

## ONLINE BANKING TROUBLESHOOTING

These are some of the most common problems we hear from customers about Online Banking. If you need additional help, select the **Feedback** option and send us a description of our problem or **Contact Us**. A member of our Online Banking Team will respond.

### Problem #1

**I've forgotten my Sign-on ID.**

Answer: **Contact us** and ask for the Online Banking Team during regular business hours or visit one of our **branch offices**.

### Problem #2

**I've Forgotten my Password.**

Answer: Online Banking has a self-service link you can use to retrieve a new password. First enter your Sign-on ID and when you are prompted to enter your password, click on the **Forgot Password** link and follow the easy to use instructions. You can also **Contact Us** and ask for the Online Banking Team during regular business hours or visit one of our **Branch offices**.

### Problem #3

**I've requested an Account to be added, but it doesn't show up in my Account Summary.**

Answer: The verification process for an account to be added request, may take up to 3 business days. If after that time period, the account does not show up on your Account Summary Page, **Contact us** and ask that the Online Banking Team research the matter.

### Problem #4

**When I sign in, one of two things may happen. I am either presented with an Alert/Warning screen or my browser will hang and act as if it has stopped functioning.**

Answer: This is commonly caused by your browser not being configured to accept cookies. You should be aware that our Online Banking system depends on cookies to verify our identity after signing in. If you have disabled cookies from your browser or are running third-party software that intercepts or deletes cookies you will not be able to use Online Banking to manage your accounts.

To enable cookies, search online for **(browser name) allow session based on cookies**. You may need to include your browser's version number after the browser's name when searching if the results do not match your web browser.

### Problem #5

**I am occasionally presented with an ALERT screen while working in Online Banking.**

Answer: Online Banking will automatically sign you out if you have remained idle for a period of time. This is done as a security protection in case you forgot to sign off. When you request your next page, you will be presented with the ALERT screen and you will need to sign back in again.

### **Problem #6**

**When I click on the Register of an account, the Register shows no transactions.**

Answer: Posted transactions to your account are tracked by the system from the point of enrolling or adding the account. Your register will only show transactions from this point on. If you have had transaction in the past that are no longer showing, **Contact us** and ask that the Online Banking Team research the matter.

### **Problem #7**

**I don't recognize a transaction in my register.**

Answer: If there is a transaction you don't recall making or creating, **Contact us** and ask that the Online Banking Team research the matter. Be sure to include the transaction information.

### **Problem #8**

**The information in my Online Banking register doesn't appear to be up-to-date.**

Answer: Online Banking is a 'real time' system, and all posted transactions are immediately viewable. However, certain ATM and Point of Sale transactions can take longer to clear. They will not affect your account balance until they clear.

### **Problem #9**

**I've scheduled a payment or transfer and it has not been made.**

Answer: If your payee has not posted the payment to your account within a few days of receiving it, **Contact us** and ask that the Online Banking Team inquire about the status of the payment. Include the type of transaction, the dollar amount, and the item's reference number (displayed on the Register screen under the "Num" column). The payment/transfer will then be traced and a status response sent to you.

### **Problem #10**

**There is a message on the Sign-On page that says Online Banking is running in "Offline Mode". What does that mean?**

Answer: The message indicates that the Online Banking system does not have a connection to Salem Co-operative Bank's database. It will run in offline mode if the bank is performing scheduled system maintenance or if there is a problem. You are still able to sign-on to the Online Banking system but keep in mind the following:

- Balance and transaction activity may not be up-to-date. Check the "Last Updated" date on the Accounts page to determine the last time your Online Banking balances and transactions were updated.
- You will not be able to do an immediate transfer when the system is in an offline mode. If you attempt to do a transfer, you will receive an error message indicating that the transfer could not

be completed. However, you can still create future-dated transfers as well as future-dated bill payments.