



## Digital Banking Suite Frequently Asked Questions

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*Digital banking for your convenience. Personal attention when you need us.*

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Centric Bank's new Digital Banking Suite brings you digital convenience, and enhanced multi-factor security, so you can bank confidently, anywhere, anytime.

We've put together this FAQ to help answer some of your most common questions. Please contact us at 888.274.2033 if you still need answers about our Digital Banking Suite. We'd be glad to talk with you.

### WHY THE CHANGE

#### What is the Digital Banking Suite?

Our new Digital Banking Suite replaces our previous Online Banking and Mobile Banking products and is the most convenient way to manage your money. No matter what device you use, you get a smooth, personalized banking experience. That means you have complete control of your Centric Bank account on your smartphone, tablet and computer.

#### What are the benefits of using the Digital Banking Suite?

Digital Banking lets you manage your Centric Bank account from anywhere you want — it's your banking portal. Whether you log in to your account on a PC in your home or office, or through the mobile banking app, you have access to the same powerful features all in one place.

Here is an overview of the banking actions you can take with our Digital Banking Suite:

- **View balances** – check your account from anywhere
- **Manage transactions** – search recent activity, filter by tags, add an image or note to transactions
- **Manage your debit cards** – freeze, cancel or reactivate your Centric Bank debit cards in an instant
- **Transfer funds** – initiate one-time or recurring transfers
- **Make payments** – pay bills or pay a person from any device
- **Deposit checks** – making a deposit is as easy as snapping a photo of the check on your smartphone
- **Get alerts** – receive push notifications and alerts
- **Ask for help** – have an online conversation with a Centric Bank representative when you need assistance

### ENROLLMENT

#### Do I need to re-enroll in digital banking if I already use Centric Bank's online or mobile banking?

No, you do not need to enroll in digital banking if you have previously enrolled in online banking with Centric Bank. Log in with your existing online banking credentials on either the digital banking website

or the new mobile banking app. If you are having trouble logging in, you can reset your password to recover access to your account.

If you have not previously used online banking, please contact us at 888.274.2033.

## ACCESS

### **What will I need to do to access my accounts digitally on February 23, 2021 or later:**

- On our home page, CentricBank.com, enter your current Username as you normally would, and you will be taken to a new page where you will enter your current password.
- Or to get access from your smart device, download the new Centric Bank Mobile Banking App from the App Store (Apple) or Google Play (Android). You will login with your current Username and Password.

The first time you login, you will be asked to establish two-factor authentication with an email and phone number. A code will be delivered by text or call to a phone number you provide. Ensure that you have access to this phone while you are completing this process.

You will be asked to create a four-digit PIN for access to the app.

If you have Face ID or Fingerprint ID available on your phone, you will be asked if you want to enable these features.

You only need to complete this process once. Your login credentials will be the same whether you log in from a computer, tablet, or your smart phone.

### **How do I access digital banking?**

You can access your accounts in our Digital Banking Suite on a desktop, laptop, mobile phone, or other internet-accessible device. Simply log in with your existing online banking credentials at either of these two access points:

1. Visit CentricBank.com; in the Online Banking Login box, enter your username in the field and click the arrow or press enter. Then enter your password.
2. OR download the NEW mobile banking app from Google Play or the App Store and enter your username and password.
3. You will then be prompted to set up two-factor authentication. Enter your personal email address and cell phone to receive texts. Then choose how you would like to receive the two-factor code.
4. The Authy app would only be necessary for a device that does not receive email or text messages, like a tablet. You can use the link on screen to download the Authy app if desired.
5. Agree to Centric Bank's Terms and Conditions.

**Note:** If you have the old online banking login page bookmarked, you will be redirected to the new URL to login.

**Do I need to download a new mobile app?**

Yes, you will need to delete the old Centric Bank app and download the new app, called Centric Bank Mobile Banking, from the App Store or Google Play.

**Will all my previous data appear in the new digital banking?**

All of your banking data including transactions and scheduled payments will be transferred to the new app. You will need to re-establish any alerts you may have set up in the old system.

**What do I do if I can't remember my username or password?**

1. Go to [secure.centricbank.com](https://secure.centricbank.com) or open the mobile app. Click on Forgot?
2. Enter your social security number and your account number and click Next.
3. A two-factor code will be sent to the device of your choice. Enter the code and click Verify.
4. The next window will show your digital banking username and ask you to create and confirm a new password. When complete, click Update.
5. You will then be taken into your digital banking dashboard.

**My digital banking account is locked. How do I reset it?**

If you are locked out, use the Forgot? link to reset your password. You will be asked to enter your social security number and account number and then you will receive a verification code by email or text. Enter the code and click Verify. You may also call us at 888.274.2033 to unlock your account.

**Which Internet browsers can I use to access my accounts online?**

Digital Banking only supports the latest versions of Microsoft Edge™, Google Chrome™, Apple® Safari®, and Mozilla® Firefox®. Please make sure to keep your browsers up to date to ensure safe browsing and uninterrupted access to digital banking.

**Note:** Microsoft no longer supports Internet Explorer versions older than 11.0, and security updates are not available. Please download one of the browsers listed above. Safari versions below 10.1.2 are not compatible with the initial log in process. To complete the initial log in process, upgrade to the latest version of Safari, or use Chrome or Firefox.

**What minimum software versions are required for the mobile app?**

The Apple mobile app requires a minimum version of iOS 11. The Android mobile app requires a minimum version of Android 5.0. Effective November 1, 2021 our mobile applications will no longer support Android versions less than 6.0 and iOS versions less than 12.0. If your device cannot install the app because of minimum version issues, you can navigate in your mobile browser to [secure.centricbank.com](https://secure.centricbank.com). Here you can log in to Digital Banking and utilize most of the same functionality as the mobile app. You will not be able to perform mobile check deposit through the website platform.

**How do I change my username or password in digital banking?**

You can change your username or password at any time in digital banking by following these steps:

- Select your username icon in the top right corner, or in the mobile app open the menu and tap on your username icon
- Select Settings and then select Security option

- In the username or password field select Edit, or in the mobile app select Change username or Change password
- Enter your current password when prompted
- Change your username/password and select Save (or Submit in the app)

### **What are the digital banking username and password requirements?**

To help ensure the safety of your personal information online, create unique usernames and passwords so that they cannot be easily guessed and never share them with anyone. The log on credential requirements for Centric Bank's digital banking are:

#### Username

- The ID must not contain a space
- IDs must contain 1 or more letters
- The ID cannot be part of the current password
- The ID must be 4-11 characters long

#### Password

- Must contain at least 1 letter
- Must contain at least 1 number
- Must contain at least 1 special character +\_@!\$\*~
- Must contain at least 1 upper and lowercase letter
- Must be 8-25 characters in length
- Must not match or contain your ID
- Must not match one of the previous 4 passwords
- Must not contain spaces

### **How do I log out of the mobile app?**

Open the menu by swiping right, touch on your username icon, then on Sign out. You can also exit the app by going to a different app or your home screen. Each time you navigate away from the app, your active session is ended, which serves the function of a log out button. When you navigate back to the app, you will be asked to re-authenticate, and if you have quick access features such as Face ID, Touch ID, or passcode log on, you can gain access quickly each time.

### **How do I log out of digital banking on my PC or laptop?**

When accessing digital banking on a browser, click on your name at the top righthand corner of the screen and select "Sign Out". You will be taken to our website homepage and your session will be closed.

### **How do I set up Touch-ID or Face-ID on the Mobile App?**

Touch ID and Face ID are available on compatible phones. Follow these steps:

1. Tap  or swipe right to open the slideout menu.
2. Tap your username icon then tap Settings.
3. Tap Security in the menu.

4. You will see an option for either Face ID or Touch ID. The option will depend on your mobile device's capabilities. Touch the toggle to the right of it to enable.
5. Select Enable Touch ID or Enable Face ID to turn it on.

### **How can I log in to digital banking if I can't get a verification code through text message?**

Two-Factor authentication uses a unique one-time access code to verify identity and log on to digital banking. If you are unable to receive text (SMS) messages, you can choose to receive your access code via a phone call.

- On the verification code screen click Try Another Way located beneath the Verify button
- Select Phone Call and click Next
- You will receive an automated phone call that will provide your access code (have a pen and paper ready)
- Return to the verification code screen
- Enter your access code and click Verify

If you are still having trouble, contact Centric Bank at 888.274.2033 to ensure we have the correct phone number on file.

## **SECURITY**

### **How secure is the Digital Banking Suite?**

Our new Digital Banking Suite uses two-factor authentication, which provides a unique, one-time access code when you login to digital banking. The code enhances security by adding a second layer on top of your username and password. This process helps our system verify you and better protect your accounts from fraudulent use.

Centric Bank utilizes state-of-the-art encryption technology, authentication, firewalls and secure login to protect your accounts from unauthorized access. No sensitive data is ever stored locally on your mobile device. Our mobile service has the same protection as online banking.

We highly recommend securing your account with a 4-digit passcode or biometric supported device.

### **What should I do if my mobile device is lost or stolen?**

Contact your mobile provider to report the device lost/stolen. Log in to digital banking and remove the device.

1. Once logged into digital banking, in the menu click your username icon and then click Settings.
2. Click Security on the left side, and under the Recently used devices, remove the lost/stolen device.
3. Reset the two-factor authentication if your lost/stolen device is the device you used for one-time access code

## TWO-FACTOR AUTHENTICATION

### What is two-factor authentication, and why is it used by the Digital Banking Suite?

Two-factor authentication provides a unique, one-time access code when you login to digital banking. The code enhances security by adding a second layer on top of your username and password. This process helps our system verify you and better protect your accounts from fraudulent use.

### How does two-factor authentication work?

The first time you login to our new Digital Banking Suite, you will be asked to provide your email and a phone number so that the system can send you a code which you will then enter when prompted. You can choose to receive the code by text or call. The phone number you provide should be one that can be accessed while logging in. We recommend using a mobile device, but there is also the option to select a landline and receive a call. The phone number must match our records for the additional security layer to work correctly.

### When I log in to digital banking using my computer, do I need to get a confirmation code every time I log in?

If you are logging in on a device that you typically use, you may check the *“Don’t ask for codes again on this computer”* box if you do not want to receive a confirmation code phone call or text each time you log in. Do not use this option if you are using a public computer or a device that is not your own.

As an alternative, you can use the [Authy Two-Factor Authentication app](#), available as a desktop or mobile app, to deliver your authentication code. Authy is a viable option for users who travel or have multiple devices. To switch to Authy, click Try Another Way the next time you sign into digital banking.

In the Mobile Banking app, you can bypass the password prompt by setting up a fingerprint (or other biometric) sign-in or 4-digit security code.

We do not recommend having your browser save your password.

### How do I change the phone number where my two-factor code is sent?

- From the dashboard, click or touch your username icon at the bottom left. (From the app swipe right to access the Menu options. Then touch your username icon.)
- Choose Settings
- Then choose Security
- In the Security window, choose Reset under two-factor authentication
- In the warning window, choose Reset
- You will be asked to provide your password to continue
- Then you will be able to provide an email address and phone number for authentication. Enter your info and choose Next.
- You will then be asked to choose how you would like to receive your two-factor code. Make your choice and choose Next.
- The last step will be receiving your two-factor code and entering that in the window. Choose Verify.

## What is Authy?

Authy is a free mobile/desktop app for two-factor authentication that can be used to access digital banking. [Download Authy for mobile or desktop.](#)

Some advantages of the Authy app:

- Your data can be backed up to Authy's server if your phone is lost or stolen.
- You will receive a push notification if someone else is trying to access your account via SMS.
- You may sync multiple devices to one account - even copy and paste a token right from the desktop Authy app into the website you need to access.
- If you are traveling, the app doesn't need an SMS with roaming charges... just use the code generated in the app.

## TRANSACTIONS

### Where can I view pending transactions on my account?

Once you are logged in, select the Account you would like to view. Pending transactions are listed at the top.

To view activity for ALL your accounts, view the Transactions tile.

### How do I search for transactions in digital banking?

Account transactions can be searched in digital banking by amount, date, tags, and more.

- Select Accounts
- Select the Account you would like to search
- If you're using the mobile app, Select Transactions
- Select the magnifying glass icon (  )
- For advanced search filters click on Search and Sorting Options (In the mobile app, touch the gears icon to search with advanced filters)

### How can I download transactions?

Account transactions can only be downloaded from digital banking on a PC, not from the mobile app.

- Click Accounts
- Select the Account you would like to download transactions for
- In the Transactions tile, select the download icon (  )
- On the Download Activity window, select the Date Range and File Type and click Download

### How do I print transactions in digital banking?

Account transactions can only be printed from digital banking on a PC, not from the mobile app.

- Click the Accounts tab

- In the Accounts section, select the account
- On the Transactions tile, select the printer icon (  ). Only transactions that show in the Transactions tile will print. You can show more transactions in the tile by clicking on the Show More button at the bottom of the list.
- A print screen appears with a print preview and print configuration options.
- Using the dialog, configure the print settings and select Print.

## TAGGING TRANSACTIONS

### Can I add a note to my transactions to identify it?

Yes! You can add a tag, note or image to transactions to help you identify, sort and search in the future. Any Tags, Notes, and Images attached to transactions will be accessible on all devices when you log in to digital banking in the future. Some examples of tagging transactions are:

- You might choose to tag transactions by type of expense, such as Food, Entertainment, Rent, etc. to help with budgeting.
- A Note can better identify a transaction, so you remember what it was for. For example, noting on a P2P payment “Emma’s piano lessons.”
- You may want to add a scan of a receipt to a transaction, so you have it for tax records.

### How do I add a tag, note, or image to a transaction in digital banking?

Once you are logged in, follow these steps to add a tag, note or image to a transaction:

- Select any of your accounts
- Click on Transactions (in mobile)
- Select the Transaction you wish to edit and pull up the Transactions details page
- Click on the appropriate icon to add a Tag, Note or Image
- Follow the on-screen prompts to update the transaction

## TRANSFERS

### Will my previously scheduled transfers work in the new Digital Banking Suite?

Yes, all existing scheduled transfers from the previous online and mobile banking system will be moved to the new system, including external transfers with other financial institutions and transfers between your Centric Bank accounts.

### How do I make a transfer between my accounts in digital banking?

To transfer between two Centric Bank accounts in digital banking:

- Click on the Transfers tile or select Transfers from the menu
- Select Make a Transfer
- Select your To and From accounts and amount
- Click More Options to change the frequency and date if desired
- Click Submit

### **Where can I find my account number and Centric Bank's routing number?**

Once you've logged in to Digital Banking, tap any one of your Accounts to see the account details, including the full account number and the Bank's routing number.

### **How do I set up to make transfers to an external bank account?**

You can make transfers between your Centric Bank accounts and other financial institutions once an external account has been verified. **Please note:** Transfers to another financial institution may take 3-5 business days to process.

- Select Transfers
- Select Add External Account to set up a new account to link
- Give the account a name, enter the routing number, account number, and type of external account. Then click Submit.
- You will be asked to re-enter your online banking password.
- In 1-3 business days, check the activity on your external account. You will find two small deposits from Centric Bank. Next, enter those amounts in your Centric Online Banking to confirm:
  - From the menu, choose Transfers, and then click on External Accounts
  - You will see your pending account. Click or touch the account.
  - You will then enter the amounts of the two small deposits to confirm.
  - Click Confirm. You will then get confirmation that the account has been added.
- Now you can schedule a new one-time or recurring transfer.

### **How do I make a transfer to an outside financial institution account?**

Once you have established a link with an external account, you can make transfers between your Centric Bank accounts and other financial institutions:

1. Select Transfers from the menu
2. Choose your From account
3. Choose your external To account
4. Enter your transfer amount
5. Click More Options to change the frequency and date if desired
6. Click Submit

### **Do external transfers work for an international financial institution?**

External transfers are not available for international institutions. External transfers are processed using routing and account numbers only. If you would like to set up an international or domestic wire, please contact us at 888.274.2033 or Message us inside digital banking.

## **BILL PAYMENT**

### **What is Bill Pay?**

Bill Pay, offered through our Digital Banking Suite, allows you to pay businesses or individuals, anytime and anywhere from your computer or smart phone.

## **Will the bill payments I had previously set up in online banking be transferred to the new Digital Banking Suite?**

Yes, your scheduled bill payments will be converted to the new system.

## **How do I enroll in Bill Pay?**

If you were already enrolled in Bill Pay in the old online/mobile banking, you do not need to re-enroll. For new users, follow these steps to enroll:

- Select Payments from the slideout menu
- Choose Enroll
- When you see Congratulations!, choose Continue
- Check the box to accept Terms & Conditions and choose Submit
- You may see a Browser Notice. Please read. You may choose to “Do not show me this again” and Submit.

## **How do I pay a bill in digital banking?**

Once you are enrolled, you can use digital banking to pay a bill or pay a person.

- Select Payments or tap Pay under your account in mobile
- If it is your first time using Payments, it will ask you to enroll, click Enroll and follow the on screen prompts to enroll
- Click on Pay a Bill or Pay a Person (on the mobile app, select Make a Payment)
- Select the company or person you would like to pay
- Select an Account to take funds from, and then input the Amount
- If you would like to set the date for the payment or set up a recurring payment, select More Options
- Select Submit

## **How do I add a new payee in digital banking?**

1. Select Payments from the slideout menu
2. Choose New Payee, or tap the + in in the mobile app
3. You may be asked to verify your password
4. Choose to Add a bill or Add a person, or tap Company or Person in the mobile app
5. Fill in the essential information for your payee
6. Click Continue

There may be times when the payee may not be available immediately after adding it. Please log out and back into digital banking to see your new payee.

## **How do I print past or pending payments from Bill Pay in digital banking?**

You may print payments from the browser version of digital banking only (not available on the mobile app).

1. Select Payments from the menu
2. Click Manage Payments on the top right

3. To print past payments, click View More from the History section. To print pending payments, click View More from the Pending section.
4. Click on Search Filter to choose your desired date range or other criteria to narrow your list
5. Click on the Print button

## **PAYING OTHER PEOPLE**

### **How do I pay a person in digital banking?**

You can use digital banking to pay a bill or make a person-to-person (P2P) payment.

- Select Payments
- Click on Pay a Person (on the mobile app, select Pay a Person from the dashboard)
- Select the Person you would like to pay
- Select an Account to take funds from, and then input the Amount
- If you would like to set the date for the payment or set up a recurring payment, select More Options
- Select Submit

### **How do I add a new person to pay?**

- Select Payments
- Click on Pay a Person (on the mobile app, select Make a Payment)
- Tap on Add Another Person (or on the mobile app, touch + to Add a Payee)
- Enter the name, phone and email of the person you want to pay
- In the field for Shared keyword, enter a word that you will share with the person to verify the authenticity of the action you are taking.
- Select Submit
- Within 1-2 hours, the payee will receive an email from your name. The from email address will be billpaysupport@billpaysite.com.
- Have the Payee click the link in the email to go to the personal Payments web page. They will then need to enter the shared keyword that you created when adding them as a payee.
- After they click Submit, they will be asked to fill in their account information. Once the correct info is filled in, they will click Submit.
- They will then get the message "Payment setup is complete".
- To finish paying a person, select Payments
- Click on Pay a Person (on the mobile app, select Pay a Person from the dashboard)
- Select the Person you would like to pay
- Select an Account to take funds from, and then input the Amount
- If you would like to set the date for the payment or set up a recurring payment, select More Options
- Select Submit

**Where can I find the Pay a Person option in the mobile app?**

All Pay a Person payees will be listed along with your company payees in a single list when you attempt to make a payment. This can be found in the Payments section.

**Will all my payees be transferred to the new digital banking?**

Yes, payees you set up previously in our online banking will be moved over to the new digital banking.

**LOANS****Will I be able to pay my loans within digital banking?**

Yes, you are able to transfer money from your Centric Bank accounts to your Centric Bank loans.

**How do I pay my loan from another financial institution in digital banking?**

You are able to pay your loan from another financial institution by using external transfers. Select Transfer from the menu, then select "Transfer to other institutions by adding an external transfer account," then tap "Add external account." You'll be asked to verify your password before proceeding with the action. Enter your name for the external account, the external bank's routing number, your account number, and the account type.

**MOBILE DEPOSITS****How do I make a mobile deposit in digital banking?**

Mobile deposit is available through the mobile app for all checking accounts, but you must enroll first. If you were previously enrolled, you do not need to re-enroll.

- From the menu select Deposit Checks, then tap Deposit a Check
- Enter the Check Amount
- Tap Continue
- Select the Account to Deposit to
- Take a picture of the front of the check and tap continue
- Take a picture of the back of the check and tap continue
- Verify the information and tap Submit

**I have never used mobile deposit with Centric Bank. How do I enroll?**

Please follow the steps below to enroll in mobile banking. If you were previously enrolled, you do not need to re-enroll.

- From the slideout menu, choose Remote Deposits.
- Select the accounts you'd like to enroll in Remote Deposit, then tap Enroll
- Once your request has been processed and approved, typically in 1-2 business days, you may make a deposit. You will receive notification, usually via email, when enrollment has been approved.

### **How do I view mobile deposit history in digital banking?**

You can view your mobile check deposits in the Transactions tile. Or you can tap on the Remote Deposits item in the menu (or Deposit Checks on the mobile app). It will then show a list of Recent Activity. You can click on a deposited check to see the front and back images.

### **Can I deposit a check made payable to someone else with mobile deposit?**

Checks deposited into an account must be made payable to an account holder.

### **How will I know that Centric Bank has received my mobile deposit?**

After submitting the check, you will see “payment successfully scheduled” at the top of the screen. Within the Deposit Check feature, under Recent activity, you will see the status of your check. It will say one of three things:

1. **Accepted.** This means the image and amount of your check were accepted.
2. **Rejected.** This means that the item was rejected. There are multiple reasons why a check may be rejected. If you have questions, please contact us at 888.274.2033.
3. **Needs Review.** This means that the check must be manually reviewed before being accepted.

### **Why would my mobile deposit check be rejected?**

There are many reasons a check may be rejected when being deposited remotely. You may want to check to see that the image of the check is clear, the check is made out to an account holder, and the check is filled out and endorsed. If the problem continues, please contact us at 888.274.2033 or send a Message to us through digital banking.

### **Are there limits on the dollar amount and number of mobile deposits I can submit?**

Mobile deposit limits are based on the type of checking account you have. These limits include a daily dollar amount and number of items deposited daily. If you have specific questions, please call us at 888.274.2033 or Message us within digital banking.

### **What should I do with my checks after using mobile deposit?**

You should retain the check for seven days after the deposit has posted to your account. After that time, you may shred it.

## **DEBIT CARD MANAGEMENT**

### **How can I control my Centric Bank debit card with Digital Banking?**

Now you have even more features available for your Centric Bank debit cards with our Digital Banking Suite, bringing you more security and control over your spending and purchases. Monitor and manage your spending by defining when, where, and how your debit card is used.

- Turn your card on and off
- Report your card lost or stolen
- Order a replacement card
- Receive purchase alerts in real time
- Receive notifications of card activity based on dollar amount, location, merchant or transaction type

- Block transactions based on dollar amount, location, merchant or transaction type
- Setup transaction and monthly spending limits
- Notify the bank of your travel plans

### **How do I lock my debit card in digital banking?**

Locking your debit card is easy in digital banking. And it's just as easy to unlock it.

- Select a card from the Card Management tile
- Click the toggle slider to turn the desired card off
- If you wish to turn the card back on, simply click the toggle next to the locked card to turn it on

### **I have lost or misplaced my Centric Bank debit card, how can I reorder a new one?**

From the Dashboard, find the Card Management tile, and click or touch directly on it. From within Card Management, choose Reorder Card.

### **My debit card was stolen, how do I report it?**

If your debit card is stolen or lost, you should immediately report it to the Bank. You may contact your Centric Bank financial center, or you may simply login to digital banking, navigate to the Card Management tile, select the card that is missing, and tap on Report Lost/Stolen. This will automatically cancel the card and issue a new one. A replacement card will be automatically mailed to you within 5-7 days to your address on record.

### **How do I turn on alert notifications on my debit or ATM card?**

Navigate to the Card Management tile, select the appropriate card, then select Alerts and protection. You can select to be notified for all transactions, or by specific merchant types, transactions types and transaction and monthly spending limits. You may then choose where you want to receive notifications, by email, text message or an in-app message.

### **How do I set up spending limits?**

Navigate to the Card Management tile and select the card you want to set spending limits for. Tap on Alerts and protections, then Spending Limits and chose the type of limits you want and enter a dollar amount.

### **How do I notify the Bank when I am traveling?**

If you are planning to travel, you should notify the Bank so that our system knows to expect transactions in the areas where you are traveling. Otherwise, we may flag transactions as being potential fraud. To notify the bank in digital banking:

- Click/Tap on your username icon in the menu
- Select Settings
- Select Travel Notices
- Click/Tap Add Travel Notice
- Then you will list your destinations and the dates of your travel. You will also check the Cards that you'll want to use while traveling.
- Click/Tap Save

**Note:** If you do not see the Card Management tile, you may have to select Organize Dashboard and add the Card Management tile to your dashboard.

**How do I search for a specific debit card transaction in my account transaction history?**

On the Transactions tile, click the search icon located at the top right of the tile. In the search field, enter the last four digits of your card number and tap the Search button (mobile app) or the enter key (online banking).

**If I am a joint account holder, will I be able to manage cards for other cardholders linked to the same account?**

No, each cardholder will be allowed to manage their own card.

## ALERTS

**Will my previously created account alerts work in the new digital banking suite?**

Your previous alerts will need to be re-entered in the new system. To set up alerts in digital banking, log in, then follow these steps:

1. Select the Account you would like to set up an alert for
2. Select Alert Preferences
3. In the Balance alerts section, select Add alert.
4. Select Above or Below, and then input a dollar amount.
5. In the Notify By field, select Email, Text message, or In-app message.
6. Select Add Alert to save the alert

The same steps can be repeated for Transaction alerts.

**How do I set up alerts in digital banking?**

You can add balance, transaction and card alerts in digital banking. After login, select the account you'd like to set up an alert for. Click Alert Preferences, then follow these steps:

1. In the Balance alerts section, select Add alert.
2. Select Above or Below, and then input a dollar amount.
3. In the Notify By field, select Email, Text message, or In-app message.
4. Select Add Alert to save the alert

The same steps can be repeated for Transaction alerts. You can also set up your Card Alerts and Protections here.

**How do I delete an alert in digital banking?**

Alerts can be deleted at any time in digital banking.

- Select the Account you would like to edit an alert for

- Click Alert preferences
- Click Edit next to the alert you would like to change
- Click the Trashcan icon or click Remove in the mobile app

## E-STATEMENTS

### **Will I need to re-enroll in e-Statements with the new digital banking?**

If you were previously enrolled in e-statements, you will not have to re-enroll. If you have not yet enrolled in e-Statements, we encourage you to do so. The new digital banking site will make accessing your account and statement information even easier than before.

### **How do I sign up for e-statements?**

You can sign up for e-statements at any time within digital banking.

1. Select an Account
2. Select Documents
3. Choose Sign Up/Changes from the top menu
4. Click the checkbox next to the accounts you want as e-statements, or the Enroll all accounts box.
5. Click the Save button.

### **How do I view my account e-statements in digital banking?**

If you are enrolled in e-Statements, you can view and download your account statements in digital banking. Once you are logged in, follow these steps...

- Select an Account
- Select Documents
- Statements will be listed for each year available
- You may choose a different account from the dropdown menu if you have other accounts enrolled in e-statements

## MESSAGING THE BANK

### **Can I message directly with a Centric Bank representative through digital banking?**

On any device, you can Message a Centric Bank representative and we'll reply in 2-4 hours during regular bank business hours.

- Select Messages from the menu or go to the Messages tile
- Click on the Conversations icon (  ) or click on Start a Conversation
- Type your message and tap Send.
- A Centric Bank representative will reply within 2-4 hours.

If you see a transaction you have a question about, click on the Ask Us About This Transaction button. Type in your question and tap Send. Our team will be able to see exactly which transaction you're asking about, which helps speed up the response time.

## CHECKS

### Can I reorder checks in digital banking?

Personal checks can be reordered directly from Digital Banking, following the steps below. At this time, checks for business accounts cannot be ordered directly from Digital Banking; please visit the [check reordering page](#) on our website, or call 888.274.2033, to order your business checks.

To order personal checks through Digital Banking:

- On the Dashboard select the non-business Account you'd like to order checks for.
- On the Details tile, from the Options section click on the Reorder checks link.
- This will take you to Deluxe's check reordering site, our third-party provider of checks.
- Complete your order and checkout.
- Your order will be shipped, and your account will be charged.

### Can I stop a payment through digital banking?

You can put a stop payment on a check in digital banking on a desktop computer. Stop Payments cannot be performed in the Mobile App. From the Dashboard, touch or click on the checking account that you would like to stop payment on.

- Choose Stop Payments
- Select Single Check or Range of Checks
- Enter all information in the form and choose Submit
- You must then confirm all info is correct and choose Confirm

## ACCOUNT AGREGGATION

### Can I view balances from my accounts at another bank within digital banking?

You are able to add accounts from certain other financial institutions in your Centric Bank digital banking. You'll be provided with a display of the outside account but will not be able to perform any transactions. More financial institutions will be added to the list over time.

- Select Accounts
- Select Connect Institution in the right menu or tap the + in the top right corner in mobile and then select Connect Institution
- Type the institution you're looking for in the Search bar and select your financial institution from the results list
- Sign on to the financial institution with your username and password

## MY CONTACT INFORMATION

### How can I change my phone number, email address, or primary address in digital banking?

You can update your address, email and phone numbers from the Digital Banking Suite, and the changes will update your Centric Bank account. Phone and email updates will happen immediately. For security

reasons, all address updates will be reviewed by a banking representative and you may be contacted for additional information.

- Click on your Username icon and click Settings
- Click Edit next to your phone, email, or address (address updates are not available in the mobile app).
- Verify your password
- Edit your contact information
- Click Save

You can also contact us at 888.274.2033 to change your contact information or type a Message in Digital Banking to start a conversation with a banking representative.

## **CUSTOMIZE YOUR DIGITAL BANKING**

### **How do I rename an account in digital banking?**

You can assign your own personalized name to any account in digital banking. Please follow these steps:

- Select an Account
- Select Settings
- Next to the Account Name, select Rename
- Type the new name, and then select Save

### **How can I add or change my profile photo?**

- Tap on your username icon
- Tap Settings
- On the Profile screen, select the pencil icon next to the profile image
- Choose to use an existing photo from your computer (or from a mobile device, use your device's camera to take a new photo).
- On the Move and scale screen, adjust the photo placement within the frame as desired
- Select Choose

### **Can I customize my Dashboard?**

The Dashboard is the screen that shows a consolidated view of your financial accounts and other information. You can rearrange the dashboard to suit your preferences. Changes to one device's Dashboard layout will not affect the arrangement on other devices.

- From the Menu, tap Dashboard.
- Scroll to the bottom of your screen and select Organize Dashboard. (If using an Android device, you can also touch and hold the title area of a tile until the card organization screen appears.)
- To remove a tile: Tap the X on the tile you want to remove.
- To add a tile: Tap Add Cards. Scroll to the tile you want to add and tap Add.

- To move a tile: Touch and hold the icon to the left on a tile. Slide your finger to reposition the tile (or on a PC, drag and drop).

### **How do I change the order my accounts are displayed in digital banking?**

You can rearrange the order your accounts display in digital banking to reflect the sequence you want.

- Select Accounts from the menu
- Click Organize Accounts
- Touch and hold the icon to the left on an Account tile. Drag to reposition the tile in the list.
- Click Done

## **BUSINESS ACCOUNTS**

### **How do I add a Quickbooks desktop bank feed?**

First, please make sure that your Quickbooks Desktop version is up to date prior to attempting to connect a bank feed. If you have an existing bank connection, you may have to remove it before starting this process.

- From QuickBooks Desktop, choose Banking, Bank Feeds, then Set up Bank Feed for an Account.
- Respond Yes to the message.
- In Find your Bank, type in “Centric” and you will get two options. You must select **Centric Bank-New**.
- You will be prompted to enroll in Direct Connect. It mentions that you may be charged a fee. Centric Bank does not charge for this service. Click Continue.
- You will then be asked for your Online Banking ID and Password.
- Once you have entered your login info, you will have to link your accounts to an account in Quickbooks. Then click Connect.
- You can then choose Bank Feeds in your shortcut menu to access your accounts.

If you require additional assistance, please reach out directly to Intuit support via the Help menu in Quickbooks.

### **How do I set up multiple users for my business account?**

If you have a business account, and NOT cash management services, you will need to first have a Multi-User Agreement with Centric Bank. Once you have signed this document, you will receive an email from Centric to set up a new user. Please follow these steps:

- Follow the prompts to set up the new user’s ID and password
- Once you’ve logged in to Digital Banking, you will see that there is now a new menu item called Cash Management
- You’ll be prompted to select additional security features that include a watermark and setup challenge questions
- Tap on Cash Management, then New CM User

- Create the User Name, enter the user's email address, and select if they will be an Administrator (Administrators are allowed to create additional users and change permissions)
- Check the View Positions/Activity Report checkbox
- Leave the remainder of the fields BLANK as this information is not applicable
- Click Submit at the bottom
- The next screen is where you will provide permissions that the other user(s) will have. We do strongly recommend that unless the user is a signer on the account, that permissions are limited to View Only items, which are: Transaction Inquiry, Statement Inquiry, Current Day Balance, Prior Day Balance, Stop Inquiry, Stop Additions, ES, Transfers.
- Also select the accounts for which the user will be able to exercise the above permissions
- Click Submit
- You may see that the request goes to Pending Approval. The new user will not have immediate access. Please allow 1-2 business days for access to be granted.
- The new user will receive an email confirmation once set up is complete. The status will update to New and will show that the Verification email was sent.

## CASH MANAGEMENT

### **I use the Cash Management module of Centric's business online banking...how will I access the cash management features?**

- Enter your current username and password as usual on our website to log in. On your first login to the new digital banking suite, you will be prompted to set up two-factor authentication.
- Enter your email address and a mobile number to receive the two-factor code. Click Next.
- Choose which method you would like to receive the code. Click Next.
- Your two-factor code will be sent via your choice of method.
- Enter the code and click Verify.
- You will then be taken to the new Digital Banking Suite Dashboard.
- To access Cash Management features, choose Cash Management in the left-hand menu.
- You will then be asked to use your Secure Token (used prior to site upgrade) to verify your identity. Enter your code and click Submit.
- You will then be directed into your Cash Management page. All functions in cash management remain the same at this time.

### **Are the cash management features available using the mobile app?**

At this time, the cash management features are not available in mobile app, only through a browser on a PC or laptop.

### **How do I rename an account in cash management?**

You must be an Administrative user to be able to change account names. Go to the Cash Management tab and select the Options tab, then Accounts to rename an account.

## **CERTIFICATE OF DEPOSIT ACCOUNTS**

### **How do I find my CD maturity date?**

You can view your CD maturity dates by selecting the Account you want to view. In the Details section you will see maturity date, rate, term and other information about your CD.

## **TEXT BANKING**

### **Does Centric Bank still offer text banking?**

With the new Digital Banking Suite, text banking is no longer available and has been replaced with a more secure digital experience.

## **LOCATIONS**

### **Where can I find all of Centric Bank's locations and ATMs?**

Simply click on Locations in the dashboard. You can also access Locations by clicking Support in the menu, then clicking on Locations. The default map view and list will show the locations nearest you. Zoom out on the map to show more/all of Centric Bank's locations on the map and on the list.