



Piedmont Advantage Credit Union

Advantage Access Eservices FAQ

Piedmont Advantage has upgraded our Online Banking, Mobile App, Estatements, and Bill Pay. These changes may seem like a lot, but the improvements are worth it! Our enhanced e-services will make monitoring your finances faster, easier, and even more convenient. Below you will find information to help make your transition as easy as possible.

Visit eservices.pacu.com to keep up with the latest updates to our services.

First Time Login

If you **have previously used** online banking through Piedmont Advantage, you will enter the following in the provided fields (you will not need to click on **"First Time User"**):

- Member number
- Last 6 digits of the primary account holder's social security number

If you **have NOT previously used** online banking through Piedmont Advantage, click **"First Time User."** You will need the following information to enroll:

- Member Number
- Primary account holder's full social security number

Once you successfully login, you will be prompted to change your password. Your password must contain at least one uppercase letter, one lowercase letter, one number, and one symbol.

Next, you will be asked to set up 5 security questions.

Finally, you will receive a verification code via text message or email.

Once you enter your code, you have completed the enrollment process and will have access to your accounts.

I am locked out - why?

After three (3) tries you will be locked out and need assistance. Remember, your username is your member number and your password is the LAST six (6) digits of the social security number of the primary account holder.

Keep in mind: Your username and password are the same for both Online Banking and Mobile App. Once you change your username and/or password on one, it will automatically change on the other.

Online Banking

Easily navigate your accounts with a streamlined dashboard.

Online Banking allows you to:

- View account balances
- Access current and past statements
- Search for transactions
- Update your personal information

View the Online Banking tutorial [here](#).

If you are a QuickBooks user, [click here](#) for help getting set up.

I have never used online banking at Piedmont Advantage. Can I sign up now?

Yes you can! Click on “First Time User” to get started.

How do I change my username and/or password in online banking?

After you log into Advantage Access Online Banking, click on settings in the top right corner of the page. Then click on Profile, and User ID. First you will be asked for a place to send a **4 digit verification code** (this is for your security, to further validate it is you that is changing the information). Click your choice and click next. Follow the on-screen instructions to update and personalize your username.

What is my routing number?

253177861

Note about site maintenance.

Online Banking will be unavailable every Sunday from 4am - 6am EST. During this time we will perform site maintenance and upgrades.

Mobile App

Our Advantage Access mobile app features include Instant Balance, TouchID (for Apple users), new Mobile Deposit, and Person to Person Payments.

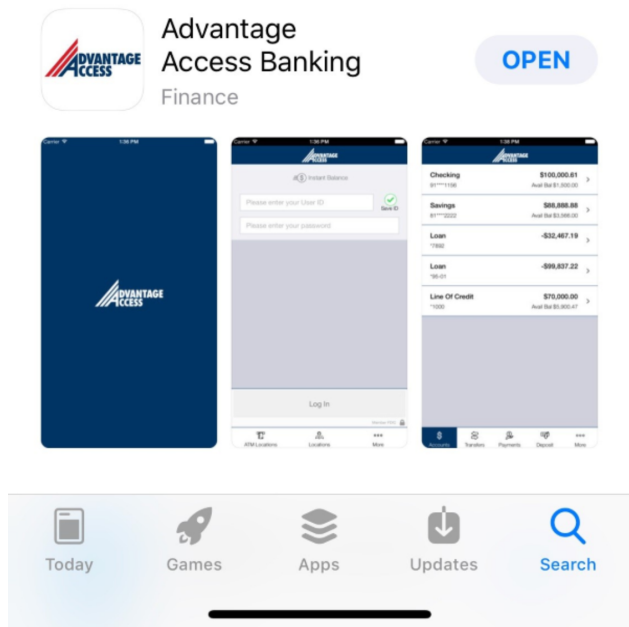
Here is a quick [video](#) of what you can expect.

How do I access the new mobile app?

If you have the old app on your phone you'll need to delete that first, as access has been discontinued. Once that is complete, go to your app store and search for **Advantage Access Banking**. Locate the app, download, and follow the on-screen instructions. Remember, **your username is your member number and your password is the LAST six (6) digits of the social security number of the primary account holder**. Within a minute or two you can be transacting business and reviewing your accounts.

How do I locate the app in the app store?

Search for Advantage Access Banking.



Is there a limit on the dollar amount I can deposit through Mobile Deposit?

To protect you and your accounts, yes there are limits associated with Mobile Deposit. The maximum mobile deposit is \$2,500 per item, and \$2,500 total per day.

Can I pay my bills using the mobile app?

Yes! We have added that functionality.

Do I need to register for online banking before I download and sign in to the mobile app?

Our new suite of eservices is mobile first, meaning you do not have to register for online banking before downloading and signing-in to the mobile app. However, you'll gain added functionality, like being able to set account alerts and pay bills, if you also use online banking.

[Click here](#) to sign-in to online banking today.

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Alerts

What are Alerts?

Alerts are notifications sent to you when certain events occur to your accounts. You can set up alerts to notify you when transactions are made on your accounts, when your balance goes below a certain amount, or if we send you a secure message.

What types of Alerts can I set up to receive?

- Low account balance alerts
- Purchases over a selected dollar amount
- Deposits over a selected dollar amount
- Other options available

How do I receive Alerts?

- Alerts can be sent to:
- An email address
- A mobile phone as a SMS text message, (Message and Data rates may apply)
- Or the Online Banking system

How do I set up my Alerts?

Log on to Online Banking, click on Settings, and click on Alerts. Alerts for mobile banking are also located on Online Banking under the mobile tab.

Is there a charge for this service?

There is no charge for using Alerts. (SMS text message and data rates may apply)

EStatements

Receiving your statements electronically allows you to access your statements anytime, from anywhere.

- View up to 2 years of past statements.
- Log in to see your statements from wherever you are.
- Gain access to past statements free of charge

To view a statement online, click “Online Statements” then select the month you would like to view.

To request a paper statement, click “Request Statement Copy” then follow the prompts.

Click [here](#) to watch the E-Statements tutorial.

Bill Pay

Why should I pay my bills online?

- Save time and money – no checks to write
- Easy to use and helps you keep track of all the bills you pay
- Schedule automated bill payments
- Pay virtually any bill – utilities, mortgage, or even your lawn care service

Watch our Bill Pay video [here](#).

If you are a QuickBooks user, [click here](#) for help getting set up.

For Bill Pay assistance call 844-699-0997.

How secure is Online Bill Pay?

Online Bill Pay is fully secure and we use multiple layers of online security to protect your information.

What type of account is required for Bill Pay?

Bill Pay can only be used with a checking account. You must also enroll for our Online Banking service to access Bill Pay.

How much does it cost?

Our Bill Pay service is free of charge.

Who can I make payments to?

You can make payments to virtually anyone using our online Bill Pay system. Exceptions include:

- Payments to payees outside the United States
- Tax payments (not recommended)
- Court ordered payments (not recommended)

How fast are payments delivered?

- Payments to electronic payees are delivered within two days.
- Payments issued by check are delivered in five days.
- When you schedule a payment, the payment calendar indicates the earliest available payment date.

What kinds of bill payments are available?

- One-time payments: The payment date you specify is the date the payments will be received by the merchant, as well as the date the funds are withdrawn from your account.
- Automatic or recurring payments: Occurs at your specified frequency as many times as you indicate.

How far in advance can I schedule payments?

Payments can be set up as much as 365 days in advance. Recurring payments can be scheduled to occur over any time period in the future, including indefinitely.

When will the money for my payments be taken out of my account?

Your account will be debited on your scheduled payment date.

Are payments still paid even if there is not enough money in my account?

No. Funds must be available for payments to be paid.

Can I cancel or change a scheduled payment?

Yes, you can change a scheduled payment at any time before it is processed. Payments may be processed up to five days in advance of the payments due date entered by the user. The system displays an error message if you attempt to modify a payment after it has been processed.

How do I enroll in Bill Pay?

- Log into Online Banking, click Pay Bills tab, and complete the enrollment process.
- Once your enrollment is complete, you're ready to start using Bill Pay and setting up your merchants.
- You must be enrolled in Online Banking before you can enroll for Bill Pay.

Can I still pay bills in online banking?

Yes! And there is a new option for you to split a bill. Be sure to click on the "split bill" tab in online banking when you click on pay bills.

What are eBills?

eBills are an important part of our Online Bill Pay product. These are simply bills that are delivered electronically to you, rather than mailed.

When I receive an eBill, how do I pay it?

You can pay an eBill just like any other online bill payment. Or you can choose to have your eBills paid automatically with Auto-Pay (under a certain dollar amount).

Will I still receive a paper bill in the mail with eBills?

Once you request to receive eBills from a business, you will no longer receive a paper bill. However, you can print a copy of any eBill, if you like.

How long will my eBills be available online?

Your bills, statements, and notices are available online for six months from their arrival date.

How do you know when I have new eBills to pay?

When you log on, you will see the number of new eBills, statements, and notices you've received. You will also receive a reminder email to notify you of new eBills in your account mailbox if they have not been viewed within four days of delivery.

When will I receive my eBills each month?

Most businesses use the same billing cycle as mailed bills, so you can expect to receive your bill approximately the same time of the month that you currently receive your paper bill – without the postal delay.

How much do eBills cost?

There is no charge for receiving eBills through our bill pay service.

How do I get started receiving eBills?

It's easy. From the bill pay home page, you can choose from a list of billers that offer eBills – they are indicated with an eBill icon. Just click the eBill icon next to the biller name, and follow the on screen prompts to sign up.

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Popmoney® Personal Payment Service

What is Popmoney?

Popmoney allows you to send money to anyone in as little as one business day, using only an email address or mobile phone number.

How much does Popmoney cost?

Popmoney is free, unless you need to expedite the funds. Fees for using Popmoney are listed within the service based on the delivery time you select.

How do I send money with Popmoney?

To send money to a person, simply enter their email address or mobile number, and the amount you want to send. Or if you've sent money previously, just select the person's name from your send list and enter an amount. It's that fast.

How does the person receive money?

If the person you're sending money to is not registered with Popmoney, they will receive an email invitation or text message with instructions for claiming money. Their financial institution does not have to offer Popmoney to receive and deposit money into their account.

How do I know they claimed the money sent?

You can track recent and pending transactions through your history. Click the Pay People tab and select Activity to track money you've sent or received. You can also see any pending transactions.

What if the person I send money to doesn't claim the funds?

As long as a payment is pending, you can cancel the transaction. The funds will be returned to the sender's account.

How secure is Popmoney?

Popmoney uses multiple layers of security to protect your information.

- Unique username and password
- SSL (secure sockets layer) ensures that your connection and information are secure from the outside inspection.
- Your information is highly encrypted so it is unreadable as it passes over the internet.

When I send money to someone who has never used this service before, how many days do they have to claim the money?

Someone who has never registered for our payment service has 12 calendar days to register and claim the money.

Can I pay people outside of the United States?

Popmoney is only available for banking accounts located in the United States.

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Supported Browsers

The list below defines the support level assigned to each Desktop Web Browser.

SUPPORTED

Windows 10:

Edge – Current Stable Version

Chrome – Current Stable Version

Firefox – Current Stable Version

MAC OS X 10.11 (El Capitan):

Safari 9.x– Current Stable Version

Chrome – Current Stable Version

ALLOWED

Windows 8.1:

Internet Explorer – Current Stable Version

Chrome – Current Stable Version

Firefox – Current Stable Version

Windows 7:

Internet Explorer 11

Chrome – Current Stable Version

Firefox – Current Stable Version

MAC OS X 10.10 (Yosemite):

Safari 8.x– Current Stable Version

Chrome – Current Stable Version

MAC OS X 10.9 (Mavericks):

Safari 7.x– Current Stable Version

Chrome – Current Stable Version

Definitions:

Supported – All functionality of the product has been tested and successfully meets all functional and visual design requirements for a screen resolution of 1024x768 and larger.

Allowed – All major functionality of the product has been tested and successfully meets functional requirements for a screen resolution of 1024x768 and larger. Some design and/or function deficiencies may occur.

Unsupported – Browser/OS combinations that do not fall in either the Supported or Allowed list will default to ‘Unsupported.’ The functionality may not work and will not be supported (via bug fixes).

The list below defines the support level assigned to each Mobile Browser.

SUPPORTED

iOS devices – iOS 9 and above

Windows Mobile – OS8

Android – 4.1+

ALLOWED

iOS8