

Architect Home Banking FAQ

Conversion and Registration

1. When will this conversion take place?

The conversion will take place on July 26th. The new Home Banking (HB) platform and Mobile Banking will both be available on this date. You will be able to access the existing HB site until August 8th, 2018.

We encourage all members to start using the new home, mobile, and tablet banking as soon as it's launched. We will have a short window where both the old and new systems are available, but the old system will have limited functionality.

2. What are important dates for specific functionality changes during the conversion?

CheckFree, Reoccurring Transfers and Remote Deposit Capture will not be available in the CURRENT HB site for a short period of time just before the new site is made available on July 26th.

- a. **BillPay (Checkfree)** will be turned off in our current HB site on the evening of the July 23rd, but any existing bill payments will still go through and will convert to the new system.
- b. **Scheduling of Recurring Transfers** will stop in our existing HB site on the evening of July 23rd. Existing scheduled transfers will still work and will convert.
- c. **Remote Deposit Capture** will be disabled in our current HB site on the evening of July 25th.
- d. **New Enrollments** will stop in our existing HB site on the evening of July 23rd.
- e. **Old environment hb.swacu.org** will be shut-down on August 8th.

3. Am I able see all my accounts and transaction history?

You will still have access to view all your accounts and the associated transaction history for each account. Existing payments scheduled in Billpay/Checkfree will transfer to the new site, along with existing reoccurring transfers.

4. Will my login information carry over to the new platform? Can I use the same User ID and Password?

If you are a current HB user, your User ID will transition to the new HB platform without your assistance. However, you will have to create a password to log into the new system. Once we have launched the new HB, go to swacu.org and select "Online Banking", you will use your current User ID, but complete the registration process in order to ensure your account is set up to your preference.

5. Will Converted Users need to keep the same Username?

Yes, Converted Users will be tied to their Username and Social Security Number. The system will identify if there is already a Username for the social security number on file.

6. I've set up nicknames for my share types. Will those convert to the new HB platform?

Yes, account nicknames will be converted for your SWACU accounts. If you choose to add external accounts to the Spending Tab, you will not be able to nickname them within the new HB site. Changes to existing SWACU nicknames can be made by clicking on "Account Activity" select change a Nickname for the desired account.

7. What happens if I change my password and have Fingerprint Authentication/Touch ID set up on my mobile banking app?

You will need to delete your current fingerprint and set up a new fingerprint to match the new password.

8. I'm a current SWACU member, what information will I need to sign in for the first time?

You will need your User ID and SSN (of the primary account holder). Emails were sent to users with good email addresses on file regarding the first login and more specific information about the temporary password; please refer to it if you have questions. Some users may have also received letters which provide login information. Please also make sure your email address and phone number are correct. Your phone will be used as part of the enrollment process.

9. I joined SWACU after the conversion and cannot log into the HB platform. When can I enroll?

Members who open accounts after July 23rd will **not** have access to HB or Mobile Banking until July 26th. At that time, both services will be available for enrollment. We apologize for any inconvenience this may cause.

Alerts

10. Will I still have access to personal alerts?

Yes.

11. What kind of alerts will be available to set up?

Under Profile/Alerts you will have the following options:

- Reminder Alert
- Balance Alert
- Check Cleared Alert
- Daily Balance Alert
- Card Alert
- Secure Message Alert

12. What alerts will be converted to the New HB site?

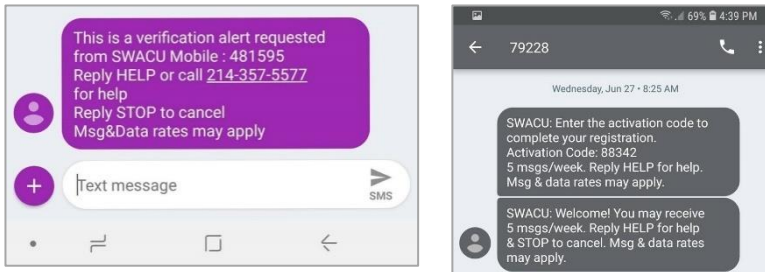
Email alerts will be converted to the New HB site. Text Alerts will not be converted and will need to be set up again in the New HB site.

13. Is there a fee associated with using alerts?

No. However please note standard messaging and data rates may apply for mobile text alerts. (See your mobile carrier or your data plan for more information.)

14. What are the existing and new Alert messages members received?

- Old Text Banking and Alerts # - 59289
- New Alert Number – 36397
- New Text Banking Number – 79228 (SWACU)



Bill Pay

15. Will my Bill Pay vendor list transfer to the new HB system?

Payees will transfer to the new system. However, if you are concerned about losing any vendor billing or contact information, you may wish to copy or make external notes before the system's conversion and then compare them to what is displayed in the new Bill Pay system.

16. Will scheduled one-time and recurring payments I have set up, in the current Bill Pay system, be transferred over to the new Bill Pay system?

Yes. Existing payments will be converted.

17. How do I enroll in Bill Pay?

When you sign-in, click on "Payments" on the blue menu bar and proceed from there. (A checking account is required to use Bill Pay.)

18. Can I enroll in Bill Pay through Mobile Banking?

Yes; Bill Pay enrollment may be completed on your mobile device. To setup Bill Pay through a mobile device, go to "Payments" and set up Payees through contacts.

19. Why did HB time out while I was still using the Bill Pay module?

The Bill Pay module is a separate site within HB. So, even though you must login to use Bill Pay, it does not count as activity within HB to keep the session active. After 10 minutes of inactivity, the HB session will time out, even if you are still using the Bill Pay module.

20. Is there a fee for Bill Pay?

No, we do not charge our members to use Bill Pay.

21. Is there a direct number for support I can dial for Bill Pay?

Yes, the direct number for support with Bill Pay is (844)-699-9293.

For SWACU employees 877-570-7141 (option 3) for Customer Support.

Mobile Banking

22. I prefer Mobile Banking; do I have to use the HB desktop version to enroll in Mobile Banking?

No; once the new platform is available, members can enroll in Mobile Banking directly from their device by downloading the SWACU app from the applicable Apple® or Android™ store. (Microsoft™ mobile devices are not supported.)

23. I already have the Mobile Banking app on my phone. Will I need to download it again?

Yes; you must download the new SWACU Mobile Banking app.

24. Are eStatements available in Mobile Banking?

We are making eStatements available to everyone with HB. Those members who currently receive a paper statement will continue to do so. There is no option at this time to turn on/off eStatements. You will need to contact the Credit Union should you choose to receive paper statements.

Quicken®

25. I logged into Quicken® and saw an alert about the SWACU conversion. Is this a legitimate notice?

Yes. Users of Quicken will begin seeing this alert upon logging in, notifying them of the upcoming conversion and what needs to be done in advance. The text of the alert is below:

Important message from SWACU Credit Union

SWACU is converting to a new Online and Mobile Banking system July 26th. To continue using Quicken following the conversion, you will need to complete an account deactivation and reactivation process **7/26** (but not before). Documents detailing how to complete this process are available at https://hb.swacu.org/quicken/Post-Conversion_TSGuide_2018.pdf (see Quicken section).

Note: There is a chance that transactional data may be duplicated when your new account is set up. Detailed instructions on how to correct any duplicate data can be found at <https://hb.swacu.org/quicken/swacu-quicken.pdf> (see Quicken section).

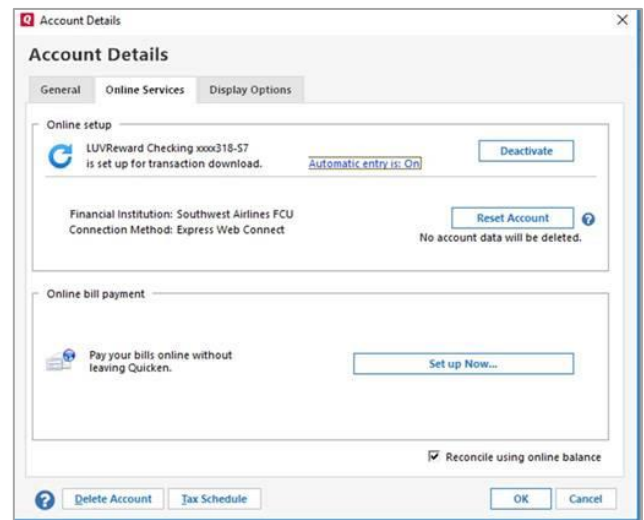
Connectivity Via:	Quicken (WindowsMINT & Mac)	
Web Connect	Windows	N/A
	Mac	
Express Web Connect	Windows	Windows and Mac
	Mac	
Direct Connect	Windows	N/A
	Mac	

26. How do I auto-sync my transactions?

Remember their Quicken is still pointed to the old website and they need to reset it to point to the new site. If a member wants to auto-sync there transactions they need to do the following:

1. Right click on your accounts and go to Edit\Delete Account.
2. From there go to the Online Services tab (below picture).
3. Then choose Reset account.
4. It should then walk you through the process where you re-enter your username and password for the new site.

If that does not work, you will need to click deactivate and then re-establish the new link. None of your data will be deleted, this just re-connects the online portion.



27. I cannot access Quicken with my current User ID. Is there a way to update my User ID?

User IDs that contain either brackets or parentheses will not function properly within Quicken. This is a known error at this time.

Users can update their User ID by going into Online Banking and selecting the "Profile" then change "User ID".

Spending (Personal Financial Management)

28. What is PFM?

Personal Financial Management (PFM) helps users manage their money. PFM often lets users categorize transactions and add accounts from multiple institutions into a single view. This function also lets you set up a budget of income and expenses. This option is located under Spending.

29. Where do I go to set-up my Personal Financial Management?

Select Spending, then select Add External Accounts.

30. One of my added financial relationships is not classified the way I want. Can I change it?

Yes. Go to "Spending", click on the appropriate financial relationship, and then click on the account you wish to reclassify. Use the drop-down to pick a different account type.

31. If the password is changed on an external account, does it need to be changed in Personal Financial Management?

Yes, go to Accounts/Account Summary/Manage External Accounts. The password that needs to be updated will appear in red and show that it requires updating.

32. Is the PFM available in the Mobile environment (Phone or Tablet)?

Yes, but the PFM has limited functionality.

Text Banking

33. What is Text Banking?

Text Banking is an easy, fast and secure way of banking while using the texting capabilities of your mobile phone. With Text Banking, you can find out the balance and transactions of your accounts on the go, just by texting.

34. What do I need to do to get started with Text Banking?

You will need to enroll in Text Banking via either the website or via the mobile app. For website and mobile, go to Profile and then Profile Updates and the Text Banking. You will need a mobile phone with texting capabilities. Standard messaging and data rates may apply.

35. Is Mobile Text Banking free?

Text Banking is free to enroll and use, however, your mobile wireless carrier may charge you standard data and messaging rates. Please contact your mobile wireless carrier for messaging and data rates.

36. What are the commands for Text Banking?

The commands for Text Banking are: bal, hist, more, nick, help and stop.

37. Do I need to create short nicknames to use with Text Banking?

Yes, you do need to create short nicknames to use with Text Banking. It is a lot easier to request the balance of a specific account with short nicknames and makes the reply shorter.

38. Do I have to text the commands in all CAPS?

No, the commands are not case sensitive. You can text BAL, Bal, or bal which would all mean the balance command.

39. Is Text Banking secure?

We do not transfer any account numbers, password or such sensitive information. It's the owner's responsibility to lock the phone for privacy. The balance and transaction history being returned from your account will remain in your messaging history until deleted.

40. How can I remove a phone from Text Banking?

You can remove a phone from Text Banking by two methods:

a) Texting back "Stop" will remove the phone from Text Banking, or

b) From Online (desktop) or from mobile (browser or app), go to the Text Banking screen from Member Service. Delete the phone number you wish to remove from Text Banking.

Note: You will need to enroll the phone number again the next time you want to use that phone for Text Banking.

Transfers

41. What time will scheduled Transfers take place?

Scheduled transfers will take place beginning at 8 AM and will be scheduled throughout the day.

42. Will existing scheduled transfers move into the new HB platform?

Yes

43. What is an Unlinked Account?

An Unlinked Account enables you to transfer funds with other Southwest Airlines Federal Credit Union accounts. After you provide the member's account number and suffix, that designated account will be added to your list of destination accounts on the Manage Transfer screen.

44. When linking an Unlinked Account, what is the proper way to enter the account number?

The proper way to enter the account number is: (e.g. 1234=10, account number = suffix of the account you want to link).

45. What information can you see with Unlinked Accounts?

You will only be able to transfer funds to these types of accounts. You will not be able to view the other member's account balances or histories.

46. When will members receive system generated notifications on their accounts?

Members will receive notifications each time someone logs into their account and the device or browser is unrecognized.

Miscellaneous

47. What happens with accounts set as Multi-Accounts on the existing HB System? Will that carry over to the new system?

The functionality of Multi-Accounts will be available in the new HB System; however, it will require you and the account owner to authorize this functionality. Once SWACU has the signed forms, we will setup the appropriate Multi-Account structure and you will be able to see this within your transfer functions.

48. I see that a new tablet app will now be available, is it the same as the Online or Mobile Banking apps?

Yes, there is no separate tablet app, there is only one mobile app.

49. Will my current web browser on my desktop be supported by the new HB platform? What if I browse the web-based platform on my mobile device?

Currently, the new HB platform has been designed and tested to perform to its fullest potential on the following desktop browsers:

Supported:

Windows 10:

Edge - Current Stable Version
Chrome - Current Stable Version
Firefox - Current Stable Version
Internet Explorer 11

MAC OS X 10.11 (El Capitan)

Safari 9.x - Current Stable Version
Chrome - Current Stable Version

Allowed:

Windows 8.1:

Internet Explorer - Current Stable Version
Chrome - Current Stable Version
Firefox - Current Stable Version

Windows 7:

Internet Explorer 11

Chrome - Current Stable Version

Firefox - Current Stable Version

MAC OS X 10.10 (Yosemite):

Safari 8.x - Current Stable Version

Chrome - Current Stable Version

MAC OS X 10.9 (Mavericks):

Safari 7.x - Current Stable Version

Chrome - Current Stable Version

Users who browse the web-based platform on their mobile device will enjoy responsive web design through the following combination of devices and operating systems:

Supported:

iOS devices – iOS 9 and above

Windows Mobile – OS 8

Android – 4.1+

50. Do I need to select log out to end my current session of HB?

Yes, for security purposes.... you will need to select log out to end your current session within HB. If you do not log out, to end your session, it is possible for someone else to access your current session.

51. Are members able to open an additional Subshare Account within HB?

Yes, an additional sub-account can be added to an existing account. This should be done by completing the Secure Form for a subshare account. This will be submitted to the eBranch for processing.

52. If "All" is selected under Account History, how far will it go back?

The transaction history will show for 1 year, if all is selected.

53. How far do eStatements go back in the new HB?

24 months or length of account opening, whichever is greater.

54. If the existing Mobile app is launched, will it redirect members to the new app?

No, they are two separate apps. The new app will be available for download on July 26th and the current app will be disabled on August 8th. Please be aware beginning July 26th the current app will not be available for new enrollment.

55. Withdrawal By Check: Who will the check be cut to?

Checks will only be made out to the primary member.

56. Check Orders: Will Deluxe be used for new orders without verification procedures?

Yes. Members now have the ability to complete first time check orders within Deluxe without the verification process.

57. Will Mortgage History and pay off information be available within the New HB site?

No, Mortgage History and pay off information is not currently available in the New HB site. We anticipate providing this information in the very near future. We apologize for the inconvenience.

58. If a Member forgets their User ID, how do we validate them?

We will continue to follow our current verification procedures when assisting our Members with their account information.

59. Why am I no longer receiving notifications when I log into my account?

We have modified our security alerts. In the event account information is updated, members will need to follow the authentication procedures to confirm any account changes.