ONLINE BANKING AND APP USER GUIDE

Enroll

IMPORTANT NOTE: If you were an existing Online Banking or app user prior to March 1, 2021, just log in using your current credentials. You do not need to re-enroll.

Enroll in Online Banking (Desktop)

1. Select **First timer user? Enroll now.**
2. Enter the information requested on the Enroll screen, and then select **Next.**
3. Enter the verification code sent via SMS, and then select **Verify.**
4. Read the user agreement, and then select **Agree.**
5. Create a username and password by entering information in the **Username** and **Password** fields, and then select **Next.**

Enroll in SCCU Mobile App

1. Download the Scenic Community CU app from your smart phone app store.
2. Once downloaded, open the app and select **First time user? Enroll now.**
3. Enter the information requested on the Enroll screen, and then select **Next.**
4. When the Secure your Account screen appears, complete the form details to set up two-factor authentication, and select **Next.**
5. When the User Agreement appears, select **Next.**
6. Create Username and Password credentials and select **Next.**
7. Create a **Passcode**, then confirm it by entering it again on the following screen.

Two-Factor Authentication

1. Enter your Username.
2. Enter your Password and click **Sign In.**
3. If this is your first time logging in to the new mobile app, you will be prompted to provide a current **email address** and a **phone number** you have access to. Enter these and click **Next.**
4. You will be asked how you would like to receive your authentication codes: Text Message (message and data rates may apply), or Phone Call.
5. A verification code will be sent to the option you chose previously.
6. Enter the code you received and click **Verify.**
7. Two-step verification for your account is now enabled.

Transfers

Create a Transfer

1. Choose a situation and follow the corresponding steps:
   A.) *Online Banking* - Select an option:
      i. Select **Transfers** from the Main Menu.
      ii. Select **Make a Transfer** in the quick actions section of the dashboard.
      iii. Select **Make a Transfer** from the Transfers section of the dashboard.
   B.) *Mobile App*:
      i. Open the app menu and select **Transfers.**
      ii. Select **Make a Transfer.** If prompted, answer the security question and select **Submit.** If not, continue to the next step.
2. Select the account you want to transfer funds from, and then select an account for the destination.
3. Enter the transfer amount.
4. **Choose a situation and follow the corresponding steps:**
   A.) Creating a one-time transfer

i. Select **submit.**

B.) Creating a one-time scheduled transfer

i. Select **More Options.**
ii. Select the **Date** field.
iii. Select a date for the transfer if you want something other than the Soonest Available default.
iv. Select **Submit.**

C.) Creating a recurring transfer

i. Select **More Options.**
ii. Select the **Date** field.
iii. Select a date for the repeating transfer to start.
iv. Change the **Frequency** field.
v. Select **Submit.**

Modify a Scheduled Transfer

1. Select the main menu and then select **Transfer**.
2. Select a transfer in the *Scheduled Transfers* list.
3. **Choose a situation and follow the corresponding steps:**

A.) Edit Transfer

i. Modify the desired field.
ii. Select **Save**.

B.) Delete transfer

i. If iOS, select **Delete**. If Android, select **trash icon**.

Make a Loan Payment

1. Select the loan you would like to pay from the *Accounts* section of the Dashboard.
2. Select **Pay**.
3. Select the **From** account.

Bill Pay

In Online Banking

1. Access Bill Pay in one of the following three ways:

   - **OPTION 1: Access bills through the Online Banking Main Menu →** Select **Payments** from the Online Banking main menu

   - **OPTION 2: Access bills through the quick actions section of the Dashboard →** Select **Payments** in the quick actions section of the dashboard

   - **OPTION 3: Access bills through the Payments section of the Dashboard →** Select **Make a Payment** from the payments section.

2. Select **Pay a bill** or **Pay a person** to make a payment to an existing payee, or select **New payee** to add a brand new payee. Fill out the required information, including selecting whether the payment is recurring, and click **Submit.**

3. To edit a payee, click the **Payees** tab and select the payee you want to edit. Click **Edit** and re-enter your password for security. Edit the pertinent information and click **Submit.**

4. To manage your payments, including viewing detailed payment history, click **Manage payments.**

In the App

1. Access Bill Pay in one of the following three ways:
    - **OPTION 1: Access bills through the Main Menu** → Select **Payments** from the main menu
    - **OPTION 2: Access bills through the quick actions section of the Dashboard** → Select **Pay** in the quick actions section of the dashboard
    - **OPTION 3: Access bills through the Payments section of the Dashboard** → Select **Make a Payment** from the payments section.
2. Select **Make a Payment.**
3. Choose an existing payee, or tap **Add payee** to add a new payee. If adding a new payee, choose **Add a company** or **Add a person**. Fill out the required information and click **Submit.** You can pay bills or send money to individuals.
4. Once the payee is added or chosen, select **Make a Payment.** Choose the from account and the amount to pay. If desired, choose **More options** to select the frequency of the payment, the delivery date, and add any personal notes. Then click **Submit.**

Person to Person Payments

You can use Bill Pay to send money to individuals, or to your own accounts at other institutions.

In Online Banking

1. Follow the steps above to access Bill Pay.
2. Once in Bill Pay, select **Pay a person** from the top menu.
3. Choose one of three ways to send money to someone else and follow the prompts.
    - **Email (Electronic).** This option will send an email to your recipient, where they will enter their own account and routing number.
    - **Direct Deposit (Electronic).** This option requires you to know the recipient's account and routing number. This is a good option for sending money to your own non-SCCU accounts.
    - **Check (Mailed).**

Most Person to Person payments processed before 3:00 pm Eastern Time will be deposited to the recipient's account the following business day.

In the App

1. Access Bill Pay in one of the following three ways:
    - **OPTION 1: Access bills through the Main Menu** → Select **Payments** from the main menu
    - **OPTION 2: Access bills through the quick actions section of the Dashboard** → Select **Pay** in the quick actions section of the dashboard
    - **OPTION 3: Access bills through the Payments section of the Dashboard** → Select **Make a Payment** from the payments section.

2. Select **Make a Payment.**
3. Choose an existing payee, or tap **Add payee** to add a new payee. If adding a new payee, choose **Add a company** or **Add a person**. Fill out the required information and click **Submit.** You can pay bills or send money to individuals.
4. Once the payee is added or chosen, select **Make a Payment.** Choose the from account and the amount to pay. If desired, choose **More options** to select the frequency of the payment, the delivery date, and add any personal notes. Then click **Submit.**

Most Person to Person payments processed before 3:00 pm Eastern Time will be deposited to the recipient's account the following business day.

Remote Deposit

Enroll in Remote Deposit

You can enroll in Remote Deposit in the app or in Online Banking.

1. **Select an option to start the enrollment process:**
   - A.) Select **Deposit Checks** from the main menu
     OR
   - B.) Select **Deposit** from the dashboard.
2. Select an account from the list, complete the account information necessary, and then select **Enroll**.
3. Select **OK**. SCCU staff will review your request to enroll. You will get a notification once your account has been approved or declined for Remote Deposit.

Deposit a Check

You can deposit a check in the app.

1. Select **Deposit checks** from the main app menu.
2. Select **Make a Deposit** and enter the amount.
3. Select **Continue.**
4. Select the account you would like to deposit funds to. The Check Front capture screen will appear.
5. Center the check front in the capture screen, **tap the screen to capture**, and hold your device steady while the auto focus completes. After a short wait time, a preview screen appears. If the image is blurry, you can select **Retake** to replace your capture with a new one.
6. Select **Continue.**
7. Use the same method to **capture the check's other side**, and then tap **Continue.**
8. Select **Submit.**

Debit Card Management

Lock or Unlock Your Card

If you lose your card, you have the ability to **temporarily** lock it while you look for it, and unlock it once you find it. Locking your card stops it from being used until you unlock it.

1. Find the *Card Management* section on the dashboard.
2. Locate the desired card.
3. Select the green toggle next to the card to lock or unlock it.

Report Lost/Stolen

Important: When you report a card as lost or stolen, this deactivates your card and you will be required to get a new one. Fees apply with lost or stolen cards. Only flag your card lost/stolen if you intend for it to be permanently deactivated.

1. **Select Accounts** > **[Account Name]** > **Card Management**.
2. Select the appropriate card.
3. Select **Report Lost/Stolen.**
4. Select **Lost/Stolen**.

Order a Replacement Card

1. **Select Accounts** > **[Account Name]** > **Card Management.**
2. Select the appropriate card.
3. Select **Reorder card.**
4. Read the disclaimer and select **Reorder card** to confirm.

Activate a New Debit Card

To activate a new debit card, you can call the number on the back of your card, or activate the card in Online Banking or the app using the steps below.

1. **Select Accounts** > **[Account Name]** > **Card Management.**
2. Select the appropriate card.
3. Select **Activate new card.**

Set Up an Alert

1. Select the Share account you would like to set up alerts for.
2. From the list of options select **Alert Preferences**.
3. Choose to add a *Balance Alert* or a *Transaction Alert* by selecting **Add Alert**.
   - For *Balance Alerts*:
     - Choose if you want to be notified when your account reaches above or below a specific amount.
     - Select a **Notify By** option: Text Message, Phone Call, or In-app Message.
     - Click **Add Alert**.
   - For *Transaction Alerts*:
     - Choose if you want to be notified when your *credit (deposit)* or *debit (withdrawal)* is over a specific amount.
     - Select a **Notify By** option: Text Message, Phone Call, or In-app Message.
     - Click **Add Alert**.

Send Messages

1. To send a message through our new online and mobile banking system, click the **Messages** button on the dashboard.
2. Type your message at the bottom of the screen where it says *Type a Message*. You can attach documents, screenshots, and images (ex. driver's license) to your message.

3. Once your message is completed, click the arrow on send the message.
4. A representative will normally be in touch within 1-2 hours during regular business hours (Mon – Fri 9:00 AM-5:00 PM and Sat 9:00 AM-1:00 PM ET) after your message has sent.

View eStatements

1. Click on the account you want to view.
2. From the list of options select **eStatements**.

Arrange Your Accounts

1. Select the ellipses (...) icon on the dashboard.
2. Select **Organize Dashboard**.
3. Drag and drop the sections until the desired order is achieved.
4. Select **Done.**

Change an Account Nickname

1. Select an account from the *Accounts* section on the dashboard.
2. Select **Settings**.
3. Next to the account name, select **Rename**.
4. Type the new name.
5. Select **Save**.

Change Your Password

1. Select **My Profile** from the Main Menu.
2. Select **Settings** > **Security**.
3. In the **Password** field, select **Edit**.
4. Enter the existing password, then enter a new password.
5. Select **Save**.

Update Your Phone Number or Email

In Online Banking

1. In the main menu, select **My Profile**.
2. Select **Settings**.
3. Select the **Edit** button from the field you would like to edit.
4. Before you can edit your email or phone number, you will need to reenter your mobile banking password and select **Submit**.
5. Edit the necessary information and click **Submit**.

In the App

1. From the dashboard, select your icon on the top right, next to your name. Select **Settings.**
2. Select the **Edit** button from the field you would like to edit.
3. Before you can edit your email or phone number, you will need to reenter your mobile banking password and select **Submit**.

4. Edit the necessary information and click **Submit.**

Call Us or Find a Branch

1. Select **Support** from the main menu.
2. To call, click **Call us.**
3. To find a branch, click **Locations.**

QUESTIONS?

(423) 875-6955

www.MySCCU.com/connect/contact-us