

Online and Mobile Banking FAQs

Why are you making this change?

We are enhancing our suite of bank accounts and services in response to ever-changing security, regulatory and compliance requirements. Plus, the new system offers a better digital banking experience.



What comes with the new system?

Items that are not changing and will be available in the new system:

- Transfers
- Bill Pay functionality
- eDocuments
- Mobile Deposit
- Remote Deposit Capture
- Text Banking (must re-sign up)
- Text Alerts (must re-sign up)
- Stop Pay - allows customers to request a stop payment
- Auto Enroll - allows customers to sign up for Online Banking on our website without having to visit an RCB Bank location or call

New items with the new system:

- Customize and personalize the look and feel of your Online Banking for your needs
- Direct Connect – Quicken or QuickBooks (QB) connection into online banking and allows your system to auto reconcile daily
- Bank to Bank – transfer money between your RCB Bank account(s) and your non-RCB Bank account(s) within Online Banking
- Bank to Bank – transfer money between your RCB Bank account(s) and external financial institution account(s) within Online Banking
- OneWayPay – transfer money to another RCB Bank account within Online Banking
- my ClickSWITCH – ability to easily move an account from an external financial institution to RCB Bank
- my CardSwap – link your RCB Bank debit card number to your outside subscriptions to be able to easily update your card number
- Financial Tools – personal finance management software within Online Banking
 - Available with a \$2 per month charge

New items for commercial customers with the new system:

- Cash Management tools now on RCB Bank Mobile Banking App allowing you to stay secure and connected no matter where you are. Treasury features within Online Banking will now be available in the app, including the ability to manage payroll and send wires from your mobile device.
- Positive Pay upgrades:
 - Enhanced file import mapping
 - Added Payee verification to Check
 - Added self-administration to ACH Filter
- Bill Pay – A convenient, secure and simple way to pay bills online new to commercial customers within Online Banking.



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Will I still use my same ID & Password?

Prior to December 5, you need to login to our current Online Banking on a desktop to locate your Login ID. Instructions for this can be found by visiting RCBbank.bank/LoginInstructions.

Your initial password will be the last four digits of your social security number. You will then select your preference for receiving a security access code (text or phone call) to confirm your access. Lastly, you will be asked to create a new password. You may choose an existing password from our previous online banking version or pick an entirely new password.

Will there be a new Mobile Banking App?

No, however, the RCB Bank Mobile Banking App that you currently have downloaded will require an update. It will look different with a new white icon. If you do not update the Mobile Banking App on your device, you will not be able to access your account as the old version will be inaccessible.



On December 5, if your mobile banking app is not the white icon as show above, you must:

To update your app on your iPhone:

1. Open the App Store®.
2. Tap your profile icon at the top of the screen.
3. Scroll to see pending updates and release notes. Tap Update next to an app to update only that app, or tap Update All.

To update your app on your Android:

1. Open the Google Play Store™ app.
2. At the top right, tap the profile icon.
3. Tap Manage apps & device. Apps with an update available are labeled "Update available."
4. Tap Update.

RCB Bank Mobile Banking app on your iPad must be re-downloaded from the Apple App Store® or Google Play Store™.

Will Online Banking or the Mobile Banking App be unavailable at all during the upgrade?

On December 2 at 4:00 p.m. CST until December 5 at 8:00 a.m. CST, Online Banking will go into inquiry only mode, so you will not be able to process any transfers or ACH and cash management products will be unavailable.

Bill Pay, Mobile Deposit and Remote Deposit Capture will still work during this time.



Will my text Banking & Online Banking Alerts come over?

No, the text banking and online banking alerts are slightly different in the new system. Customers will have to re-sign up for the alerts they want to receive.

Will my Face ID – Biometrics save to the new app?

No, you will have to reactivate that feature in the mobile banking app.

Will my Quicken/QuickBooks stay the same?

Yes, but better. The new system will offer a better option called Direct Connect that simplifies linking and automatically updates your information within Quicken/QuickBooks.

Do I have to change over to the new platform?

Yes, as Online Banking and Mobile Banking App are both upgrading. We believe that you will enjoy the new digital banking experience as it is more user-friendly and provides additional services to you.

Will my bills still be the same and move over?

Yes, your Bill Pay items and schedules will move into the upgraded Online Banking.

On December 2 at 4:00 p.m. CST until December 5 at 8:00 a.m. CST, Online Banking will go into inquiry only mode, so you will not be able to process any transfers or ACH and cash management products will be unavailable. Bill Pay will continue to work during this time.

Effective December 5, 2022, Bill Pay check funding timing will change. Instead of debiting your account for the amount of the bill payment check when the check clears and posts to your account, it will now be deducted from your account on the scheduled payment date, just like an electronic payment.

Also effective December 5, 2022, we will resume charging the expedited payment fees for any rush payments in Bill Pay. (Previously paused during COVID-19.)

Will eDocuments come over?

Yes, there will not be a change to eDocuments and they will stay the same as before.

Business Online and Mobile Banking FAQs

Will my PosPay history and exceptions migrate over?

PosPay history and exceptions will migrate into the upgraded Online Banking.



Will my ACH/Wire Templates?

Yes, both ACH and wire templates should be available in the new Online Banking. We are confirming this with our vendor.

Will my Quicken/QuickBooks stay the same?

Yes, it will. The new system will offer a new, better option called Direct Connect now that makes linking much simpler.