LVECU

e-Services Guide

Effective June 2018

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Our Commitment, Your Security

We are committed to ensuring that your financial information is secure. Please follow all steps carefully and keep your Username(s) and Password(s) secure. Do not share your login information with anyone.

e-Tran Online Banking - Getting Started

This guide contains information for registering for e-Tran Online Banking. You must register from the LVECU homepage: www.lvecu.org.

Setting up your e-Tran account is fast and easy!

IMPORTANT: If you are the primary owner of more than one account, you will need to log in to e-Tran Online Banking with your lowest member number; e.g., if you are the primary owner on account #45678 and #98765, then the first time you access e-Tran, you will need to use account #45678.

You will need to create a new Username and Password after you log in to e-Tran for the first time. This will become your new sign-on information for e-Tran. Please remember this information and keep it somewhere safe and secure.

REGISTERING FOR e-TRAN ONLINE BANKING:

1. Go to: www.lvecu.org.
2. Look for **Not Registered? Click here.** in the e-Tran Login area.
3. Read the Agreement and Disclosure and click **I Agree**.
4. Click on **Open PDF**, enter the five-character code in the text box and click **Continue**.
5. Enter the required information in these fields: Account/Member Number, Social Security Number, Date of Birth, Email Address or Zip Code and click **Continue**.
6. Create a **Username** and click **Check Availability**. If the Username is not available, you may choose one of the suggested Usernames or create another one. Choose the preferred method to receive a Temporary Password and click **Continue**.
   NOTE: If you don't recognize the contact information provided or it is no longer in use, you must contact the credit union to update your information before proceeding.
7. Enter the **Temporary Password** and click **Login**. If you did not receive the code, click **Resend Code**.
8. Create your New Password, Confirm Password and click **Continue**.
9. Select a **Confidence/Security Image** and enter a security word or phrase where it says "Image Secret."
   NOTE: If you prefer, you may upload your own image.
10. On the **Register for Online Banking Access** screen, click **Continue**.
11. Click **View Accounts**.
12. You now have access to the new and improved **e-Tran Online Banking!**

NOTE: The second time you log in to e-Tran, you will be given the option to "Remember Me On This Device." If you are using a personal device and would like it to be remembered, choose your preferred method of contact (email, text or automated call), click in the box and name the device. Then click **Send Code** and you will receive a six-character code to enter and verify the device for future use. This only needs to be done one time, unless you are using a public computer and/or wish to be verified/sent a code each time you log in.

You will notice all accounts that you are a joint owner, custodian or authorized signer on will appear under your single sign-on for e-Tran. You can hide accounts that you don't access on a regular basis by clicking on Settings > Account > Edit > Hide This Account.

If you have questions during the sign-on or log in process, **please contact the credit union.**

Password Self-Reset Features

IMPORTANT: For security reasons, you will only have three attempts to log in to e-Tran before you are locked out. If you have forgotten your Password, click "Forgot Password?" and follow the steps below to reset your Password:

1. Enter your **Username**. (If you don't remember your Username, click <u>Forgot Username?</u> on our homepage login.)
2. Click **Forgot Password?**
3. Read the Agreement and Disclosure and put a check mark in the **I Agree** box and click **Continue**.
4. Enter your Username, Social Security Number, Birth Date, Email Address or Zip Code and click **Continue**.
5. Choose the preferred method to receive your temporary password and click **Continue**.
6. Enter your **Username** once again.
7. Enter the temporary password you received in the **Temporary Password** box and click **Log In**.
8. Enter a **New Password** and **Confirm Password**.
9. Click **Continue** and you are logged in!

Bill Pay

This free service can save you time and money. Instead of paying for postage and checks, use Bill Pay to schedule one-time or recurring payments. You can also have select bills delivered directly to Bill Pay (e-Bills) free of charge. To access Bill Pay, simply log in to e-Tran Online Banking and click **Bill Pay**. Here you can set up merchants/payees you wish to pay. You will need the name of the business, the mailing address, the phone number and your account number with the merchant/payee. Once you have your merchant/payee set up, it will be there for you to access and pay as needed. If the merchant/payee participates in e-Bills, you will be alerted and can choose to receive an e-Bill.

To add a new business or payee:

1. Click on **Bill Pay**.
2. Click **Payees** in the top menu.
3. Click **New Payee** in the Payees box.
4. Enter the:
   a. Name of Business
   b. Zip Code
   c. Category (choose from the drop-down menu)
   d. Default Funding Account (the checking account you wish the payment to come from)
   e. Account Number with the Merchant/Payee
   f. Confirm the Account Number
   g. Click **Next**
5. **Add Payee** box will open. Enter:
   a. Street Address, City, State and Zip Code
   b. Phone Number
   c. Email Address (optional)
   d. Nickname of Account
   e. Click **Save**
6. Click **Done**.
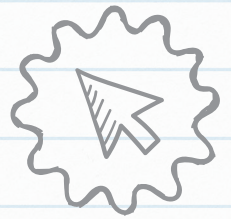
e-Notifications

e-Notifications are notifications sent to your preferred email address or phone number; e.g., Low Balance, Insufficient Funds, Automatic Deposit.

To set up e-Notifications on your account:

1. Click on **Settings** in the upper right corner (by your name).
2. Click **Notifications**.
3. Find the transaction for which you would like to receive an e-Notification.
4. Click the **Gear** icon to the right.
5. Click **Select Accounts**.

6. Select the appropriate accounts and set your thresholds for e-Notifications.

7. Click **Save**. If you change your mind before clicking Save, click **Cancel** to return to the main Notification screen.

Transfers

Transfers are quick and easy with e-Tran! Simply click on the **Transfers** icon (widget) on the e-Tran homepage and follow the steps below.

For even dollar amount share to share transfers within your single sign-on accounts:

1. Click the **Transfers** widget.

2. The **Quick** transfer tab will automatically open.

3. Choose the **From Account**.

4. Choose the **Amount** to transfer.

5. Choose the **To Account**.

6. Click **Make Transfer** at the bottom right of the page.

7. Click **History** at the top to verify the transfer.

If you would like to schedule a transfer for a later date, schedule a recurring transfer, transfer to your Visa® Credit Card, transfer to or from a loan, transfer to an LVECU member not on your account or transfer a specific amount of money:

1. Click the **Transfers** widget.

2. Click on the **Classic** transfer tab.

3. Select the **From Account** from the drop-down menu.

4. Select the **To Account** from the drop-down menu. (If you are not adding a new member, skip to step 5.)

   To add another member not included in your single sign-on:

   a. Click **Add Account**. (A pop-up box will open.)

   b. Enter the member's **First Name** and **Last Name**.

   c. Choose **Share** or **Loan** from the drop-down menu.

   d. Enter the member's Account Number (with no leading zeros).

   e. Enter the Share or Loan to which you wish to transfer, adding two to three zeros at the beginning so the Share or Loan number is four digits. **NOTE:** If you are not sure of the correct share or loan number, contact the credit union.

5. Choose the **Date** you wish the transfer to begin/occur.

6. Choose the **Frequency** from the drop-down menu.

7. Enter a **Reason** if you so desire.

8. Review the **Transfer Confirmation** box to the right.

9. Click **Confirm Transfer** if everything looks good.

If you have questions about setting up or performing a transfer, please contact the credit union.

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e-Statements & Check Copies

Each month you will receive an email notifying you that your monthly statement is available for viewing.

To view your monthly statement:

1. Log in to e-Tran.
2. Click on the **More** widget to the left.
3. Click on the **eDocs** widget.
4. Choose the statement you wish to view.
5. You can now View, Print or Save the statement.

To view your cleared checks:

1. Log in to e-Tran.
2. Click on the appropriate Checking Account (if you have more than one).
3. Scroll down to find the check you wish to View/Print.
4. Click on the transaction/draft posting.
5. A box will pop up with an image of the check to Print (lower right icon under the check image) or Save.

Person to Person Payments

Person to Person payments (P2P) are now available! Look for P2P on e-Tran Online Banking or on LVECU's Mobile Banking App and follow the steps.

NOTE: Mobile phone number required. If you receive an error message, please contact the credit union to verify that we have your phone number categorized correctly. If your mobile number is identified as a home phone number on our system, P2P will not work.

ART (Audio Response Teller)

ART is now member specific, so creating a menu or guide that applies to every member is not possible. Please listen to the prompts to familiarize yourself with ART and the options associated with your account. To access ART, call 610-820-0292 or 1-888-278-3100.

Current ART users:

1. When you call ART, you will be prompted to enter or speak your member number. You DO NOT need to use any preceding zeros; e.g., if your account number is #00123, then you need to only enter 123.
   NOTE: Unlike e-Tran, ART requires a separate login for each account. To set up a transfer to another member, please contact the credit union.
2. You will then be prompted to enter your existing four-digit PIN.

3. Once your account is verified, you can set up your preferences or skip to the main menu.

    a. Your preferences include:

        i. Speaking your information or using your phone's keypad

        ii. Hearing a male or female voice

New ART users: Please call the credit union to sign up for ART.

Mobile Banking

LVECU has a great Mobile Banking App! Download the e-Tran Mobile App to get started. Use your e-Tran Online Banking login information once you've downloaded the app.

NOTE: Must be an e-Tran user to access Mobile Banking.

Remote Deposit Capture

Remote Deposit Capture allows you to deposit a check without visiting a branch. All you need is an iPhone®, iPad® or Android™ smartphone or tablet with internet access. It's as simple as snapping a photo.

Get the e-Tran Mobile App today, and then:

1. Properly **endorse** your check.* (Endorse exactly as shown on the front. If the check is made payable to two people, using 'and' in between names, both must endorse the check.)
2. Write **"For mobile deposit only at LVECU."***
3. Select **Remote Deposit Capture**.
4. Select a **Deposit Account**.
5. Enter the **Check Amount**.
6. Take a picture of the **Front and Back** of your check.
7. Select **Deposit Check**.
8. You will receive a **Confirmation Number** per check item.

*Failure to follow the above instructions will result in your deposit being rejected per Reg CC.

Remote Deposit Capture checks will be credited to your account when LVECU is open, Monday through Friday between 9:00 am and 4:45 pm. Weekend deposits will be credited before noon the next business day (Saturdays not included). Regular check holds apply and LVECU reserves the right to reject deposits. Please retain deposited checks for three months.

Need to Reach Us?

Email us at:
info@lvecu.org or mbrsrv@lvecu.org

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