Mobile Banking
User Guide

Updated 5/19/2020
# Table of Contents

## Contents

1.0 PREMIER MEMBERS MOBILE BASICS ................................................................. 3  
2.0 SECURITY ............................................................................................................. 3  
3.0 LOGIN SCREEN FEATURES .................................................................................. 4  
4.0 BANKING ............................................................................................................ 5  
   4.1 Balance and Transaction History ..................................................................... 5  
   4.2 Account Transfers .......................................................................................... 6  
5.0 BILL PAY ............................................................................................................. 6  
   5.1 Bill Pay Enrollment ......................................................................................... 6  
   5.3 Making and Scheduling Payments .................................................................. 7  
6.0 MOBILE DEPOSIT ............................................................................................... 7  
7.0 PERSON TO PERSON PAYMENTS ..................................................................... 9  
   7.1 P2P (Person-to-Person) Payments .................................................................. 9  
8.0 Credit and Debit Card Controls .......................................................................... 11  
   8.1 Block and Unblock Credit and Debit cards .................................................... 11  
9.0 LINKED ACCOUNTS ........................................................................................... 12  
10.0 ATM/BRANCH LOCATOR .................................................................................. 13  
11.0 SETTINGS .......................................................................................................... 14  
   11.1 Text Banking ................................................................................................ 14  
   11.2 Setup Alerts/Notifications on Your Accounts ............................................... 15  
   11.3 Managing Your Accounts and Security Questions ....................................... 16  
12.0 FREQUENTLY ASKED QUESTIONS ................................................................. 17  
   12.1 General Questions ....................................................................................... 17  
   12.3 Enrollment ................................................................................................... 18  
   12.4 Banking & Transfers .................................................................................... 18  
   12.5 Bill Pay .......................................................................................................... 19  
   12.6 Mobile Check Deposit .................................................................................. 20  
   12.7 Person to Person Payments (P2P) ................................................................. 20  
   12.8 Other Services ............................................................................................. 21
**1.0 PREMIER MEMBERS MOBILE BASICS**

Premier Members CU offers advanced mobile banking technology for your Apple or Android smartphone or tablet. The mobile app allows you to:

- See Account Balance quickly without logging in with **Quick View**
- Review Balances and Transaction History
- Transfer Between Accounts
- Make Mobile Check Deposits Up To $5,000
- Make Person-to-Person Payments via Email or Phone Number Up To $2,500
- Pay bills via Bill Pay
- Block and Unblock Debit and Credit Cards
- Locate the nearest ATM, Branch or Service Center
- Link other Account Numbers under one User ID
- Set Account Notifications and Alerts
- Text Banking

*Before accessing your account on Premier Members Mobile you must create a profile for online banking at [www.pmcu.org](http://www.pmcu.org). You will use the same username and password for both online and mobile banking.*

Members can download the Application for an iPhone or iPad from the **Apple App Store** and for any Android phone or tablet from **Google Play**.

![Available on the App Store](image1.png) ![Available on Google Play](image2.png)

**2.0 SECURITY**

With **Premier Members Mobile** you are protected with the latest and most advanced technology:

- All transactions and data exchanges are encrypted
- Multi-Factor Authentication
- Challenge Question Security

**Most importantly, no user authentication or account information is permanently stored on your mobile device and is deleted immediately and completely when you quit the application.**

For these reasons, even if you lose your phone, your account information is still secure. As you would normally do, contact your mobile carrier if your phone is lost or stolen and they will suspend your service. If your mobile device is stolen, no one can access your account information without your credentials.

*Please Note*: You should not store confidential information on your mobile device at any time. Do not store account numbers or passwords on your mobile device. As a precautionary measure, it is also recommended that you call PMCU to have member support de-activate your **Premier Members Mobile** account until you have acquired a new device and are able to download and re-enroll in PMCU Mobile on your new device.
3.0 LOGIN SCREEN FEATURES

The Login Screen of Premier Members Mobile is your Home screen for Mobile Banking. Use this screen to login directly to your account information once you have created an online account profile. Touch and Face ID are supported.

You can also access current offers by touching the link at the bottom of the login screen without logging in. The Main Menu within Premier Members Mobile can be found along the left of the app for Apple iPhones and at the top of the app for Android phones.

The Login Screen also gives you visibility to your account with the swipe of your finger. Access Quick View by selecting the link in the upper right corner of the screen. You can see your most recent balance quickly without having to enter your username and password.
4.0 BANKING

4.1 Balance and Transaction History

Premier Members Mobile is designed to give you access to all of your account information whether they are deposits, loans, credit cards or mortgages.

Please note that you will be able to view your mortgage balance, payment amount, and make a payment using the mobile app. Transaction history is not available for your mortgage accounts using the mobile app and can be accessed via online banking.

We have also included a unique feature where you can link other account numbers that you are either primary or joint on using one login/User ID.

In order to access information on your accounts click on any account within the list that appears upon login.

After clicking on an account you will see a detailed history of the transactions that have occurred within that specific account.

To find out more about a specific transaction click on that item in your history and the transaction will expand to display the specific details of the transaction including a full description of the item.
4.2 Account Transfers

To process a transfer between any of your PMCU accounts, start by selecting the account you want the funds to come out of and then select the account you want the funds to go into. Enter in your amount and select the “Transfer” button to complete the transaction.

Once the transfer is complete, you will receive a confirmation screen listing the details of your transfer. Additionally, the transaction will show up in your account history as a “Home Banking” item.

5.0 BILL PAY

5.1 Bill Pay Enrollment

To get started with Bill Pay access the Bill Pay module from the menu screen and agree to the Terms & Conditions.

Important: You must accept the Bill Pay Term and Conditions, set up your funding accounts, and set up your Payees in online banking.

Once set up in online banking you can view and make payments in Premier Members Mobile app.

You may expand the details on each individual payee by clicking on each payee’s name.

- Payee Details – Name, Address, Account Number, and Category
- Payee Transactions – View the payee’s payment history
- Pay Now – Make a payment to the payee
5.3 Making and Scheduling Payments

Once your payee has been added, you may now setup a **One Time Payment** for this payee by clicking Pay Now. Recurring payments must be set up in your online banking Bill Pay.

Once you have made your selection, then you are ready to **make a payment** to the payee:

- On the Payment screen enter in the Payee and which account you want the funds to be paid from
- Next, enter the Amount and Deliver By date
- After you click “Pay,” you will receive a confirmation screen.

5.4 Editing and Cancelling Bill Pay Payments

Click on “Payee Transactions” and select that payment you want to edit or cancel. Recurring payments must be edited or cancelled in your online banking Bill pay.

On the next screen choose “Edit” to modify the payment details (date, amount, etc.) or choose “Cancel” to delete the payment entirely.

6.0 MOBILE DEPOSIT

Mobile Deposit is a convenience-based service in order to save the user the time involved from visiting an ATM or Branch to make a deposit.

To make a mobile check deposit, select the account that you want the funds to go into. Next, enter the amount of the check. And lastly, you will need to “digitally capture” the check in order to complete your deposit.

To take a photo of your check, click on the example Front of Check image. This will open the camera on your device. You may have to allow access to use the camera on your phone if prompted.

Align the front of your check in the camera screen. The image of your check will now appear in the image space and follow the prompts for automated image capture.

Repeat these steps for the Back of Check. **Please make sure to endorse your check including “for mobile deposit PMCU only” and write your account number on the back prior to taking the picture of the back of your check.**
To complete the transaction select the “Submit” button.

When the transaction has successfully processed, you will receive a confirmation message and the deposited check will show up in your Mobile Deposit History within the Mobile Deposit module.

Your funds will be subject to the same holds and availability of funds as a check deposited in one of our branches. Please read the confirmation message after submitting your mobile deposit carefully for details. Mobile deposit will only allow a deposit to a share account tied to the account number used to enroll on Mobile Banking.
7.0 PERSON TO PERSON PAYMENTS

7.1 P2P (Person-to-Person) Payments

The P2P Payment option allows you to pay any person or business directly with only their email address or mobile number without ever exchanging financial information. This feature allows you to send payments electronically and allows the recipient to receive payment using their debit card or account.

- After accepting the “Terms & Conditions” you will be asked to enter in the email address that you would like associated with your P2P Payments.

The homepage for P2P offers two options – “Pay” and “Transaction History.” Use this screen to make and view all of your P2P transactions.

- To make a Person-to-Person Payment select the Debit Card linked to the Checking Account you wish to pull the money from.
- On the Payment screen enter in the information for the person receiving the money including:
  - Their Email Address OR
  - Their Mobile Number (no dashes)
  - Amount of money being transferred
  - Memo for the transaction (optional)

Please Note: You only have to enter an email address OR a phone number. You do not have to enter both in order to make a P2P payment.
• A confirmation screen will display all of the vital information previously submitted for the transaction. If an item of information is incorrect select “Cancel” and return to the transaction to make the corrections. If the summary is correct select “Confirm” to proceed.

• When the transaction has been completed a final pop-up window will appear indicating a successful payment.

**P2P Recipient Instructions:**

Upon receipt of transferred funds, the recipient will receive an email providing information about the transaction. Included in this information is a link for our online system to retrieve funds. The recipient will be asked to fill in information including:

- First Name
- Last Name
- Debit Card Information/Checking Account Information

**Please Note:** Some financial institutions may have restrictions on the type of transactions they will allow on external transfers. If the Debit Card option is not accepted, choose to “use checking account” and try again.

• After selecting the “Deposit Payment” button a Payment Details screen will provide information on the payment just processed.
  • Funds will be removed from the sender’s account immediately and will be available to the recipient in accordance with their institutions processing and availability guidelines.
8.0 CREDIT AND DEBIT CARD CONTROLS

8.1 Block and Unblock Credit and Debit cards
The real-time card blocking and unblocking feature allows you to block or unblock credit and debit cards either temporarily or permanently depending on the options selected.

- Select Menu > Select Settings > Block/Unblock to access your credit and/or debit cards
- Cards will be unblocked by default
- Slide button to the left to Block and select a reason
  - Please note that selecting “Stolen” will permanently block the card. PMCU will re-issue a new card if you have not already called us to do so.
  - Selecting “Traveling, Temporary Block” or “Lost” will only temporarily block your card.
- To unblock temporarily blocked cards select either the “Found” or “Enable Reason

![Image of settings and block/unblock options]
9.0 LINKED ACCOUNTS

If you would like to link additional memberships under one Premier Members Mobile login that you are either primary or joint on, then you may do so with the Manage Membership feature.

- Access the “Settings” module from the menu and select “Manage Memberships” in order to add other memberships on one User ID Premier Members Mobile profile.
- Enter in the membership number you wish to link that you are primary or joint on.
- You can always choose to delete these accounts later if you decide you no longer want to view them by choosing the “Delete Membership” option within the “Settings” module.

![Setting Module](Image)

**Manage Alerts**
- View/Set Alerts

**Security Questions/Answers**
- Change Security Questions and Answers

**Contact Details**
- Change Mobile Number

**Manage Accounts**
- Manage Account Settings

**Manage Membership**
- Manage Membership Settings

**Device Management**
- Manage your Devices
10.0 ATM/BranCh LOCAtor

From either the “Login Screen” or the “More” Module, select the ATM/Branch option to pull up PMCU locations either nearby your current location or near a zip code you specify.

In order to search for nearby ATM/Branch locations:

- Choose your search area either near your current location using the GPS on your device, or by entering a specific Zip Code.
- Then select the kind of access you need, whether it’s a surcharge-free ATM, deposit-taking ATM, service center, or local branch.
- You can view results on an interactive map or in a list format with available details included by clicking on the location to expand the details for your chosen location.
11.0 SETTINGS

The “Settings” module of Premier Members Mobile includes the ability to:

- View/Set Alerts
  - Balance Notifications (If your balance on a specified account increases/decreases above certain amount)
  - Periodic Balance Notifications
  - Deposit Notifications
  - Blackout Time Period for when NOT to receive notifications
- Change Security Questions and Answers
- Change Contact Details
- Manage Account and Membership Settings
- Manage Your Devices

11.1 Text Banking

You may choose to enable or disable text banking.
11.2 Setup Alerts/Notifications on Your Accounts

In order to setup alerts/notifications on your accounts click on Manage Alerts.

- *Premier Members Mobile* can alert you via text and email with any one of the notifications available.

In order to setup a balance notification, follow the steps below:

- Select the account that you want to be notified on
- Add the Amount to trigger the Alert you want to set
Managing Your Accounts and Security Questions

Use the Manage Accounts section within the “Services” Module to:

- Nickname your accounts and choose to “Show” or “Hide” them in your account listing within Premier Members Mobile.
- On this screen choose 7 character names that might help you differentiate your deposit and loan accounts from each other:
- Click on the “Save” button after you have made your changes.

Use the Security Questions section in the “Services” module to:

- Change your password
- Change your security questions and answers
- Change your registered mobile phone number
- Note: If you forget your Security Questions a One Time Passcode is provided to log in
12.0 FREQUENTLY ASKED QUESTIONS

12.1 General Questions

1. **What is Mobile Banking – Premier Members Mobile?**
   Premier Members Mobile allows members to access their accounts (checking, savings, certificates, loans, credit cards, mortgages) from their mobile devices via downloaded apps from the Apple or Google Play stores.

2. **Do I have to have Online Banking in order to use Mobile Banking?**
   Yes. You must be registered for online banking before accessing your accounts using the Premier Members Mobile app. You will use your online banking username and password for mobile banking. The online banking enrollment and sign in window is found on the home page at pmcu.org.

3. **How do I download and access Mobile Banking?**
   The Premier Members Mobile app is available for download in the Google Play market for all Android based smartphones and tablets, and in the App Store for all iPhone smartphones and iPad tablets.

4. **Is Mobile Banking secure?**
   Yes, all transactions and data exchanges are encrypted using the latest technology and protected by multi-factor authentication such as challenge questions and encryption technology that verifies both the IP of the device and device credentials. No user authentication or account information is permanently stored in the mobile device. It is deleted when you quit the application. **If you lose your phone your account information is secure.**

5. **Is there a fee for using Mobile Banking?**
   No, there is no charge for Mobile Banking. However, mobile carriers may charge for Internet access and/or text messages.

6. **What other features are available in Premier Members Mobile?**
   In addition to being able to review all deposit and loan account information as well as make transfers between your accounts, other features include: Mobile Check Deposit, Bill Pay, P2P payments, Block/Unblock Debit and Credit Cards, ATM/Branch Locator, Account Alerts/Notifications, and much more.

7. **Can I access multiple account numbers under one login?**
   Yes, a mobile user can link any account number, that they are joint or primary on, under one login with the Premier Members Mobile app. This is a unique feature that will simplify banking for those members that have multiple account numbers with us.

8. **What should I do if I forget my User ID or Password?**
   You can reset your username and password on your online banking site. You will be asked to verify one of your security/challenge questions. If you cannot remember the answer you can send a One Time Passcode. If you have forgotten your password, you can reset your password in online banking or will need to call member support at 303.657.7000.
9. **What do I do if I get a new phone or tablet?**
   Simply download the Premier Members Mobile application to your new phone or tablet. All of your information and previous settings will be available. You will need to register the new device the first time you login.

10. **What do I do if I lose my phone/tablet?**
    As you would normally do, contact your mobile carrier if your phone is lost or stolen and they will suspend your service. A valid User ID and Password is required to access account information via Premier Members Mobile. If your mobile device is stolen, no one can access your account information without your credentials.

    **Note:** You should not store confidential information on your mobile device at any time. Do not store passwords, account numbers or user IDs on your mobile device. With Premier Members Mobile your private data and account information is NEVER stored on your phone, so you can rest assured that your account information is not at risk if your device is lost is stolen.

    As a precautionary measure, it is also recommended that you call PMCU to have member support lock your Premier Members Mobile account until you have acquired a new device and are able to download and re-setup Premier Members Mobile on your new device.

12.3  **Enrollment**

1. **How do I register for Mobile Banking?**
   After downloading the app from either the App Store or the Google Play market please use your online banking user name and password.

2. **Why can't I register multiple account numbers under the same (or one) unique Mobile Phone Number?**
   Each registration or User ID must have a unique Mobile Phone Number associated to it; therefore **you can only register one account/User ID per Mobile Phone Number**.

   In order to setup a separate User ID for another account that you have, you must use a second mobile phone number, potentially from someone else in your family (wife, partner, mother, father, etc.)

   You might choose to use a Work Number, Home Phone Number, or Fax Number as well if you do NOT have a second mobile phone number to use. Please note, that if you use a phone number that cannot accept text messages, then you will not receive notifications/alerts on the User ID that are setup with this alternate phone number.

12.4  **Banking & Transfers**

1. **What do I do if I am missing one of my share or loan types on an account?**
   Ensure the share/loan is not hidden (this can be viewed via Manage Accounts> Show/Hide Accounts) If you continue to experience difficulty, please contact us immediately so that we can correct this issue.
2. **How much history is displayed on any share or loan account?**
   Transaction history can be displayed or requested by the mobile user by selecting an account. You can select “Show More” to access multiple months of transaction history. Mortgage history can be accessed through the online banking application.

3. **How do I get additional detail on any transaction that is displayed in my account history?**
   Simply click on the line containing the transaction and a pop-up will open providing additional detail on that transaction item such as date, time, and a more detailed description.

4. **What is Quick View?**
   This feature lets you see your most recent balance quickly without having to enter your username and password, simply touch Quick View in the upper right hand corner on the login screen to see your account information. To change the account shown in Quick View go to Settings>Manage Accounts>Quick View section and select accounts you want to see in Quick View.

5. **What do I do if all of my accounts are displayed but the Transfer selection screen will not allow me to transfer to one of the accounts that I should be able to transfer to?**
   You must have a cross-account transfer setup on the accounts in question. Please call member support at 303.657.7000 to verify that you are approved to transfer between these accounts.

6. **Should I be able to see my Mortgage in my account list screen?**
   Yes, mortgages on an account will be displayed and you will be able to see the balance, payment amount, and make payments via the Transfers module. You will need to log into online banking to see mortgage transaction history.
   
   Note: A mortgage is only visible via Premier Members Mobile if the login was created using the member number the mortgage is assigned to.

7. **I cannot see a new deposit/loan account that I recently opened at the Credit Union. This new account was added AFTER I had already registered for Premier Members Mobile.**
   Currently, new deposit/loan accounts that you open are set within Premier Members Mobile to “Hide” and will not show up in your account list. You can fix this by accessing the “Settings” module and “Manage Accounts.” Within this screen you will see SHOW/HIDE listed next to your new account and simply need to change it to SHOW.

---

12.5 **Bill Pay**

1. **How do I enroll for Bill Pay if I have not previously used it on Online Banking OR I do not have an Online Banking profile?**
   Currently, you MUST enroll for Bill Pay on Online Banking in order to use Bill Pay on Mobile Banking. This can be accomplished by logging into Online Banking, and clicking on the Bill Pay tab at the top of the screen and enrolling one of your Checking accounts into the service. You MUST have a Checking account and Payees setup online in order to use Bill Pay.

2. **If I previously setup Bill Pay in Online Banking will all my Payees be available in Mobile Banking?**
   Yes. Mobile and Online Banking sync with each other in regards to Bill Pay, so any change on one affects the other and will be displayed in the scheduled and processed payments history.
3. **How do I access my payment history on Mobile Banking?**

The history of processed and scheduled payments will be listed under “Payee Transactions” in the menu listed under that respective payee.

4. **How do I edit/cancel a payment I have already setup?**

You may edit or cancel a payment by accessing the “Pending Transactions” for that Payee and clicking on the payment you want to edit/cancel. On the screen that is displayed, you simply choose “Edit” to edit the payment details (date, amount, etc.) or “Cancel” to cancel the payment entirely. Please log into online banking to manage and view recurring payments.

### 12.6 Mobile Check Deposit

1. **What is Mobile Check Deposit?**

   Mobile Deposit allows you to deposit a check by taking a picture of both the front and the back of the check. You must still endorse the check and write your account number on the back beneath their signature.

2. **How do I qualify to use Mobile Deposit?**

   You must have been a member for at least 60 days and have an account in good standing with the Credit Union. This means that you must not be delinquent on any loan you have with PMCU or have an excessive amount of insufficient funds transactions in a specified period.

3. **How long does it take for my deposited funds to become available to me in my account?**

   Immediate availability on deposits is $225/day. Amounts over $225 will be held for 2 business days.

4. **How do I verify that a check deposited successfully?**

   The check will appear in the “Deposit History” option of the Mobile Deposit module in Mobile Banking.

5. **What are the limits for Mobile Check Deposits?**

   There is a $5,000 per day/transaction limit and $30,000 per month. If your needs exceed these limits please visit one of our branches or contact us at 303-657-0000 for options.

### 12.7 Person to Person Payments (P2P)

1. **What are P2P Payments?**

   This module allows you to pay any person or business directly with only their email address or mobile phone number without exchanging financial information.

2. **How long does it take for my transferred funds to become available to the recipient after they have received their money?**

   Funds are available to the recipient in accordance with their institutions processing and availability guidelines.

   **What are the limits of usage for Person-to-Person Payments?**

   There is a $2,500 per day/transaction limit and $10,000/month. If your needs exceed these limits please visit one of our branches or contact us at 303-657-0000 for options.
3. **What if the recipient never receives notification of a payment sent?**

If your payment appears in the “P2P Transaction History” but the recipient has not received their notification:

- Verify that your payment isn’t showing as “Failed.” If this is the case your payment has failed, and you will need to submit your payment again;
- Verify that the recipient’s email address/phone number are correct in the transaction you submitted;
- Have the recipient check their Spam/Junk Folder within the email address used during the transaction. If the notification still cannot be found, contact 303.657.7000 for further assistance.

4. **How do I see where my payment is?**

If the payment appears in the “P2P Transaction History” you can use the following terminology to determine what stage it is in currently:

- **Funded** = A successful transaction that has not been picked up by the recipient
- **Received** = A successful transaction that has been picked up by the recipient
- **Failed** = Transactions that have NOT gone through or that have failed

5. **What if the Payment Retrieval System won’t accept the Recipient’s valid Debit Card information?**

Some financial institutions may have restrictions on the types of transactions they will allow on external transfers. If the Debit Card option is not accepted, the Recipient should choose the “Use Checking Account” option and try again by entering their routing number and checking account number.

12.8 **Other Services**

1. **What type of account alerts or notifications can I set on my account?**

There is a wide array of notifications that can be sent in both a one-time and recurring format. These notifications are stored on your application and can be managed and deleted by you on an as needed basis. The notifications include: Balance Notifications, Periodic Balance Notifications, and Deposit Notification.

2. **What is the Blackout Period within the Notifications Module?**

This feature allows you to set a timeframe in which you do not want to receive text message notifications. Once the time period has elapsed, you will receive your notifications immediately. You might choose to set this timeframe from 10PM to 7AM so you don’t receive text messages in the middle of the night.

3. **How do I use Text Banking?**

Sign-up for Text Banking during Enrollment in Mobile Banking or by accessing the “Services” module of the application. To obtain a full list of commands on how to use Text Banking text: **PMCU HELP** to **28640**.

- **PMCU BAL** = balance on default account
- **PMCU BAL (+ nickname)** = balance of a specific account
- **PMCU HIST** = account history for your default account
- **PMCU HIST (+ nickname)** = account history for a specific account
- **PMCU HELP** = list of text commands and Member Services contact information
- **PMCU STOP** = cancel text message mobile banking service
4. **How do I add membership numbers that I am primary or joint on under one Premier Members Mobile Login?**
   Access “Manage Memberships” module within the “Settings” Module in order to link accounts. You will only be able to link accounts on which you are primary or joint.

5. **How do I change my Account Nicknames?**
   Account Nicknames may be changed by accessing “Manage Accounts” in the “Services” Module. Please note that at this time account nicknames are limited to 7 characters within the applications.