It's a change for the GREATER.
Answers to common questions about our new Digital Experience

How do I register or for Online Banking after the upgrade?

Enter a username = Enter current username

Enter a password – Enter current password

After you register you will be prompted to change your password

I forgot my password and I am locked out of my accounts. What do I do?

If you forget your password, please click on the "Forgot Password" link, and follow the directions. If you still have difficulties, please call us at 201-599-5500 during our regular business hours.

Can members customize alerts?

YES. Members can customize alerts and you can also receive alerts via email or text.

Do online banking transfers need to be reset?

NO. All Online banking transfers will be transferred with the upgrade, the only transfers that are not transferring are bi-monthly and quarterly.

Will the member be able to open a subaccount in Online banking?

YES. You will be able to open subaccounts through Online Banking and also apply for a loan, the new location on the navigation bar is under **more.**

Did the system upgrade affect how I log in to Online Banking?

NO. The very first time you log in with your current username and password. You will then be asked to choose a new password

Did the system upgrade affect Multi-Factor Authentication (MFA)?

NO. The system upgrade did not affect Multi-Factor Authentication. Your accounts will be completely secure.

Do I need to reassign my account nicknames after the system upgrade?

No. Your nicknames will be transferred with the upgrade.

Can I request a Withdrawal by Check within Online Banking after the system upgrade?

NO. Check withdrawal is not allowed through Online Banking. You may call 201-599-5500 or stop by a branch to request check withdrawal.

How can I access my account history that occurred before the system upgrade?

All account history will be available within Online Banking.

Did the system upgrade provide any new functionality to Online Banking?

YES. You will have multiple new features within our new and improved Online Banking platform. Just to name a few:

Touch Screen authentication

Account to Account transfers – You will be able to transfer funds from and to Greater Alliance from another financial institution

The Money Management tool is not called **trends, and you will need to reconnect all your accounts.**

Reorder Checks

Open club and Share accounts and also apply for a loan

And much more…

Will there be a fee for external transfers –

There is no cost to use our Bill Pay service, but there are fees if you want to expedite your payment see our fee schedule

Will there be limits to transfer to a friend and account to account transfers?

Yes. Limits will vary depending on your account history and relationship with us. Such information will be displayed on the transfer screen.

Will cross member transfer work?

Yes. You can use it to transfer to another member within Greater allianceor use it to pay a family or friend.

Will there be a fee for an account to account from-and-to Greater Alliance to another Financial Institution?

NO. There is no cost to use our Bill Pay service, but there are fees if you want to expedite your payment see our fee schedule

Can I view VISA® Debit Card transactions within Online Banking?

YES. You should be able to view past Debit Card transactions within Online Banking and all future transactions can be viewed as posted by the merchant.

Where can I view my account balances?

Your balances can be viewed by selecting the Dashboard in Online Banking or Feed in the Mobile Banking App.

Where can I find Bill pay?

Your bill pay is now located under transfer and pay and it is called bills & payment.

Where can I find to open additional subaccounts and other products?

They are located under more.

Do you have a mobile banking app?

We have a mobile app for iOS and Android! To download the Mobile Banking App, visit the iOS App Store or the Google Play Store on your phone and search Greater Alliance Federal Credit Union. if you are an existing mobile app user for iOS will update automatically, if you are an Android user you need to download our new app to sign on.

What hours are you available?

Please visit our website for our Branch Locations and Hours
https://www.greateralliance.org/branch-atm-locator/

How do I change my password?

To change your password while logged in, this may be completed by selecting Settings, then Change Password.

How do I update my account information?

Account information such as your address, phone number, and email address may be updated by selecting Settings, then by selecting an option to update in the User Profile section.

How do I view recent transactions?

Recent transactions are available to view on the Dashboard/Feed page in the Recent Activity section. This section will list all transaction activities. To view transactions for a specific account, select an account from the Dashboard/Feed or Transactions pages. Your pending transactions for all your account will show first, then your transaction history will start.

How do I transfer funds to another member's account?

To transfer to another Greater Alliance FCU member's account, in Online Banking, select the Transfer & Pay menu option, then select To Friends. On this page, you will be able to enter information for another Greater Alliance member's account and then submit a transfer. Note: You will need to have the member's full account number and the suffix to the share in which you wish the deposit to go. Example: 123456=0001

How do I change my username?

You may change your username by selecting Settings, then by selecting your username in the User Profile section. After entering in your new username, click Update Username.

How do I view/download account statements?

Account statements may be viewed and downloaded by selecting Statements in the main menu.

How do I locate the member number (account number)?

Your member number can be located within Online Banking on the Dashboard/Feed page. The member number will be listed directly below listed savings and checking accounts. The number before the equal sign (=) is your member number.

MOBILE FAQ'S

WHAT TO EXPECT AFTER THE UPGRADE ON NOVEMBER 8, 2021?

PLEASE REMEMBER TO DELETE THE OLD APP IF YOU ARE AN ANDROID USER AND REMEMBER TO DOWNLOAD THE NEW APP – GREATER ALLIANCE FCU, ALL IPHONE USERS DON'T' NEED TO DOWNLOAD THE APP, THE NEW APP WILL BE REPLACED AUTOMATICALLY.



Greater Alliance FCU

Will I have a new Mobile App? Will I need to re-enroll?

YES. We will have a brand-new Mobile APP. You need to download the Greater Alliance FCU Mobile for Android from Google Play Store, if you are an IOS user your app will automatically be replaced.

Your "Username" and "Password" will be the same as the ones that you used for the Online Banking enrollment.

Is Touch ID available for the Mobile App?

A fingerprint can be used to log in securely in place of a user ID and password. You will need to have Android 6.0 or iPhone 5S or a higher version to have this functionality. You will be prompted to enable Touch ID the next time you log in. You can choose to use the "Touch ID" option or choose to "Close" that option.

Do members need to enroll in Bill Pay before using it on mobile?

If you are an existing user, you don't have to enroll again for Bill Pay. After you finish your initial registration for Online Banking you will be able to login to your Mobile App/or online banking and be able to see your Bill Pay. Moving forward if you don't have Bill Pay and would like to enroll in Bill Pay you can choose to do so through your Mobile App. **Please note** - to enroll in Bill Pay you will need to have a Checking Account.

Same login for Mobile and Online banking?

YES. It will be the same login credentials for Mobile and Online Banking

Can you do person-to-person transfers on mobile? Bank to bank?

YES. You will be able to do person-to-person transfer using Bill Payment and set up and external bank account sing "Manage External Accounts" under Transfer & Pay.

REMOTE DEPOSIT CAPTURE (RDC)

What is RDC?

Greater Alliance RDC allows you to deposit a check using the Greater Alliance Mobile app on your Internet-enabled iPhone® or Android™ mobile device or a Tablet, provided your device has a camera. You must enroll in Mobile Banking to take advantage of RDC.

Are there any other specifications that need to be met?

You must meet the following criteria to use Remote Deposit:

Be enrolled in Online banking
Downloaded and installed our latest mobile app
iPhone– minimal version 3.10.1
Android – minimal version 3.13.1
Must have a share account and meet the credit unions acceptance criteria
Must be at least 18 years of age
Current mailing and residence address on file

How should the checks be endorsed? Do I need to include a deposit ticket? How long the deposited check should be retained?

All checks should be endorsed with the payees' signature. The words, **"For Electronic Deposit only at Greater Alliance FCU**" should be written underneath. Deposit tickets are not required and will not scan. Deposited checks should be retained in a secure area for a minimum of 45 days.

What should I do with the check after I've completed my deposit?

Write today's date and the word "Deposited" on the front of the check. Keep the check-in a secure place and destroy it after 45 days.

Is there a limit to the amount I can deposit using Greater Alliance Mobile Deposit?

Deposit limits will vary depending on your account history and relationship with us. Such information will display for you when a deposit is being made.

Can I make multiple deposits into my account in one day?

Yes.

What accounts are ineligible for Remote Deposit Capture?

Any Retirement accounts, Share Certificates, and loans

What type of accounts can I make deposits to?

Deposits can be made to any share savings or share draft checking account to which the member is an owner.

Are there any hold times? When will the deposit be processed?

Accepted deposits can be viewed in the account immediately. There is a 3-business day hold placed on all deposits. The history tab in the Deposit Check features shows the following:

180 days of history
Real-time check statuses (pending, accepted, rejected)
Deposit information
Front and back check images

If the check is rejected, the rejection reason will be included in the Notes area.

What types of checks can be deposited using Remote Deposit?

Personal or business checks are drawn on a financial institution and payable in US currency. If the check is payable to multiple parties, all parties must be on the account is credited.

Will any other type of confirmation be sent?

You will receive 2 emails… First email indication if your deposit was accepted. Second email indication if your deposit was approved or declined.

Where do my funds get deposited when I have multiple accounts?
You can deposit the check will be deposited to the oldest Share Checking account or your savings account if you don't have a checking

Are there types of checks that I may not deposit through Greater Alliance Mobile Deposit?

Ineligible items include:
– Checks payable to any person or entity other than the account owner
– Checks that have been altered in any of the check fields
– Checks that are not payable in US dollars
– Checks that are stale or postdated
– Checks that are stamped "non-negotiable"
– Check or items payable to you and another party who is not a joint on the account
– Any third party check (a check made payable to another party and "signed over" to the depositor)
– Checks that are incomplete (e.g., any items that do not contain the signature of the maker, endorsement signatures, or other required information).

Can I cancel Remote Deposit Capture?

NO. We cannot customize this service for each user. It's a service available for all Mobile Banking users and you can choose not to use the service.

Important Tips on Remote Deposit Capture?

When taking a photo/picture of your check, please make sure that the check is flat and smooth and there are no shadows on the check. It is best to take a photo on a dark surface and keep the check image within the viewfinder on your screen.

MULTIFACTOR AUTHENTICATION

How is this multifactor authentication if the passcode is sent to the same device?

First, the login has to be verified with the specific phone that is tied to the end user's account. Second, with the phone in the end user's hand at the time of login.

Am I able to change the phone number(s) that I registered to use for authentication?

You can change your registered phone number(s) within Online and mobile banking.

What happens if my mobile device is stolen or lost?

Call the carrier to report it and cancel service to the phone/tablet.
Do a remote lock or data wipe via another device.
Use the "Unenroll all" feature in the Support Dashboard in the case devices are lost or stolen so that the user will be forced to go through Multi-factor Authentication again during their next login.

Do you mask the phone numbers in the feature?

YES, phone numbers are masked throughout all points of the authentication process.

Will I need to authenticate each device that I am using?

You have to authenticate each device when you log in for the very first time and it will be in place for 90 days.

What if users are located in other countries and have non-U.S. phone numbers?

You can use the voice authentication method for international numbers.

Bill Pay FAQ'S

How do I register for Bill Pay?

If you already had Bill Pay before the upgrade, you do not have to do anything after the upgrade. All your information will automatically be transferred into the new system.

Can I use Bill Pay with all my accounts?

You can only use Bill Pay if you have a Checking account. If you do not have a Checking account, you will not be able to use Bill Pay.

How do I add a new payee?

You may simply select "Manage Payees" within your type in the name of the person or business that you want to pay.

Can I pay any bill through Bill Payment?

YES. You can pay with a credit card, store card, or utility bill using Bill Pay.

Do I need to re-enter any of my Bill Pay information after the system upgrade?

NO. You will not be required to re-enter any existing Bill Pay information after the system upgrade. The information will be transferred over to the new system on November 8, 2021

Will my payments take longer to deliver after the system upgrade?

NO. It won't take long to deliver your payments.

Did the monthly fee for Bill Pay change after the system upgrade?

How much does Bill Pay cost?

There is no cost to use our Bill Pay service, but there are fees if you want to expedite your payment see our fee schedule

How and when is the money deducted from my checking account?

The funds are deducted on the "Delivery Date." This will be the date that the payment will need to arrive at the payee.

What happens if there is not enough money in my account to cover my bill?

Your payment will be made by the credit union, and you will be charged an NSF fee. The credit union will attempt to collect the funds 2 times and a 3rd attempt will be made at the end of the month. Each attempt to collect funds will incur a fee to the member. If the funds are still unavailable at the end of the month, we will put a block on the account which does not prevent the member from accessing Bill Pay but will halt any further payments. (Please check out fee Schedule)

Can I edit or cancel scheduled payments?

YES. You can edit or cancel any scheduled payments before the scheduled date. If you need to put a Stop Payment after the scheduled date you will need to call us at 1-**866-321-6541.** There is a fee associated with that

After the upgrade can I set up "Bill Pay Payees" through a smartphone?

YES. You can set up Payees from your smartphone or tablet. This is just one more way we are making things more convenient for you