Digital Banking Upgrade FAQs

To make the transition as smooth as possible, we've put together the following information to anticipate any questions you may have. If you don't see your question listed or need to discuss anything further, please contact us at (847) 952-3700.

INITIAL LOGIN

How will I log in when the new platform goes live?

Username: You will use the Username (formerly Login ID) that you established for Online Banking in our previous system unless you received specific communication that your Username must be changed. Some characters are not permitted, and the maximum character count is 25.

Password: For security reasons, you will need to reestablish a password. Follow the instructions that were sent to you via email to complete this process. Please note that not all special characters are accepted. Please click "Show Rules" when you reestablish your password to ensure the password you choose will be accepted.

What if I can't remember my log in credentials?

For security reasons, the "forgot" function will not work for your initial log on to the new system. If you have forgotten your username and/or password, please contact us at (847) 952-3700.

What is Two-Factor Authentication?

Two-Factor Authentication (2FA) is a security feature that helps safeguard your account information when users provide two distinct forms of identification. To implement 2FA, you will need to enroll a phone number (mobile or landline). Once this information is entered, you'll choose one of three options to receive a one-time verification code:

- 1. Text message to the mobile phone entered,
- 2. Automated phone call to phone number entered, or
- 3. Authenticator App (Authy or another 3rd party authentication app).

Do I have to utilize 2FA each time I log on?

After entering the verification code, if you are logging in from a secure computer, you have the option to select "Don't ask for code again on this computer." This allows you to avoid having to enter a verification code during each login. This option should never be selected on a shared or public computer.

What browsers are supported with the new platform?

We recommend downloading the current version of Google Chrome, Microsoft Edge, Firefox, or Safari*.

Microsoft Internet Explorer is not a supported browser, and you may be denied access to the platform.

1

^{**} If you have an international phone number, you will be required to download Authy or another 3rd party authentication app in order to receive a verification code.

To download the latest browsers, click the links below:

- Google Chrome: https://www.google.com/chrome
- Firefox: https://www.firefox.com
- Microsoft Edge: https://www.microsoft.com/en-us/edge

*Safari is not available for Windows access. To find out more information, visit: https://support.apple.com/en-us/HT204416

Why can't I see my accounts listed on my online banking dashboard?

If do you not automatically see your accounts upon login, please refresh the page or log out and log back in. If you still do not see your accounts listed on the dashboard, please call Customer Service at (847) 952-3700 for further assistance.

MOBILE APP

How will I log in when the new app goes live?

You will need to download the new version of the "First American Bank" mobile app from Google Play or Apple App Store.

Note, the first time you log in to the new system, you will need to complete the first time login process. You only need to complete this process once. Your login credentials will be the same whether you log in from a computer or the app.

You will also be asked to provide a phone number (mobile or landline) in order to set up Two-Factor Authentication to help safeguard your account.

I use biometrics, like Face ID or thumbprint log in. Will this still work?

Biometrics will not work for your initial log in to the app. You will need to complete the first time login process. Once you successfully log in, you can turn on biometric access again.

What if I can't remember my log in credentials?

For security reasons, the "forgot" function will not work for your initial log on to the new platform. If you have forgotten your username and/or password, please contact us at (847) 952-3700 for assistance.

Will I need to download a new app?

Yes, the Apple app is available on the App Store and the Android app is available on Google Play.

Are there device requirements to access the mobile app?

Yes, the mobile app is compatible with iPhone and iPad devices running iOS version 13 or newer, and Android phones and tablets with version 6.0 or newer. Devices must have access to the internet.

Will my transaction history be in the new app?

We will bring over 120 days of transaction history, and your transaction history will build with continued activity. The last 15 months of eStatements will be available for your reference in the Documents section.

Will I need to enroll in Mobile Deposit again?

Your Mobile Deposit enrollment will continue with no need to enroll again.

Why can't I see my accounts listed on my mobile app dashboard?

If do you not automatically see your accounts upon login, please refresh the page or log out and log back in. If you still do not see your accounts listed on the dashboard, please call Customer Service at (847) 952-3700 for further assistance.

SCHEDULED TRANSACTIONS, ALERTS, AND ENROLLMENT

Will my transaction history be in the new Online Banking?

We will bring over 120 days of transaction history, and your transaction history will build with continued activity.

If you use bill pay, your existing bill payments and payees will automatically appear in the new system.

Where can I view pending transactions on my account?

- Log in
- Select the account you need to view
- To view all account activity, view the Activity tile or Transactions in the mobile app

Will my bill payees and scheduled payments continue after August 15?

Yes, most scheduled payments and bill payees will continue to be available.

Will my scheduled or recurring transfers continue after August 15?

While most scheduled and recurring transfers will be converted to the new system, some may need to be reestablished. If you would like to print a copy of your scheduled transfers, please do so prior to August 15. Log in to online banking, go to Manage Transfers then scroll to Scheduled Transfers. On the right side of each transfer there is a pencil that allows editing. Click on the pencil and the transfer details will be displayed. Use the Print icon at the top left to print the information. Please review all payments and scheduled transfers upon access to the new system.

Will I need to enroll in electronic statements again?

Your electronic statement preferences are carried over, no need to enroll again. If you'd like to sign up for electronic statements, you can sign up by clicking into any account in the new mobile and online banking and get started.

Will my alerts continue after August 15?

Alerts established in the previous system will not transfer to the new system. You may reestablish balance and transaction alerts in the new system beginning on August 15. When using our mobile app, you will need to enable notifications in order to receive alerts.

Why do I see accounts that I didn't see in the previous system?

You may have accounts connected to your profile that were hidden from your view in the previous system. These accounts will be viewable at the time of the upgrade. To hide any of your accounts, click on the account you wish to hide, select Settings, and turn off the buttons next to "Show in App" and "Show balance and activity".

How do I use the "Organize Accounts" feature to see my accounts in a certain order?

From your computer: Click the three dots in the Accounts section, and then select "Organize Accounts." You'll see a list of all of your accounts with dots to the left of each one. To move an account, click on the dots and drag the account to the order in which you would like for it to appear. Once completed, click "Done" and you will be routed back to the dashboard of the main page.

From a mobile device: Click the up and down arrows in the Accounts section. You'll see a list of all of your accounts with three lines to the right of each one. To move an account, select and hold the lines, and drag the account to the order in which you would like for it to appear. Once completed, click "Done" and you will be routed back to the dashboard of the main page.

Will I need to reestablish my bank-to-bank transfers?

Yes, we are not able to convert your recurring or future dated external transfers. Therefore, you will need to reestablish those transfers in the new program.

Please note, you must have an owner relationship on an account in order for it to be connected to your profile. If you do not have an owner relationship, you may use the Pay-A-Person feature.

Will I need to reestablish my internal recurring or future dated transfers?

If your transfers do not fit the new system's transfer options, then you will need to reestablish those transfers.

Can I establish an end date for a recurring transfer?

No, end dates cannot be established for recurring transfers.