COMMON CUSTOMER QUESTIONS

Q. I am trying to sign onto the new Consumer and Small Business Online Banking system for the first time using a mobile device, such as my I-pad or Smart phone, and I can't get in, what do I need to do?
A. The first time you log into the New Consumer and Small Business Online Banking system you must sign on from a computer, not a mobile device.   You will need to sign up for Mobile and register your devices. If you do not have access to a computer, please visit a Bryn Mawr Trust branch, where you may use our computer for your initial access.

Q. When enrolling for the first time, why do I have to set-up a phone call or text message to get a verification Pin alert?
A. The system is set-up with additional layers of security to protect your accounts and validate that it is really you trying to access your accounts. You must establish these when you sign on as part of your enrollment. These are part of Intelligent Authentication and out-of-band authentication and are designed to protect you and your assets. If you need assistance in setting this up, please contact us at branch or call 610-525-1700.

Q: What is out-of-band (OOB) authentication?
A: Out-of-band authentication is a type of two-factor authentication that requires a secondary verification method. This typically occurs when the Bank sends the customer a text message with a code and requires the customer to utilize that code to complete verification of the transaction.

Q: How many different phone numbers can I enroll in Consumer and Small Business Online Banking for out-of-band authentication?
A: You can enroll up to 5 phone numbers, each with its own challenge delivery method: either voice phone call or text message. Remember to add phones that you will be able to answer or receive a text. You can make changes to your devices under the Mobile tab in Online Banking.

Q: Is out-of-band authentication (via phone call or text message) optional, or is it enforced for all customers?
A: For security purposes, the bank will require either out-of-band authentication or require the customer to correctly answer security questions.

Q: Can landlines be used for out-of-band authentication?
A: Yes, both landlines and mobile phones can be used for receiving automated telephone calls delivering the one-time passcode/PIN. If you are using a landline, it must be one that is answered by you, so you can receive the 4 digit PIN. If you are using cell phone you must answer or be able to receive a text. Text message charges may apply depending on your plan.

Q: If I regularly accesses online banking from different computers - work, home, etc. - will an out-of-band authentication prompt appear each time I login from one of these computers?
A: Initially, you will receive out-of-band authentication challenge prompts whenever you log in from a new computer or device. Once the log in and device pattern is established, you will would not be challenged. Intelligent Authentication challenges customers based on changes to the customer's normal usage pattern. Customers will be challenged when a change is detected, but as soon as the new device, location or behavior becomes the norm they will no longer be challenged.

Q. I am missing accounts in my profile. What should I do?
A. Please contact our Client Services representatives at 610-525-1700 to alert them, we will research and assist you.

Q. Are there fess that apply to my Consumer and Small Business Online Banking?
A. Consumer and Small Business Online Banking and standard Bill Pay remain available at no charge to customers. If you choose to do an expedited payment or other service, such as Popmoney or External Transfer, fees will apply. The system prompts you prior to doing the transaction that a fee will apply.

Q. Only the last five digits of my billing account number are viewable. Will my payees be able to process the payments?
A. Yes. For security reasons, only the last five digits of the account number are displayed. The payees will receive the entire account number to process your payment correctly. If you are uncertain that these digits are the last five of your account number, you can always update the payee and enter the entire account number. It will revert back to only show you the last five digits, but with this step you will be certain that the full number was entered.

Q. I have more Bill Payees than I remember, why is this?
A. All Bill Payees, even those you suppressed (hid them) were converted over. If you no longer use these Bill Payees, you can delete them.

Q. Why are transactions not being deducted from my balance when they are sent to a payee?
A. Bill Pay deducts payments from your account on the date the payment is scheduled to arrive at the payee, not when it is sent to the payee. Your payment will arrive at the payee on the 'scheduled' date and be deducted from your account on that day.

Q. How do I confirm if a payment is electronic or check?
A. When you enter a payment amount and either accept the earliest date provided or select a later date, the next window will either include "memo" and a box to type in or not. If this box is presented, the payment will be made by check. If this box is not presented, the payment will be electronic.

Q. Why are my payees' nicknames/alias not showing up?
A. Nicknames/aliases were not able to be transferred over to the new system. You will need to enter any account nicknames to your payees' information.

Q. How can I confirm when a payment will arrive at a payee?
A. In the new system, the scheduled date is the date it will arrive at the payee. When you initiate a bill payment, the earliest date it could arrive at the payee is displayed. You can adjust that date further out if you wish.

Q. Why isn't my payment reflecting the payment default date as the next business day?
A. Payments are now scheduled based on when they arrive at the payee, not when they are sent. So, the default date that is displayed is the earliest it can arrive at the payee. You can adjust that date further out, but not closer as it is already set to earliest arrival date.

Q. Where can I see my previous payments?
A. All payments made on or before June 17, 2015 will appear under Transaction History Details. All payments made on or after June, 17, 2015 will appear under Bill History in Pay Bills.

Q. Where are external bank to bank transfers?
A. In the new system, Customers Utilizing Bill Payment can access External Transfers in the "Pay Bills" tab, by using the "Transfer Money" feature.

Customers Not Using Bill Payment can access External Transfers by choosing "Pay Bills" and then choose "What Else Can I Do" on the lower right hand side of the screen and a customer can then choose "Transfer Money"

IMPORTANT NOTE

If you had established external accounts and/or recurring bank to bank transfers, for security reasons these did not transfer to the new system. You will need to re-establish connection to the external accounts and set up any recurring transfers again. Go to Bill Pay in online banking, select the "Transfer Money" tab and follow the instructions.

Q. Can I export transactions to Quicken?
A. You can export transactions from Personal Online Banking to Quicken in QFX format or to QuickBooks in QBO format. Other available formats include a CSV file and OFX format to export to Excel or Microsoft Money.

Q. Where can I go for additional instructions on using my new online services, including Bill Pay and Popmoney?
A. Please visit the Online Banking Education Center for video tutorials and step-by-step guides. Or, stop by any Branch or call Customer Service at 610-525-1700.

Please read below for more information on PopMoney:
Q: Why can't I access Popmoney?
A: Initial enrollment and sign up for Popmoney must be initiated within Online Banking.

Q: Where can I locate Popmoney, External Transfers, and Pay Bills functionality in Online Banking?
A: Popmoney can be accessed by choosing "Pay People" option. External Transfers can be accessed by choosing "Transfers" option. Pay Bills can be accessed by choosing "Pay Bills" option.

Q: What is instant Popmoney and how do I use it?
A: Instant Popmoney allows you to transfer money instantly to another Bryn Mawr customer. You must use your debit card to utilize Instant Popmoney. This feature is only available for a BMT customer who is sending to another BMT customer.

Q: What is same day Popmoney and how do I use it?
A: Same day Popmoney allows you to transfer money to billers who are established in the Popmoney network to accept same day Popmoney; if option is available for that biller, it will show.

Q: Why is my transaction amount in Popmoney greater than amount entered?
A: Popmoney fees are included in the transaction amount so you will see a single amount. The fee is added to the amount of the transaction.

Q: Why can't I add multiple contacts when making a Popmoney payment?
A: A Popmoney payment can be made to one contact per Popmoney payment. Multiple contacts can be included when requesting money through Popmoney.