

FAQ – NEW and Improved Digital Banking

When will the NEW and Improved Digital Banking be available?

Monday morning, August 24, 2020

If I currently have access to online and mobile banking, do I need to do anything before the new system is available?

The only thing you need to do is be sure to update your contact information (email, mobile number, etc.) you have on file at Texas Bay. You can log onto the current system to update. You can also call or visit any branch location. Updating your contact information seamlessly allow you to log into the new system.

Can I use my same Sign-On ID and Password?

You can use your same Sign-On ID. A new security feature will ask you a few questions and request you to create another Password. Be sure that your contact information is updated with Texas Bay before you register.

How to Sign-on to the New Digital Banking platform on my desktop computer?

Current Users

Go to TexasBayCU.org homepage and enter your current Sign-On ID and password in the Online Banking box at the top. A new security feature will ask you a few questions and request you to create another Password. Be sure that your contact information is updated with Texas Bay before you register.

New Users

If you do not have access to the current system, go to TexasBayCU.org homepage and click on “Register” in the Online Banking box at the top of the page. Be sure that your contact information is updated with Texas Bay before you register.

How to Sign-on to the New Digital Banking platform on my mobile device?

1. Visit TexasBayCU.org homepage and enter your current Sign-On ID and password in the Online Banking box at the top. A new security feature will ask you a few questions and request you to create another Password. Be sure that your contact information is updated with Texas Bay before you register. New users can skip to step 2.

2. Visit the Apple or Android app store to download the free Texas Bay CU app. New users select Register and provide the requested information.

Will all my accounts and transaction history transfer?

YES

Will all my Bill Payment payees/merchants and history transfer?

YES

I don't have access to the old online banking system. How do I register for the NEW Digital Banking service?

Go to TexasBayCU.org homepage and click on "Register" in the Online Banking box at the top of the page. Be sure that your contact information is updated with Texas Bay before you register.

You can also download the new Texas Bay CU mobile app from the Apple or Android app store. After download, open and then select Register at the bottom.

Is there a monthly fee for the NEW Digital Banking service?

No. The service is FREE to all Texas Bay members. Another great benefit of membership.

Will I have access to all the same features including mobile check deposit?

Yes and more. In addition to the features you are accustomed to using such as Account History, Bill Pay, Transfers, Mobile Check Deposit, the NEW Digital Banking service offers additional features such as External Account Transfers, Remote Password Reset, Expanded User Profile Management, Online Account and Loan Opening, Financial Management tools, and more.

What happens if I lock myself out? Do I need to contact Texas Bay?

The NEW Digital Banking service offers Remote Password Reset. You can reset your password 24/7 either on your PC or mobile device without contacting Texas Bay. Be sure to keep your personal information on file (home address, mobile number, email address, etc.) with us updated. This will ensure the Remote Password Reset will work flawlessly.

Will I be able to transfer to other accounts outside of Texas Bay?

Yes. The NEW Digital Banking service offers you to Transfer funds to external accounts you

have at another financial institution. The transfer is performed as an ACH transaction and may take a few days to complete.

Is Bill Pay still available?

Yes.

Can I still use my fingerprint feature on my mobile to sign in?

Yes.

Will I still be able to message Texas Bay?

Yes.

Can I make a payment using a debit card or check from another bank using the NEW Digital Banking service?

Using External Transfers, you can transfer funds from another financial institution to your accounts at Texas Bay. The transfer is performed as an ACH transaction and may take a few days to complete.

Can I still access the site when I'm out of the country?

Yes. If you plan to use your Texas Bay debit or credit cards, we encourage you contact us in advance to be sure they will work in the foreign company you visit.

Is Card Control the new Card Valet? Will I still need two separate apps?

Card Control is the name of the feature in the new Mobile Banking app. This is the same as Card Valet. If you use the new Mobile Banking app, you will no longer need to use the Card Valet once you have updated to the new Card Valet app.

Can I update my personal information or will I still need to contact Texas Bay?

Yes. Once you have access to the NEW Digital Banking platform, you can update various personal information such as your address, phone numbers, email, security information, and password. Simply select "Profile" on the Menu and then "Profile Updates".

Can I still make a transfer to another member at the credit union? Where do I find this?

Yes. First you add the unlinked account that is associated with another member. How?

1. Select "Transfers" from the Menu.
2. Select "Add Accounts". Enter the information requested.
3. Once you have linked the account, you can return to "Create/Edit Transfers" on the "Transfers" drop menu.
4. The linked account will now be available for you to select.

How long do online transfers take when I am transferring to another bank?

Once you have verified the addition of an account at another financial institution using External Transfers, you can transfer funds to and from the account. The transfer is performed as an ACH transaction which can take a few days (2-3) to complete.

