

# Important Changes to OnLine AnyTime and Mobile Banking App

## All Customers

- When the new app launches, you will need to update to the new app on your mobile devices. On or after launch day, open the Edison National Bank app and your device will prompt you to accept the upgrade.
- Your OnLine AnyTime username will NOT change. However, a more complex password may be required. Your device will prompt you to change your password, if necessary.
- For an added layer of security, after you log in, your device will prompt you to set up a 2-step verification for your account.
- You can now enroll in Mobile Deposit via the new Mobile App.
- You may need to reconnect your previously connected applications (i.e., Quickbooks, Quicken, Mint, Plaid, etc.)
- Automatic Funds Transfers between deposit accounts will be accessible in your account dashboard. Loan account Automatic Funds Transfers are visible in payment history but are not accessible through enhanced OnLine AnyTime banking.
- You can now manage Stop Payments and Alerts in your account dashboard.
- When transferring funds between accounts, a one-time transaction cannot be changed once submitted. If an error is made, you will need to submit a reverse transfer to correct the error.
- Recurring transfers have open end dates. You will need to cancel any recurring transfers when you no longer want them to recur.
- Deleting a payee in Bill Pay will cause payee search history to be incomplete.
- Downloaded transaction files will be in a new format and will contain a more detailed description.

## **Personal Accounts**

- Any notification alerts previously set for your account will need to be re-added.

## **Business Accounts**

- If you use Safari internet browser to access OnLine AnyTime banking, you may need to review and adjust your cookie settings to allow cookies. Another option would be to use a different browser.
- Cash Management users who utilize ACH and/or Wire Transfer Origination Services, will now have an additional option to access these services.
  - *Payments Tab* – This option will allow you to originate payments without using your token. You will be prompted to re-enter your OnLine AnyTime banking password as authentication.
  - *Cash Management Tab* – This option will direct you into the OnLine AnyTime banking portal that you are familiar with. You will be prompted to use your current token to originate ACH and/or Wire Transfers.
- To enroll in Bill Pay services, click the Cash Management tab and then click the Bill Pay tab. Follow the instructions to complete the enrollment.
- To enroll in e-Statements and to view existing e-Statements, click the Cash Management tab and then click the e-Statements. Follow the instructions to complete the enrollment.
- To work Positive Pay exceptions, click the Cash Management tab and then select the Cash Management/ARP Exceptions tab that you are familiar with.
- To upload an ACH Origination batch, the file must be in the NACHA format using a .txt or .ach file type.

**It's easy to bank anywhere, anytime with Edison National Bank/Bank of the Islands OnLine AnyTime and Mobile Banking App!**

**Should you have any questions about the new features, please call your banking office, or (239) 466-1800.**