

# Banking system upgrade

May 4-5, 2019

A guide for Members



April 15, 2019

We'll upgrade our banking system on May 4 and 5, 2019. During this time:

- Branches will be closed.
- Mobile and online banking will be unavailable.<sup>1</sup>
- Our ATMs will be offline.<sup>1</sup>

We'll resume normal operations at the start of business (9:30 a.m.) on Monday, May 6, 2019.

## Have questions?

Your best resource will always be your branch team. In the days leading up to and following this weekend, call or visit your home branch to have your questions answered.

In addition, a call centre will have extended hours during this time. Call 1 (877) 212-3264 toll-free:

- May 3, from 6 p.m. to 11 p.m.
- May 4 and 5, from 7 a.m. to 11 p.m.

We will also share information and updates on:

- Our website ([www.icsavings.ca](http://www.icsavings.ca))
- Our social media channels (@ICSavings on Twitter and Facebook)

Please turn to the section or content that applies to you. Not all scenarios and content are equally relevant to all members.

<sup>1</sup> As of 6:01 p.m., May 3.

Valued Member,

Next month, we will upgrade our banking system. We're excited about this improved tool, with enhanced features, and believe that, as we introduce services like consolidated account summaries and MemberDirect® Small Business Services, you too will see its value.

A banking system is the software that financial institutions like ours use to manage and record the daily transactions and account information of their members and clients. While the current system has worked well for us, our business needs have evolved and become more complex as we have grown, as have cyber security risks and the regulatory environment in which we operate.

In the pages that follow, you will learn more about what this upgrade might mean for you, as there are some items that will need your attention. Don't hesitate to call us with any questions. We're here to help.

A project like this takes considerable effort, and we have taken every step to ensure the smooth and secure transfer of your account data. Know that all of us are focused on minimizing any inconveniences to you that may arise during the upgrade, scheduled for May 4 and 5, 2019.

At IC Savings, we always work in the best interests of our members and look for smart ways to use technology to improve the member banking experience. Technology like our mobile banking app and Deposit Anywhere™ isn't a substitute for the expert knowledge and quality service that you receive from our branch teams, but, like our upgraded banking system, it can complement our efforts and make managing your financial life that much easier and simpler.

Regards,



Frank Macina  
Regional Manager, Retail Banking

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Please turn to the section or content that applies to you. Not all scenarios and content are equally relevant to all members.



## Key dates and actions

We've worked hard with our technology partners to limit the inevitable service interruptions that this upgrade will bring. This timeline will help you understand which services will be affected and when, and the steps you may need to take to prepare.

### Week of April 22, 2019

Members registered for online banking will receive a system-generated temporary password this week. It should be used when logging on for the first time on or after May 6, but not before. See page 18 for more detail.

### Monday, April 29, 2019

<b>Noon ET</b>	Members cannot use <i>Interac</i> e-Transfer to send money beginning today at noon ET until Monday, May 6, 2019.
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### Thursday, May 2, 2019

<b>Noon ET</b>	Members cannot use <i>Interac</i> e-Transfer to accept or receive money beginning today at noon ET until Monday, May 6, 2019.
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### Friday, May 3, 2019

<b>6 p.m.</b>	Branches close until 9:30 a.m. on Monday, May 6, 2019.
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<b>6 p.m. to 11 p.m.</b>	Call centre open for extended hours to assist members.
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<b>6:01 p.m.</b>	Online banking unavailable until start of business (9:30 a.m.) on Monday, May 6, 2019. <b>ACTION:</b> Registered users should download account activity well before 6:00 p.m. See page 18 for more information.
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<b>6:01 p.m.</b>	Mobile banking, including Deposit Anywhere, is unavailable until the week of May 6, 2019. See related note at right. <b>ACTION:</b> If you have our banking app, take screen shots of your sender profile and recipients list well before 6 p.m. See page 19 for more instructions.
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<b>6:01 p.m.</b>	IC Savings ATMs are unavailable until start of business (9:30 a.m.) on Monday, May 6, 2019. Locate other credit union ATMs at <a href="http://www.ding-free.ca">www.ding-free.ca</a> or use the free ATM locator app.
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### Saturday, May 4, 2019 and Sunday, May 5, 2019

<b>All day</b>	<ul style="list-style-type: none"> <li>• Branches are closed.</li> <li>• Online banking, including <i>Interac</i> e-Transfer, is unavailable.</li> <li>• IC Savings ATMs are offline. Locate other credit union ATMs at <a href="http://www.ding-free.ca">www.ding-free.ca</a> or use the free ATM locator app.</li> <li>• Mobile banking, including Deposit Anywhere, unavailable.</li> </ul>
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<b>7 a.m. to 11 p.m.</b>	Call centre open for extended hours to assist members.
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### Monday, May 6, 2019

<b>9:30 a.m.</b>	Branches reopen, online banking available, and IC Savings ATMs back online. <i>Interac</i> e-Transfer resumes.  If registered for online banking, use the system-generated temporary password, mailed the week of April 22, at point of first log-in. You'll be prompted to create a new password and select new security questions. See pages 18 and 21 for more details.
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<b>8 a.m. to 8 p.m.</b>	Call centre open to assist members.
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### Week of May 6, 2019

	Newest version of our mobile banking app will become available for free download at the App Store and Google Play this week. Members will be forced to upgrade to the newest version. Until it's available, log onto <a href="http://icsavings.ca">icsavings.ca</a> to complete any online banking. We apologize for any inconvenience. Turn to page 16 to learn more.
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### June 1, 2019

	This is the last day when the temporary password received in mid-April can be used to log onto online banking. Members will use this in combination with their user ID, and once logged on, will be prompted to create a new password. See pages 18 and 21 for more information.
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### Until June 2, 2019

	Call centre remains open to assist members from 8 a.m. to 8 p.m.
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## Making your banking experience better

Our promise to you is simple: we will always look for ways to make your banking experience with us better. We're pleased to announce that, once our upgrade is complete, exciting improvements will follow. These include:

### **A new way to view your accounts online**

With a single sign-on, our banking system will offer members with personal accounts a consolidated snapshot of all their banking activity. Previously, joint accounts displayed in separate lists. After the upgrade, all accounts that a member owns (or has a legal role in like a joint account) will display under one member number. No need for separate log-ins.

### **MemberDirect Small Business Services**

Specifically designed to meet the needs of micro-businesses (five employees or less) and small and medium size enterprises, MDSBS is the perfect solution for business owners who need to set up users or delegates and assign permissions to them. Turn to page 11 to learn if this service is the right fit for your business.

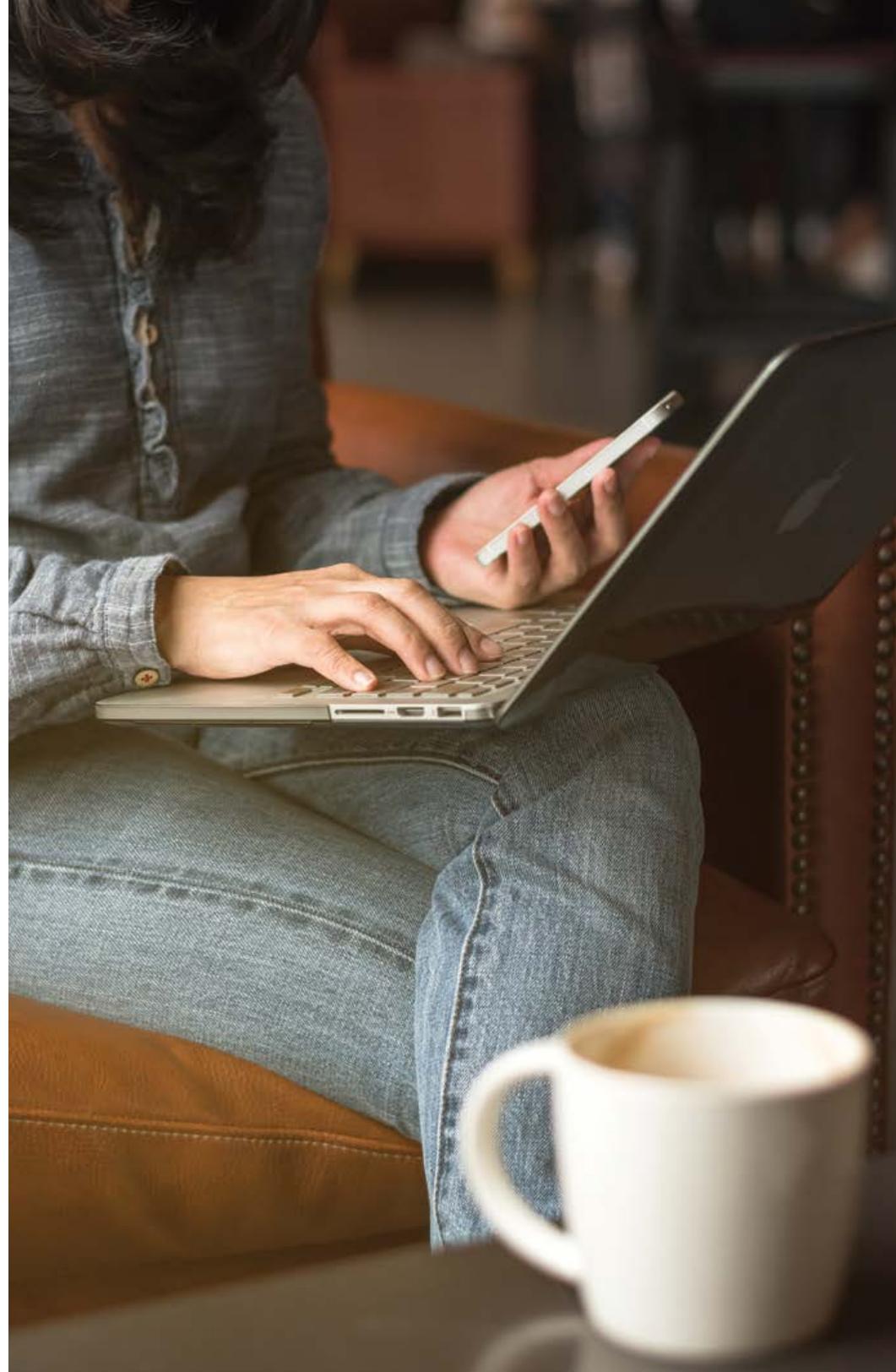
### **NEW FEATURES COMING SOON**

#### **reCAPTCHA. Easy on people, hard on bots.**

With this service, Google offers state-of-the-art protection against harmful online traffic and abuse. reCAPTCHA lets valid users like you complete a task with ease because the challenge is easy for humans to solve, but hard for bots and malicious software to figure out.

#### **Enhanced user features with *Interac e-Transfer*<sup>®</sup>**

Love the ease and security behind using real-time *Interac e-Transfer* to reimburse someone, pay rent or split a bill? You'll soon be able to request money and, with a one-time registration, auto-deposit money to your personal or small business account without having to answer a security question.



## What won't change

- **Pre-authorized transactions** – Any pre-authorized transactions that you've set up will continue. These include credits like a payroll deposit and debits like automatic bill payments. No action is needed on your part. This information will carry over after the upgrade.
- **Bill payees** – Your list will be carried over and will be visible online or on your mobile. You will not need to re-enter any bill payee information after the upgrade.
- **Your PIN** – This four-digit personal identification number associated with your Member Card will not change.
- **Cheques and cheque imaging service** – If you have personal or business cheques, you can continue to use these until you finish your supply. No need to reorder new ones as a result of the upgrade.

Additionally, once improvements are complete, we'll continue to offer our cheque imaging service to members who are registered for online banking. Except in the case of certified cheques, members can continue to view a scan of their cleared cheques online as they do now. Business members who opt for print statements will continue to see a scan of the front of the cheque included with the statement.

## For Business Banking Members

Some members have accounts that have been linked, while others have chosen to keep accounts distinct and separate. Please know that our aim is to restore your preferences since these will not be automatically carried over with the upgrade, and will need to be manually re-set. The process itself is precise and complex, and we will work towards re-establishing links for affected members within the week.

While the information offered and the actions listed in this booklet apply equally to personal and business banking members, business banking members should note the following:

- Random passwords will be mailed to those members who are registered for online banking. In the case of separate (unlinked) accounts, members will receive a random password for each of their business accounts, since it is the organization (company), not the individual, that is recognized as the member in the new banking system.

- For each business account, members will need to use both their Member Card number as their user ID and the system-generated password at first log-in after the upgrade to access online banking. (Any member who does not have a Member Card should expect to receive a unique 16-digit number for this purpose.)
- Some members, but not all, may qualify for MemberDirect Small Business Services. Read more about this new tool below.

## Introducing MemberDirect® Small Business

With powerful new features, MemberDirect Small Business Services takes online banking to a whole new level.

Designed to meet the unique needs of small and micro-businesses, this service can be an option for:

- Small and medium-sized enterprises
- Micro-businesses (five employees or less)
- Incorporated and unincorporated businesses (sole operators, partnerships or associations)

Building on a foundation of common banking functions, MemberDirect Small Business Services includes new features that will allow business members to:

- Move money between business and personal accounts at IC Savings
- Access personal and business accounts with a single log-in
- Set up users and delegates, granting them permissions to view and/or initiate transactions on the member's accounts

Interested in learning about MemberDirect Small Business Services and whether it's the right fit for your business? Talk to your home branch team.<sup>1</sup>

<sup>1</sup> While not all of our current business members will qualify, branch teams will be contacting those who do before this weekend to explain the steps that will be taken to transition the business to this platform.

## Accounts

### Numbering and naming

You will see a change in your account number structure. Account numbers will be 12 characters long. All other information, such as its features, remains the same.

#### TIP

Especially with personal joint accounts, you may wish to rename these before May 4 to distinguish their purpose or users –for instance, “My Savings Only” and “Joint Svg with John.” Those new names will display as such in online banking and on monthly statements. (If not renamed, then both will display as “Savings” after the upgrade, which may cause some confusion.) Your home branch team is happy to help you with this, and you can also do this yourself on or after May 6. If you choose to rename, keep in mind the limit of 20 characters, including spaces.

## Automated teller machines (ATMs)

Our ATMs at each branch will be taken offline at 6:01 p.m. on Friday, May 3, 2019 until the start of business (9:30 a.m.) on Monday, May 6, 2019.

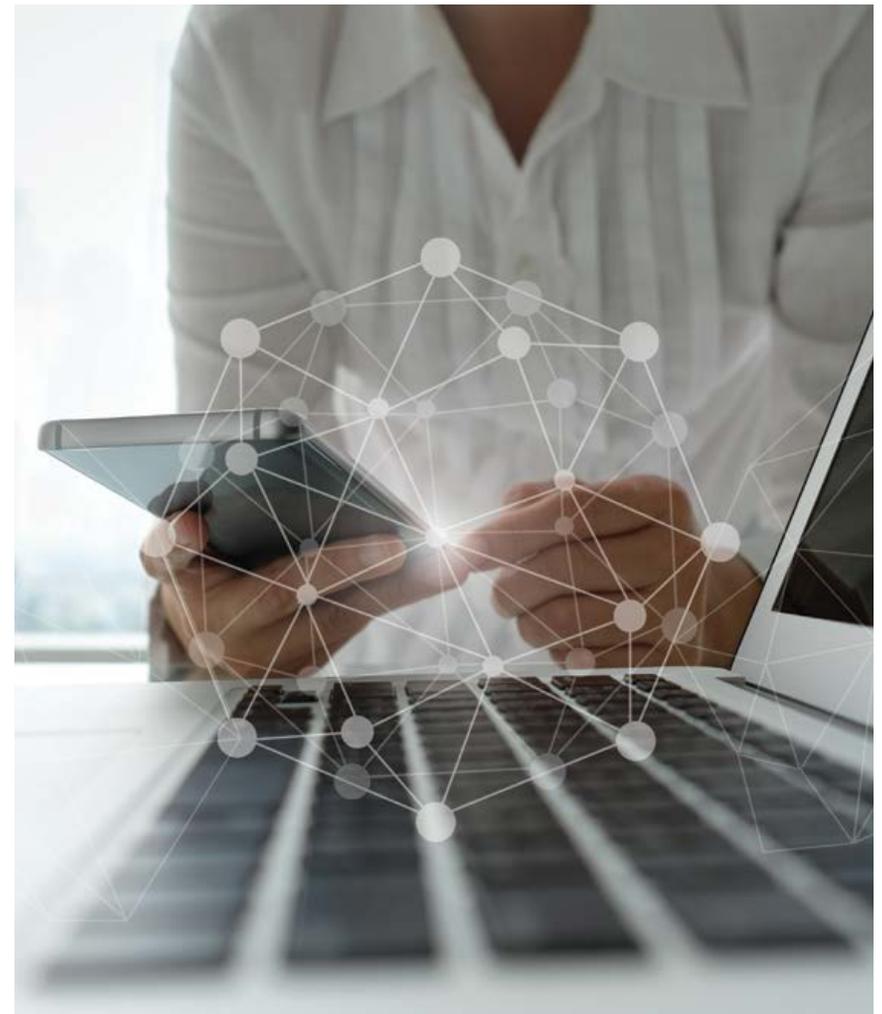
On those days when our ATMs will be offline, you will not be able to deposit, withdraw or transfer funds, check your account balance or pay a bill at our ATMs.

However, you will be able to access funds during the weekend, using your Member Card at any ATM on THE EXCHANGE® or ACCULINK® national networks, and make purchases. For larger purchases, you may wish to consider an additional form of payment like a credit card.

## Locating ding free® ATMs

Remember that as a member of a credit union, you don't pay a surcharge fee to access your money when you bank at any other credit union's ATM.

- Visit [www.ding-free.ca](http://www.ding-free.ca) to find these ATMs
- Download the free ATM locator app. Available on the App Store for iPhone and Google Play for Android devices.



## Branches

Please allow extra time for any in-branch visit you may make in the days leading up to and following the upgrade as members may need extra time and assistance. We appreciate your patience during this time.

**REMINDER:** Our branches will be open until the regular closing time of 6:00 p.m. on Friday, May 3, 2019, and will then close for the weekend. Regular business hours and full service will resume at 9:30 a.m. on Monday, May 6, 2019.

## Member Card®

If you have one Member Card	You can continue to use your card after the upgrade with no issue.
If you have multiple debit cards	You can continue to use your cards after the upgrade with no issue. However, it should be noted that for online banking you will only use one as your user ID. You will be advised by separate communication which will be mailed by April 26.
If you are registered for online banking and have a Member Card	The 19-digit number on the face of your card will become your user ID for online banking.
If you are registered for online banking but don't have a Member Card	You will receive a separate communication in mid-April listing a new system-generated 16-digit number that will become your user ID. You will need to use this, along with your password (sometimes referred to as personal access code or PAC), to log onto online banking.

Note: See also pages 18 and 21 for more information about the Member Card.

## Member records: Passbook and statements

Members who prefer a passbook as the record for their account activity, can continue to use this method. Passbooks will still be available.

If you opt for monthly member statements, you will receive two each for Canadian, U.S. dollar and euro currency accounts for the April–May period.

- The first statement for the period April 1 to May 3 will reflect the format that you're used to seeing.
- The second statement will combine all your accounts (that you own and have a legal role in) and related activity for the period May 4 to 31.

We fully expect that statements will be mailed and e-statements posted online at the usual time. We do not expect any delays in making these available. Having said this, if you do not receive two statements by mid-May and mid-June, respectively, please contact your home branch.

## Member number

With these enhancements, the emphasis is now on a single, unique number for each person or organization (business) that is a member of our credit union. This eliminates the multiple numbers that some members may have had. With this shift, we will be able to offer account summaries and statements that consolidate every account that a person or business owns and those they may have a legal role in. All such activity will now be connected to the one profile.

## Mobile banking

If you use our mobile banking app, this upgrade will affect you in several ways. Please note the actions listed below.

Feature	What you need to do
Availability <u>during the weekend</u>	Mobile banking, including Deposit Anywhere, will be unavailable from 6:01 p.m., Friday, May 3, until the week of May 6, 2019. If you try and use the banking app during this time, you will see a default message indicating that the service is not available. Please see below for more information about availability.
Availability <u>during week of May 6</u>	<p>You will be forced to upgrade at your first log-in this week. However, the app, which is available for iOS® and Android™, will not be available for at least two days on Google Play and up to five days on the App Store. We apologize for this inconvenience and recommend that, until then, you log onto <a href="http://www.icsavings.ca">www.icsavings.ca</a> to complete any online banking.</p> <p>We strongly recommend that you consider uninstalling the banking app over the weekend and reinstalling the most current version once available. Past browsing history may cause issues at log-in.</p>
QuickView	If you enabled QuickView on your device, the feature will not automatically be carried across with the upgrade, and it will need to be enabled again. To do this, go to “Account preferences” in “Settings.”
Saved (memorized) log-ins	These log-ins will not be carried over, and will need to be added on or after May 6.
Touch ID	If this feature (the fingerprint identity sensor available on iOS only) is enabled, it will not be carried over and will need to be enabled again.



## Online banking

**REMINDER:** Online banking will be unavailable from 6:01 p.m., Friday, May 3 to the start of business (9:30 a.m.) on Monday, May 6, 2019.

If you are currently registered for online banking, there are some changes that we'd like to share with you.

Feature	What you should know
Account activity	<p>The account activity that you now see when you log on will no longer be available after the upgrade because this history doesn't carry over to the new banking system. Only transactions made after our upgrade will be visible on the banking system.</p> <p>At your first log-in on or after May 6, your closing balance of May 3 becomes your opening balance on May 6.</p>
Member Card	<p>Use your Member Card as your new user ID at your first log-in on or after May 6. This applies to both personal and business accounts. See page 21 for more detail.</p> <p>For personal and business banking members, if you have multiple cards, you will be notified in a separate communication which card number you should use on or after May 6 to complete any online banking, since all of your accounts will be linked to that one profile.</p>
Password	<p>On your first log-in on or after May 6, you will use the temporary password that you will receive by mail from us. After log-in, you will be prompted to change your password. See page 20 for tips to create a strong password.</p>
Security (authentication) questions	<p>You will be prompted to select new authentication, or security, questions from a drop-down menu.</p>

### TIP

If you regularly download your account activity, you are encouraged to do this for each account before 6:00 p.m., Friday, May 3, 2019. Simply select the preferred format from the drop-down menu under "Advanced options," which can be found under "My Accounts > View account activity" in the left navigation.

## Interac e-Transfer<sup>®</sup>

### Key dates

#### **Monday, April 29, 2019, at noon ET**

Members cannot use *Interac* e-Transfer to send money beginning today at noon ET until Monday, May 6, 2019.

#### **Thursday, May 2, 2019, at noon ET**

Members cannot use *Interac* e-Transfer to accept or receive money beginning today at noon ET until Monday, May 6, 2019.

Once we move past our upgrade, you will no longer be able to see the following information online:

- Your *Interac* e-Transfer history.\*
- Your profile details as the sender ("the sender profile").
- Your recipients list.

You will need to re-populate your sender profile and re-create your recipients list.

\*Does not display on mobile app.

### TIP

Take a screen shot of each page before the weekend so that you have this information readily available when you need to re-enter it on or after May 6. Remember that online 'powers' mobile, so once this information is re-entered, it will be visible on the mobile banking app.

## Safeguarding your personal information

Two new rules will apply to protect your banking information online.

Scenario	What you should know
Dormant or inactive accounts	<p>Before the weekend, access for members who have not logged into their account for more than 365 days will be disabled. These members will not receive the temporary password by mail, and will need to go to their home branch to reactivate this service.</p> <p>Once reactivated, members can use their existing Member Card. The 19-digit number on the face of the card will become their user ID for logging onto online banking.</p>
Inactivity after May 6	<p>As an extra measure of security, access will be disabled for members who have not used the temporary password to access online banking by June 1, 2019. The temporary password expires by end of day.</p>

### Creating a strong password

Every member with online banking access will receive a temporary password by mail, and when prompted at the point of first log-in on or after May 6, will create a new password. Follow these steps to create a strong one.

- No less than eight and no more than 30 characters
- Any combination of alphabetical and numeric characters, as well as the following special characters: @ # \$ !
- At least one uppercase and one lowercase alpha character

## Frequently asked questions

### How will I access my account come May 6, 2019?

You will use two new pieces of information to access your accounts online: your user ID and a temporary password.

1. Your new user ID is the 19-digit number on the face of your Member Card card. (See next Q & A if you do not have a Member Card.)
2. You will receive a temporary password by mail the week of April 22, 2019. Use it at your first log-in on or after May 6 and by June 1, as it will expire by end of day. You'll then be prompted to create a new password. Your old password will no longer be recognized.

Please note that, during this process, you will also be required to select new security questions for increased authentication.

### What if I don't have a Member Card debit card?

You will be provided a convenient card showing a 16-digit number. Expect to receive this the week of April 22. Store this card in a safe place and use this number as your user ID when logging on to do any online banking with us. If you do not receive the card by late April, please contact your home branch.

### What if I have a joint account?

In this case, each member associated with the joint account will use their own unique user ID to log onto online banking and each will need to create a new password.

- The person listed as the primary accountholder will log on using the 19-digit number on the face of their Member Card as the user ID or, if the primary accountholder does not have a card, using the system-generated 16-digit number that we will send before the upgrade.
- Secondary accountholders will receive a system-generated 16-digit number that can be used to log on if they do not have a Member Card.

### **How soon do I need to use my temporary password for my online banking?**

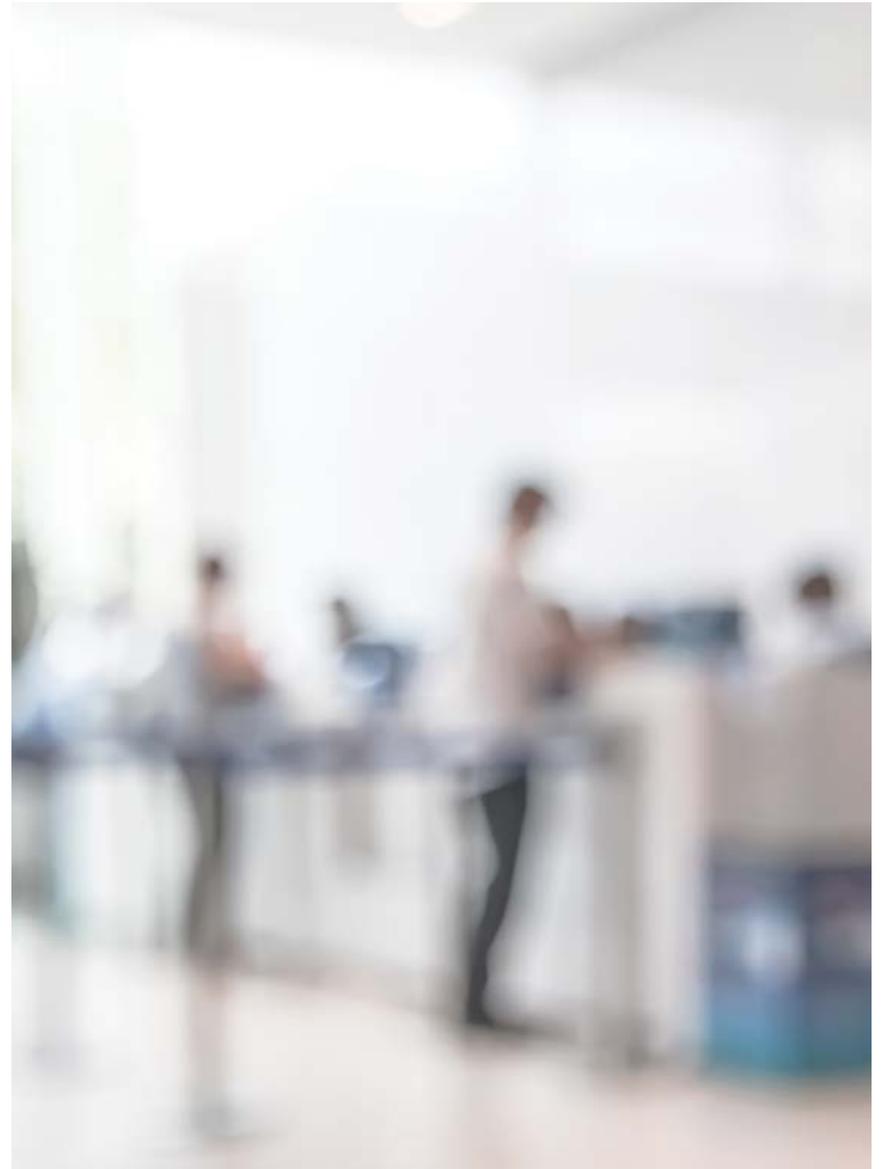
You will need to use your temporary password which you received in mid-April by June 1, 2019 to access online banking. (As an extra measure of security, temporary passwords must be used within 30 days of our upgrade.) If not used within that timeframe, online access will be denied and you will need to contact your home branch for assistance.

### **How can I distinguish between my multiple single and joint accounts of the same type, like savings accounts?**

When viewing your accounts online, all those that you are connected with and have a legal role in will now be consolidated, with similar type accounts grouped together. For example, you have your own savings account, and also have a savings account joint with your spouse.

After the upgrade, both will be listed only as "Savings." To avoid confusion, you may wish to rename each before the weekend in order to distinguish their purpose or users—for instance, "My Savings Only" and "Joint Svg with John." (If not renamed, then both will display as "Savings" after the upgrade which may cause some confusion.)

Your home branch team is happy to help you with this before the upgrade. Otherwise you can also do this yourself after. If you choose to rename, keep in mind the limit of 20 characters, including spaces.



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- Mobile and online banking will be unavailable.<sup>1</sup>
- Our ATMs will be offline.<sup>1</sup>

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## Have questions?

Your best resource will always be your branch team. In the days leading up to and following this weekend, call or visit your home branch to have your questions answered.

In addition, a call centre will have extended hours during this time. Call 1 (877) 212-3264 toll-free:

- May 3, from 6 p.m. to 11 p.m.
- May 4 and 5, from 7 a.m. to 11 p.m.

We will also share information and updates on:

- Our website ([www.icsavings.ca](http://www.icsavings.ca))
- Our social media channels (@ICSavings on Twitter and Facebook)

Please turn to the section or content that applies to you. Not all scenarios and content are equally relevant to all members.

<sup>1</sup> As of 6:01 p.m., May 3.