



Online Banking Conversion

Member Accounts

Contents

Is the Member Primary or Joint?	3
Member Wants to use Their Current Password During Registration.....	4
Joint Member Wants To Use The Same Username As They Do In Jwaala/Alogent Online Banking System.....	4
Member Received Another Out of Band Authentication upon 2 nd Log In.....	5
Member is Having Issues with the Mobile Application	5
Why can_____ see my Account(s)?.....	5
Why can I see_____ 's Account?.....	5
Online Banking Website/mobile application will not display/load.....	6
Member's Account Information Displays Without Logging into the Mobile Application	6
Member Cannot See Recent Transaction(s) In Alkami.....	6
Member had alerts set up in old online banking system and they did not carry over.....	6
Member's Linked Accounts are Not Displaying the Current Date.....	7
Member Has Not Received Micro Deposits at their other Financial Institution	7
Member's External Transfer Account Did Not Convert Over.....	7
IPAY/Bill Pay.....	7
What if the Primary Member had 2 or more accounts and used IPAY/Bill Pay on 2 or more accounts.....	8
Setting up a new Payee in IPAY/Bill Pay	8
Desktop:	8
Mobile—Unable to add Payee from Mobile application.....	8
Paying a Business	8
Paying an Individual/person	9
E Statements—Member having issues seeing E statements	11
Primary Owner Registration Screenshots	12
Joint Owner Registration Screenshots	17
Steps To Instantly Link Accounts	23
Steps to Link an External Account via micro deposits	24
E Statement set up for Primary Members	26
Desktop:	26
Mobile:.....	26
Shared Access Set up	27

To set up Shared Access..... 28

Remote Deposit Capture..... 29

How To Make a Remote Deposit via Whitefish Credit Union's Mobile Application 29

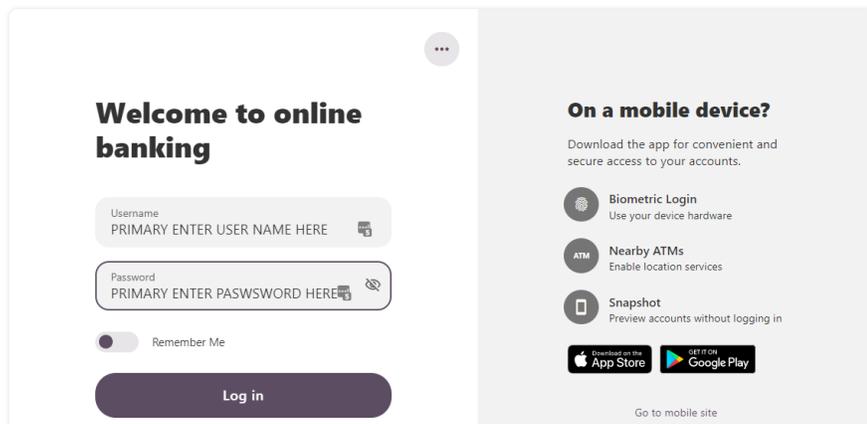
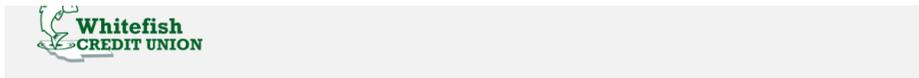
Is the Member Primary or Joint?

Primary: Will need to enter existing Username and Password upon first log in

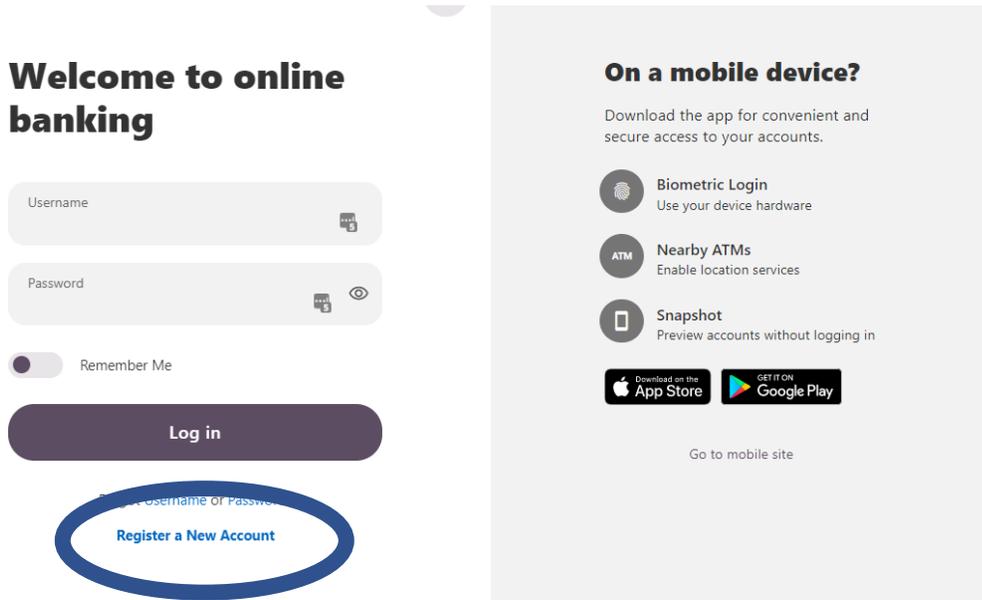
Member *CAN* use current password when "creating new" password

Primary member registration instructions can be found here:

[Primary_Owner_Registration](#)



Joint: Joint Account holders will need to *register* for access



Joint member registration how to: [Joint_Owner_Registration](#)

Member Wants to use Their Current Password During Registration

Primary Member

Primary Members will enter their current username and password upon first log in

When prompted to "create a new password" the member can use their current password.

Joint Member

Remember the joint member will need to register for access as of 9/13

In the registration process, the joint member can use the password that they have shared with the primary member

Both members can have the same password, this will not be an issue

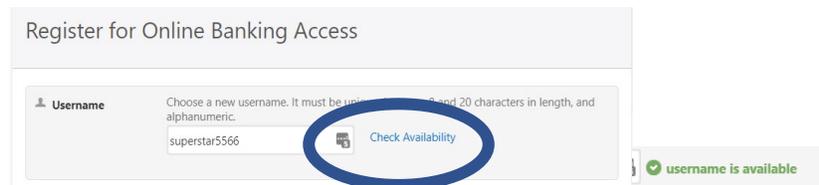
Joint Member Wants To Use The Same Username As They Do In Jwaala/Alogent Online Banking System

Unfortunately, the joint member's username cannot mirror the primary's username
However, they can use the same format and perhaps change a digit or letter at the end

i.e., if Primary member's username is: superstar1234

The joint owner can use superstar5566

Member will need to check availability



The screenshot shows a registration form titled "Register for Online Banking Access". Under the "Username" field, there is a text input containing "superstar5566" and a blue "Check Availability" button. A blue circle highlights the button. To the right of the form, a green message box displays "username is available".

Member Received Another Out of Band Authentication upon 2nd Log In

This is expected and should be the last time which the member receives the MFA request provided they have not switched that setting.

Member is Having Issues with the Mobile Application

The member will need to go into their application "store" for their device and update the application.

Check to see if their device is supported. Here: [Supported Browsers Devices](#)

Why can _____ see my Account(s)?

Why can I see _____'s Account?

As Whitefish Credit Union now uses SSN to "link" account in our new online banking platform, members may be able to see accounts they were not aware of.

An account which was set up by a parent/grandparent or other family member when a child was an infant/toddler/kid or young adult, more than likely the joint on the account still.

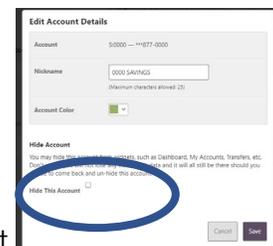
A simple solution for this issue to is have the individual who does not want to see the account to "hide" it from view.

To Hide an Account

Log into online banking

Click on the share in the dashboard view they wish to hide

Click on the pencil to the right of the Share Name



Click the box to the right of Hide this Account

Click Save

Online Banking Website/mobile application will not display/load

Older devices and/or browsers may not have as advance security protections on them. Which is why they may not be supported by Alkami.

Browsers and devices supported by Alkami:

Browsers	Devices
Google Chrome: latest 2 versions	iOS: last 2 major versions
Firefox: latest 2 versions	Android: v7.0 and above
Microsoft Edge: latest 2 versions	
Safari: last 2 major versions	

Member's Account Information Displays Without Logging into the Mobile Application

This functionality is called Snapshot, and it allows the members a quick view into the account balances

The member agreed to this feature when they signed up for the mobile application

To shut off this functionality:

- From mobile application
- Click "More"
- Click "Settings"
- Click "Snapshot"
- Toggle button from on to off

Member Cannot See Recent Transaction(s) In Alkami

While transactions are expected to show up almost instantaneously in Alkami, the member may need to log out and log back in and/or refresh the application to have the most recent activity show in online banking

Member had alerts set up in old online banking system and they did not carry over

The member will set up those alerts in the new system as the functionality between the online banking vendors is significantly different.

Member's Linked Accounts are Not Displaying the Current Date

Accounts need to be synced

It is not uncommon for the member to need to do this daily depending on the institution.

Member will click the "I" by the date and enter their online banking credentials from the other financial institution, this should resync the accounts.

Member can also click on the external account and click "refresh"



Member Has Not Received Micro Deposits at their other Financial Institution

Micro deposits may take up to 3 business days to reach and be posted to the other financial institution.

Member's External Transfer Account Did Not Convert Over

Only active external transfer accounts converted over.

The member can attempt to instant link the external account

Instructions here: [External_Account_Instant_Verificaition](#)

Or by Micro Deposit

Instructions here: [External_Account_Micro_Deposit](#)

IPAY/Bill Pay

Existing IPAY Subscriber

As Whitefish Credit Union went from account centric credentials to SSN centric credentials, all IPAY/Bill Pay payees were moved to the primary's online banking profile.

We understand that this may cause some issues for the joint account holder. Here are a few work arounds to resolve any issues.

- 1) Joint owners can set up new payees on their profile. Instructions to do so can be found here: [IPAY_Setup](#)

NOTE: This will not link the payees between the joint and the primary and may cause duplication of payment if the joint and the primary paid the same bill pay item

- 2) Joint owners can request that the Bill Pay/IPAY payees are moved from the primary to the joint's online banking profile.

NOTE: Bill PAY history and reoccurring payments which were set up will be lost

NOTE: it will take approximately 2 – 3 business days to move the payees from the primary's online banking profile to the joint's

Both members will be emailed when the payees have been switched.

NOTE: Once the payees have been switched, they cannot be switched back to the primary owner

What if the Primary Member had 2 or more accounts and used IPAY/Bill Pay on 2 or more accounts

If the member is primary on 2 or more account and had Bill Pay/IPAY payees set up on 2 or more accounts, those profiles would have been combined and the member should see all payees under their one log in

Setting up a new Payee in IPAY/Bill Pay

NOTE: members need to have a checking share to participate in this functionality

Desktop:

Member will need to log into online banking

From their dashboard click on "Transfer and Pay" Tab

Click on Bill Pay in the "Transfer and Pay" drop down

Click on the "+ Add Payee" button

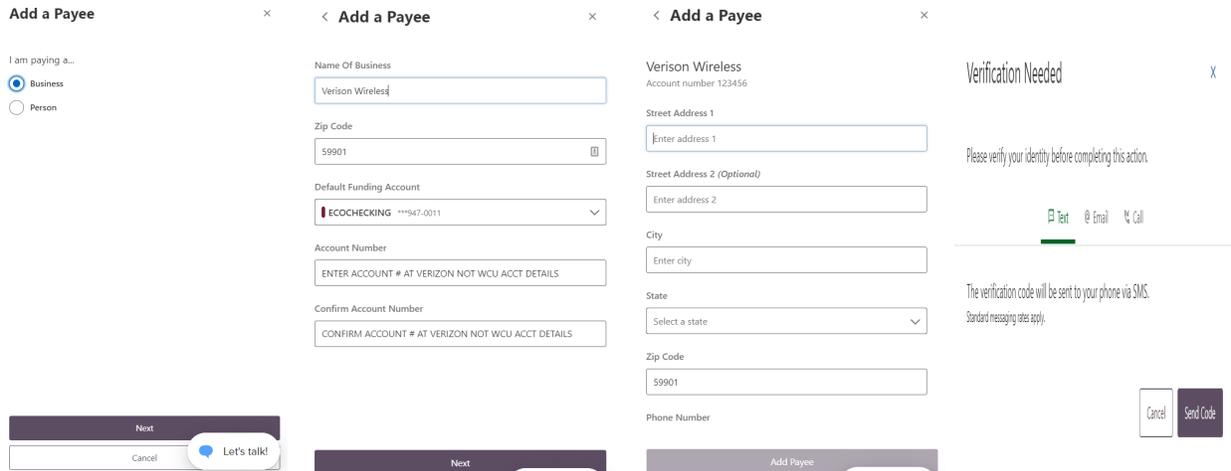
Two locations: upper right corner and bottom of the screen

Select if they are paying a person or a business and click next

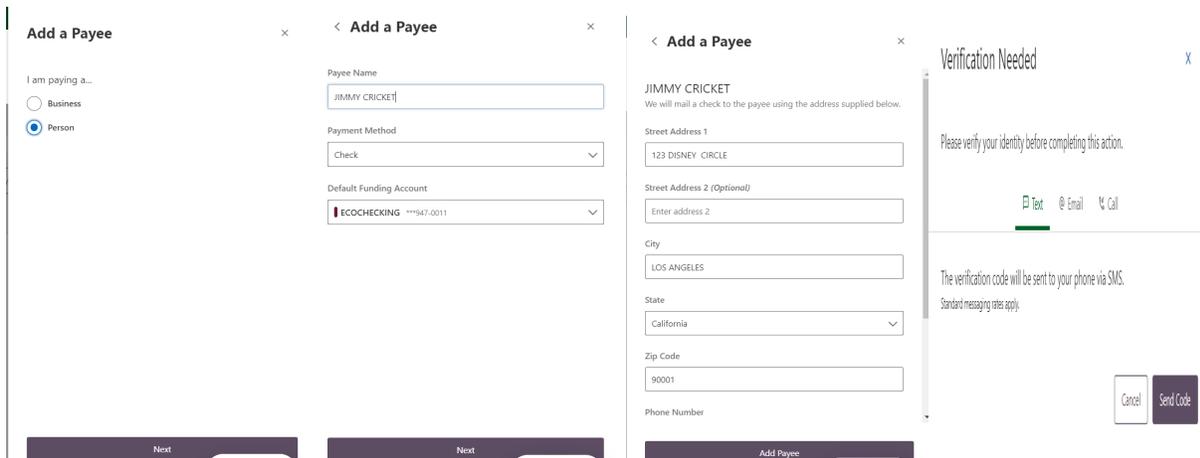
Mobile—Unable to add Payee from Mobile application

NOTE: members will need to move the chat bubble to see the "+" to add Payee

Paying a Business



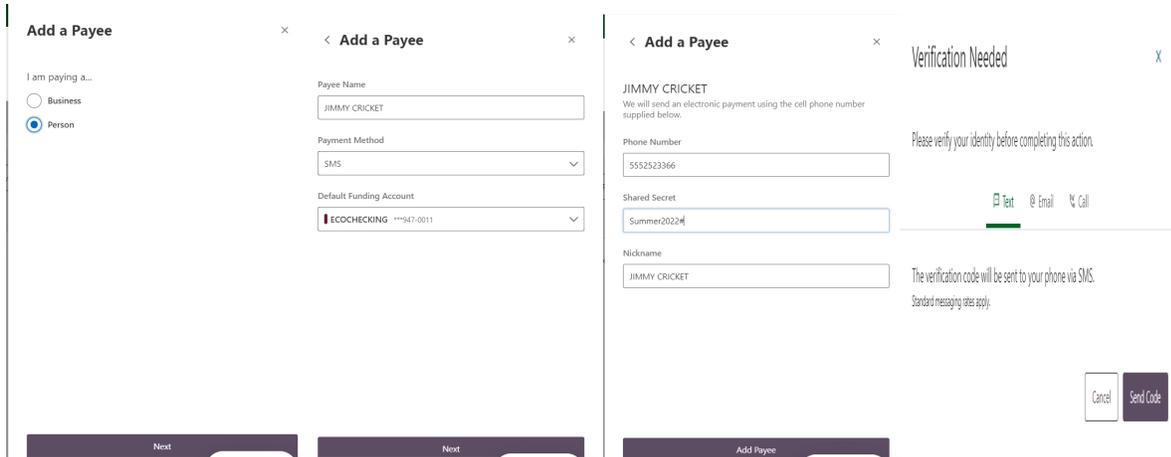
Paying an Individual/person CHECK



NOTE: the member will need to scroll down and enter a phone # for the payee

Check: Payee will be mailed a check which may take 7-10 days to process and be received

SMS/TEXT MESSAGE



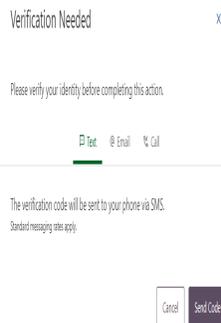
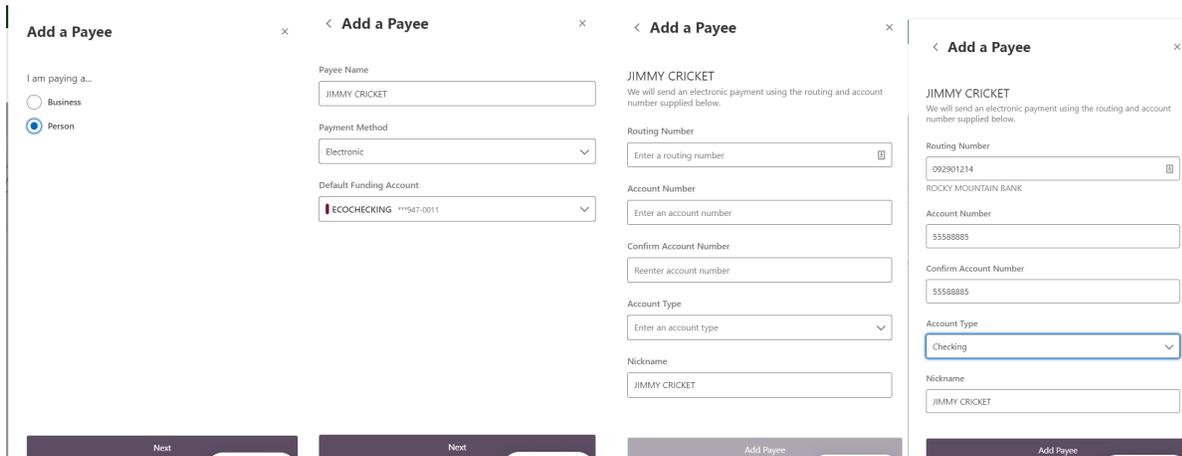
SMS: Payee will receive a text to enter their bank information.

Payment delivery method: ACH

Member will need to provide the payee with a secret code to access the text message

NOTE: Payee's account information will not be seen by our member

ELECTRONIC



Electronic: Member knows the payee's bank information: routing number and account number

Payment delivery method: ACH

EMAIL

The screenshot shows a mobile application interface for adding a payee. On the left, a sidebar titled 'Add a Payee' has two radio buttons: 'Business' (unselected) and 'Person' (selected). The main screen is titled 'Add a Payee' and shows the name 'JIMMY CRICKET'. Below the name, it states 'We will send email payments to the payee using the email address supplied below.' There are three input fields: 'E-Mail Address' containing 'jcricket@disneycorp.org', 'Shared Secret' containing 'Summer2022#', and 'Nickname' containing 'JIMMY CRICKET'. To the right of the 'E-Mail Address' field, there is a 'Verification Needed' dialog box with the text 'Please verify your identity before completing this action.' Below this, there are three options: 'Text' (selected), 'Email', and 'Call'. At the bottom right, there are 'Cancel' and 'Send Code' buttons. At the bottom of the screen, there are 'Next' and 'Add Payee' buttons.

Email: Like SMS, email will allow the payee to enter their bank information confidentially, our member will never see this information. Member will need to share the secret code for the payee to access the email.

E Statements—Member having issues seeing E statements

Primary Members

Primary Members Should be able to see statements for the account(s) the individual is primary on.

If the member has more than one account, they are primary on, they will see statements for all accounts under the one profile

Instruction to set up E Statements can be found here:

[Primary_Owner_E_Statement_Setup](#)

Joint Members

Like IPAY, E statements could only be attached to the primary member's online banking profile. This is due to Whitefish Credit Union moving from account centric online banking credentials to SSN centric credentials.

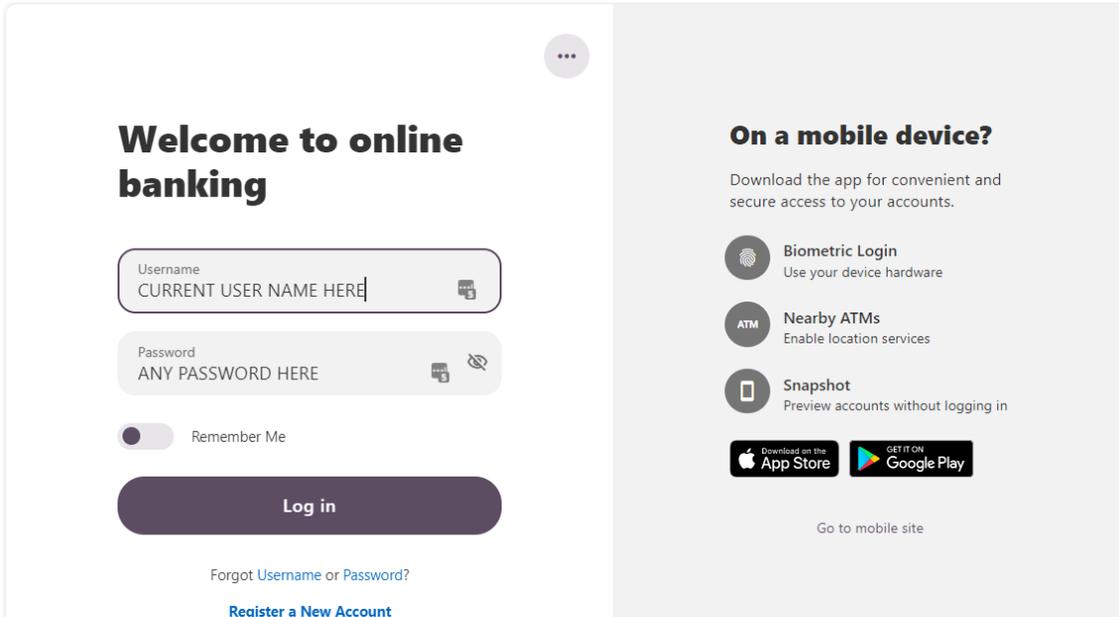
Primary member can share access with the joint owner allowing them to view statements

Instructions to set up Shared Access for E Statements can be found here:

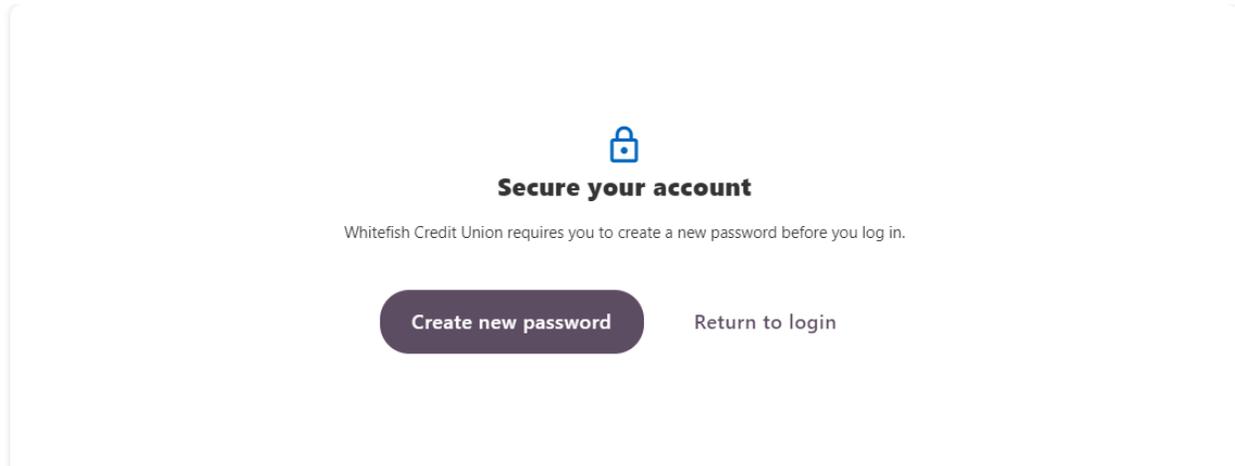
[Shared_Access_Setup](#)

Primary Owner Registration Screenshots

Primary Account Holder-Existing Online Banking User-Registration



Existing primary member will enter current password in password.



Member will click "Create New Password"

Register for Online Banking Access

Manage your Whitefish Credit Union accounts simply and securely, any time and anywhere you have internet access. It takes just a few minutes to register.

Please accept the disclosure to continue the registration process.

Whitefish Credit Union ONLINE AND MOBILE BANKING AGREEMENT AND DISCLOSURE

This Online and Mobile Banking Agreement and Disclosure ("Agreement") describes your rights and obligations as a user of Online and Mobile Banking Services, and all online financial services ("Service" or "Services"). It also describes the rights and obligations of Whitefish Credit Union ("credit union"). Please read this Agreement carefully. By accepting this Agreement and by using this Service, and/or authorizing others to do so on your behalf, you agree to be bound by the terms of this Agreement. Our Online and Mobile Banking services are intended for individuals 18 years of age or older.

NOTE: E-mail transmissions are not secure. We advise you not to send us or ask for sensitive information such as account numbers, Password, account information, etc. via any general or public e-mail system.

ARBITRATION DISCLOSURE: This Agreement contains an arbitration provision under which you and the credit union agree that any dispute under this Agreement or related to your Account or our relationship with you will be resolved in binding arbitration, and that you will not have the right to a jury trial or to resolve the dispute in court. See Section 23 for details.

1. DEFINITIONS

I Agree



Cancel

Continue

Check the box in front of "I Agree" and click Continue

Verify your identity

The following information is used to verify you have an account with Whitefish Credit Union and that you are the owner of the account. We match your answers against our records. Questions marked with * are required.

Username 

SSN Or TaxID  

ZIP Code 

Continue

Member will need to supply the current Username, their SSN and Zip and click continue
Zip will be from name primary record NOT name Mail Record

Password reset method

Email
A one-time code will be sent to your email address.

Select Email 

Voice Call
You will get a call that reads a one-time code to you.

Continue

Member will select what method they would like to receive the out of band authentication and click continue

Verification code

A 6-digit code has been sent to your email `aan***51@gmail.com`.

5 6 0 1 4 2

Code Will Expire In 5 Minutes

[Resend code](#) or [Change method](#)

Verify

Member will enter code they received and click verify

Log In to Online Banking

Email

Phone Number

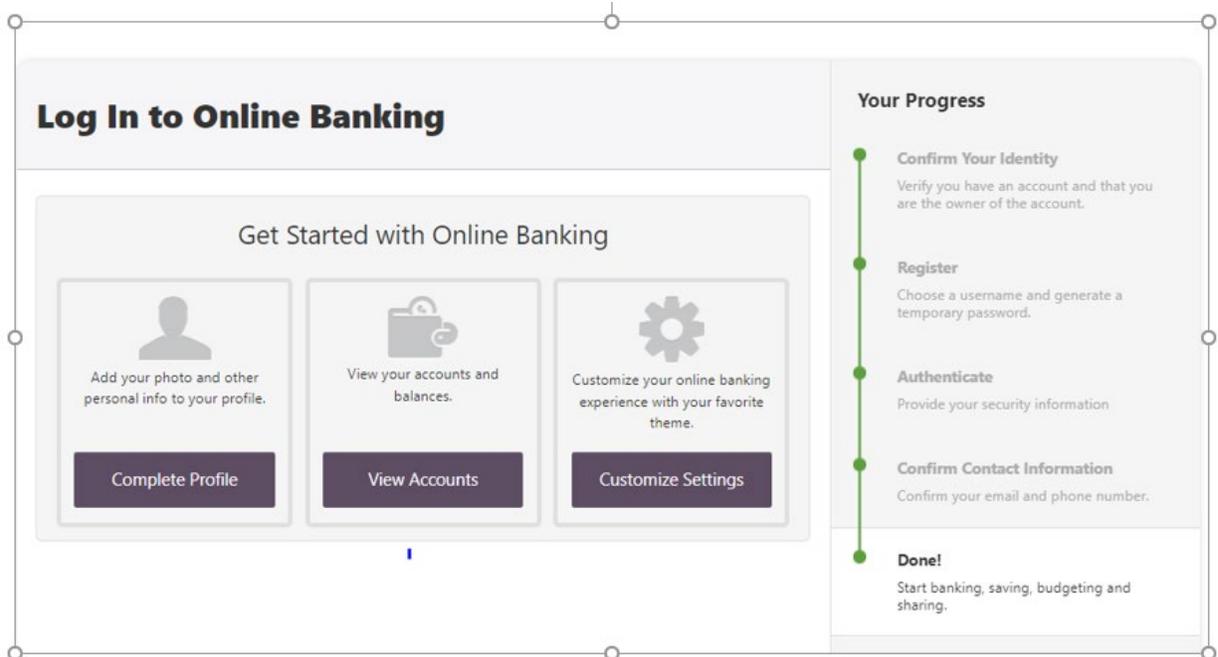
 Home

Time Zone

Your Progress

- Confirm Your Identity**
Verify you have an account and that you are the owner of the account.
- Register**
Choose a username and generate a temporary password.
- Authenticate**
Provide your security information.
- Confirm Contact Information**
Confirm your email and phone number.
- Done!**
Start banking, saving, budgeting and sharing.

Confirm contact information including time zone



At this point the member has successfully completed the joint registration process and can select any of the tiles to explore the new online banking.

Joint Owner Registration Screenshots

Joint Owner Registration Screen Shots

Welcome to online banking

Username

Password

Remember Me

Log in

[Forgot Username or Password?](#)

[Register a New Account](#)

On a mobile device?

Download the app for convenient and secure access to your accounts.

-  **Biometric Login**
Use your device hardware
-  **Nearby ATMs**
Enable location services
-  **Snapshot**
Preview accounts without logging in



[Go to mobile site](#)

Joint members will need to click the Register a New Account link

Register for Online Banking Access

 **Individual**

Choose this if you are registering for your individual accounts.

Register as an individual

 **Business**

Choose this if you are registering for your business accounts.

Register as a business

Already have an account?

Username

Password

Log In

[Forgot Username](#)

[Forgot Password?](#)

Need help?

-  Contact Us
-  Locations
-  Help

Select that they are registering as an Individual

Register for Online Banking Access

Manage your Whitefish Credit Union accounts simply and securely, any time and anywhere you have internet access. It takes just a few minutes to register.

Please accept the disclosure to continue the registration process.

Whitefish Credit Union ONLINE AND MOBILE BANKING AGREEMENT AND DISCLOSURE

This Online and Mobile Banking Agreement and Disclosure ("Agreement") describes your rights and obligations as a user of Online and Mobile Banking Services, and all online financial services ("Service" or "Services"). It also describes the rights and obligations of Whitefish Credit Union ("credit union"). Please read this Agreement carefully. By accepting this Agreement and by using this Service, and/or authorizing others to do so on your behalf, you agree to be bound by the terms of this Agreement. Our Online and Mobile Banking services are intended for individuals 18 years of age or older.

NOTE: E-mail transmissions are not secure. We advise you not to send us or ask for sensitive information such as account numbers, Password, account information, etc. via any general or public e-mail system.

ARBITRATION DISCLOSURE: This Agreement contains an arbitration provision under which you and the credit union agree that any dispute under this Agreement or related to your Account or our relationship with you will be resolved in binding arbitration, and that you will not have the right to a jury trial or to resolve the dispute in court. See Section 23 for details.

1. DEFINITIONS

I Agree

Cancel

Continue

Read through the disclosure, check the box in front of "I Agree", and click "Continue"



Register for Online Banking Access

Confirm Your Identity

The following information is used to verify you have an account with Whitefish Credit Union and that you are the owner of the account. We match your answers against our records. Questions marked with * are required.

SSN/TaxID * (No dashes please)

Birth Date * Month Day Year

Account/Member Number *

Email

Application Process

- Confirm Your Identity**
Verify you have an account and that you are the owner of the account.
- Register**
Choose a username and generate a temporary password.
- Authenticate**
Provide your security information.
- Confirm Contact Information**
Confirm your email and phone number.
- Done**
Start banking, saving, budgeting and sharing.

Verify their identity by providing their SSN, Date of birth and Account #

Account # will be their 5,6-, or 7-digit account #

Email is optional



Register for Online Banking Access

Username

Choose a new username. It must be unique, between 8 and 20 characters in length, and alphanumeric.

Password

We will generate a temporary password for you. Where should we send it?

EMAIL	SMS
<input type="radio"/> JSO***CH@GMAIL.COM	<input type="radio"/> (***) ***-*429
<input type="radio"/> Other	<input type="radio"/> (***) ***-*014

Application Process

- Confirm Your Identity**
Verify you have an account and that you are the owner of the account.
- Register**
Choose a username and generate a temporary password.
- Authenticate**
Provide your security information.
- Confirm Contact Information**
Confirm your email and phone number.
- Done**
Start banking, saving, budgeting and sharing.

Member will select a username; and select the method they wish to receive the temporary password code



Register for Online Banking Access

Temporary Password

If you are an existing home banking user and you have NOT received an email containing a temporary password, please enter your current home banking password below.

If you are registering for the first time, it may take up to 5 minutes to receive your temporary password and it will expire 24 hours after it has been sent. If you received your temporary password, please enter it below.

Password

[Reset Password](#)

Log In

Application Process

- Confirm Your Identity**
Verify you have an account and that you are the owner of the account.
- Register**
Choose a username and generate a temporary password.
- Authenticate**
Provide your security information.
- Confirm Contact Information**
Confirm your email and phone number.
- Done**
Start banking, saving, budgeting and sharing.

Enter the temporary code once it is received and click log in



Register for Online Banking Access

Logging In

Please wait a few moments while we load your account information...



Application Process

- Confirm Your Identity**
Verify you have an account and that you are the owner of the account.
- Register**
Choose a username and generate a temporary password.
- Authenticate**
Provide your security information.
- Confirm Contact Information**
Confirm your email and phone number.
- Done**
Start banking, saving, budgeting and sharing.

Create your password

Your password must be at least eight characters in length, contain at least one lowercase letter, at least one uppercase letter, at least one special character, and at least one number.

Create a password

Log In to Online Banking

Email

Phone Number
 Home

Time Zone

Your Progress

- Confirm Your Identity**
Verify you have an account and that you are the owner of the account.
- Register**
Choose a username and generate a temporary password.
- Authenticate**
Provide your security information.
- Confirm Contact Information**
Confirm your email and phone number.
- Done!**
Start banking, saving, budgeting and sharing.

Confirm contact information including time zone

Log In to Online Banking

Get Started with Online Banking



Add your photo and other personal info to your profile.

Complete Profile



View your accounts and balances.

View Accounts



Customize your online banking experience with your favorite theme.

Customize Settings

Your Progress

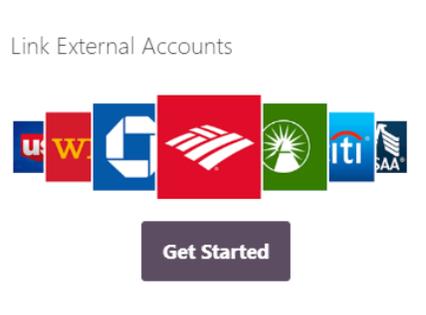
- Confirm Your Identity**
Verify you have an account and that you are the owner of the account.
- Register**
Choose a username and generate a temporary password.
- Authenticate**
Provide your security information.
- Confirm Contact Information**
Confirm your email and phone number.
- Done!**
Start banking, saving, budgeting and sharing.

At this point the member has successfully completed the joint registration process and can select any of the tiles to explore the new online banking

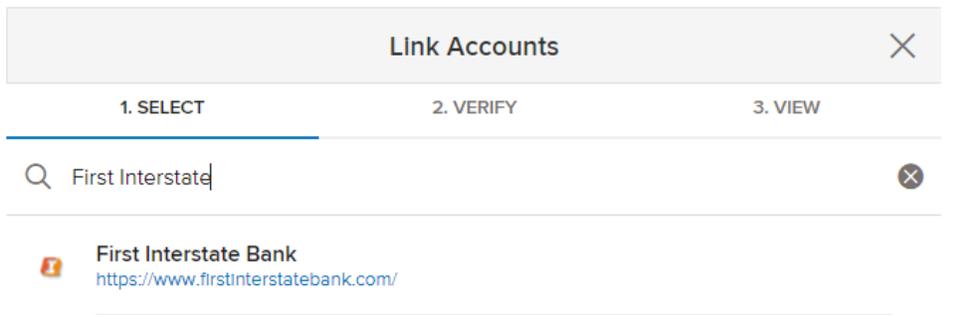
Steps To Instantly Link Accounts

Member will log into their Whitefish Credit Union online banking profile

Locate the "Link External Accounts" widget and click "get started"



Locate the account they are attempting to link



Enter in online banking credentials from the institution they wish to link.

Click Submit

NOTE: it may take some time for system to retrieve the information

If the link was successful, it will display the accounts

Steps to Link an External Account via micro deposits

Some financial institutions may not participate in instant account verification.

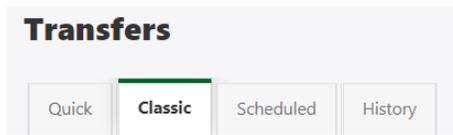
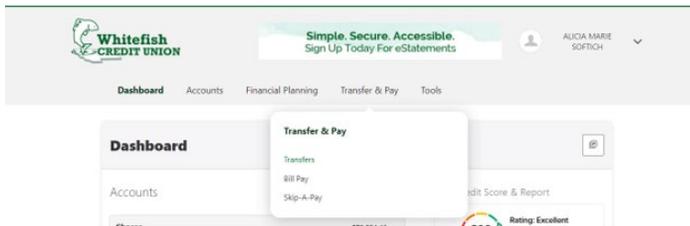
But the member can still link their external account for transfer purposes only

To do so follow these steps:

Member will log into their Whitefish Credit Union online banking profile

Click the "Transfer and Pay" Tab

Click the "Transfers" option



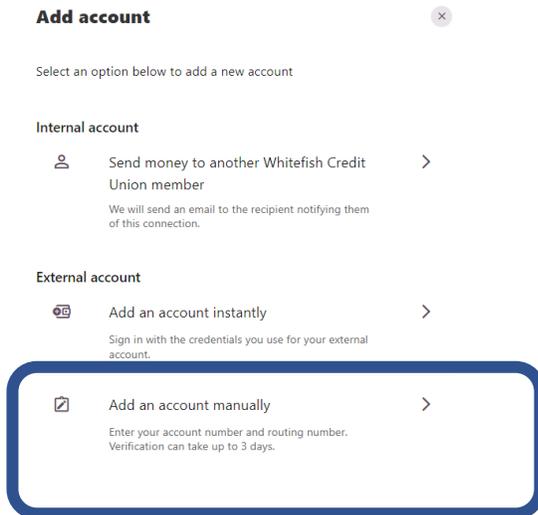
Click the "Classic" tab

Don't see the account you want to transfer to?

[+ Add an account to make a transfer](#)

Click "Add an account to make a transfer"

Click "Add an account manually"



Member will need to complete the following screens

Account details

Account type: Checking

Routing Number: 092901214

Account Number: 1234564

Confirm Account Number: 1234564

Nickname: ROCKY MTN BANK

Continue

Please verify your identity before completing this action.

Text | Email | Call

The verification code will be sent to your phone via SMS. Standard messaging rates apply.

Send code

Cancel

As a security measure, you cannot transfer funds to or from this account until it has been confirmed.

Step 1
We will send two (2) deposit transactions to this account. It may take up to three business days to appear in the transaction history.

Step 2
Go to Settings and click on the Accounts tab to confirm the external account.

Once the micro deposits have been received at the other financial institution, the member must retrieve the amounts of the deposit (varying from 0.01 to 0.99)

The member will log back into their online banking profile via the whitefishcu.com website

The member will see the following displayed. The member will click confirm

Scroll to locate the external account they wish to link

Dashboard

You have 1 pending external account. Confirm trial deposits to finish linking external accounts. Confirm

ROCKY MTN BANK
ACH Accounts - ***4564

External PENDING

Confirm

External Accounts

Click confirm and enter the two micro deposit amounts

Confirm Trial Deposits

As a security measure, we sent two transactions of different amounts to account #***4564 at ROCKY MOUNTAIN BANK. It may take up to three business days for those transactions to appear in your account.

We ask you to confirm the transaction amounts to ensure you're the owner of this ROCKY MOUNTAIN BANK account.

First Deposit * 0.00

Second Deposit * 0.00

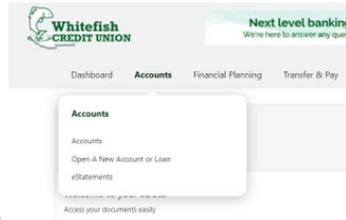
Cancel Confirm

E Statement set up for Primary Members

Desktop:

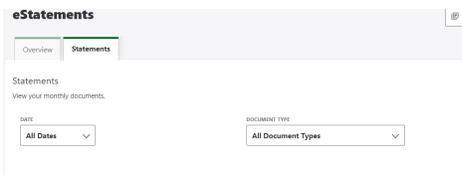
Member will log into their online banking profile

Click on the Account Tab



Click on eStatements

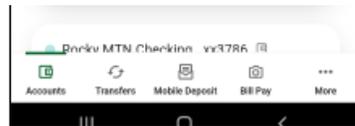
Agree to the Disclosure



Click on the Statements Tab

Mobile:

Member will log into their WCU mobile application



Click "Accounts"

Click on "eStatements"

Click on "Statements"

Shared Access Set up

Shared access can only be set up via desktop OR web browser if the member is using a mobile device

Primary members can set up shared access for joint owners to view eStatements.

Members can also set up an individual who may not be on their account to view their account information without sharing the member's online banking credentials

This would be great functionality for the following:

- Members who are in the military

 - Share access with some who will oversee their financial affairs when they are deployed

- Accountants

- Personal assistants

- Someone who is caring form an elderly parent but may not be on the account

This access is set up by the member, Whitefish Credit Union cannot see these individuals via the Alkami Admin Portal.

All individuals who have shared access to the account will be directed back to the account owner for troubleshooting.

Whitefish Credit Union cannot be held liable for the actions of a member's shared access user. It is up to the member who granted this individual access, to ensure that the individual has the appropriate permissions on the account

By allowing a shared access user access to a member's online banking profile does not make them an account owner. Therefore, the shared access individual may not call in to obtain account information or access any funds in the account via phone or in person.

To set up Shared Access

Log into online banking via the desktop or web browser (if the member is on a mobile device)

Click on the "Tool" tab

Click on "Settings"

Click on "Shared Access"

Click on "+ Add a user"

Complete the appropriate fields

Choose the appropriate permissions for the shared access individual

Settings

Profile Security Contact Accounts **Shared Access** Applications

Add a new user

First Name

Last Name

Email Address

Confirm Email Address

Choose permissions

Shares - 3 accounts	All permissions	View account	View Transactions	Transfer into	Transfer from	Pay bills	Access to Statements
0000 SAVINGS ***947-0000	<input type="checkbox"/>	<input checked="" type="checkbox"/>					
ONLINE CHECKING ***947-0010	<input type="checkbox"/>						
ECO CHECKING ***947-0011	<input type="checkbox"/>						

Grant Access To eStatements for Joint Account Holders

Click Save

Confirm and invite user

Jimmy Cricket - asoftich@whitefishcu.com will be given access to the following accounts:

Shares - 3 accounts	View account	View Transactions	Transfer into	Transfer from	Pay bills	Access to Statements
0000 SAVINGS ***947-0000	●	●				
ONLINE CHECKING ***947-0010	●	●				
ECO CHECKING ***947-0011	●	●				

- Jimmy Cricket will be sent an email invitation to access your accounts.
- A confirmation code will be given to you to share with Jimmy Cricket. This code will expire in 24 hours.
- Jimmy Cricket will then be able to access your accounts with their own username and password.

I acknowledge one or more of the settings selected will allow the invitee to transfer money from my account/accounts.

Confirm Cancel

Confirm the Invite

Click on the Pending Invite

Pending

Jimmy Cricket 3 accounts **Invitation Pending**

Share confirmation Code with Shared Access User

Jimmy Cricket 3

Your confirmation code is **463920**. Please communicate this with Jimmy Cricket. This code will expire Tuesday, September 6, 2022 12:09 PM.

Shared Access User will receive an email with a link that they will follow to gain access.

Remote Deposit Capture

Like the members are used to today, they can use the new mobile application to make a remote deposit.

The new remote deposit functionality will be real time and will post to the account with a hold that will follow Reg CC.

Digital Services will no longer review each item to determine if the hold(s) needs to be released. Therefore, holds will remain in place until they expire.

Digital Services will be reviewing items that the system deems to be high risk or items that are over \$1,000.

Holds may be extended

If a hold is extended, the member will receive a Notice of Funds Delayed Availability Notice via mail. A note will also be added to the account.

How To Make a Remote Deposit via Whitefish Credit Union's Mobile Application

Member will log into the mobile application

Click on the "Mobile Deposit" icon



Follow the prompts