PCSB

Online and Mobile Banking Upgrade FAQs

Q. WHEN IS IT HAPPENING?

We will begin the upgrade at 4:00pm on October 15 and the new Online Banking, Bill Pay and Mobile functionality will be live on October 17. ***During this upgrade process (from October 15 – 17), access to Online Banking, Bill Pay and Mobile Banking will not be available.*** Although you will not be able to schedule, modify or check the status of any bill payments during this timeframe, rest assured that we have systems in place to help ensure that any payments you have set in advance will be paid on schedule.

Q. HOW WILL I LOG IN TO ONLINE BANKING?

When you log in to the new system, you will use your existing username. Your password will be the last six digits of your Social Security number. The new system will ask you to agree to the Terms and Conditions. You will also be prompted to create a new password.

The new system has two-factor authentication, which is an additional layer of security. When prompted, you will enter your contact information to receive a one-time passcode by your choice of text, phone call or email. Once you input the one-time passcode, you will be successfully logged into Online Banking.

Please note that the contact information you enter must match what is on your account records at PCSB. If your primary phone number or email address has recently changed, please contact us prior to October 15 to help ensure a successful login.

Q. HOW WILL I LOG IN TO MOBILE BANKING?

The first step will be to download the new Mobile Banking app from the App Store or Google Play. You can find the direct links to the new mobile app at WeArePCSB.com. Once the new app has been downloaded, you can follow the same steps for logging into Online Banking. The only difference is that you can only receive the one-time passcode by text or phone call. Email is not available for the mobile app login.

Q. WHAT ARE THE PASSWORD REQUIREMENTS?

When logging in to the new system for the first time, you will be prompted to change your password. Passwords are case sensitive and will not expire. You may reuse your old password if it meets the following criteria:

- Must be between 6 and 32 characters
- Must contain characters from at least two of the following three categories: letters, numbers, any special characters
- Cannot contain any whitespaces or be a substring of the username

Q. WHAT HAPPENS TO SCHEDULED BILL PAYMENTS AND BILL PAYEE INFORMATION?

All scheduled payments, bill payee information and bill payment history will seamlessly transition to the new system, and it will not be necessary for you to re-enter your information. However, ***if you have bills due while Bill Pay is unavailable from October 15 – 17, be sure to schedule those bills for payment prior to October 15 at 4 p.m.*** to help ensure they are paid on schedule, since Bill Pay will not be available during the upgrade process. For peace of mind, you may want to print a list of all your payees, including payment amounts and dates due, so you can easily double-check them in the new system.

Q. WHAT HAPPENS TO SCHEDULED, RECURRING TRANSFERS?

Unfortunately, scheduled transfer information will not transition to the new system. We encourage you to write down your transfer schedule so that you can quickly and easily set them up the new system is live. If you'd like assistance setting up your transfers, please give us a call at 800-432-0387 or stop in and visit one of our convenient branch locations.

Q. WHAT HAPPENS TO ACCOUNT AND STATEMENT HISTORY?

All of your account information and statements will seamlessly transition to the new system. You will initially see a 60-day account history, which will build up to 180 days. 12 months of statement history will still be accessible.

Q. HOW DO I VIEW MY STATEMENTS?

You will be able to find online statements easily once you log into Online Banking. Navigate to the Additional Services tab on the menu bar at the top of the screen and select Online Statements.

Q. WHY ARE THERE ADDITIONAL ACCOUNTS DISPLAYED?

Once logged in, you will see all accounts that your Social Security number is associated with, whether as an account owner or signer. You have the ability to hide these accounts if you do not wish to view them through Online Banking.

1. Log in to Online Banking
2. Select **My Settings**
3. Select **Rename & Hide Your Accounts**
4. Unselect the **Enable** check box to the left-hand side of the account in question
5. Click on **Save Changes**

Q. WHAT IS TWO-FACTOR AUTHENTICATION?

This extra level of protection increases the safety of your online accounts by requiring two types of information to log in. The first factor is the password; the second factor is the one-time passcode that will be sent to you by your choice of text, phone call or email. After entering the one-time passcode on your computer or mobile device, you will have the option to register your device, allowing you to skip the two-factor authentication on that device going forward.

Visit www.WeArePCSB.com for updates and more information or contact us at 800-432-0387, or stop in and visit one of our convenient branch locations.