



## NEW ONLINE & MOBILE BANKING

# FREQUENTLY ASKED QUESTIONS



RETAIL USER

### LOGIN

#### **Q: WILL I HAVE TO RE-ENROLL IN ONLINE BANKING?**

A: No, if you are currently enrolled, your access will transfer over.

#### **Q: WILL MY LOGIN CHANGE?**

A: No, you will be able to access your online banking via browser or mobile apps using your existing credentials. However, if you are using your social security number as your username, you will be required to change your username. Also, if you are using a password that does not meet the new security requirements, you will be required to change your password.

#### **Q: IS THE CODE I RECEIVED BY PHONE, E-MAIL OR TEXT MESSAGE MY NEW PASSWORD?**

A: No, it is only a temporary access code. Never enter a secure access code on the login page as a password or as an existing password when instructed to change your password or establish a new password.

#### **Q: WHAT IF I DON'T HAVE ACCESS TO THE PHONE OR EMAIL CONTACTS LISTED?**

A: You cannot complete a first-time logon or register a computer without access to at least one of the listed contacts. If you need immediate access, please contact us. Once we have verified your identity, we can add a new phone number that you can access.

#### **Q: CAN I ADD ANOTHER METHOD FOR RECEIVING A SECURE ACCESS CODE?**

A: Yes. Once you have successfully logged into the online banking system, you can update your preferred contacts via under Settings > Security Preferences > Secure Delivery Method.

#### **Q: AM I REQUIRED TO ENTER A SECURE ACCESS CODE EVERY TIME I LOG IN, EVEN AFTER I HAVE REGISTERED MY BROWSER?**

A: Not necessarily. A cookie is placed on your browser each time a secure access code is entered. If you are being required to enter a secure access code every time, that likely means your browser is "sweeping" the cookies automatically each time the session is closed. If that is the case, you should follow the instructions for optimizing browser settings. This will ensure that the cookie being placed on the user's browser is not removed.

#### **Q: WHAT IF I FORGOT MY ONLINE BANKING USERNAME AND PASSWORD?**

A: If you have forgotten your username, please contact Old Point at [info@oldpoint.com](mailto:info@oldpoint.com) or 757.728.1290. If you have forgotten your password, please enter your Username. When prompted for a password click on the Forgot my password link. Select how you would

like to receive your one-time Secure Access Code. Enter the code in the box provided and select a new password.

**Q: HOW DO I CHANGE MY ONLINE BANKING PASSWORD?**

A: Under Settings, click on Security Preferences, click on the Change Password tab, enter your old password and the new password as noted and click on Change Password.

**Q: DO I NEED TO REGISTER MY COMPUTER FOR LATER USE?**

A: If you choose to register your computer you may not be asked to obtain a Secure Access Code at each log in. If you choose not to register the computer you will be asked to go through the Secure Access Code process each time you log in on this computer. You should NOT register a public computer or a computer that others might use outside of your control

**Q: HOW DO I REMOVE THE REGISTRATION OF A COMPUTER/BROWSER THAT IS NO LONGER MINE?**

A: You can remove the registration of a computer/browser by deleting your cookies, or only the cookie related to our online site. Please see your browser help for assistance in deleting cookies.

**Q: I REGISTERED MY COMPUTER DURING A PREVIOUS LOGIN, BUT THE SYSTEM IS ASKING ME TO REGISTER IT AGAIN. WHY?**

A: There are several reasons this may happen, including:

- Your browser settings are set to delete cookies, or your browser cookie for online banking has been deleted since the last time you logged in.
- Your online profile is set to require a secure access code delivery each time you log in.
- You are logging in via a different browser on the same registered computer. Each browser (i.e. Chrome/Firefox/Safari) must be individually registered.
- We have reset all active registrations on the system for security purposes.

**Q: THE SYSTEM HAS WARNED ME THAT ONE MORE UNSUCCESSFUL LOGIN WILL LOCK MY ACCOUNT. WHAT ARE MY OPTIONS?**

A: If you have unsuccessfully tried to login and have been warned that one more unsuccessful entry will lock your account, you may choose the Forgotten Password process. That process will enable you to reset your password to something you can remember without the risk of locking your account. If you choose to try to login one more time and fail, you will be required to contact us to unlock your account.

**Q: I HAVE BEEN LOCKED OUT OF THE SYSTEM DUE TO ENTERING THE WRONG PASSWORD TOO MANY TIMES. HOW DO I UNLOCK MY ACCOUNT?**

A: If you have locked your account due to several unsuccessful login attempts, for your security you are required to contact us at [info@oldpoint.com](mailto:info@oldpoint.com), 757.728.1290, or visit a branch.

**INFORMATION TRANSFERRED**

**Q: WILL MY TRANSACTION HISTORY TRANSFER OVER TO THE NEW SYSTEM?**

A: Yes, you will have access to 2 years of transaction history.

**Q: WILL I HAVE ACCESS TO MY E-STATEMENT HISTORY?**

A: Yes, if you are an e-statement subscriber, you will have access to up to 24 months of

eStatements.

**Q: WILL MY SCHEDULED TRANSFERS CONVERT OVER TO THE NEW SYSTEM?**

A: Yes, your scheduled transfers will convert over to the new system.

**Q: WILL MY BILL PAY INFORMATION TRANSFER OVER?**

A: If you currently use Old Point's Bill Pay, your merchant information, except for categories, will transfer over to the new system. If you have any eBills set up, you will need to turn them off in online banking as soon as you receive your February statement from the merchant. You will be able to re-establish eBills in the new online banking system.

**Q: WILL MY PERSON-TO-PERSON (P2P) POPMONEY INFORMATION TRANSFER OVER?**

A: No. If you currently have payees set up for P2P payments using Popmoney in online banking, they will not transfer over to the new system. We recommend that you make a list of your payees so that you can add them to our new robust Person-to-Person solution.

## **MOBILE APP**

**Q: CAN I ACCESS ONLINE BANKING FROM MY PHONE/TABLET?**

A: Absolutely. You can download the app on any Android or Apple device, and it will provide a consistent experience with banking from your desktop.

**Q: HOW DO I DOWNLOAD THE MOBILE BANKING APP?**

A: You can download the Old Point mobile banking app from the iOS App Store or Google Play Store. Click the App Store or Play Store icon on your mobile device, search for "Old Point National Bank", click on the Old Point National Bank app icon, and then click the free/install download button. You will also need to delete the old mobile app if you still have it on your device.

**Q: WHAT MOBILE DEVICES ARE SUPPORTED?**

A: Most Android and Apple devices are supported. If you're on a platform that isn't Android or Apple, you can always access online banking via a supported mobile browser or you may want to consider using our Text Banking.

**Q: DO I NEED A SEPARATE USERNAME AND PASSWORD FROM ONLINE BANKING TO USE THE MOBILE BANKING APP?**

A: No, you do not need a separate username and password to log into the mobile app. The same username and password you use to access your Online Banking account can be used to access your account through desktop, tablet and mobile device.

**Q: WHAT SHOULD I DO WITH THE CHECK AFTER I HAVE DEPOSITED IT THROUGH THE MOBILE BANKING APP?**

A: The app will tell you that the deposit was submitted. However, that doesn't mean that the deposit is complete. We may reject the check based on limit, quality of image, or other reasons that we deem necessary. You should hold on to the check until you see it posted on your statement. If for any reason your check is returned from the processing bank, we will send you an image of the item you initially deposited for verification.

## **TEXT BANKING**

**Q: HOW DO I ENROLL IN TEXT BANKING?**

A: You need to be enrolled in Online Banking in order to take advantage of Text Banking.

Go to Settings and click on Text Banking Enrollment. Enter the SMS text number and agree to the Terms by checking the box. Once complete, click Save.

**Q: WILL I STILL BE ABLE TO TEXT TO RECEIVE THE BALANCE ON MY ACCOUNT?**

A: Yes, once you have enrolled your number for the Text Banking feature from within online banking, you will be able to request balances through your mobile device.

## TRANSFERS

**Q: CAN I SET UP A RECURRING TRANSFER IN ONLINE BANKING?**

A: Yes. Under the 'Transactions' menu, go to 'Transfers' for the ability to initiate a one-time or recurring transfer. Funds transfers can be made to either an Old Point account or to an external account, once that account has been set up and verified.

**Q: HOW DO I CANCEL A TRANSACTION WHICH I'VE CREATED?**

Go to the 'Online Activity' option under the 'Transactions' menu. Locate the transaction that needs to be cancelled and click the 'Cancel' button located at the top of the transactions table. NOTE: If a transaction has already been processed, the cancel option will not appear.

**Q: I NEED TO CHANGE THE ACCOUNT/AMOUNT/DATE ON A RECURRING TRANSFER?**

A: Go to 'Online Activity' under the 'Transactions' menu and locate the recurring transfer. Select the 'Copy' option to replicate the transfer. Make the desired change to the new transaction and submit. Once the new recurring transfer has been created, the user should then cancel the original recurring transaction since it will no longer be needed.

**Q: I KEYED IN A TRANSFER A WEEK AGO, AND IT NEVER HIT MY ACCOUNT. WHAT HAPPENED?**

A: Search for the transaction in the 'Online Activity' option under the 'Transactions' menu. Check and confirm whether the transaction is in 'Drafted' status. If it is, the transaction was never approved by the user.

**Q: CAN I TRANSFER FUNDS TO AN ACCOUNT I HAVE AT ANOTHER FINANCIAL INSTITUTION?**

A: Yes. As a personal banking customer, you can transfer money between your Old Point checking and savings accounts and accounts you may have at other financial institutions. To learn more about transferring funds to your account at another financial institution, click on the Link External Account feature in Online Banking.

**Q: CAN I TRANSFER FUNDS TO ANOTHER OLD POINT ACCOUNT HOLDER?**

A: Yes. As a personal banking customer, using the Account to Account Transfer feature, you can transfer funds to another Old Point account holder. You will need the account holder's email address and the last 4 digits of their account number.

**Q: CAN I MODIFY A RECURRING TRANSACTION?**

A: No, recurring transactions may only be copied or canceled. You can also cancel individual occurrences of the transaction in 'Online Activity' under 'Transactions'.

## ALERTS

**Q: WHAT ARE SECURITY ALERTS?**

A: You can set up security alerts to set up notifications that let you know when certain

security events happen. If you enter multiple delivery channels (email, phone, and/or text if applicable), you will get the same alert in all selected channels.

**Q: CAN I SETUP NEW ALERTS/NOTIFICATIONS FOR MY ACCOUNTS?**

A: Yes, you will be able to set up alerts for your accounts to be received via secure message, voice, text or email. Click on Settings and then Alerts.

**Q: WHAT TYPE OF ALERTS CAN I SET UP?**

A: You can set up alerts for posted transaction history, balance notifications, online transactions, and more.

**Q: HOW WILL I RECEIVE MY ACCOUNT ALERTS?**

A: You can choose to receive alerts by email, phone notification, text, or a secure message notification within Online Banking.

**Q: WHEN ARE ALERTS TRIGGERED?**

A: Security alerts are sent in real time. When subscribed, the timing for all other alerts should be similar to today. Balance alerts are delivered at 2:00 AM and transaction alerts are delivered at 6:00 AM.

**Q: WHAT IF I DON'T RECEIVE A PHONE ALERT?**

A: If you miss the alert call, our alert system will leave a message on voice mail. If you believe you did not receive a phone call, please check your message mailbox under the Messages menu to confirm receipt. If there is not an alert in the secure mailbox, confirm that the alert is enabled. If you still believe you did not receive an alert, please contact us.

**Q: WHAT IF I DON'T RECEIVE AN EMAIL ALERT?**

A: If you believe you did not receive an alert email, please check your message mailbox under the Messages menu to confirm receipt. If you received your secure message, but not your email, check your Junk email folder first. If your alert is delivered as junk mail, configure your junk mail settings to allow email from our email address. If there no an alert in your online secure mailbox, it was not sent. Confirm that the alert is enabled. If you still believe you did not receive an alert, please contact us.

## **OTHER FUNCTIONALITIES**

**Q: HOW IS THE ONLINE ACTIVITY PAGE DIFFERENT FROM ACCOUNT HISTORY?**

A: The Online Activity page contains all transactions initiated via digital banking, but does not include transactions made via other means, like ATM or debit/credit card transactions. This page also shows the status of each electronic transaction as it moves from a drafted status to approved, then processed. In contrast, the transactions listed on the Account Details page is a record of pending and cleared transactions against your account from all sources, not just digital banking. Additionally, account history does not include transactions that have been drafted/approved/canceled via digital banking, but only those that have already cleared or will clear your account the next processing day.

**Q: CAN I NICKNAME THE ACCOUNTS ON MY ONLINE BANKING PROFILE?**

A: Yes, you can change the default display name for any account by navigating to the Settings > Account Preferences and entering your preferred nickname for some or all of your accounts. Your chosen nickname will be used instead of the default name or account number throughout the online banking system.

**Q: WILL I BE ABLE TO EXPORT MY ACCOUNT INFORMATION OUT OF ONLINE BANKING?**

A: Yes. From the Home Page, click on the account. This will bring you to the Account Details page. The 'Export' option is located on the right side of the screen. The following export formats are available: Spreadsheet (xls), Spreadsheet (csv), Microsoft OFX (ofx), Quicken (qfx), Quickbooks (qbo).

**Q: WHY IS MY QUICKEN EXPRESS WEB CONNECT (ONE STEP UPDATE) IS NOT WORKING IN THE NEW ONLINE BANKING SYSTEM?**

A: The deactivate/reactivate process will need to be performed on the Quicken software prior to using the Express Web Connect. Visit [oldpoint.com/NewOnlineBanking](http://oldpoint.com/NewOnlineBanking) for instructions which outline this process.

**Q: WILL I BE ABLE TO PROCESS STOP PAYMENTS IN ONLINE BANKING?**

A: Yes, this feature can be accessed by clicking on Other Services and then on the Stop Payment option.

**Q: WILL I BE ABLE TO REORDER CHECKS IN ONLINE BANKING?**

A: Yes, this feature can be accessed by clicking on Other Services and then on the Reorder Checks option. Note that first time orders and orders placed more than 12 months after your last order will need to be ordered by visiting a branch or calling 757.728.1290.

**Q: CAN I STILL USE THE MOBIMONEY APP TO MANAGE MY DEBIT CARD(S)?**

A: Yes, you can continue to utilize the MobiMoney app to manage your Old Point debit card(s) with instant mobile alerts, usage controls, and turning your card on and off.

**HELP**

**Q: IS THERE AN EASY WAY FOR ME TO INQUIRE ABOUT MY ACCOUNT(S) WITHIN ONLINE BANKING?**

A: Yes, there is an available link for every account called 'Ask about account' within online banking. Navigate to this link by clicking on the account in question on the Home screen. The link will appear in blue on the top right hand corner of the screen.

**Q: IS THERE AN EASY WAY FOR ME TO INQUIRE ABOUT A TRANSACTION ON MY ACCOUNT(S)?**

A: Yes, there is an available button for every transaction called 'Inquire' within online banking. Navigate to this link by clicking the + symbol to the left of the transaction in question on the Account Details screen. The button will appear on the right side of the screen below the details.

**Q: WHERE DID SECURE EMAIL MESSAGING GO?**

A: Secure messaging is now available via an option in the menu. In this version, we've added threaded messages and the ability to delete multiple messages at one time.

**SECURITY**

**Q: WHAT SECURITY FEATURES DOES THE ONLINE BANKING SYSTEM USE?**

A: Our service is highly secure, designed to fully safeguard the privacy and security of your financial information. Unlike normal Internet communication, all information sent to

and from our processing center is encrypted and sent through a secure communications channel. Messages cannot be redirected, read, or tampered with. We also take advantage of the maximum level of security supported by your browser, including 128-bit RC4 encryption.

**Q: ARE THE CONTENT OF MESSAGES AND ANY ATTACHMENTS SENT WITHIN ONLINE BANKING SENT SECURE?**

A: Yes, the transport of your message is SSL encrypted and is never sent through public, unsecured communication channels like email communication.