YOLO FEDERAL Credit Union

ONLINE BANKING
QUICK REFERENCE GUIDE

YoloFCU.org
530-668-2700

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FAQ's

- **What browsers are supported for online banking?** Internet Explorer 11, Chrome 60 and 61, Firefox 54 and 55, Safari 10 and 11, Microsoft Edge 39 and 40.

- **What mobile devices are compatible with the mobile app?** The mobile app requires 9.0 or later for iOS devices and 4.4 or later for Android devices.

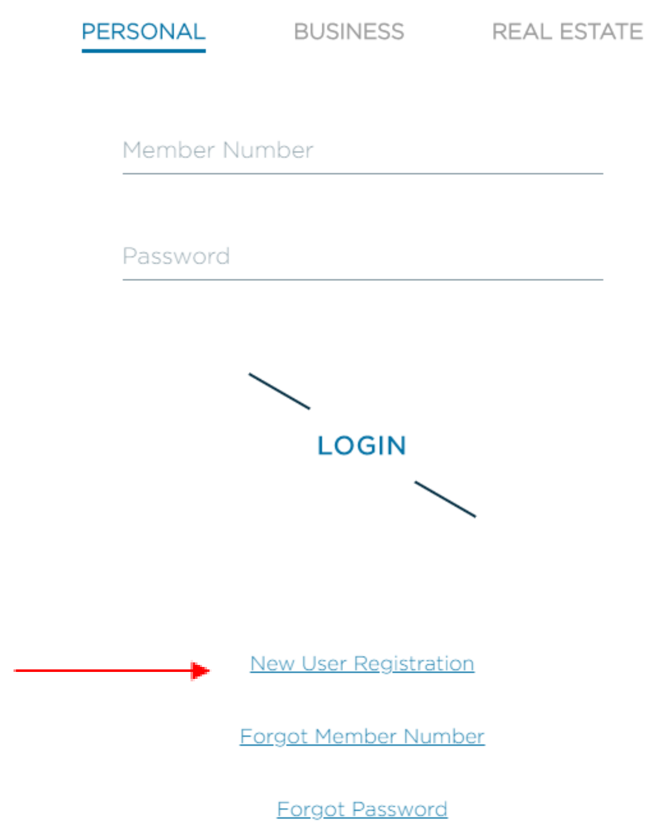
- **Why can't I see the logout button?** This could be due to your screen settings, if zooming is enabled this could impact your ability to view certain functions. For online banking (non-mobile app) the optimal dimensions are

  Landscape: 1024px X 768px (Height X Width)
  Portrait: 768px X 1024px (Height X Width)

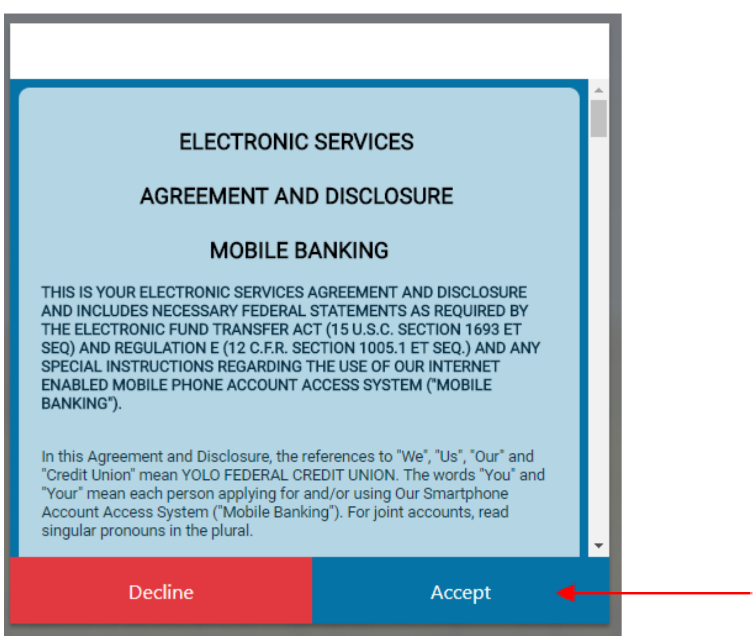
- **Why do I have to authenticate my account every time?** You should only need to authenticate your device the first time logging in. If it is asking you to authenticate every time, it could be that your internet browser is set to continuously clear cookies, which would impact your computer recognizing your account. Another possible reason is that if you are switching between more than 1 account, it will require you to authenticate each time. For security purposes, each device can be authenticated to 1 account.

New User Registration

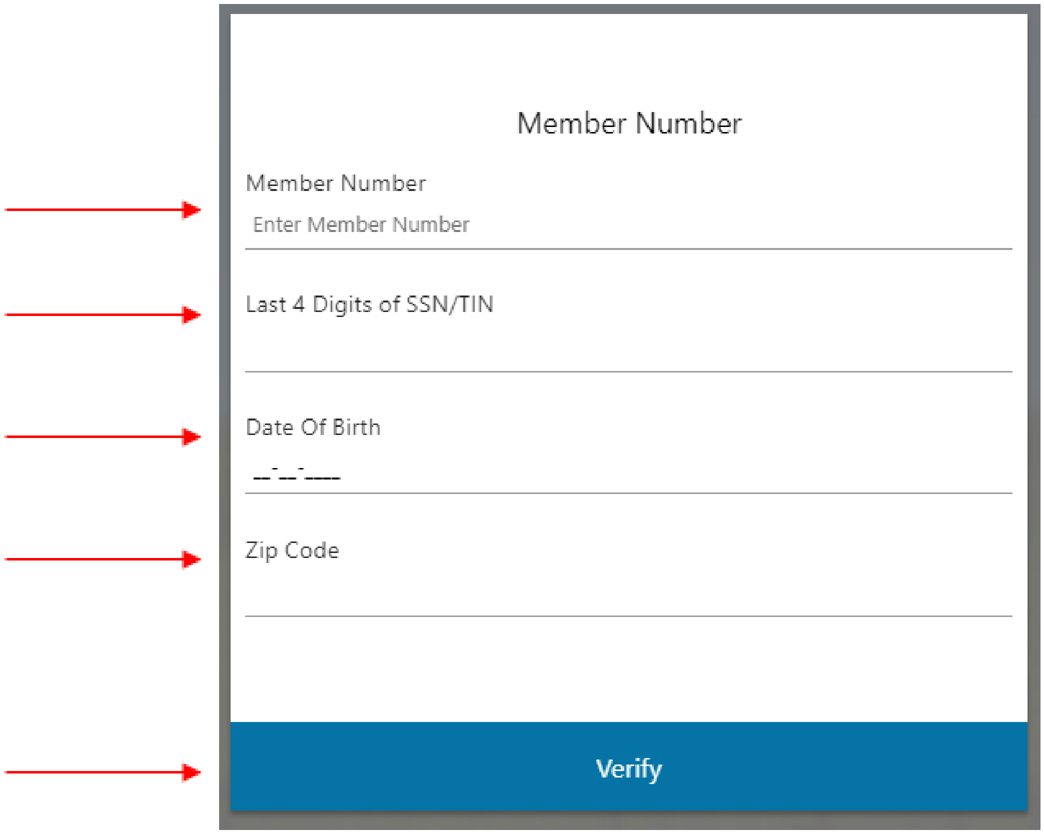
If you are registering for the first time, click the New User Registration link.



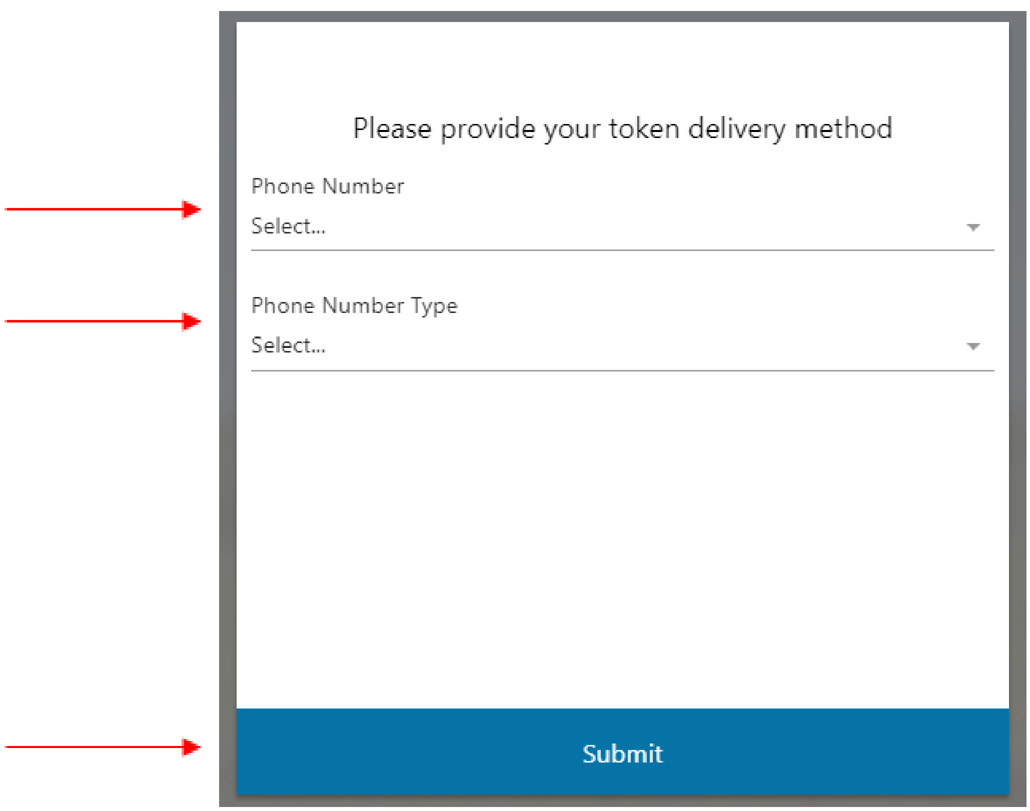
You will then need to accept the electronic sevices agreement and disclosure.



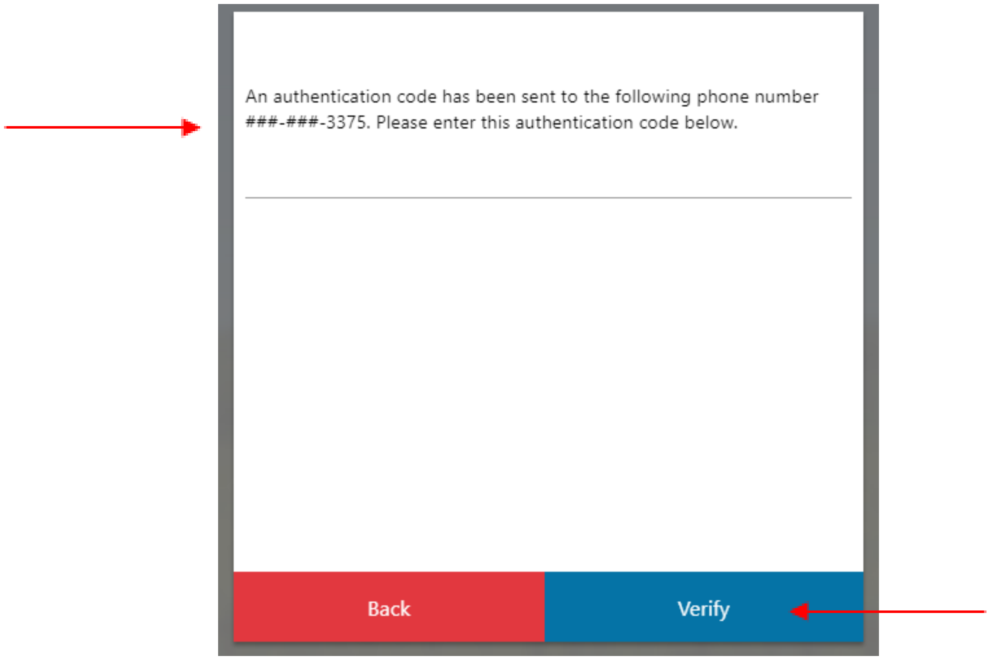
Proceed to entering your member number and the last 4 digits of SSN/TIN, DOB, and zip code for the primary member on the account. (Note: It is very important to enter the primary account holder's information and not the joint account holder.) Click Verify to finish.



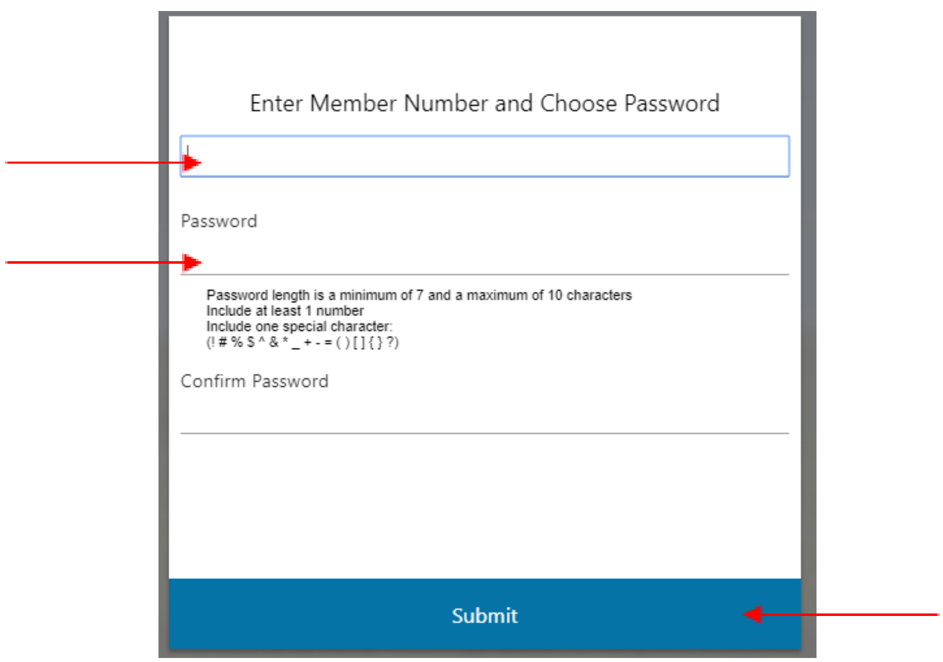
For security purposes, you will then need to authenticate your account. Choose the phone number you would like the authentication code sent to. (Note: This is based on the information we have on file for you. Please contact Yolo Federal if you need to update your information. Then you can choose to have the code texted to you or sent through voice message. Click Submit after you have selected your options.



The authentication code will come from 592-17 for text and 512-961-1265 for voice message. Enter the code and click Verify.

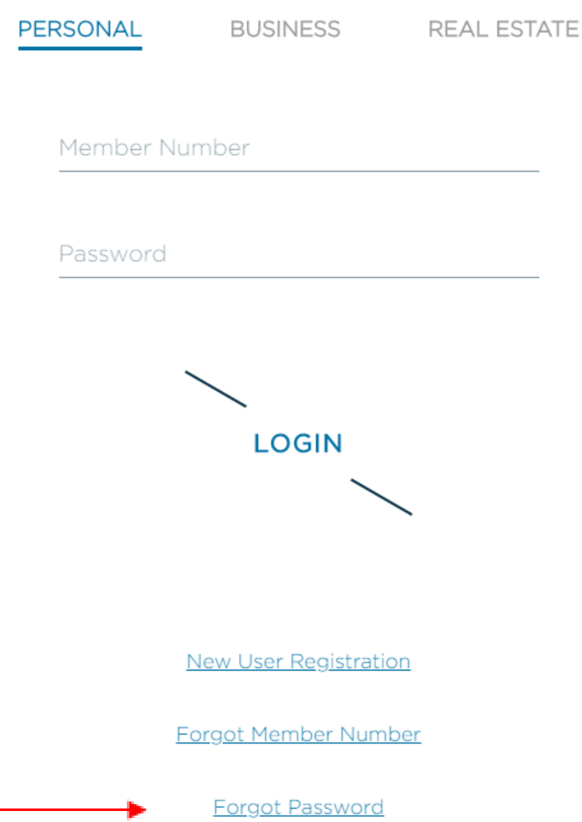


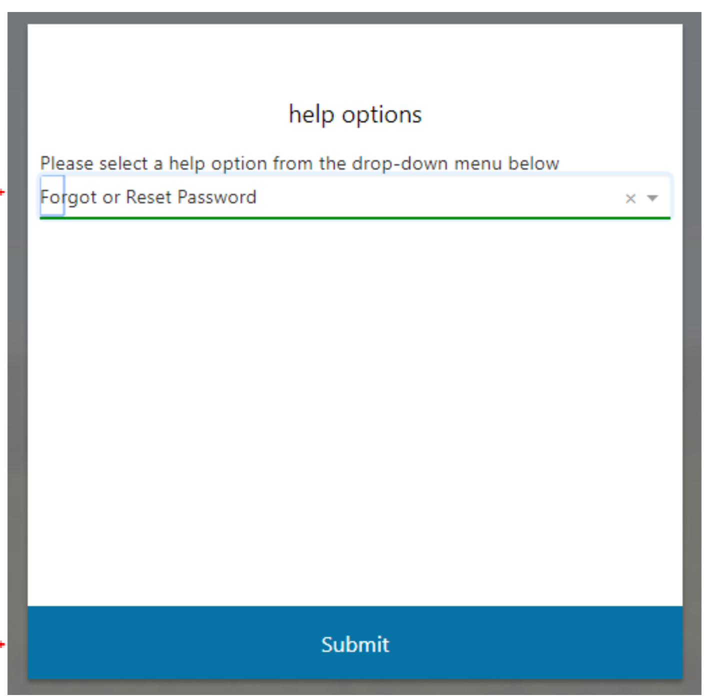
The final step is to set a password. Your password should be between 7-10 characters and include at least 1: upper case letter, lowercase letter, number, and special character. Click Submit to finish.



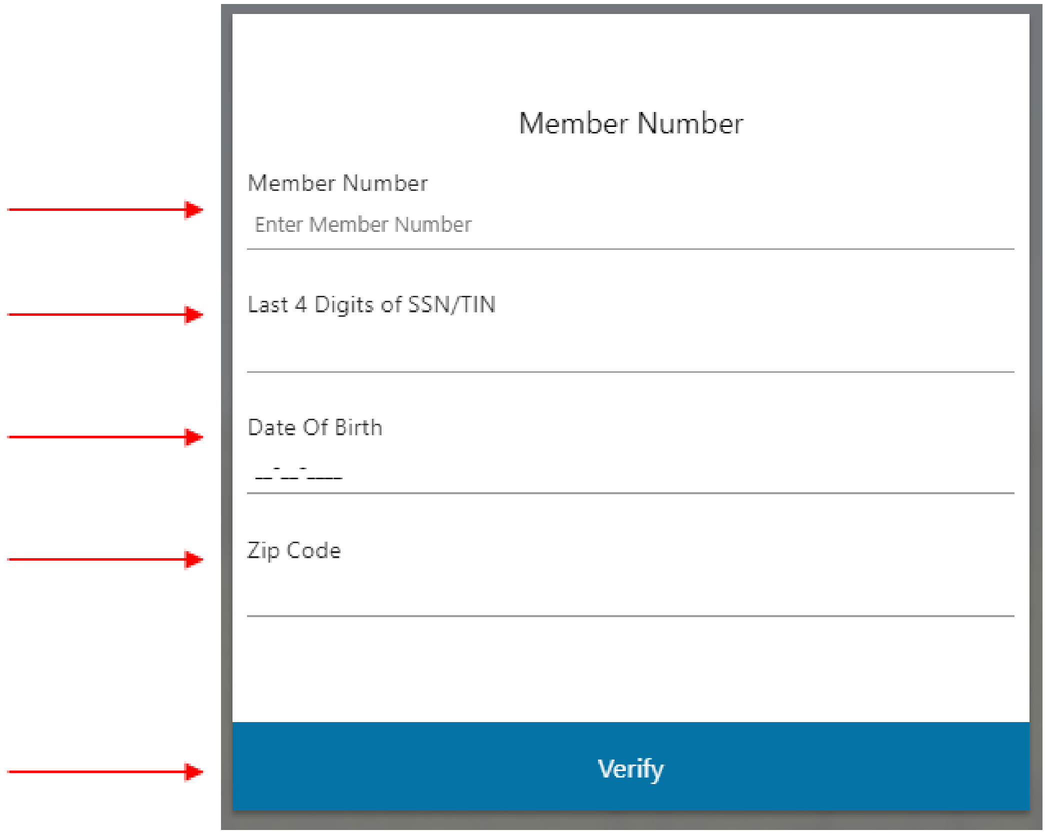
Forgot Password

If you forgot your password, you can reset it by clicking on the Forgot Password link. It will then take you to a “help options” window where you will need to select Forgot or Reset Password from the dropdown menu and click Submit.





Proceed to entering your member number and the last 4 digits of SSN/TIN, DOB, and zip code for the primary member on the account. (Note: It is very important to enter the primary account holder's information and not the joint account holder.) Click Verify to finish.



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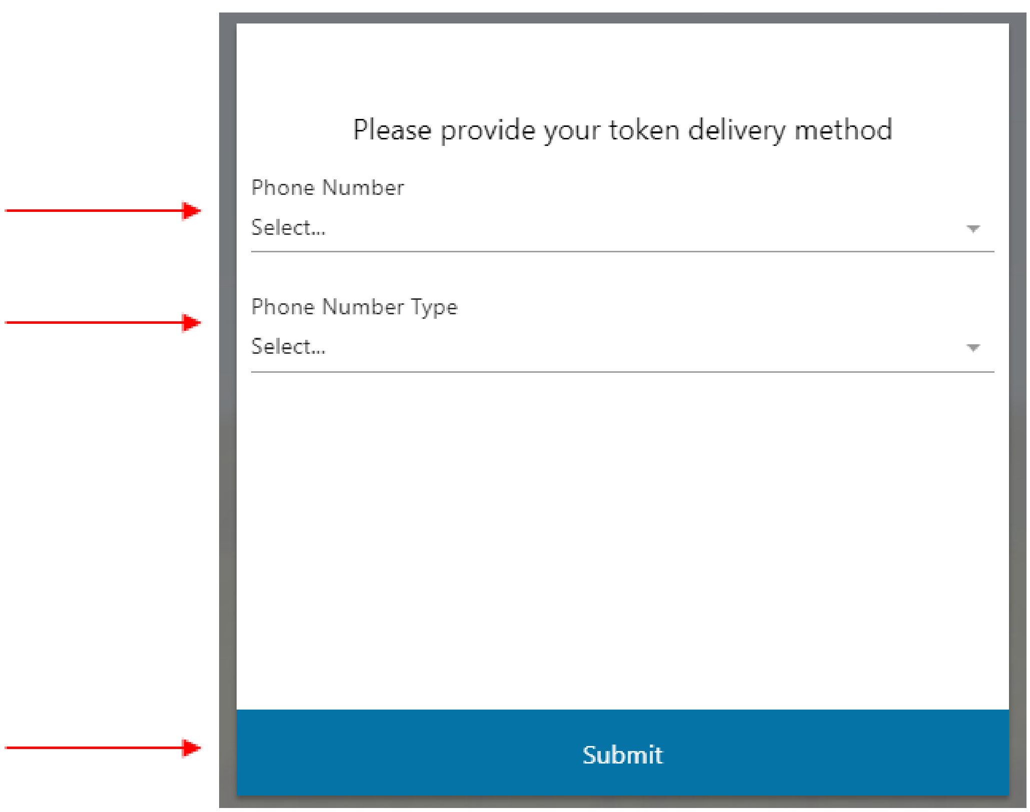

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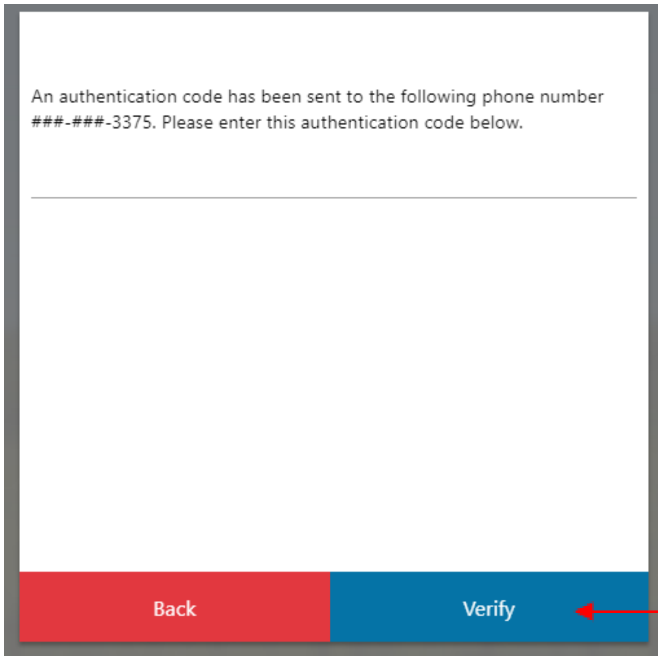

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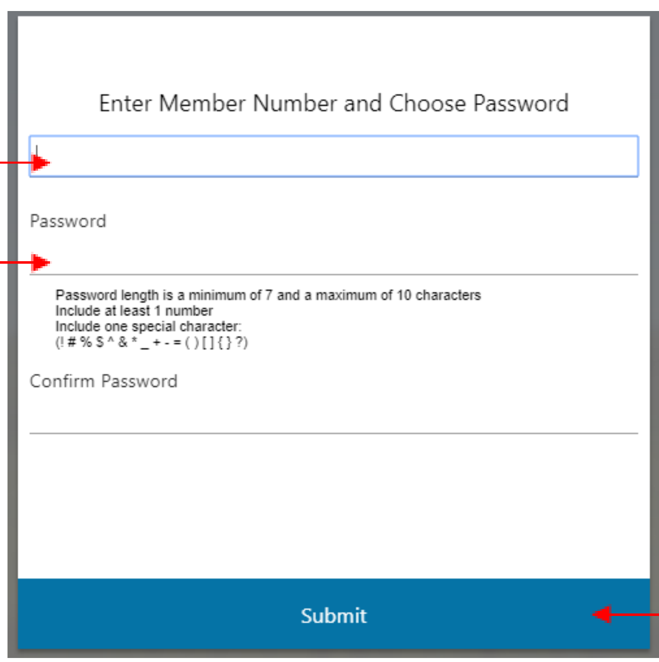
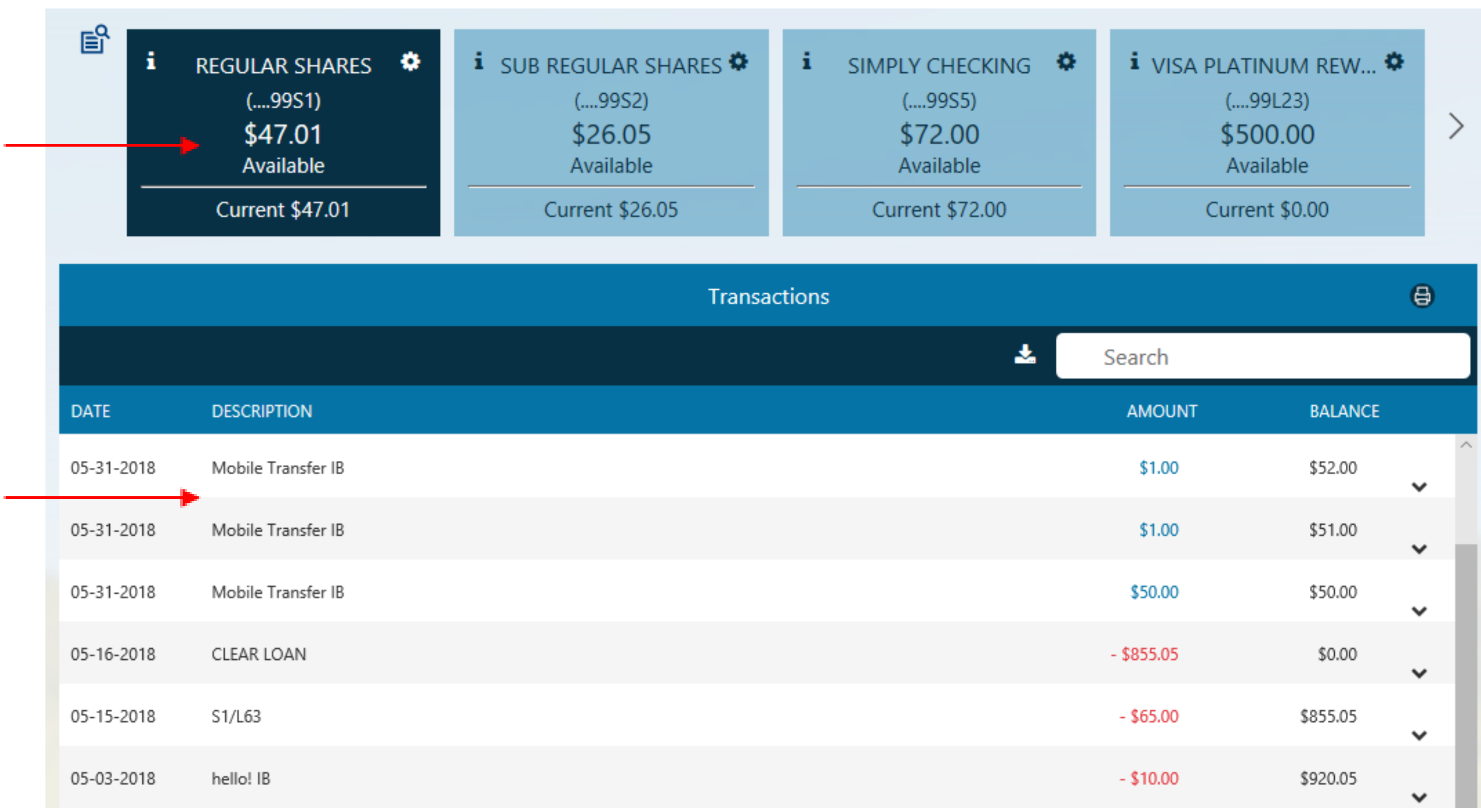


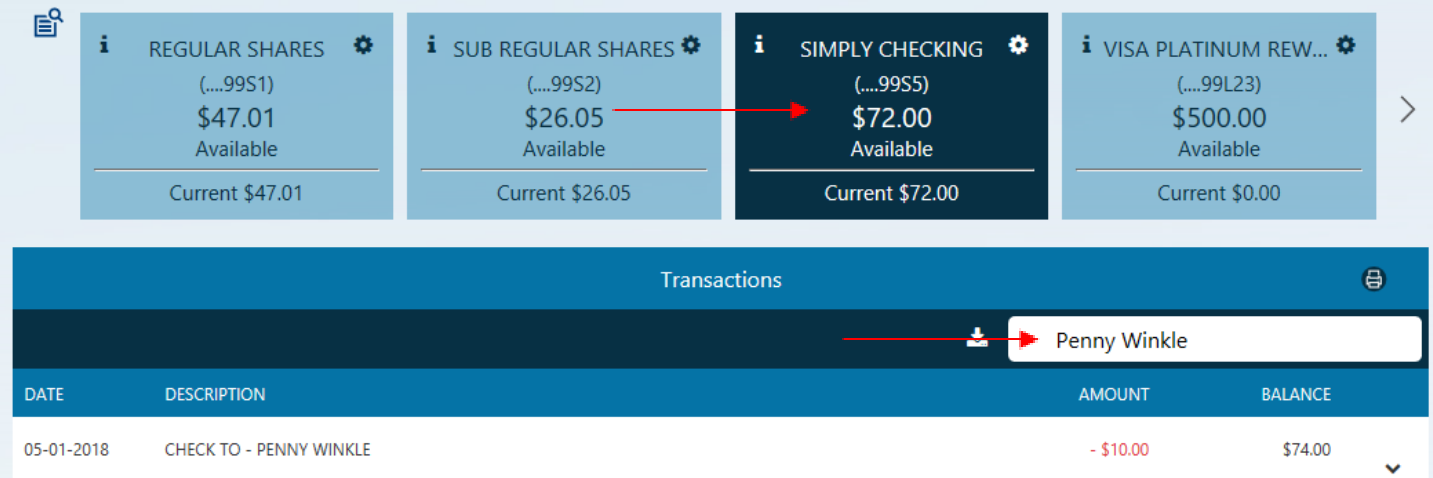
ACCOUNTS

All accounts are listed at the top of the screen in boxes. If there are more than 4 accounts, you will need to click the arrow on the far right to scroll through the remainder of your accounts.

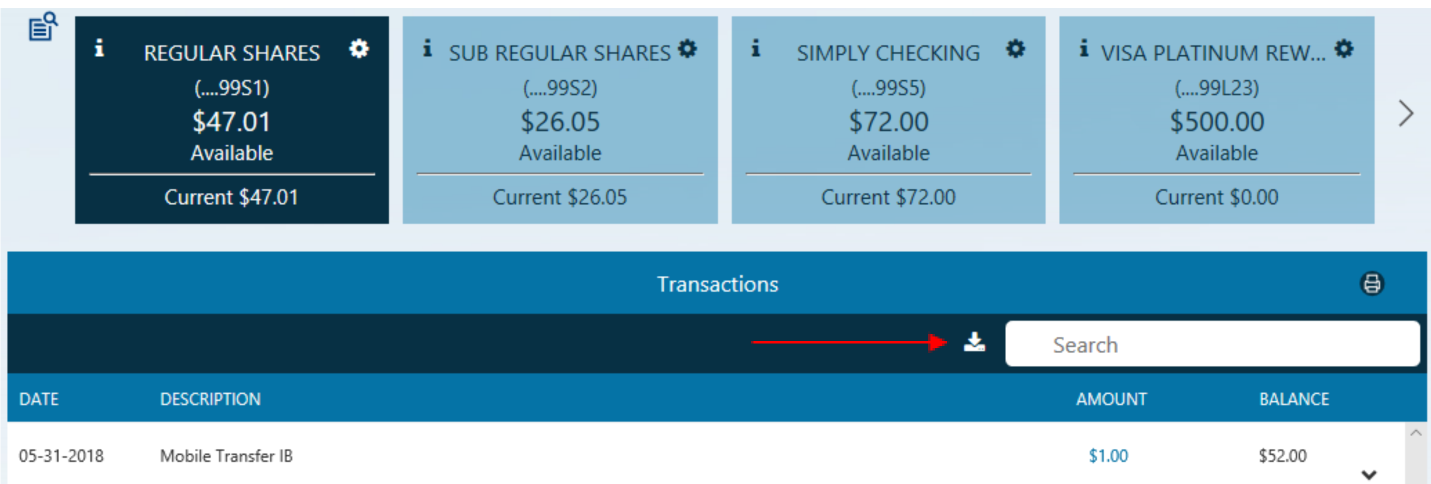
The transactions listed below the boxes correspond to the account that is highlighted dark blue. Click on the box you want to view transactions for.

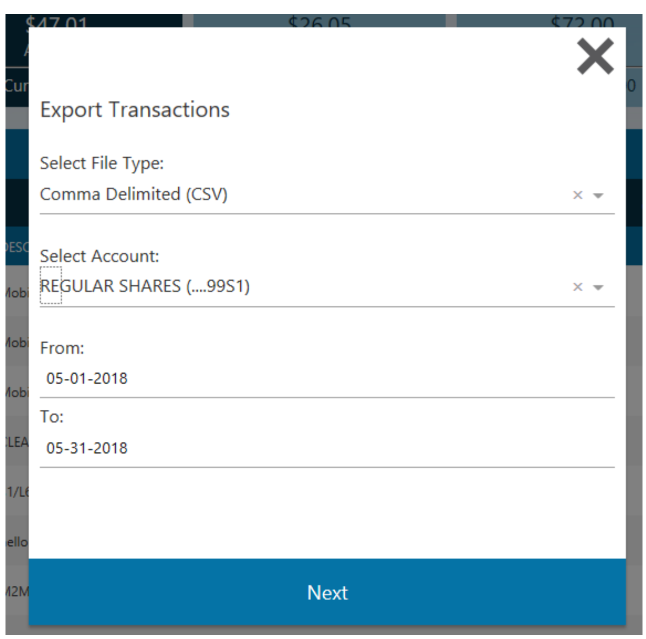


To search for a transaction within a specific account, click on the account you want to search and type into the search box.

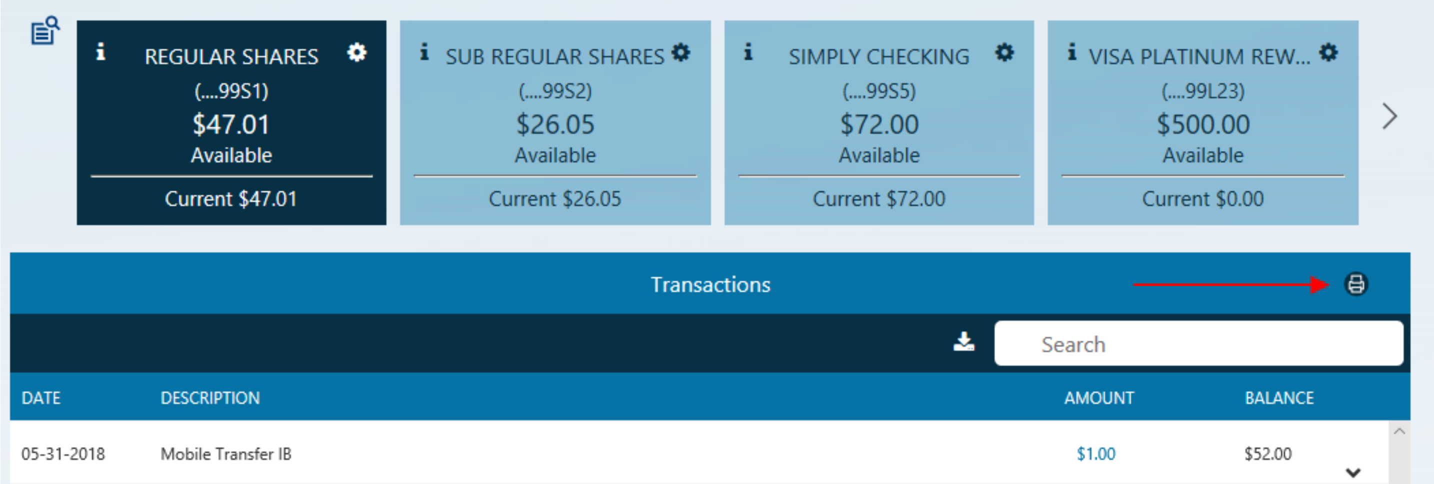


To download transactions for an account, click on the arrow down button to the left of the search box. You will then have the option to choose whether you want to download a Quick-Books, Quicken, or Comma Delimited (Excel) file. You will then choose the account you want to download transactions for and the time period. Click NEXT and then DOWNLOAD.

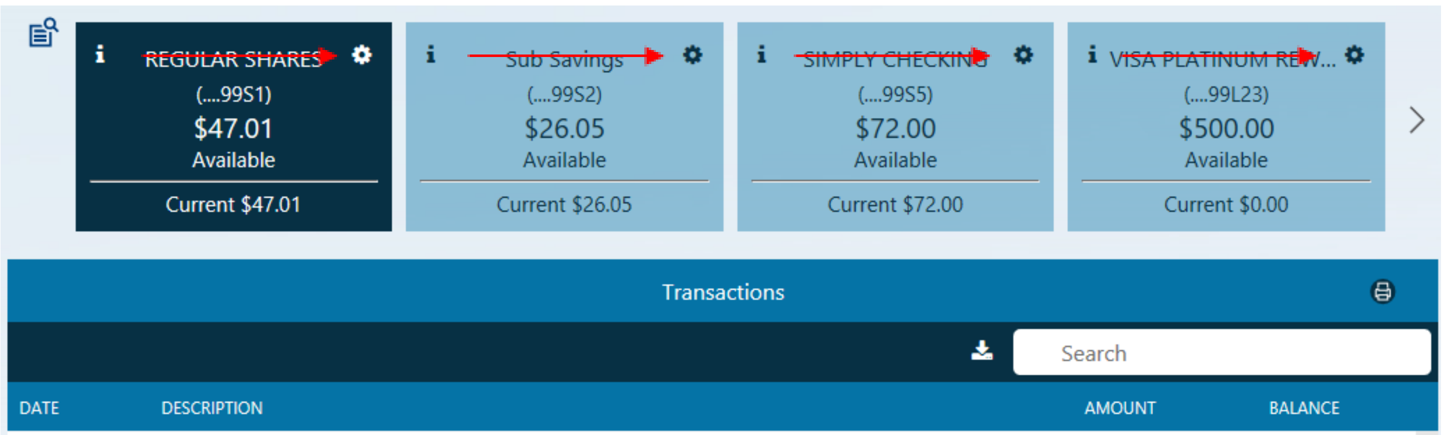




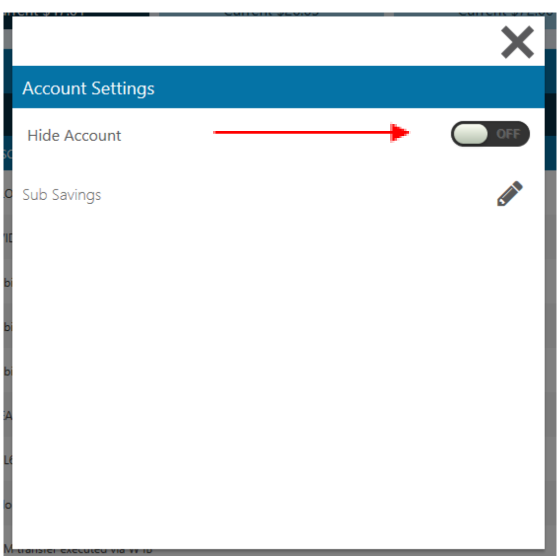
You also have the option to print your transactions for each account. Click on the account you want to print transactions for and then in the right corner click on the printer icon.

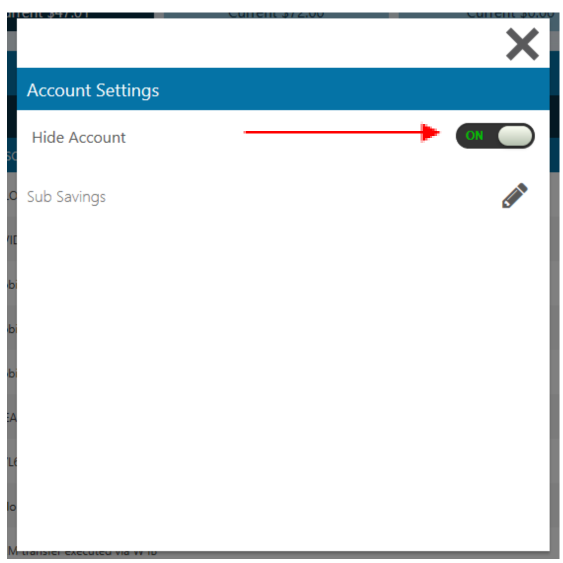


In the top right corner of each account box is a gear icon. Clicking on this icon will give you the option to hide/unhide the account and rename the account.

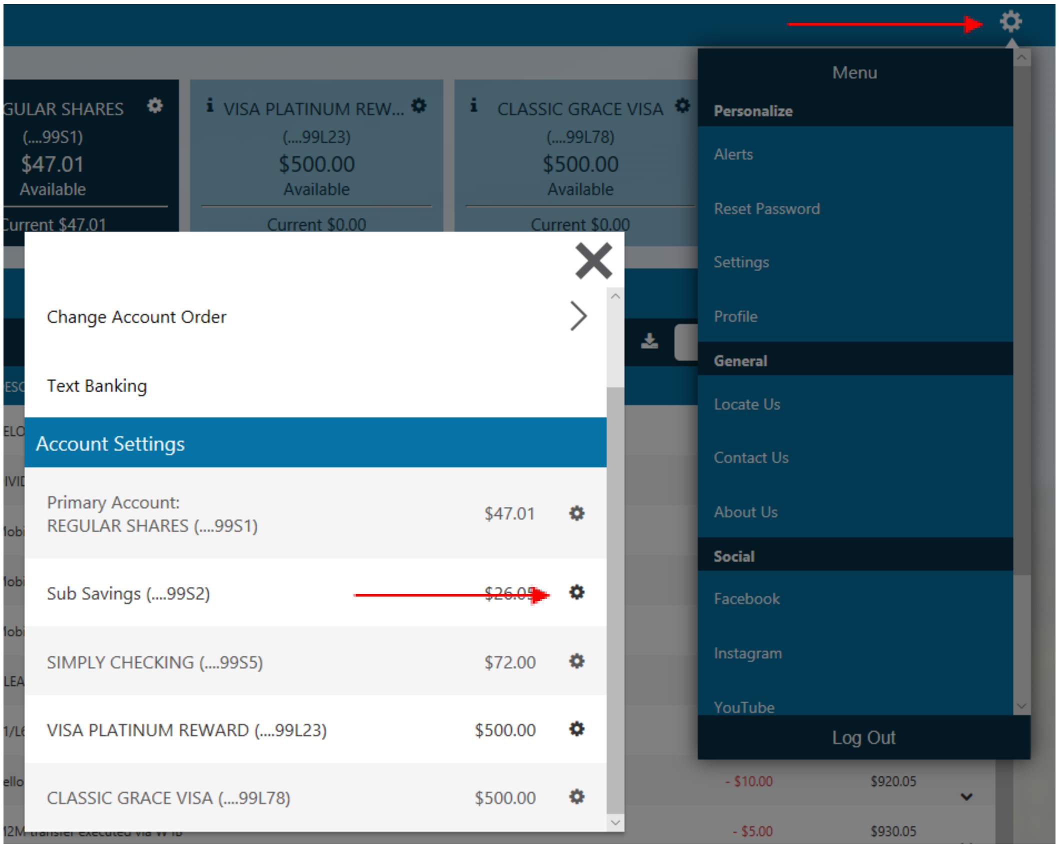


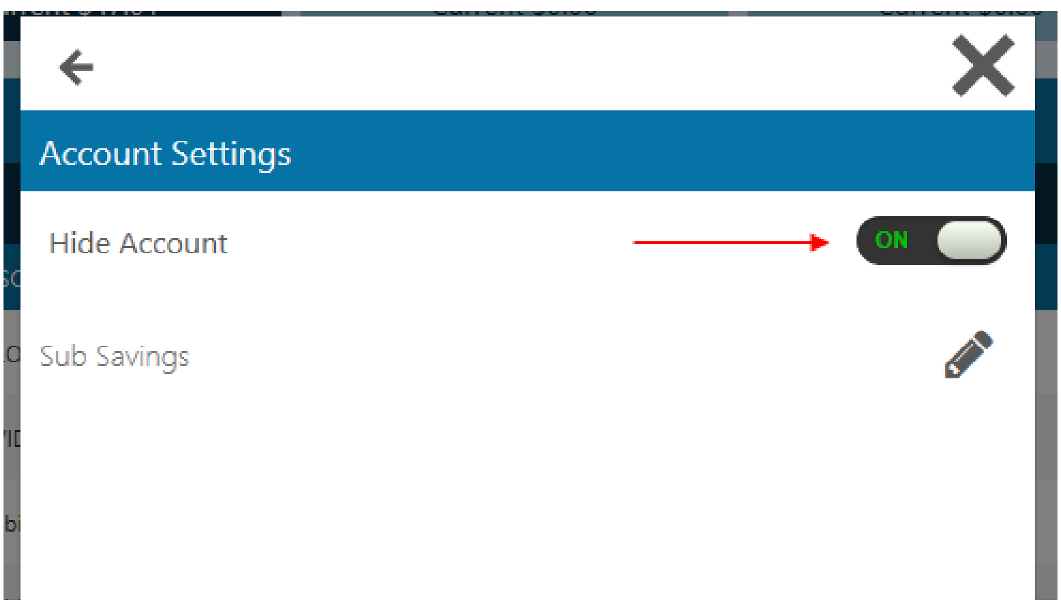
To hide an account, click on the toggle to the right to switch it ON/OFF. Hiding an account will remove it from the boxes at the top of the screen.

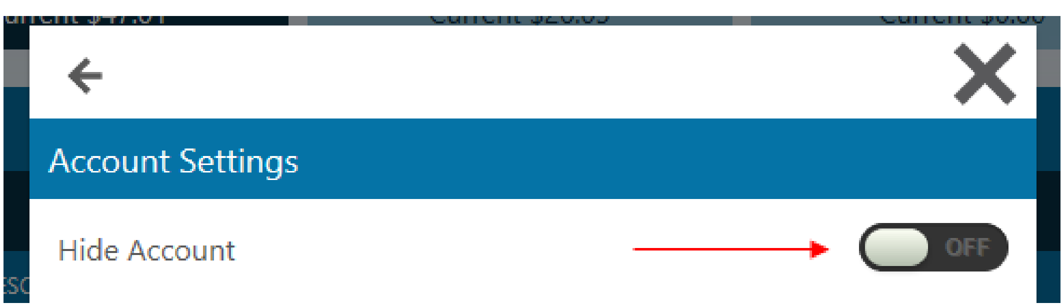




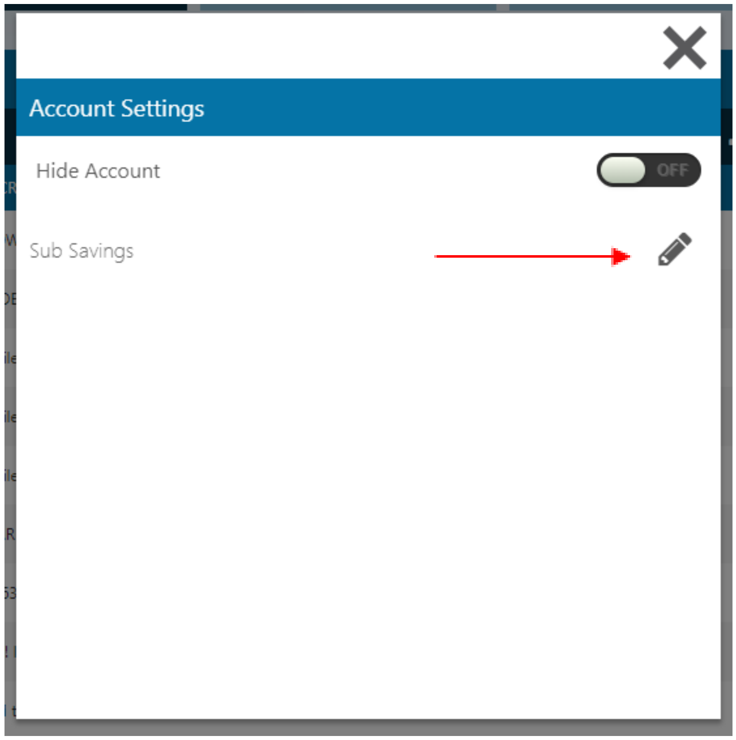
To unhide an account once it has been hidden, go to the gear icon at the top right of the screen. Click on settings and then click on the gear icon to the right of the account that you have hidden. Toggle it back to OFF. Click the X when you are finished to return back to the main dashboard.

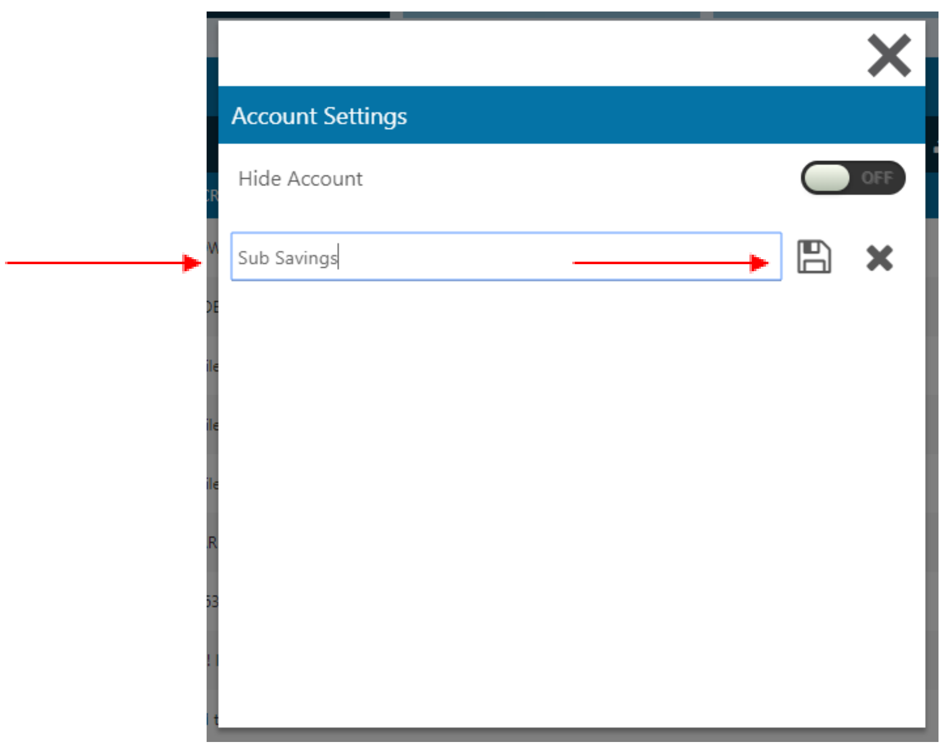




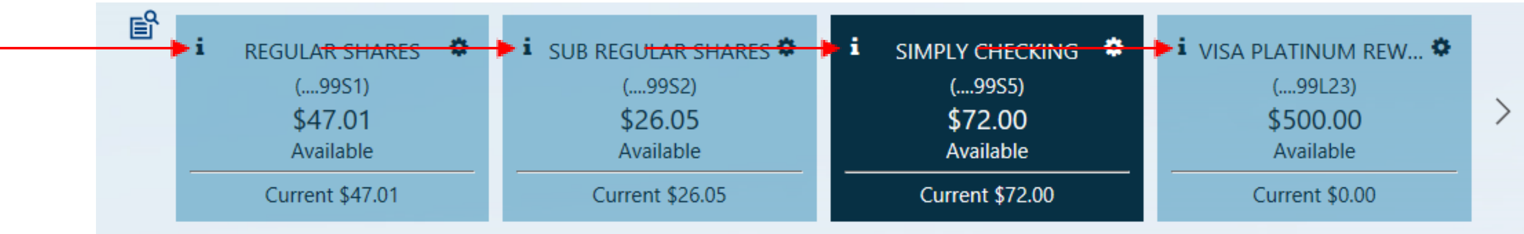


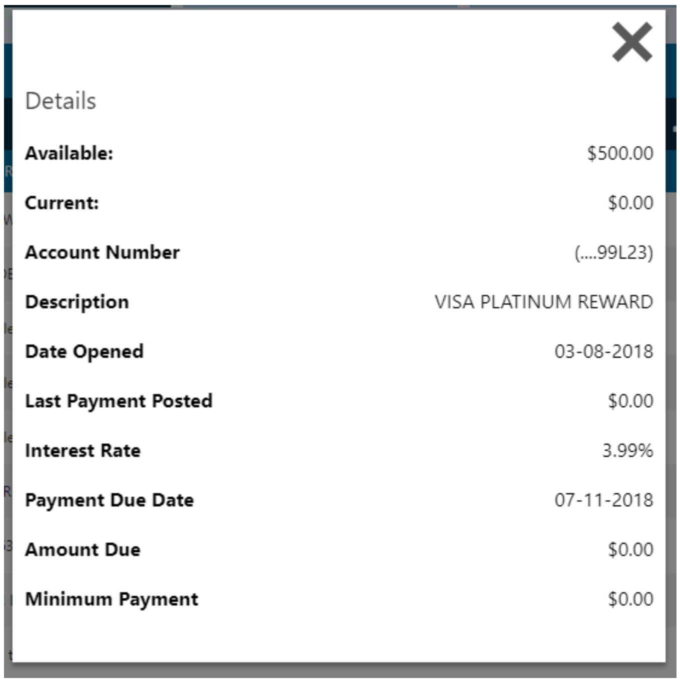
To rename an account, click on the gear icon on the top right corner of the account you want to change the name for. A box will pop up, click on the pencil, and then type on the line the name you want to change the account to. Click the save button to finish.





For additional account details, including payment date and amount due on loans, click on the "i" in the left corner of each account box. A pop-up box will appear with detailed information.

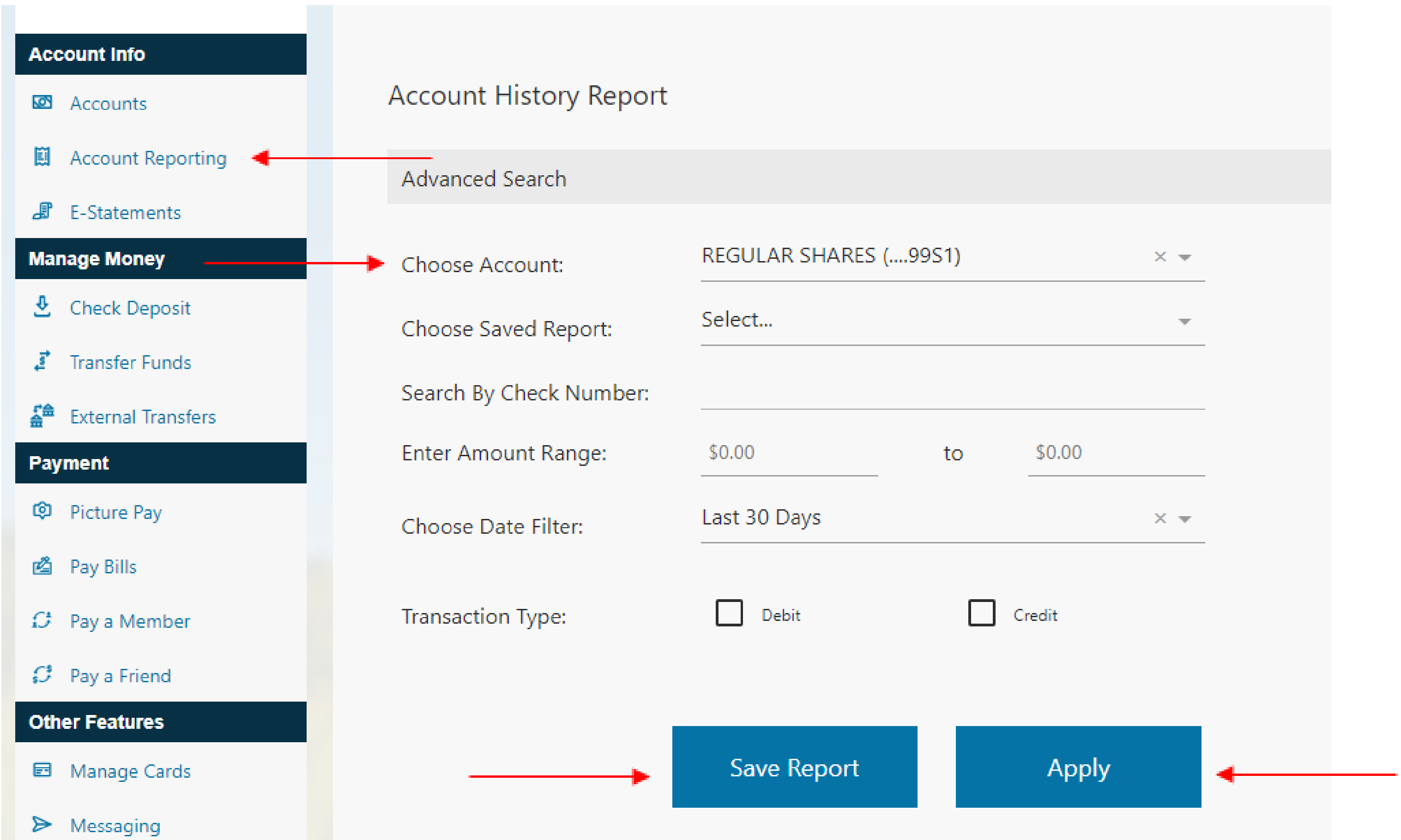




ACCOUNT REPORTING

The Account Reporting tool gives you the option to pull reports for each of your accounts. It gives you the ability to search for checks, amounts, date ranges, and debit vs. credit transactions.

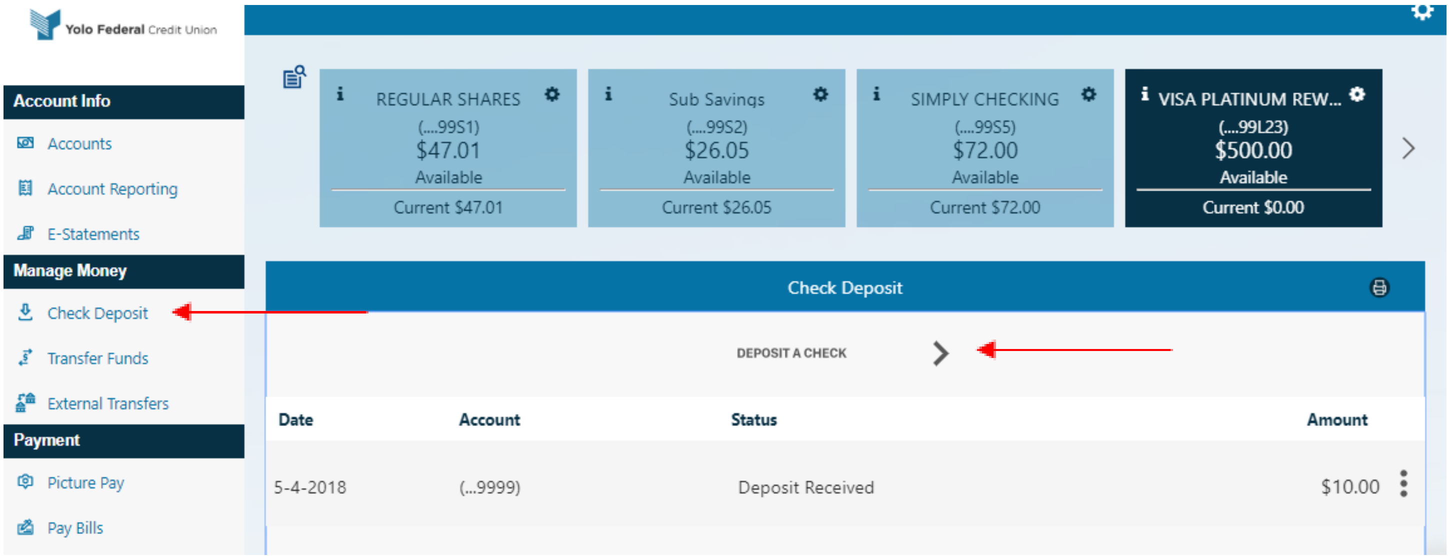
Click the dropdown menu for Choose Account to choose which account you would like to run a report for. Enter any further details you would like to search for, or leave blank to view all transactions for that account. You can then either save the report or click apply to view the report.



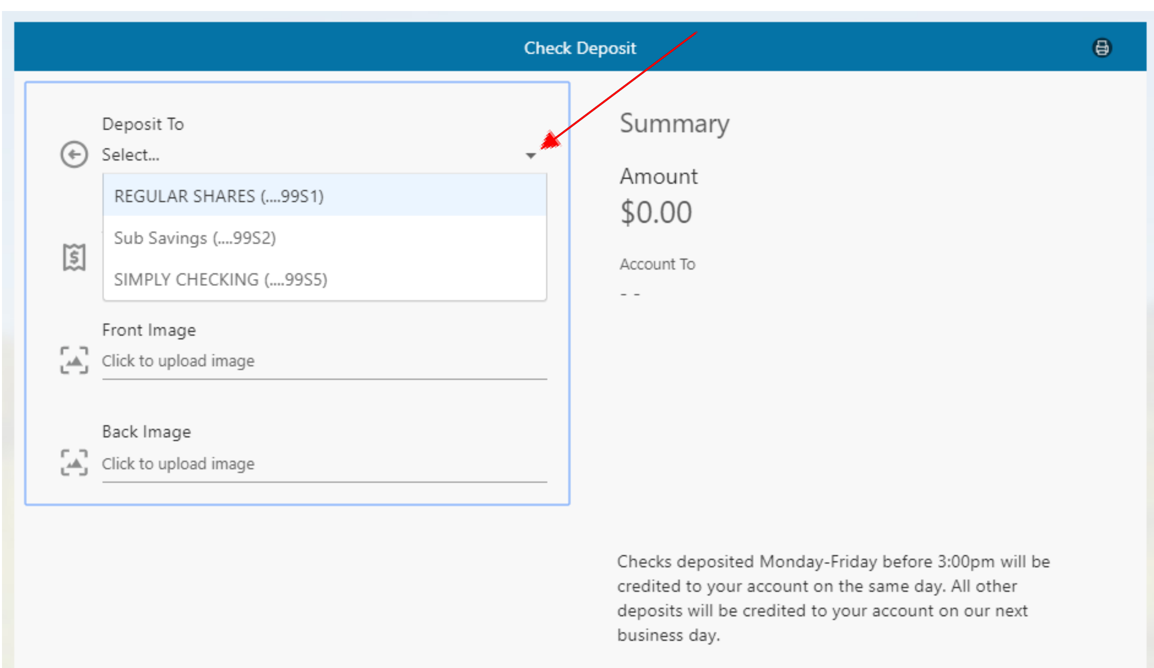
CHECK DEPOSIT

The check deposit tool gives you the ability to electronically deposit a check to your account. To use this function, click on Check Deposit from the Menu and then Deposit a Check in the middle of the screen.

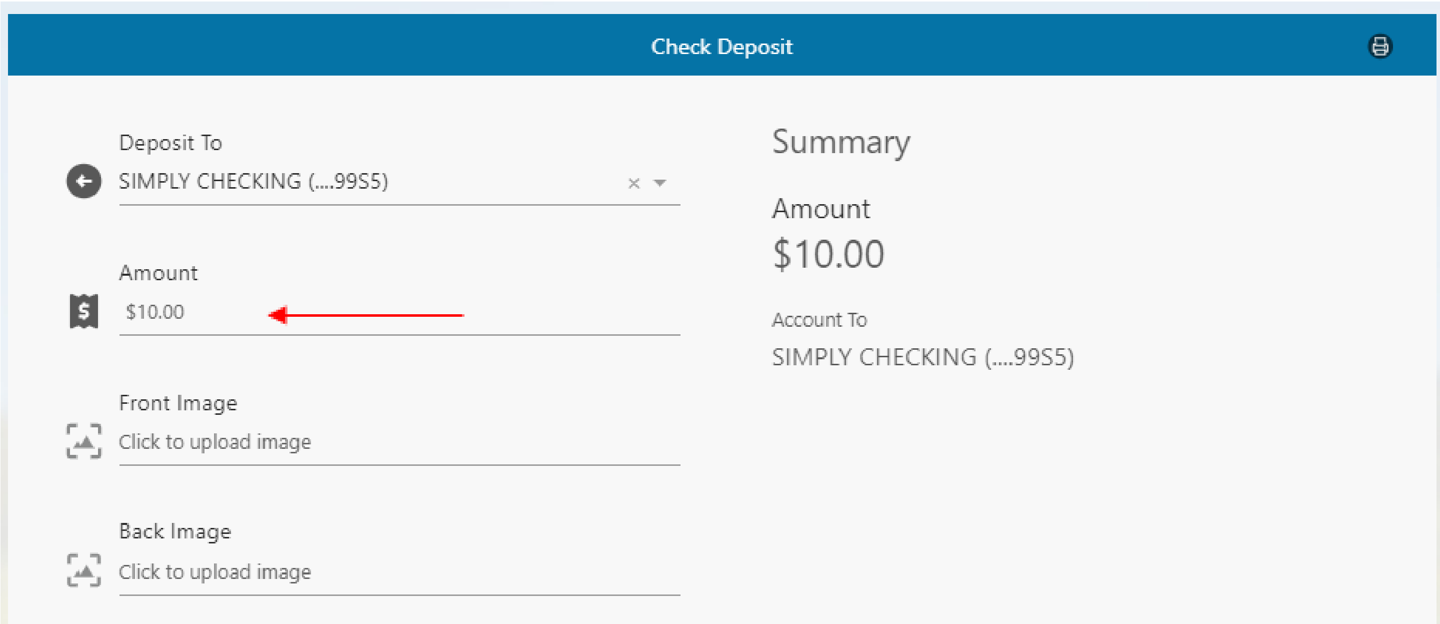
Checks deposited Monday-Friday before 3pm will be credited to your account on the same day. All other deposits will be credited to your account on our next business day.



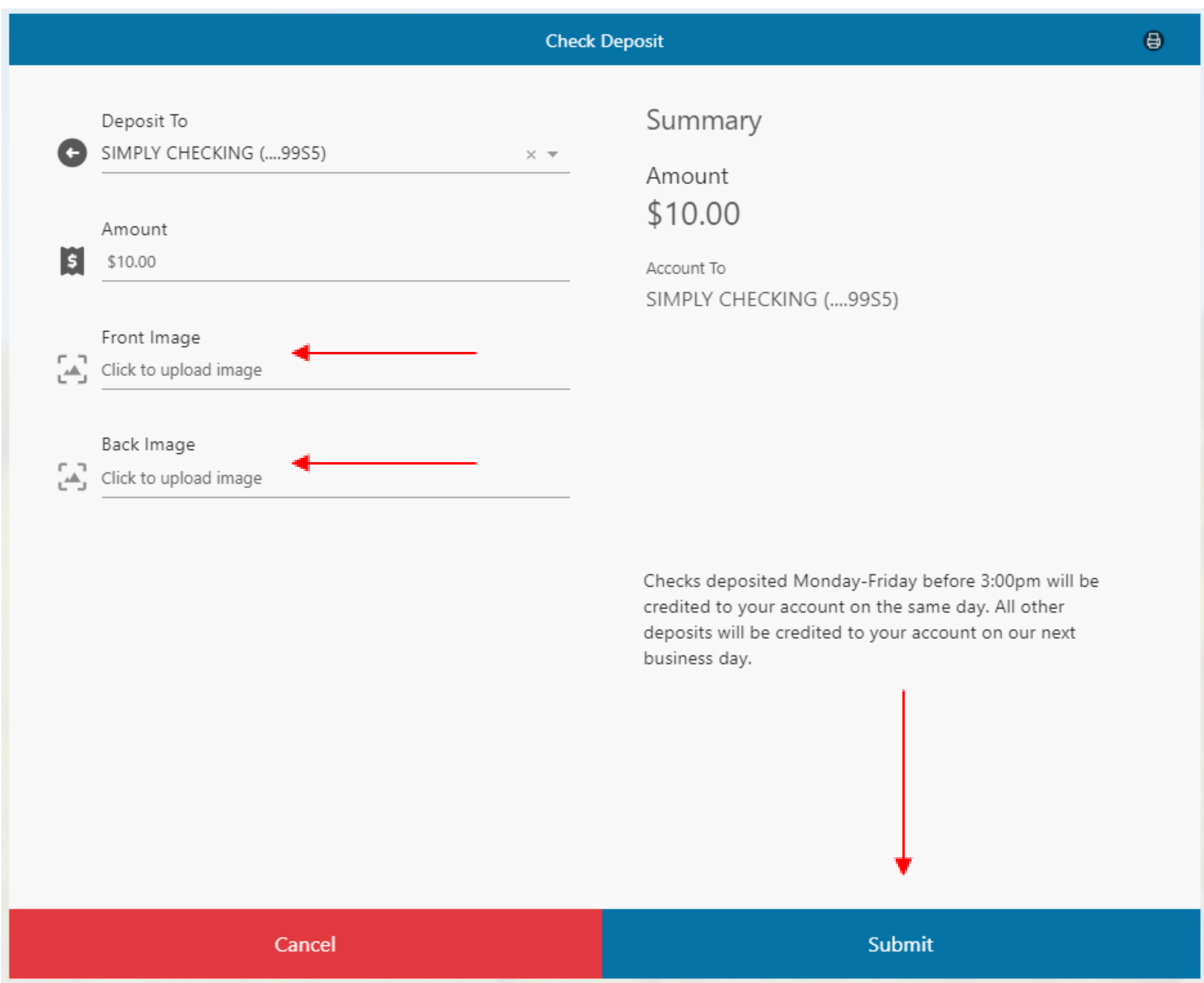
You will then need to click on the Deposit To dropdown menu to choose what account you would like your check deposited to.



You will then need to type in the amount of the check.



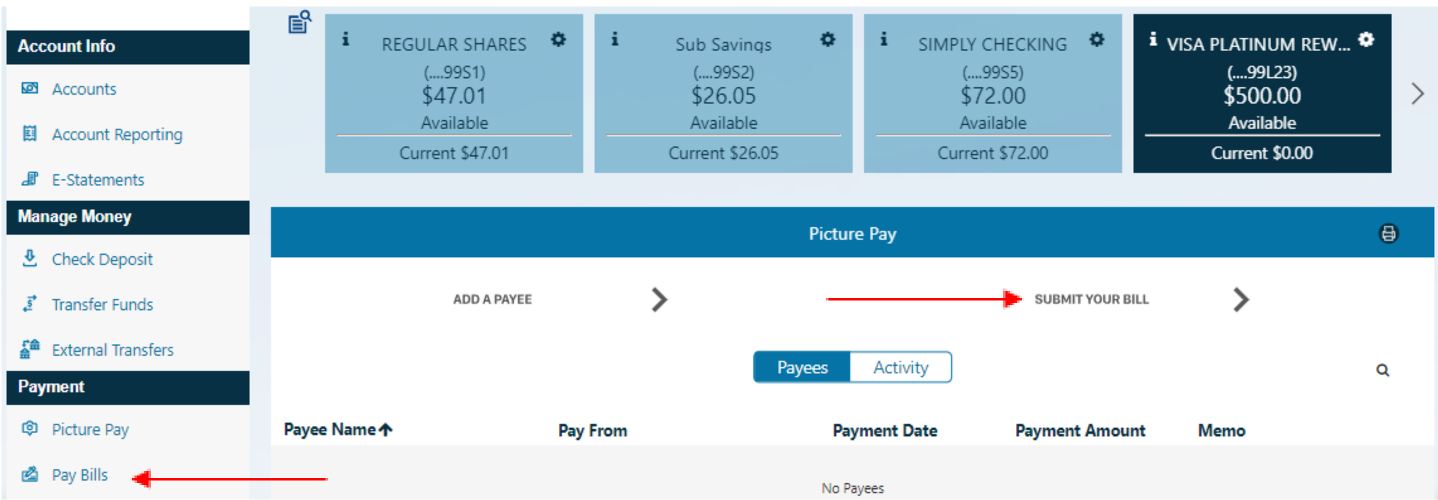
You will need to have an image of the back and front of the check saved to your computer so you can upload the image. You will need to upload the Front Image and Back Image and then click Submit.



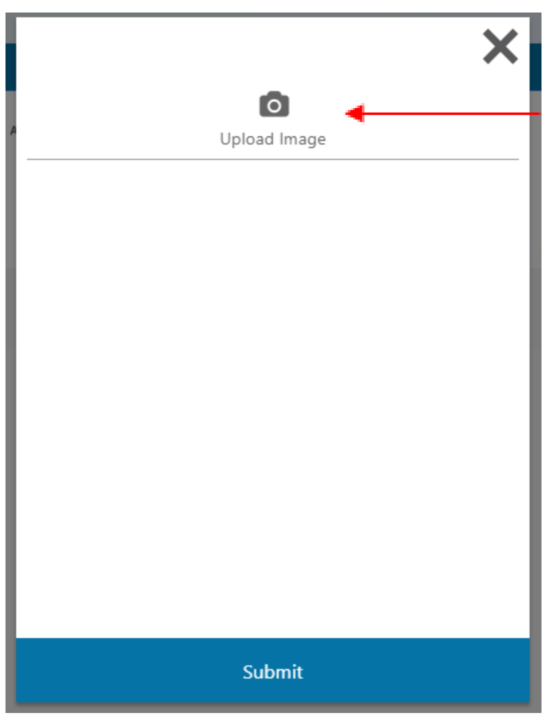
Picture Pay

The Picture Pay tool gives you the ease of uploading a copy of your bill to then have it paid. To do this, be sure you have a copy of your bill saved to your computer as a JPEG image. You will then need to click on Pay Bills from the menu. The main dashboard of Picture Pay will show Payees and Activity. Payee will show any Payees that you have previously added. Activity will show past payment activity.

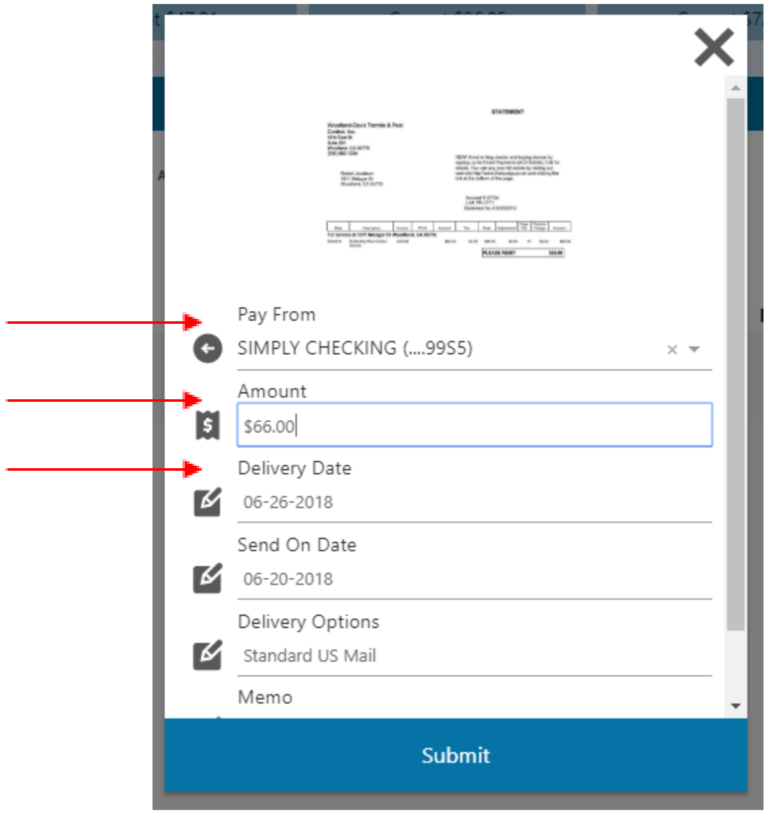
Clicking on Add a Payee will require you to submit details of the bill to be paid. To simply upload your bill to be paid, click on Submit Your Bill.



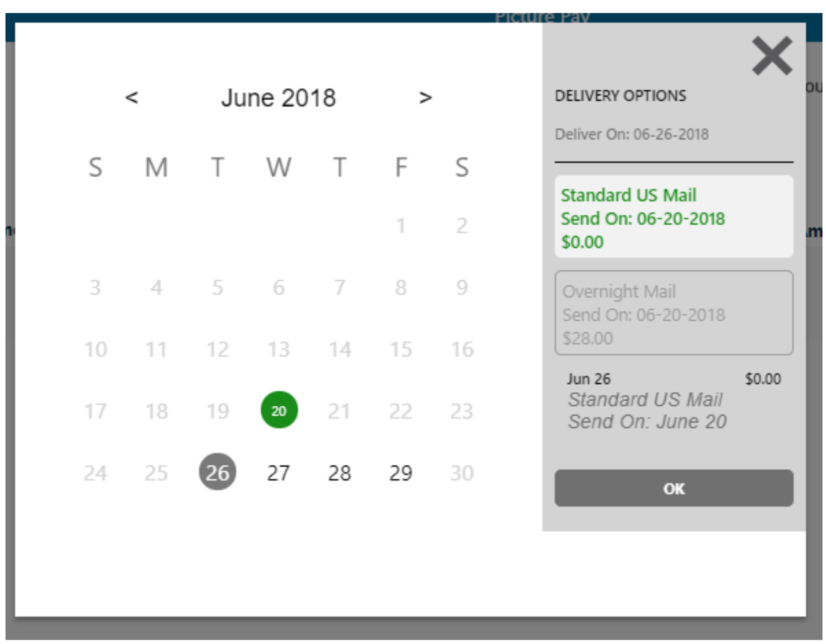
A pop-up window will then appear where you will need to click on Upload Image to browse your computer to find a copy of your bill to be paid.



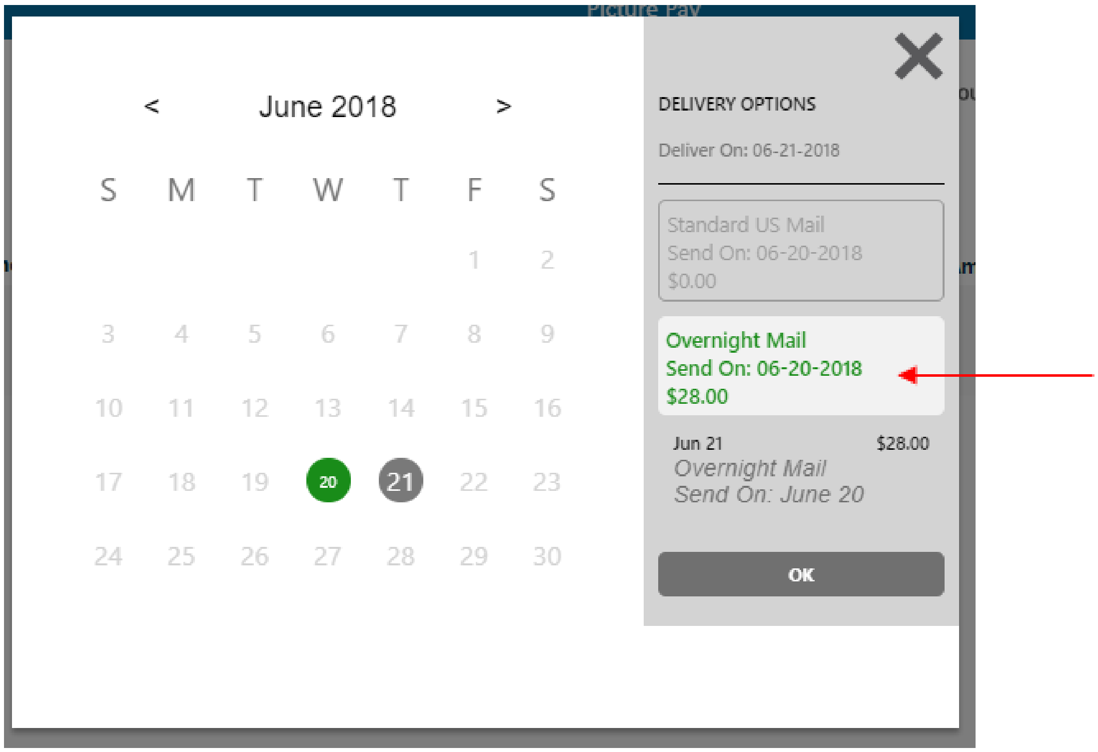
Once your bill is uploaded you will need to enter what account you want the funds withdrawn from, the amount, delivery date, and send date. A calendar will be displayed when Delivery Date is clicked on.



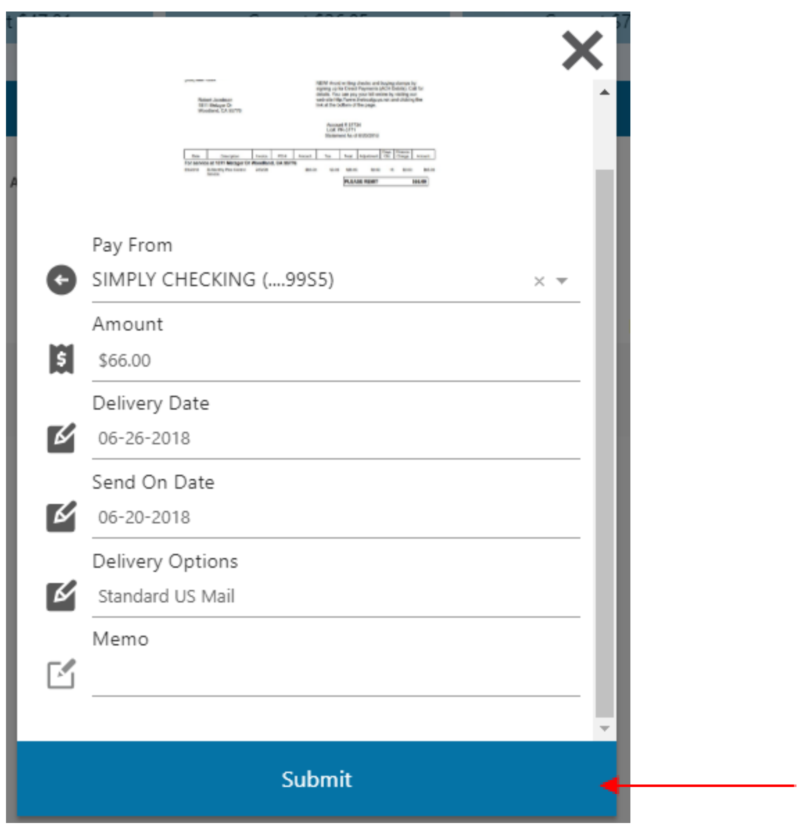
Choose the date you want the payment to arrive, it will show as gray on the calendar. The date that it will need to be sent on to arrive on time will show in green. Click OK when finished.



You also have the option to overnight the payment for a fee of $28. You will need to click on the Overnight Mail box option on the right side. Click OK when finished.

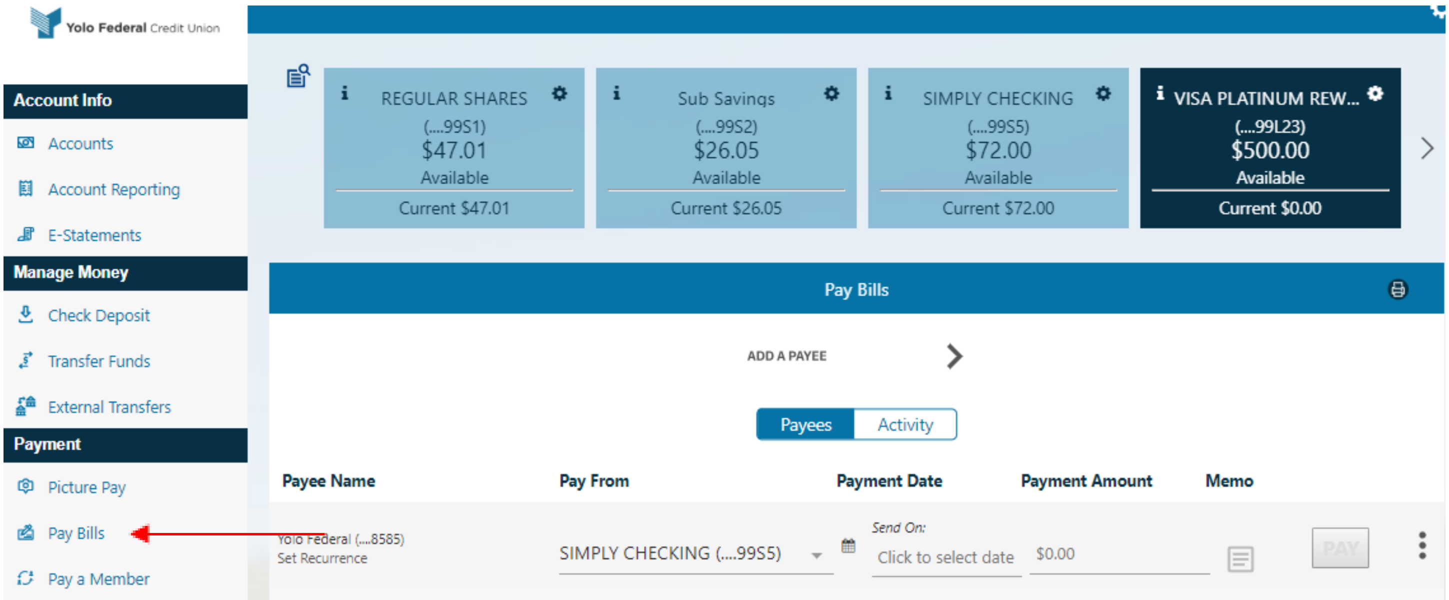


It will then take you back to the pop-up box with the payment details. You have the option to add a memo, but it is optional. Click Submit when you are ready to finalize your payment.

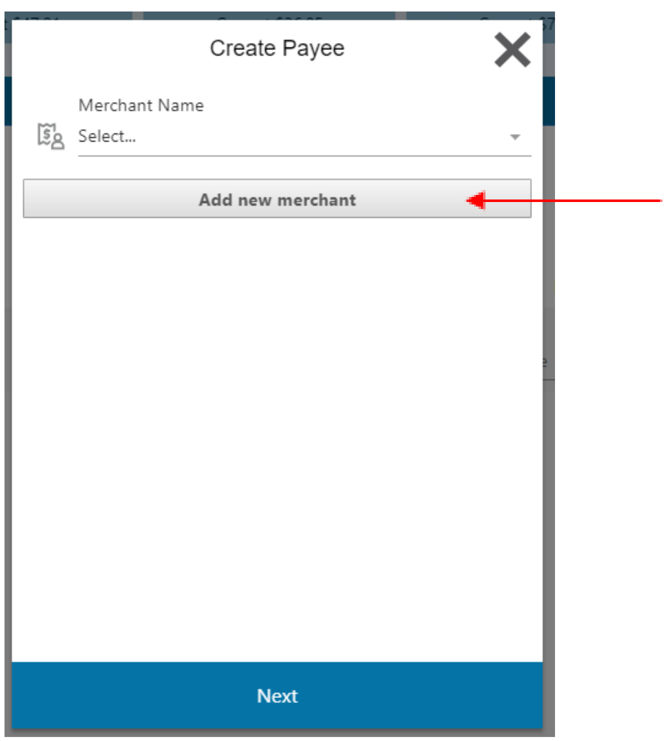


Pay Bills

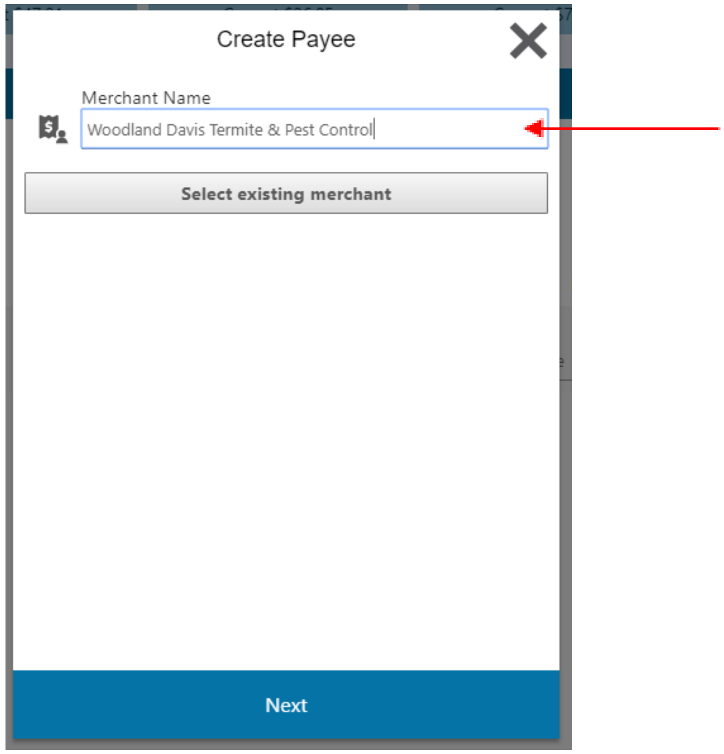
The Pay Bills tool gives you the option to make bill payments and set recurring bill payments. Click on Pay Bills from the menu to get started. On the Pay Bills dashboard it will show Payees and Activity. Payees shows all your saved Payees and Activity shows past bill payment activity for the past 90 days. (To find anything past 90 days, go to Account Reporting.)

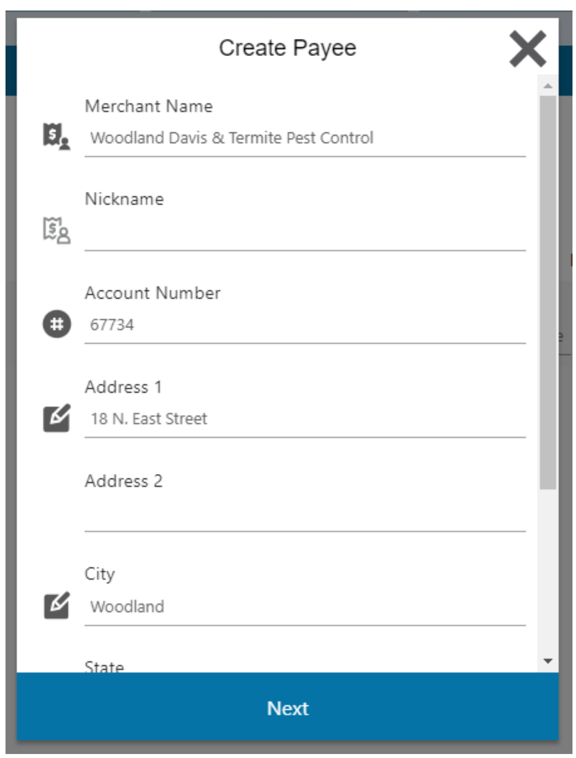


To add a new payee, click on Add Payee. A pop-up box will then display with the option to search for a merchant name or add a new merchant. If the merchant you are searching for is not an option in the dropdown menu, then click on Add New Merchant.



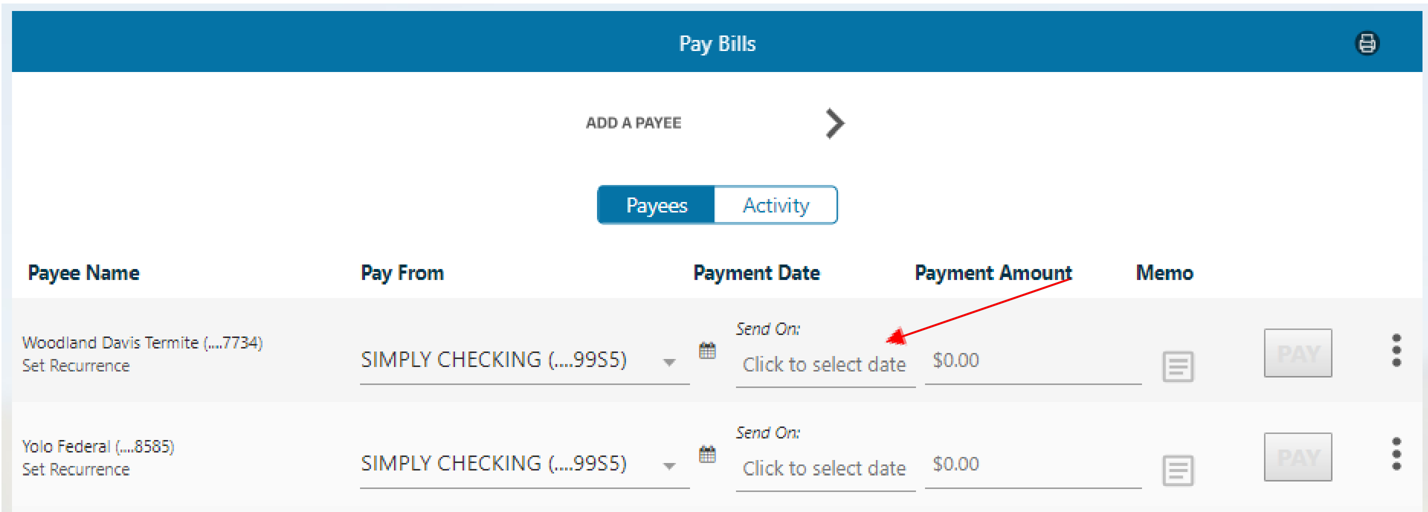
Type into the box the name of the merchant you want to pay. Then click Next to proceed to entering further payment details for the payee. (Note: The account number is the account number for the account you are making a payment to.)



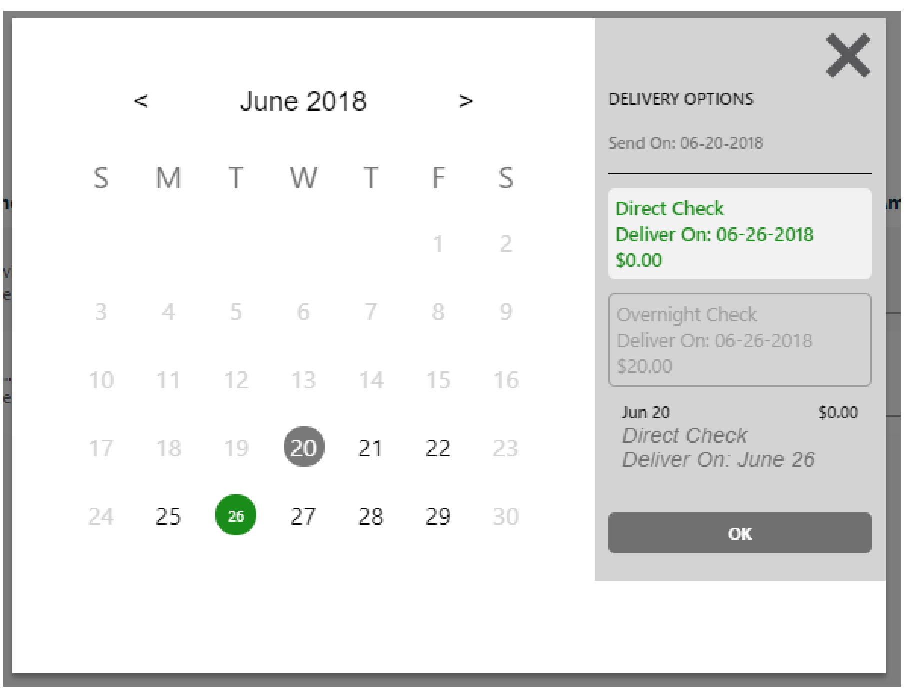


Now that your payee is added, you can edit payment details and set recurring payments. (Note: Payments can only be made from a Checking account.)

To change the payment details, click on Click to Select Date for the payment you want to edit.



A pop-up box will then appear where you can choose the date you want the payment to arrive, it will show as gray on the calendar. The date that it will need to be sent on to arrive on time will show in green. Click OK when finished. (Note: For new Bill Pay users, a check will be issued for payment for the first 90 days before electronic will be an option.)



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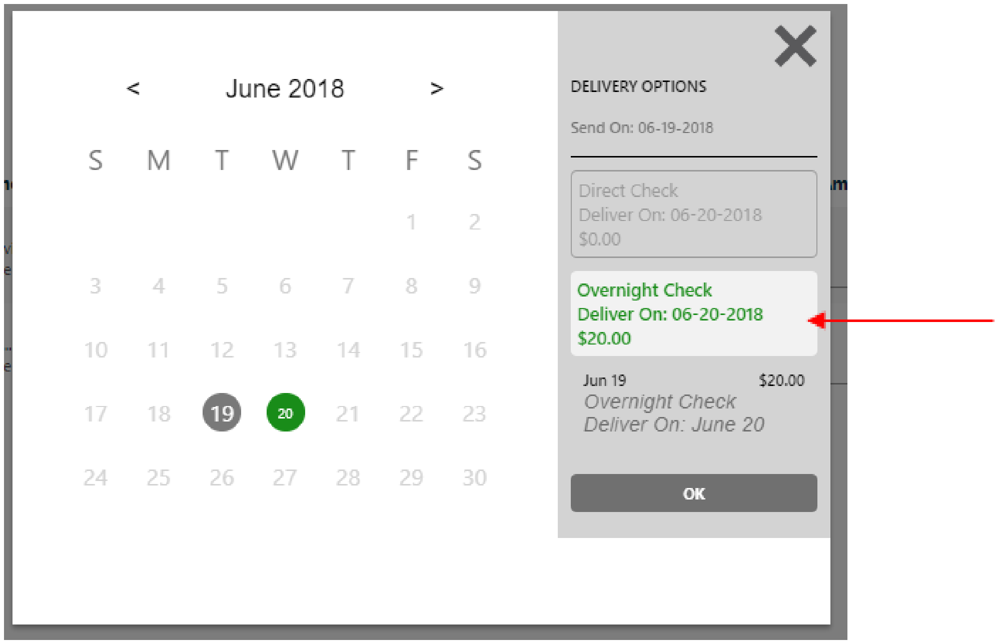
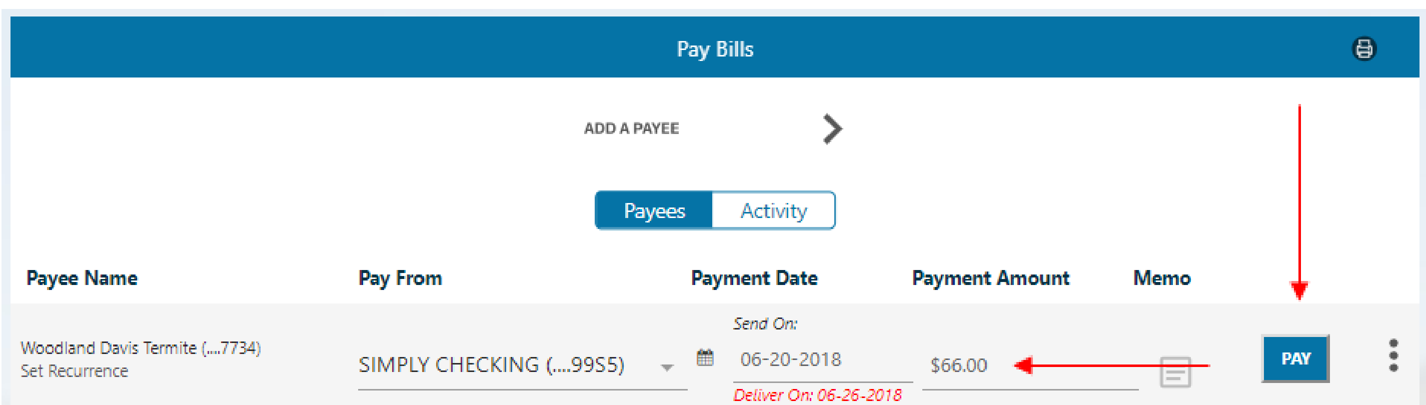
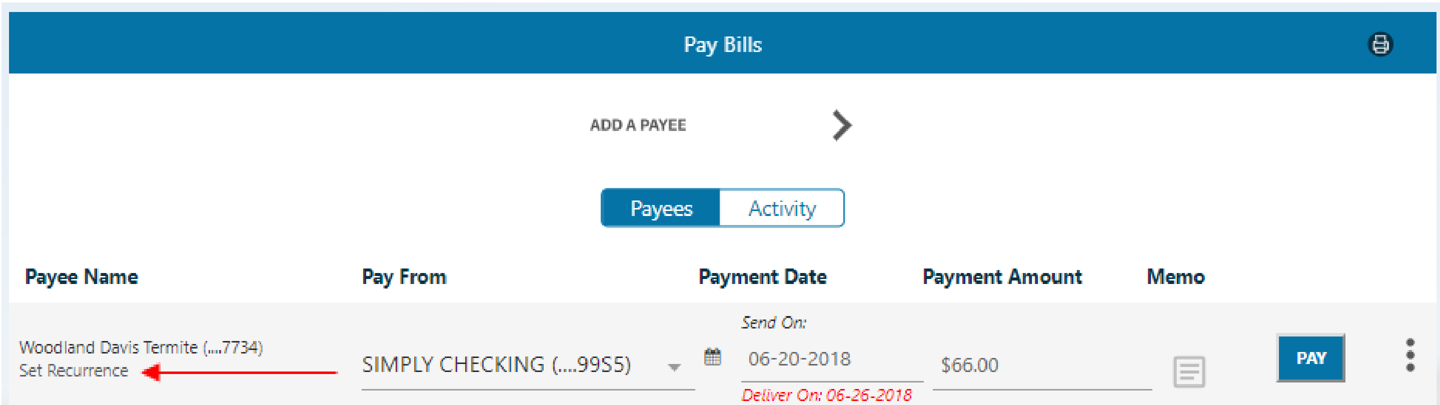


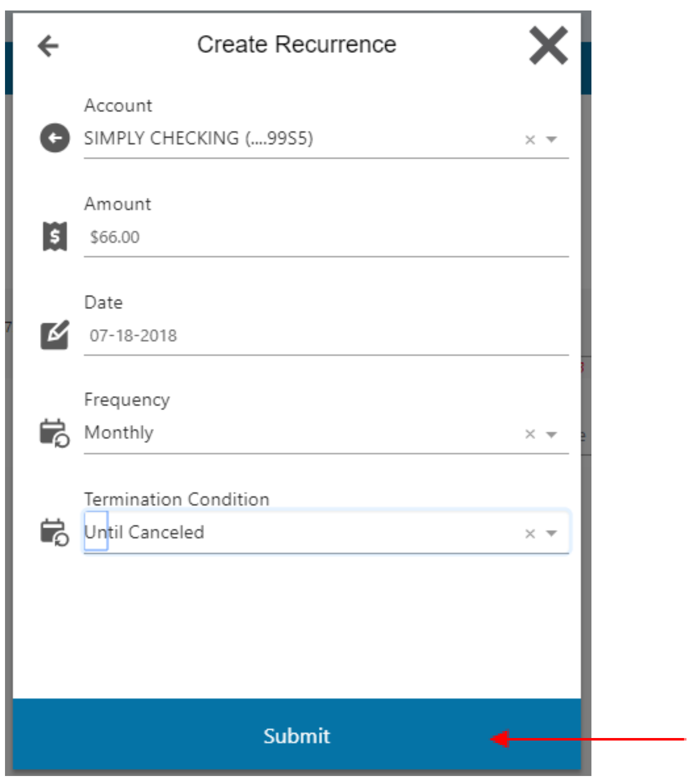
To finalize the payment, enter the payment amount and click the blue Pay button.



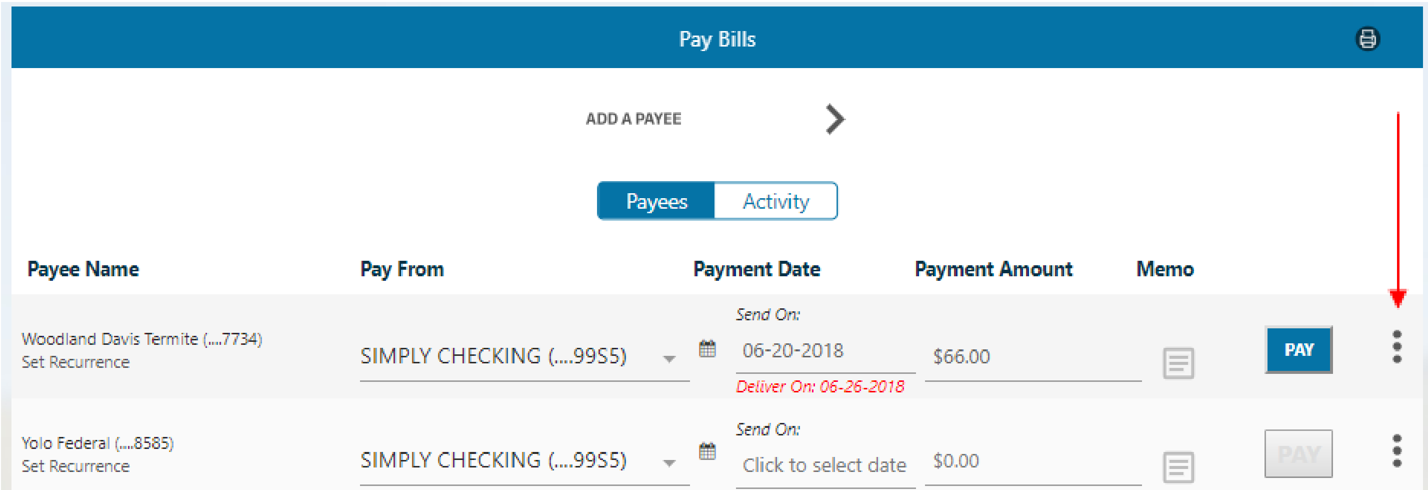
To set a recurring payment, click on Set Recurrence underneath the Payee name.

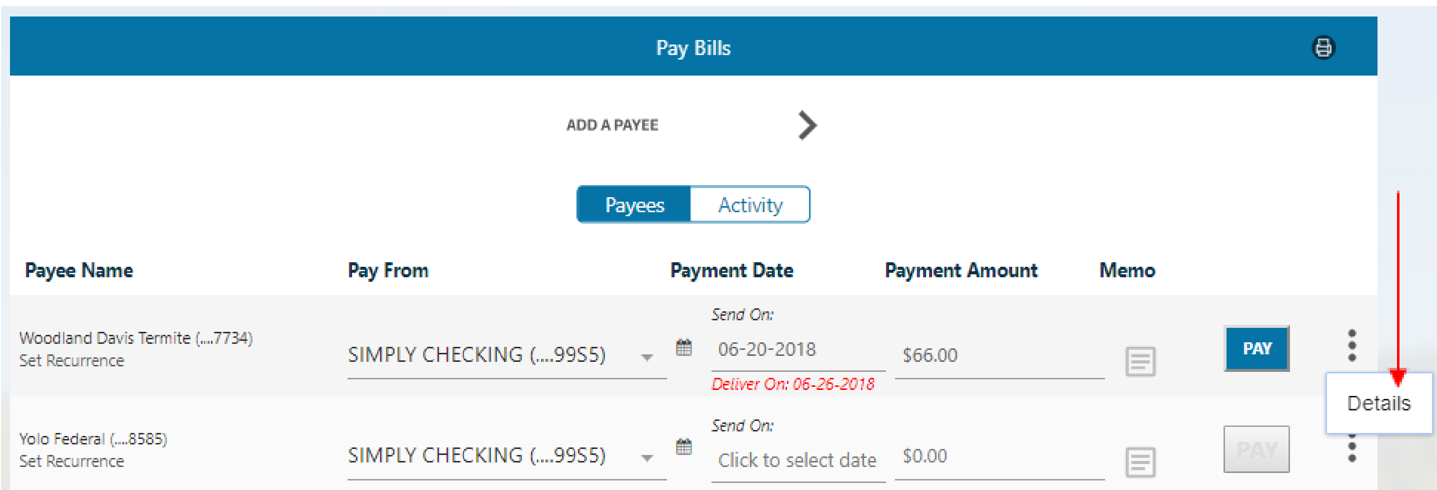


It will then give a pop-up box where you can set the amount and schedule future payments. The Frequence gives you the option to set the payment as weekly, every 2 weeks, twice a month, every 4 weeks, monthly, every 2 months, every 3 months, every 6 months, or annually. You also have the option to set termination conditions to have it terminated by a certain date or until you manually cancel the payment. Click Submit when you are finished.

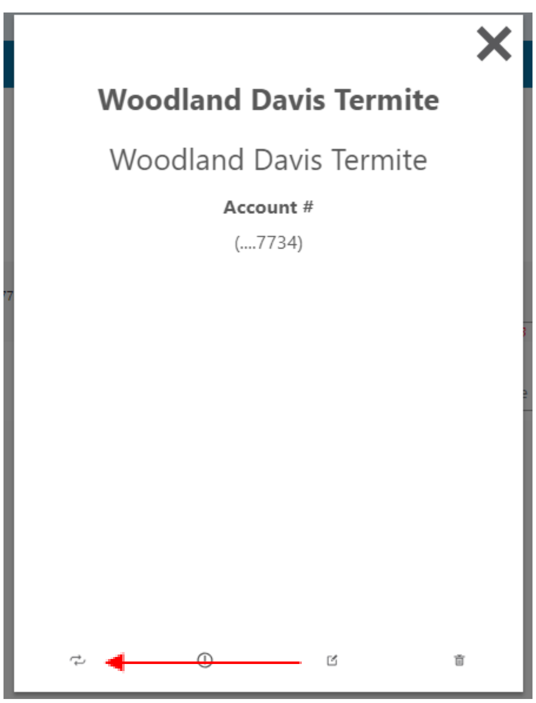


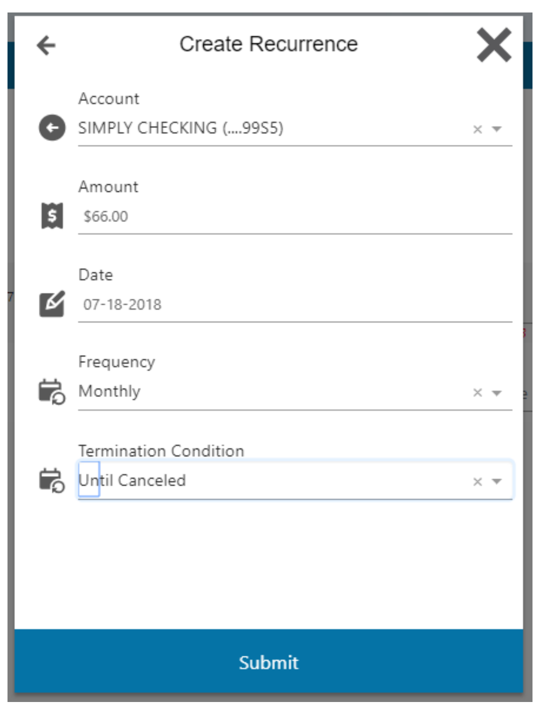
To edit payment details, click on the 3 dots next to the payee and then click on Details.



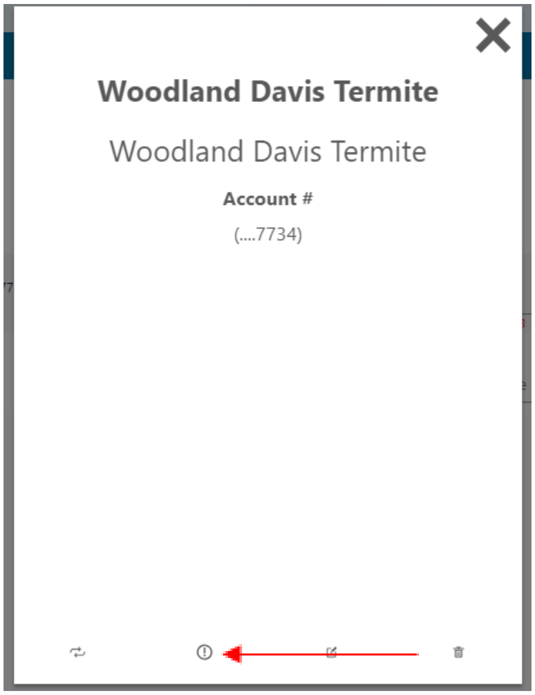


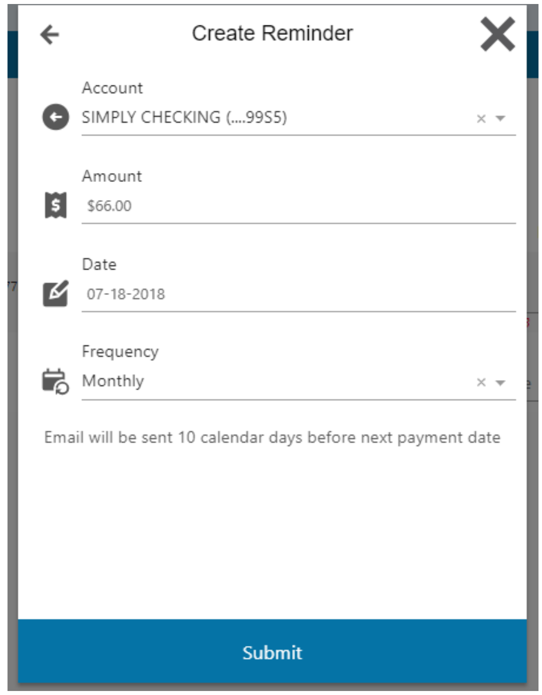
It will then give a pop-up box with the payee details. To edit the recurrence click on the 2 arrows at the bottom. A pop-up box will display where you can edit the details and then click Submit when you are finished.



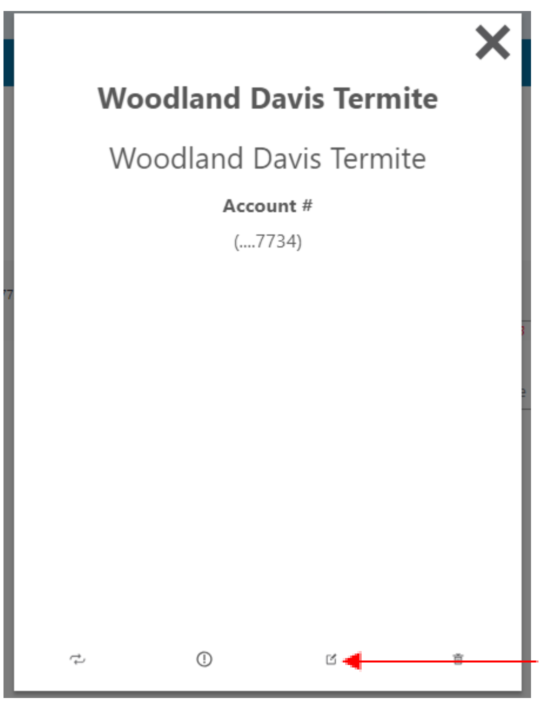


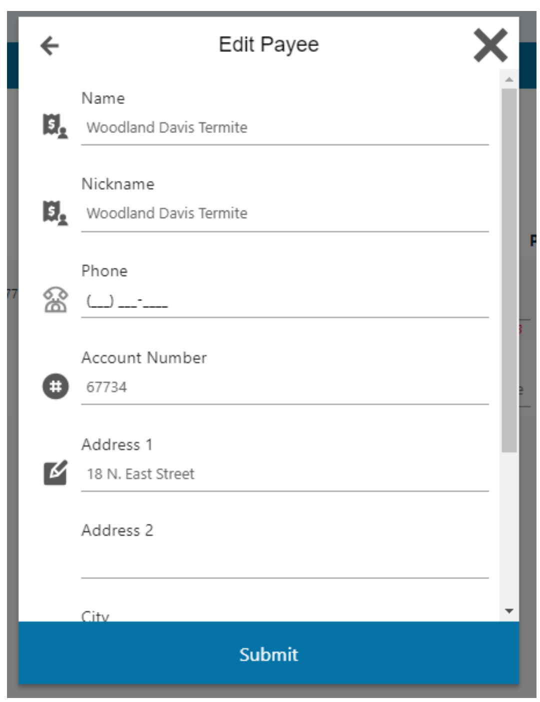
To create a reminder for your payment, click on the “i” icon at the bottom. An email will be sent 10 calendar days before the next payment date. A pop-up box will display where you can edit the details and then click Submit when you are finished.



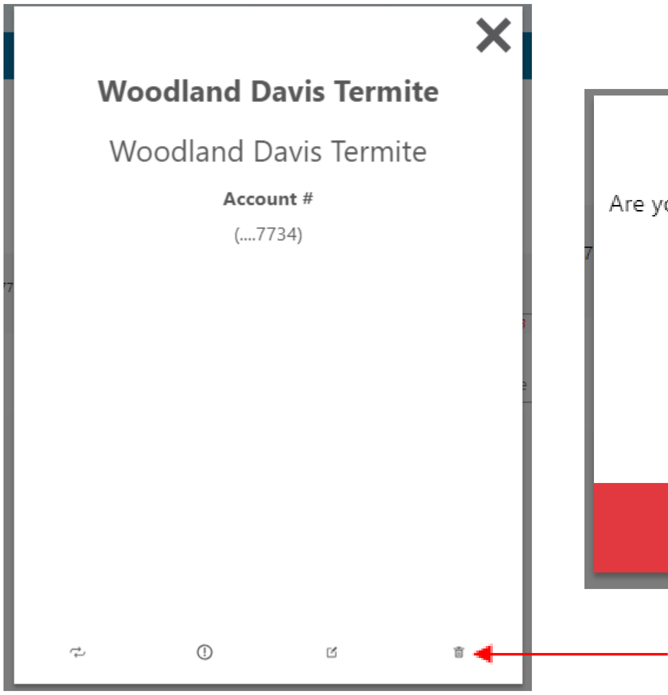


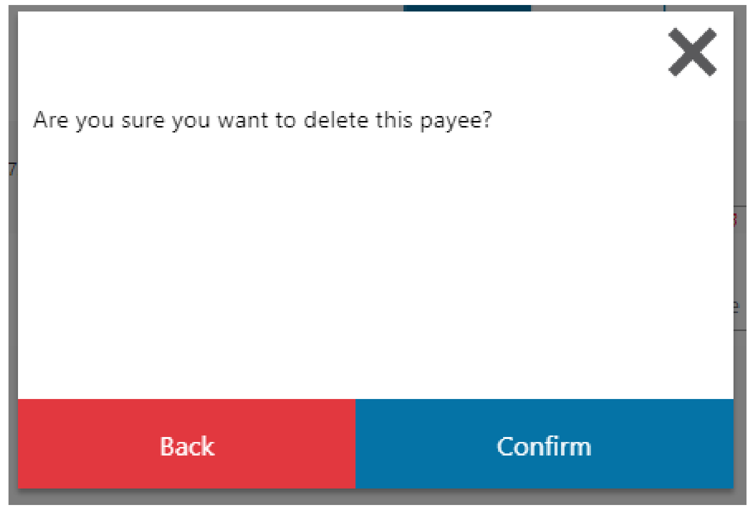
To edit the payee, click on the pen and paper. A pop-up box will display where you can edit the details and then click Submit when you are finished.





To delete the payee, click on the trash. A pop-up box will display where you can confirm you want to delete the payee.





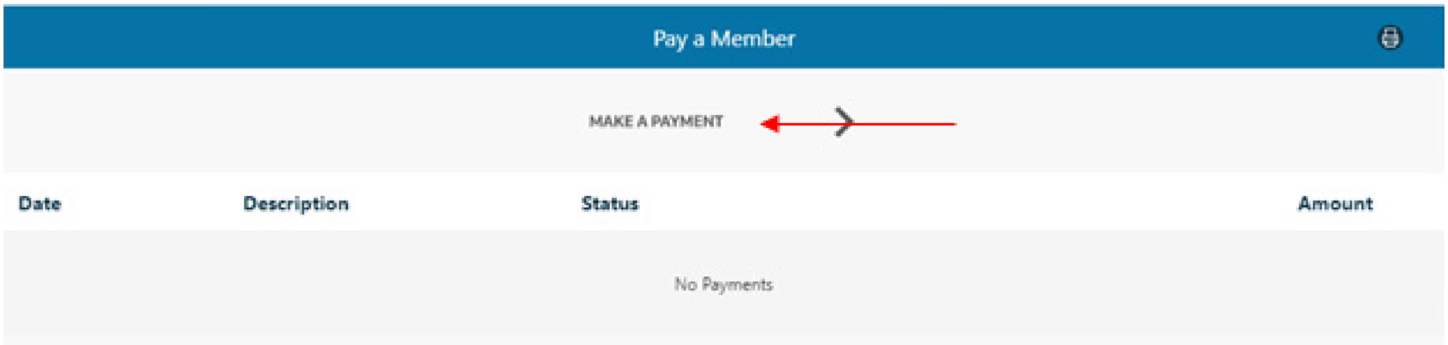
Bill Pay Processing Methods

Direct Check: If the payment is issued as a check, it will clear and process through the same method as if written by the user directly.

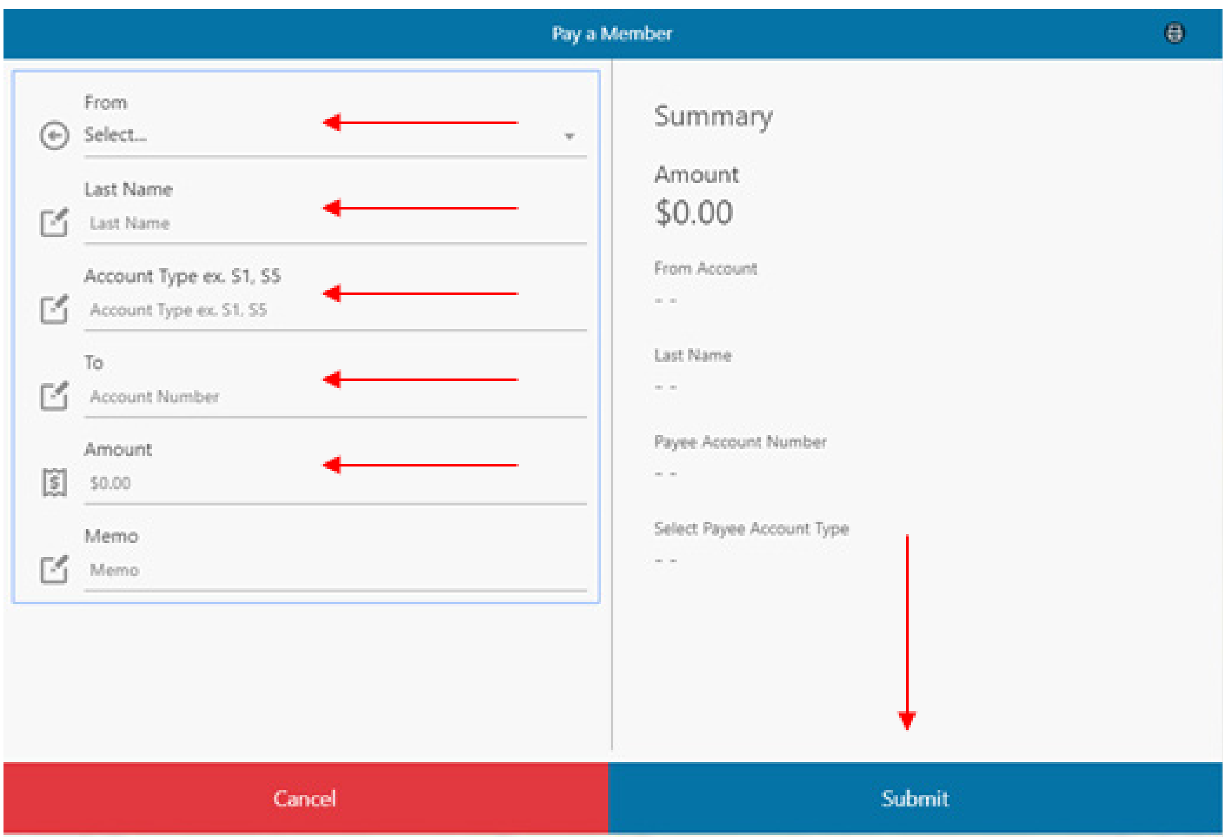
Electronic: For electronic payments, funds will be collected from your account approximately 1 week from when the payee receives the payment.

Pay A Member

To make a payment to a Yolo Federal Member using the Pay A Member feature, first select Make a Payment button on the dashboard.



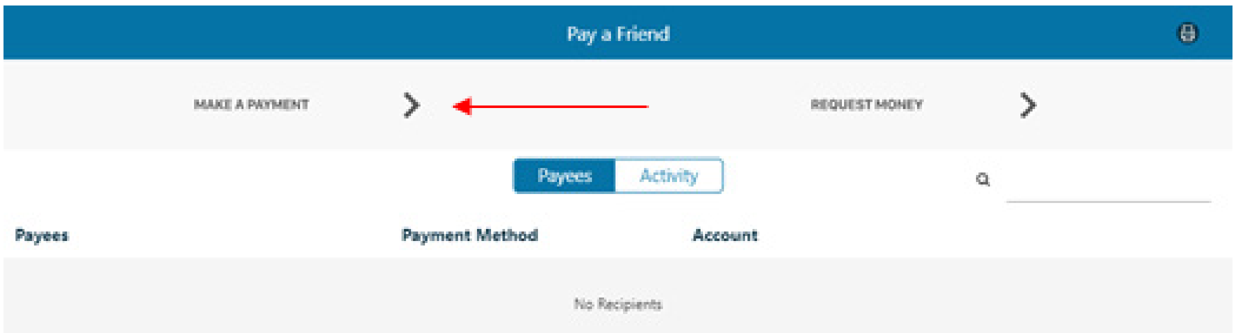
Then you will need to enter the payment information, such as the account you'd like your payment to come from, the member's Last Name, the member's Account type (Ex. S1, S5), the member's Account Number, and the payment amount. There is an optional section for you to leave a memo about the payment. Once the payment information has been completed, select the blue submit button to confirm.



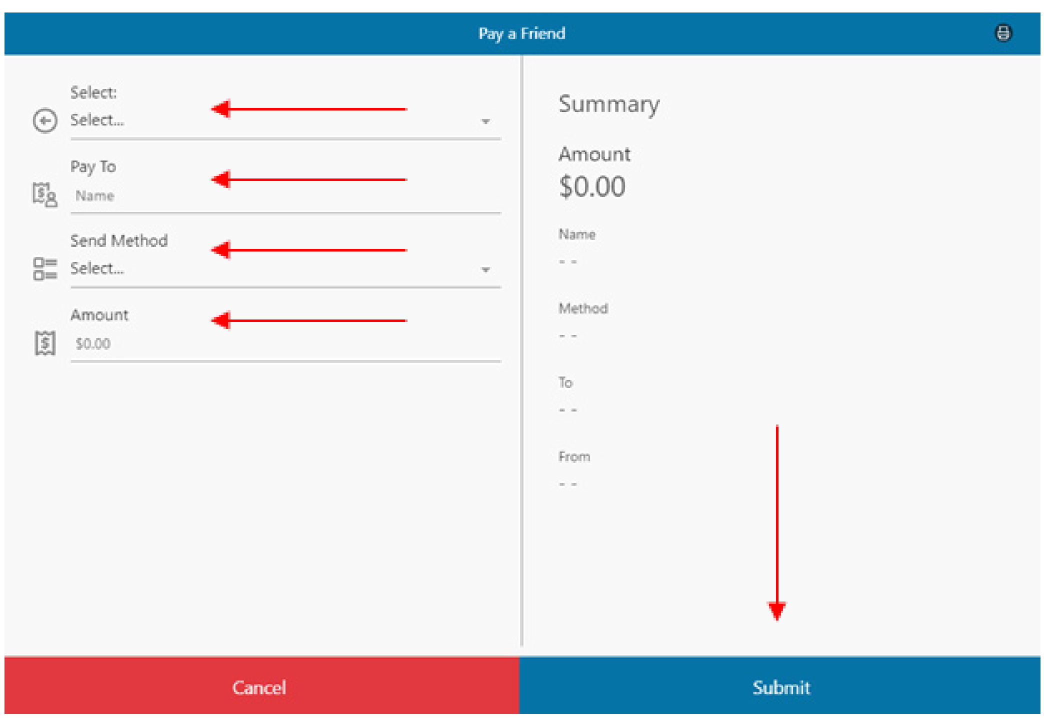
Pay A Friend

With the pay a friend feature, you are able to make a payment to or request a payment from a person outside of the credit union with a valid phone number or email address.

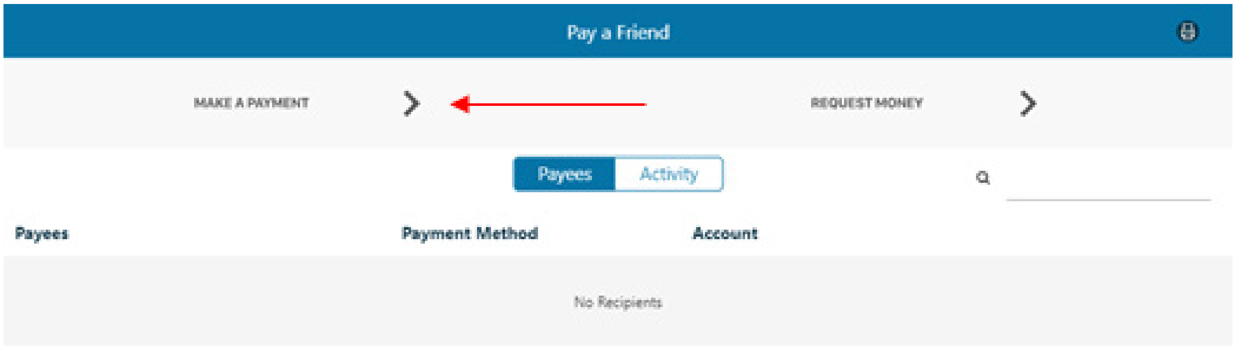
Select the Make A Payment button on the dashboard.



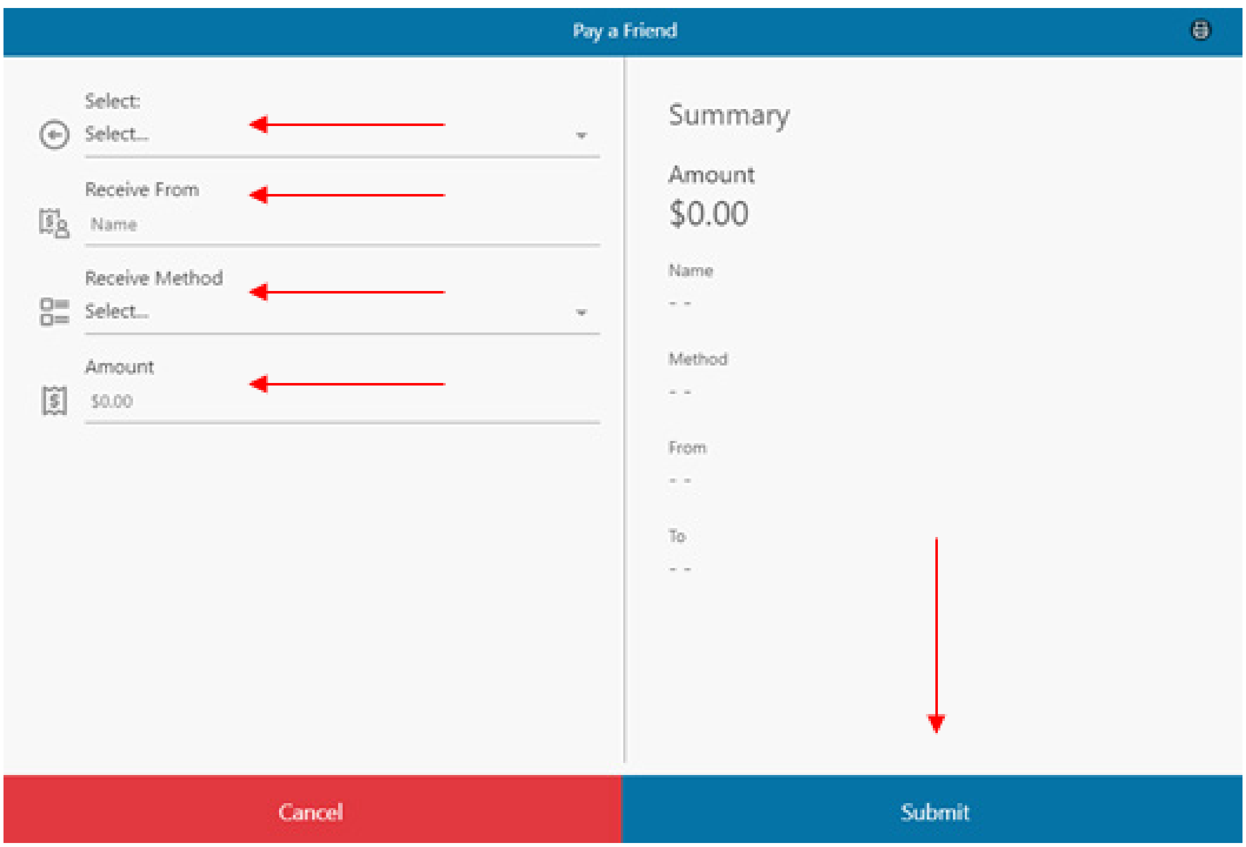
Fill out the payment information. Select the account you wish to have the payment come from. Then insert the friend's Name you are making the payment to. In the send method section, you can choose email or mobile phone you wish to send the payment to the friend. Once you choose the method, enter the friend's email or phone number, then enter the payment amount below. Once all the friend's information is filled out, select the blue submit button to send.



To Request a Payment, select the Request a Payment button on the dashboard.

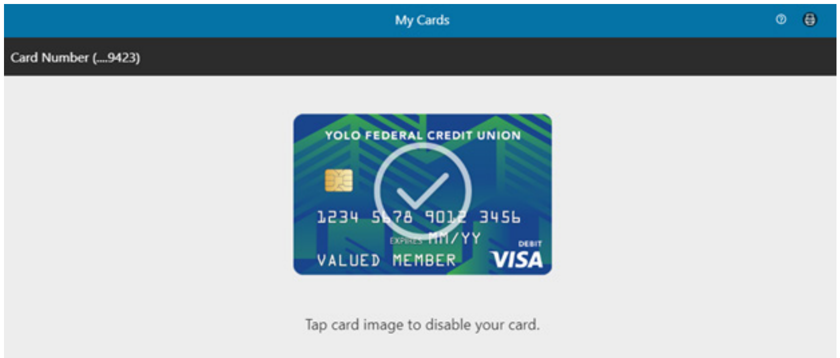


Select the account you wish to receive the payment. Then insert the friend's Name that you are requesting the payment from. In the Send Method section, you can choose email or mobile phone to request the payment from the friend. Once you choose the method, enter the friend's email or phone number, then enter the payment amount below. Once all of the friend's information is filled out, select the blue submit button to send.

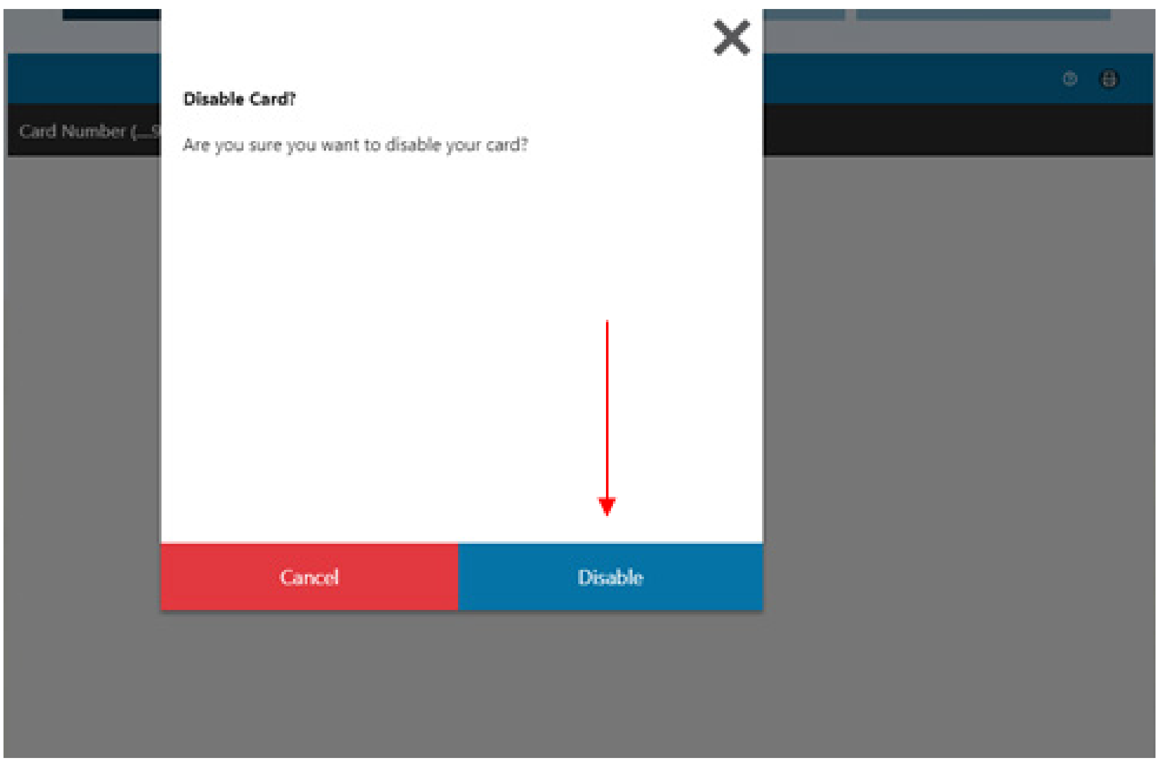


Manage Cards

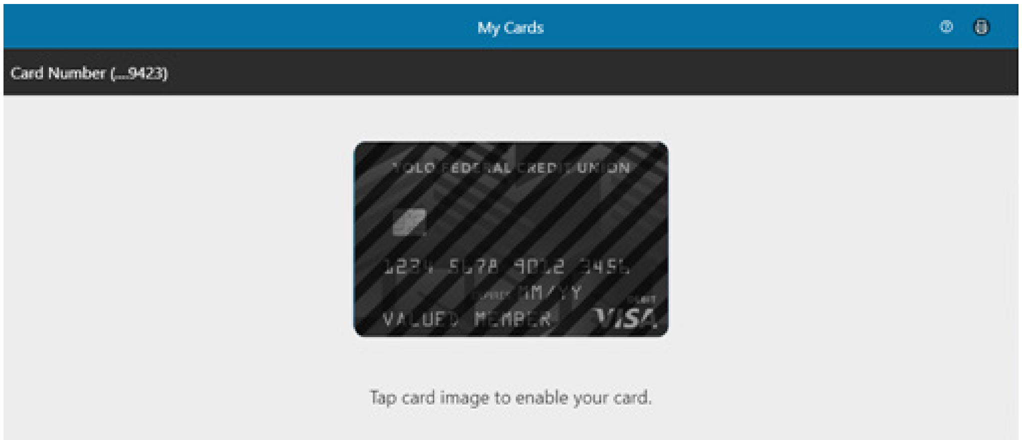
Turn your cards on and off with just a click. To use this tool, click on Manage Cards from the menu. To disable a card, click directly on the card.



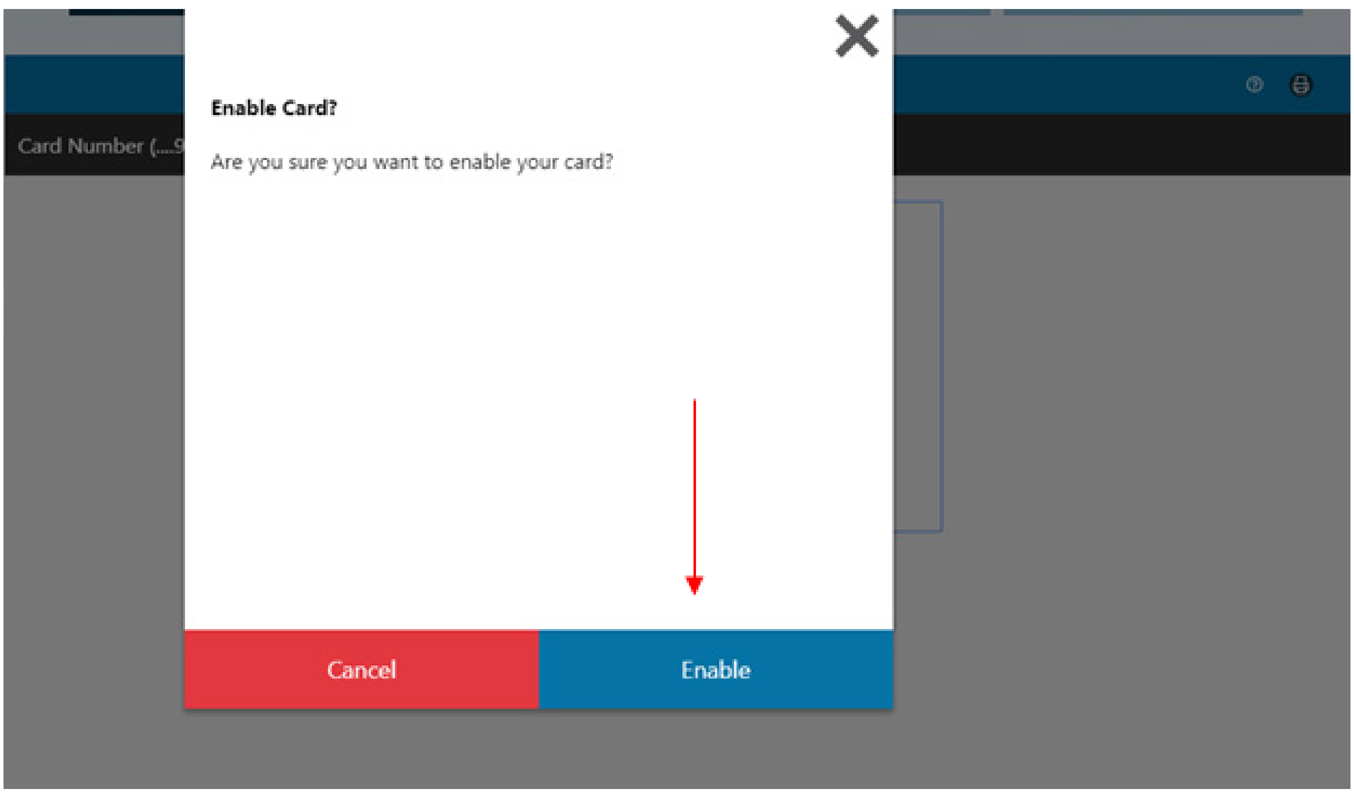
A window will pop up to confirm your selection. Select the blue Disable Button to confirm.



To reactivate a disabled card, click directly on the card again. Note: All disabled cards will appear black with stripes to indicate that it is disabled.

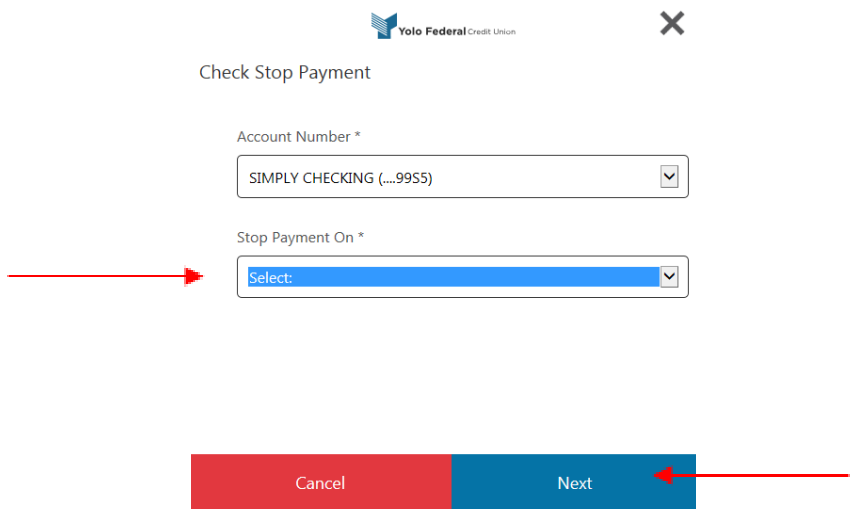


A window will pop up to confirm you wish to reactivate the card. Select the blue Enable button to confirm.

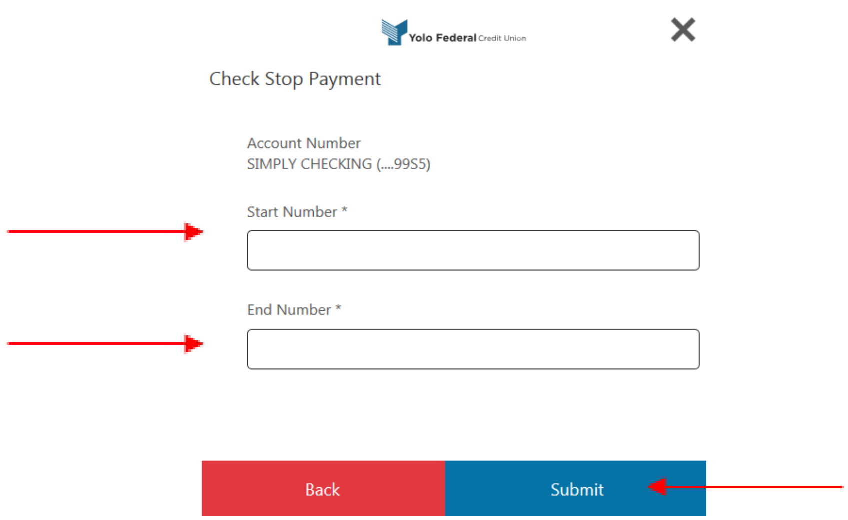


Stop Check Payment

You can now initiate a stop payment on an individual check or a range of checks from the convenience of your online banking. First, select “Stop Check Payment” from the left-hand menu. The pop-up below will appear where you can select how many checks you want to stop a payment on.



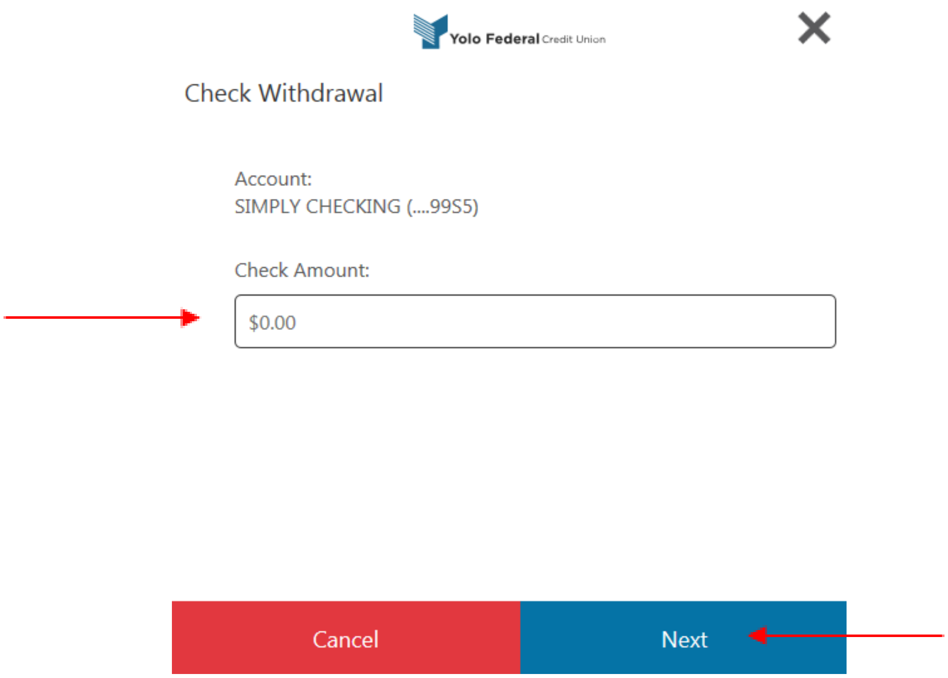
On the following screen enter the individual check number or the range of checks you wish to stop payment for. Click submit to then confirm your stop payment for the indicated checks. There is a $30 fee for each stop payment request. If you would like to stop payment on a range of checks, it is a $30 fee for the one-time request to stop the range of checks.



Check Withdrawal

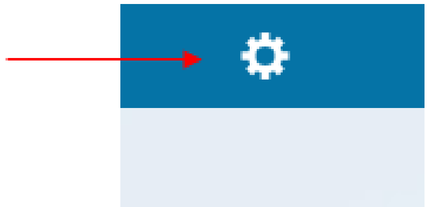
You can now issue a check withdrawal from your online banking to be mailed to you. Select the “Check Withdrawal” feature from the lefthand menu. A new window will open where you can enter the amount you want the check issued for. Checks can only be withdrawn from a Checking Account. The following screen will ask you to confirm the check amount. Click Next to finalize and submit the check withdrawal.

It could take up to 5 business days for your check to arrive to the mailing address on your account.

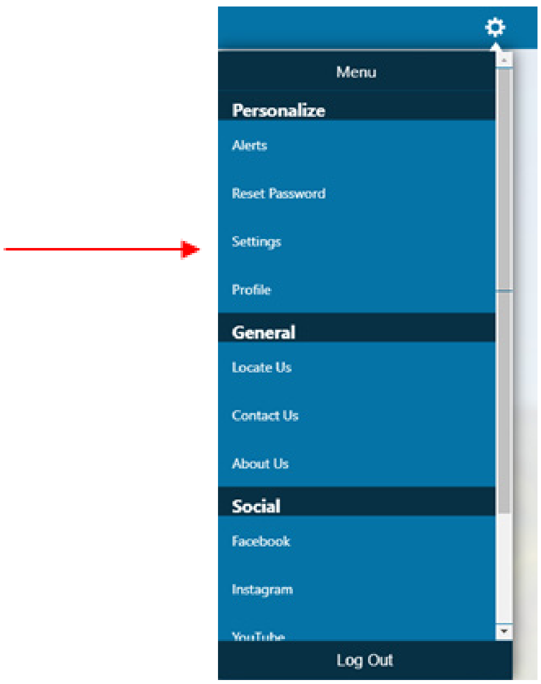


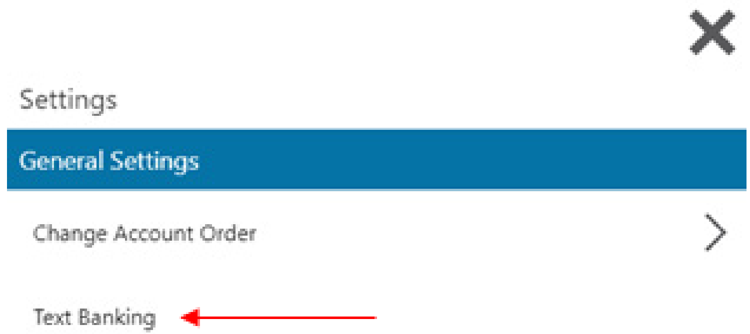
Text Banking

The Text Banking feature allows you to check your balance, recent history, or make account transfers with a text message. To enable Text Banking, you will need to click the Settings Gear Symbol in the top right-hand corner of your screen.

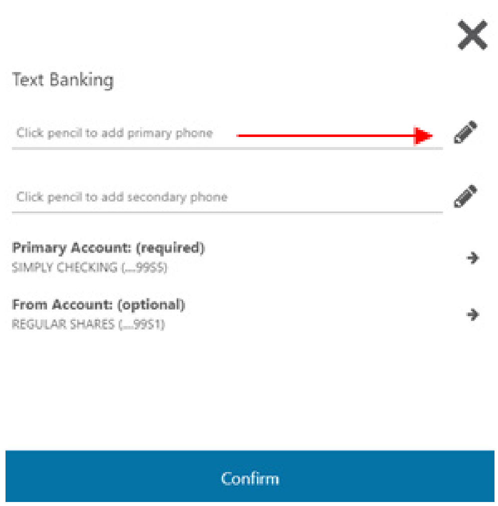


You will then click Settings under the personalize menu. The Settings window will pop-up. Under General Settings, select Text Banking.



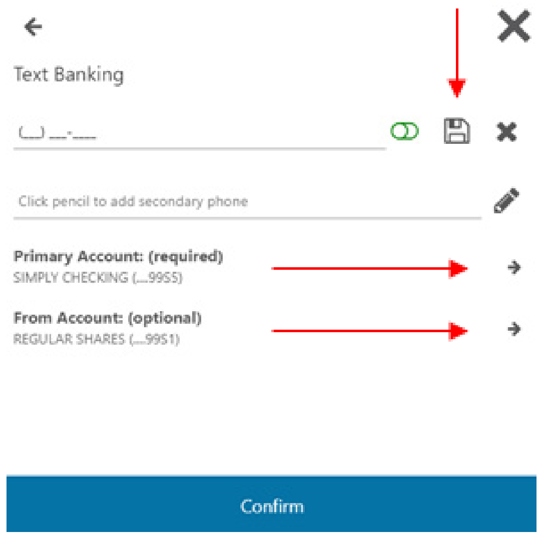


In the next window, you will add your phone number and select your primary and secondary accounts. To add a primary phone number that you plan to use with Text Banking, click the pencil icon to edit this area. NOTE: You have the option to add a secondary phone number, but it is not required.

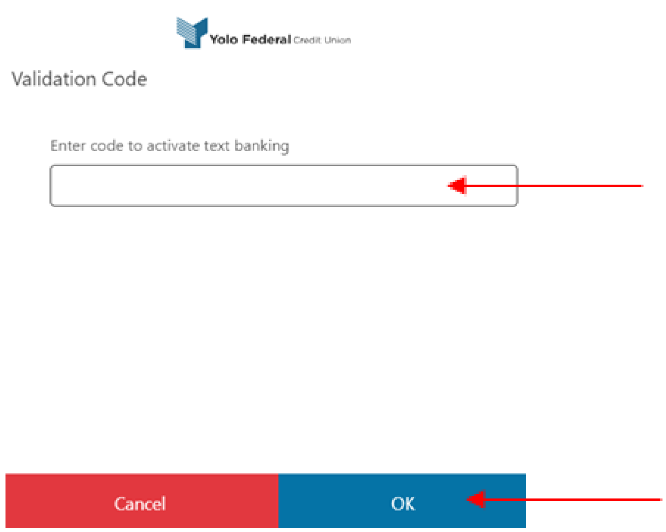


To save your number, click the save icon. To set your Primary and From accounts, click the right arrow which will activate the drop down menu where you can choose from your available accounts. NOTE: The primary account is the account you will receive information on when you check your recent history or make transfers to from your secondary account.

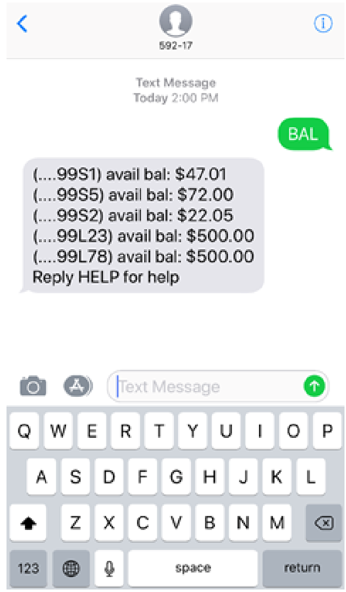
Once you have saved your number, and selected your account preferences, click the blue Confirm button to finish.



You will then receive a text message from 592-17 with a code you will need to activate text banking. Enter the code into the text box on your computer, then select the blue OK button on the window.



To check balances, text “BAL” to 592-17.



To check your recent history of your primary account, text “HIST” to 592-17.

To make a transfer into your primary account, text “TRAN” and the amount to 592-17.