



## **Banking System Upgrade - Frequently Asked Questions (FAQs)**

### **What does “banking system upgrade” mean and why do we need to upgrade our banking system?**

A banking system upgrade means we are changing the technology we use to manage our daily business. The system we are upgrading to is widely used by financial institutions throughout North America.

While our current computer banking system has served us well, the new system will help us better respond to the needs of our membership.

### **What will happen around upgrade?**

**Leading up to the upgrade: no later than Monday, November 19 @ 5:00 p.m. there are a number of things you should do to prepare in advance, such as:**

- ✓ Have alternate forms of payment available including cash, cheques and credit cards.
- ✓ Do all of your day-to-day branch or online banking.
- ✓ Go online and print e-statements or visit a branch to obtain a printout of your transaction history for the past two months.
- ✓ Pay your bills early. Make a list of vendors and associated account numbers you have set up for online bill payments.
- ✓ Manage your Interac e-transfers. Make a list of recipient email addresses and keep them in a safe place. The deadline to send and accept Interac e-transfers will be Monday November 19 at 12:00 p.m. (noon). E-transfers from another financial institution will be unavailable during the upgrade. If you are scheduled to receive an e-transfer, hold on to your email and you will be able to deposit funds into your account on Thursday November 22.
- ✓ Make a list of wire addresses.
- ✓ Visit [www.kawarthacu.com](http://www.kawarthacu.com) and watch our Twitter feed for updates and information you may need to know.



**During the upgrade: from November 19 @ 5pm to the morning of November 22.**

During the upgrade, you will be able to use your debit card (within daily withdrawal limits) to make purchases and cash withdrawals, however, there may be service interruptions throughout this period. We recommend you have alternative forms of payment available, such as credit cards, cash or cheques. You will NOT be able to use online, mobile or telephone banking. Our branches will be open but they will NOT be able to conduct financial transactions for you. For a complete list of service interruptions, please view the Service interruptions chart on our website and review the "Roadmap for Members" booklet that you will receive in the mail.

### **Member Numbers and Accounts:**

**Question: Will my member number change?**

**Answer:** Yes, you will be provided with a unique member number which will give you access to all of your accounts. Your new member number will be available to you on November 22.

**Question: Will my account numbers change?**

**Answer:** Yes, you will be provided with new account numbers which will be available to you on November 22.

**Question: How will I access my accounts after the upgrade if I don't know my member or accounts numbers?**

**Answer:** It will no longer be necessary for you to know or remember your member or account number(s) as there will be several ways you can access your accounts, such as:

- ATM: use your debit card and PIN (same as today)
- Retailers: use your debit card and PIN (same as today)
- Online, mobile and telephone banking: use your debit card number and new personal access code for initial login
- In-branch: there are many ways we can access your accounts – palm scanner, name, address, phone number, driver's license, etc.



**Question: Will I need to order new cheques?**

**Answer:** No, you can continue to use your existing cheques.

**Question: Do I need to update my pre-authorized payments and direct deposits?**

**Answer:** No, all of your pre-authorized payments and direct deposits will process through your account.

**Question: What if my account balance(s) appear to be incorrect after upgrade?**

**Answer:** We have tested and verified that all member data will transfer over to our new system correctly. If you have any questions or concerns, please call or visit your branch or call our Contact Centre at 1.855.670.0510. Before 5:00 p.m. on November 19, go online and print your transaction history or visit a branch to obtain a printout of your transaction history for the past two months. This way, you will be able to verify for yourself that everything is as it should be.

### **Product Names:**

**Question: Will product names be changing?**

**Answer:** Yes. We have simplified the names of our products so that they are easier to understand. These new names will appear on your statements, on online and mobile banking, and on our ATMs.

### **Mobile Banking:**

**Question: How will I login to online banking, the mobile app or telephone banking?**

**Answer:** You will find login instructions in the "Roadmap for Members" booklet that you will receive in the mail.

**Question: Are there any changes to the memorized account features?**

**Answer:** If you use the memorized account features, you will need to delete this function after the upgrade and reset your memorized features.



**Question: Will my list of contacts for Interac e-Transfers be available on online banking?**

**Answer:** Yes. But please note that after your initial login, you will need to logout and login again before your e-transfer information is available. Prior to November 19, we suggest that you make a list of all recipient email addresses.

**Question: How will I login to the mobile app?**

**Answer:** Mobile banking will not be available from Monday November 19 (after business hours) for a few days as Google and Apple prepare the app and make it available in their stores. Please watch our website for notice of service resumption.

Once services have been restored, you will need to login to online banking and then upgrade your mobile app to version 13.7. If you are currently using the mobile app, you will receive an automatic notification to install the upgrade. The free app will also be available in the iStore and Google Play Store.

If you have already logged into online banking with your debit card and you have changed your password, this same debit card number and new password can be used to access your mobile app. If your first login to the new system is through the mobile app, you will need to follow the instructions in the "Roadmap for Members" booklet you will receive in the mail.

**Question: How will I login to telephone banking?**

**Answer:** If you have already logged into online banking or mobile app with your debit card and you have received a new password, this same debit card number and new password can be used to access telephone banking. Telephone banking must be configured and set up in your current account for access to be provided. If your first login to the new system is through telephone banking, you will need to follow the instructions in the "Roadmap for Members" booklet you will receive in the mail.

Please note that the menu for telephone banking has changed considerably so please take time to listen to the new prompts.



### Statements:

**Question: Will there be changes to my statements?**

**Answer:** Monthly statements will look different. They will show all of your accounts and holdings on one easy to understand consolidated statement.

**Question: When will I receive my statements?**

**Answer:** Members who receive mailed paper statements will receive them for the following periods before and after the computer banking system upgrade:

- Period of November 1, 2018 - November 19, 2018
- Period of November 20, 2018 – December 6, 2018
- Period of December 7, 2018 – January 6, 2019
- Period of January 7, 2019 – February 6, 2019
- Period of February 7, 2019 – March 6, 2019 and so on

**Question: Can I still access my statement history?**

**Answer:** Historical statements will not be available through online banking after November 19 although Kawartha will have access to your banking history. Members who use online banking will want to download their e-statements prior to November 19.

### General Help and Inquiries:

**Question: How can I stay informed on what's going on before, during and after the banking system upgrade?**

**Answer:** We will post notices on our website, Facebook, Twitter and in our branches to update you on information that you will need to know. In the meantime, please provide your branch or our Contact Centre with your email address so that we can send you timely information before and after the upgrade takes place.



**Question: Who do I call if I have questions and/or issues?**

**Answer:** After the upgrade, if you have a specific issue please provide as much detail as possible when you contact us. Details should include the date and time, and the problem you experienced with your transaction.

Ways to contact us:

- Visit your local branch
- Call our Contact Centre: 1-855-670-0510
- Chat with us via our website at [kawarthacu.com](http://kawarthacu.com)
- Email us at [info@kawarthacu.com](mailto:info@kawarthacu.com)