Online Banking Frequently Asked Questions

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If you have additional questions or need assistance, please contact us at: **digitalservices@bvscu.org**.

General

Why are my security questions different than what I originally set up?

If the security questions that appear are different than what was originally set up for the account, it usually means the system is unable to recognize the username. Please verify that the username was entered correctly. If the username is entered correctly and the problem persists, please contact us at 281-391-2149.

My app is not working. What should I do?

Occasionally, new releases are pushed out to the app store, which may cause the previous versions to not work or have limited functionality. If the app is not working, please try visiting the app store to see if any updates are available or try deleting the app and re-downloading from the app store. Additionally, please ensure your phone or tablet does not have any updates that need installing.

How do I update the address, phone number, or email address for my account?

1. Click the down arrow in the top right corner by your name (shown in the blue box below).

2. Select Settings.
3. Click the Contact tab.
4. The pencil icon will be displayed to the right of any information that can be edited.
5. Enter the updated information
6. Click Save.
7. Complete the security questions or SMS verification and click Verify.

How can I reorder checks online?

1. Click the Checking Services widget.

2. Click Reorder Checks.
3. Click Order Checks.

Note: This option is only available for check reorders. First time check orders must be completed by a branch office.

Can I place a stop payment online?

- Stop payments can be placed online for **check items only**. Stop payments for ACH/Electronic payments must be processed by a branch office.
- You must know the check number or the range of numbers that you would like to stop.
- A $25.00 stop payment fee will be charged to the account at the time the stop payment is submitted.

To place a stop payment online:

1. Click the Checking Services widget.

2. Select New Stop Pay Request.

3. Complete the form with as much information as possible.
4. Read the Stop Payment Policy and select I Agree.
5. Click Submit Request.

How can I transfer funds to another BVSCU member's account?

<u>To transfer funds to another member's account</u>:

1. Click the Transfers widget.
2. Click the Classic tab.
3. Click .
4. Input the requested information. If you would like the account to be saved for future transfers, click the box to Save Account For Future Use.
5. Click Save.
   Note: The Share ID field must be 4 digits.

How can I change my username or password?

1. Click the down arrow in the top right corner by your name (shown in the blue box below).

2. Select Settings.
3. Click the Security tab.
4. Click the pencil icon to the right of username to edit the username or select the pencil icon to the right of password to reset the password.
5. Enter the new username or password
6. Click Save.
7. Complete the security questions or SMS verification and click Verify.

I forgot my password and am not able to log into my account. How can I reset the password?

1. Enter your username and click Log In.
2. Click Forgot Password?
3. Enter your username and Social Security Number and click Continue.
4. Select the delivery method for the temporary password and click Continue.
5. Enter the username and click Log In.
6. Enter the temporary password and click Log In.
7. Enter and re-enter a new password and click Continue.

What accounts can I use for bill pay?

To be eligible to use bill pay, you must have a Brazos Valley Schools Credit Union checking account. If you do not have a checking account, one would need to be opened prior to using the bill pay service. Any checking account you are listed as an owner on is eligible to use when scheduling a payment through bill pay.

How do I edit or delete a payee?

To edit a payee:

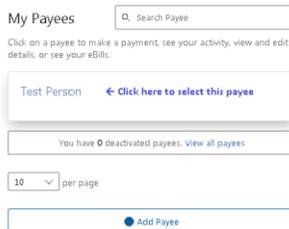1. Click the payee you wish to edit on the bill pay dashboard.
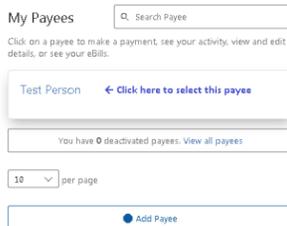
2. Click Manage.

3. Click the pencil icon ✎ to the right of the information that needs to be edited.
4. Enter the updated information for the payee.
5. Click Save.

To delete a payee:

1. Click the payee you wish to delete on the bill pay dashboard.

2. Click Manage.

3. Click Delete Payee, which is located below the payee and payment information. 🗑 Delete Payee
4. A confirmation screen will appear. Click Delete Payee again.
    Note: This action is not reversible. If a payee is deleted in error, you will need to re-add the payee as if it were a new payee.

Can I rush a payment made through bill pay?

Depending on the payee selected and applicable cutoff times, you may be able to rush a payment using bill pay; however, bill pay does charge a fee for this service. The current fee rates are $14.95 for 2nd day air and $19.95 for overnight. If the payment is eligible to be rushed, rush options will appear in the Delivery Method box when scheduling the payment.

I received an error message when scheduling a bill pay. What does it mean?

There are various situations that might cause an error message to appear when scheduling a payment through bill pay. These are the most common error codes:

Original Error Code: IPay.1096: This error message indicates the payment amount exceeds the current limit in place. If you are trying to make a large payment, please contact us at digitalservices@bvscu.org prior to processing the payment.

Original Error Code: IPay.8040: This error message indicates that the memo included with the payment exceeds the maximum character limit. The maximum character limit is 25 characters, which includes any spaces. To resolve this issue, try shortening or removing the memo for the payment.

If you receive any other error or error code, please contact us for assistance.

How do I cancel a scheduled payment?
1. From the Bill Pay Dashboard, select the Scheduled tab.
2. Click the trash can icon next to the payment you want cancelled.
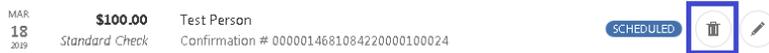
3. Click the desired response on the confirmation screen. Screen will vary as shown below based on if the payment is a single payment or a recurring payment.

Single payment: Recurring payment:

How do I skip a recurring payment?
1. From the Bill Pay Dashboard, select the Scheduled tab.
2. Click the trash can icon next to the payment you want cancelled.

3. Click the Cancel Next Payment option on the confirmation screen and click Yes, Cancel.

Pay Anyone (P2P)

What is required to send a payment using Pay Anyone?

To use the Pay Anyone option, you must have a valid BVSCU issued debit card and the recipient's email or cell phone number. When a payment is submitted, the funds are withdrawn immediately from your BVSCU account using the debit card provided. Depending on the information entered, the recipient will receive an email or SMS text message informing them that someone has sent them funds with a link they must click to accept the funds.

Can I send money to someone internationally using Pay Anyone?

No, this service is only available to send funds within the United States. To send funds internationally, you would need to submit an international wire request.

Is there a limit on how much I can send?

Yes, the Pay Anyone method has a limit of $500 per transaction and a daily limit of $1,500.

How long does it take for the recipient to receive the deposit?

The amount of time it takes to receive the deposit varies based on the method selected by the recipient for receiving the payment. If they use an eligible debit card to receive the funds, funds are usually available immediately. If they elect to receive the funds using their routing number and account number, the funds can take 2-3 business days to be credited to their account.

How can I cancel a Pay Anyone payment?

1. Click Pay Anyone.

2. Click Launch Acculynk P2P Payment.
3. Click the Menu option in the top left corner and select Transaction History.
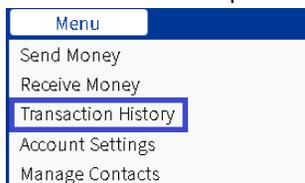
4. Click Cancel to the right of the payment you would like to cancel.
   Note: The menu option is only available on the desktop/PC version of the site, not through the app or mobile web. The cancel option will only appear next to payments that have not been successfully accepted by the recipient and are eligible for cancellation.

E-Statements

Why am I getting an Insufficient Permissions error?

The insufficient permissions error can be caused by a variety of circumstances. The most common reason for this error is E-Statements are only available for the primary accountholder listed on the account. If you are trying to access E-Statements for an account you are a joint signer on, you will receive this error. The primary accountholder would need to access E-Statements from their profile.

Nothing happens when I click View Statements. Why?

This typically happens when a pop up blocker is blocking the page from loading. Ensure the pop up blocker for your web browser is disabled for our site and retry.

What documents can I access through E-Statements?

The most recent 12 months of account statements, account notices, and current and most recent previous year 1099-INT forms can be accessed via the E-Statements widget. These documents can be printed or downloaded for your records.

Credit Card Info

Where do I go to view my BVSCU credit card history/statements?

To access your BVSCU credit card history and statements, click on the Credit Card Info widget.

How do I place a travel notification on my credit card?

1. Click on Credit Card Info.
2. Click Customer Service.
3. Click Set a Travel Notification.
4. Input the requested information.
5. Click Send.

How do I set up automatic payments for my credit card?

1. Click on Credit Card Info.
2. Click Payments.
3. Click AutoPay.
4. Input the requested payment source information and payment amount.
5. Click Submit.

How do I dispute a charge on my credit card?

1. Click on Credit Card Info.
2. Click Customer Service.
3. Click File a Transaction Dispute.
4. Select the reason for the dispute.
5. Input the requested information.
6. Click Submit Dispute.