How-to Guide
for
Online & Mobile Services

ALABAMA ONE
Credit Union

HOME BRANCH

■ **What are the requirements for my User ID?**

User IDs must be at least 4 characters long. The User ID can include alpha and/or numeric but cannot contain the member account number, and it is not case-sensitive.

■ **What are the password requirements?**

Passwords must be at least 6 characters long. They have to have one alpha and one numeric and can include special characters. Passwords are case-sensitive.

■ **How many chances do I get to correctly answer my password?**

You have 3 chances to correctly answer your password. If you are locked out, you can use the Forgot User ID/Login link to reset your password.

■ **How much does Home Branch cost?**

Home Branch and Bill Pay are both free services.

■ **Can I use Home Branch on my phone or tablet?**

Yes. We now offer responsive design which will adjust to fit the screen of any device you are using.

■ **What do I do if I get locked out or forget my password?**

If you lock your access, you can unlock by answering security questions and providing account information. You are only able to unlock your account once every 24 hours. You can also call us during normal business hours.

■ **Why do I have to answer a security question when logging on to Home Branch?**

Your security is our top priority, so we have introduced the Enhanced Login Security process for online account access. After conversion members will be asked to set up new security questions and answers.

■ **What if I don't remember my answers, or provide the incorrect answers to the security questions and I get locked out of Home Branch?**

You will have five chances to provide the correct answer before your account is locked.

■ **Can I change my security questions and/or answers?**

You can change your answers, but the questions will be the same. When you are logged into your account, above your name and address, there is a link to Change Security.

■ **Can I integrate data with Quicken and Quickbooks?**

There have been several enhancements with Quicken and QuickBooks. For more details, visit **www.alabamaone.org/intuit**.

To register for Home Branch

1. Choose Home Branch from the E-Services menu on our website. **www.alabamaone.org**

2. Enter your Account Number, Last 4 of your SSN, Date of Birth, and the numbers in your street address.

3. You will receive a code via the email associated with your account. Enter that code during this step.

4. Accept the Terms and Conditions to proceed.

5. Setup your username and answers to security questions.

6. Indicate if this is a one-time use or permanent use device.

Congratulations! You're now registered for Alabama One's Home Branch!

BILL PAY

When you sign up for Bill Pay, you'll have a fast and cost-effective way to send payments to merchants or payees, without envelopes and stamps.

Bill Pay enables you to make online payments to anyone and any company with either paper checks that we generate and mail, or through electronic transfers. Keep all the records handy on Home Branch and E-ONE. Integrate with Quicken®, QuickBooks®, and Mint to your heart's content.

As an Alabama One member, you receive 15 free bill payments per month with a share draft account. After that, it's only $0.50 per payment.

- Make a one-time payment
- Schedule recurring or future payments
- Add billers to quickly make routine payments
- View payment history

Add a Biller

1. Sign into Home Branch.
2. Select the Bill Pay tab at the top of the page.
3. Click "Add company or person to pay."
4. Search for the individual or company name, or choose biller by category.
5. Input payment details and/or contact information, and click Add Bill.

Make a Payment

1. Sign into Home Branch.
2. Select the Bill Pay tab at the top of the page.
3. Enter the payment amount.
4. Schedule your payment for either the default date (the earliest date the biller can receive the payment) or a later date.
5. Click Send Money.

To enroll in Auto Pay

1. Scroll to your bill that you are wanting to set up for auto pay.
2. Click on Auto Pay
3. Click on set up Auto Pay
4. Enter amount you want to pay
5. Set the date of the first delivery, and then set the frequency (i.e. weekly, monthly, etc.)
6. Set the duration of the auto pay (until I stop the automatic payments for this bill, until a specified # of payments have been made, etc.)
7. Set up for an email to be sent when the payment is pending or when the payment has been sent.
8. Click Start Sending Payments

To enroll in e-Bills

1. There will be a tab out beside your bill if that company allows for electronic bills to be sent instead of receiving a paper bill for that company.
2. Click on Get e-Bills.
3. Click Add.

To delete a bill

1. Scroll to bill you are wanting to delete.
2. Click on the bill.
3. Scroll to bottom of the screen and click on Remove.

MOBILE APP

Alabama One members can now access their accounts quickly and safely using a simple thumbprint scan. Your mobile device's fingerprint verification feature matches your user ID to your unique thumbprint, increasing security and authenticity for financial transactions.

Mobile Banking Setup

1. Log into Home Branch.
2. Click on the Mobile Banking icon in the upper right hand area of the page
3. You will receive a popup letting you know the account has not been setup for mobile banking.
4. Click on the Setup Access to enable mobile fingerprint. (Note: your phone must support fingerprint identification.)
5. Click save once you have made your changes.
6. You are now successfully signed up for mobile banking.

How to access e-ONE

1. On your mobile device, download the e-ONE app from the AppStore or Google Play.
2. Sign in with your Home Branch username and password.
3. You are now logged into mobile banking.

Mobile Banking Security Awareness Tips

■ Keep your mobile phone in a safe and secure location.

■ Always keep your mobile phone locked and use a password to activate it.

■ Do not put any personal account information in the body of a text or email.

■ Contact us at once if you lose your mobile phone.

■ Contact us at once if you change your mobile phone number.

■ Install mobile security software, if possible.

■ Only download mobile software applications that you know are legitimate. Some software applications may contain malicious code.

■ Review your account balances and transactions frequently and compare to periodic statements when received.

■ Contact us at once if you find any suspicious transactions, mobile or otherwise.