



LOGGING BACK INTO ONLINE BANKING AFTER CONVERSION

COMPREHENSIVE STEP BY STEP INSTRUCTIONS

ONLINE BANKING LOGINS - IMPORTANT - Going forward you will have a new log in and password. The old alias login name and password **WILL NO LONGER WORK** (old user names and passwords have been erased). There is a new user name system, a temporary login process and a new password will have to be selected (if you have saved passwords, they will no longer work).

Frustration Alert: You will need an active BACU MemberCard with a 19-digit Personal Access Number (PAN) on it to log into your account after conversion. If you do not have one please contact one of the branches to have one issued to you before attempting to log in. For some businesses that have MemberCards and Online Banking, this process may not work for you. If you have tried to log in unsuccessfully 3 times, please contact your branch for assistance.

Frustration Alert: You may have to clear the cache (cookies) on your computer to remove your old passwords and usernames if they are saved. Do this first before beginning the login process below. Detailed instructions outlined below.

Frustration Alert: You will need to reset your login and password on the “Full Site” version of BACU Online Banking so you can view and accept the New User Agreement. You can reach the “Full Site” version on a tablet or smart phone by accessing BACU’s website at belgianalliancecu.mb.ca and selecting “Full Site” at the bottom of the login page.

You cannot complete your first login using the MyBACU APP.



LOGIN INSTRUCTIONS

STEP 1

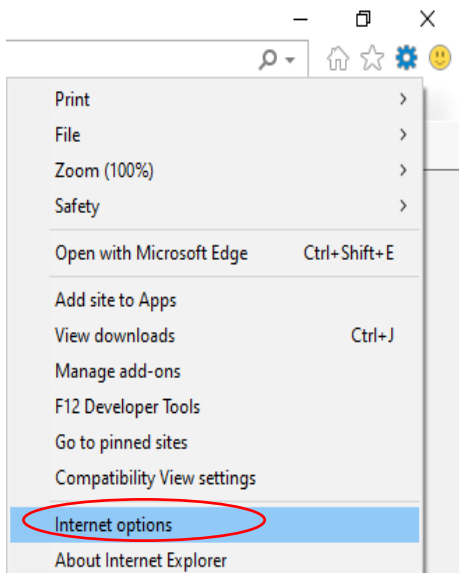
If you need help to clear your cache follow the instructions below. If you do not need help to clear your cache go to [STEP 2](#).

CLEARING YOUR CACHE IN EXPLORER

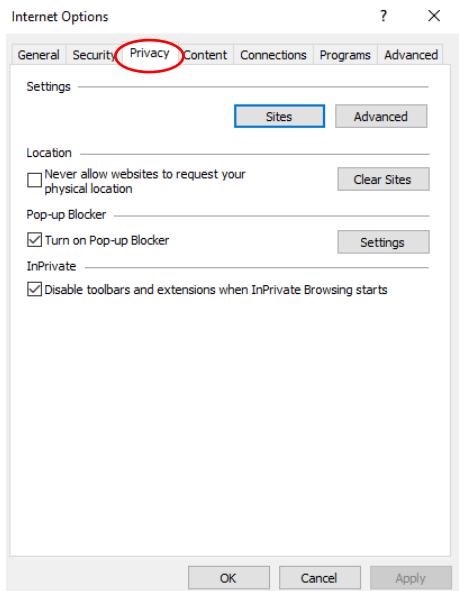
1. Go to Settings. This is the gear symbol in the corner at top right hand of the screen.



2. Select "Internet Options"



3. Select "Privacy" tab at the top of the pop-up window.

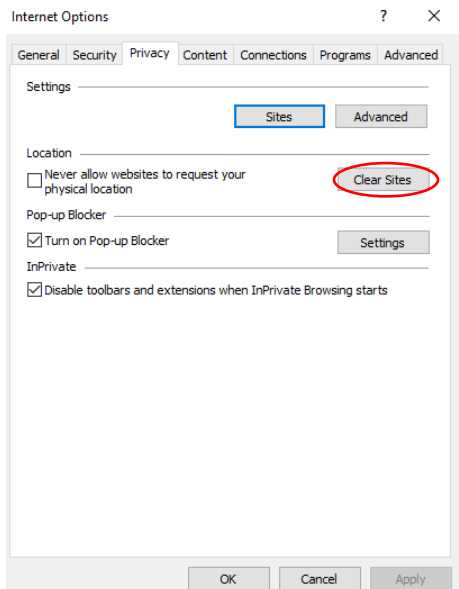


4. a) In the "Privacy" tab you can click on "Clear Sites" to clear ALL cookies.

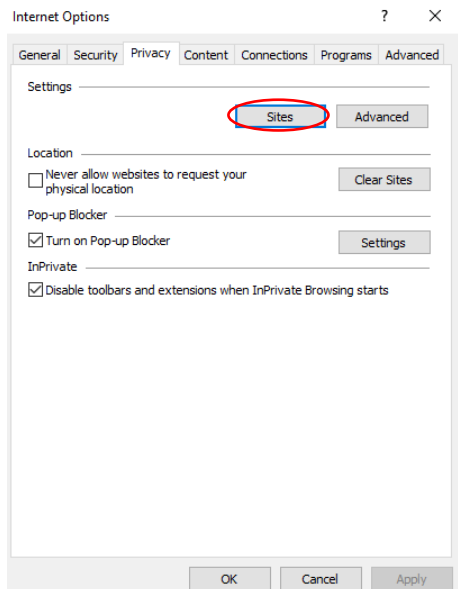
OR

b) In the "Privacy" tab you can click on "Sites". This will allow you to view all sites with cookies. Select the BACU Online Banking site which is <https://www.belgianalliancecu.mb.ca> to clear the cookies from this site only.

a)



b)



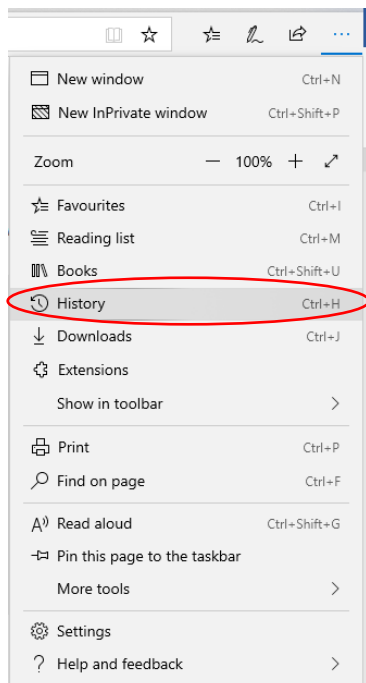
Select "OK" and proceed to [STEP 2](#).

CLEARING YOUR CACHE IN EDGE

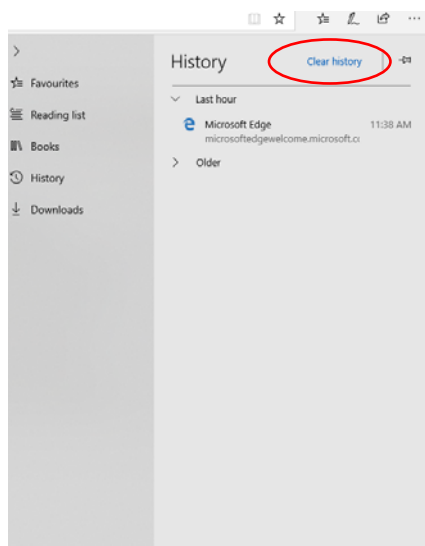
1. Click on the “More” symbol in the main system menu. This is the three dots (...) in the top right-hand corner.



2. Click on “History”



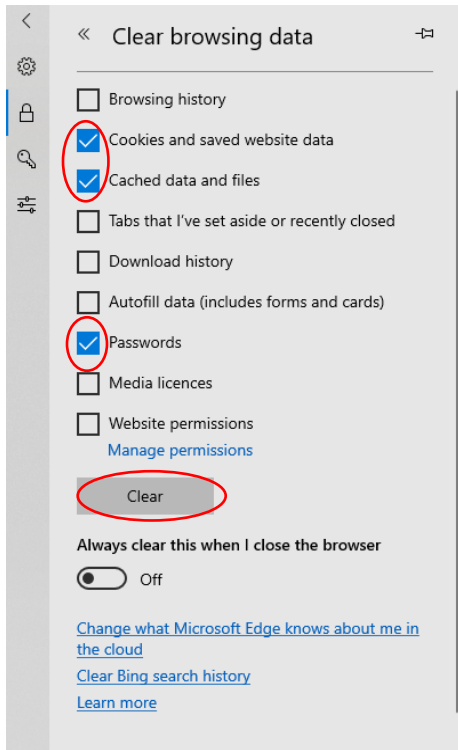
3. Click “Clear history”.



4. Check the following options.

- ✓ Cookies and saved website data
- ✓ Cached data and files
- ✓ Passwords

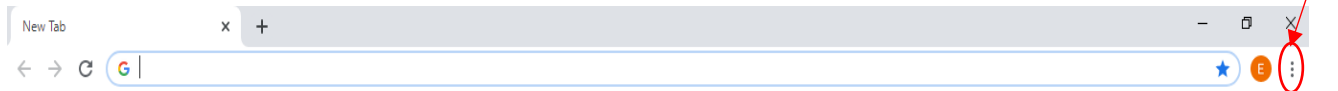
5. Confirm the selection by clicking “Clear”.



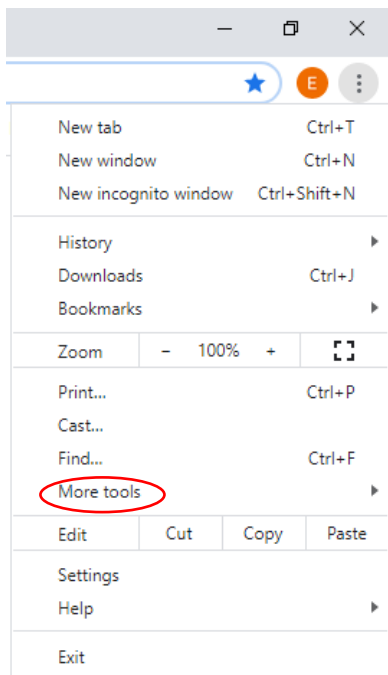
This should clear all settings. Please proceed to [STEP 2](#).

CLEARING YOUR CACHE IN CHROME

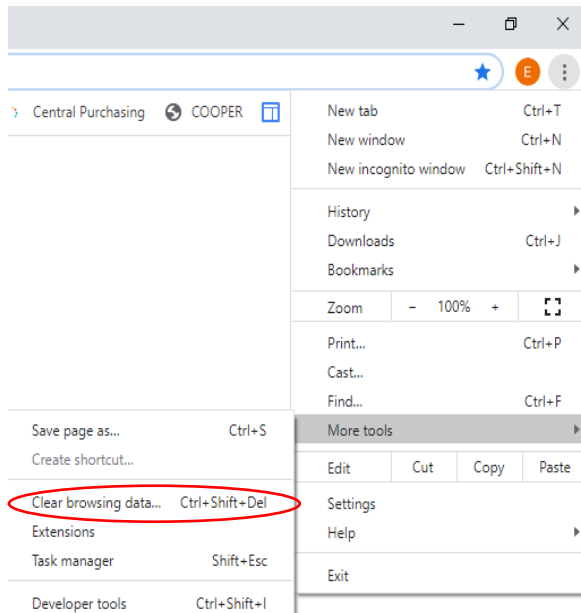
1. At the top right, click “More”. The three dots at the top right corner.



2. Click “More tools”



3. Click “Clear browsing data”.

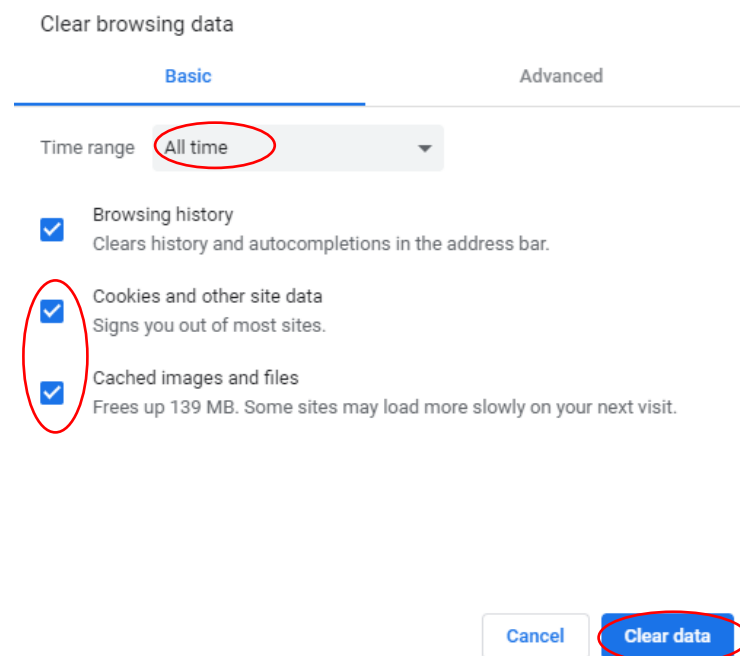


5. Select “All time”.

6. Check the following boxes:

- ✓ Cookies and other site data
- ✓ Cached images and files

7. Select “Clear data”.

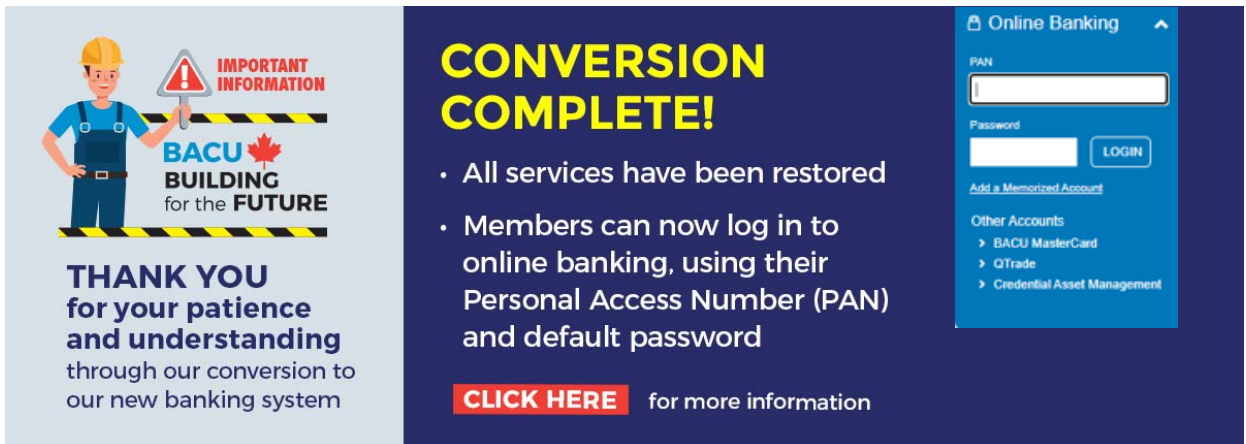


→ For instructions on how to do this in other browsers like “Firefox” or “Safari”, or other types of computers such as Apple Mac, we recommend you Google “How do I clear my browser cookies/cache in *(insert your browser name)*”.

→ Now proceed to [STEP 2](#).

STEP 2

Now make sure you are on a FULL SITE version of BACU Online Banking. Most desktop and laptops will go immediately to the Full Site. Most tablets and smart phones will default to the Mobile Site. If you do not see this image,

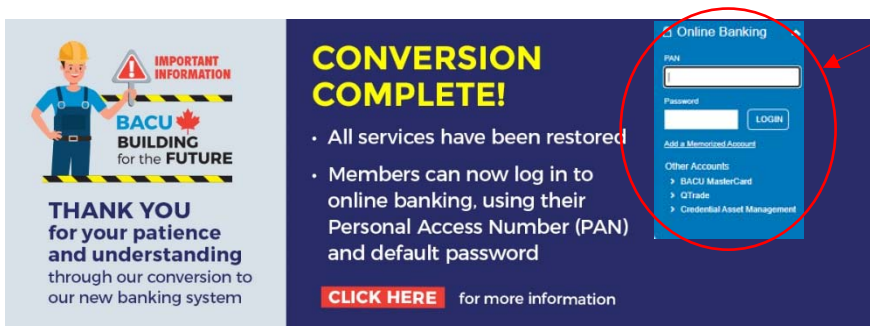


The banner is divided into three sections. On the left, a construction worker icon holds a sign that says 'IMPORTANT INFORMATION' and 'BACU BUILDING for the FUTURE'. Below this is the text: 'THANK YOU for your patience and understanding through our conversion to our new banking system'. The middle section has a dark blue background with 'CONVERSION COMPLETE!' in large yellow letters, followed by two bullet points: 'All services have been restored' and 'Members can now log in to online banking, using their Personal Access Number (PAN) and default password'. At the bottom of this section is a red button that says 'CLICK HERE' followed by 'for more information'. The right section shows a screenshot of the 'Online Banking' login page with fields for PAN and Password, and a 'LOGIN' button. Below the fields are links for 'Add a Memorized Account' and 'Other Accounts' (BACU MasterCard, QTrade, Credential Asset Management).

you are not using the **FULL SITE**. Scroll to the bottom of the Home Page and select “FULL SITE”. You should now see the image above. You are now ready to start the Login process.

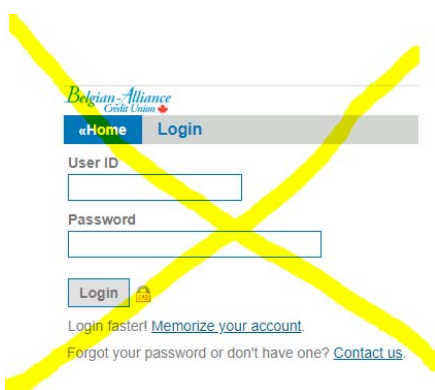
If you do not see the “FULL SITE”, confirm that you are on BACU’s website (not Mobile Banking or the myBACU App.)

Correct site has blue login box. ✓



This is the same banner as above, but the 'Online Banking' login box on the right is circled in red. A red arrow points from the right edge of the image towards the top of the red circle.

Incorrect site – BACU Mobile Site



The image shows the BACU Mobile Site login page, which is crossed out with a large yellow 'X'. The page features the 'Belgian-Alliance Credit Union' logo, a navigation bar with 'eHome' and 'Login', and input fields for 'User ID' and 'Password'. There is a 'Login' button and links for 'Login faster! Memorize your account.' and 'Forgot your password or don't have one? Contact us.'

Frustration Alert: You cannot log in to Online Banking for the first time after the conversion is complete using the myBACU App.



You must use the “Full Site” as above.

[STEP 3](#)

Entering your PAN # (PERSONAL ACCESS NUMBER) As Your New Login.

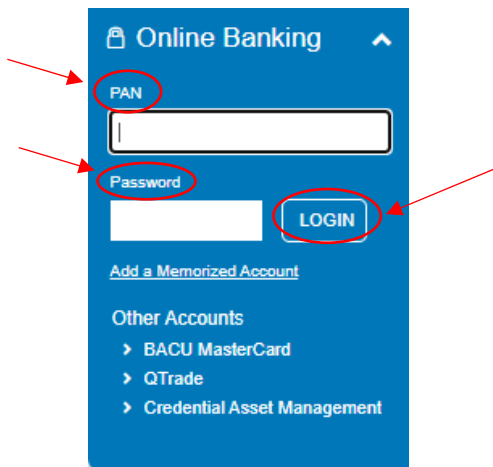
Enter the 19-digit PAN on your MemberCard for the account you wish to set up into the PAN field. If you have done this without issue or questions then go to [STEP 4](#). If you would like some more information to help you proceed then read below before entering your PAN #.

Starting July 3, 2020 your new BACU Online Banking login will always be the 19-digit Personal Access Number (PAN) on your current BACU MemberCard. This may seem a long process, but after the initial login and set-up you can go back and save this number (see [STEP 8](#) Adding a Memorized Account) and you will rarely need to enter it again.

[STEP 4](#)

Entering your temporary DEFAULT PASSWORD

Once you have entered the 19-digit PAN number from your MemberCard in the “PAN” field you can now proceed to enter your **DEFAULT PASSWORD** into the “Password” field. Select “LOGIN”



The **DEFAULT PASSWORD** is the temporary password you will enter the first time you login after conversion. In the login process you will have to enter this **DEFAULT PASSWORD** several times, but once your account is set up you will pick your own unique secure password and you will not use the **DEFAULT PASSWORD** again.

Your temporary **DEFAULT PASSWORD** will be 8 characters. The 8 characters you will use for your temporary **DEFAULT PASSWORD** are the last 4 digits of your PAN (the 19-digit number on your MemberCard) followed by the 4-digit year of birth of the cardholder.

Example: If the last 4 digits of the 19-digit PAN on your MemberCard is 1234 and you were born in 1958, your **DEFAULT PASSWORD** would be “12341958”. This number is unique and known only to the MEMBERCARD owner.

After acknowledging the User Agreement (see [STEP 5](#)) and setting up new security questions you will get to pick a new secure password of your choosing.

[STEP 5](#)

Acknowledging the Online User Agreement

*****Use your BACU DEFAULT PASSWORD to acknowledge the Online User Agreement*****

Once you have entered your PAN, your **DEFAULT PASSWORD** and clicked “LOGIN”, you should be logged in to Online Banking and have been moved to a second screen.

If this does not work, please go back to the beginning and check that you have taken care of the “Frustration Alerts”. Repeat STEPS 1-4. If this does not work after 3 attempts, please call your branch for assistance.

Provencher: (204) 982-3400

Portage: (204) 927-0460

Jefferson: (204) 927-0450

[STEP 5 \(continued\)](#)

This first time only you will be asked to acknowledge the Online Banking Agreement. You will not have to do it again. This is not a new document. You have previously accepted this document when you first used Online Banking with BACU and it is a required step to use this service. To

acknowledge and accept the agreement, scroll all the way down to the bottom where you will find a place to accept the agreement. To do this you need to enter your BACU **DEFAULT PASSWORD** once again in the Password field and then click on **"I Agree"** to accept the agreement. You will then be taken to a new screen to pick your new password.

I have read, understood and agree to be bound by this Agreement.

Password

| [I do not Agree](#)

Annotations:

- Click "I Agree"
- Enter DEFAULT PASSWORD

STEP 6

Picking a New Secure Password

Now you will be asked to input your **DEFAULT PASSWORD** one last time then input your new password twice.

There are new password requirements (see below)

Your new password (the **new one** you will be asked to select after logging in the first time with your default password) will have to be stronger and more secure to meet today's internet security requirements. To meet the new requirements, it will have to meet the following criteria:

- Between 8 and 30 characters long
- It will have to be ALPHA-NUMERIC. This means it will have to have at least one number (can have more) and at least 2 letters (can have more)
- At least one of these letters must be UPPER CASE or CAPITALISED.
- At least one of these letters must be lower case or not capitalised.

While not absolutely required, you can strengthen your password with one or more **SPECIAL CHARACTERS**. A special character is any non-letter or non-number on a standard keyboard. Example of some special characters are: @, #, \$, %, & and many more (**note: the "+" and "-" signs do not work as special characters and will not be accepted in a password**). BACU needs to ensure that its member technology is always safe and secure as possible so these new standards are important. Using special characters in your password will greatly improve its security. Once your new password has been accepted, proceed to [STEP 7](#).

Change password

[Online Banking Help](#)

To change your password, the following criteria must be met:

- New password must be between 8-30 characters
- Must contain 1 uppercase letter, 1 lower case letter, and 1 number
- Special characters may also be added but are not required

MANDATORY PAC CHANGE

Current password

New password

Verify New password

| [Cancel](#)

Annotations:

- Click "Submit" You should now see the PVQ page – [STEP 7](#)
- Enter DEFAULT PASSWORD
- Enter New Secure Password - twice

[STEP 7](#)

Picking your Personal Verification Questions (PVQ's)

Now you need to pick 3 PVQ's (Personal Verification Questions) from the list and provide personal answers you can remember. If you always login from the same computer you may never see these questions again. However, if you change computers, clear your cookies cache again, or login from another PC, tablet or phone, these questions will appear and will help verify your identity.

From the list of questions pick 3 that you will always remember and that are not open to change.

Example: "In what city was your mother born" is a better question and answer than "Favorite Movie" which might change over time. Also picking questions that only you will know the answer to is better than ones that might be commonly known.

Once your questions and answers have been input, scroll to the bottom of the PVQ page and select "NEXT".

Now you will be asked to review your PVQs and edit or accept. See example below.

Select "Next" to accept.

Example:

The screenshot shows a web page titled "Set Up Increased Authentication". Below the title, there is a section for "Security Questions" with the instruction "Please review and confirm your selected security questions." Three questions are listed:

- Question 1: "What is your father's middle name?" with a masked input field.
- Question 2: "What was the name of your first pet?" with a masked input field.
- Question 3: "In what city was your mother born? (Enter full name of city only)" with a masked input field.

Below the questions is a button labeled "Edit Security Questions". At the bottom of the page, a "Next" button is circled in red.

You can now see your accounts and are ready to use BACU Online Banking. If you wish, you can now save your login MemberCard number (PAN) by following [STEP 8](#).

[STEP 8 \(optional\) – You may wish to jump to STEP 9](#)

Adding a Memorized Account

Adding a memorized account simplifies your next Online Banking Login experience.

- a) You can go to "Profile and "Preferences" option on the side menu when logged in online.
 - Select "Memorize my Log in information"
 - Select "Add account"
 - Choose an "Account Name" (*example: "Jane" or "Mike"*) and enter your 19-digit "PAN"
 - Select "Submit"

OR

- b) Click on the "Add A Memorized Account" text under the login page (as per the image below), the next time you log in.

a) Procedure for adding a memorized account while logged into Online Banking.

> My Accounts
View Account Activity

Payments

Transfers

Account Services

Alerts

Profile and Preferences

Preferences

[Change Contact Information](#) [Change Password](#)

Update your address, phone number and other personal details. Edit your secure Personal Access Code here.

[Change Security Questions](#) [Memorize my Login Information](#)

View and edit your Increased Authentication security questions. No need to type in your membership number every time. Remember it on this computer now.

Manage Memorized Accounts

For a faster and more convenient Login you can Memorize your Login information. Click on **Add an Account** and enter the required information.

[Add an Account](#)

There are no Memorized Accounts.

Add a Memorized Account

Enter a name that is meaningful to you for the Account you want to memorize. Then enter your login information, and click on **Submit**.

Account Name

PAN

| [Cancel](#)

Click "Submit"

Enter 19-digit PAN

Choose a name for your account and enter it here

b) Procedure for adding a memorized account on your next log in.

Online Banking

PAN

Password

[Add a Memorized Account](#)

Other Accounts

- > BACU MasterCard
- > QTrade
- > Credential Asset Management

Provide a description in "Account Name" (example: "Jane" or "Mike") followed by your MemberCard number (PAN) in the "PAN" field.

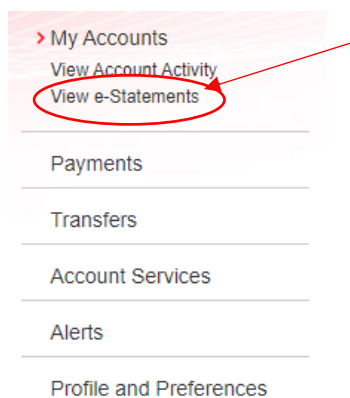
The screenshot shows a form titled "Add a Memorized Account". Below the title is the instruction: "Enter a name that is meaningful to you for the Account you want to memorize. Then enter your login information, and click on Submit." The form has two input fields: "Account Name" and "PAN". Below the fields are "Submit" and "Cancel" buttons. Three red callout boxes with arrows point to the form: one points to the "Account Name" field with the text "Choose a name for your account and enter it here"; another points to the "PAN" field with the text "Enter 19-digit PAN"; and a third points to the "Submit" button with the text "Click 'Submit'".

[STEP 9 – You are now “Good to Go” to use BACU Online Banking](#)

Continue to use BACU’s Online Banking as you would have previously.

Welcome to your New BACU Online Banking. Some new features include;

- Seven months history is available on your *new e-statements!* This can be found on your home page once you have logged into your Online Banking under “My Accounts”.



- *New!* You can now add a new bill payee and make a payment immediately afterwards.

Trouble getting into your Online Banking? We are here to help! Please do not hesitate to contact your branch for assistance.

Provencher: 204-982-3400

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