



New Digital Banking WILL BE HERE on 3/28/23! Get Ready!
FAQ

Q. How and when do I register for the new Digital Banking?

The new Digital Banking login will be on our website replacing the old log in area (see screenshot below). We will update our website at www.olycu.org to announce when our new digital banking access is available. **Please do not try to log in on 3/28 until you see that our website says “now available”.**

Our live date will be on 3/28/23. The exact time of day is unknown.

Existing home banking users will have a simplified process to access our new digital banking. To access the new digital banking, you will just log in using your existing username (using your account number will not work) and a **temporary password of 99+last six digits of your SSN** (example: 99223344). This will take you through a series of prompts to complete access to your new digital banking experience.

If you do not remember your username:

1. Prior to 3/27 you can click on the “Forgot User ID” link on our current home banking log in box to recover your username.
2. On 3/28, you will need to click on the “forgot your username or password” to recover your username.



Username

Password

LOGIN

[Register Now](#)
[Forgot your username or password?](#)

Those members that are **not enrolled in our existing home banking** will click on the “register now” link on 3/28 to complete the new enrollment process.

If you are currently using our home banking, do not click on the “register now” link!!

Q. When will I experience an interruption in home banking access for the new Digital Banking?

(IMPORTANT): Please conduct any necessary transactions in home banking prior to 3/27/23.

Your existing home banking access will be disconnected as of 3/27/23 in preparation for the launch of your new digital banking access. We will be working on connectivity to the new platform on 3/28/23. We will post the availability details on our website with the verbiage “NOW AVAILABLE” when the new digital banking is ready to use.

If you choose to call us for assistance, please be patient with us as our phone call volume is anticipated to increase drastically for the live date and probably a few weeks after until everyone is logged in successfully.

Q. What happens if I schedule a payment for bill payer beyond 3/28/23?

(Update) Bill payer access under our old home banking will be permanently disabled as of 3/27/23. Any payments scheduled through 3/24/23 will still be processed in our old system. **Any payments you want to schedule after 3/24 will need to be setup in our new digital banking.** There will be no payments processed between 3/25 and 3/28.

Q. What are the known issues that are still being worked on?

(New Information) As of 3/24/23, we have a handful of known issues that we are still working on. You may still see some of these issues while using our new digital banking. If you see something other than what is listed here, please make sure to call us and let us know so we can get it resolved.

*Updating phone numbers under "my settings" does not update the correct phone number fields

*Setting up some eBills under bill payer timing out/failing

*Text banking transfers returning an incorrect account balance

*Stop Payment requests are not providing notification of stop pay fee however the fee does post according to fee schedule

*Some email notifications showing the sender email as administration@digitalinsight.com instead of @olycu.org.

*Members are unable to revise their account names in digital banking.

Q. What do I need to do NOW to prepare for the new Digital Banking?

Please verify the phone, mailing address, and email address we have for you in home banking is up to date. If you are a bill payer user or have recurring transfers setup outside of bill payer, please review the questions below for further necessary action.

Q. Will my payees for Bill Payer be on the new Digital Banking?

(Update) Unfortunately, no. **You will need to re-create all your payees under the new digital banking platform.** Before the new Digital Banking goes live, we suggest you review your existing payees and note or do screenshots of any details that will help you re-create them in the new platform. If you need assistance, please contact us. **Our live date with the new system is targeted for 3/28/23 however your access to your current bill payer will be permanently disabled as of 3/27/23.**

Q. Will the processing of my Bill Payer change?

Yes, it is important you understand how the processing will change. The bill payer you had before would not be issued if there were insufficient funds in the elected funding account. Previously you had to initiate the bill payment again if there were no funds at the first scheduled payment attempt. With the new Bill Payer, this process will change. **If there are not enough funds to cover the payment, the bill payer could cause an insufficient funds fee of \$30.00 per attempt with multiple attempts. You will need to deposit funds into your account to avoid interruption to your bill payer services. If you do not deposit funds, you could be subject to collections by the Bill Payer servicer.**

You must also have a primary checking account to register and use bill payer. You will not be able to setup bill payer on a savings only account. However, once you are enrolled, you can select your savings as the “funding account” to pay your payees.

Please keep in mind that as a “new” bill payer user, some of your initial payments may first go out as a check but might convert to electronic payments as the system will gradually recognize the payee. This is important to note to make sure your payment is not late.

Q. What benefits are there to this new Digital Banking?

(UPDATE) Initially you will have the same features and functionality you have currently but everything will have a different look and feel. In addition, you will see some new features. We have implemented “Credit Score” and “Money Management”. These new features help you manage your money better and improve your credit score. We have posted a link to a demo of our new digital banking on our website.

Throughout 2023, we will phase in more enhancements that will include **remote check deposits, card management, Zelle, and so much more!**

Q. I have recurring transfers that I setup in my home banking; will they still be there in the new Digital Banking platform?

You will not be able to see or manage any recurring transfers that you setup in the prior home banking platform. **However, these recurring transfers will still be active and will still function** as before. If you want to edit or delete these transfers you will need to contact us directly.

If you want to manage your transfers from the NEW Digital Banking platform, you will need to contact us so that we can delete your existing recurring transfers. If you setup the same recurring transfers you had before in the new Digital Banking without contacting us to delete the old recurring transfer records, **you will experience duplicate postings of the same transfers.**

PLEASE KEEP CHECKING BACK FOR ANY UPDATES TO THIS FAQ DOCUMENT POSTED ON OUR WEBSITE!