

## **Online Banking Conversion FAQs**

**Urban Partnership Bank is using a new online banking system beginning October 23, 2017.**

**If you currently use online banking for your personal accounts, follow these instructions:**

- Log in with your current Login ID in all lowercase letters (up to 19 characters)
- Your password will be the last 4 of the SSN
- You will be asked to recreate your multi-factor authentication questions.
- You will be prompted to create a new password
- You may be prompted to enroll in other products (electronic statements, mobile banking, etc.)
- You will be prompted to accept the Online Banking Terms and Conditions

**If you currently use online banking for your business accounts, follow these instructions:**

- Log in with your current Login ID in all lowercase letters (up to 19 characters)
- Your password will be your login ID again in all lowercase letters (up to 17 characters)
- You will be asked to recreate your multi-factor authentication questions
- You will be prompted to create a new password
- You may be prompted to enroll in other products (electronic statements, mobile banking, etc.)
- You will be prompted to accept the Online Banking Terms and Conditions

### **What is my new password?**

Your temporary password for your personal accounts is the last four digits of your SSN. Your temporary password for your business account is your username in all lowercase letters.

### **What about my Bill Pay account information? Will all of my payees come over?**

Bill Pay will operate the same as it did in the past. If you have used Bill Pay in the last year, your history will be present. If you have not used Bill Pay in the last year, you will need to reenroll.

### **What if I previously enrolled in Online Banking but never logged in?**

You will need to enroll into Online Banking again. Please have your account number(s) available. Your PIN if asked will be your 24-hour Bank by Phone PIN or the last 4 digits of your SSN. Please note, if you have used and established a Bank by Phone PIN you will need to use that for enrollment.

### **What if I never used Bill Pay on the old system?**

You will need to enroll into Bill Pay again.

### **Will my nicknames for my account still exist in the new system?**

No. You will have to recreate your nicknames for accounts.

**What if I have an account from another financial institution set up in my UPB Online Banking account?**

You will need to reenter any external accounts. If you have recurring transfers to or from an external account, you will need to reestablish those transfers as well.

**How much of my account history will be present in the new system?**

You will have 18 months of transaction history, and 2 years of statements.

**I have a personal account and a business account with UPB. What do I do?**

Our online banking system now has separate logins for personal accounts and business accounts.

**What about Mobile Banking? Do I need a new app?**

You will need to delete the current upbAnywhere app and download our new app on Monday. Our upbAnywhere app will remain for use with personal accounts. Our new UPB Premier app is for use with business accounts.

**What about my templates I use for my business account?**

If you use our ACH and Wire Services, you will need to recreate your templates and recurring transactions in the new system. Our Treasury Management team is here to support you through the transition to ensure minimal impact to your business.

**What if I use Online Banking to send wires?**

All online wire clients will need to use a token when sending wires, PINs are no longer an option (we are still waiting to hear back on digital signature and challenge questions). The elimination of PINs will need to be communicated to customers.

**What if I use Online Banking to send ACH payments?**

Our ACH customers will have to prefund their payments and their funds will be held at the time of origination.