Yolo Federal
Credit Union

USER GUIDE

Online Banking & Mobile App

Table of Contents

FAQs

What web 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

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

Portrait: 768px X 1024px

Why do I have to authenticate my account every time?

You should only need to authenticate your device at the first log-in. If you are authenticating every time, your internet browser could be set to continuously clear cookies, which impacts your computer recognizing your account. Also, if you switch between more than one account, you will need to authenticate each time. For security purposes, each device can be authenticated to only one account.

FAQs

What is the current Mobile App version supported?

The Mobile App requires version of 8.5.311 or later for iOS devices and 8.5.14 or later for Android devices.

What mobile devices are compatible with the Mobile App?

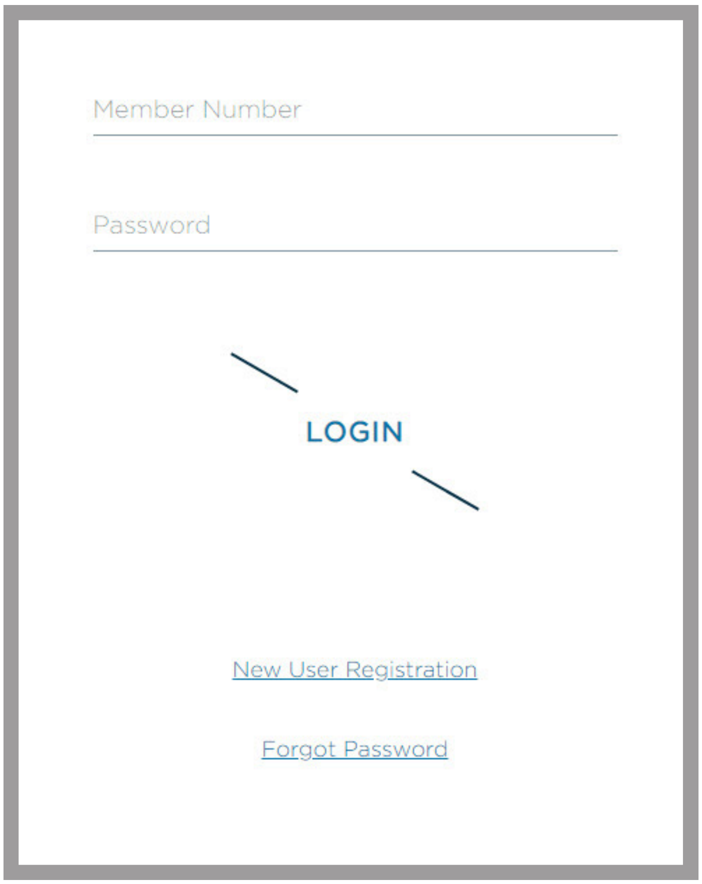
The Mobile App requires 10.3 or later for iOS devices and 5.0 or later for Android devices.

your account. Also, if you switch between more than one account, you will need to authenticate each time. For security purposes, each device can be authenticated to only one account.

New User Registration

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

Before continuing with registration, you are required to accept the **Electronic Service Agreement Disclosure.**



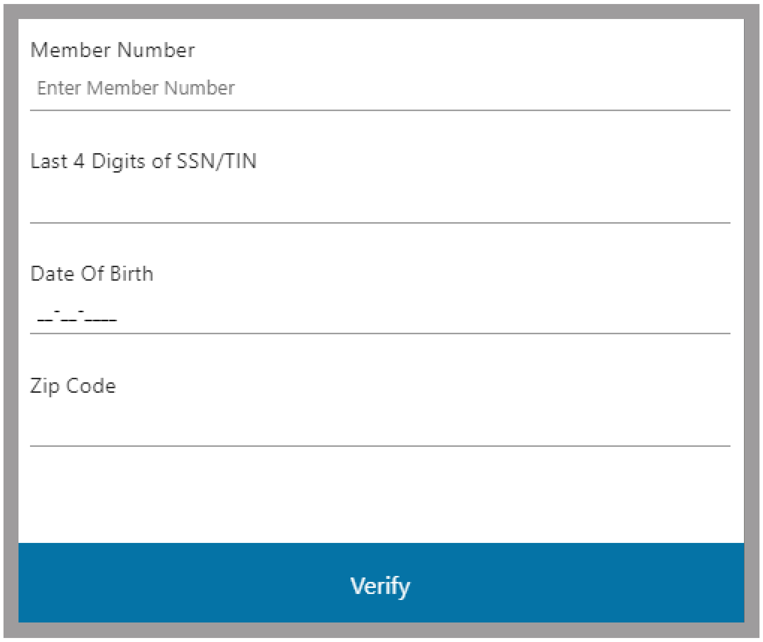
New User Registration

2 You will be prompted to enter the following **Primary Account Holder's Information**:

- Member Number
- Last 4 digits of SSN/TIN
- Date of Birth
- Zip Code

Note: Must enter the primary account holder's information and not the joint account holder.

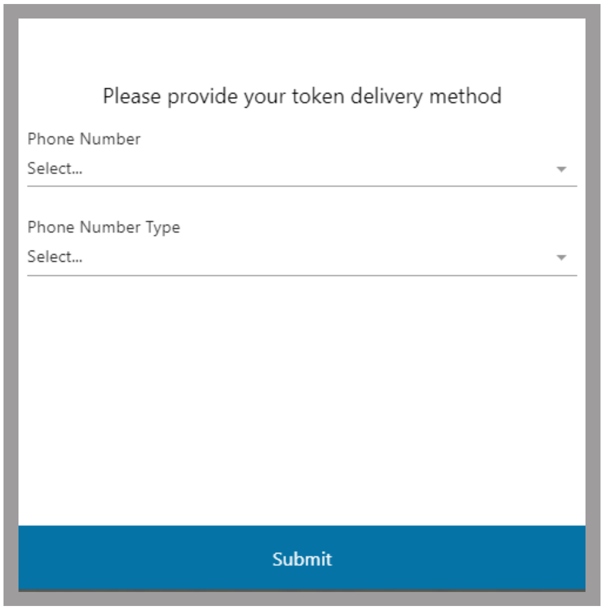
Click **Verify** to finish.



New User Registration

3 For security purposes, you will need to verify your identity at first log-in for each device. You can choose to have the **Authentication Code** sent to the phone number or email address on file.

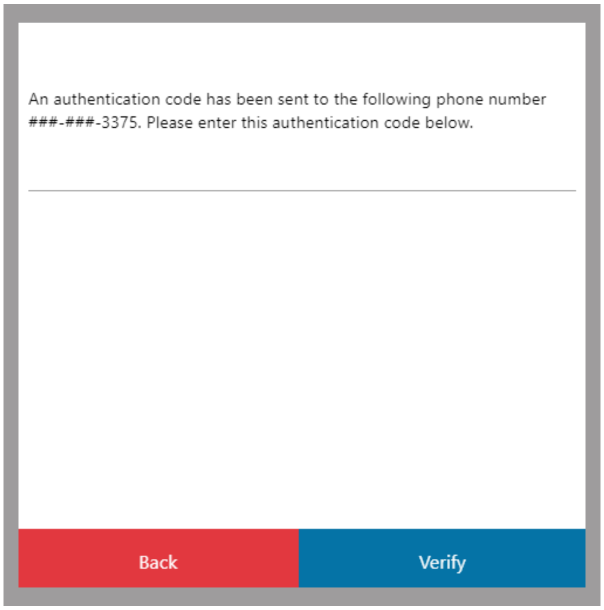
Click **Submit** after you have selected your options.



Depending on the send method (text, call, or email) you choose, an **Authentication Code** will be sent to you from one of the following:

- 592-17
- 512-961-1265
- security-alert@no-reply.com

Enter the code and click **Verify** to finish.



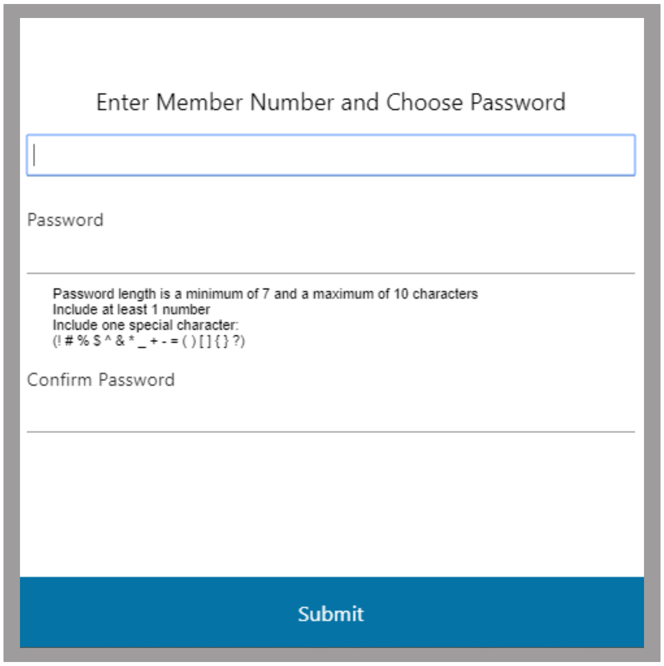
New User Registration

4 The final step is to **create a password**.

Your password must be between 7–10 characters long and include the following:

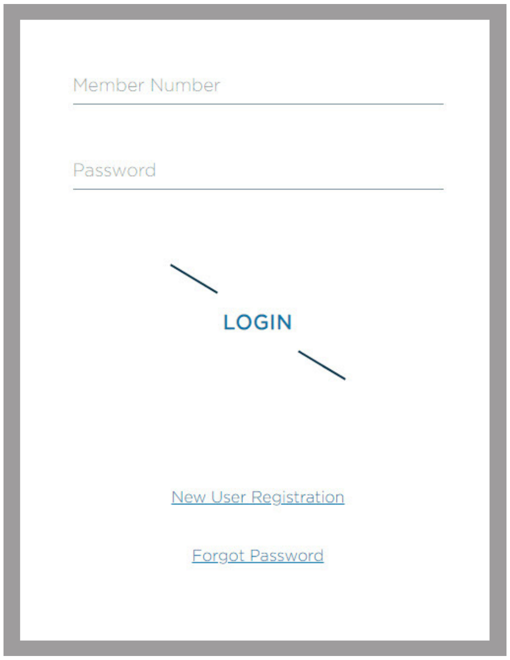
- Capital Letter
- Lowercase Letter
- Number
- Special Character
! # % $ ^ & * _ + - = ( ) [ ] { } ?

Click **Submit** to finish.

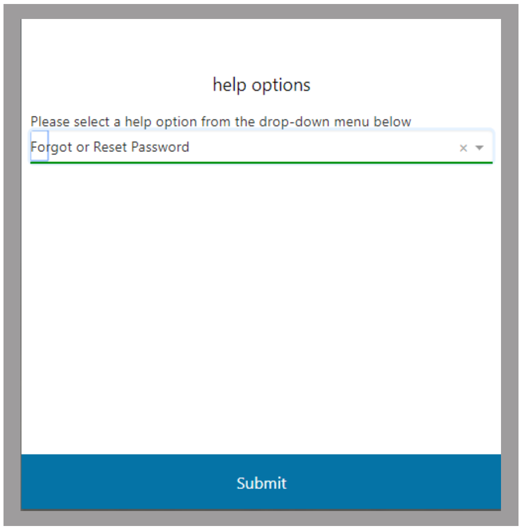


Forgot Password

1. You can reset it by clicking on the **Forgot Password** link.



2. The **help options** window will open. Select **Forgot or Reset Password** from the dropdown menu and click **Submit**.

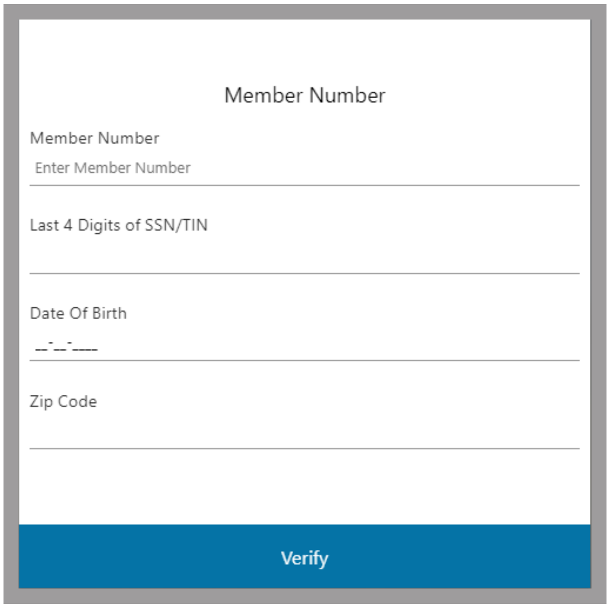


Forgot Password

3. You will be prompted to enter the following **Primary Account Holder's Information**:
    - Member Number
    - Last 4 digits of SSN/TIN
    - Date of Birth
    - Zip Code

Note: Must enter the primary account holder's information and not the joint account holder.

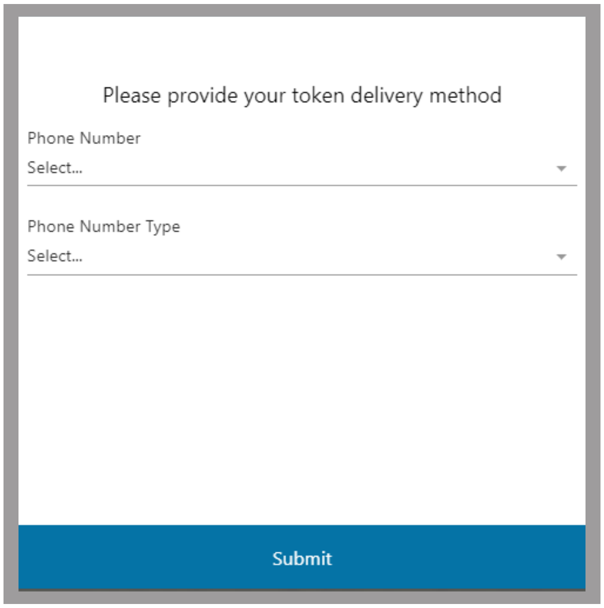
Click **Verify** to finish.



Forgot Password

4 For security purposes, you will need to verify your identity upon first-time log-in on each device. You can choose to have the **Authentication Code** sent to the phone number or email address on file.

Click **Submit** after you have selected your options.



Depending on the send method (text, call, or email) you choose, an **Authentication Code** will be sent to you from one of the following:

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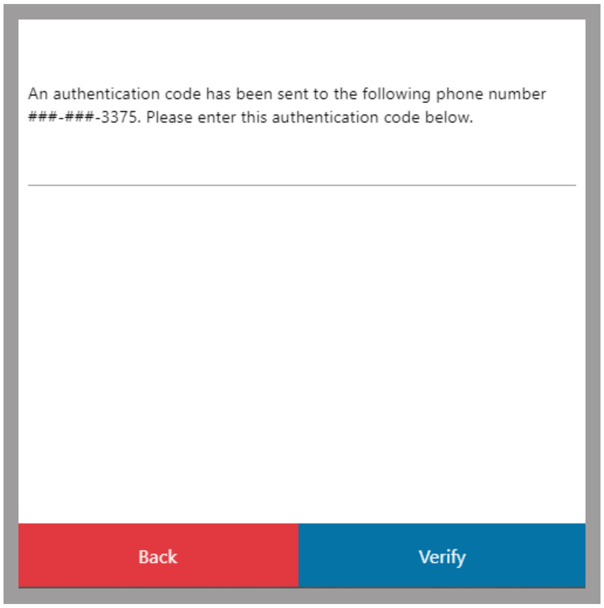
Enter the code and click **Verify** to finish.



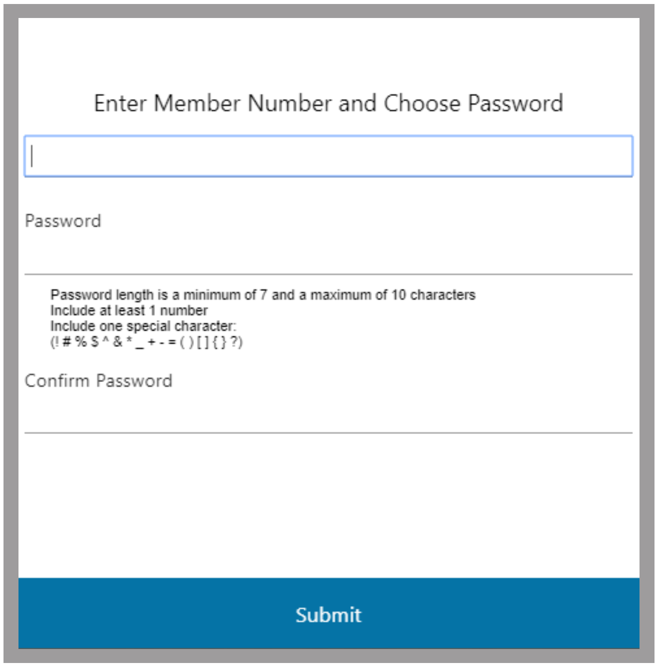
Forgot Password

5 The final step is to **set a password**.

Your password must be between 7–10 characters long and include the following:

- Capital Letter
- Lowercase Letter
- Number
- Special Character
! # % $ ^ & * _ + - = ( ) [ ] { } ?

Click **Submit** to finish.



Accounts & Transactions

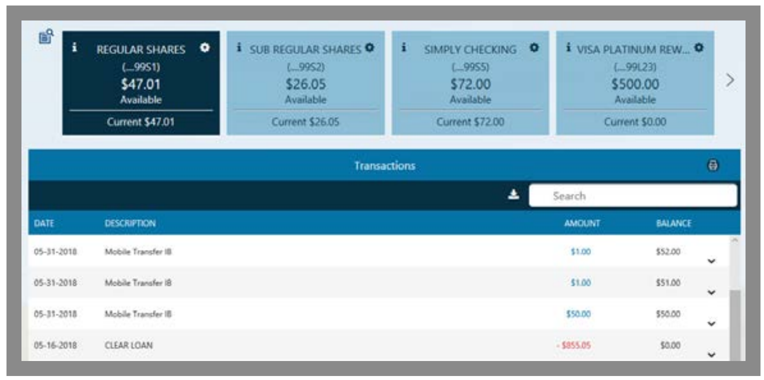
View Accounts

All accounts are listed at the top of the screen in boxes.

Note: Must click the arrow on the far right to scroll through all accounts via web browser.

View Transactions

Click on the box of the corresponding account. The dark blue box indicates the account for which you are viewing transactions.

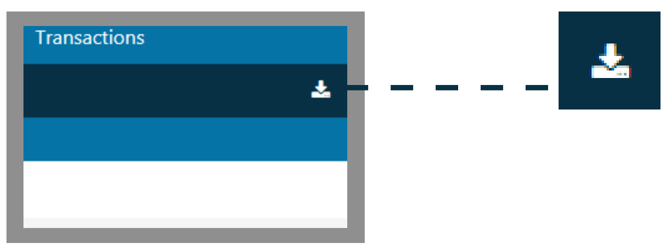


Search Transactions

Use the search tool to find transactions on an account.

Download Transactions

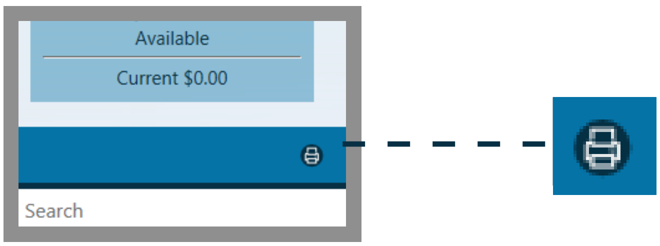
Click on an account and select the download icon to the left of the search bar.



Note: You will have the option to choose whether you want to download a QuickBooks, Quicken, or Comma Delimited (Excel) file.

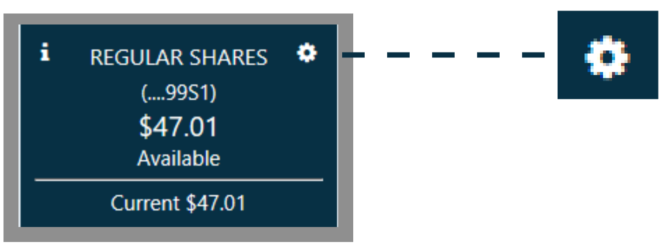
Print Transactions

The printer icon in the right-hand corner allows you to print transactions for an account.



Account Settings

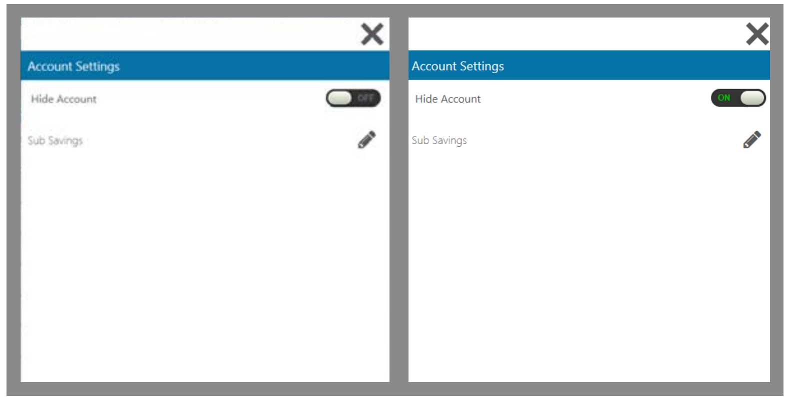
By selecting the gear icon on the chosen account, you can hide, unhide, and rename the account.



Accounts & Transactions

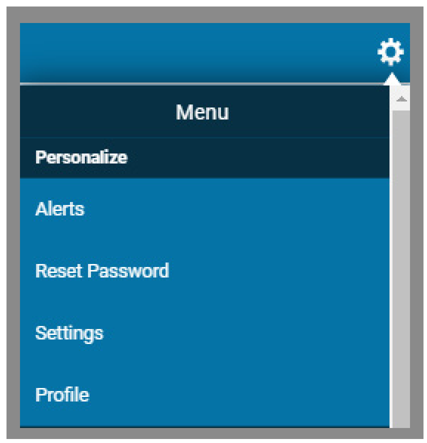
Hide Accounts

In Account Settings, 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.

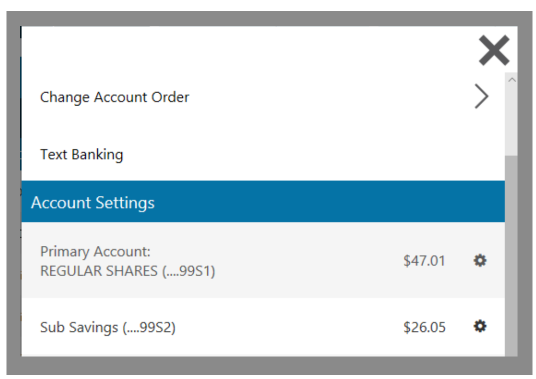


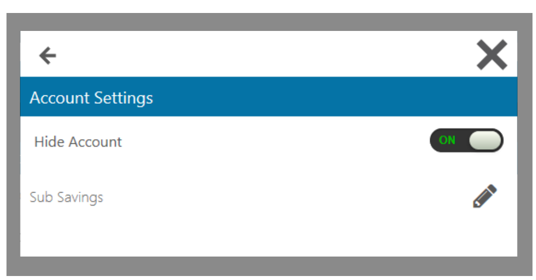
Unhide Accounts

To unhide an account, go to the gear settings icon at the top right of the screen. Click **settings** from the menu.



Click on the hidden account and then toggle it back to OFF. Click the X when you are finished to return back to the main dashboard.



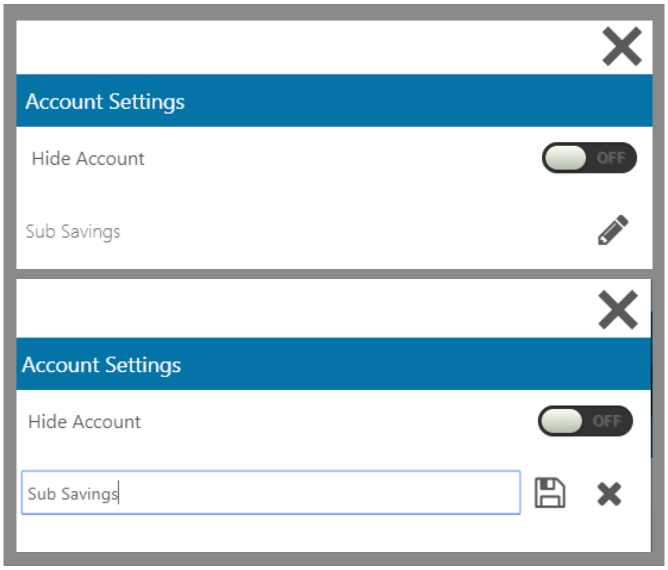


Accounts & Transactions

Rename Accounts

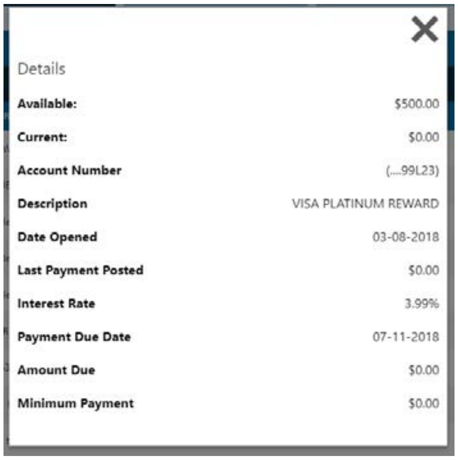
To rename an account, click on the gear settings icon. From the account settings menu, select the pencil icon.

Once you have renamed the account, save your changes by selecting the save icon.



Account Details

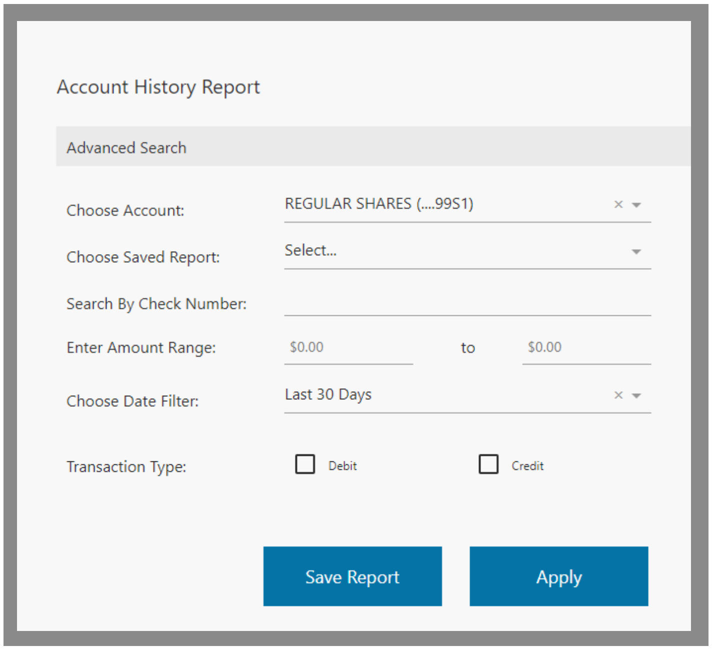
For additional account details, click on the icon in the corner of each account box. A pop-up box will appear with detailed information.



Account Reporting

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

Note: This tool is only accessible from a desktop browser. It is not accessible from the Mobile App.



Manage Money

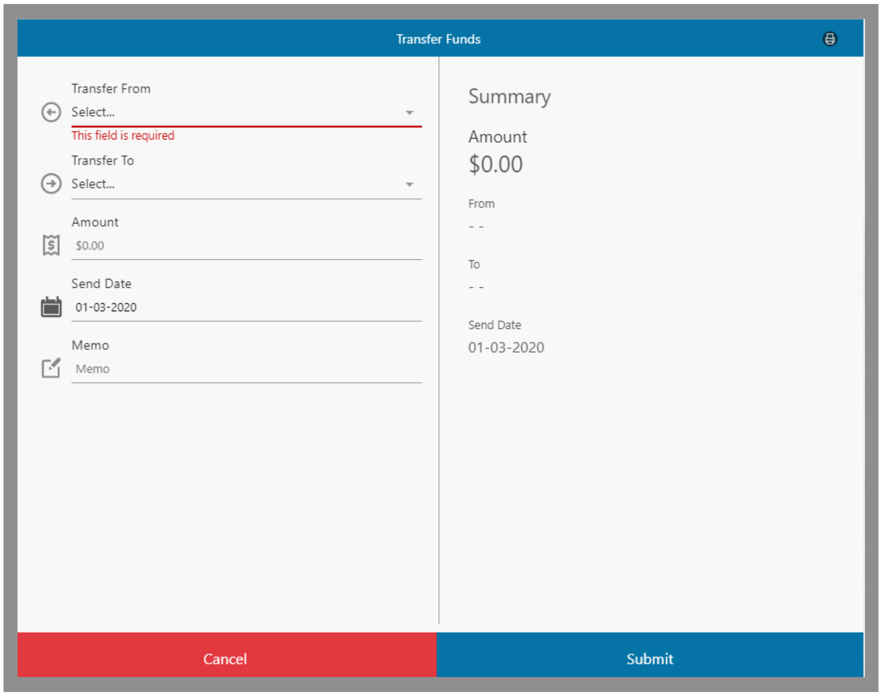
Transfer Funds

You can transfer funds from one account to another with the Transfer Funds feature.

1. Select the **Accounts** you would like the funds to transfer from and to.

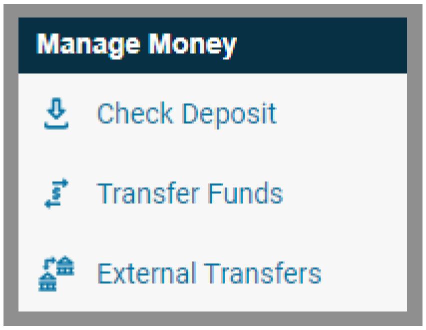
2. Select the **Amount**, the transfer **Date**, and leave an optional **Memo**.

3. Click **Submit** to complete transfer.

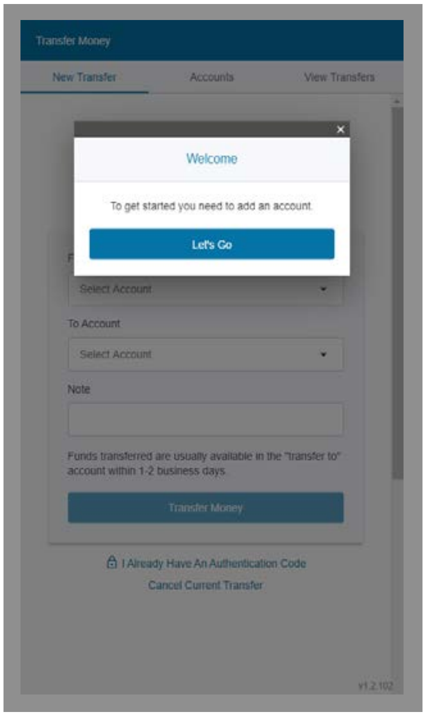


Manage Money

External Transfer



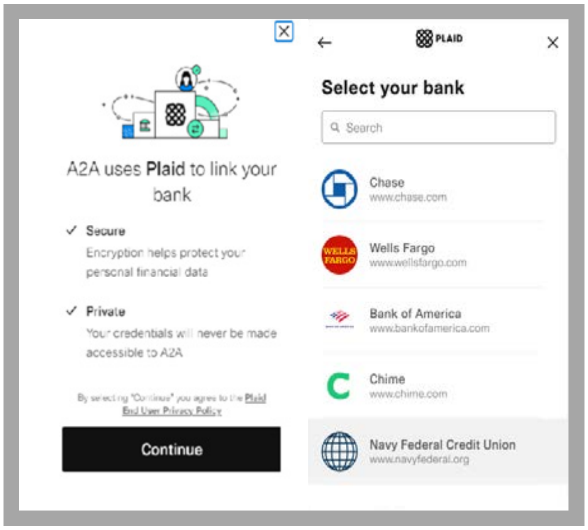
1. First, you will need to add your external account information.



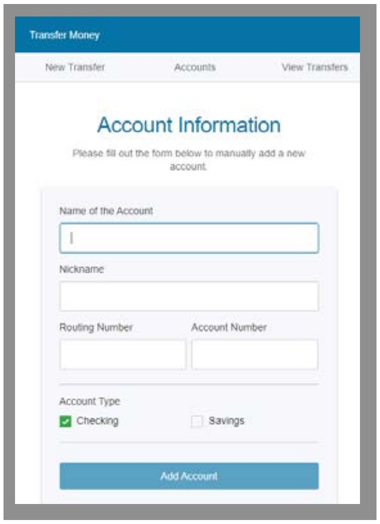
Manage Money

External Transfer

Option 1: Using **Plaid**, you'll be able to link to your account using your external financial institution's online login credentials.



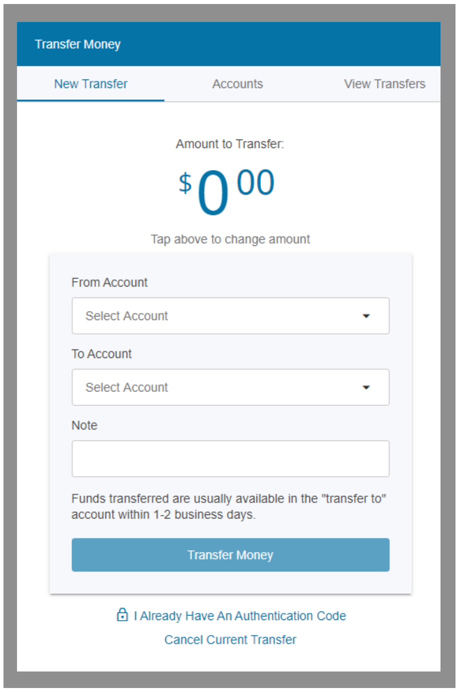
Option 2: You can manually add your external account with the verification of micro-deposits. You will need the **Routing Number, Account Name,** and **Account Number.**



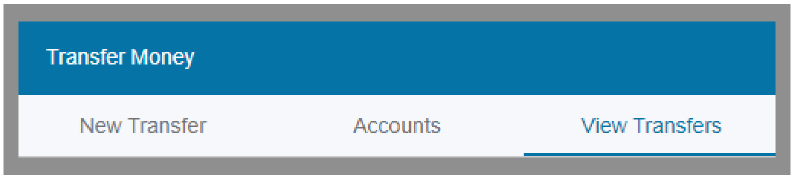
Manage Money

External Transfer

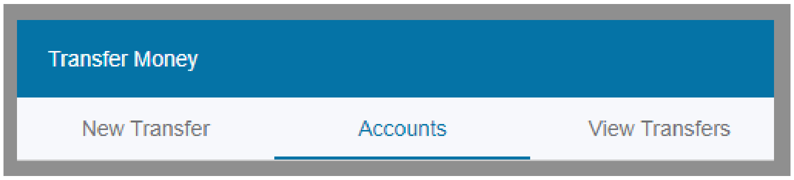
2 After adding an external account, you can schedule a transfer. Select your **From Account**, **To Account**, and leave an optional **Note**. Click **Transfer Money**.



Click **View Transfers** to view, edit, and cancel transfers.



Click **Accounts** to view, manage, or delete your External Accounts.

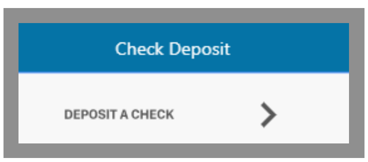


Check Deposit

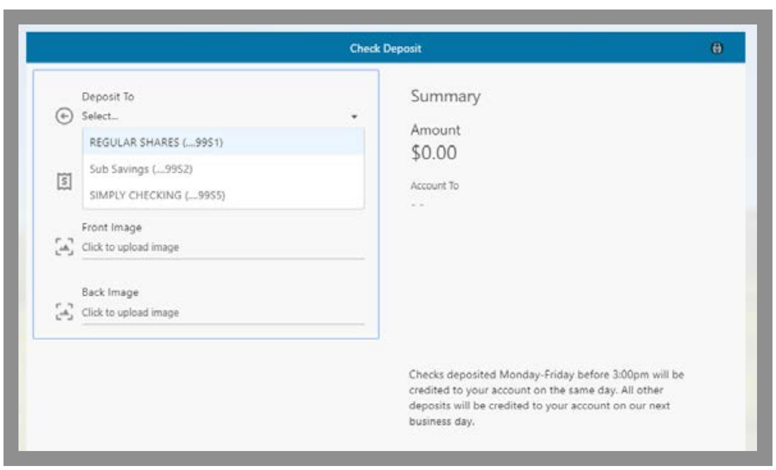
The check deposit tool gives you the ability to electronically deposit a check to your account.

Checks deposited Monday–Friday by 3:00 PM (PST) will be credited to your account on the same day. All other deposits will be credited to your account the next business day.

1. Once you've initiated a Check Deposit, click **Deposit A Check.**

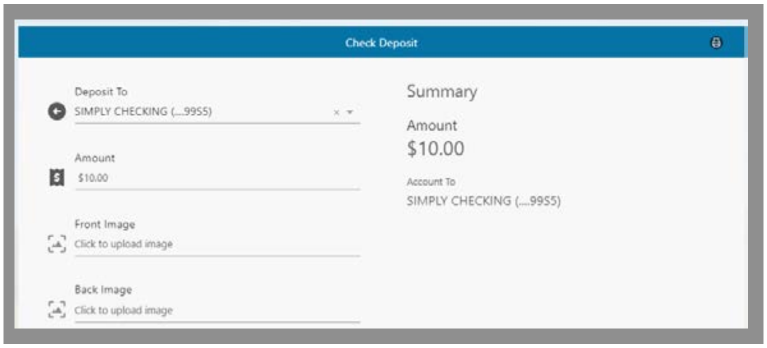


2. Click the drop-down menu icon to **select the account** to deposit to.



Check Deposits: The first $500 of your deposits may be available on the first business day. Funds will generally be available no later than the seventh business day after the day of your deposit. Please refer to the **Funds Availability Policy** in your membership agreement.

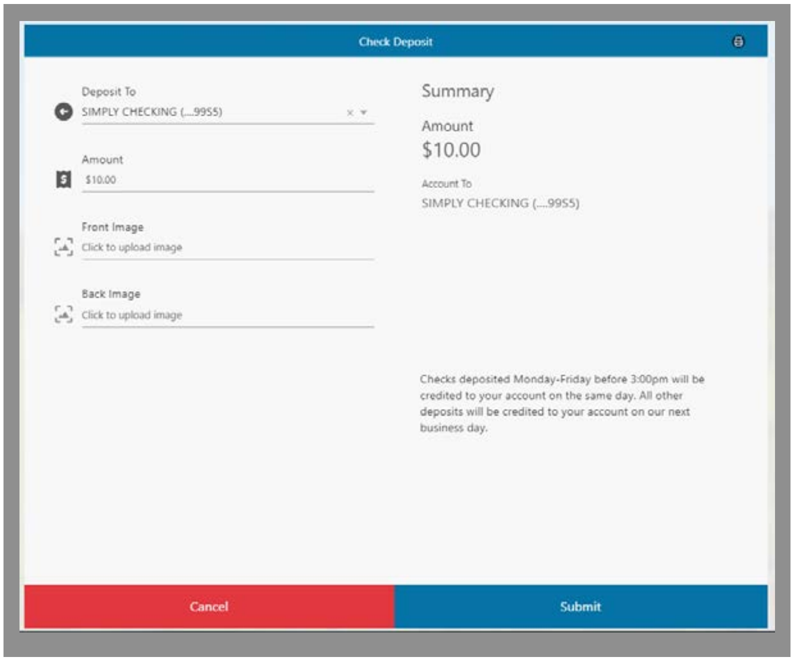
3 **Enter the amount** of the check.



4 You will need to **upload an image** of the front and back of the check.

Click **Submit** to complete deposit.

Note: If you are using a desktop computer, you will need to have an image of the back and front of the check saved to your computer in order to upload.



Payments

Pay Bills and Move Money

eBill

Enroll in eBill to directly link to your biller's online accounts and schedule single or automatic recurring payments.

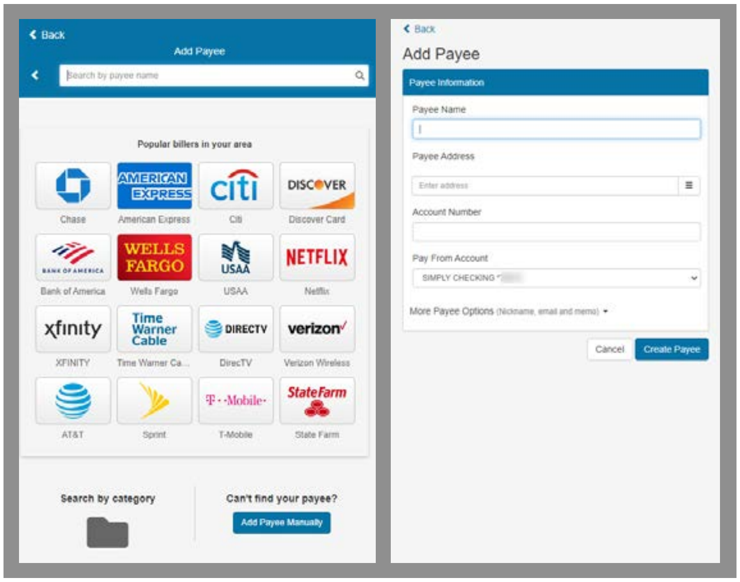
Electronic Payment

Electronic payments have an estimated 1 day delivery date.

Check Payment

Physical check payments have an estimated 3 day delivery date.

1. **Add Payee:** If a biller accepts eBill, from Bill Pay, you can connect by logging into your **biller's online account** using your account credentials. Or, manually add the payee with the **Payee Name**, **Address**, and **Account Number**.

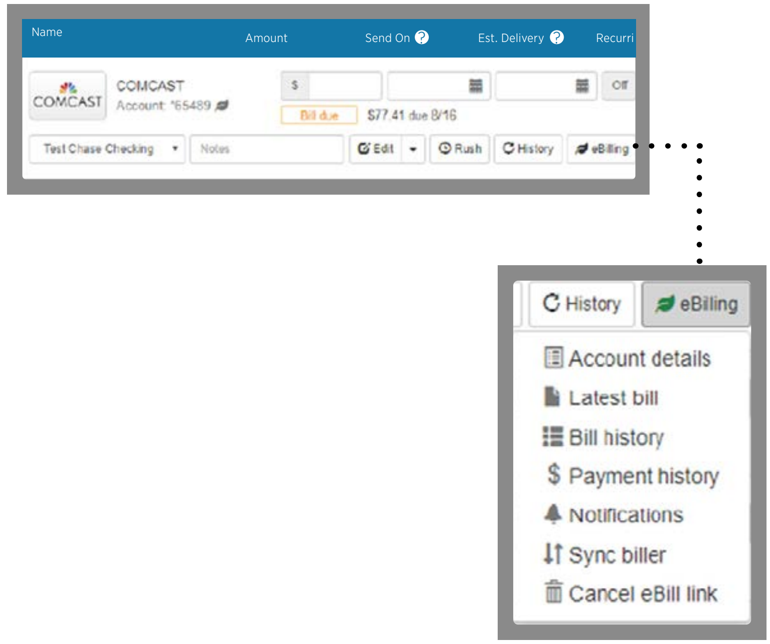


Requests for payments to be sent on the same day as the date of Your request must be received by us no later than 3:00 pm Pacific Time for it to be sent that business day. Please refer to the **Electronic Services Agreement And Disclosure** in your membership agreement.

Payments

2 **Under eBilling you can:** 

- **View Account Details**—displays biller account information including current bill and minimum payment.
- **Open Latest Bill** or review **Billing History**—view the most recent bill, or previous bills from the selected biller.
- **Review Payment History**—displays previous payment amounts and dates.
- **Manage Notifications**—add, update, or change notifications for payment reminders and more.



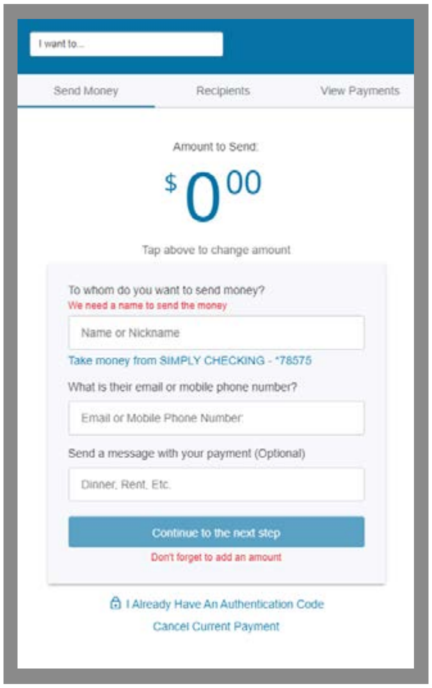
Payments

Pay a Person

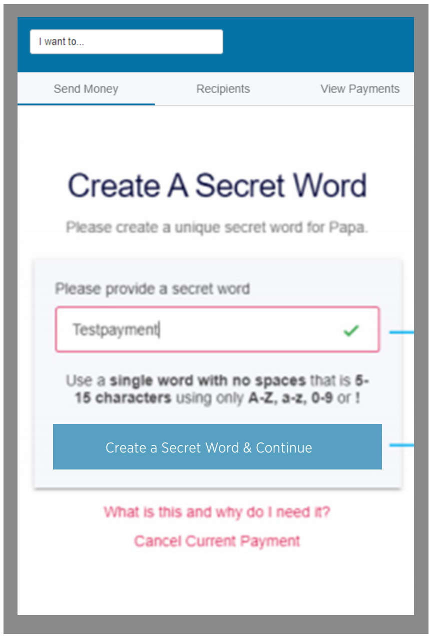
Securely send money to someone with their email or mobile phone number.

1 Enter **payment information.**

- Dollar amount you're sending
- Enter a name or nickname
- Enter recipient's email or mobile phone number
- Add a memo about payment (optional)



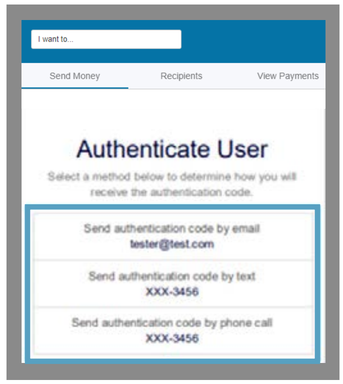
2 **Create a Secret Word** and share it with the recipient. They will need this to accept the funds. **Click Create Secret Word & Continue**.

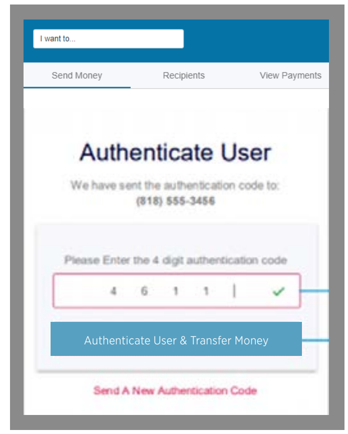


Payments

3 **Select a method of authentication email, text, or phone call.**

4 **Enter the Authentication Code** that you received.

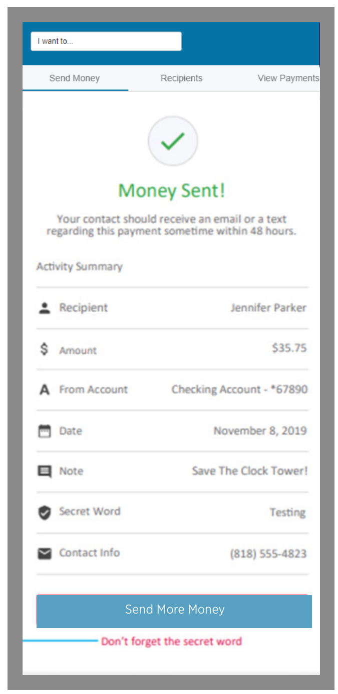


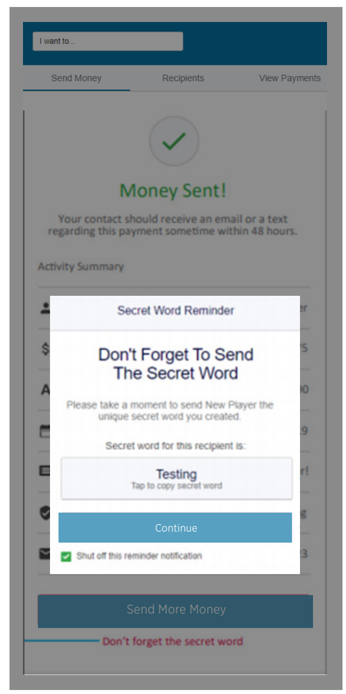


5 Click Authenticate User & **Transfer Money**. Don't forget the Secret Word.

6 **Send** the **Secret Word** to the Recipient.

7 **Click Continue** to close the reminder.





Payments

Pay with Picture

Schedule bill payments with a snap of a photo.

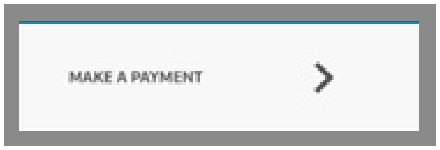
1. **Upload a picture** of your bill. The image must include the **Account Number** and the **Payee's Name** and **Address**.

Payments

Pay a Member

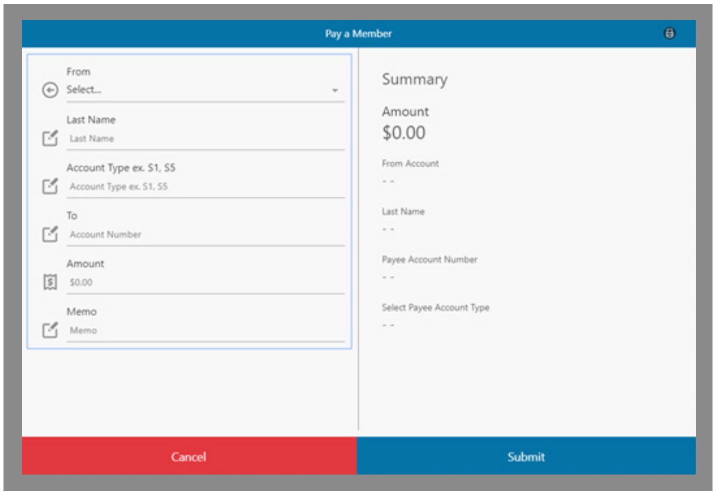
Members can send money to a Yolo Federal member using their Last Name, Member Number, and Account Type.

1. Select **Make a Payment.**



2. Enter **Payment Information.**
   - From Account
   - Member's Last Name
   - Member's Account Type
     Ex. S1, S5
   - Member's Account Number
   - Payment Amount
   - Leave a memo about the payment (optional)

3. Once the payment information has been completed, select the **Submit** button to confirm.



Monitor

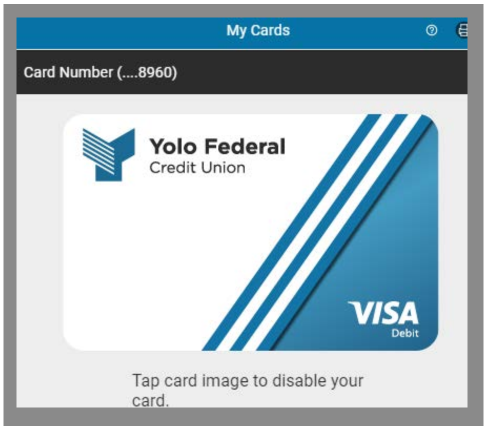
Manage Cards

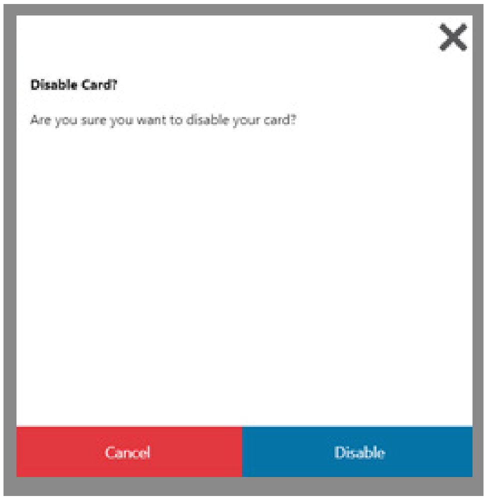
Turn your cards on and off with just a click.

1 Disable a card

Click directly on the card image.

A window will pop up to confirm your selection. Select the **Disable** button to confirm.





Monitor

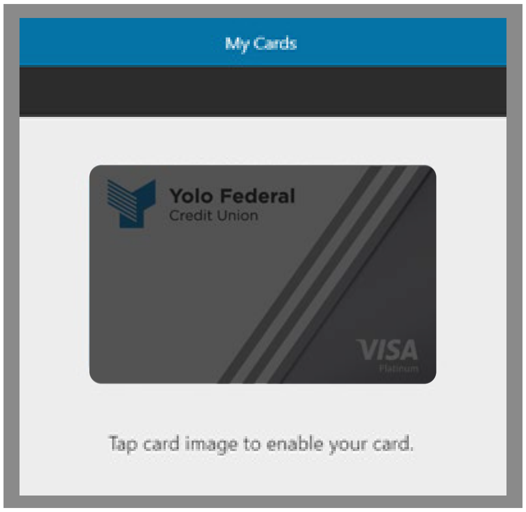
2 Reactivate a Disabled Card

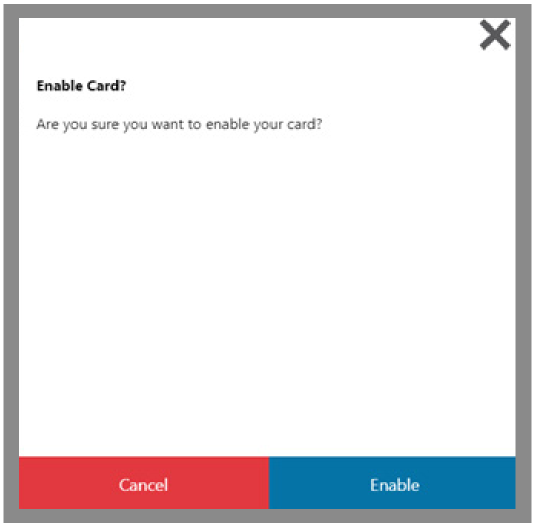
Click directly on the card.

A window will pop up to confirm you wish to reactivate the card.

Select the **Enable** button to confirm.

Note: All disabled cards will appear black with stripes to indicate that it is disabled.



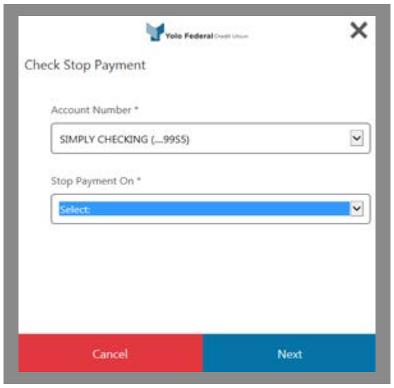


Monitor

Stop Check Payment

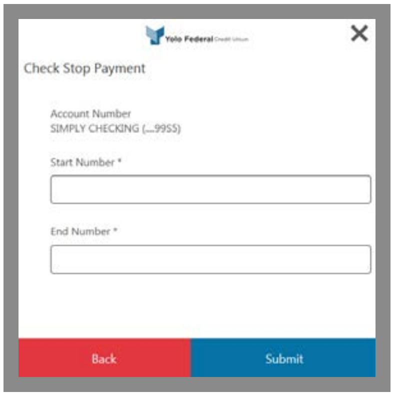
You can initiate a stop payment on an individual check or a range of checks.

1. Once you've initiated a **Stop Check Payment**, a pop-up window will appear where you can select the checks you want to stop.



2. Enter the check number(s) you wish to place a stop payment on. Click **submit** to confirm your stop payment for the indicated checks.

   Note: There is a $20 fee for each stop payment request. If you would like to stop a payment on a range of checks, it is a $20 fee for the one-time request to stop the range of checks.



Monitor

Check Withdrawal

You can issue a check withdrawal to be mailed to you.

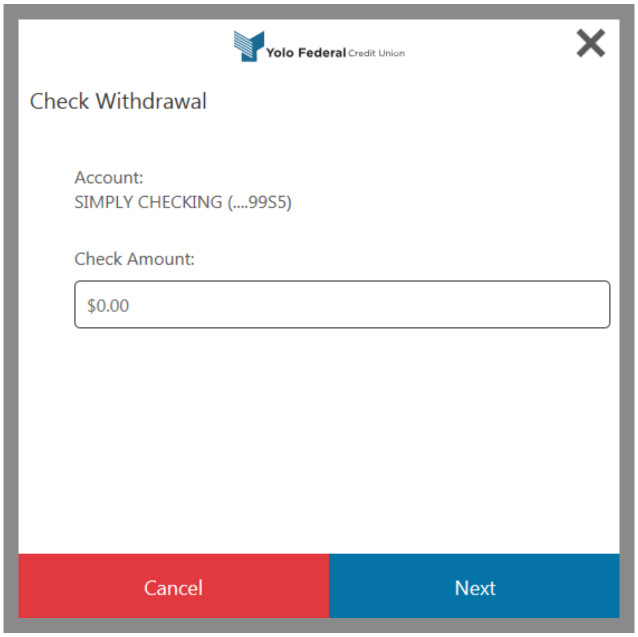
1. Once you've initiated a **Check Withdrawal**, a pop-up window will appear. Enter the amount you want the check issued for.

   The following screen will ask you to confirm the check amount.

2. Click **Next** to finalize and submit the check withdrawal.

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

Checks can only be withdrawn from a Checking Account.

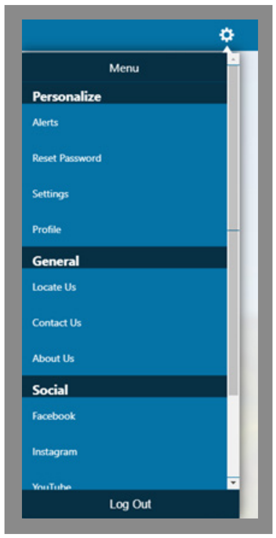


Monitor

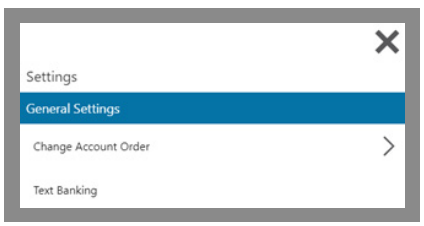
Text Banking

The Text Banking feature allows you to check your balance, recent history, or make account transfers with a text message.

1. To enable **Text Banking**, click the **settings gear symbol** in the top right-hand corner of the screen.

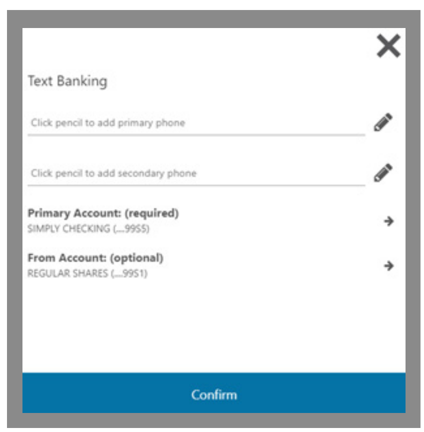


2. Click **Settings** under the settings menu, select **Text Banking**



3. Use the pencil icon to **add your phone number** and **select your primary** and **secondary accounts.**

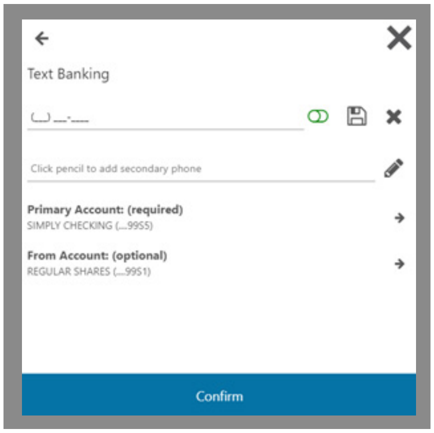
   Note: You have the option to add a secondary phone number, but it is not required.



Monitor

4. Once you have saved your number, and selected your account preferences, click the **Confirm** button to complete your settings.

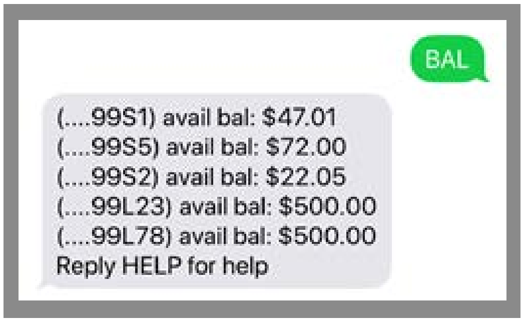
   Note: The primary account is the account you will receive information for.



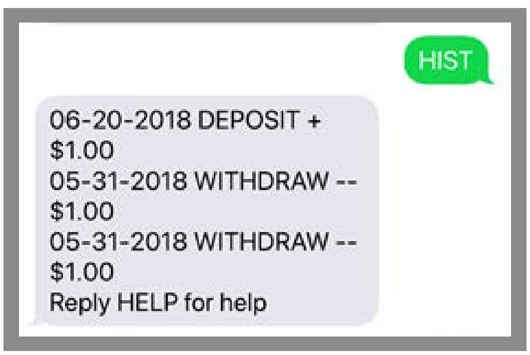
Monitor

Text Banking

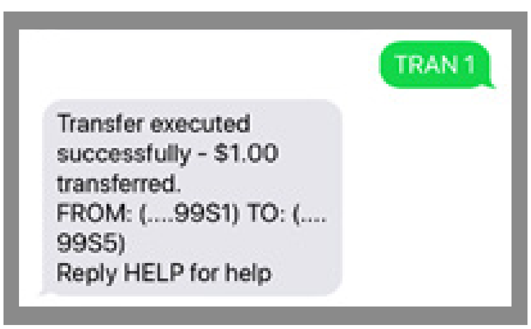
To check balances, text “BAL” to 592-17



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.

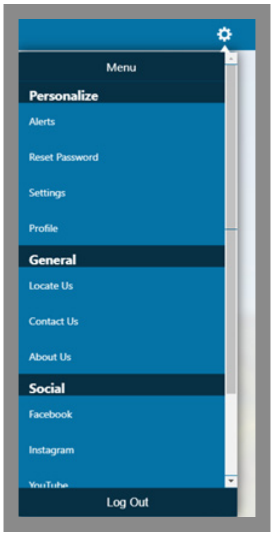


Monitor

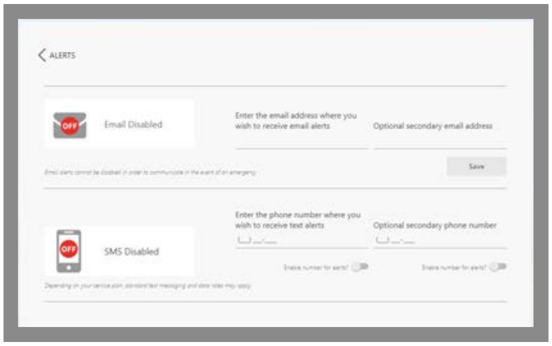
Account Alerts

Account Alerts can be set up to notify you when your account balance falls below a set amount or when a credit or debit above a specific amount clears your account.

1. To enable Account Alerts, click the **settings gear symbol** in the top right-hand corner of the screen.

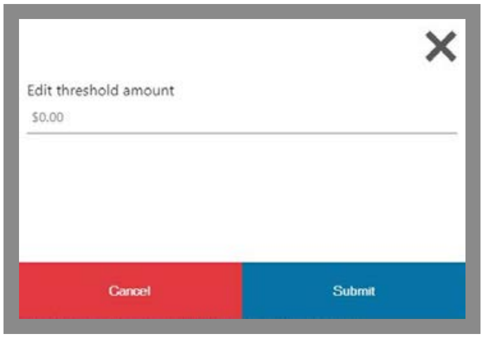


2. Click **Alerts**



3. **Set up** how you would like to be notified (email or text).

4. **Select the account** you wish to place the alert on and **add the amount** for the alerts you wish to set.



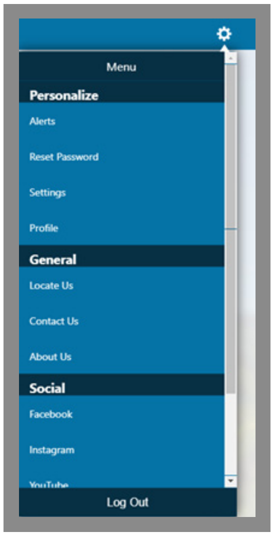
Monitor

Security Alerts

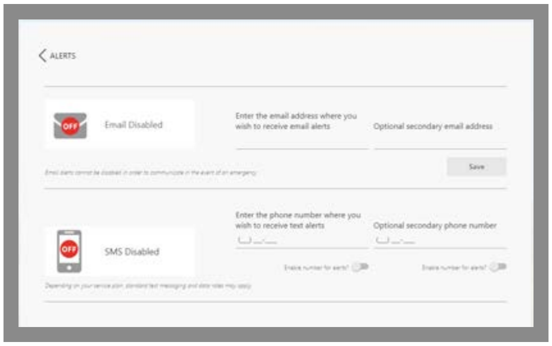
Security Alerts can be set up to notify you when something changes on your account, such as your phone number or email address.

1. To enable Security Alerts, click the **settings gear symbol** in the top right-hand corner of the screen.

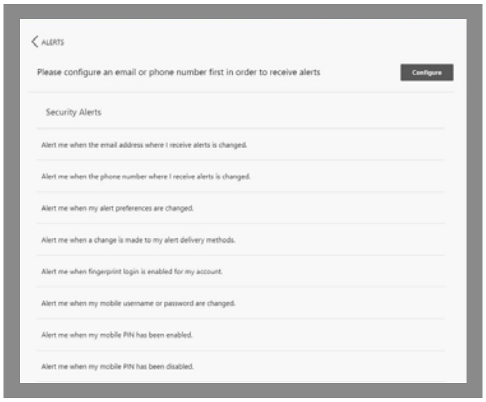
2. Click **Alerts**



3. **Set up** how you would like to be notified (email or text).



4. Click the **icon** next to the alert you wish to set up to **activate.**



Monitor

Security Alerts

refer them to their Agreements and Disclosures and that nothing in this guide supersedes those disclosures.

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