

FREQUENTLY ASKED QUESTIONS

- [MOBILE BANKING APP](#)
- [MOBILE PAY APP](#)
- [ONLINE BANKING](#)

MOBILE BANKING TIPS

Use the Mobile Apps brochure posted to the Banking 24/7 homepage when registering the Mobile Banking app

WHAT TYPES OF DEVICES WORK WITH THE MOBILE BANKING APPS?

IPad (iPAD 2 and later, iOS 6 or later); iPhone (iOS 6 or later)
Android (2.3 (Gingerbread) and later

WHAT DO I NEED TO DO BEFORE REGISTERING THE MOBILE BANKING APP?

Be enrolled and have logged in at least once for Online Banking with United FCS.
Use your online banking user id and password

WHAT IF I FAILED THE REGISTRATION PROCESS?

This occurs when the activation PIN is entered incorrectly three times or the PIN code expired.
If this happens, simply delete the downloaded app and re-install a new one from the respective App/Google store, to begin the registration process again.

CAN MORE THAN ONE USER ID BE ASSOCIATED WITH AN APP ON A SINGLE DEVICE?

No, each app can only be registered to one device.

WHAT IF THERE IS NO MOBILE NUMBER IN ONLINE BANKING?

Users can still download the app but will not be able to complete the registration process with the PIN code until that is delivered via a text to the mobile number on record.

WHAT IF I CHANGE MY MOBILE NUMBER AFTER REGISTERING THE APP?

The mobile number is only used at registration so you don't need to maintain it thereafter. Be advised that if you do change it with the branch, there is no automatic flow updating the number in online banking.

WHEN IS THE DAILY CUT OFF TIME FOR MOBILE BANKING?

Electronic transactions performed before 5:00pm are effective the next business day.

MOBILE PAY TIPS (Available early 2015)

Use the Mobile Apps brochure posted to the Banking 24/7 homepage when registering the Mobile Pay app

WHAT TYPES OF DEVICES WORK WITH THE MOBILE BANKING APPS?

iPhone (iOS 6 or later)
Android (2.3 (Gingerbread) and later

IS THERE A COST FOR THE APP OR THIS SERVICE?

There is **no fee** for downloading the app or processing electronic payments. Simply access the App Store (iphone) or Google Play (android phones) to download the app. It can be found by searching United FCS Mobile Pay. Then contact your branch office to get registered.

WHEN IS THE DAILY CUT OFF TIME FOR MOBILE PAY?

Electronic transactions performed before 4:00pm are effective the next business day.

DO I NEED TO SAVE THE CHECKS AFTER MY PAYMENT IS MADE?

You may wish to retain them for five days to insure there are no follow up questions. Remember to **endorse the back** prior to submitting. You may also wish to make a note on the back after it was deposited to prevent a duplicate submission.

ONLINE BANKING TIPS

See the Online Banking demo on the Banking 24/7 page for interactive navigation tips

WHY AM I GETTING PROMPTED FOR A MOBILE NUMBER?

The Personal Profiles are being updated with a mobile number. Effective December 2014, you will receive this prompt when logging on to online banking until a number has been added. Be sure to click Save after entering a mobile phone number.

WHERE DO I FIND DETAILED INFORMATION ABOUT MY LOANS

Click the **Account Info/Payment** tab, then click **Account Summary**
Hi-lite the desired loan account and right click to select **Account Detail**

ACCOUNT DETAIL This screen displays principal balance, available balance, payments due, interest rates, interest paid year to date, etc. It can be accessed with a right click via the Account Info/Payment and Account Summary tabs or from the **Welcome page**

WHERE ARE MY RECENT TRANSACTIONS?

Click the **Account Info/Payment** tab, then click **Account Summary**
Hi-lite the desired loan and right click to select **Account Activity**

ACCOUNT ACTIVITY This screen displays transaction descriptions and amounts, effective dates, etc. It can be accessed with a right click via the Account Info/Payment and Account Summary tabs or from the **Welcome page**

HOW DO I TRANSFER MONEY TO AND FROM MY BANK?

Use the **I would like to....**pane on the right of the Welcome Page or the Transfer/Payment tab to:

- Make a payment (Transfer In)
- Make a disbursement (Transfer Out)
- Add a bank account

Complete the respective pop up windows and click Submit (or Save)

To review your **Pending and In Process** transactions, click the **Account Info/Payment** tab, then click **Transfer/Payment**. Note that in addition to Recent Transactions, Bank Accounts also appear here.

WHY ARE SOME LOAN NUMBERS REFERENCED MORE THAN ONCE?

On certain loans, duplicates may appear in the **Account Number** column. This is to help you track **Funds Held** and **Farm Cash Management** investment options easier. They have been duplicated and referenced separately for ease of record keeping and transfers.

CAN I PAY FINANCIAL SERVICES (TAX, RECORDS) BILLINGS ONLINE?

Yes, click on **Make a Payment** then select the desired Financial Services in the Transfer Funds screen.

Click **Save** to allow your settings to be applied each time you login, or

Click **OK** to change the settings for this session only.

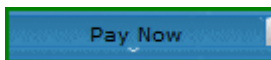
WHERE CAN I FIND MONTHLY AND YEAR-END STATEMENTS ?

See the **Statements & Bills** tab for most recent bill within the past 60 days.



Click **Exit Customer Statements and Bills** link on the left, to return to main menu

WHAT IS THE PAY NOW OPTION?



Pay Now is an option that allows you to pay your upcoming United FCS billings on one screen, without using the Transfer/Payment tab. It's found as a main tab on the navigation bar.

CAN I CUSTOMIZE SCREENS TO CHANGE THE ONLINE BANKING DISPLAY?

Click the **Settings icon** to change the view of your screens

Select Filter Settings, Column Settings, or Sort Settings to alter your display



WHAT IS BILL PAY?

Third party payment capabilities with your operating note is now available thru Bill Pay.

It allows you to add "payees" and make payments (disbursements) to outside locations, other than your bank. There is no fee for this service. Contact your United FCS loan officer to request this option.

WHAT IS THE DIFFERENCE BETWEEN AN ACH AND A WIRE TRANSFER

Transactions are ACH and will take place the next business day, if initiated before 5:00 pm. A wire transfer occurs the same day; however there is a fee for wires. Contact us for more information on wires.

ONLINE BANKING SUPPORTED BROWSER VERSIONS

Occasionally the transition to an upgraded Internet Explorer browser version is received better when you click the Refresh icon in your browser. In some instances, we recommend clearing the cache as well. Contact us for more information if you experience issues seeing the full screen.

ADDITIONAL QUESTIONS?

As indicated on the Banking 24/7 home page, contact our customer support for more information

- 866 243 9737 (option 1)
- olb@unitedfcs.com