

## **FAIRWINDS Business Banking Suite**

Online Upgrade Frequently Asked Questions

### **Why is FAIRWINDS upgrading its Business Online Banking to the Business Banking Suite?**

We're always striving to provide you with exceptional experiences. By upgrading to the *FAIRWINDS* Business Banking Suite, we can achieve this goal by providing you with a convenient all-in-one mobile app, added peace of mind from enhanced security, an improved experience with simplified navigation and additional tools that empower you to get more business done.

### **What upgrades can I expect?**

After upgrading to the Business Banking Suite, you'll notice an all-new look and feel that will improve your business banking experience. You'll also gain access to new features such as Positive Pay, QuickBooks® Direct Connect, same-day ACH and more. Plus, there's a new all-in-one app you'll need to download that will streamline your experience on any device.

### **Will my settings and data transfer over to the Business Banking Suite?**

Yes, the following items will transfer over:

- Existing usernames and passwords (please note that you'll be prompted to change your password after logging in for the first time).
- Bill payer payees and scheduled payments.
- ACH payees and scheduled payments.
- Authorized users.
- Account Alerts.
- Wire templates.

### **Does the FAIRWINDS Business Banking Suite work on all browsers?**

To protect your privacy, accessibility is available from these up-to-date browsers:

- Internet Explorer 10 or higher
- Safari 7 or higher
- Mozilla Firefox
- Google Chrome

### **Will my account history transfer over to the Business Banking Suite?**

Yes, up to 12 months of account history will be carried over to the new system.

### **Will my ACH and wire transfer history carry over to the FAIRWINDS Business Banking Suite?**

No, this information will not transfer over. If you'd like to retain ACH and wire transfer history in your records, please print it from the **current Online Banking system** on or before November 28. Here's how:

### **Printing ACH History**

1. Log in Online Banking.
2. Click **ACH**.
3. Click **Batch History**.
4. Select desired **Date Range** (records go back as far as 2015).
5. Click **Update**.
6. Select the file name to view the history report.
7. Right-click and select **Print**.
8. Click **Cancel** to return to the *Wire History Screen*.

### **Printing Wire Transfer History**

1. Log in Online Banking.
2. Click **Wire History**.
3. Select desired **Date Range** (records go back as far as 2015).
4. Click **Update**.
5. Select the file name to view the history report.
6. Right-click and select **Print**.
7. Click **Cancel** to return to the *Wire History Screen*.

### **How will I log in for the first time?**

Go to fairwinds.org and select the business banking tab just above the login fields, and then enter your current username and password. Then you'll be prompted to register your browser. Simply follow the on-screen instructions to have a Secure Access Code sent to you by phone, text or email to complete the registration process.

### **What does registering my device do?**

When you log into the Business Banking Suite for the first time on a new device or browser, you'll receive a Secure Access Code as an additional layer of security. This multi-layer authentication helps us ensure that only authorized users are logging into your account by validating your user name, password, device and browser before providing access to your account. We recommend registering a device if you're the sole user of that device. Conversely, we urge you not to register devices that you share with others.

### **Can I register more than one device?**

Yes, you can register multiple devices (computers, laptops, tablets and mobile). Simply repeat the initial login process for each device.

### **I received a message saying "My Secure Access Code is invalid, has expired or my account has been disabled." What went wrong?**

- Double check to ensure you're using the right code. If you received your Secure Access Code by text, use the number appearing in the message portion of the text and not the number the text is sent from.
- If you requested to have a Secure Access Code sent more than once, use the most recent code you received.
- Each Secure Access Code is unique and is only valid for about 15 minutes. If you're not able to enter the code within that time period, you'll need to have a new one sent by starting over with the login process.

### **Can I reuse my Secure Access Code?**

No, once you've registered a device with a Secure Access Code that code is no longer valid.

### **Will I have to change my password?**

Yes. Once you've logged in using your current password, you'll be prompted to select a new one.

**If I don't log into the Business Banking Suite right away, will my current password still work whenever I am ready to get started?**

No, current passwords from Business Online Banking will only be good for 60 days after the upgrade. Should your first login not occur within this timeframe, please contact us to reset your password.

**What do I do if I don't receive the Secure Access Code to reset my password?**

Give us a [call](#) or visit a [branch](#). It's possible that we need to update your contact information.

**I've logged into FAIRWINDS Business Banking before, but now I'm being asked to enter a Secure Access Code again. Why is this?**

There are three reasons you will be prompted to enter a Secure Access Code:

1. If you're logging into the FAIRWINDS Business Banking Suite from an unregistered browser.
2. If you've selected the "Do not register device" option upon logging in and entering your Secure Access Code.
3. You've deleted your browser's cookies.

**How can I get the new all-in-one app?**

Open the Apple App Store or the Google Play store on your device and search for "FAIRWINDS." Then download the app titled Business Banking Suite. Be sure to delete the old app before downloading the new one.

**Will I still need a separate app for Mobile Check Deposit?**

No. Mobile Check Deposit will be a part of the FAIRWINDS Business Banking Suite App, located within the "Transactions" menu.

**I have multiple users registered on the current Online Banking. How will this be impacted?**

We will be carrying over all sub-users into the Business Banking Suite, however, you'll want to review these users' settings within the new system to ensure they have the access you want.

**Business Bill Payer changed in the summer of 2017. Is it changing again?**

In the weeks following your upgrade, we'll introduce a single-sign on feature for bill payer, meaning you will no longer be required to log in to Bill Payer once you've already logged into the FAIRWINDS Business Banking Suite.

**Will I be able to use all the new features right away?**

Here are the new features that we expect to add to the Business Banking Suite soon. Be on the lookout for updates.

- Desktop Check Deposit
- Positive Pay
- Credit Card Management
- Single sign-on for bill payer.

**Still have questions?**

We'll be happy to provide assistance with the FAIRWINDS Business Banking Suite. Give us a call during business hours at 407.277.5045, extension 22245.