



MOBILE BANKING – NEW APP FAQs

WHAT ARE THE NEW FEATURES OF THE APP?

Touch ID® Login – Sign in using your fingerprint. (Requires a phone with a fingerprint reader)

Quick Balance – On the login screen, swipe down from the logo to view your account balance and latest transactions.

Bill Payment – The new app has full Bill Payment integration, meaning no secondary login is required to access the service. Additionally, you may add new payees directly within the app.

Popmoney® – Send funds to a friend using their e-mail address or mobile phone number.

Tablet Compatibility – There are phone and tablet versions of the app. The apps are compatible with tablets such as iPad® and Samsung Galaxy Tab®.

Single Login with Online Banking – The app uses the same login credentials as Online Banking.

WHERE CAN I OBTAIN THE NEW APP?

The new app is available on the App Store® for iPhone®/iPad users and on the Google Play™ Store for Android™ users. Search for Orange County's Credit Union.

WHAT ARE KEY CHANGES THAT COULD IMPACT ME?

If you have multiple Membership account numbers, you'll now log in to each account separately just like you do for Online Banking. If you have alerts set up in the old app, you'll need to set these up again since they won't carry over. If you don't use Online Banking today, you'll need to create a new login as this will be the username and password you'll use for the new app.

WHAT ARE MY LOGIN CREDENTIALS FOR THE APP?

Use your same username and password as Online Banking (www.orangecountyscu.org).

WHAT IF I DO NOT HAVE A USERNAME?

You may enroll by mobile app or by desktop site.

Mobile App – Once downloaded, launch the app and then tap Sign Up from the bottom corner of the screen. Enter your Member account number in the first field, and enter your Telephone Banking PIN in the PIN field. Follow the on-screen prompts to complete your enrollment.

Desktop Site – Enroll in Online Banking by visiting www.orangecountyscu.org and entering your Member account number in the username field and your Telephone Banking PIN in the password field. Follow the on-screen prompts to complete your enrollment.

WHAT IS MY TELEPHONE BANKING PIN?

Your Telephone Banking PIN is the passcode you use to access the automated phone system when calling (888) 354-6228 or (714) 755-5900 to access your accounts. If you don't know your Telephone Banking PIN, please give us a call.

WHAT IF I HAVE MORE THAN ONE MEMBER ACCOUNT NUMBER?

Just as you do in Online Banking, you will log in to each account separately. Each account will have its own username and password.

HOW DO I ENROLL IN TEXT BANKING?

Log in to Online Banking at www.orangecountyscu.org and click Alerts & Notifications from the Additional Services menu. Proceed to enter your phone number in the box at the top of the screen and a verification code will be sent. Receive the code on your mobile phone and enter it back on the Online Banking screen to complete your enrollment.

WHAT IS TEXT BANKING?

Text Banking is a service whereby you can send a command to 454545 using your phone and receive account information instantly. Transfers may also be made through Text Banking.

WILL MY ALERTS IN THE EXISTING APP BE TRANSFERRED OVER TO THE NEW APP?

No, unfortunately you will need to set up your alerts once again. The existing alerts in the app will not carry over to the new app.

HOW DO I SET UP TEXT ALERTS?

Log in to Online Banking at www.orangecountyscu.org and click Alerts & Notifications from the Additional Services menu. Click Add an Alert and select the type of alert you wish to create. Then indicate on the alert creation pop-up dialog if you'd like to have the message sent to e-mail, by text, or both by simply checking the corresponding box and then clicking Save.

CAN I ENROLL IN TEXT BANKING THROUGH THE APP?

No, at this time enrollment in Text Banking is only possible through Online Banking.

WHAT NUMBER SHOULD I SEND MY TEXT MESSAGE TO FOR TEXT BANKING?

The number is 454545.

HOW OFTEN ARE TEXT MESSAGE NOTIFICATIONS SENT?

Periodic text message notifications are sent once daily.

HOW CAN I VIEW MY BALANCE OR TRANSACTIONS USING TEXT BANKING?

Send a text message from your enrolled phone to 454545 containing the command BAL and your primary account balance will be sent to you. Text the command BAL ALL to receive all your account balances. Text the command LAST to view the last 5 transactions on your primary account.

WHAT TYPE OF ALERTS ARE AVAILABLE?

Balance Update	Periodically receive your balance, for example weekly on Friday.
Low Balance	Be notified when your balance falls below an amount as determined by you.
High Balance	Be notified when your balance rises above an amount as determined by you.
Large Withdrawal	Be notified when a withdrawal is made to your account larger than the dollar threshold you set.
Large Deposit	Be notified when a deposit is made to your account larger than the dollar threshold you set.
Check Cleared	Be notified when your personal check is cashed by providing the check number.
Loan Payment Due	Receive an alert when your selected loan is due.
Loan Payment Overdue	Receive an alert when your selected loan is past due.
Personal Message	Set an alert for a personal message to arrive periodically or one time, for example your pet's birthday.

WHAT ARE THE TEXT BANKING COMMANDS?

BAL	Primary balance
BAL ALL	Balance of all accounts
LAST	Last 5 transactions
TRANS	Transfer funds to primary account
STOP	Deactivate service
HELP	Help keywords

HOW CAN I VIEW/EDIT MY PRIMARY ACCOUNT FOR TEXT BANKING?

Log in to Online Banking at www.orangecountyscu.org and click Alerts & Notifications from the Additional Services menu. Once enrolled, the phone number that is enrolled will appear on the right hand side under which your primary account will be listed. Click the Update button to make changes to your primary account.

HOW CAN I TRANSFER FUNDS USING THE TEXT BANKING?

Send a text message from your enrolled phone to 454545 containing the command TRANS followed by the amount excluding the dollar symbol. For example, TRANS 200 would result in a \$200 transfer being made from the Transfer Account to the Primary Account. You must have transfer accounts set up.

HOW CAN I SET UP/EDIT MY TRANSFER ACCOUNT FOR TEXT BANKING?

Log in to Online Banking at www.orangecountyscu.org and click Alerts & Notifications from the Additional Services menu. Once enrolled, the phone number that is enrolled will appear on the right hand side under which your primary and your transfer accounts will be listed. Click the Update button to make changes.

HOW CAN I VIEW MY TRANSACTION ACTIVITY IN THE APP?

Log in to your account and then tap on the account for which you wish to view transaction activity.

HOW MANY TRANSACTIONS CAN I VIEW THROUGH THE APP?

Six months of transaction activity is available in the app.

CAN I VIEW COPIES OF MY CLEARED PERSONAL CHECKS IN THE APP?

Yes, just as in Online Banking, you may view copies of your cleared personal checks. Scroll to the transaction in your history then tap the check icon on the left hand side. An image of the front of the check will display. Swipe the check to toggle sides and view the back.

HOW CAN I MAKE A TRANSFER OF FUNDS USING THE APP?

Log in to your account and then tap the Transfers icon in the phone menu. Select the From account, then select the To account. Finally, enter the amount and tap Transfer.

HOW CAN I MAKE A BILL PAYMENT USING THE APP?

Log in to your account and then tap the Bill Pay icon in the phone menu. Tap Make a New Payment and then select your payee from the list of payees. Enter the dollar amount, select the Send On date, and tap Pay to complete the payment.

HOW CAN I VIEW MY PENDING PAYMENTS?

Log in to your account and then tap the Bill Pay icon in the phone menu. Tap Make a New Payment and then your pending payments will appear on screen.

HOW CAN I CREATE A NEW BILL PAYMENT PAYEE?

Log in to your account and then tap the Bill Pay icon in the phone menu. Tap Make a New Payment and then direct your attention to the Need to Pay Someone New section at the top of the screen. Enter the name of the payee in the form field. A list of matching payee names may appear if you entered a well-known company name and you may select the payee from the list. If no matching payee names appear this is not a problem, you will simply have to enter the payee address on the following screen. Tap Add once the payee name is entered in the form field. If desired, create a payee nickname. Finally enter the account number where indicated then tap Add Payee to finish. If prompted to enter the payee address, do so prior to tapping Add Payee.

CAN I DEPOSIT ANY CHECK THROUGH THE APP?

The maximum check dollar value that may be deposited is \$20,000. The check must not be post-dated and the payee name must be on the account to which it is being deposited.

HOW CAN I DEPOSIT A CHECK?

Log in to your account and then tap the Check Deposit icon in the phone menu. Select the account to which the funds will be deposited then enter the dollar amount. A camera icon will appear. Tap the camera icon and snap a photo of the front of your check by touching your screen. Then flip the check and repeat the process with the back of the check. Finally, tap Deposit to complete your transaction.

HOW CAN I VIEW A HISTORY OF MY DEPOSITED CHECKS THROUGH THE APP?

Only copies of checks deposited through the app may be viewed. Login to your account and then tap the Check Deposit icon in the phone menu. At the top of the screen tap History. A list of deposited checks will appear. Tap the entry to view a copy of the check as well as other details such as the account to which it was deposited, the date, and the confirmation number.

ARE THERE ANY CONSIDERATIONS I SHOULD KEEP IN MIND WHEN DEPOSITING A CHECK?

Be sure to endorse your check on the back and write "For Mobile Deposit Only" underneath your signature. Place the check on a well-lit, contrasting surface. Hold your phone steady to avoid blurriness. Keep in mind that the hold policy will apply. Please save the check for 60 days.

WHAT IS THE HOLD POLICY FOR CHECKS DEPOSITED THROUGH THE APP?

The same policy that would apply at the ATM is prescribed on the app.

Platinum Members - The first \$1,000 of the deposit are made available immediately and the remainder is made available in two business days.

Premier Members - The first \$500 of the deposit are made available immediately and the remainder is made available in two business days.

Patron Members - The first \$200 of the deposit are made available immediately and the remainder is made available in two business days.

WHAT IS POPMONEY AND HOW CAN I ACCESS IT?

Popmoney is a service whereby you may send funds to a friend using their e-mail address or mobile phone number. To access the service, log in to the app then tap More in the phone menu on iPhone or expand the phone menu and tap Popmoney on Android.

HOW CAN I SEND FUNDS TO A FRIEND USING THE APP?

Log in to your account and then tap the More icon in the phone menu for iPhone users or tap Popmoney in the phone menu for Android users. Once you tap on Popmoney, select your recipient from your list. Enter the dollar amount, select the From account, and indicate the delivery speed. Enter a message to your recipient and finally tap Send Money.

HOW CAN I CREATE A NEW POPMONEY RECIPIENT?

Log in, tap Popmoney, and then enter either the mobile phone number or the e-mail address in the Who Do You Want to Pay field. As you type, if the contact is saved on your phone it will appear. You will be prompted to enter the first and last name of your recipient if it is not already saved on your phone contacts. Enter the name then tap Done.

WHAT ARE THE POPMONEY LIMITS?

You may send up to \$200. The minimum transfer amount is \$10.

HOW LONG WILL IT TAKE FOR MY FUNDS TO BE SENT USING POPMONEY?

The funds will arrive either Next Day or in 3 Business Days depending on the speed you select. There is a \$5 fee for next business day delivery.

HOW CAN I VIEW MY PAST POPMONEY TRANSACTIONS?

Log in to your account and then tap the More icon in the phone menu. Tap Popmoney and then tap Activity at the top. Your most recent transactions will appear. Tap on a transaction to view details such as amount, date, and recipient.

HOW CAN I ENABLE TOUCH ID?

Log in to the app. iPhone users, tap the More icon in the phone menu, tap Settings, and then tap Touch ID. Android users tap Settings from the expandable menu then tap Touch ID. Slide the on/off switch to the on position. Note that your phone must have a built in fingerprint reader and this feature must be enabled on the phone. If your phone does have a fingerprint reader but the feature is not enabled on your phone yet, go to your phone's settings to turn it on. The steps to do this vary by device. Contact your service provider for step-by-step instructions.

HOW CAN I VIEW MY BALANCE AND TRANSACTIONS WITHOUT LOGGING IN?

Enable the Quick Balance feature to view your account balances and last few transactions prior to logging in. Log in to the app. iPhone users, tap the More icon in the phone menu, then tap Settings, followed by Quick Balance. Android users, tap Settings from the expandable menu then select Quick Balance. Tap Current Device then slide the on/off switch to the on position. At this point you may sign off the app and then you will be returned to the login screen. Place your finger on the logo and swipe downward. The list of accounts and their balances will appear. To close Quick Balance tap the X icon on the top corner.

HOW CAN I SIGN OFF THE APP?

iPhone users, tap the More icon in the phone menu and then tap Sign Off. Android users, tap the expandable menu and select Sign Off. Confirm your selection by tapping Sign Off on the pop-up dialog.

WHAT DO I DO IF I FORGOT MY USERNAME OR PASSWORD FOR THE APP AND AM UNABLE TO LOG IN?

From the login screen, tap More if using an iPhone or tap the phone menu if using an Android. Tap on Recover Credentials then follow the on-screen prompts.

CAN I RESET MY PASSWORD OR RETRIEVE MY USERNAME DIRECTLY FROM THE APP?

Yes, you can retrieve your login credentials using the app. From the login screen, tap More if using an iPhone or tap the phone menu if using an Android. Tap on Recover Credentials then follow the on-screen prompts.

HOW CAN I ENABLE LOCATION SERVICES ON MY PHONE?

Navigate to your phone's settings to turn location services on or off for any app. To get step-by-step directions for your particular phone model, please contact your service provider or consult the user manual.

HOW CAN I TELL WHICH LOCATIONS ARE A BRANCH AND WHICH ARE ATMS?

Purple pins are branches while red pins are ATMs.

HOW CAN I LOCATE A BRANCH OR ATM?

If not logged in to your account, tap Locations at the bottom of the app home screen for iPhone users or tap Locations from the expandable menu for Android users.

If logged in to your account, tap the More icon in the phone menu then tap Locations for iPhone users or tap Locations from the expandable menu for Android users.

If location services are enabled on your phone a map of the closest locations will appear. To search for an ATM or branch in a specific area, enter the ZIP or city and state in the field at the top of the screen. To view the exact address of any location on the map, tap the red or purple pin and then tap the information icon. You can then view additional details such as address, hours, services, and the phone number. From this screen you may also obtain directions by tapping the Get Directions button.

IS THERE AN APP FOR WINDOWS/BLACKBERRY PHONE AND WINDOWS/BLACKBERRY TABLET USERS?

No, there is not an app for Windows phone and tablet users specifically, however access to the account may still be gained one of two ways on these devices:

Web site - Visit www.orangecountyscu.org on your phone or tablet's browser and log in using your username and password.

Text Banking - Send a text to 454545 with a command and instantly receive a message with account information. Note that you must be enrolled in Text Banking for this to work.