

# eBanking FAQs

## Questions About eBanking Solutions

[Have a Question?](#)

### Online Banking & Bill Pay

Why are the phone numbers incorrect when I am prompted for step-up authentication at login?

- Incorrect phone numbers are displayed when the User ID entered is not the correct User ID. Return to the login page, enter the correct User ID (it is case sensitive!), and the phone numbers we have on file for you will display.

My phone numbers have changed and I cannot log into my online banking because I can't retrieve the one-time security code. How can I change my information?

- Contact any office of RBT at 800.640.1166 to update your phone information. After providing proper identification, your information will be updated.

Can I rename my accounts so they are easy for me to identify?

- From the "Financial Center" page, select the "Go to Accounts" link located at the bottom of the Accounts list. The "Accounts Overview" page will display. Select the "Customize your accounts" link on the right side of the screen. On the "Customize Your Accounts" page you may rename your accounts, and use the "Hide Account" checkbox to remove accounts from your display (you may update these changes anytime).
- Alternatively, you may select "Change account description" from the dropdown box next to each account.

Is there a way to remove accounts from viewing in eBanking?

- From the "Financial Center" page, select the "Go to Accounts" link located at the bottom of the Accounts list. The "Accounts Overview" page will display. Select the "Customize your accounts" link on the right side of the screen. On the "Customize Your Accounts" page you may rename your accounts, and use the "Hide Account" checkbox to remove accounts from your display (you may update these changes anytime).
- Alternatively, you may select "Change account description" from the dropdown box next to each account.

How do I view an extended account history?

- From the menu bar, select "Accounts>Account Activity". In the drop-down box, select the account you would like to view history for, select Go. To view history beyond the last 30 days, select the link for "Search your transactions history". In the "Date Range" section, enter appropriate dates.

How often do I need to log in to remain an active user?

- 60 days. After 60 days of inactivity, users are deleted from the system (an email is sent to you prior to deletion, providing an opportunity for you to re-activate your status). Once deactivated, you may re-enroll following the prompts from our login page.

How do I reset myself when I am locked out?

- For security purposes, after three unsuccessful login attempts you must be reset by RBT. You may contact the support desk @ 855.403.1782, 24/7; or, during regular business hours you may reach any RBT office at 800.640.1166.

Can I reset my password if I do not remember it?

- If you have not been locked out, you may reset your password. After entering your User ID the next screen displayed is the screen to enter your Password. Select the link "Forgot your password?" The one-time security code screen will display. Select the phone number to receive a one-time code and follow the prompts.

I used Bill Pay to pay a bill and the company I paid is stating they never received my payment, who can help me resolve this issue?

- You may contact the support desk @ 855.403.1782, 24/7; or, during regular business hours you may reach any RBT office at 800.640.1166.

How do I add a new business/person to pay with Bill Pay?

- In Bill Pay, enter the person or business name in the "Pay someone new" field and select "Add". If the payee is already in the Bill Pay system, their name will display in a dropdown list, and you will continue to add the payee by following the prompts. If it is not in the system, you will be prompted to enter the appropriate details. Please note: If you are adding a payee through Mobile Banking, a one-time security code will be required, in order to better protect your account.

Can I change my contact information online?

- Yes. From "Customer Service" select "Change address" under the "Account Maintenance" section. To update your phone and email address, select "Manage Contact Information".

I can't make a transfer between my accounts and I don't know why.

- First, you must be a signer on the account (sole owner, joint owner, trustee...) and not a beneficiary. Second, there must be available funds in the account to process

the transfer. Please [contact us](#) if you believe an account is not available to you that should be.

Can I order checks online?

- Yes, provided there are no changes to your information. From the “Customer Service” tab select “Order checks” under “Account Services”.

When will my recipients receive money I sent to them using People Pay?

- Time of receipt depends on the method used to send the funds, and the receiving institution:
  - Sent to email or mobile device – 1 – 3 business days
  - Sent via PayPal – real time
  - Sent directly to another account – 1 – 3 business days

If transferring funds to/from my account at another bank, how long will it take?

- In most cases the transaction will be posted within 1 to 2 business days. Funds being transferred to your account with Rollstone Bank & Trust from another institution will be available in four business days.

## **Mobile Banking**

Do you offer mobile deposits?

- We do! From your RBT Mobile App use the “Deposit” link. Be sure to endorse your check “For Mobile Deposit at RBT Only”.

How do I reset my Mobile Banking?

- Your Mobile Banking credentials are the same as your Consumer eBanking. If you lock yourself out of Mobile Banking, you must contact the support desk @

855.403.1782, 24/7; or, during regular business hours you may reach any RBT office at 800.640.1166. You will have to log in to Consumer eBanking using a browser, before logging in to Mobile Banking.

What are the limits on mobile deposits?

- Mobile deposits are limited to \$2,500 per day.

I just bought a new phone and now my mobile banking is no longer working. How can I fix this?

- Log into your Consumer eBanking using a browser. In the “Mobile Banking Center” area, select the link to “Change mobile device settings” for the appropriate device. When the “Mobile Management” page displays, select “Remove this mobile device” link. Next, delete the app from your device, clear your history and website data on your device, download the app to your device, and login. If you continue to experience an issue, please contact the support desk @ 855.403.1782, 24/7; or, during regular business hours you may reach any RBT office at 800.640.1166.

## **eStatements**

I just opened my account and enrollment in eBanking is asking for my last statement balance, what do I put in for my balance?

- You will enter \$0 for your previous statement balance.

How do I access my statements online?

- From the “Accounts” tab, select “Statements”.

How many months of eStatements are available?

- Three months of statements are available. It is recommended that you download and save/print your statements for future reference.

I no longer want eStatements, how do I get paper statements?

- You may use the “Contact us” link in Contact Options under “Customer Service” to send us an email request to cancel eStatements. Be sure to indicate which account you would like us to stop eStatements for.

**Do you have a question that was not answered here?**

Please [contact us](#) or stop by any [RBT branch](#) and we'll be happy to help you.