

Android Phone



Frequently Asked Questions

Q: What is Mobile Banking?

A: In short, Mobile Banking is a way to access your Verity accounts on the go. From your phone or tablet, you can check balances, pay bills, deposit checks, transfer funds, find your nearest ATM and more.

Q: Why is Verity changing Mobile Banking?

A: We've had a lot of member feedback about frustrations with the other mobile banking app, specifically about the loss of Bill Pay, separate login credentials from Online Branch, and continual maintenance down times. So, we went back to the marketplace to see what else was available that would better meet the needs of members.

Q: How do I get the new Mobile Banking app?

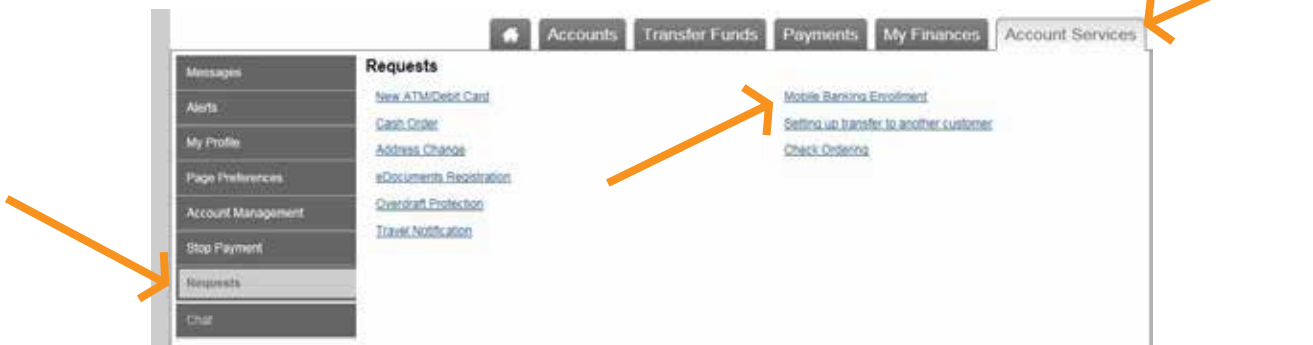
A: If you have an Apple or Android device, you can download it from your app store. Just search for "Verity Credit Union." Once you have successfully downloaded and logged into the new Verity app, please delete the old one.

Q: How do I sign up for Mobile Banking?

A: To use the app only, you don't need to register. But, to access all our Mobile Banking features, you need to register in Online Branch. Features include:

- o Access Text Banking
- o Access Mobile Web
- o Activates text alert options in Online Branch
- o Allows for adding or removing accounts from Mobile Banking

To register, log in to Online Branch, click "Account Services" tab and then the "Requests" link. Click "Mobile Banking Enrollment" to select available services: Mobile Web, Text Banking, Text Alerts. Proceed to complete registration.



You will receive a text message from 61539 (Verity's Text Banking number) with activation information and a link to Mobile Web. Save or bookmark this link for easy navigation.

Q: Does the new app cost anything?

A: Nope, it's free for anyone to use.

Q: What is my login information? How do I get it?

A: Your login credentials are the same as what you use for accessing your Online Branch. Please note that you need to have an active Online Branch account to be able to use Mobile Banking.

Q: How do I know if I have the new Mobile Banking app?

A: When you open the app, you should see the following screen:



Q: Why wasn't I asked to enter my username?

A: The new Mobile Banking app remembers your username and registers your device after your first time logging in, but it will always prompt you for your password. If you use a different device, you will be asked for your username again.

Q: I forgot my password and am locked out of the app. What do I do?

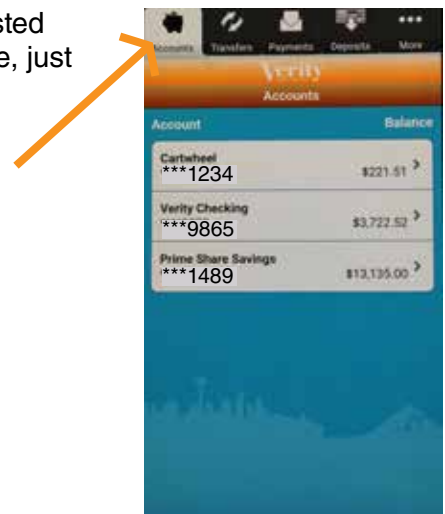
A: As a reminder, your Mobile Banking login credentials are the same as for Online Branch. If you can't log in to Online Branch, click the "Forgot Password?" link near the Sign On button. You will be asked to enter your username and answer your security question. If you answer correctly, your password will be emailed to you. If you can't remember your username or answer your security question incorrectly, please call the Member Service Center at (800) 444-4589, Monday - Friday, 8:00 a.m. - 5:00 p.m. PST for assistance.

Q: How do I change my password?

A: In order to change your password, you need to be able to log in to Online Branch. If you have forgotten your username or password, click the "Forgot Password" link in the orange login box. If you know your login credentials and just want to change them, click on the "Account Services" tab within Online Branch, and then the "My Profile" link in the left navigation bar. From there you can update your login credentials, contact information and more. If you need assistance, please call the Member Service Center at (800) 444-4589, Monday - Friday, 8:00 a.m. - 5:00 p.m. PST.

Q: How do I check my account balances?

A: After logging in, you should immediately see your accounts listed with their available balances. To navigate to the overview page, just click the "Accounts" icon.



Q: How do I view my transaction history?

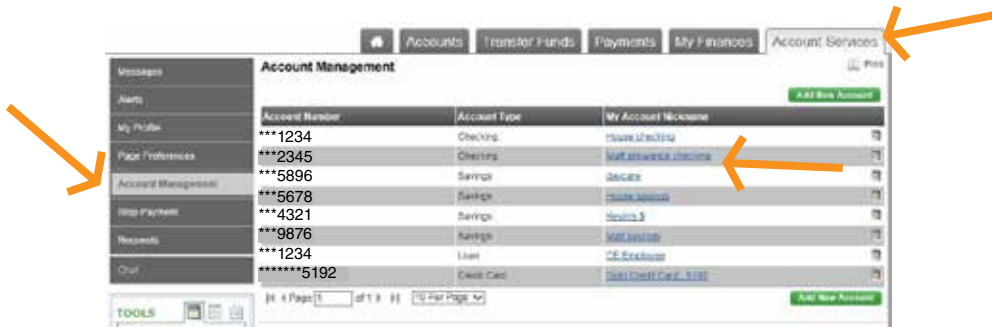
A: From the “Accounts” screen, click the account you wish to view. You should see your transactions.

Q: How much transaction history is available in Mobile Banking?

A: Mobile Banking provides 90 days of transaction history.

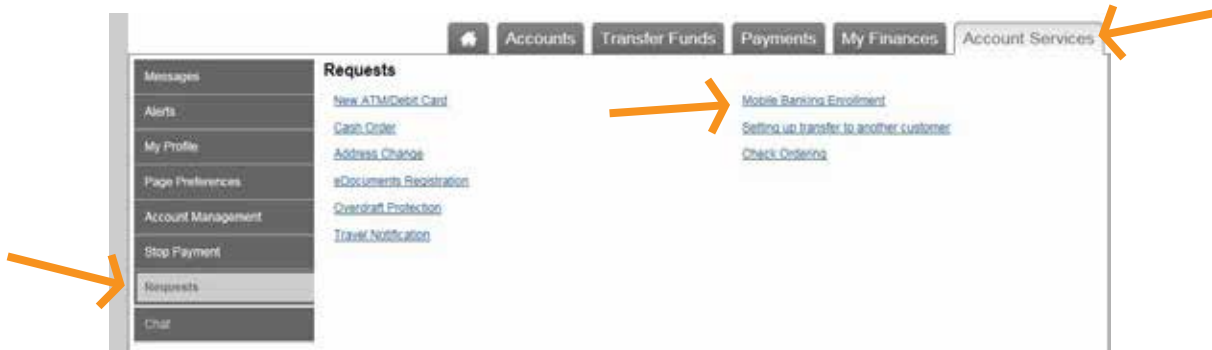
Q: Can I change the names of my accounts or which ones appear in Mobile Banking?

A: Yes. To change the names of the accounts you see, change them first in Online Branch. To do that, click the “Account Services” tab and then “Account Management.” Click on the account name to change it.

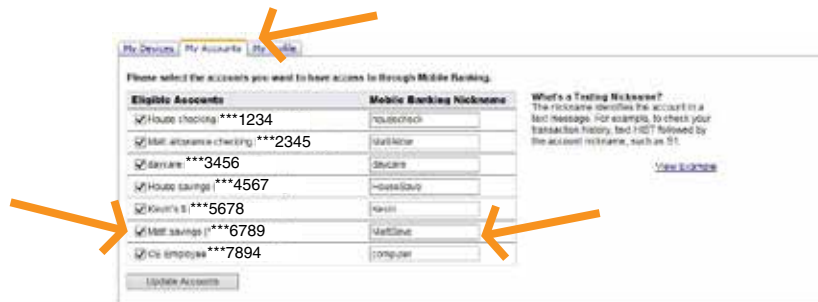


The nickname you give it will appear in Online Branch and Mobile Banking.

You can also assign nicknames for use only within Text Banking. To do that, and to change which accounts appear within Mobile Banking, please login to Online Branch, click on “Account Services,” “Requests” and “Mobile Banking Enrollment.”

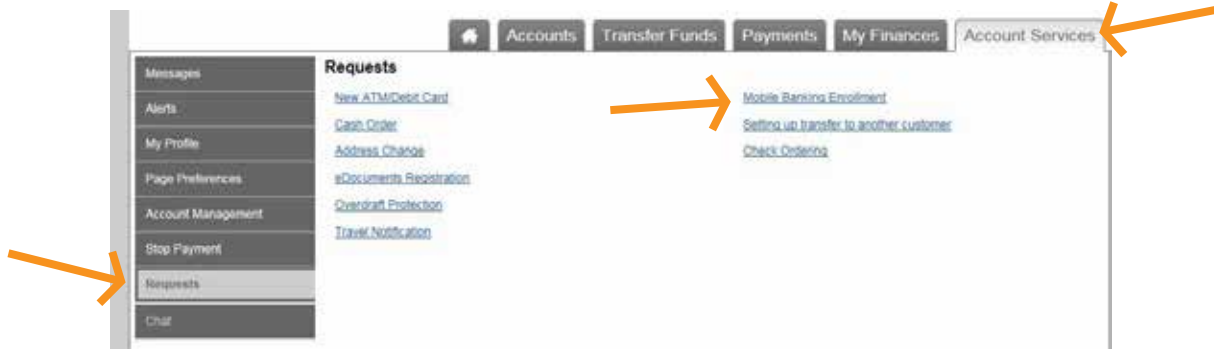


A new webpage will open. Then click on the “My Accounts” tab. From here, you can assign nicknames for use with Text Banking, as well as mark which accounts you want to appear in Mobile Banking. If you want to hide an account from appearing, uncheck the box next to the account name.



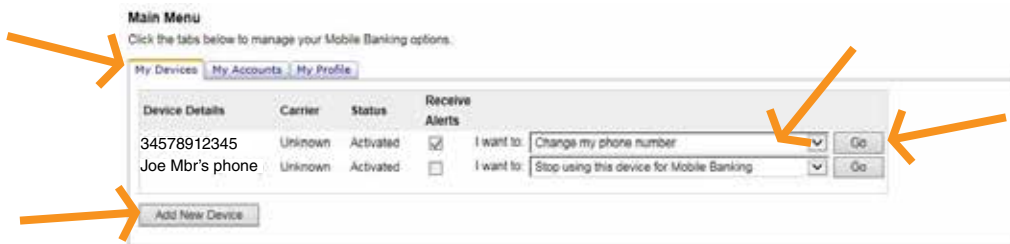
Q: How do I add or remove a mobile device?

A: Log in to Online Branch, click on “Account Services,” “Requests” and “Mobile Banking Enrollment.”



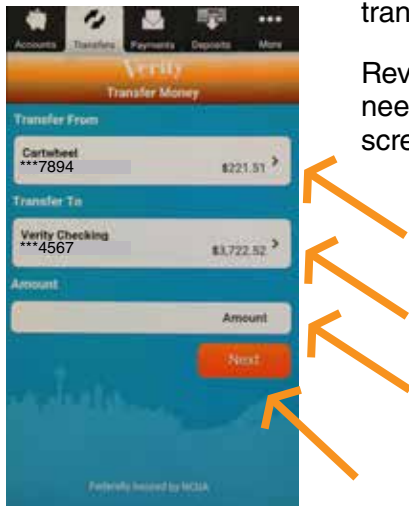
A new webpage will open. In the “My Devices” tab, find the phone number you want to update and select the proper option from the dropdown menu. Then hit “Go.”

To add a phone number without deleting others, click the “Add New Device” button and follow the steps.

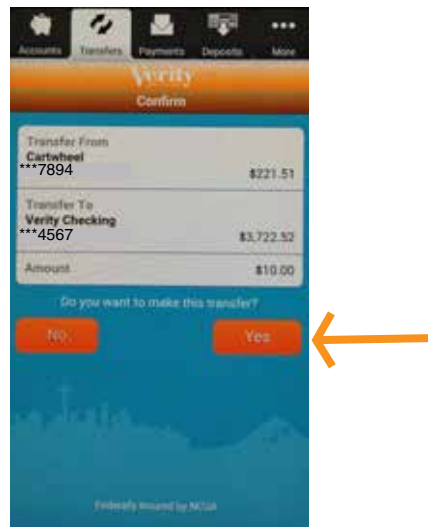


Q: How do I transfer funds between my accounts?

A: Click the “Transfers” icon. Then select which account you want to transfer money from and which account you want to transfer money to. Then input the amount you want to transfer and hit “Next.”



Review your transfer for accuracy. If it all looks correct, click “Yes.” If you need to make changes, click “No” and return to the “Transfer Money” screen.



Q: How do I transfer funds to someone else’s account?

A: You can do it via the Popmoney feature.

Q: Can I make loan payments in Mobile Banking?

A: Yes, loan payments are made via the Transfers menu option. Simply select the account to debit, the loan to credit and the payment amount. Note that all payment transfers in Mobile Banking are applied as regular payment transactions – there is no option for principal-only payments.

Q: Are Visa accounts accessible in Mobile Banking?

A: No, as an external account, there is no functionality to access Visa transactions, balances or payments. To avoid confusion, Visa accounts have been excluded from Mobile Banking and are not viewable with the rest of your accounts.

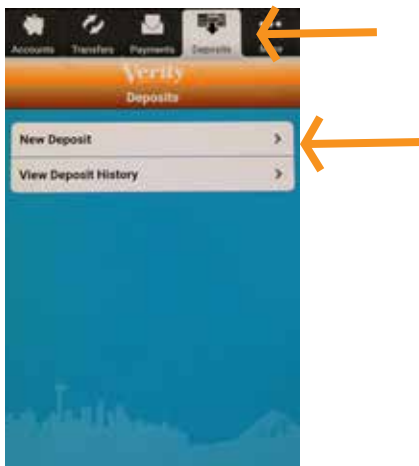
Q: Can I use the app for my business accounts?

A: For convenience, you can request your available business accounts be added to your personal online and mobile profiles. To do this, please stop by a branch, reach out via online chat, or call the Member Service Center at (800) 444-4589, Monday - Friday, 8:00 a.m. - 5:00 p.m. There is no stand-alone business mobile banking currently available.

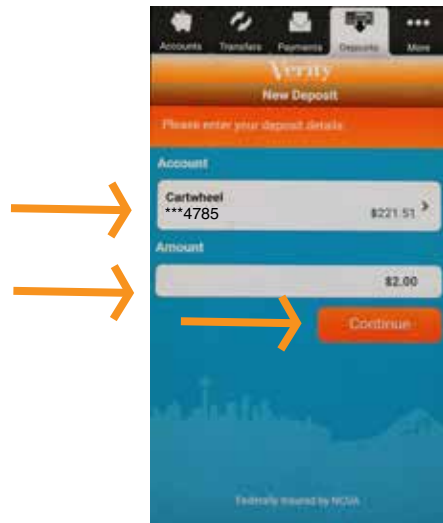
Q: What is Mobile Deposit? How do I use it?

A: Mobile Deposit is a service that allows you to deposit a check using your iPhone or Android device and Verity's Mobile Banking app. Please note that to use Mobile Deposit, you need to use the Apple or Android app and have an auto-focus camera with at least 2 megapixels resolution.

1. Click the “Deposits” icon and then “New Deposit.”



2. Select the account you want to deposit the check into. Type in the amount and click “Continue.”



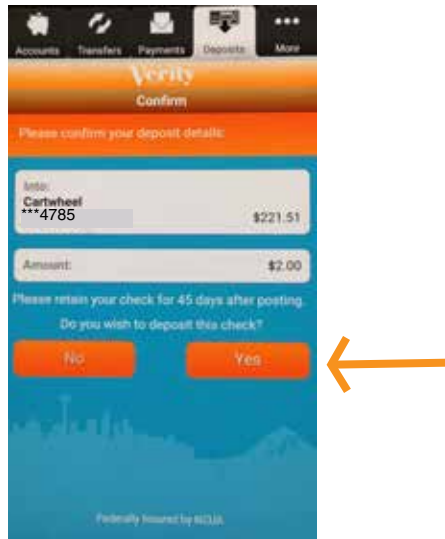
3. Take a clear picture of the front of the check.



4. Take a clear picture of the back of the check.

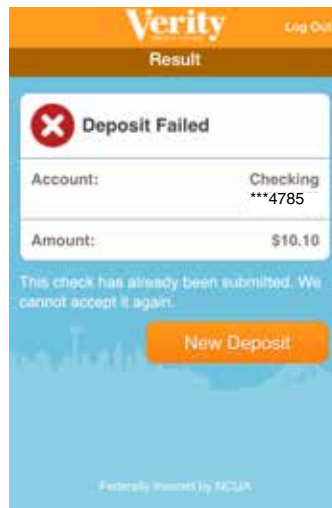


5. Review your deposit and click “Yes.”



Mobile deposits follow the same funds availability and check holds as if you made your check deposit at an ATM or Shared Branch location. You should see the deposit in your account within one business day. Deposits made before 1:00 p.m. PST, Monday - Friday may be posted to your account the same day. Weekend deposits won't be available until after 5:00 a.m. Monday.

If you type in the wrong dollar amount of the check, deposit a check that has already cleared, or forget the endorsement on the back of the check, you will get one of these error messages for the final screen.



Q: What do I do with a check after I deposit it via Mobile Deposit?

A: It is recommended to retain the check for 45 days before destroying it.

Q: How much Mobile Deposit history is available?

A: Mobile Deposit history is retained for 45 days. Members can review deposit dates, status, amounts, and images of cleared checks.

Q: When using Mobile Deposit, how long until I see the deposit in my account? When will the funds be available?

A: You should see the deposit in your account within one business day. Deposits made before 1:00 p.m. PST, Monday - Friday may be posted to your account hte same day. Weekend deposits won't be available until after 5:00 a.m. Monday.

Q: What if I keyed in the wrong amount on my Mobile Deposit?

A: The keyed amount needs to match the optical read amount, or the check will not be allowed via mobile deposit. A review of both the Courtesy (numeric) and Legal (written) amounts are made as part of this validation process. If the amounts don't match, you will receive an error.

Q: What if something is wrong with the check deposited (NSF, etc)?

A: You will receive notification of rejected items or any other issues with your mobile deposit that might require further action. The deposit will be treated the same as if you did it via an ATM, Shared Branch, or Verity branch.

Q: I got an error message while trying to make a transfer, pay a bill or send money, but everything is accurate. What is going on?

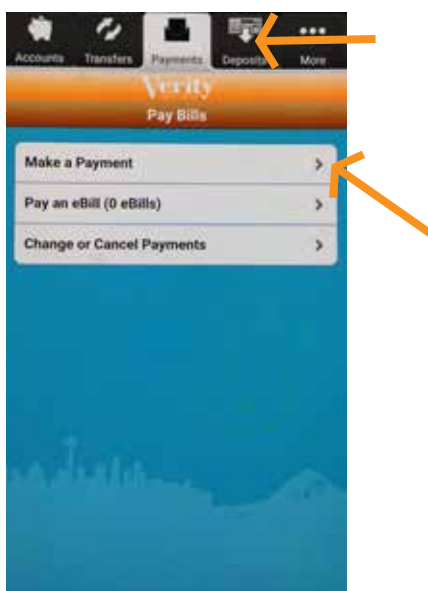
A: If you have poor signal strength, you may get an error message while using Mobile Banking. Before trying the transaction again, please exit Mobile Banking and log in again and check your transaction history. Sometimes the transaction may have gone through even though you have poor connectivity. You can also check your accounts from Online Branch. If you have a data plan, you can also try turning off your Wi-Fi to get a better connection, or vice versa. If you are still having poor signal strength, you may need to try your transaction again from a different location.

Q: How do I use Bill Pay?

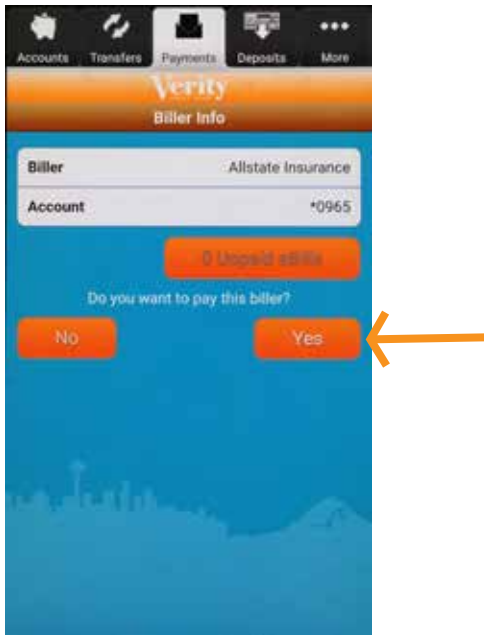
A: If you already have your billers set up, you can schedule payments and update scheduled payments from the app. However, setting up billers, scheduling automatic payments, enrolling in ebills and other Bill Pay management functions need to be done in Online Branch first.

1. Click the "Payments" icon, "Pay Bills" and then "Make a Payment."

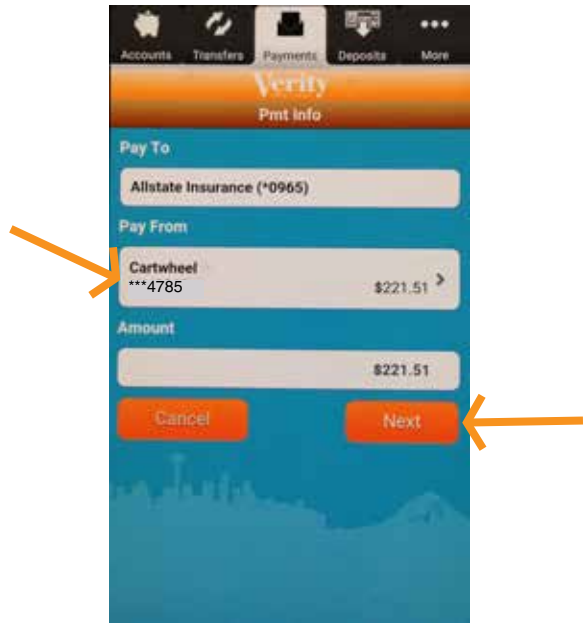
2. Select the biller you want to pay.



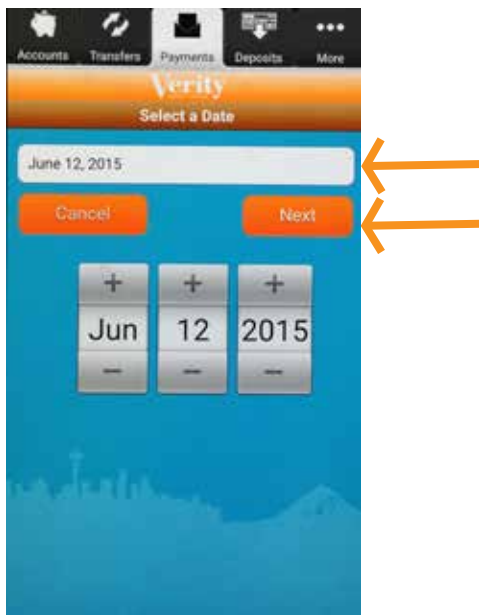
3. Select "Yes" or "No."



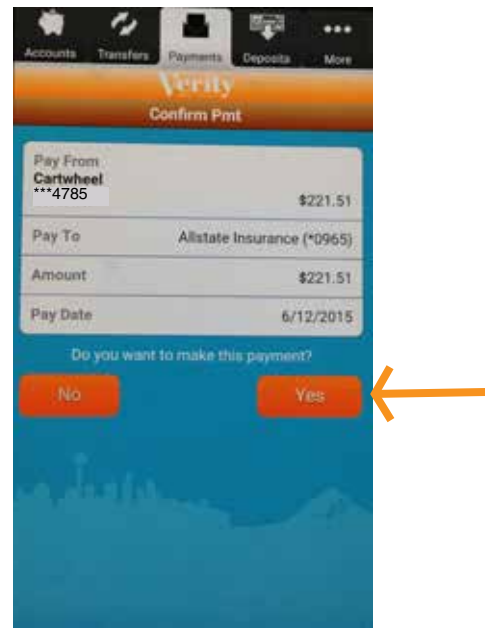
4. Select the account and amount. Hit "Next."



5. Select the date you want money to be withdrawn from your account and sent. Hit "Next."



6. Click "Yes" to confirm the payment.



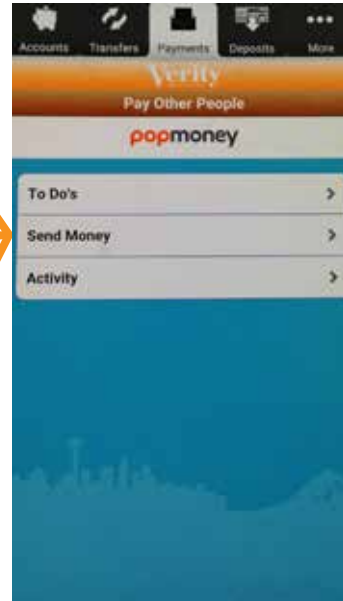
Q: How do I use Popmoney?

A: If you already have your Popmoney contacts set up, you can send money, receive money and view activity from the app. However, setting up contacts, scheduling recurring transactions and other Popmoney management functions need to be done in Online Branch first. To use Popmoney in the app:

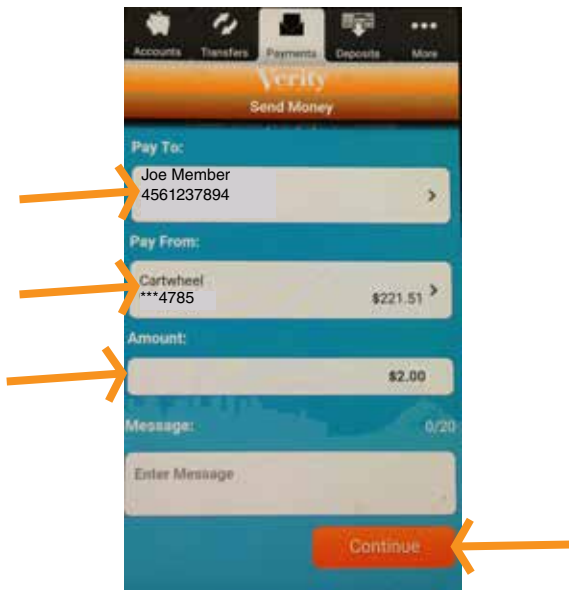
1. Click the “Payments” icon and then “Pay Other People.”



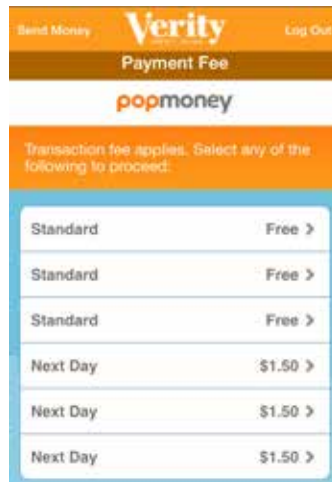
2. Click “Send Money.”



3. Select the contact you want to send money to, the account you want to withdraw from and the amount. Click “Continue.”



4. Select your delivery method.



5. Confirm the transaction.

