Online & Mobile Banking FAQs
University of Kentucky Federal Credit Union

How do I enroll?

Every member with a consumer account must re-enroll in the online banking system. You can access the enrollment page by selecting “Register Here” on the online banking login page.

You will enter your member account number, social security number, date of birth and your requested Login ID. From here, you will be asked to complete an identity verification process. Once completed, you will create your password and log in.

What if I have a Joint Account?

Each member will now have their own Login ID and password. If you are a joint owner of an account, please register for online banking using your social security number, date of birth and Login ID of your choosing. You will also be required to complete an identity verification process before selecting a password and logging in.

I’m a Business Owner. Do I need to re-enroll?

If you are a business owner who’s previously used our online banking system, you do not need to re-enroll. Instead, you will log in using your existing Login ID and password. From here, you will be asked to complete an identity verification process. Once completed, you will create your password and log in.

If you are a business owner and have never used Online Banking, you will need to complete the business enrollment form. Once all information has been entered and you’ve completed the identity verification process, you will be able to access the new system.

How do I find my Account Number?

Your account number can be found on your Member ID Card or on your checkbook. If you do not have your member card or checkbooks, you will need to call us at 859.264.4200, or visit any of our 6 branch locations to get your account number.
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**What if I don’t see my contact information to send a one-time code to?**

You will need to contact a UKFCU representative to update this information. You can call us at **859.264.4200** or visit us at any of our six branch locations.

Once this information is updated and you are enrolled in online banking, you may keep your contact information up to date through the “**Manage Contact Info**” link under the “**Settings**” tab.

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**Does the new Online Banking system work on all browsers?**

Unfortunately no. The new online banking system is not supported by Internet Explorer. It is supported by the most recent versions of **Google Chrome**, **Mozilla Firefox**, **Microsoft Edge** and Safari.

If you are using a supported browser and are still experiencing issues, make sure you are using the most recent version of the browser. You can check your browser version via [updatemybrowser.org](http://updatemybrowser.org).

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**What does “Register my Device” mean?**

Registering your device means you are authorizing access to your online banking account from this device. This will help limit the amount of times you’re prompted to verify your identity through secure access codes.

When you log in through new devices or browsers, you will be prompted to register these devices as well. Please keep in mind that you should not register a public computer or computers that others might use. This will help protect your online bank account.

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**Can I see all my personal accounts under one Login ID?**

Yes! You will now be able to view all accounts you have ownership rights to under one digital banking login.

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**What if I don’t see accounts that I previously had access to view?**

Going forward, account access will be based on account ownership. If you were previously able to view and transact on other accounts, this was likely setup manually to allow permissions.

You may still deposit money into other members’ accounts through our “**Transfer to Member**” feature under the “**Transfer Funds**” tab.
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University of Kentucky Federal Credit Union

What versions of Android or Apple operating systems will be supported?

The most recent version of each operating system will be supported, as well as the preceding version. Currently, this is iOS 10.00 or later, or Android OS 7.0 or later.

How do I log into Mobile Banking?

Before you log into mobile banking, you must make sure you have re-enrolled in our online banking system through your browser. Once you have created your User ID and password through online banking, you will use the same User ID and password for mobile banking.

Our mobile app can be downloaded on the App Store and the Google Play Store.

How can I be sure I have the new Mobile Banking App?

It’s easy! Our new app icon has a white background with a blue logo. If you are seeing a different color scheme on the app icon, then you need to update your app.

How do I access Bill Pay?

To access bill pay, you’ll navigate to the main menu and click “Bill Payment” and then “Pay by Check (ACH).” This will open a new tab to your bill pay profile.

If I previously used bill pay, will I need to enroll again?

Yes. You will be prompted to re-enroll, but the action of re-enrolling will not affect any payees and payments that transferred over.

If I previously used bill pay, will my payees transfer over?

Bill pay payees will transfer over to the new system. In some cases, a biller may not transfer over for a variety of reasons. If this happens, you’ll need to navigate to bill pay and click on the “+ Payee” button and search for or enter the payee information.
Will my bill pay history transfer over to the new system?

Unfortunately no. However, you will still be able to see account transaction history of payments coming from your account in online banking.

When will the funds from bill payments be deducted from my account?

The new system will deduct funds on the day the payment is received by your biller. It is important to keep this in mind as funds you have designated to pay bills will remain available in the account until the payee is credited.

Will my recurring bill payments be transferred over?

Yes. Any recurring bill payments that you have setup will be present in the new bill pay, as long as the payee successfully transfers over.

What if I never used bill pay in the old system?

If you have never used bill pay and would like to, then you’ll navigate to the menu to select the “Bill Payment” then “Pay by Check (ACH)” to select the accounts you’d like to enroll and begin adding payees and payments.

How do I add a payee?

Clicking “Add Payee” at the top of the “Payments” tab will walk you through a one time, step by step setup process to gather key information about your payee.

Once I add my payees, how do I pay them?

From your payments screen, you will need to input the amounts and payment date for each merchant you’d like to pay. Please keep in mind, the payment date you choose should be the day the payment should be received by the payee. You can pay individual payees by clicking the “Pay” button next to the merchant, or you can pay all payees you’ve input payment information for on your screen by clicking “Pay All” at the top or bottom of the payee list.
Can I setup recurring payments to payees?

You can setup recurring payments based on a frequency and amount you determine, or based on the arrival of E-Bills. To setup these recurring payments, locate the payee you’d like to setup payments for from the “Payments” screen and click the “Make it recurring” link for that payee. Follow the prompts from here to setup your payment schedule.

When selecting my payment date on the new system, what date do I choose from the calendar?

The payment date should be the date you want the payment to be received by the payee by. This could be your due date, or some time ahead. The calendar on each payee’s line from the "Payments" tab will display the soonest available payment date.

Can I link external accounts in the new bill pay system?

Unfortunately no. The new bill pay system will only allow payment through your UKFCU account.

Other Tips and Resources:

For helpful videos on the enrollment process, funds transfer, online alerts and more, visit our full Video Library, located on our website.

If you are enrolled in Online Banking, make sure to check out the “Help” section for tips on bill pay, check deposits, linking external accounts and much more!