right of the Security Questions. Five Security questions will need to be selected from the drop-down box and the answers will need to be entered below each

question.

Contact

Q. Can I update my physical address?

A. Yes. A physical address can be updated in Settings under the Contact tab.

Q. Can I add a separate mailing address?

A. No. If a mailing address has not been added, the member will need to contact MCCU to update the address.

Q. Can I update my phone numbers?

A. Yes. A home, work, and mobile phone number may be updated in Settings under the Contact tab.

Q. Will I be able to receive text alert messages?

A. Yes. If a member chooses to receive text alert messages, it may be activated in Settings under the Contact tab. Standard text messaging rates will apply.

Notifications

Q. Where can I set up my notification in my online banking?

A. Notifications/Alerts can be set up in Settings under the Notifications tab.

Q. What type of notifications can be set for my Accounts?

A. The following alerts are available as notifications for Accounts: Automatic Deposit, Automatic Withdrawal, Balance, Balance Summary, Certificate Maturity, Check Cleared, Debit Card Purchase, Direct Deposit, Insufficient Funds, Regulated Savings Transfer, Transaction, and Transaction Description.

Q. What type of notifications can be set for my Authentication?

A. The only notification available for Authentication is the Online Banking Access Alert.

Q. Can I turn on the Authentication notifications?

A. Yes. Authentication notifications can be turned on in Settings under the Notifications tab.

Accounts

Q. Can I link an external account?

A. Yes. An external account (from another financial institution) can be linked to your MCCU account in Settings under the Accounts tab. Once an external account is linked a member will be able to view balances and transactions at other institutions or make transfers to and from this account within their MCCU online banking.

Q. Can I delete an external account that was previously set up?

A. Yes. An external account can be deleted in Settings under Accounts tab. By deleting an external account this means the account information will no longer be visible in MCCU online banking.

Q. Will I be able to see all my personal memberships?

- A. Yes. Members will be able to see all consumer accounts in which they are listed as a primary or joint.
- Q. Will both my consumer and business memberships be available under one log in?**
- A. No. There will be a separate log in for a consumer membership and a business membership. This is because there are certain features that will not be available for both types of accounts.
- Q. Where do I go to see all of my accounts and transactions?**
- A. Members will be able to see their transactions in the Accounts widget. This widget will be available for members to the left of their screen. Its exact location will depend on the member's placement of the widgets. It may be available as a favorite or in the 'More' section of widgets.
- Q. Will I be able to view my transaction history? And will I be able to search for specific transactions?**
- A. Yes. Members will be able to see their transactions in the Accounts widget. The transaction history will be visible within the share. The transaction history search can be filtered by date, category, transaction amount, type, credit/debit, and by check number. They may also simply search by entering the name of a transaction (e.g. Starbucks, HEB, etc).
- Q. How long will my transactions be available to view?**
- A. Transaction history will be available to view for 2 years.
- Q. How long will my checks be available to view?**
- A. Checks will be available to view for 2 years.
- Q. Will I be able to view checks that have been deposited into my account?**
- A. No. Unfortunately, only images for checks that have been written and cleared from my account will be available.

Homepage

- Q. What is the dashboard?**
- A. The dashboard is a visual display of the most important information needed to complete the members' needs. The information is consolidated and arranged on a single screen to provide a quick view into the member's account. It may be customized to meet each member's specific needs.
- Q. What may be displayed on the dashboard?**
- A. There will be an overview of all the member's accounts, Budget/Spending Trackers, recent activity, pending activity, links to Articles/Financial Education, and access to widgets.
- Q. What is a widget?**
- A. A widget is a small module (icon) that allows members to access information or perform certain functions.

Transfers

Q. Will I still be able to conduct transfers between my memberships?

A. Yes. Members may transfer between their accounts using the Transfers widget which is located to the left of the screen. Its location will depend on the member's placement of the widgets. It may be available as a favorite or in the 'More' section of widgets. Members will be able to conduct Quick and Classic Transfers.

Q. What are the scheduled transfer times for FI to FI transfers?

A. FI to FI transfers post within 3 business days.

Q. What is a Quick Transfer?

A. Under the Quick Transfer tab, the member has limited options to make for a quick and easy transfer between previously set up accounts. This can only be used to conduct transfers for that very same day. Members will need to select an account where the funds will be taken from, select or enter an amount, and select the account where the funds will be deposited.

Q. What is a Classic Transfer?

A. Under the Classic Transfer tab, members can set up new transfers account (external or to other MCCU members), add memos to transfers, set up future transfers, and set up recurring transfers.

Q. Will I be able to set up an external transfer into my MCCU loan?

A. Yes. This can be set up in the Transfers widget. The confirmation of the test deposit can be done under the settings tab.

Q. Will Zelle be available?

A. No, at the moment Zelle will not be available.

Check Services

Q. Where can I find the Check Services widget?

A. The Check Services widget is located to the left of the screen. Its location will depend on the member's placement of the widgets. It may be available as a favorite or in the 'More' section of widgets.

Q. Will check withdrawals still be an available option?

A. Yes. Check withdrawals may be conducted in Check Services under the Check Withdrawal tab. The check amount must be a minimum of \$5.00 and the check will only be styled according to the account set up.

Q. Will I be able to place an order for checks through the new online banking?

A. Yes. Check Orders can be placed in Check Services under the 'Reorder Checks' tab. A new check order may be placed by visiting a branch location or by contacting the Solution Center via email at www.memberservices.com or by phone at 281-398-9900.

Q. Will I be able to place a stop payment through the online banking?

A. Yes. A Stop Payment can be placed in Check Services under the Stop Payment tab. A fee

will apply. The following check information may be required:

- Select account
- Check number
- Check date
- Check amount
- Payee name
- Remarks

Savvy Money

Q. Will Savvy Money be available with the new online banking?

A. Yes. Savvy Money will be available on the Dashboard located to the bottom of the right of the screen.

Message Center

Q. Where can I find the Message Center widget?

A. The Message Center widget is located to the left of the screen. Its location will depend on the member's placement of the widgets. It may be available as a favorite or in the 'More' section of widgets.

Q. What can I do in the Message Center widget?

A. In the Message Center, members may compose messages regarding any questions or problems they may be experiencing. This is also where members can see received messages and review sent messages.

Card Controls

Q. What will I be able to update under the Card Controls widget?

A. Members will be able to replace a card, block/unblock debit cards, and increase daily limits.

New Features

Q. Are there any new features that can help me with my finances?

A. Yes. The new online banking will have two new features, a Budget widget and a Savings Goal widget, that allow members to track their expenses and their savings based on an initial set up in each widget.

Q. Will there be a fee for using the Budget and Savings Goal widgets?

A. No. The Budget and Savings Goal widgets will be free service available to all members.

Mobile Banking

Q. Will I be able to access my MCCU mobile app on any mobile device?

A. Yes. The mobile app will be available as a free app on every mobile device (e.g., Apple 4 version and newer, Android 5 version and newer, etc.). This includes all phone carriers. The member will need to reload the new white MCCU app, but will not need to uninstall the red MCCU app.

Q. Will I be able to access my MCCU mobile app with touch ID (Apple iPhone and iPad)?

A. Yes. The mobile app will now give members the option to log in with their touch ID or to use their password.

Q. Will I be able to conduct transfers through the mobile app?

A. Yes. Members will be able to conduct transfers within their account(s), to external accounts, and to other MCCU members.

Q. What is Snapshot?

A. Snapshot is a tool used to peek at balances while not being logged into the account. Members may choose to allow this on all or selected accounts to be able to see balances at a quick glance.

Q. Will I be able to see my Budget and Savings Goals through the mobile app?

A. Yes. Members will be able to view the budget and savings goals previously set up. Members will not be able to update any information regarding the budget and they may only change the allocation of future funds for Savings Goals.

Q. Will I be able to categorize my transactions through the mobile app?

A. No. Transactions cannot be categorized but transaction details will be available.

Q. Will I be able to conduct Check Services through the mobile app?

A. No. There are no check services available through the mobile app. This includes check orders, stop payments, and check withdrawals.

Q. Will I be able to apply for a loan or add a deposit account through the mobile app?

A. Yes. Members will be able to apply for a loan or add a deposit account using the Quick Apply widget.

Q. Will I be able to opt in for Choice Pay through the mobile app?

A. Yes. Members will be able to opt in to the Choice Pay service through the mobile app.

Q. Will I be able to access the Message Center through the mobile app?

A. Yes. Members will still be able to send messages, review received messages, and review sent messages.