

South Carolina Federal Credit Union Online Banking and Mobile Banking FAQs

Table of Contents

Online Banking 2015 Features	6
Q. Why is South Carolina Federal Credit Union upgrading Online Banking?	6
Q. What is new in Online Banking 2015?	6
Q. What is staying the same?	6
Q. What is being discontinued?	6
Q. Will you convert my accounts to the new system?	7
Q. Is the new Online Banking system still secure?.....	7
Q. Will transfers that I have established be made after the upgrade?	7
Q. Who will receive my secure messages?	7
Q. How do I get assistance?	7
Q. Will I have uninterrupted access to my accounts?.....	7
My Part as a Member-Owner	7
Q. Do I have to re-register for the new Online Banking?	7
Q. What are the specifications for setting up my password?	8
Q. I don't have access to a phone right now, can I go through the upgrade process?.....	8
Q. If I am traveling internationally can I go through the upgrade process?	8
Q. Will my account nicknames come over to the new system?	8
Q. Will I have to reestablish my text alerts?	8
Q. How do I download the new app?	9
Enrollment	9
Q. I want to enroll in Online Banking for the first time. Can I do this on my own?.....	9
General	9
Q. What determines the order in which my accounts are displayed in Online Banking?	9
Q. How much Online Banking transactional history is available?	9
Q. How do I add account nicknames to the new system?	9
Q. Why can't I see my account numbers on the home screen?	9
Q. What balances are being displayed for each of my accounts?	9
Q. How do I access my other accounts through Online Banking?.....	10
Q. Which browsers can I use to view Online Banking?	10
Q. What system settings are required to properly access Online Banking?	10
Q. How do I check my browser settings?	11

Q. Where can I find my transactions in Online Banking?	11
Q. How do I view my pending transactions in Online Banking?	11
Q. How can I tell if a past transaction is a withdrawal or deposit?	11
Q. My pending transactions do not specify whether it's a deposit or withdrawal. How can I tell the difference?.....	11
Q. I don't recall logging in during the time that is stated on the homepage of Online Banking. What's happening?.....	11
Transfers	11
Q. How do I make a transfer?.....	11
Q. How do I set up a recurring transfer on the new Online Banking system?.....	11
Q. What is considered a recurring transfer? Will it start today?.....	12
Q. I made a transfer, but it's not being reflected on my screen. What should I do?	12
Q. Can I include a memo or note when completing an account transfer?	12
Member Information.....	12
Q. How do I unlock my account?	12
Q. How do I change my user ID?	12
Q. How do I change my password?	12
Q. How do I update my email address?	13
Q. How do I update my postal address?	13
Q. How do I update my security questions?.....	13
Q. How do I update my security phone number(s)?	13
Q. If I forget my password, what do I do?	14
Q. What happens if I forget my username?	14
Business.....	14
Q. Can I view my personal and business accounts together?.....	14
Checks.....	14
Q. Where can I see my check images?	14
Q. How do I print my transactions and check images?	14
Stop Payments	15
Q. How do I process a stop payment?	15
Bill Pay.....	15
Q. What happens to my bills during the upgrade period – will they still get paid?	15
Q. Can I change or cancel a payment in Bill Pay?	15
Q. How do I know if the person or company received my payment?.....	16
Q. Who can I pay with Bill Pay?	16
Q. Will my bill payees carry over after the upgrade?.....	17

Q. Will my bill payment history be transferred over?	17
Q. Will the new system make any payments I have scheduled for after the upgrade?	17
Q. How can I pay my bills online?	17
Q. I am trying to overnight a check but BillPay won't accept the address I'm entering. What's happening?	17
Popmoney	17
Q. Will there be a cost for the new features?	17
Q. Someone I know sent me money using Popmoney, but I can't find the email.	18
Trends (also known as AllData PFM)	18
Q. What is Trends?.....	18
Q. How can I access my information in Trends?	18
Q. When I click on "Analysis," then click on "Accounts," I am unable to differentiate between some of my accounts – they have the same name. How can I tell the difference?.....	18
Q. Where can I find my Client ID?	18
Q. I don't see my South Carolina Federal mortgage on my Trends tab.....	18
eStatements	18
Q. Why can't I see eStatements for the accounts that are linked to my account?	18
Q. How do I manage my subscription to eStatements and eNotices?.....	18
Q. Why can't I view my eStatements and eNotices?	19
Q. How can I print my account statements?	19
Q. How can I access my tax forms and/or other documents related to eStatements?	19
Mobile Banking	19
Q. What is Mobile Banking?	19
Q. How does Mobile Banking work?	20
Q. How do I enroll in mobile banking and/or the mobile app?	20
Q. I am unable to access my accounts via Mobile Banking.....	21
Q. Will I be able to view my linked accounts in addition to my account on mobile banking?...21	
Q. Why does the app need access to my information such as my calendar, contacts, etc.? ..21	
Q. What options are available?.....	21
Q. How many transactions can I see on my phone at a time?	22
Q. Can I see scheduled transfers on my phone?	22
Q. Can I register for Bill Pay on my phone?	22
Q. I logged into the Mobile App and had to change screens to look at another app/e-mail/etc. and now I have to log in again. Can I choose to stay logged in?.....	24
Q. Why do I have to answer security questions within Mobile Banking?	24

Q. Can I view pending transactions within Mobile Banking?	24
Q. I was locked out, but contacted South Carolina Federal and was able to unlock my account. However, I still am unable to log into the Mobile App. What's happening?	24
Remote Deposit	24
Q. What is Remote Deposit?	24
Q. Who is eligible to use Remote Deposit?.....	24
Q. Is there a cost for using Remote Deposit?	25
Q. Are there limits for deposits made using Remote Deposit?	25
Q. What do I do with the paper check after the deposit is submitted?.....	25
Q. Will I still receive confirmation e-mails?.....	26
Text Banking	26
Q. How do I enroll in Text Banking?	26
Q. I see my device in the "My Devices" tab, but am unable to change my Mobile Banking Services. How do I enroll in Mobile Banking/Text Banking?.....	26
Q. Is Text Banking secure?	26
Q. How do I deactivate the Text Message Banking?.....	27
Q. Why do I need to verify my phone?.....	27
Q. Are keywords case sensitive?.....	28
Q. What is the number I should use to send the keywords?	28
Q. Is it possible to set up text alerts?	28
Q. I share a joint account. Can I set up two phones for the same account?.....	28
EMFA	28
Q. What is Enhanced Multifactor Authentication?	28
Q. Why the change to your log-in process?	29
Q. What information will be required?.....	29
Q. How will I receive the one time passcode or challenge questions?	29
Q. When will I know that Enhanced Multifactor Authentication is set for my accounts?.....	29
Q. What about Mobile Banking or Mobile App?	29
Q. Can I access my accounts from other computers such as my home, my office or on the road?.....	29
Q. Will I have to do these steps with all my South Carolina Federal accounts?	29
Q. Is there a limit to the number of security phones I can have on my account?.....	29
Q. Does the upgrade require a different Internet Explorer version?	29
Q. I am planning on going out of the country and want to be able to check Online Banking. Will I be able to validate my account using EMFA?	29

Q. Why am I asked to authenticate when making a transfer?30

Online Banking 2015 Features

Q. Why is South Carolina Federal Credit Union upgrading Online Banking?

A. South Carolina Federal is committed to offering new ways to help our members manage their finances more easily. Our new look offers a simpler, cleaner look with fewer interruptions.

Q. What is new in Online Banking 2015?

A.

- **New Look** – A simplified, cleaner look with fewer interruptions.
- **Popmoney®*** – A new service that allows Bill Pay users to pay individuals by sending an email. It's similar to other person-to-person sites such as PayPal®.
- **Secure Messaging** – During business hours, you may securely correspond with a Contact Center representative on account questions.
- **New App for Smartphones and Tablets** – A new app will be required for Apple® and Android™ phones and tablets. After the upgrade, please take these simple steps to get started with the new app:
 1. Log in to Online Banking from your computer. This will also require setting a new password.
 2. Enroll your mobile device (click "Mobile" at the top right, then "My Devices").
 3. Select the accounts you want to have access to through Mobile Banking (from the Mobile menu, click "My Accounts").
 4. Download the new app. You will notice it has a new look, with a silver band outlining the blue background.
 5. You're ready to enjoy the new app!
- **AllData PFM®** – Create and track budgets, add accounts from multiple financial institutions to get a birds-eye view of your financial picture, and more.

*There are fees associated with this service.

Q. What is staying the same?

A.

- **Bill Pay System** – Your billers and payment history will transfer over to the new system, so there will be nothing new to set up.
- **Recurring Transfers** – If you have automatic transfers set up, they should transfer to the new system. Please double check your transfers after the upgrade.
- **Linked Accounts** – If your account is linked to other member accounts, these relationships will remain the same.
- **Text and Email Alerts** – You will still be able to receive text and email alerts, **but your current alerts will be deleted.** Please set up new alerts after the upgrade.

Q. What is being discontinued?

A.

- **TurboTax** – The hyperlink to the TurboTax product will not be available within Online Banking 2015. If you have used TurboTax through Online Banking in the past, simply visit turbotax.com to access your information for this year's taxes.
- **FinanceWorks™** – Our current personal financial management (PFM) software, FinanceWorks, will be discontinued. The new system does feature a new, more user-friendly system called AllData PFM® that will help you with budgeting, savings and aggregating all your accounts from different financial institutions.

- **Remote Deposit Home Scanning** – Very few people used this feature, but thousands of you use remote deposit via smartphones. You will be happy to know that remote deposit will now include both smartphone and tablet options.

Q. Will you convert my accounts to the new system?

A. Yes. Your accounts will be migrated to the new system automatically.

Q. Is the new Online Banking system still secure?

A. Yes. Our new system uses the highest level of protection available, providing the assurance that your accounts are secure. We will incorporate multi-factor authentication into the new system using text messages and phone calls to ensure your identity is protected.

Q. Will transfers that I have established be made after the upgrade?

A. If you currently have any automatic and/or recurring transfers set up in Online Banking, they will transfer to the new system. There will be no need to set them up again.

Q. Who will receive my secure messages?

A. Our Contact Center staff will manage the secure messages that you send. We will staff this service during normal business hours, Monday through Friday, 8:30 a.m. – 5:30 p.m.

Q. How do I get assistance?

A. You can get assistance any number of ways. The new Online Banking system offers a secure communication option with our Contact Center. This is ideal if you have a question about a particular transaction. You can also get assistance during normal operating hours through Live Chat or by calling our Contact Center:

- 843.797.8300 (Charleston)
- 803.738.8300 (Columbia)
- 843.545.8300 (Georgetown)
- 800.845.0432 (Nationwide)

Q. Will I have uninterrupted access to my accounts?

A. To allow us to complete the upgrade, Online Banking will be unavailable from 11 AM on Monday, Jan. 26 until 3 PM on Tuesday, Jan. 27, 2015. However, you can continue to access your accounts at South Carolina Federal financial centers, by phone, or at an ATM.

My Part as a Member-Owner

Q. Do I have to re-register for the new Online Banking?

A. No. Existing members do not have to re-register. However, the first time you log into the new Online Banking system, you will enter the last six (6) digits of your Social Security number in the password field (if you are a business member, enter the last six (6) of your Tax Identification Number). Your username will stay the same.

Follow these simple instructions to log in to the new Online Banking system after the upgrade on January 27.

1. Enter your current Online Banking username in the user ID field.
2. Enter the last six (6) digits of your Social Security number in the password field. If you are a business member, enter the last six (6) of your Tax Identification Number.
3. In the Change Password confirmation screen, “current password” is the primary account holder’s six digit social security (or tax identification number for business members). Create new password with one uppercase, one lowercase, and one numeral.

4. When you select answers for your challenge questions, please make sure to use answers you will remember. You may be prompted for those answers when using the app, and at other times, depending on your activity.
5. Please read and accept the terms and conditions.
6. Once logged in, click Mobile and add your devices (phones) and select the accounts you want to see in mobile. Then click Settings and establish your security and alerts preferences.

Q. What are the specifications for setting up my password?

A. Your password must be 8-32 characters using upper and lower case letters and at least one number. Please use only letters, numbers and any of the following special characters: `"-',#@:?!()\$V.

Q. I don't have access to a phone right now, can I go through the upgrade process?

A. No, you will need a phone to complete the upgrade. You can add a temporary phone number and then change it later.

Q. If I am traveling internationally can I go through the upgrade process?

A. Yes – you will need to follow that country's rule for how to enter your phone number and ensure that your phone is supported in that country.

Q. Will my account nicknames come over to the new system?

A. Although all the accounts you have set up with Online Banking today will carry over, your account nicknames will have to be re-established. You can create nicknames for your accounts by following these steps in Online Banking:

- Click on "Settings"
- Click on "Accounts"
- Select the account you want to nickname
- Enter your account nickname

Q. Will I have to reestablish my text alerts?

A. Yes. You will still be able to receive text and email alerts, but your current alerts will be deleted. Please set up new alerts after the upgrade. To set up text alerts:

1. Log into Online Banking
2. Click on "Mobile"
3. Read and accept the Terms and Conditions
4. Select "Text Messaging" from the services menu (along with any other services you'd like to set up) and click "Continue"
5. Select your time zone
6. Select the account(s) you wish to access through Mobile Banking and confirm their nicknames; click "Continue"
7. Enter your mobile phone number; click "Continue"
8. Enter the activation code we sent to your phone; click "Activate"
9. Click on "Settings" in the upper right-hand corner of your screen
10. Click on "Security and Alerts"
11. Click on "Alerts"
12. From here you can set up a variety of different alerts. If you want us to send the alerts to your mobile phone, make sure that box is selected.

Q. How do I download the new app?

A. A new app is required for Apple® and Android™ phones and tablets. After the upgrade, please take these simple steps to get started with the new app:

1. Log in to Online Banking from your computer.
2. Enroll your mobile device (click "Mobile" at the top right, then "My Devices").
3. Select the accounts you want to have access to through Mobile Banking (from the Mobile menu, click "My Accounts").
4. Go to the app store for your mobile device. Download the new app. You will notice it has a new look, with a silver band outlining the blue background.
5. You're ready to enjoy the new app!

Enrollment**Q. I want to enroll in Online Banking for the first time. Can I do this on my own?**

A. A credit union representative will assist you with the enrollment process. To enroll, please visit one of our financial centers or call our Contact Center during normal business hours, Monday – Friday, 8:30 AM – 5:30 PM.

General**Q. What determines the order in which my accounts are displayed in Online Banking?**

A. Your accounts are displayed first by category, then by alphabetical order within the category. The category order is as follows: checking, loans and credit cards, savings, and investments.

Q. How much Online Banking transactional history is available?

A. Our members can view 180 days (6 months) of transactional history from their South Carolina Federal accounts.

Q. How do I add account nicknames to the new system?

A. Once you've logged into Online Banking, follow these steps to add account nicknames:

- Click on "Settings"
- Click on "Accounts"
- Select the account you want to nickname
- Enter your account nickname

Q. Why can't I see my account numbers on the home screen?

A. All account numbers have been masked within Online Banking for your security.

Q. What balances are being displayed for each of my accounts?

A. You will see the available balances for each of your deposit accounts (checking, savings, etc.). You will see current balances for each of your loan products (credit cards, auto loans, etc.) and certificates.

Your current balance is the amount of money in your account at the beginning of a business day. This amount does not include any pending deposits or withdrawals.

Your available balance is your current balance minus any pending debit card transactions and any holds.

To view both your available and current balance, click on the account tile for the corresponding account and click "Account Info."

Q. How do I access my other accounts through Online Banking?

A. Your accounts from other member numbers will display within Online Banking if you have cross-account access set up on your accounts. Please visit your financial center for more information about cross-account access.

Additionally, you can still access your other accounts by logging out of one account, and logging into another account.

You may also access your other accounts by utilizing the Mobile Banking website. To get the link to the Mobile Banking website, follow these steps within Online Banking:

1. Click on “Mobile”
2. Click on “Get a link to the Mobile Banking website” from the drop-down menu
3. Click “Go”

The link to the Mobile Banking website will be sent to your selected mobile device.

Please note that you will only be able to log into one account per mobile phone, unless you are accessing your accounts from an iPad.

Q. Which browsers can I use to view Online Banking?

A. Your Online Banking pages are supported by most modern browsers. In order to ensure the best possible experience, please be sure you are using the most up to date versions of the browsers listed below. Your browser will need both Javascript and cookies enabled to access and operate within the site.

- Microsoft Internet Explorer 9
- Microsoft Internet Explorer 10
- Mozilla Firefox
- Google Chrome
- Apple Safari

If you are not using one of the supported browsers listed above, you may encounter issues within your Online Banking experience. We recommend switching to one of the supported browsers listed above in order to ensure you have an optimal Online Banking experience.

Q. What system settings are required to properly access Online Banking?

A. The following settings and plug-ins are required to properly access Online Banking:

Configuration	Requirements
Cookies	Enabled (first-and third-party)
JavaScript	Enabled
Min. Screen Resolution	1024 x 768 pixels
PDF Reader	Compatible ¹

¹Any compatible PDF viewer will suffice. For some operating systems (e.g. Mac OS X) and for some browsers (e.g. Google Chrome) PDF viewing capabilities are available "out-of-the-box" without the need to install additional software. If a native PDF viewer is not available, you can download Adobe Acrobat Reader.

Q. How do I check my browser settings?

A. Please click on the appropriate link below to view instructions on how to check your browser settings:

- [Microsoft Internet Explorer 9](#)
- [Mozilla Firefox](#)
- [Google Chrome](#)
- [Apple Safari](#)

Q. Where can I find my transactions in Online Banking?

A. Click on any of the account tiles to view your transaction details. You will also find helpful links to transfer money, set alerts, account information, statements, stop payments, and export transactions.

Q. How do I view my pending transactions in Online Banking?

A. Any pending transactions such as direct deposit and debit purchases will appear as an “In Process Transaction” within Online Banking. It will continue to appear as “In Process” until the item has cleared or posted to your account.

In Process Transactions

Date ▾	Description	Amount
--------	-------------	--------

There are no upcoming transactions.

Q. How can I tell if a past transaction is a withdrawal or deposit?

A. If your transaction was a deposit, it will have a “+” next to it. Your withdrawals will not have a symbol next to them.

Q. My pending transactions do not specify whether it’s a deposit or withdrawal. How can I tell the difference?

A. Please document or make a note of the details of your pending transactions, as you won’t be able to tell within Online Banking until the transaction posts.

Q. I don’t recall logging in during the time that is stated on the homepage of Online Banking. What’s happening?

Your last login was 1/13/2015 2:29 AM Eastern Standard Time.

A. This is a reflection of Trends (also known as AllData PFM) updating your account information to provide timely information in the Trends area.

Transfers

Q. How do I make a transfer?

A. You have a few options! You can:

- Click “Transfers” from the navigation bar.
- Click on an account tile and click “transfer money.”
- Drag the “from” account tile to the “to” account tile on the home page.

Q. How do I set up a recurring transfer on the new Online Banking system?

A. Under the Transfers tab, you can set up one time and recurring transfers in only a few clicks.

Q. What is considered a recurring transfer? Will it start today?

A. A recurring transfer will be something that starts in the future. If you'd like to make a transfer that is effective today, you must do so in a one-time transfer. Then, you can set up recurring transfers for the future.

Q. I made a transfer, but it's not being reflected on my screen. What should I do?

A. Please refresh your browser by clicking the refresh icon.

Q. Can I include a memo or note when completing an account transfer?

A. No, you cannot include a memo or note when completing an account to account transfer. We apologize for the inconvenience.

Member Information

Q. How do I unlock my account?

A. Your account may not be locked, but instead, the password being entered is incorrect. Use the Forgotten Password Reset feature to regain access to the account. Be prepared to enter:

- Phone number (this phone number must be already added to your account using enhanced multifactor authentication)
- Your User ID

If you are still unable to access Online Banking or have forgotten the User ID, please call the Contact Center or visit a financial center.

Q. How do I change my user ID?

A. If you are able to log into Online Banking, follow these simple steps to change your username:

1. Click on "Settings"
2. Click on "Profile"
3. Click on "User ID"
4. Enter your new User ID
5. Confirm your new User ID
6. Click "Save"

If you are unable to log into Online Banking but would like to change your username, call the Contact Center at:

- 843.797.8300 (Charleston)
- 803.738.8300 (Columbia)
- 843.545.8300 (Georgetown)
- 800.845.0432 (Nationwide)

Q. How do I change my password?

A. Follow these steps to change your password:

1. Click on "Settings"
2. Click on "Profile"
3. Click on "Password"
4. Enter your Current Password
5. Enter your New Password
6. Confirm your New Password
7. Click "Save"

Please note that for security purposes you may be prompted with multifactor authentication when making this type of change to your account. You can choose to receive the one-time passcode via text message or phone call. Like all passwords, it is important to keep your Online Banking password confidential.

Q. How do I update my email address?

- A. To change your email address in Online Banking, follow these simple steps:
1. Click on "Settings"
 2. Click on "Profile"
 3. Click on "Phone Number & Email"
 4. Enter your new email address in the space provided
 5. Confirm your email address
 6. Click "Save"
 7. Be sure to also update your email address for eStatements and in the Visa credit card tool, if applicable.

Please note that for security purposes you may be prompted with multifactor authentication when making this type of change to your account. You can choose to receive the one-time passcode via text message or phone call.

Q. How do I update my postal address?

- A. To change your postal address in Online Banking, follow these simple steps:
1. Click on "Settings"
 2. Click on "Profile"
 3. Click on "Address"
 4. Update your address in the space provided
 5. Click "Save"

Please note that for security purposes you may be prompted with multifactor authentication when making this type of change to your account. You can choose to receive the one-time passcode via text message or phone call.

Q. How do I update my security questions?

- A. To update your security phone number in Online Banking, follow these simple steps:
1. Click on "Settings"
 2. Click on "Security and Alerts"
 3. Click on "Security Questions"
 4. Choose security questions
 5. Enter your answers in the space provided
 6. Click "Save"

Please note that for security purposes you may be prompted with multifactor authentication when making this type of change to your account. You can choose to receive the one-time passcode via text message or phone call.

Q. How do I update my security phone number(s)?

- A. To update your security phone number in Online Banking, follow these simple steps:
1. Click on "Settings"
 2. Click on "Security and Alerts"
 3. Click on "Identity Verification Phones"

4. Enter your new phone number in the space provided
5. Enter your phone nickname
6. Select how you would like to receive notifications
7. Check the box indicating that you have read and agree with the Verification Alerts terms and conditions
8. Click "Save"

Please note that for security purposes you will be prompted with multifactor authentication when making this type of change to your account. You can choose to receive the one-time passcode via text message or phone call.

Q. If I forget my password, what do I do?

A. If you forget your password, click on "I forgot my password" and follow the steps. If you are still unable to log in, please call our Contact Center for assistance.

Q. What happens if I forget my username?

A. If you forget your username, you need to call the Contact Center at:

- 843.797.8300 (Charleston)
- 803.738.8300 (Columbia)
- 843.545.8300 (Georgetown)
- 800.845.0432 (Nationwide)

Business

Q. Can I view my personal and business accounts together?

A. Yes, if you have cross-account access set up. If you would like to set up cross-account access, please call our Contact Center or visit one of our financial centers.

Checks

Q. Where can I see my check images?

A. First click on the account tile for the account you're looking for. Scroll down to view your Past Transactions; the check will display as a link, typically with the check number. Simply click the link to view images of the front and back of the check. Click the Close button at the bottom of the window when you are finished.

You may also filter just check transactions by following these steps within Online Banking:

1. Click on the corresponding account tile
2. Under the "Transaction Details" box, select "Checks" as the Type
3. Select the dates that you wish to view
4. Click "Filter"

Q. How do I print my transactions and check images?

A. First click on the account tile for the account you're looking for.

Print Transactions:

- Select the type and dates of account activity that you'd like to print within the "Transaction Details" box
- Click "Filter"
- Click "File" in the upper left-hand corner of the screen (or press "Ctrl" and "P" on your keyboard)
- Click "Print" (default printer is automatically selected)

*To view/print another date range, input desired date range in “Transaction Details” fields located directly above the transaction activity.

Print Check Images:

- Click on the account tile for the account you're looking for.
- Click the check link that you want to print.
- With the check images displayed, select “File,” then “Print” from your browser’s toolbar.
- Select a printer, if needed.
- Click the Print button to send the check images to the printer.

Stop Payments

Q. How do I process a stop payment?

A. To place a stop payment through Online Banking:

1. Login into Online Banking
2. Click on the corresponding checking account tile
3. Click on “Stop payments”
4. Enter the check number (or range of check numbers) to be stopped, check date, amount, and reason
5. Click “review”
6. A stop payment fee will be assessed to your account; please refer to the Rate and Fee Schedule

You may also Contact Us to place a stop payment.

- Stop Payments are not guaranteed because some merchants may process payments using electronic methods.
- Stop Payments are in effect for 180 days.

Bill Pay

Q. What happens to my bills during the upgrade period – will they still get paid?

A. Yes, your bills will be paid as you have scheduled them.

Q. Can I change or cancel a payment in Bill Pay?

A. You can change or cancel any payment that has not started processing.

To change a payment:

- Click Change next to the payment you want to change.
- The Change Payment page opens.
- Enter the changes you want to make. You can change:
 - Date you want the biller to receive the payment.
 - Amount of the payment.
 - Account from which to make the payment.
- Click Save Changes.
- A message informs you that your changes have been made.
- Click Finished to return to the Payment Center.

If you change a payment that is part of an automatic payment schedule, only the selected payment is changed. You did not change any future payments in the payment schedule. To change all payments in an automatic payment schedule, go to Manage My Bills and change the automatic payment.

To cancel a payment:

- Click Cancel next to the payment you want to cancel.
- The Cancel Payment page opens.
- Click Cancel Payment.
- A message informs you that your payment has been canceled.
- Click Finished to return to the Payment Center.

Canceled payments will appear in the Recent Payments section of the Payment Center and in the Bill History.

If you cancel a payment that is part of an automatic payment schedule, only the selected payment is canceled. You did not cancel any future payments in the payment schedule. To cancel all payments in an automatic payment schedule, go to Manage My Bills and delete the automatic payment.

Q. How do I know if the person or company received my payment?

A. To determine if the payment has been sent, within Bill Pay:

- Look for the payment to move from the Pending Payments section to the Recent Payments section.
- If the payment was processed normally, you will see the amount of the payment.
- If you canceled the payment, or if it failed during processing, you will see the status of the payment.

You can also check the status of the payment in Bill History:

- If the status is Paid, the payment has been sent to the biller.
- In some cases, you may see the date when the biller posted the payment to your account.

Utilize Bill Reminders:

- You can select an option to receive an e-mail message when the payment is sent.
- The message contains any posting information that the biller sends us.

You can always contact your biller directly regarding payments to your account.

Q. Who can I pay with Bill Pay?

A. You can pay anyone in the United States that you would normally pay by check or automatic debit. You can pay large companies and small companies, as well as individuals such as child care providers or a family member.

When you pay a bill, Bill Pay sends the payment electronically whenever possible. If the company or person cannot receive electronic payments, Bill Pay will print a check from your account and send it to the address you provide.

Changing the Biller - If you made a payment to the wrong biller, you can cancel the incorrect payment and make another one to the correct biller.

- Changing the Account - You can only change the payment account to another confirmed account. You cannot change the payment account to an unconfirmed account.
- Changing a Processed Payment - If the payment has started processing, or if the status is Paid, call the biller's customer service. For more information, see the FAQs for Managing Payment Problems.

Q. Will my bill payees carry over after the upgrade?

A. Yes, your bill payees will be transferred over to the new system. However, we encourage you to make a list of payments/payees for your reference prior to January 27, 2015.

Q. Will my bill payment history be transferred over?

A. Yes, your bill payment history will transfer over.

Q. Will the new system make any payments I have scheduled for after the upgrade?

A. Yes, the new system will make any payments you have scheduled for after the upgrade.

Q. How can I pay my bills online?

A. If you are already registered for Bill Pay, simply click on the "Pay Bills" tab located in the main menu.

Not registered for Bill Pay, simply:

- Click "Signup for payments" in the Make a Payment or Bill Pay widget

Or

- Click on Bill Pay in the main menu.
- Click Enroll Now
- Verify the Account Holder Personal Information
- Notify us if you change ANY INFORMATION in the Account Holder Personal Information section.
- Verify the Account Information
- Select the Funding Account to pay online bills
- Begin paying bills immediately.

To keep your Bill Pay account activated, pay a bill within 90 days or the account will become inactive. If this happens, contact us to have the account unlocked.

If you are unable to set up your Bill Pay, or have any questions, please visit a local branch or contact us.

Q. I am trying to overnight a check but BillPay won't accept the address I'm entering. What's happening?

A. You cannot overnight a check to a post office box. Please make sure you are entering a street address.

Popmoney

Q. Will there be a cost for the new features?

A. Yes. There are fees* associated with PopMoney®. As you use PopMoney, the fee will be presented to you before you approve the transaction.

- Standard money transfer or request for money - \$1
- Instant transfer (requires debit card info) - \$1
- Stop payment - \$35
- NSF - \$36

*All fees are per item.

Q. Someone I know sent me money using Popmoney, but I can't find the email.

A. Please check your spam folder for the email before contacting us.

For questions related to Popmoney, visit <https://www.popmoney.com/help.html>.

Trends (also known as AllData PFM)

Q. What is Trends?

A. Trends is a tool that allows you to create and track budgets, add accounts from multiple financial institutions to get a birds-eye view of your financial picture, and more.

Q. How can I access my information in Trends?

A. Log into Online Banking and click on "Trends." Please be patient, as it may take a few minutes for your information to properly load.

Q. When I click on "Analysis," then click on "Accounts," I am unable to differentiate between some of my accounts – they have the same name. How can I tell the difference?

A. Hover over each of the accounts to reveal additional details.

Q. Where can I find my Client ID?

A. You can find your Client ID under "settings" in Trends.

Q. I don't see my South Carolina Federal mortgage on my Trends tab.

A. Please pull in that information manually.

eStatements

Q. Why can't I see eStatements for the accounts that are linked to my account?

A. You will only be able to view eStatements for the account that you are signed into on Online Banking.

Q. How do I manage my subscription to eStatements and eNotices?

A. To discontinue eStatements/eNotices:

- Click on one of your account tiles from the Online Banking home screen.
- Click "Statements."
- Click "Settings" at the top of the page.
- When the options appear, click on "To discontinue or resume accounts" button.
- Check the box under "Discontinue" and hit Submit.
- EStatements/eNotices are now canceled and you will resume receiving paper statements through U.S. Mail.

This affects ONLY eStatements/eNotices and DOES NOT affect your actual account access.

To resume eStatements/eNotices:

- Click on one of your account tiles from the Online Banking home screen.
- Click "Statements."
- Scroll to the bottom of the page and click on the "Change Registration Information" link.
- When the options appear, click on "To discontinue or resume accounts" button.
- Check the box under "Resume" and hit Submit.
- Please read over the "SOUTH CAROLINA FEDERAL CREDIT UNION ELECTRONIC STATEMENT ("eStatements/eNotices") AND DISCLOSURE AGREEMENT" and click "Yes" or "No."

- If you click “Yes,” you are signed up to resume eStatements/eNotices.
- Your next periodic statement will be sent electronically.
- You will be notified by email when the next statement is available.

Q. Why can't I view my eStatements and eNotices?


A. If you are having problems accessing eStatements/eNotices, it may be because of recent changes to your operating system software, such as upgrades or downloads. This can affect your computer's ability to connect with a secure site. We recommend the following steps:

- Verify that you are current on all Windows Updates.
- From the START menu, click Windows Updates, and download the recommended updates and patches, then shut down and restart your computer.
- Un-install and re-install Adobe Acrobat Reader.
- Ensure that you are using the most recent version of your browser. For Netscape Navigator, visit <http://channels.netscape.com/ns/browsers/download.jsp>. If you are a Netscape user, please make sure you are configured to read PDF files.

Some pop-up blockers and firewall programs may prevent access to eStatements/eNotices. If you utilize these types of applications, you may need to disable certain features in order to access eStatements/eNotices.

Q. How can I print my account statements?

A.

1. In Online Banking, click on desired account (i.e. savings or checking account tile)
2. Click on “Statements”
3. Click “Continue”
4. Click “Account Statement” next to the desired statement date
5. Hover over the document until you see the printer icon appear
6. Click the printer icon 
7. Click “Print”

Q. How can I access my tax forms and/or other documents related to eStatements?

A.

1. In Online Banking, click on desired account (i.e. savings or checking account tile)
2. Click on “Statements”
3. Click “Continue”
4. Click “Tax Form” to view your tax forms OR click “Other Documents” to view your other documents.

Mobile Banking

Q. What is Mobile Banking?

A. A service that enables you to access your account information, conduct transfers, and pay and manage your bill payments from any mobile device that has Web browsing capabilities and active data plan.

Q. What does Mobile Banking cost?

A. Mobile Banking from South Carolina Federal Credit Union is FREE for members, but you are required to subscribe to a data plan through your wireless provider. You should check with your wireless provider if you aren't sure whether additional fees might apply.

Q. Is Mobile Banking currently available to all users?

A. Mobile Banking is available to all users that own mobile devices with Web browsing capabilities and that subscribe to a data plan through their wireless carrier. Please note that you must have an Online Banking login and password to use Mobile Banking.

Q. Will Mobile Banking work on my mobile phone?

A. Mobile Banking will work on any mobile device with Web browsing capabilities and an active data plan through a wireless carrier.

Q. Which mobile service providers support this service?

A. The service works on all major mobile providers in the U.S., including but not limited to:

- Alltel
- AT&T
- Cellular One (Dobson)
- Nextel
- Sprint
- T-Mobile
- US Cellular
- Verizon Wireless
- Virgin Mobile

Q. How does Mobile Banking work?

A. From a mobile device with Web browsing capabilities and an active data plan, all you have to do is open a browser and enter South Carolina Federal Credit Union’s URL, m.scfederal.org to access mobile banking home page.

Enter your user ID and password – the same you use for Online Banking – and select the Log In button. No separate or different registration is required. Answer any additional security questions - then select the Continue button to access Mobile Banking.

Once logged in, you can:

- Access Your Accounts – the Mobile Banking experience is virtually the same as online banking, although on a smaller screen.
- Pay Bills – you must first register and set-up your payees / billers on a PC before utilizing bill payment through Mobile Banking.
- Make Transfers – you must have more than one account on Online Banking for this functionality to be available on Mobile Banking.

Q. How do I enroll in mobile banking and/or the mobile app?

A. To enroll in mobile banking:

1. Click on “Mobile” in the navigation bar
2. Read and agree to the Terms and Conditions for Mobile Banking
3. Select the accounts you want to have access to through Mobile Banking (from the Mobile menu, click "My Accounts").
4. Click “Continue”
5. Select your time zone
6. Select the account(s) you wish to access through Mobile Banking and confirm their nicknames; click “Continue”
7. Enter your mobile phone number; click “Continue”
8. Enter the activation code we sent to your phone; click “Activate”

New app icon:

Old app icon:



Q. I am unable to access my accounts via Mobile Banking.

A. Please ensure that you have logged into Online Banking first using a computer and have enrolled by clicking on the “Mobile” tab.

Q. Will I be able to view my linked accounts in addition to my account on mobile banking?

A. Your cross-accounts will display within Mobile Banking if you have cross-account set up on your accounts. Additionally, you can still access your other accounts by logging out of one account, and logging into another account.

Although you may transfer funds to those accounts, the balances are not available to view.

Please note that you will only be able to log into one account per mobile phone, unless you are accessing your accounts from an iPad or using the browser-based mobile tool.

Q. Why does the app need access to my information such as my calendar, contacts, etc.?

A. Our app needs access to the following information on your mobile phone for the following reasons:

- Contacts/Calendar – Popmoney access contacts to make transfers. The calendar is accessed when picking a payment or transfer date.
- Location – The app uses the phone’s GPS when searching for ATM or branch location.
- Phone – The support number is in the app under terms and conditions. This permission allows the app to access the phone to make a call.
- Camera/Microphone – The camera is used for Mobile Deposit Transactions
- Wi-Fi connection information – Wi-Fi helps with connectivity.

Q. What options are available?

A. You can search for branch and ATM locations, view transaction history, transfer funds and

pay bills. Please refer to the chart below for clarification:

Compare Services

Features	Text Banking	Mobile Browser	Phone Application	Tablet Application
Check account balance	✓	✓	✓	✓
View transaction history	✓	✓	✓	✓
Transfer money between accounts	N/A	✓	✓	✓
Pay Bills	N/A	✓	✓	✓
Popmoney	N/A	✓	✓	✓
Deposit checks to your account using your phone or tablet camera	N/A	N/A	✓	✓
Find nearby ATMs or branch locations	N/A	✓	N/A	N/A

Q. How many transactions can I see on my phone at a time?

A. When you select an account name link on the Accounts tab, up to 10 transactions display. Click on “Next 10” to view more of your transactions.

Q. Can I see transactions for a different time period?

A. No. To view a complete list of your transactions, please view your account in Online Banking by visiting scfederal.org.

Q. Can I change accounts on the Transaction History page?

A. No. Click on “Back,” then “Menu” to view transactions for a different account.

Q. Where can I locate the transaction details?

A. Within the Transaction History page, the payee name is listed (e.g., Target) along with the date, and amount.

Q. Can I see scheduled transfers on my phone?

A. No; please log into Online Banking from a computer to view your scheduled transfers.

Q. Why can't I access the Bill Pay tab?

A. The Bill Pay tab is only enabled for users that have signed up for Bill Pay within the Online Banking on a personal computer and have set up one or more payees (people or companies you want to pay). When you are ready to make payments on your phone, selecting the Bill Pay option will open the Make a Payment page.

Q. Can I register for Bill Pay on my phone?

A. Sorry, not at this time. You must access Online Banking using a personal computer, find the “Pay Bills” button and enroll there. Chances are you automatically registered for Bill Pay when you signed up for Online Banking. If so, all you need to do is set up one or more payees (people or companies you want to pay) to get started.

Q. How do I make a payment using my phone?

A. Select the Bill Pay tab and review the Pay from account (to change it, select another account from the dropdown field and select the Change button). Then select a payee name link from the list and enter the Amount of the payment and the date to send / deliver the payment (as MMDDYYYY) then select the Pay button. A confirmation message is then displayed, select OK (or Submit) to continue.

Q. Can I see completed payments on my phone?

A. Yes, just select the Payment History button on the Make a Payment page. You will see the most recent 10 payments that have been made. Use the More History button to see additional payments, a maximum of 90 days in the past. The details provided include the payee name, payment date, amount and 'From' account.

Q. How do I log out?

A. When you're ready to log out, just select the Log Out button at the top right of the page to exit Mobile Banking and return to the Login screen.

Q. Are my challenge question answers case sensitive?

A. No, your challenge answers are not case sensitive (e.g., Pine is the same as pine). However, they must be in the same format that was originally used (e.g., 1/2/15 is not the same as 01/02/2015 or Jan 2, 2015). Try to select answers that only you know and ones that you should be able to remember.

Q. Is a password needed for Mobile Banking?

A. Yes. From your mobile device, all you need to do is login to Mobile Banking the same as you would Online Banking, using the same log-in information you do for Online Banking. No separate Mobile Banking sign-up is required.

Q. I have disconnected my mobile phone. Will my service continue to work?

A. For Mobile Banking to work, you must have a mobile device with Web browsing capabilities and active data plan through a wireless carrier.

Q. I have a new mobile device and phone number. Will Mobile Banking work on it?

A. Yes. You can access Mobile Banking from any of your mobile devices, as long as the mobile device has Web browsing capabilities and active data plan through a wireless carrier.

Q. Is it safe to bank using the Mobile Banking service?

A. Yes. To protect your privacy, you are required to authenticate yourself, using the same information from Online Banking, on each individual mobile device. And all communication between your mobile device, wireless provider and the mobile banking server are encrypted. In addition, your passwords, answers to challenge questions and account information are never stored by the mobile device or in the Mobile Banking application.

Q. Is help available through my mobile device?

A. For help regarding South Carolina Federal's Mobile Banking product, contact us by phone 843.797.8300 (Charleston) or 800.845.0432 (Nationwide) or email contactcenter@scfederal.org. For help regarding your mobile device and/or wireless Internet connectivity, contact your wireless provider.

Q. My session timed out pretty quickly, can I change the timeout value?

A. Five minutes is the only timeout option. For your security and protection, when there has

been no account activity for five minutes, the session times out and display the Mobile Banking log in page with a Session Expired message.

Q. I logged into the Mobile App and had to change screens to look at another app/e-mail/etc. and now I have to log in again. Can I choose to stay logged in?

A. No; this is an intended feature of our Mobile app for your security and protection. You will have to log in each time you switch screens.

Q. Why do I have to answer security questions within Mobile Banking?

A. This is an enhanced security feature of Online Banking 2015.

Q. Can I view pending transactions within Mobile Banking?

A. No; please log into to Online Banking from a PC to view your pending transactions. The balance that displays within Mobile Banking is your current balance, not available balance.

Q. I was locked out, but contacted South Carolina Federal and was able to unlock my account. However, I still am unable to log into the Mobile App. What's happening?

A. Please ensure that you have logged into the desktop version of Online Banking before attempting to log into the Mobile App.

Remote Deposit

Q. What is Remote Deposit?

A. Remote Deposit offers you a secure, convenient way of depositing paper checks into your account remotely using our Mobile App with your iPhone™ or Android™ smartphone or tablet.

Q. How do I deposit a check with Remote Deposit

A. Using South Carolina Federal's Mobile App:

- Tap "Deposits"
- Select "New Deposit"
- Select the account where you would like to deposit the funds
- Enter the check amount
- Select "Continue"
- Take a picture of the front of your check (make sure to include all four corners of your check)
- Select "Capture Front"
- Select "Use" once photo is accepted
- Take a picture of the back of your check (make sure to include all four corners of your check and make sure you have endorsed it and written "Via Remote Deposit")
- Select "Capture Back"
- Select "Use" once photo is accepted
- You will be asked to confirm your deposit details before completing the deposit
- Select "Yes"

Q. Who is eligible to use Remote Deposit?

A. Remote Deposit is available to members who are

- In good standing
- Mobile App users with a smartphone or tablet

South Carolina Federal has the right to not approve, suspend or terminate your use of Remote Deposit at any time and without prior notice to you, please see the Remote Deposit section of

the Mobiliti (Mobile Banking) Terms and Conditions.

Q. What type of mobile device do I need to use Remote Deposit through South Carolina Federal's Mobile App?

A. Remote Deposit is supported on mobile devices that meet the following criteria:

- Android or iPhone device
- A 2MP or higher camera
- Apple iOS 4.0 or later
- Android 1.5 or up

Q. Is there a cost for using Remote Deposit?

A. Remote Deposit is free, beginning on acceptance of the Mobiliti (Mobile Banking) Terms and Conditions.

Q. When will the funds be available when making a Remote Deposit?

A. Check deposits made using Remote Deposit are subject to verification and will generally be available for withdrawal within one (1) business day. Once you reach the screen showing "Deposit Pending," the system has accepted your deposit. Next, the Remote Deposit Administrator will review your deposit and accept or deny it. You will not receive notification of this decision. You can review your deposit history in Online Banking or in the Mobile App to view the status of your deposit.

To use the mobile app to determine if your Remote Deposit has been accepted, follow these steps:

1. Log in to the mobile app (the same one you used to deposit the check)
2. Go to Deposits
3. View Deposit History
4. Select Deposit in question
5. Status will display

Deposits received on weekends, federal holidays and Monday through Friday after 5 p.m. ET are processed on the following business day.

Q. Are there limits for deposits made using Remote Deposit?

A. You are not limited to the number of deposits you can make using Remote Deposit. However, there are daily and per item limits on the deposit amounts that can be processed per user.

Members cannot deposit more than:

- \$2,000.00 per item
- \$2,000.00 per day

Q. What do I do with the paper check after the deposit is submitted?

A. Once your check image has been credited to your account, you must retain the original check for sixty (60) days. You may not present the original check or any image or substitute check created from the original check for payment at any other financial institution. During this 60-day period, you must store the original paper check securely and you must make the original paper check available to us for review at any time and as necessary for us to facilitate the clearing and collection process, to address third party claims, or for our own audit purposes.

Q. What are some tips using Remote Deposit?

A. Through South Carolina Federal Mobile App:

- Close other apps running in the background.

- Plan to take your check photos in a well-lit area to avoid shadows.
- Place your check on solid dark backgrounds before taking your photos.
- Keep the check within the on-screen corners when capturing your photos.
- Keep your phone or tablet flat and steady above the check when taking your photos.
- Flatten folded or crumpled checks before taking your photos.
- Verify that the back of your check is signed (endorsed) and labeled "Via Remote Deposit."
- Make sure that the entire check image is visible and in focus before submitting your deposit.
- Confirm that the check amount entered matches the amount written on your check.
- Check deposits are subject to verification and will generally be available for withdrawal within one (1) business day.

South Carolina Federal reserves the right to hold the funds in accordance with the Funds Availability Policy Disclosure in your Account Agreement.

Q. Will I still receive confirmation e-mails?

A. No, you will have to check the mobile app for the status of your remote deposit.

Text Banking

Q. How do I enroll in Text Banking?

A.

1. Log into Online Banking by visiting scfederal.org
2. Click on "Mobile"
3. Read and accept the Terms and Conditions
4. Select "Text Messaging" from the services menu and click "Continue"
5. Select your time zone
6. Select the account(s) you wish to access through Mobile Banking and confirm their nicknames; click "Continue"
7. Enter your mobile phone number; click "Continue"
8. Enter the activation code we sent to your phone; click "Activate"

Q. I see my device in the "My Devices" tab, but am unable to change my Mobile Banking Services. How do I enroll in Mobile Banking/Text Banking?

A. Click on "Add New Device" and walk through the steps with the phone number you'd like to use for Mobile Banking/Text Banking. As a reminder, you can only set up one device per account.

Q. Is Text Banking secure?

A. Text Banking service is secure. Text messages will never contain confidential information about you or your accounts. Messages will never contain full account numbers.

Q. Will I be charged for Text Banking?

A. We won't charge you, but standard carrier fees for text messaging may apply. Please check with your mobile phone carrier if you are not sure what fees apply when you send and receive text messages.

Q. Will Text Banking work on my phone?

A. Yes, as long as you have text messaging enabled with your mobile carrier it will. Please check with your mobile carrier if you are unsure.

Q. Which carriers do you support?

A. Our Text Message Banking service works on all major mobile providers in the U.S., including the ones listed below. However, there are many more carriers that support Text Message Banking:

- AT&T
- Alltel
- Cellular One Dobson
- Nextel
- Sprint
- T-Mobile
- Unicel
- US Cellular
- Verizon Wireless
- Telos

Q. How do I deactivate the Text Message Banking?

A. You can text back STOP to 898265 on your activated cell phone, or you can follow these steps within Online Banking:

- Click on "Mobile"
- Choose "Change My Mobile Banking Services" from the drop down menu next to the corresponding device
- Click "Go"
- Unselect "Text Messaging" from the services menu so that there is not a check mark in the box
- Click "Continue"

Q. Why do I need to verify my phone?

A. Verifying your phone is a one-time step and is one way we ensure the security of mobile text messaging.

Q. Where do I find my activation code?

A. During setup we will send you a text message with your activation code. If you have already submitted your mobile number during setup, please check your mobile device now. You should receive a text message with your activation code within a few minutes.

Q. Can I come back later to enter my activation code?

A. Yes you can. If you experience difficulties, we recommend that you go through the setup process again and get a new code.

Q. I still have not received my activation code, what do I do?

A. It might take several minutes to receive your code. If you feel you have waited long enough, you can click the Resend it link. Please check your mobile device shortly for a new text message. If you are still experiencing problems, be sure you entered in the correct mobile number during setup.

Q. Can I get the balances of my accounts?

A. Yes - when you text "BAL" to 898265, we will reply with a message containing the balances of all your checking, savings and any other accounts.

Q. What commands or keywords can be used?

A. Use any of the following commands/keywords:

- BAL = Account balances
- HIST + texting nickname (ex. HIST Checking) = Account history
- STOP = Cancel
- HELP = Help on keywords

Q. Are keywords case sensitive?

A. No, keywords are not case sensitive. Example: You can type “help” or “HELP.”

Q. What is the number I should use to send the keywords?

A. The short code is 898265. This short code will only work if you have activated the Text Message Banking Service.

Q. How long does it take to get a text message?

A. You'll receive a text message response within a minute. Exact timing will depend on your mobile service carrier.

Q. Is there any password needed for Text Message Banking?

A. You don't need a password to access your account information via text message.

Q. Can I change or add my number online?

A. Yes. Follow these steps within Online Banking:

1. Click on “Mobile”
2. Click on “Change my phone number” or “Stop using this device for Mobile Banking” and click “Go”
3. Follow the steps accordingly

Q. Is it possible to set up text alerts?

A. Yes. Just click on “Settings,” then “Security and Alerts,” then “Alerts.” From here you can set up a variety of different alerts. If you want us to send the alerts to your mobile phone, make sure that box is selected.

Q. Can I transfer funds to my primary account using my phone?

A. You cannot transfer funds via Text Banking; however, you can transfer funds using our Mobile App.

Q. I share a joint account. Can I set up two phones for the same account?

A. No, only one phone number may be set up for one account.

EMFA

Q. What is Enhanced Multifactor Authentication?

A. Enhanced Multifactor Authentication (EMFA) is a new way of authenticating a person's identity when logging into Online Banking. EMFA means two different types of authentication must be passed – your password and a Onetime Use Passcode (OTP). By using two different factors of authentication, we get a higher assurance that you are the correct intended user.

Q. Why the change to your log-in process?

A. To meet the suggested guidance of the Federal Financial Institutions Examination Council and to further protect your Online Banking experience.

Q. What information will be required?

A. You will be prompted for your username and password, as usual. In addition you will be required to provide information that enables us to send you a One-Time Use Passcode (OTP). You will need to have a phone on hand. We recommend that you enroll your personal mobile phone. Enrolling a phone number that is shared with others is not recommended.

Q. How will I receive the one time passcode or challenge questions?

A. If you're using Online Banking via a desktop, you'll receive it either by text or voice call. If you're using Online Banking via the mobile app, web-based app, or mobile banking site, you'll be prompted to answer challenge questions.

Q. When will I know that Enhanced Multifactor Authentication is set for my accounts?

A. You will be prompted to sign up when you log into Online Banking. Follow the instructions to enroll your computer by providing the information requested.

Q. What about Mobile Banking or Mobile App?

A. Mobile Banking and Mobile App will continue to use challenge questions to confirm your identity.

Q. Can I access my accounts from other computers such as my home, my office or on the road?

A. Yes, you can access your accounts from any computer.

Q. Will I have to do these steps with all my South Carolina Federal accounts?

A. Yes, each separate login requires you to go through the enhancement process.

Q. Is there a limit to the number of security phones I can have on my account?

A. You may have up to five security phones on your account.

Q. Does the upgrade require a different Internet Explorer version?

A. Yes. Your Online Banking pages are supported by most modern browsers. In order to ensure the best possible experience, please be sure you are using the most up to date versions of the browsers listed below. Your browser will need both Javascript and cookies enabled to access and operate within the site.

- Microsoft Internet Explorer 9
- Microsoft Internet Explorer 10

If you are not using one of the supported browsers listed above, you may encounter issues within your Online Banking experience. We recommend switching to one of the supported browsers listed above in order to ensure you have an optimal Online Banking experience.

Q. I am planning on going out of the country and want to be able to check Online Banking. Will I be able to validate my account using EMFA?

A. Yes – you will need to follow that country's rule for how to enter your phone number and ensure that your phone is supported in that country.

Q. Why am I asked to authenticate when making a transfer?

A. You may be asked to provide additional information such as answers to challenge questions when making transfers. This is a security measure to ensure that you are authorizing the transfer.