



Digital Banking FAQs

Enrollment

If you have an account with us, but are new to digital banking, it is easy to get started.

1. Click on Digital Banking Login to Register.
2. Agree to the Disclosure.
3. Enter the requested Personal Information, which matches the information on your account.
4. Choose Username and check that it is available
5. Select your method for code delivery
6. Create new password
7. Verify contact information

Using Biometrics

If the biometric security (fingerprint scan or facial recognition) on your mobile device is currently activated, you'll be prompted with set up instructions.

Why don't I have the ability to receive notifications via SMS text?

To activate the ability to receive mobile alerts navigate to Setting and Contact tab, click on the edit pencil next to mobile number, click the box next to "I would like to receive SMS text messages to this number". A temporary code to confirm your mobile number will be sent, in addition to a second code to confirm you accept SMS texts.

Can I change my username and password after my initial login?

Yes, you are able to change your username and password by navigating to Settings.

Are there differences between Desktop and Mobile device experiences?

Yes, a few.

Desktop Only Features:

- Dashboard
- Export Transactions from Quicken, Quickbooks, or CSV
- Print Transactions
- Time Zone Changes
- Theme Edits or Display
- Multi Pay Option in Bill Pay

Mobile Only Features:

- Mobile Deposit
- Zelle

Accounts

Where can I find my loan payment amount?

Loan payment amounts will show when performing a transfer for payment or the Account Details tab within your loan account.

Where will the MICR info display in Digital Banking?

Under the Accounts Details tab of your savings or checking accounts.

Will setting a category for a certain transaction and merchant be applied to future purchases?



Yes, as long as there is not a change to the Merchant's information, the new platform will recognize the transition and categorize it as you have designated previously.

How far back can I search transactions on an account?

Up to 18 months of transactions will be available.

How far back will my check images written from my account be available?

Up to 18 months of check images will be available for checks written from your account.

Will I be able to download Activity/Transactions to Quicken or Excel?

Yes. In your Accounts, simply select the download icon  in the side bar pop out, select the download format: CSV, OFX, QFX, QBO.

If I hide my account, will I still be able to transfer funds to/from that account in digital banking?

Yes, hiding an account from the Dashboard will not affect your ability to transfer to and from the account. If you hide your account in the Account widget, you can gain visibility again by navigating to the Settings and making the appropriate modification.

Bill Pay

If I am transferring to a new payee/setting up a new payee, do I need to verify with a temporary code?

Yes, this will trigger an MFA code to be sent to you.

I previously set up a transfer. Will I be able to edit or cancel it in the system?

Yes, you can edit the amount and the memo, but the transfer will need to be canceled if you wish to set up a new frequency and/or date.

What is the turnaround time for an electronic bill pay payment?

2-3 business days.

Why am I receiving the following error when attempting to submit a payment in the Bill Pay Widget?

"Error: An unexpected error has occurred. Please try again later. Original Error Code: IPay.8040"

This error is occurring due to the entry in the memo field. You may be using too many characters (Max = 25), or you may be using special characters that are not allowed.

Financial Wellness

Can I customize transaction categories?

The main transaction category cannot be changed; however, you will be able to customize sub-categories when using a desktop computer or tablet.

Card Controls

Which cards are eligible to use the lock/unlock feature?

All of our retail debit and credit cards are eligible for this feature.

What happens when I lock my card?



Within minutes, you'll see the card appear locked. Locking your card will prevent new transactions, while still allowing recurring transactions, pre-authorized payments, and refunds to post to your account.

What happens when I unlock my card?

Once your card is unlocked, you may resume transactions and payments.

Will a locked card work in my mobile wallet?

No, the card will show up in the mobile wallet, but authorizations will be declined.

Will I receive card alerts?

Once you register your card and select your notification preference, all card transaction alerts will be sent to you in real time.

Checking Services

Will members over age 65 still be charged for checks when they order using digital banking?

Yes. To receive a check order once a year for free, users over 65 must make this request with a Launch representative.

Courtesy Pay

Can I use both Overdraft Transfer and Courtesy Pay?

Yes. If you currently have Overdraft Transfer set up those funds will be utilized first. If there are no funds available or if Overdraft Transfer is not currently set up, then Courtesy Pay will be utilized if you have opted in for it.

Deposits

How does Mobile Deposit work?

Select Deposit Checks, the account you wish to deposit to enter the amount of your check and sign the back of your check and print, **"For mobile deposit only at Launch CU"**. You will then be prompted to take a photo of the front and back of your endorsed check with your mobile device. Be sure to capture a clear picture with all 4 corners of the check in your mobile device's camera screen. Then submit your deposit.

E-Docs

Will I be able to download Activity/Transactions to Quicken or Excel?

Yes. In your Account, click the download icon  and choose the download format: CSV, OFX, OFX, QBO.

Do I have to use my own computer or device to accept e-statements disclosures?

Yes, you must use your own computer or device to accept electronic disclosures. Banking regulations state that you must demonstrate the capability to receive electronic disclosures.

Linking External Accounts

Why won't my account from another Financial Institution sync?

Ensure the login information is correct for the bank that you are attempting to link. If your login information is correct, and you are still having an issue and/or if you notice an alert icon or the "Balance as of..." date is old, you will need to manually refresh the data.



- For mobile users, navigate to Settings, select the account that needs to be synced, and then “update login”
- For desktop or tablet users, navigate to Settings under the profile dropdown, select the account that needs to be synced, and the refresh icon.
- Note: You will be required to reenter the login credentials to initiate the refresh

How often are my external accounts updated?

Daily. Please note, some accounts will not automatically refresh if the other financial institution requires multi factor authentication (for example security questions). If they use multifactor authentication, this will require you to refresh your credentials by navigating to Settings and clicking on the aggregate account you would like to be updated.

What can I do with a linked external account?

Adding external accounts will give you a holistic view of your personal finances. Using the Financial Wellness will allow you to have a full view of your spending by category. You can use the filter option to look at specific categories or time frames across your accounts.

Message Center

What does the Message Center do?

The Message Center allows you to send secure messages to us. A designated representative will reply within one business days.

Miscellaneous

Will my device/browser work?

Digital Banking supports the last two versions of the browsers listed below:

- Google Chrome: Latest two versions
- Firefox: Latest two versions
- Microsoft Edge: Latest two versions
- Safari: Last two major versions
- IOS: Last two major versions
- Android: Last two major versions

Please note, Internet Explorer 11 does not support digital banking and standards that are implemented in newer browsers.

Are notifications for my account in real time?

Most alerts will be sent out to members in batches, those take place four times a day. Some alerts will be sent out in real-time.

Will I be able to set up account alerts?

Yes, alerts can now be sent via mobile SMS, email, or push notification to the application on a mobile device. Go to the More menu option, select Tools, then select Alerts & Notifications.

I do not want to receive SMS alerts anymore. How do I turn them off?

You can turn off these alerts by navigating to **Alerts & Notifications** and clicking the alert you are wanting to manage. Simply slide to turn the alert off and click save. Since your alerts are customizable based upon the alert type, you will need to manage or turn off each alert that you do not want to receive.



Add an Account

What does the Add an Account widget do?

The Add an Account widget allows you to add a share to your account. The available shares include - Money Market, Share Certificates, Holiday Accounts, Additional savings, and Checking.

Apply for a Loan

What does the Apply for a Loan widget do?

Apply for a Loan allows you to apply for a personal loan, auto loan, or credit card. This widget automatically populates your information.

Quick Cash

What does the Quick Cash widget do?

Quick Cash is similar to a cash advance loan, you must meet specific requirements to be able to apply for Quick Cash.

Transfer

Are transfers immediate?

Account to account, account to loan, and member to member are immediate. Setting up an external account for ACH transfers require a micro deposit verification process and therefore is not immediate. Additionally, transfers set up for an existing external account would still require a 2–3-day window for the transfer to make it to its final destination.

Why am I seeing "CvtdTxfr" for scheduled transfers that were converted?

This is not an issue. This is just a way to track schedule transfers that were converted from the previous system. You are able to delete or change this memo if you prefer.

How do I transfer money to another user of this financial institution?

Linking Accounts M2M (Launch Account to Launch Account)

Create a one-time or permanent link to another member's account to make one-time and recurring transfers to that account. You have the option to link to another member's account using their account number, last name, account type, share or loan ID associated with that account number. To use this feature, use the "+ Add an account to make a transfer" option on the Classic Transfer tab.

How is the person (another Launch member) I am sending money to be notified?

An email notification will be sent.

MFA code is required when:

- A user attempts to add a Member to Member or linked account where the users doesn't have ownership
- A user attempts to add an ACH (External) account
- A user attempts to add a Bill Pay payee (new payee)
- A user attempts to add a P2P payee
- Security setting/changes
- Alerts & Notifications