

CAUTION

DON'T RUN OUT OF CASH

WE ARE CONVERTING OUR BANKING SYSTEM. STARTING AT 4PM ON TUESDAY MARCH 31ST TO 9:30AM APRIL 3RD
MEMBER / DEBIT CARDS WILL **NOT** WORK AT ANY ATM OR STORE POS TERMINAL / INTERAC MACHINE.



PLEASE MAKE SURE YOU ARE PREPARED AND HAVE ALTERNATIVE FORMS OF PAYMENT

BACU MEMBERCARDS

Your BACU MEMBERCARD **will not work anywhere** between 4:00PM Tuesday, March 31 to 9:30AM April 3 **at any** ATM or Store POS (Interac) machine.

Recommended Solution: Be prepared with enough cash on hand or other working debit or credit cards during the service interruption period.

ONLINE BANKING

BACU Online Banking / bill payments will not be available from 4:00PM Tuesday March 31 to 9:30AM April 3.

Recommended Solution: Ensure bills due by April 3 are paid before March 31.

BACU BRANCHES

All BACU branches will be closed for business from 4:00PM March 31 to 9:30AM April 3.

Recommended Solution: Ensure all in-branch business for the week has been completed before 4:00PM on March 31. Night deposits will be accepted and held, however, any night deposits made during this period will not be processed till April 3.

BACU ATM MACHINES

BACU ATM's will be out of service between 4:00PM March 31 to 9:30AM April 3.

Recommended Solution: Be prepared with enough cash on hand or other working debit or credit cards for the service interruption period. During this time all BACU MemberCards **will not work at any other ATM.**

E-TRANSFERS

→ e-Transfers (outgoing and incoming) will not be available from 4:00PM March 31 to 9:30AM April 3.

Recommended Solution: Send and accept all e-Transfers before March 31.

→ e-Transfers sent **by** BACU members prior to March 31, but not accepted **by recipients** prior to March 31, will be processed after April 2. e-Transfers sent **to** BACU members but not accepted prior to March 31, will be processed after April 2.

* Note: e-Transfers will be processed normally, however, any online history of e-Transfers sent or received prior to April 1 will be lost.

Recommended Solution:

- a. Check your e-Transfer pending list and ensure all of your recipients have accepted their e-Transfers by March 31 and that you have accepted all the e-Transfers sent to you.
- b. Print or make a note of any e-Transfers still pending on or before March 31, to have a record in the event that follow-up on outstanding e-Transfers is required after April 2.
- c. Print or make a record of e-Transfer history prior to March 31, as online records will be lost after March 31. Four months history will be available in the NEW online E-statements.

→ e-Transfer Recipient list will be lost from Online Banking during Conversion.

Recommended Solution: Save your recipients before March 31. Log-in to Online Banking to see your recipient list. Right click and print list **OR** take a picture of your recipients **OR** write them down so they can be re-entered after conversion.

IMPORTANT NEW BANKING SYSTEM INFORMATION

ONLINE BANKING

- **Online Banking USER ID NAMES, LOG-INS, PASSWORDS, USER AGREEMENTS and PERSONAL VERIFICATION QUESTIONS will all have to be reset upon first log-in after April 2.**

Recommended Solution: Easy step by step instructions will be on the website for the new log-in and are included on the back of this hand out.

***Note:** Some business accounts with Online Banking may require branch assistance to log-in.

- **Members with Online Banking but NO CURRENT 19-DIGIT MEMBERCARD will need to obtain a new Member card to log-in to Online Banking after conversion.**

Recommended Solution: Attend the branch before March 31 and get a new MemberCard issued, to allow Online Banking access and the ability to log-in and reset your password.

- **Member Transaction History will be lost from within Online Banking and will begin as of April 1, 2020.**

Recommended Solution: Online Banking will have 4 months history (Dec 2019-Mar 2020) available as **NEW online E-statements**, displaying all transactions. The branch has all member history available. If desired, transaction history can be printed off from Online Banking before March 31.

- **History for downloading to Accounting Programs will be lost and will start new from April 1, 2020.**

Recommended Solution: Download history to accounting programs prior to March 31.

TELEPHONE BANKING

Telephone Banking will be **PERMANENTLY DISCONTINUED** effective **March 31, 2020** and will not be reinstated.

Recommended Solution: Set up Online Banking before March 31. Visit our branches any time before March 31 for assistance with online banking setup.

***Note:** All telephone bill payment and payee setup will carry forward to the new Online Banking and the new banking system so bills can be paid online or in branch.

WHAT IS NOT CHANGING!

BACU MEMBERCARDS

Existing MemberCards and their related PIN numbers (Personal Identification Numbers)

MemberCards will continue to work after the conversion and no changes should be required.

***Note:** Some Business Members may require branch assistance with their card.

MEMBERSHIP NUMBERS

All membership numbers will remain the same after the conversion. On some joint and business memberships we have attached a sub-account number to ensure all signors and cardholders are correctly identified. This will not impact how members access or identify their accounts.

CHEQUES

All existing cheques will continue to work and can be used in the future. It will not be necessary to re-order cheques. **ALL** cheques already written will clear as expected.

BILL PAYEES

All registered bill payees through the current Online Banking or the discontinued Telephone Banking will carry forward to Online Banking after the conversion and do not have to be re-entered.

SCHEDULED BILL PAYMENTS

All scheduled bill payments will continue to work as before, post conversion.

PAYROLL DEPOSITS & AUTOMATIC TRANSFERS

Payroll Deposits and Automatic Transfers will all still work after the conversion.

***Note:** Payroll deposits will be delayed a day or two, as will all loan payments and all other withdrawals. All transaction items (both incoming and outgoing) will be stored and processed in member accounts as soon as the banking system is back online April 3rd or sooner.

STOPS

All stop payments, including cheque stops, initiated before March 31, will continue to work after April 2.

WHAT IS CHANGING!

AUTOMATED TRANSACTIONS

Members will notice that payroll deposits and clearing items such as cheques, pre-authorized debits (Ex. Autopac) will continue to occur in the early morning as they currently do now.

***Note:** All BACU in-house automatic transactions such as scheduled bill payments, scheduled transfers, mortgage and loan payments, **will now be processed in the evening or overnight**, on the prearranged due date.

ONLINE BANKING LOGINS AND PASSWORDS

BACU members will have a **NEW** login (19-digit MemberCard PAN #) and have to select a new password. The old alias login name and password **WILL NOT** carry forward and a **NEW** secure password will have to be created.

POTENTIAL ISSUES TO RESOLVE BEFORE YOU START:

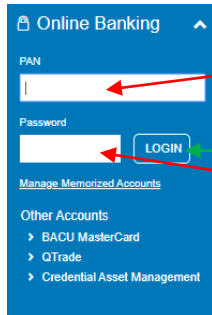
1. **You will need an active BACU MemberCard to create a new login. If you do not have a current 19-digit MemberCard you will need to get one before you start.**
 2. **If your old passwords and usernames were previously saved to Online Banking, you may have to clear the cache (cookies) on your computer.**
 3. **For the first login only after conversion, you will need to access the “Full Site” desktop version of BACU Online banking at www.belgianalliancecu.mb.ca so you can view and accept the new user agreement. You can reach the “Full Site” version on a tablet or smart phone by selecting “Full Site” at bottom of login page.**
 4. **You will not be able to set up the new login and passwords using the myBACU app.**
 5. **Some Business Memberships may not convert to the new default password to allow for the first-time log-in. Call or visit one of the branches and a staff member will provide you with a new default password.**
- Effective April 3, 2020 your new login will always be the 19-digit Personal Access Number (PAN #) on the front of your current BACU MemberCard. After the initial login and set-up, you can go back and save this number using “Memorized Accounts” in Online Banking to avoid entering it at each login.
- The **8-digit default password will be the last 4-digits of your MemberCard Number (PAN#) and the cardholder’s year of birth**. Members will login, be required to accept the Direct Services Agreement and change their default password to a new secure password (see next page for a step by step process).

EASY STEP BY STEP ONLINE BANKING LOGIN INSTRUCTIONS

Step 1: Access BACU Online Banking Full Site version at www.belgianalliancecu.mb.ca

* If you see the blue drop-down Online Banking log-in box you are on the Full Site version. ✓
If not, then scroll to bottom of screen and select "Full Site". You will need the Full Site to accept the Direct Services Agreement (Step 3) *

Step 2:



Enter your 19-Digit Personal Access Number (PAN), located on the **front of your current BACU MemberCard** into the PAN field

Enter your 8-digit **DEFAULT** Password - **last 4 digits of your PAN and the 4 digits of the cardholders' year of birth** into the Password field.

Click the "LOGIN" box and you will be taken to the Services Agreement

Step 3:

Login - Access Agreement

[Online Banking Help](#)

Direct Services Agreement

After reviewing the Direct Services Agreement, scroll all the way to the bottom to accept the Terms & Conditions by entering your **DEFAULT** password - **last 4 digits of your PAN and the 4 digits of the cardholders' year of birth** and clicking "I Agree"



Step 4:

Once you have accepted the Direct Services Agreement you now need to select a new secure password.

Change password

To change your password, enter your current password; then enter your New Password and verify it by entering it again. Click on Help for further information.



3. Re-enter NEW password to verify and click "Submit"

1. Enter **DEFAULT** password in the Current password field

2. Choose and enter a **NEW** secure password

→ **Must be between 8-30 characters**

→ **Must contain numbers & letters**

→ **Must have at least 1 upper case letter & 1 lower case letter.**

***Special characters are accepted but not required.**

Step 5:

Select New Personal Verification Questions and enter Answers. Verify that they are correct.

Your New Log in and Password should now be Complete ✓

***NOTE: IF YOU WERE NOT SUCCESSFUL AFTER 2 ATTEMPTS AT THIS PROCESS PLEASE REVIEW PREVIOUS PAGE FOR POTENTIAL SETUP ISSUES. IF THESE DO NOT HELP, PLEASE CALL THE BRANCH FOR ASSISTANCE. MORE DETAILED INSTRUCTIONS ARE ALSO AVAILABLE ON OUR WEBSITE AT www.belgianalliancecu.mb.ca**