

## Dakota West Credit Union Digital Online/Mobile Banking Upgrade

### Frequently Asked Questions

#### **Why is the digital and mobile banking experience changing?**

We have upgraded to a new digital and mobile banking provider so we can provide a more powerful and personalized experience with innovative new features and tools.

#### **When will the change take place?**

We will begin the upgrade on **November 13th**, and the new functionality will be live on **November 15th**. Access to DWCU digital and mobile Banking will be unavailable from 4pm CST on **November 14th** until approximately **10 am CST** on **November 15th**. While you will be unable to schedule, modify or check the status of any payments during this time, rest assured all previously scheduled payments will be paid as scheduled.

Members are asked to plan accordingly for interruption in service and have all Bill Pay activities completed by November 12<sup>th</sup>.

#### **What is different about the new digital and mobile banking solution?**

The new digital and mobile banking experience will include several enhancements and new features, including:

- A seamless, personalized banking experience
- Quicker access to key features, making it easier to find the information and tools you need
- Financial wellness tools to help you set goals, manage budgets and more
- A robust mobile app allowing you to deposit checks, get cash from an ATM, manage receipts and more

#### **Will I be able to view recent transactions, pay bills and set reminders with the new system?**

Yes. The new navigation and screen flows will provide a more user-friendly experience making it easier than ever to find the information and tools you need to manage your money.

#### **Will I have to update my mobile app?**

Yes. Once the upgrade is complete, you will be prompted to download the new app upon launching your existing app. You can also go to the App Store or Google Play and search **Dakota West Credit Union** to download the new app.

#### **Why am I not receiving important information, such as scheduled upgrade dates?**

We may have outdated contact information for you on file. Please contact us at 1-800-411-7590 to confirm and/or update your contact information with us.

#### **How can I update my information in online and mobile banking?**

**You may contact us at 800-411-7590 or you may update within the online banking platform by submitting a change request by going to settings/profile. Only your email and phone # will be visible. When you complete the form it will be sent to someone at DWCU to make the change in our system. After submission the form will revert back to the original and ONLY show your email and phone #, but rest assured your change has been received.**

#### **Do I need to re-enroll in Dakota West Credit Union Online and Mobile Banking?**

You do not need to re-enroll in DWCU Online and Mobile Banking; however, there are some steps you will need to take to access your accounts. See also, *How do I log in to the new system for the first time?*

#### **How do I log in to the new system for the first time?**

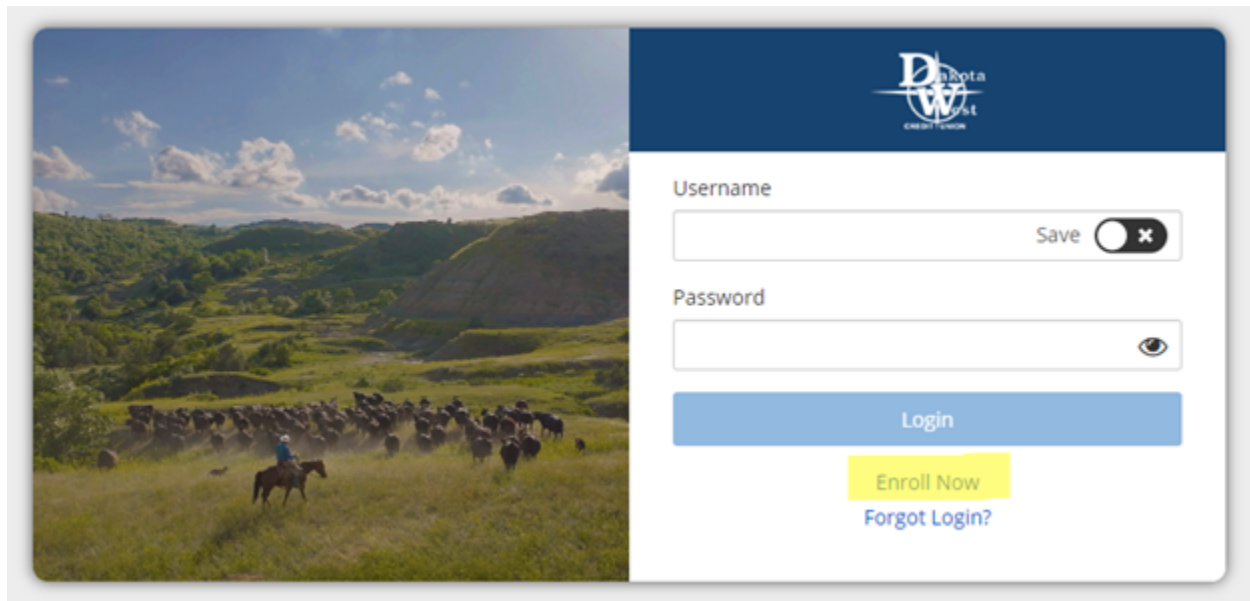
There are a few steps you will need to take to access your accounts for the first time.

Step 1: When you log in for the first time Current OLB users will complete the following:

**Username** = current OLB username unless username contains all numbers. If username contains all numbers then the username will be your member number.

**Password** = Last 4 of your social + First 4 of your last name (Capital First Letter). If your last name has less than 4 letter's then Username = Last 4 of your social your last name. (Capital first letter).

**New OLB users** : use the Enroll Now link.



Step 2: Review and agree to the new terms and conditions.

Step 3: Create a new username and password. (See requirements below.)

**Username requirements**

- Must be at least Six characters long
- Must contain one letter
- Can contain letters, numbers and any of the following special characters: @\$\*\_-=.!~
- Cannot contain any spaces

**Password requirements**

- Must be between Six and 32 characters
- Must contain at least two of the three following categories:
  - Letters
  - Numbers
  - Any special characters
- Cannot contain any spaces
- Cannot contain the username
- Passwords are case sensitive
- Passwords do not expire
- There is no policy about password reuse

**Step 4: Enter your phone number or email to receive a one-time verification passcode.**

**Step 5: Enter your one-time verification passcode. You will then have the option to register your computer and browser, allowing you to skip the one-time verification process on that device.**

**How do I view my statements?**

If you have already enrolled in online statements, once you log in to the new system, you will be able to easily access past and current statements from the navigation. If you have not yet enrolled in online statements, you can do so by [using the other services dropdown menu and selecting e-statements.](#)

**Will bill pay information be converted to the new system?**

All bill pay information, including payees and payment history, will convert to the new system. You will not need to re-enter your information. However, we suggest that you schedule any payments that will need to be paid between **November 13th and November 15th** in advance. Bill pay will not be available as we upgrade to the new system. Please have your payments scheduled by November 12<sup>th</sup> so that you are not affected by the pending conversion.

For added peace of mind, you may want to print a list of your payees, including payment amounts and due dates, so you can easily verify them in the new system.

**Who can I pay using bill pay?**

You can send payments to any individual or business in the United States—including large companies and small companies, as well as individuals such as childcare providers or family members. Bill pay sends payments electronically whenever possible. If the recipient cannot receive electronic payments, a check will be printed and sent from the bill pay system to the payee address you provided during the payee setup process.

**What bills can I not pay with bill pay?**

You cannot use bill pay to pay any company or individual with an address outside the United States or its territories.

**Are my payments guaranteed?**

We guarantee that your payments are protected and will be sent on time, every time. If we fail to process an adequately scheduled bill payment following your instructions, we will reimburse any late charges assessed by the biller. Learn more about our [payment guarantee](#).

If you have additional questions, please email us at [DWCU@dakotawestcu.org](mailto:DWCU@dakotawestcu.org) or call us at 1-800-411-7590