



Frequently Asked Questions about *Online Banking (PCU)*

Update – 02/6/2013

Our new *Online Banking (PCU)* is nearly all self-service, which is for your convenience! We encourage you to review some of the most frequently-asked questions before emailing or calling us since you may be able to solve your own questions immediately!

General

Q: [I would like to have PCU Online Banking \(PCU\) access. How do I get signed up?](#)

Q: [Does my password ever expire?](#)

Q: [I want to set-up viewing multiple accounts with one sign-on. How do I do that?](#)

Q: [I was told I could set-up recurring transfers. How do I do that?](#)

Q: [I have two Checking Accounts and can't tell which one is which when I 'Quick Transfer.'](#)

Q: [I would like to view all electronic deposits and transfers that are scheduled with my account.](#)

Q: [I see 'Withdraw' listed in my Access Accounts menu. What's that for?](#)

Q: [I have more questions. Where do I turn?](#)

Login Problems

Q: [I forgot my login PASSWORD! What do I do?](#)

Q: [I followed all of the steps above for Forgot Your Password reset. I am correctly answering the security challenge questions being presented and I am receiving an error message "We're sorry but we cannot locate your security information in our records." What does this mean?](#)

Q: [I am attempting to log in and I was sure I was using the correct password but now I am getting a message to contact the credit union for assistance. Why?](#)

Bill Pay Questions

Q: [Can I pay my bills online?](#)

Q: I can't seem to enroll in Bill Pay. I get an "Enrollment Failed" message.

Q: I would like to have PCU Online Banking (PCU) access. How do I get signed up?

A: Click on Online Banking (PCU) Home Banking LOGIN, then click on the **Sign Up Now!** link. That's it! Upon completion and verification of your account information, you'll be prompted to key in a new Password. Your User ID is then displayed and you're done. You can now access your account online.

Q: Does my password ever expire?

A: Yes, KEMBA ROANOKE FCU requires that all Online Banking (PCU) members change their password every 90 days. You will be automatically prompted to do so when your password reaches its expiration date. If you have any questions or need assistance, please contact our Member Services department at 800-735-3622.

Q: I can't seem to enroll in Bill Pay. I get an "Enrollment Failed" message.

A: Not to worry. The most common cause for this error message is something you can fix all on your own! Many times, an "Enrollment Failed" message will be caused by three common items:

1. Member Preferences / Contact Information must contain a Home or Work Phone
2. Member Preferences / Contact Information must contain a valid eMail Address
3. You must have a checking account with KEMBA ROANOKE FCU.

To fix this:

- Log-In to Online Banking (PCU), then click the menu **Your Preferences**.
- Then click the drop-down **Contact Information**.
- Once there, be sure at least one valid Phone Number is listed; either Home or Work – if not, enter a number then click Update.
- On the same screen (at right), be sure a valid eMail Address is listed – if not, enter an eMail address then click Submit.
- Then re-attempt Bill Pay enrollment from the Bill Pay frame on the Home page or from the Bill Payment / Enrollment Options.

Q: I forgot my login PASSWORD! What do I do?

A: To reset your password, follow these steps:

Note: This feature requires that you previously set up a *Forgot My Password Challenge Question* in the **Your Preferences tab.**

- At the Log-In screen, enter your User ID and click LOG IN to progress to the Password prompt. If you are using a PC or device not registered as personal, you will be presented with the multiple factor authentication (MFA) page where you will answer a security question before advancing to the password page.
- Once at the password prompt, click the *Forgot Your Password?* Link below the login frame.
- You will be presented with a Security Challenge Question that you previously set up in Member Preferences in advance.
- Once you successfully answer the pre-defined Security Question, you will regain access to Online Banking (PCU).

Q: I followed all of the steps above for Forgot Your Password reset. I am correctly answering the security challenge questions being presented and I am receiving an error message "We're sorry but we cannot locate your security information in our records." What does this mean?

A: If you are receiving this message, this means you have not created a Security Challenge Question on your online account. You will need to contact our Member Services department to reset your password and possibly unlock your online account.

Once you regain access make sure you go to Your Preferences – Login Security Credential and click the link within the Change Password frame [Forgot My Password Challenge Question](#) to set up your challenge question.

Note: The system will present you with a list of possible security challenge questions even if you do not have a security challenge question on file. Once you have a security challenge question established on your online account you will only be presented with your selected security challenge question.

Q: I am attempting to log in and I was sure I was using the correct password but now I am getting a message to contact the credit union for assistance. Why?

A: A security shield lock-out may be placed on your account for the following reasons:

- After a certain period of your Online Banking (PCU) online access being activated without a first-time log-in
- After an extended period with no logins to Online Banking (PCU)
- Exceeding the number of attempts to answer security question or password correctly

To fix this:

- Contact Member Services at 800-735-3622

OR

- Escape (and close) your internet browser – Internet Explorer, Firefox, or Safari.
- Reopen your internet browser and visit [KEMBA Roanoke FCU](#) , then click on the link to Log-In to Online Banking (PCU). This is to not only clear your internet browser’s cache, but to also erase any residual attempts recorded in our system.
- Once at the Log-In screen, simply click the Sign Up Now! (Link outside of the Log-In box.)
- You will then be asked to enter personally-identifying information that we have on file for you, including your Full Name as it appears on your most recent statement, your Birth Date, your full Social Security Number, your ZIP Code from your most recent statement, and your mother’s maiden name. Then click Submit.
- You will then be asked to choose your own Password and then to complete our multiple factor authentication security features, such as selecting security questions and choosing an image identifier.
- Once completed, you will be logged in and can then use your User ID and chosen Password to regain access to Online Banking (PCU).

Q: I want to set-up viewing multiple accounts with one sign-on. How do I do that?

A: This is simple. There are several steps to take to initiate this new feature:

- First identify which account you will use as your MAIN VIEWING ACCOUNT and be sure you have successfully logged-in and have established security questions for this account.
- Then log out of your Main Viewing ACCOUNT and identify your ADDITIONAL ACCOUNTS, which you will then add to your MAIN VIEWING ACCOUNT. To do this, you will need login credentials (User ID and password, including a successful login and established security questions) for each of the accounts you would like to add to your MAIN VIEWING ACCOUNT. We’ll call these ADDITIONAL ACCOUNTS.
- Log-in to each of your ADDITIONAL ACCOUNTS, then click Your Preferences and then click drop-down Multiple Accounts.
- At the resulting screen be sure the box marked “Exclude my account from this service so it cannot be

accessed by others.” is unchecked. If it is checked, click it to uncheck it, and then click Submit. Repeat this for each of your ADDITIONAL ACCOUNTS that you’d like to add to your MAIN VIEWING ACCOUNT.

- Then log-in to your MAIN VIEWING ACCOUNT, then click Your Preferences and then click the drop-down Multiple Accounts.
- At the resulting screen, find the link marked “Add Accounts” at the blue bar, top left and click it.
- At the resulting screen, enter the User ID and Password for your first additional account, and then click Submit. Repeat for each ADDITIONAL ACCOUNT you want to include in your MAIN VIEWING ACCOUNT.
- Once you have finished adding ADDITIONAL ACCOUNTS to your main viewing account, you will notice that a drop-down list of all ADDITIONAL ACCOUNTS will appear at the top right of your screen. You will use this drop-down list to switch between accounts for viewing.

Tip: If you do not want anyone to be able to add your account as a viewable account in their own MAIN VIEWING ACCOUNT, simply follow Steps 1, 2, & 3 then instead of unchecking the box, check it and click Submit.

Q: I was told I could set-up recurring transfers. How do I do that?

A: Very easily! Setting

up recurring transfers to your other accounts or to your loans or Visa® credit card is easy with the new Online Banking (PCU).

To do this:

- Log-in to Online Banking (PCU).
- Then log click the Transfer Funds menu and then click the drop-down Make a Transfer.
- Once there, enter the requested information and when complete, click Transfer.
- To review transfers you’ve set-up, click the Transfer Funds menu and then click the drop-down Manage/ Review Transfers.

Tip: Step 4 is where you will also be able to review transfers to cancel/delete them altogether.

Q: I have more than one loan and can’t tell which one is which when I use ‘Quick Transfer.’

A: You have the ability to establish your own nicknames for accounts, which is especially helpful in identifying multiple Loan accounts, Share Savings accounts or multiple Certificate accounts.

To do this:

- Log-in to Online Banking (PCU).
- Then log click the Your Preferences menu and then click the drop-down Member Preferences.
- At the resulting screen, look for the link “Account Nicknames” in grey bar, top left and click it.
- At the resulting screen, enter the name(s) you’d like to call each of your accounts listed, and then click Submit. Your personally-chosen names will now appear when each of your accounts is listed.

Q: I would like to view all electronic deposits and transfers that are scheduled with my account.

A: This is a feature exclusive to our new Online Banking (PCU) which we think is helpful in making sure your employer or an outside source of income has set up your incoming deposit properly, or also to review any automatic transfers that the credit union has set up for you.

To review your electronic deposits & transfers:

- Log-in to Online Banking (PCU).
- Then log click the Account Services menu and then click the drop-down Automated Distribution.

- At the next screen, you will see your electronic ACH and payroll deposits listed that have been set up on your account, including (if available) the transfer amount, last date transferred/received, and additional transaction data.

- Because most of these transaction set-ups will have been set up by a third party or by credit union staff, you will not be able to modify or delete any settings. However, this viewing feature is helpful in reviewing the automated setups for each of your accounts.

Note: You may create your own scheduled transfers using the Transfer / Make a Transfer tab.

Q: I see 'Withdraw' listed in my Access Accounts menu. What's that for?

A: This feature of Online Banking (PCU) gives you the ability to request a check without having to ever wait on hold on the phone or visit a branch in person. The credit union will issue a check made payable to the primary account holder and mail a check in the amount that you request to the current address listed on your account.

To do this:

- Log-in to Online Banking (PCU).
- Then log click the Access Accounts menu and then click the drop-down Withdraw.
- At the resulting screen, enter all requested information then click Submit.
- Once complete, a check will be mailed to you on the next business day.

Q: Can I pay my bills online?

A: YES. Bill Pay is available to all members with an active checking account. Simply log on to your Online Banking (PCU) online account and click on the "Bill Payment/Enrollment Options" tab to enroll.

Q: I have more questions. Where do I turn?

A: Our staff is always available to answer your questions and to walk you through any difficult sessions you may encounter with Online Banking (PCU). Please call Member Services department at 800-735-3622.

This credit union federally insured by the
National Credit Union Administration,
a U. S. Government Agency

###