Digital One Flex

Frequently Asked Questions (FAQ)

Customer Impact Questions:

1. What is happening now?
   a. First community Bank is migrating to a new Online Banking solution that should allow us to provide better support and better solutions over time as we expand the features and functionality of this online banking solution.
2. Are there any drawbacks or loss of functionality?
   a. The drawback/loss of functionality is the ability to categorize your transactions. We are working on this for a future release of this Online Banking Solution
3. Is this mandatory or can I stay on the system I have now?
   a. This is a mandatory change for all First Community Bank Online Banking customers. As technology evolves, we have to move with it and evolve to the next big thing.
4. Will I be able to use eStatements on this website?
   a. Yes, your eStatement enrollment will stay the same but allow you to move accounts as you want to eStatements.
5. The old website was hard to read on my phone, will this be better?
   a. Yes. The new version of our website uses a responsive design and allows the user to access using different devices with different size screens. The system is intuitive to allow the website to reformat to fit best for the end user device screen size.

Customer Questions

1. What are the changes coming to Online Banking?
   a. Look and feel changes
   b. Additional history available – 18 months of history available for download
   c. Zelle is available on the website
   d. Notification for password changes – you will be notified seven (7) days ahead of your password expiring.
   e. One negative impact – no more use of categories on the website.
2. Is there a demo website available for customers and non-customers to use prior to signing up?
   a. URL: LogInFlex
   b. https://fisl.outsystemsenterprise.com/DemoStudio/PublicDemoAccess?PublicKey=0c9cae57-8c21-40f1-8b9d-4aefef4c97c1
3. Are there any fees to use this website?
   a. There are no fees to use this website, however, there may be fees associated with bill payment expedited payments or ala carte fees for services that the customer may choose to utilize.
4. What happens if I forget my password?
   a. You no longer need your Last Statement Balance.
   b. You can reset your password at any time you feel the need.
5. How do I access my transactions?
   a. From the Account Overview > Click the account for which you wish to see the transactions.
   b. This will open a listing of all pending and posted transactions.
6. Can I export my transactions?
   a. From the top-level menu > Click on Accounts > Reports >
   b. Make your selections for each option displayed.
      i. Accounts
      ii. Time Period
      iii. Transaction Type
         1. Typically "All" is the option that most users request
      iv. File Format
         1. Quicken (QFX)
         2. QuickBooks (QBO)
         3. Text
         4. BAI2 (specific file format to be used by accounting systems that are specifically configured/requesting this data.)
         5. Excel (most commonly used for the average user)
   c. How much history is available
      i. 18 months
      ii. The previous system had limited amounts of history available for searching as well as downloading in a file format that you need. This new system allows for 18 months of history to be reviewed and/or downloaded.
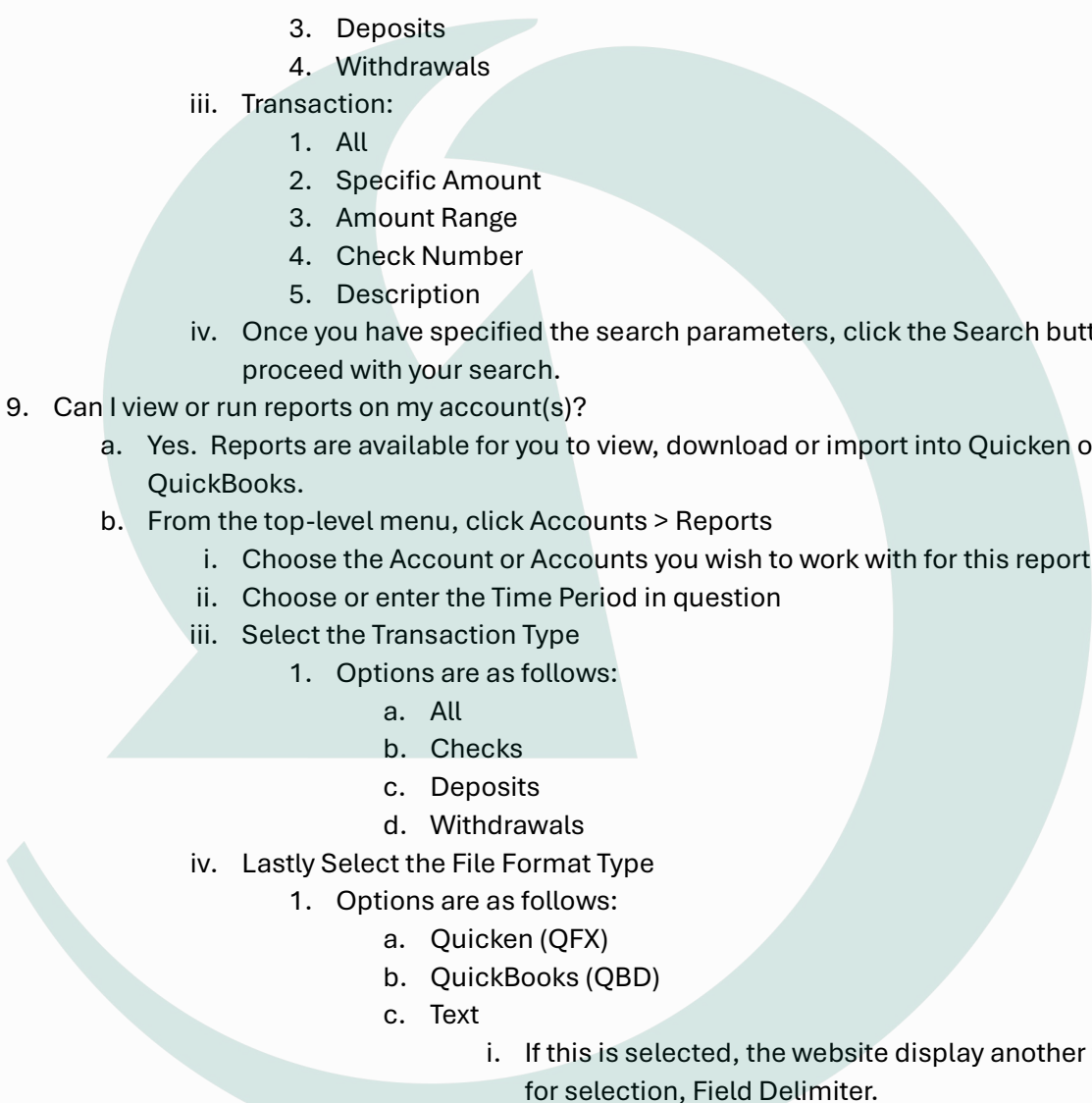7. How do I view check images or deposits?

a. From the Account Overview > Click the account for which you wish to see the transactions.
b. This will open a listing of all pending and posted transactions.
c. From this point, you will see an Item Description that references "Check" with a number (for example: Check 1234)
d. If there is a check image available to view, the user will see an icon.

e. Click on this icon to expand the transaction. From here, you will see a link

View Check Images
.
f. Click this link to open a new window that will display the check image (front).
   i. This window has a few options for the user to Zoom In, Zoom Out, display front of the check, back of the check, or both front and back at the same time.
   ii. The user can also print (to a local printer) the chosen view for the check image(s).
   iii. When complete, the user can close this window to return to the Online Banking

8. Can I search for a specific check?
a. From the Account Overview > Click the account for which you wish to see the transactions.
b. This will open a listing of all pending and posted transactions.
c. On the same line as the Heading for Posted Transactions, you will see (on the right side) a hyperlink for Search.

d.
e. This will display Search fields that can be selected from the Drop-Down menus
   i. Time Period (Default: 90 Day View)
   ii. Type (Default: All)
   iii. Transaction (default: All)
f. Options:
   i. Time Period:
      1. Current Statement
      2. All
      3. Date Range
      4. Yesterday
      5. 30 Day view
      6. 45 Day view
      7. 60 Day View
      8. 90 Day View

      ii. Type:
1. All
2. Checks
3. Deposits
4. Withdrawals
      iii. Transaction:
1. All
2. Specific Amount
3. Amount Range
4. Check Number
5. Description
      iv. Once you have specified the search parameters, click the Search button to proceed with your search.

9. Can I view or run reports on my account(s)?
   a. Yes. Reports are available for you to view, download or import into Quicken or QuickBooks.
   b. From the top-level menu, click Accounts > Reports
      i. Choose the Account or Accounts you wish to work with for this report.
      ii. Choose or enter the Time Period in question
      iii. Select the Transaction Type
         1. Options are as follows:
            a. All
            b. Checks
            c. Deposits
            d. Withdrawals
      iv. Lastly Select the File Format Type
         1. Options are as follows:
            a. Quicken (QFX)
            b. QuickBooks (QBD)
            c. Text
               i. If this is selected, the website display another field for selection, Field Delimiter.
                  1. Options are as follows:
                     a. TAB
                     b. COMMA
                     c. SPACE
                     d. Choose the option that works best for your need.
            d. BAI2
               i. Typically used for many accounting systems.
            e. Excel

i. Common spreadsheet file format that will allow you to copy/paste or import into ledger/register for reconciling your account(s)

10. What options are available for Self Services?
   a. Self Administration – Used to change Password, Username, set Personal Preferences (the next few question will detail the process needed on this option)

11. Can I update my e-mail address?
   a. Yes.
   b. From the top-level menu, click Self Service > Self Administration
   c. This will open the page for Self-Administration where a user can perform the following:
      i. Personal Preferences
         1. Allows the user to:
            a. Update/change their e-mail address(es)
               i. Allows the user to Edit/Update/Add Primary or Secondary e-mail addresses.
            b. Update/Change Telephone Numbers
            c. Add Phone Numbers > Click the Add hyperlink and follow the required prompts.
      ii. Mobile Banking

12. Can I update my phone number?
   a. Yes.
   b. From the top-level menu, click Self Service > Self Administration
   c. This will open the page for Self-Administration where a user can perform the following:
      i. Personal Preferences
         1. Allows the user to:
            a. Update/Change Telephone Numbers
            b. Add Phone Numbers > Click the Add hyperlink and follow the required prompts.

13. Can I change my password?
   a. Yes.
   b. From the top-level menu, click Self Service > Self Administration
   c. This will open the page for Self Administration where a user can perform the following:
      i. Change Password – Displays three fields for input
         1. Current Password - Input your current password
         2. New Password – Input a new password following the password parameters as displayed on the screen.
         3. Confirm Password – Input the same password (case sensitive) as you input in the New Password field.
         4. Click the Update Password button when complete.
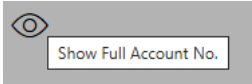
14. Can I change my Username?
    a. Yes.
    b. From the top-level menu, click Self Service > Self Administration
    c. This will open the page for Self Administration where a user can perform the following:
        i. Change Username
            1. The user's Current Username will be displayed at the top of the screen.
            2. New Username field: Input the desired New Username following the Username parameters as displayed on the screen.
            3. Confirm Username field: Input the same Username as entered in the New Username field (above).

15. Can I receive text messages about Online Banking?
    a. Yes
    b. From the top-level menu, click Self Service > Alerts
        i. There are two types of alerts: Account, Service
    c. Account Alerts
        i. Click Show Contact Information to display the contact options on file for you.
            1. Clicking the Edit icon will open the Personal Preferences page and allow you to update the contact details on file.
        ii. From here you can choose the account you wish to add alerts(s).
    d. Service Alerts
        i. Click Show Contact Information to display the contact options on file for you.
            1. Clicking the Edit icon will open the Personal Preferences page and allow you to update the contact details on file.
        ii. Note: several alerts are Mandatory and cannot be turned off, however, you can modify the delivery address/method (e-Mail or SMS message). These are as follows:
            1. Address Changed
            2. Email Address Changed
            3. Forgot Username Attempt
            4. Password Changed
            5. Password Reset Attempted
            6. New External Account Entered
            7. Phone Number Changed
            8. Sign On Attempt Failed
            9. Username Changed
16. Does the website offer Bill Payment services?

a. Yes, this will not change but we urge you to verify that all of your Bill Payments are set up correctly.
17. Can I make payments to my loans?
    a. Yes, you can. This works the same as other transfers, with one exception.
    b. From the top-level menu, click Move Money > Loan Payment/Advance
    c. The remainder of this works the same as all other transfers.
    d. You can:
        i. Make Payment
        ii. Schedule a Payment
            1. Any Frequency Type option selected other than Once, will present additional options to display
                a. Start Date
                b. End On
                    i. Continue indefinitely
                    ii. Continue until this date
                    iii. Continue for this many occurrences
                c. Processing Options:
                    i. Use next processing date if a scheduled request falls on a non-processing date
                    ii. Use the previous processing date if a scheduled request falls on a non-processing date
                    iii. Use scheduled date when request falls on a non-processing date.
        iii. View History
        iv. Manage Accounts
18. Can I make a payment to a loan from an account at another bank?
    a. Yes, you can. This is an addition to our feature set.
    b. Simply click the Transfer hyperlink and then click the ⊕ Add Accounts hyperlink.
    c. This will take you to the Manage Accounts page where you can add an Internal or External account.
    d. Click External.
    e. Follow the prompts and input the required fields for the Account at another bank
    f. Click the Continue button.
    g. Note: You have two options for Account Relationship.
        i. Owner
        ii. Non-Owner (Transfer funds TO this account (only)).
        iii. For transfers for Loan Payments, choose the Owner option.
    h. As part of the establishment of the External Account, you will see two micro-deposits being posted to the external account.
    i. You'll want to check the account in a few days to get the dollar amounts that posted as you'll be prompted for these to confirm account ownership.
19. Do you offer Zelle or other P2P services?

a. We do offer Zelle® for your convenience. You are able to use Zelle® from within the online banking platform by using the "Money Movement" tab or through the mobile application. Zelle® is our peer-to-peer service. This is currently offered to Personal Customers and as well as to Small Business Customers.

20. How can I switch to eStatements and not receive a paper statement?
21. How many eStatements are available online?
    a. 18 months of eStatement history are available online.
22. Do I need to setup all my account for eStatements or can some of my accounts still be paper?
    a. Completely customer preference.
    b. eStatements are a very secure method of statement delivery as well as extremely faster than the USPS. We understand that customers may not want all account statements to be electronic statements.
23. How can I view the Full Account Number?
    a. From the Account Overview > Click the account for which you wish to see the full account number.
    b. Once the account transactions page loads, you will see a gray bar that will display the following:
        i. Account Type
        ii. Customer Name
        iii. Truncated Account Number displaying the last four digits of the Account Number

            1. To the right of the Account Number, you will see an icon .
            2. Move your mouse over this icon to see the verbiage

            .
            3. Clicking the icon will display a small area to show your Account Number and the Bank Routing Number.

            Account Number: 123456789
            Routing Number: 053202208

24. Can you tell me about transfers? Can I setup a transfer to occur automatically at a given frequency?
    a. Yes
    b. Move Money > Make Transfer
    c. Select the Transfer From Account
    d. Select the Transfer To Account
    e. Enter the Amount
    f. Enter a Description (optional)
    g. Select the Frequency
        i. Once

1. Note: Any of the options below will add additional fields for input (listed below). You will need to complete the form and input all required information as prompted on the form.
    ii. Weekly
    iii. Bi-weekly
    iv. Monthly
    v. Twice a month
    vi. Bi-monthly
    vii. Quarterly
    viii. Semi-annually
    ix. Annually
  h. Transfer Dates
    i. If Frequency is "Once", you can select to Transfer Now or Select a Transfer Date to add a date in the future for the transfer. This scheduled transfer will take place on the date that you select provided that you have the funds available for the transfer.
    ii. Start Date
  i. End On:
    i. Continue indefinitely
    ii. Continue until this date
    iii. Continue for this many occurrences
  j. Click Continue
25. Are there changes coming to the mobile banking app?
  a. Yes, about 30-45 days after we migrate to the new website, we will have a mobile app update that will take place and move us to the next generation of mobile banking application for First Community Bank.
  b. This will be a mobile-first app and allow you to reset your password, view eStatements, sign up for eStatements and initiate transfers, bill payments, etc. all from the mobile app.
26. Can I make a transfer to an account at another bank?
  a. Yes you can.
  b. Move Money > Make Transfer
    i. Click Add Accounts
    ii. On the next screen, Click External
    iii. Complete the form and click the Continue button when finished.
      1. Note: the website will alert you if you have fields that need data entered. The website does not check for correct data, just data entered.
    iv. The new account will be sent two micro deposits that will be used for account access verification. You will need to provide these two deposit amounts. This verification process must be completed prior to transfers taking place.
  c. How to verify the account?

⊕ Add Accounts

i. Once you see the micro-deposits in the account at your other bank, you can login to Digital One Flex.
ii. Go to Move Money > Transfer > Manage Accounts
iii. Locate the external account for which you want to verify.
iv. The status will show Pending Activation. ——————————
v. Left click on the three dots to the right of the Status column.
vi. A menu will display allowing you to choose Verify or Delete
vii. Left click on Verify
viii. Enter the micro-Deposit amounts as shown on your account at the other bank.

Pending Verification

Transfer

| Make Transfer | Scheduled | History | Manage Accounts |

Verify External Account

Test transactions were sent to this external transfer account. To verify the external account, enter the amounts of the test transactions that were processed.

Enter the amount of each test deposit. For example, for a test transaction of six cents, enter 06. The amounts can be entered in any order.

Deposit One:

$0. 41

Deposit Two:

$0. 50

Submit   Cancel
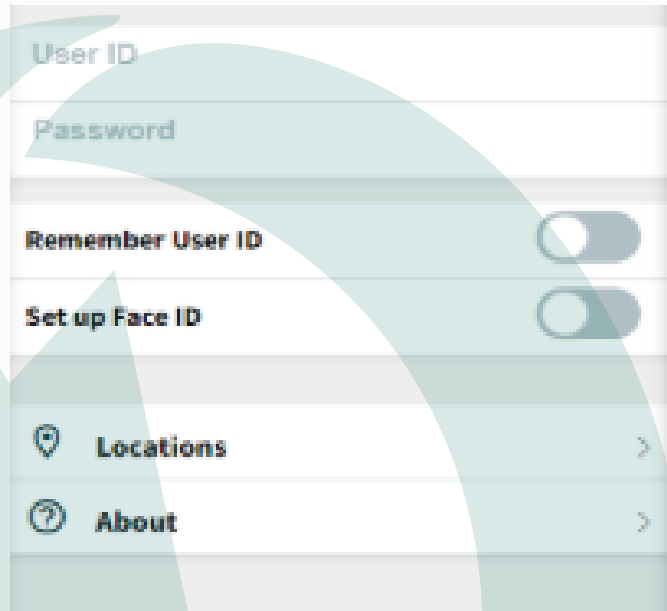
ix. Once you've submitted the micro-deposits, the Status will change from Pending Verification to Active.

27. Can I add Mobile Banking?
   a. Yes, mobile banking is available in two ways:
      i. The website:
         1. The website has been updated to a responsive design which means the website and all text, images, etc. will adapt to the screen size of your device.
         2. On our previous website, you have to zoom in to see anything and this was cumbersome. The new design allows for a better experience.
      ii. The Mobile app (from the App Store and Google Play Store) is available for download and install.
         1. We do not charge a fee for the mobile application from either vendor's application store website.

2. Once the user is enrolled for the Digital One Flex Online Banking website, the user can perform the following steps on their initial login:

    a. Enter User ID and Password
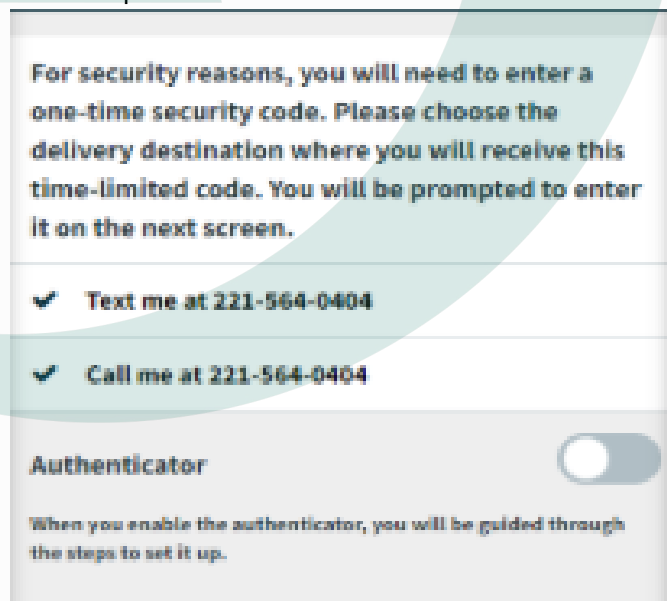

    b.

    c. Requesting a One-Time Security code.

        i. The user has options available for phone numbers to text or call. You only need to choose one of these options.

    d.

    e. Enter the One-Time Security Code that was provided either by phone call or SMS text message.

> We've texted you a security code. Please check your mobile phone and enter the code below.
>
> Please enter Security Code
>
> Resend Code

f.

g. Lastly, provide device specific information as a method of verification.

    i. Note: this should be the phone number on file with First Community Bank. A new phone number will not be accepted and will not be updated. This will also cause your mobile app enrollment to fail thus resulting in a call to the bank for assistance in setup.

> Please enter the phone number you have registered with internet banking.
>
> Enter the device phone number

h.