BUSINESS ONLINE BANKING FREQUENTLY ASKED QUESTIONS

Q: Will member's still be able to access Intuit (Quicken, Quick Book, etc.)?

A: *Yes, a member will still be able to use this software with their statements and account history, they will need to open the program they use and type in their online banking login information to access.*

Q: Can a member send Pop-Money through Business Online Banking?

A: *No. Pop Money is a service only allowed through Retail online banking users via Bill Pay.*

Q: Is there a fee to use Bill Pay through Business Online Banking?

A: *No. Bill Pay is a free service provided by SAC Federal Credit Union.*

Q: If a member sends a Wire Request, when are the funds deducted from their account?

A: *If a wire transfer request is made before 4:00 p.m. Central time on a business day, the funds will be debited from the member's account on the same day. The transaction should appear on the member's financial institution statement the following business day.*

Q: Will there be a maximum dollar amount a member can send via ACH?

A: *Yes, ACH origination is subject to approval through the achunderwriting@sacfcu.com group. Limits will be assigned based on member relationship and business need.*

Q: How many additional users can an Admin add to their business online banking profile?

A: *Unlimited. Keep in mind, the Admin must control the rights and roles of any user added to the business' online banking access. The Credit Union is not liable if a user is not maintained within a business profile.*

Q: Will Bill Pay still be sending checks and ACH's depending on who the bill pay is being sent to?

A: *Yes, when setting up Bill Pay it will be notated whether the payment will be made by check or ACH.*

Q: If a member schedules a Bill Pay how long does the member have to cancel before it is sent?

A: *The member has until 9 p.m. Central time the night before the Bill Pay is scheduled.*

Q: Will Bill Pay still provide a delivery date for when the bill will be sent?

A: *Yes, the date on each Bill Pay will be notated on the initial Payment Center page if you click on the hyperlink of the specific Bill Pay.*

Q: In the Bill Pay Payment Center, what does "**Get eBills"** mean?

A: *On each individual Bill Pay there may be the words **"Get eBills"**. eBills can be downloaded to view the bill statement from the company the Bill Payment is set up for.*

Q: If a member changes their phone number in the Account Services tab under My Profile, will that change transfer to the member's Relationship Profile?

A: *No, the only change that is viewable under the Relationship Profile is an email address update.*

Q: How much transaction history can a member see in Business Online Banking?

A: *60 days. This view can be modified on the Account Services tab under Page Preferences, but 60 days is the maximum that can be viewed online for a business.*

Q: How far back will a member be able to view statements in Business Online Banking?

A: *At least 12 months of statement history will be available for our members. If a member needs an older statement, SAC FCU can retrieve these from our archives. There is a charge of $5 per statement for printed statements.*

Q: Is there a timeout on a temporary password provided for a member in Business Online Banking?

A: *No, but we encourage our members to sign in as quickly as possible to prevent any issues they could experience. We prefer to assist our members in a branch so we can walk them through the new process together.*

Q: Are member's sign-on ID's case sensitive?

A: *No, sign-on IDs for Business Online Banking are not case sensitive.*

Q: Will a member's online banking & mobile banking sign-on ID be different?

A: *No, all user names are the same for each login. Mobile banking is available for Apple and Android users.*

Q: Will members ever have to change their password?

A: *Members will be prompted every 180 days to update/change their current password.*

Q: Where can Admin passwords be changed/reset?

A: *If the member is also the Admin of the business account, go to the Account Services tab under My Profile and Change Password to change or reset your password. If you are locked out, please feel free to call our Contact Center at 402.292.8000 or toll-free at 800.228.0392 during business hours. A SAC FCU representative will need to verify your membership and may ask you for your passcode.*

Q: If a member is locked out of online banking from entering the wrong password 5 times, will the password reset after 24 hours?

A: *No, passwords do not reset after 24 hours. The member must call or visit a branch for additional assistance.*

Q: If a member sets an auto transfer through online banking when will it transfer?

A: *It will transfer at 8 a.m. the day of the transfer.*

Q: If a member schedules a transfer between their accounts how long do they have to cancel that transfer?

A: *All scheduled transfers occur at 8 a.m. the day scheduled. Members have up to that time to cancel.*

Q: To make member to member (transfer to account that is not yours/cross account) transfer will both members need online banking?

A: *No, both members will not need an online banking profile for a member to member transfer (transfer to account that is not yours/cross account). If the business owner would like to setup cross account transfers, they must reach out to a SAC representative to do so. Unlike our Retail environment, our Business Online Banking requires a SAC representative to initiate this type of transfer.*

Q: Can you process a member to member (transfer to account that is not yours/cross account) transfer on a loan account?

A: *Yes, a member can set up a loan as a cross account to transfer on an account that is not theirs.*

Q: If a member signs up for text banking, will alerts be sent regarding their account via text?

A: *Yes, text banking will work the same as it does now, the transactions are not real time.*

Q: Can a member order cash through the Account Services tab?

A: *Yes. Your cash order request will be received and forwarded to the branch the member requests. The branch will contact the business owner to confirm the cash order denominations and when shipment will be received.*