Apple Bank's Retail Online Banking

Answers to Frequently Asked Questions (FAQ)

Tablet

Smartphone

Desktop

Get the Answers You Need to Your Questions About Retail Online Banking

- Read the FAQ in this document

- Visit us at www.applebank.com/Personal/ Services/Online-Banking

- Call CustomerLine at 914-902-2775

Retail Online Banking: Your Frequently Asked Questions Answered

Welcome to Apple Bank's Retail Online Banking! We're excited to bring you our service, where you'll enjoy full functionality on both desktop and mobile devices. Make sure you download our Mobile Banking App from the iTunes® Store for Apple devices or the Google Play™ Store for Android devices.

Below, we provide answers to your most frequently asked questions about our Online Banking service. You may also call CustomerLine at 914-902-2775 if you would like to speak to a customer service representative for additional assistance. CustomerLine hours are Monday through Friday from 8:30 am ET to 9:00 pm ET, and Saturday and Sunday from 9:00 am ET to 3:00 pm ET. For those customers using TDD equipment, please call 800-824-0710.

Online Banking Login

Can I register for Online Banking through my Smartphone?

Yes. You can register for the Online Banking platform through your Mobile Browser on your Smartphone. To enroll, go to the Account Login box on Apple Bank's home screen. Click Enroll, then click Personal and follow the prompts.

What is a Secure Access Code (SAC)?

The Secure Access Code (SAC) is a one-time multi-factor authentication code to further confirm your identity as the authorized Online Banking user. The SAC is sent to you using the delivery method you choose from your screen: voice, text message or email.

I logged into Online Banking and closed my browser when I went to retrieve my Secure Access Code. Now I am locked out of Online Banking. What do I do to get back in?

Please do not close your browser at any point during your first-time login until you have created your new Password and fully completed the process. If you close your browser prematurely, you will be locked out of Online Banking and will need to call CustomerLine at 914-902-2775 to regain access.

What if I forgot my Online Banking User ID or Password?

1. If you forgot your User ID, select the "Forgot User ID" link on the login page. This link will guide you through the steps of resetting your User ID.
2. If you forgot your Password, select the "Forgot Password" link on the login page. This link will guide you through the steps of resetting your Password.

If you need additional assistance, please call CustomerLine at 914-902-2775, Monday through Friday from 8:30 am ET to 9:00 pm ET, and Saturday and Sunday from 9:00 am ET to 3:00 pm ET.

What are my options if I receive the warning that one more unsuccessful login will lock my account?

1. You may choose to select the "Forgot Password" link on the login page. That process will enable you to reset your password without the risk of locking you out of your account.
2. If you choose to continue and actually lock your account, you will need to contact CustomerLine at 914-902-2775.

How do I unlock my account if I accidentally used an incorrect password too many times?

You will need to contact CustomerLine at 914-902-2775, Monday through Friday from 8:30 am ET to 9:00 pm ET, and Saturday and Sunday from 9:00 am ET to 3:00 pm ET to unlock your account.

I'm logging in for the first time. On my screen, the delivery methods listed for my SAC are no longer valid or incorrect. How do I add a correct phone number or email address for SAC delivery?

To update SAC delivery method information, use the Click here to ADD a new SAC Target link on your screen. You will be asked to answer some identity verification questions as an added safeguard. These questions are unique to you and are based on non-credit data contained in your credit file. Once verification is completed, enter a new SAC delivery method. Your SAC will be sent to you on the device chosen.

Is the SAC I received by phone, email or text message my new Password?

No. The SAC is a temporary access code authenticating your identity as the authorized Apple Bank Online Banking user and is active for only a short time.

Do I have to enter a Secure Access Code every time I log into Online Banking after I have registered my browser?

Although you have registered your browser, you must retain your cookies as well. If you do not retain your cookies, you will be required to receive a Secure Access Code (SAC) each time you login. You must register each device and browser you use for Online Banking and retain your cookies to avoid repeated re-authentication.

I have already logged into Online Banking using a listed SAC delivery method. Can I add another delivery method for a SAC?

Once you have successfully logged into Online Banking, you can update your preferred method of contact to receive a new SAC. Select Settings from the Main menu, then choose the Security Preferences menu. Click Secure Delivery, then choose the delivery method (email, phone, or text) that you prefer. Enter the selected information, then click the Disc icon to save.

Since I registered my browser at my last visit, why is the system asking me to register it again?

There are several reasons why this may happen:
- Your browser settings are set to delete cookies, or your browser cookie for Online Banking has been deleted (cleared your cache) since the last time you logged in.
- Your online profile is set to require a Secure Access Code delivery each time you log in.
- You are logging in via a different browser on the same registered computer. Each browser needs to be individually registered.
- Apple Bank has reset all active registrations on the system for security purposes.

Why does the Online Banking service look distorted on my screen?

Please review our Browser Compatibility Guide to make certain that your browser has been updated to the latest version.

Why am I having occasional trouble with Online Banking pages loading on my computer?

Your browser's cache may have a surplus of stored pages causing a backlog. To clear the cache for all Windows browsers, press shortcut keys Ctrl+ F5. If using Safari, use shortcut keys OPTION+COMMAND+E. For all other browsers on a MAC, use shortcut keys Ctrl+Shift+Delete.

What do I do if I have not used or signed into Online Banking in a few months?

After 120 days, your account becomes inactive and you will need to contact CustomerLine at 914-902-2775 to reactivate your account.

Mobile Banking App

What mobile devices are user-friendly for the Mobile Banking App?

Please review the mobile device details listed in our Browser Compatibility Guide, under the Apple Bank Mobile App section.

Why am I having trouble downloading the App onto my device?

The App could be incompatible with your device. Please review the mobile device details listed in our Browser Compatibility Guide, under the Apple Bank Mobile App section.

Do I need a User ID and Password that is different from my desktop Online Banking User ID and Password to use the Mobile Banking App?

No. Your User ID and Password are the same for all devices.

Can I add new Bill Pay payees and use funds transfer within the Mobile Banking App?

Yes. You enjoy full functionality that includes all Online Banking services on both desktop and mobile devices, including tablets and mobile phones.

Online Banking Account Features

What should I do if I do not see all of my accounts in Online Banking?

You will need to contact CustomerLine by either sending a secure in-session message to us or by calling us at 914-902-2775.

Can I nickname the accounts in my Online Banking profile?

Yes, you can change the default name for any account by navigating to Settings from the Main menu, then Account Preferences and entering your preferred nickname for some or all of your accounts. Once selected, the nickname will appear throughout the Online Banking system.

Why are there two Bill Pay links?

One payment method is Quick Pay that allows you to make a one-time payment to your payees. The other payment method is the Bill Payment Site that allows you to make recurring payments (i.e., mortgage/rent, phone bill, credit cards, etc.), modify payee information, and select or change your default account.

Can I set up a recurring funds transfer in Online Banking?

Yes. Select Transactions, then Funds Transfer. For "To", enter the account number for the account to which you want to send the funds. For "From", enter the account number for the account from which you want to extract the funds. Enter the "Amount" of money being transferred. On the right, check the box "Make This a Recurring Transfer." You will then have the ability to select the frequency and timeframe of the transfer.

Mobile Remote Deposit and Text Banking

What are the deposit limits for Mobile Remote Deposit?

The daily deposit dollar limit is $3,000 for Mobile Remote Deposit. You may deposit a maximum of five checks per day. The aggregate monthly dollar limit is $10,000 in a rolling 30-day period. You may deposit a maximum of 20 items during a rolling 30-day period. Higher limits may be available upon management request. Please see the Mobile Remote Deposit disclosure for a list of ineligible items.

Do I need to take a photo of the front and back of the check when utilizing Mobile Remote Deposit?

Yes. The App will instruct you on the correct placement of each photo to complete your mobile deposit. Note: You must endorse (sign) the back of the check prior to taking the photo.

How do I know if the picture of the check is clear enough to be deposited?

Once the check is processed, the system will review the submission. If the picture is not clear enough, you will receive an error message and you will need to re-image and redeposit the check into your account.

What should I do with the check after I have deposited it through the App?

Once the App confirms the deposit has been submitted, you should hold on to the check until you see the amount posted in your account. The check may be rejected based on limit, quality of image or other reasons deemed necessary. If for any reason your check is returned from the processing bank, we will send you an image of the item you initially deposited for verification.

How do I confirm that the check was approved for deposit?

You will open the App, click Mobile Deposit from the Main Menu, then click Deposit Check. Click the More button on the upper right hand side of the screen. The Deposit Check History screen will open. Click the Accepted button. Your approved check(s) will appear on this screen.

When will the funds I deposited be posted to my account?

If you make a mobile remote deposit of a check or checks before 3:00 pm ET on any business day (defined as Monday through Friday, excluding federal holidays), and these deposits are reviewed by Apple Bank and accepted for deposit and collection, you will see your updated account balance posted after 5:00 pm ET on that same business day.

However, if you make a mobile remote deposit of your checks after 3:00 pm ET on any business day, it will be treated as having been deposited on the next business day. Once reviewed and accepted by Apple Bank, you will see your updated account balance posted after 5:00 pm ET on the next business day.

How do I enroll in Text Banking?

You need to be enrolled in Online Banking to use the Text Banking feature. Once you log into Online Banking, go to Settings and select the Text Enrollment option. Please enter your chosen phone number to receive SMS Text and agree to the terms by checking the box. Once you are finished, click Save. Then click Account Preferences, where you will need to enable Text Banking by account. You must switch the SMS Text tab to the On position. You must complete this process for each account you wish to enroll in Text Banking. You will now be enrolled in Text Banking. Be sure to create a display when prompted.

Security

What security features does Enhanced Online Banking use?

Please visit our website to read How Apple Bank Protects You and Online, Mobile and Social Media Security information.

What are some tips to help keep my Mobile Banking experience safe?

Here are some general best practices for banking on your mobile device:
*   Please review our Security Center, How to Protect Yourself section.
*   Do not open attachments from unknown or untrustworthy sources.
*   Do not install pirated software or software from unknown sources.
*   Do not leave your mobile phone unattended during an open Mobile Banking session.
*   Be aware of your surroundings when using your mobile device to conduct your banking. Be sure you have privacy to avoid the possibility of "shoulder surfing."
*   Never save your User ID or Password in your mobile device, in memos, or anywhere.
*   Always remember to log off properly. Use the Log Off button when you have completed your Mobile Banking activities.
*   Be aware of the potential for fraudulent Mobile Banking Apps.