

Online and Mobile Banking Upgrade – November 1st, 2018



We are excited to announce that we will be upgrading to a new online and mobile banking platform. This includes a new online banking website and a new mobile banking app with new and improved functionality and enhanced security.

To make sure this transition goes as smooth as possible for you, please read the following carefully to prepare for the new system. Please feel free to call us with any questions at 651-747-1500 or 1-800-772-1023.

On **November 1st, 2018** – **you will be required to re-enroll into our new online banking platform.** Don't worry, the enrollment process is simple and only takes a few minutes. Simply click the "Enroll Now" button on our home page login box to get started.

- To prepare, make sure we have a correct email address on file for you and **that you will be able to access this email during the enrollment process.**
- You will be sent a One Time Password (OTP) during the enrollment process that will be sent to the email address we have on file for you.
- The email will come from IBAlerts@smwfcu.com – be sure to check your spam/junk filter if the email does not show up within a minute or 2, and whitelist/add to your allowed sender list for future emails
- One Time Passwords (OTP) will be also be used going forward for higher risk transactions and functions to ensure your account information is safe. Do not reply to those messages as they will not be monitored.
- You will have the option for the One Time Passwords (OTP) to be delivered to your email from ibalerts@smwfcu.com or via text from 651-314-9017 - You can set them to go to email, mobile or both.

What will I need for enrollment?

- Member number
- First and Last name - You will need to enter your first and last name exactly as it appears on your statement
- DOB and SSN
- Access to your email inbox that we have on file for you.
- You will be asked to create a User ID during enrollment – your member number will not be able to be used for your User ID

New App Features include fingerprint ID, quick balance option (balance and last 5 transaction without logging in), bill pay access on our mobile app. Across all channels - Option to lock and unlock your debit card, credit card balances and transactions, additional alerts, one time passwords for additional security, forgot password option, and many other new features!

External Transfers Users – You will be required to set up your external bank accounts again. Any recurring transfers that you currently have set up will stop on October 31st, 2018. Transactions that are setup using our external transfers feature have a narration on your statement that looks like this "SMW FCU/A2A.TRANFR" We apologize for this inconvenience.

Account Alerts Users – During registration, you will have the opportunity to setup your account alerts. Any alerts you are currently receiving will stop on October 31st.

Mobile App Users – November 1st, you will have to uninstall the current app and find our new app in the Apple and Google Play stores. Search for "SMW Mobile". You can do the enrollment process right on the app. We will place a link to the new apps on our website as well.

Mint/Quicken/QuickBooks users -- [click here for important information regarding this transition.](#)

Bill Pay is unaffected by this, and you will now be able to pay bills using the mobile app!

Enrollment Process starting November 1st, 2018

Step 1 – Read and agree to the User Agreement – Check “Yes” and click “Continue

NEW USER REGISTRATION

1 Online Banking User Agreement [?]

SMW FINANCIAL CREDIT UNION Online Banking Agreement
Effective Date: July 19th, 2018

700 Apollo Drive
Lino Lakes, MN 55014

1. Scope of this Agreement
This Agreement between you and SMW Financial Credit Union, 700 Apollo Drive Lino Lakes, MN 55014 governs use of our online banking services (the “Service”).

2. Accepting the Agreement
After you have carefully read this Agreement in its entirety and the linked Privacy Notice, you will be asked to accept the terms and conditions of this Agreement.

WHEN YOU CLICK ON THE “I AGREE” BUTTON BELOW, YOU AGREE TO BE BOUND BY ALL OF THE TERMS AND CONDITIONS OF THIS AGREEMENT. ALSO, BY ACCEPTING THIS AGREEMENT, YOU REPRESENT AND WARRANT THAT YOU ARE AN AUTHORIZED USER ACTING WITH FULL AUTHORITY AND THAT YOU ARE DULY AUTHORIZED TO EXECUTE THIS AGREEMENT.

Yes, I agree with the terms and conditions of the service.

[Click Here](#) to print out the agreement with terms and conditions.

Continue >> Cancel

Step 2 – Select the type of account and then enter your personal information and click Continue

NEW USER REGISTRATION

2 Personal Information [?]

Account Type

Member Number

First Name

Last Name

Date of Birth

SSN Last 4 digits only

Continue >> Cancel

Step 3 – Assign yourself a username, password, confirm your email and optionally your mobile phone. If your email address is incorrect, please contact us to update it at 651-747-1500 or 800-772-1023

NEW USER REGISTRATION

3 Login Details

User Name	<input type="text" value=""/>	?	Create a username. This can be any combination of alphabets and numbers. It cannot be your member number.
Password	<input type="password" value=""/>	✓?	Create a password. The length must be between 7 and 24 characters, and must have at least 1 upper case, 1 lower case, 1 numbers, 1 special characters.
Confirm Password	<input type="password" value=""/>	✓	
Email Address	<input type="text" value="info@smwfcu.com"/>		Required field. We will send you one time password and other notification to this e-mail address.
Mobile Number	<input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>		Optional field. If you register your mobile phone, we will send you one time password and other notifications to your mobile phone.
Confirm Mobile Number	<input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/>		

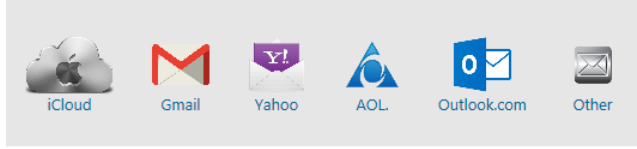
Step 4 – Login to your email and find the 6 digit Activation code and enter the activation code and click “Continue”. Remember to check your junk/spam folder if you do not receive the email within a couple minutes. The email will come from IBAlerts@smwfcu.com

NEW USER REGISTRATION

4 Email Activation

An email activation code has been sent to your registered email address.
To verify your email address:

- 1) Open your email using the links below or by opening another browser tab (if web based)
- 2) Check your inbox and/or spam folder for the activation email. *If you did not receive the email, [click here](#) to resend.*
- 3) Retrieve the code within the email and return to this screen.



4) Enter the activation code here: ×

5) Click continue to proceed.

Step 5 – If you choose to register your mobile phone, enter the Activation code sent via text message. This and future text messages will come from 651-314-9017.

NEW USER REGISTRATION

5 Mobile Phone Activation ⓘ

A mobile phone activation code has been sent to your mobile phone. Please check your text messages to retrieve the activation code and enter the code below.

Mobile Phone Activation Code [Resend](#)

[Continue >>](#) [Activate later >>](#) [Cancel](#)

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Application Version: 3.3.0.34

1. Online Banking User Agreement
2. Personal Information
3. Login Details
4. Email Activation
5. Mobile Phone Activation
6. One Time Password
7. Challenge Questions
8. Register Computer
9. Registration Complete

Step 6 – Select where you would like you your One Time Passwords sent to - Your Primary Email Address, your mobile phone via text or both. You are able to change this later as well.

NEW USER REGISTRATION

6 One Time Password ⓘ

For additional security, we will send you a one time password to either your Email address or your mobile phone. These one time password will be required when you log in from a public PC, when you transfer a large sum of money, or if you forget your username or password.

I want the one time password sent to:

Primary Email Address (info@smwfcu.com)

Primary Mobile Phone

[Continue >>](#) [Cancel](#)

Step 7 – Select and setup answers to your challenge questions. These may be asked for additional security for certain functions. The personal challenge questions is a question and answer only you would know the answer to.

NEW USER REGISTRATION

7 Challenge Questions [?]

To increase the security of your online banking sessions and to protect your online banking identity, we will ask you to answer a set of challenge questions. First, you must create the answer to these questions. Select a question from drop down list and enter an answer. In addition to credit union provided questions, create your own question and answer
Note: you must answer every question displayed on the screen.

Show answer(s)?

Credit Union Challenge Questions [?]

1 -select- ▼

Answer Enter Challenge Answer

2 -select- ▼

Answer Enter Challenge Answer

Personal Challenge Questions [?]

Enter a personal challenge question & answer that only you know

3 Enter Challenge Question

(e.g. Favorite Uncle)

Answer Enter Your Challenge Answer

(e.g. Bob)

Step 8 – Select weather you want to register the computer/device you are signing on. Registering the computer will make the sign on process quicker, but only register the computer if it is a personal computer or device – do not register public computers.

NEW USER REGISTRATION

9 Register Computer [?]

Is this a public PC or Your Personal PC? (A public PC is one that is shared by others e.g. at work, an airport, a library, etc. A personal PC is one that you use for personal work and don't generally shared with others.)

If this is a public PC, to further protect your identity, we will ask you to answer some of the challenge questions you've selected. If this a personal PC we not ask you to answer these questions.

This is a public Computer

This is my Personal Computer

Continue >>

Cancel

You are done! After completeing the registration, you will then need to login with your new unername and password.