

FAQ – NEW and Improved Digital Banking

How do I log into the New Digital Banking platform using a web browser?

Users on previous system

Visit TexasBayCU.org on any web browser (not the app), enter your username/password from old system at top right of screen, and then answer a few questions to verify you are an authorized user.

Current member but never used previous system

Register by calling (713) 852-6700 or visit any branch location during hours of operation.

New members on/after Aug. 24, 2020

Select "Register" at top right of TexasBayCU.org home page (or click "Register" on mobile app) and answer a few questions to verify you are a member on file.

How do I log into the New Digital Banking platform using my mobile device?

Users on previous system

1. First, visit TexasBayCU.org on any web browser (not the app), enter your username/password from old system at top right of screen, and then answer a few questions to verify you are an authorized user.
2. Next, visit the Apple or Android app store to download the free Texas Bay CU mobile banking app.
3. And then, log in using your username and password used for online banking.

Current member but never used previous system

1. First, call (713) 852-6700 or visit any branch location during hours of operation to gain access to the New Digital Banking service.
2. Next, visit the Apple or Android app store to download the free Texas Bay CU mobile banking app.
3. And then, open the app and select "Register" at the bottom of the log-in screen. The app will guide you through the verification process. Create your username and password and that is it. You now have access to use the Texas Bay Mobile app 24/7.

New members on/after Aug. 24, 2020

1. First, visit the Apple or Android app store to download the free Texas Bay CU mobile banking app.
2. And then, open the app and select "Register" at the bottom of the log-in screen. The app will guide you through the verification process. Create your username and password and that is it. You now have access to use the Texas Bay Mobile app 24/7.

If I currently had access to online banking, can I use then New Digital Banking service and how?

Yes. Simply visit TexasBayCU.org on any web browser (not the mobile app), enter your username/password from old system at top right of screen, and then answer a few questions to verify you are an authorized user. We suggest to verify we have your accurate contact information (email, mobile number, etc.) on file at Texas Bay by call us at (713) 852-6700 or visit any branch location during hours of operation. Updating your contact information seamlessly allow you to log into the new system.

I had access to the previous online banking system but I can't log into the New Digital Banking for the first time.

Most likely, the contact information you are entering during the verification process does not match what Texas Bay has on file. Contact us by phone, email, or in person to be sure we have the most updated information.

I had access to the previous online banking system. Can I use my same username and password?

Yes but only on a web browser initially. Visit TexasBayCU.org and enter your current username and password. 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. Once you have access on a web browser, you can then download the Mobile Banking app and use your same username and new password.

I had access to the previous online & mobile banking system. Did all my accounts and transaction history transfer?

YES

I had access to the previous online & mobile banking service. Did all my Bill Payment payees/merchants and history transfer?

YES

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 on the New Texas Bay Digital Banking system?

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 or forget my password? 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 on the New Digital Banking system?

Yes, on both online and mobile banking.

Is Biometrics (Touch ID and Face ID) available for sign-in on the Mobile Banking app?

Yes.

Will I still be able to message Texas Bay?

Yes, the New Digital Banking system includes Secure Messaging.

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", offered by CardValet®, is the name of the feature within the new Mobile Banking app. This is the same as CardValet®. Card Control is integrated within the new Mobile Banking app however, a separate app is necessary. Search for "Texas Bay Card Control" in the Apple or Android app store to download. Open the app and follow the instructions. Then, log into the Mobile Banking app to have access to the "Card Control" feature.

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.