Prairie State Bank & Trust

ONLINE BANKING COMMON ERRORS AND HOW TO RESOLVE THEM

Registration Errors

Customer is unable to download app
Verify that the customer has updated their device.

Customer cannot be verified when registering
In order to verify that the customer has failed registration because they could not authenticate themselves, select the Enrollment tab on your Online Banking Admin, then select the SNNs tab. Search for the customer using their social security number. If the customer has not answered at least 3 out of 4 Out-of-the-Wallet questions correctly, or if they do not have enough credit history to produce these questions, their social will appear here. If they have tried multiple times, their SSN may be locked. Select the yellow padlock next to their registration to attempt to unlock the customer's Social.

If you have verified the customer according to our phone verification standards, you may register the customer yourself.

Invite sent and accessed but security code not working
First verify when the link was sent—invites expire after 3 days.

If the link is new, verify that the customer is on the correct page. If accessed using certain mobile devices, the link will sometimes take the customer to the login page. The Security Code is NOT a temporary password and will not work when entered into the password field. The only field the customer should be able to view after accessing the invite is the one asking for their Security Code. If they have been directed to the login page, advise the customer to access the link on a computer.

Customer did not receive the invite I sent them
If the customer has not received the invite, verify the customer's email address. The address to which the invite is sent can be found by selecting Edit User. It is located under the User tab in the Email Address field. If the email addresses in incorrect, update it and re-send the link.

If the email address is correct, the invite may have gone to the customer's spam folder. Verify that they have checked their spam.

Login Errors

Customer is unable to login
After a customer has unsuccessfully attempted to login three successive times, they are locked out of their account. First verify the customer is not locked up by pulling them up in the Online Banking Admin. If there is a padlock under the status column, the customer's account is locked. To unlock, simply click on the padlock and it will disappear.

Make sure the customer is using the correct username. If the username is correct, prompt the customer to select Forgot my Password. Once the customer has answered one of their security questions, a link will be sent to their email address. When they go to the link they will be prompted to choose a new password.

Customer is not able to successfully reset their own password
After a customer has unsuccessfully attempted to login three successive times, they are locked out of their account. First verify the customer is not locked up by pulling them up in the Online Banking Admin. If there is a padlock under the status column, the customer's account is locked. To unlock, simply click on the padlock and it will disappear.

Next, find out if the customer has been able to successfully answer their security questions. If correct answers are not being accepted or if the customer does not remember setting up the questions being produced, they are probably using the wrong username. Verify the customer is entering the correct username and have them try again.

If the security questions are being accepted, but they are not receiving the link in their email, verify that the customer's email address is correct. The address to which the reset link is sent can be found by selecting Edit User. It is located under the User tab in the Email Address field.

When all else has failed and the customer still cannot reset their own password, you can reset their password for them. Select Edit User, and enter a temporary password into the Password field. MAKE SURE TO SELECT FORCE PASSWORD CHANGE OR ELSE THE CUSTOMER WILL NOT BE PROMPTED TO CHOOSE THEIR OWN PASSWORD. Select Save at the bottom of the page.

Customer is not receiving verification code text when logging in on new device

Make sure the customer has clicked Send via Text. They will receive a 7 digit code from the number (313) 651-7592. If the text never arrives, verify that we have the correct device and phone number on our system by going to Edit User on Online Banking Admin, and selecting the Devices tab. Make sure their phone number is correct and that their device has been confirmed. If it has not been confirmed, you may confirm the device. If the devices information is outdated or incorrect, Delete the device and have the customer attempt to login again. They will be prompted to enter their device's correct information at that time. Make sure the customer is aware of alternate methods of authentication. They can receive a phone call or download the DuoMobile App.

Customer gave a scammer their login info

If a customer has given their Online Banking login information to a scammer, first assess the damage by verifying that no unauthorized Bill Pays had been sent from their account. If Bill Pays have been sent, take appropriate steps to assure they are stopped. If you or the customer are concerned that the account number has been put at risk, direct the customer to their local branch to close their account and open a new one. Emphasize to the customer that they should never give their Online Banking Login to anyone no matter what.

Next, prompt the customer to change their username and password by logging into their Online Banking, selecting Profile ➡ Security ➡ Change password and Change Username.

Customer continuously has to enter verification code every time they log in

Make sure customer is selecting Remember this Device when choosing how they want the verification code to be sent to them.

If they have selected Remember this Device and is still prompted to authenticate themselves each time they log in, they may want to check the cookie setting on their device.

Customer's PIN number is not working

If the customer's PIN is not working, they can select Username Login to login using their username and password. Once they have logged in, they can change their PIN to something different by going to Profile ➡ Security ➡ Login Options.

Note: If the customer needs to reset their password and accesses the reset link, Online Banking will be opened via the device's browser. PIN can ONLY be set via the app. Customer can login to app using username and new password to reset PIN.

Customer says they have online banking, but I'm not showing that they do

Verify if the customer has business accounts or personal accounts. They may be registered for Business Banking, which we cannot view on Online Banking Admin. If they would like his Business Banking password reset, you can do this at https://prairiestatebankhb.btbanking.com/onlineserv/CM/adminLogin.cgi. Additional instructions can be found on OneNote.

If the customer does not have business banking, find out if they have logged in since the conversion. If they have not, their account may have been disabled. You can re-enable their account by searching for the customer with the Show Deleted Customers box checked. When the customer pops up, click on the red padlock under status and then select Restore under Select Action drop down. At that point, you can uncheck the Show Deleted Customers box and search for the customer normally. When you pull up the customer go to Edit User. The security code is the customer's username + last 4 of social (e.g. DDuck1234). Customer will want to login using username (DDuck) and the Security Code as their temporary password (DDuck1234).

If you are still unable to find the customer's Online Banking account, it may have been terminated. This can occur if the customer has not logged on in 180 days. The customer will need to register as a new user.

Customer is abroad—how can they receive verification code?

Customer can either download DuoMobile or they can send verification code to an international number

Online Banking—Misc.

How do I set a customer up with Apple Pay/Mobile Wallet?

Email Operations with the customer's name and card number.

Where does a customer go to transfer funds?

To transfer funds, the customer will want to visit the Move Money tab on their Online Banking. They will then need to click the text at the bottom of the Move Money box which reads New Transaction.

Customer cannot view one or more of their accounts

If a customer did not have view/transfer rights set up for an account before the conversion, it would not have become viewable on Online Banking after the conversion. You can add these accounts to the customer's Online Banking via admin by selecting Add Accounts under the Select Action drop down. When the pop-up appears, click Search under the box containing the customer's social. All of the customer's unlinked accounts will appear under the Select Accounts box at the bottom of the pop up. Select all accounts you want to link. Click Add Accounts.

Business accounts cannot be viewed on Online Banking unless they have been approved by Business Banking. Contact Matt Jones or Tim Jenkins to find out if an authorized signer has been approved to have a business account added to their Online Banking.

New accounts will not be immediately available for customers to view, but will be automatically added after 1-2 business days have passed.

My customer wants to sign up for mobile text

Mobile text is no longer available to new users. Text and email alerts can be set up on Online Banking or the app under the My Alerts tab.

Customer transferred funds to cover overdraft and still got fee

If a customer makes a deposit at the branch after the 3pm cutoff time, then transfers these funds before the 5pm Online Banking cutoff time, the transfer will process before the deposit can process. This will result in an overdraft fee. The branch may refund these fees at their discretion, but it is a good fee and may not be refunded. Make sure the customer knows what the cut-off times are and so they can transfer funds accordingly in the future.

What do I do when all else fails?

When no solution can be found, get the following information and seek help from your supervisor:

- Get a screenshot of the error!
- Know what device the customer is using. Is it Apple or Android? What is the model? What is the operating system?
- Know if the customer has successfully logged in before. When was the last successful login?
- Know if this is the first time the customer has encountered this error, or if the error is recurring.
- Know exactly when the error last occurred (provide time and date).
- Know how the customer is attempting to access their internet banking. Are they using the app or a browser?

- Know what browser the customer is using. See if the error still occurs when the customer uses a different browser.
- Try to find out if it's a problem specific to this customer, or if it is a problem for multiple customers. Login to your own Internet banking and see if you get the same error.

Online Statements

How can my customer sign up for online statements?
For Instructions and screenshots of the online statement registration process, refer to *Electronic Statement Registration Customer Instructions* on ALICE.

Customer signed up for online statements and cannot view them
Statements can be accessed under the Documents tab in Online Banking or the app.

After a customer has registered for Online Statements, past statements will NOT retroactively generate. Customer can acquire past statements by submitting a research request ($2/item fee will apply).

Future statements will be accessible through the customer's Online Banking for up to 12 months. If the customer would like to keep the statements for longer, they may save the statements to their computer.

Customer is unable to get past Agree to Terms and Conditions portion of registering for statements.
When selecting document type, make sure the customer is selecting Statements not All Documents.

Mobile Deposit

Customer's mobile deposit was not accepted? Why and what now?
When a mobile deposit is denied, the customer will receive an email notifying them of the reason. Additional information denials can be found under the Online and Mobile tab on OneNote or by calling Retail Operations at ext.6010.

What are the mobile deposit limits and how do I increase them?
For Mobile Deposit limits and increase information, refer to *Bill Pay and Mobile Deposit Information* on ALICE.

Customer's mobile deposit feature has been removed.
A customer's mobile deposit feature may be disabled for a variety of reason. Refer to the Online and Mobile tab on OneNote or direct your question to Retail Operations at ext. 6010.

Bill Pay

Why did my customer's payee disappear on bill pay?
When a payment is unable to successfully send to a payee, usually due to incorrect information, the payee will be automatically deleted. This is done in order to avoid future failed payments. The customer will receive an email notification when a payment is not successful. They will want to set up a new payee.

Customer sent check to merchant using bill pay and it was returned as undeliverable. What now?
The customer should reach out to the merchant for a correct address, and then set up a new payment. A stop pay is NOT required when this occurs. If the payment is showing up as undeliverable on Bill Pay's system, they have received it back at their headquarters and have destroyed the check.

How can my customer register for bill pay?
To Enroll in Bill Pay, the customer should go to the Move Money tab on their online banking. On the right hand side of the screen, underneath the Move Money box is a section which reads Bill Pay Enrollment. The customer should select Enroll Now. After filling in all required fields and submitting, the customer will be approved by the bank in 1-2 business days.

What are the bill pay limits and how do I request an increase?
For Bill Pay limits and increase information, refer to *Bill Pay and Mobile Deposit Information* on ALICE.

Customer's payees did not transfer over from bill pay after the conversion
Bill Pay was not available on the mobile app before the conversion. In addition, the app and Online Banking had separate login information before the conversion. If the customer registered for the new Online Banking using his app's login info, their Bill Payees may not have transferred over. The customer will need to re-enter all payees UNLESS profile can be found when Show Deleted Customer is selected on the Online Banking Admin and they can re-register using hide old Online Banking information.

Customer is trying to set up a bill payment, but it is not letting them proceed to the next screen
Verify that the customer is filling all the fields out correctly. Numbers should be entered without commas (e.g. $1200, not $1,200).

Customer wants to use bill pay to pay PSBT loan. Can they make it process as an electronic payment?
As long as the customer lists the loan number correctly, PSBT loan payments will process electronically. Loans should be listed as a 5-digit note followed by an 8-digit account number. For example, 0001011122233 where the 00010 is the note and the 11122233 is the account. If the payment is not set up this way, payment will be processed as check.

Customer can also set up transfers to loan using online banking or by coming into branch and signing auto-transfer paperwork.