



## NEW DATES **Software conversion & SERVICE INTERRUPTION**

In late June/early July, Belgian-Alliance Credit Union will **RESTART OUR CONVERSION** to new, advanced banking system software, which will allow us to operate more efficiently and provide new and improved services. This will require closing our branches and interrupting a number of services from 4:00 pm on **Tuesday, June 30** until 9:30 am on **Friday, July 3**.

**Please read this brochure carefully**, to minimize any inconvenience you may experience during conversion.

OPEN UNTIL 4:00 PM	CLOSED ALL DAY	CLOSED ALL DAY	OPEN AT 9:30 AM
JUNE <b>30</b> TUESDAY	JULY <b>1</b> WEDNESDAY	JULY <b>2</b> THURSDAY	JULY <b>3</b> FRIDAY



**Your BACU Member Card® WILL NOT WORK** at any ATM or INTERAC® retail terminal.

**!** Be prepared to pay for purchases with **cash or credit card.**

**Online & Mobile services will not work**

**!** **Pay all bills** due on or before July 3 **before June 30.**

**!** **Send and receive** all INTERAC® e-transfer payments **before June 30.**

**!** **MORE important information inside**

**All BACU branches and ATMs will close at 4 pm on Tuesday, June 30 and remain CLOSED all day Wednesday, July 1 and Thursday, July 2.**

Branches and ATMs will **re-open** at 9:30 am on **Friday, July 3.**

Night deposits will be collected and held for processing on July 3.

## **!** MORE INFORMATION

Please read this brochure carefully to ensure a smooth transition to our new banking system

**Inside** Critical Online Banking information and new login process · Important INTERAC® e-Transfer information  
**Back Page** myBACU Mobile App · Telephone Banking · and more

# Online Banking

ONLINE BANKING USERS – FOLLOW THESE STEP-BY-STEP INSTRUCTIONS

## ! Logging in to Online Banking the first time on or after July 3

**! Online banking will be unavailable from 4 pm on Tuesday, June 30 until 9:30 am on Friday, July 3.**

**All current settings and history will be deleted** – Your Login/User ID, password and personal verification questions must all be re-set the first time you log in, on or after July 3, 2020. **Please follow the step-by-step instructions on the opposite page** to ensure a smooth transition to our new system.

### Before June 30

- Make sure you have a BACU MemberCard® with a **19-digit number**. This will become your new Personal Access Number (PAN), which you will use when logging in to Online Banking. **If your current card does not have 19 digits**, visit any branch and we can issue a new one on the spot.
- **Your online transaction history will be deleted** and will start over, beginning July 1, 2020. You will have access to **NEW** online e-statements from December 2019 through June 2020 and your full history will be available at your branch. You will be able to print your transaction history from Online Banking **only until June 30**.
- **If you download your account activity to an accounting program**: your history will also be deleted and will re-start on July 1. Be sure to download everything you need by June 30.
- **Pay all bills** that are due on or before July 3, **before June 30**.



**! BUSINESS MEMBERS** may need to **contact their branch** for a new default password to use when logging in to Online Banking for the first time.

If you've followed these instructions but have not been able to log in successfully after two attempts, please **call your branch** or visit [belgianalliancecu.mb.ca](http://belgianalliancecu.mb.ca) for more detailed instructions.

- 1 Clear the browser's cache** (cookies) on your computer, to delete previously saved passwords and user names. If you're not sure how to do this, Google can help.
- 2 Go to BACU's 'full' website** at [belgianalliancecu.mb.ca](http://belgianalliancecu.mb.ca). You'll know you have the Full Site when you see the blue Online Banking log-in box, as shown at left. If you're using a smartphone or tablet, you may need to scroll to the bottom and select **'Full Site'** in order to successfully log in the first time. You **cannot use the myBACU app** for this process.
- 3 Your new User ID is the Personal Access Number (PAN)**, which is the **19-digit number on the front of your BACU MemberCard®**. After you're set up, you can save this number under 'Memorized Accounts' so you don't have to enter it every time.
- 4 Your default password** is 8 digits long: it is **the last 4 digits on the front of your MemberCard®** followed by **your 4-digit year of birth**. (Business members may need to contact their branch for their default password.) When you have entered your PAN and default password, click the **LOGIN** button.
- 5 You will be asked to read the Direct Services Agreement** and agree to it by scrolling to the bottom and entering **your 8-digit default password** (see 4, above) and clicking **'I Agree'**.
- 6 You will now need to choose a new secure password**
  - 1. Enter the same 8-digit default password** in the Current Password field
  - 2. Choose and enter a new secure password**
    - must be 8 to 30 characters
    - must have numbers **and** letters
    - must have **at least** one upper case **and** one lower case letter
    - special characters ( # ? \* \$ etc.) are acceptable but not required
  - 3. Re-enter your new password** in the 'Verify New Password' field and click **'Submit'**
- 7 Following the on-screen prompts, select your new Personal Verification Questions**, enter your answers and verify that they are correct. **And... you're done!**

### INTERAC® e-Transfer

**! INTERAC e-Transfer service will be unavailable from 4 pm on Tuesday, June 30 until 9:30 am on Friday, July 3.**

- e-Transfer payments sent on or before June 30 – both outgoing and incoming – will not be processed until **after service is restored on July 3**.
- **Check your e-Transfer 'Pending' list** and **ensure your recipients have accepted their payments** by June 30, or advise them that they'll have to wait until service is restored on July 3. You may want to print or copy your pending list in case you have to follow up after conversion.
- **Accept all e-Transfer payments that have been sent to you on or before June 30**, or be prepared to wait until service is restored on July 3.
- **Your e-Transfer Recipient List will be lost** and will have to be re-entered on or after July 3. Be sure to print, copy or take a photo of your list before June 30 (you can print your list by right-clicking on it).
- **Your online history** of e-Transfer payments sent and received before June 30 will be lost. Your last seven months' history will be available in your online e-statements but you may want to print or copy your history before June 30.



## myBACU Mobile App



**The myBACU mobile app will be unavailable from 4 pm on Tuesday, June 30 until 9:30 am on Friday, July 3.**

- **You will not be able to access myBACU until you have first logged on to Online Banking** at BACU's 'full' website and created a new secure password, following the steps described inside.
- **Your User ID and password** for myBACU will be the same as the new secure password you've created for Online Banking.

## Telephone Banking



**Telephone banking will be permanently discontinued effective Monday, June 15.**

Members who currently use telephone banking are encouraged to **sign up for Online Banking before June 15**. It's easy — **just call or visit your branch** and we'll show you how! Your bill payment and payee setup will be carried over from Telephone Banking when you enroll in Online Banking.

## Automated Transactions

Payroll deposits and clearing items, such as cheques and pre-authorized debits (Autopac, for example), will continue to occur in the early morning. In-house automatic transactions — including scheduled bill payments, scheduled transfers, mortgage and loan payments — will now be processed in the evening or overnight, on the prearranged due date.

## Some things **won't** change

- ✓ **Your BACU Member Card®** will continue to work after service is restored on July 3, using **the same PIN** (Personal Identification Number). Some business members may require assistance from their branch.
- ✓ **Membership numbers** will remain the same. Sub-account numbers may be added to some joint and business accounts to ensure signors and cardholders are correctly identified.
- ✓ **Your existing cheques** will continue to work — there is no need to order new ones. Cheques written before June 30 will clear as usual.
- ✓ **Scheduled bill payments** will continue as before, with no action required on your part.
- ✓ **Your list of payees** for bills you pay using Online Banking will not be affected. If you used Telephone Banking before June 15, your bill payee list will be moved over when you enroll for Online Banking.
- ✓ **Payroll deposits and automatic transfers** will continue as scheduled. **There may be some delay** for both outgoing and incoming transactions scheduled to take place over the conversion period (June 30—July 3), with items held and processed after service is restored on July 3.
- ✓ **Stop payments** initiated before June 30, including cheque stops, will remain in place after service is restored on July 3.

## Thank You

for your patience and cooperation as we complete our conversion to the new banking system software. If you have **any questions at all** about what you need to do to prepare, just drop by your branch or give us a call.

**We'll be happy to help!**