

# Online Banking Upgrade FAQs



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### **Q. Why is Town & Country changing to a new online banking system?**

We are upgrading to a new online banking system to ensure that we provide the most innovative financial solutions and a rich electronic banking experience to help you manage your money. [\(top\)](#)

### **Q. When will the change take place?**

The changeover to Town & Country's new online banking system will take place on Tuesday, October 16, 2012. The Town & Country online banking and bill payment systems will be unavailable throughout the day while we upgrade to the new system. Although you will not be able to schedule, modify or check the status of any bill payments during this time, rest assured that we have systems in place to ensure that any payments you have set in advance will be paid on schedule. [\(top\)](#)

### **Q. What is different about the new online banking system?**

There are many exciting changes with this upgrade. Town & Country's new online banking system will offer:

- Mobile banking for Apple and Android devices
- Text banking and account alerts to email or phone
- Deposit checks with smart phones
- FinanceWorks™ personal financial management system
- Images of cleared checks
- Enhanced bill payment service
- Downloadable statements
- Single sign on to view TCFCU Visa credit card statements [\(top\)](#)

### **Q. Do I have to re-register for online banking?**

You do not have to re-register for Town & Country's new online banking. However, when you first login, you must set up your enhanced security settings. Because the enhanced security settings are structured differently on the new system, they will not automatically convert with the upgrade. This process will also help to further safeguard your information within the new system. [\(top\)](#)

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## **Q. Will I still use my member number and PIN to login to my account?**

When you login for the first time, you will use your member number and current online banking password (PIN). You will be asked to create a new username, which will be different than your member identification number, and a new password. You will use the new username and password to login to your account going forward. You will also be asked to update your contact information including email address, cell phone number and home phone number to help you conveniently access your account from unregistered computers or if you forget your password. [\(top\)](#)

## **Q. Will I still need my Safe2Login pass code with the new system?**

No. The Safe2Login multi-factor authentication login system will be discontinued. [\(top\)](#)

## **Q. Will the bill payment system remain the same or will I have to re-enter all of my information?**

All bill pay information, including payee information and scheduled payments, will remain the same and it will not be necessary for you to re-enter the information. However, we suggest that you schedule in advance any payments that will need to be paid on October 16th, since bill pay will not be available during the system upgrade process. [\(top\)](#)

## **Q. Will the bill payment system work the same as it currently does?**

The bill pay system's primary functions will be the same. We have added a new easy way to make payments from the online banking home page. Plus, you'll be able to pay bills from mobile devices. However, to eliminate confusion, funding accounts will be limited to checking accounts only. [\(top\)](#)

## **Q. What kind of banking will I be able to do with my mobile device?**

You will be able to use Town & Country's free mobile banking service to access your accounts wherever you may be. iPhone, iPad and Android users will be able to download a TCFCU app to make banking anywhere accessible and easy. You will be able to check balances, view account history, deposit checks (with mobile remote deposit capture), transfer funds, pay bills and find locations, all on your mobile device. [\(top\)](#)

## **Q. Where do I find the TCFCU apps?**

You can download the TCFCU online banking app for your iPhone or iPad by logging into your iTunes account or the Apple App Store. Android users can download the app from Google Play. You'll find the app by simply searching for Town & Country Federal Credit Union. [\(top\)](#)

## **Q. What is mobile remote deposit capture and how does it work?**

Remote deposit capture allows you to make deposits to your account from anywhere by taking a picture of a paper check with your iPhone or Android phone using the TCFCU app. [\(top\)](#)

## **Q. What kind of text banking services will be available?**

You'll be able to send short code text messages at any time and receive account information quickly and securely. Check balances, view recent transactions, make transfers, and receive account balance alerts to help you stay on top of your finances. [\(top\)](#)

## **Q. How do I sign up for text banking?**

Once you've logged on to the new online banking system, your account will display on the home page. Under Account Access, click on the Mobile Banking & Alerts tab. Then follow the simple three step process to set up your text banking. [\(top\)](#)

## **Q. Will I still be able to set up scheduled transfers?**

Yes, you will still be able to set up and edit scheduled and recurring transfers. Scheduled transfers created before Tuesday, October 16, 2012 will continue to transfer, however, you will not be able to view and edit them from within the new online banking system. In order to edit or delete transfers created before the upgrade, you will need to contact Town & Country member service department. [\(top\)](#)

## **Q. What is FinanceWorks™?**

FinanceWorks is a free personal money management service that is part of the Town & Country online banking system. With FinanceWorks, you can manage all of your account information in one place, even accounts at other financial institutions. FinanceWorks allows you to see where your money is going with easy-to-read charts, create and track budget goals, and gain greater control of your personal finances. [\(top\)](#)

# Online Banking Upgrade FAQs



## **Q. Will I need to make any changes in Quicken or QuickBooks?**

If you download transaction to Quicken or QuickBooks you will need to make changes to your settings after Tuesday, October 16, 2012. Follow the links for [Quicken Instructions](#) and [QuickBooks instructions](#). [\(top\)](#)

**If you have additional questions not answered here, please contact a member services representative or call us at 800-649-3495 or [onlinebankingsupport@tfcu.com](mailto:onlinebankingsupport@tfcu.com).**

# Online Banking Upgrade FAQs



As Town & Country FCU completes our Online Banking system conversion, you will need to modify your Quicken settings to ensure the smooth transition of your data. You will need your User ID and Password for Town & Country's new Online Banking.

It is important that you perform the following instructions exactly as described and in the order presented. If you do not, your service may stop functioning properly. This conversion should take 15–30 minutes.



*This update is time sensitive and can be completed on or after October 16, 2012.*

## Deactivate Your Connection to Town & Country's Old Online Banking

1. Choose *Tools* menu > *Account List*.
2. Click the *Edit* or *Edit Details* button of the account you want to deactivate.
3. In the *Account Details* dialog, click on the *Online Services* tab.
4. Click *Deactivate* or *Remove from One Step Update*. Follow the prompts to confirm the deactivation.



*Note: The name of the buttons referenced above may vary depending on the services you currently use and version of Quicken.*

5. Click on the *General* or *General Information* tab. Delete the Account Number.
6. Delete the name of the Financial Institution (Town & Country FCU). Click OK to close the window.
7. Repeat steps 2 – 7 for each account at Town & Country FCU.

## Update Quicken

1. Backup your data file. For instructions to back up your data file, choose *Help* menu > *Search*. Search for and select "*Backing Up Your Data*" and follow the instructions.
2. Download the latest Quicken update. For instructions to download an update, choose *Help* menu > *Search*. Search for and select "*Checking for updates to Quicken*" and follow the instructions.

## Activate Your Connection to Town & Country's New Online Banking

1. Log in to Town & Country FCU's new Online Banking at [tcfcu.com](http://tcfcu.com).
2. Download your transactions to Quicken.
3. Ensure you associate the account to the appropriate account already listed in Quicken. You will want to select *Link to an existing account* or *Use an existing Quicken account* and select the matching account in the drop-down menu.



*DO NOT select Create a new account or Create a new Quicken account. If you are presented with accounts you do not want to track in this data file, select Ignore – Don't Download into Quicken or click the Cancel button.*

4. Repeat steps 2 – 3 for all of your accounts.

## Enable Online Account Access (optional, after October 18, 2012)

1. Open the account register that you want to enable for online account access.
2. Choose *Account Actions* > *Set Up Online*.
3. Enter Town & Country FCU and click *Next*.
4. Type your User ID and Password. Click *Connect*.

*Note: You may be presented with a security question from your Financial Institutions prior to receiving your accounts.*

5. Ensure you associate the account to the appropriate account already listed in Quicken. You will want to select *Link* or *Exists* in Quicken and select the matching accounts in the drop-down menu.



*DO NOT select New or Add In Quicken. If you are presented with accounts you do not want to track in this data file, select Ignore – Don't Download into Quicken.*

6. After all accounts have been matched, click *Next*.
7. You will receive confirmation that your account(s) have been added > Click *Done* or *Finish*.

# Online Banking Upgrade FAQs



As Town & Country FCU completes our Online Banking system conversion, you will need to modify your QuickBooks settings to ensure the smooth transition of your data. You will need your User ID and Password for Town & Country's new Online Banking.

It is important that you perform the following instructions exactly as described and in the order presented. If you do not, your service may stop functioning properly. This conversion should take 15–30 minutes.



*This update is time sensitive and can be completed on or after October 16, 2012.*

## Deactivate Your Connection to Town & Country's Old Online Banking

*Important: All transactions must be matched or added to the register prior to deactivating your account(s).*

1. Choose the *Lists* menu > *Chart of Accounts*.
2. Left click the account you want to deactivate.
3. Click *Edit* on the menu > click *Edit Account*.
4. In the Edit Account window, click on the Online Services tab.
5. Select *Deactivate All Online Services* > click *Save & Close*.
6. Click *OK* for any messages
7. Repeat steps 2 – 6 for each account at Town & Country FCU.

## Update QuickBooks

1. Backup your data file. For instructions to back up your data file, choose *Help* menu > *Search*. Search for and select "*Backing Up Your Data*" and follow the instructions.
2. Download the latest QuickBooks update. For instructions to download an update, choose *Help* menu > *Search*. Search for and select "*Checking for updates to QuickBooks*" and follow the instructions.

*If multiple computers do not use the same QuickBooks data file, skip step 3*

3. Switch to single user mode. For instructions to switch to single user mode, choose *Help* menu > *QuickBooks Help*. Search for *Switch to Single User Mode* and follow the instructions.

*Important: All instructions will be written for Register Mode configuration.*

4. Enable Register Mode. For instructions to enable Register Mode, choose *Help* menu > *QuickBooks Help*. Search for *Online Banking Modes* and follow the instructions.

## Activate Your Connection to Town & Country's New Online Banking

1. Log in to Town & Country FCU's new Online Banking at [tcfcu.com](http://tcfcu.com).
2. Download your transactions to QuickBooks.
3. In QuickBooks, click the *Import new transactions now* radio button > Click *OK*.

*If you previously removed the check from the "Always give me the option of saving to a file..." option, then this dialog will not display.*

4. In the *Select Bank Account* dialog > click *Use an existing QuickBooks account* radio button.
5. In the corresponding drop-down list, select your QuickBooks account > click *Continue*.
6. Confirm the prompt by clicking *OK*.
7. Repeat steps 1 through 6 for each account that you previously disabled.

*Verify that all transactions downloaded successfully into your account registers.*

## Side by Side Mode

*If you use the Side by Side mode for online banking, follow the instructions below to enable it. If you use register mode, you are finished with your conversion.*

1. Enable Side by Side mode. For instructions to enable Side by Side mode, choose *Help* menu > *QuickBooks Help*. Search for *Online Banking Modes* and follow the instructions.