

Interior  Savings

# Banking System Upgrade

**September 18 - 21**

A guide with important information to help you prepare for our system upgrade.

Visit our Support Hub at [My.InteriorSavings.com/Banking-Changes](https://My.InteriorSavings.com/Banking-Changes)

September Edition



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# How to Prepare for the Conversion

Conversion Weekend is September 18-21. While we're working hard to minimize any inconveniences you experience, there will be some service interruptions and changes to service hours during this time. Please be sure to review the information below to find out which services will be available and when.

### Services not available Sept 18-21:

- Online banking
- Mobile app
- Telephone banking
- Branches will be closed Sept 19 to 21

### Services that will be available:

- ATMs
- MemberCard debit cards
- Interior Savings credit cards
- Insurance and Wealth Services will have normal hours.

During conversion weekend, a number of our services won't be available, including in-branch, online, mobile and telephone banking. ATMs and debit cards will continue to work. However, in case of service interruptions, we recommend you:

- Have cash on hand or other payment methods such as a debit card or credit card to ensure you can continue to make transactions as normal
- Complete any payments and transfers before September 18 or reschedule them for after the upgrade, as they may not be processed

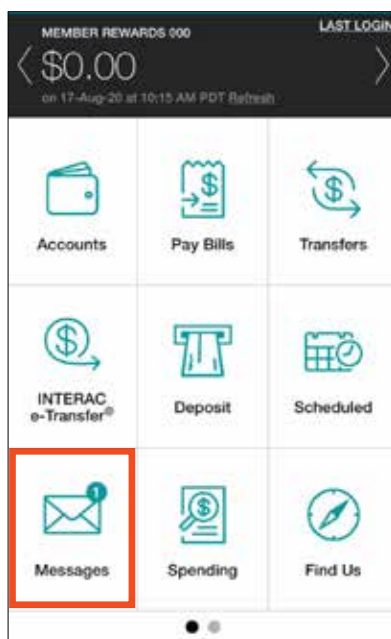
## Important Notice to Online and Mobile Banking Users

Please retrieve your temporary password for online and mobile banking by September 18. Instructions have been sent to you securely within online and mobile banking, screenshots below. The temporary password is needed to log in after the system upgrade after September 21.

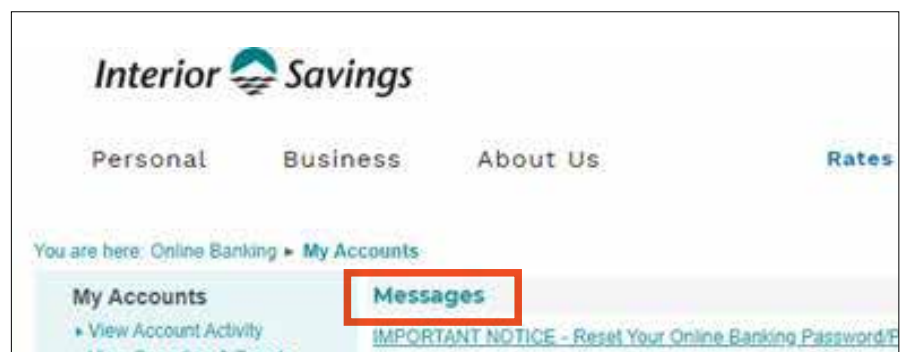
1. By September 18, open and view your secure Message in either online banking or the mobile app:
2. Read the Message with instructions and make note of your temporary password. Important: the temporary password will only be available till 6:00 pm on Friday, September 18.

Be sure to familiarize yourself with where to find messages within online and mobile banking:

### Mobile App



### Desktop



# Hours of Service during September 18-21

Conversion Weekend is September 18-21. During this time, there will be some service interruptions and changes to service hours. Please be sure to review the table below to find out which services will be available and when.

## Service Hours during Conversion Weekend

Date	Branches	Member Service Centre	Online and Mobile Banking	TeleTouch Phone Banking	ATMs and Debit Cards
<b>Friday, Sept. 18</b>	<b>OPEN</b> Regular Hours	<b>OPEN</b> Regular Hours 8 am to 6 pm	<b>AVAILABLE UNTIL</b> 6pm	<b>AVAILABLE UNTIL</b> 6pm	<b>AVAILABLE</b>
<b>Saturday, Sept. 19</b>	<b>CLOSED</b>	<b>OPEN</b> Regular Hours 8 am to 4 pm	<b>NOT AVAILABLE</b>	<b>NOT AVAILABLE</b>	<b>AVAILABLE</b>
<b>Sunday, Sept. 20</b>	<b>CLOSED</b>	<b>CLOSED</b>	<b>NOT AVAILABLE</b>	<b>NOT AVAILABLE</b>	<b>AVAILABLE</b>
<b>Monday, Sept. 21</b>	<b>CLOSED</b>	<b>OPEN</b> Regular Hours 8 am to 6 pm	<b>AVAILABLE</b> From Approx. 5 pm	<b>AVAILABLE</b> From Approx. 5 pm	<b>AVAILABLE</b>
<b>Tuesday, Sept. 22</b>	<b>OPEN</b> Regular Hours	<b>OPEN</b> Regular Hours 8 am to 6 pm	<b>AVAILABLE</b>	<b>AVAILABLE</b>	<b>AVAILABLE</b>

There are many services that will be available as usual during the weekend including Insurance, Wealth Management, Commercial Services, Estate Planning and Mobile Mortgages.

## Stay Up to Date during September 18 to 21

You can stay up to date on the progress of our banking system upgrade during conversion weekend in a number of ways:

- Via our Facebook and Instagram pages,
- By visiting the Support Hub: [www.my.InteriorSavings.com/Banking-Changes](http://www.my.InteriorSavings.com/Banking-Changes).

### >>> Have Questions or Need Assistance?



1-855-220-2580



[bankingchanges@interiorsavings.com](mailto:bankingchanges@interiorsavings.com)



## What Will Not Change After the System Upgrade?

Most of our system changes will happen behind the scenes, which means that a lot of your banking will stay the same:

- **Debit & Credit Cards** – All existing debit and credit cards will remain active, so you can continue to use these cards for purchases as normal. You will also still be able to use your MemberCard® number to log in to online and mobile banking.
- **Investments & Term Deposits** – These products will still be accessible in the same way as before.
- **Pre-Authorized Payments & Direct Deposits** – Regularly scheduled payments and direct deposits will carry over to the new system. This includes payroll deposits.
- **Bill Payees** – Your bill payee list set up pre-conversion will remain the same.
- **Cheques** – You will not require new cheques. Existing cheques will continue to be valid.
- **Account nicknames** – Accounts nicknamed prior to conversion will carry the nickname forward to the new system.

# What Will Change After the System Upgrade

Here are some of the key differences you'll find when moving to our new banking system.



**For more information on items to be reset after the upgrade and how to prepare, see our pre- and post-conversion checklists at the end of the guide.**



## First Login to Online Banking

We are upgrading our banking system September 18 to 21. During this time, online and mobile banking won't be available. On or after September 21, you will need to reset your password or Personal Access Code the first time you login. Instruction for your temporary password has been sent to you through secure Messages in online and mobile banking. **Before September 18**, please check your Messages in online or mobile banking for your temporary password. Hurry, this temporary password is only available till September 18.

Interac e-Transfers

## Interac e-Transfers

During conversion weekend, e-Transfer sending and receiving functionality won't be available. With that in mind, we recommend that you finalize any important transfers by September 17 or organize them for after September 21.

There are also a few features that will need to be reset in online and mobile banking:

- **Recipient List** – Your e-Transfer recipient list won't carry forward with the upgrade. To ensure you can easily recreate it, please note down or screenshot each recipient's email address, mobile number and the security question you use with them.
- **AutoDeposit** – After the upgrade, you'll need to reset your AutoDeposit information to continue accepting e-Transfers without answering security questions.

## Account Renaming

To ensure you can easily identify your accounts after the upgrade, we recommend that you rename them using a nickname that is meaningful to you, such as Vacation Fund. You can do this by going to "My Accounts" and clicking "Rename an Account."

## Online Bill Payments

Bill payments scheduled to happen during the conversion won't be process. So please ensure pay any bills you have either before September 17 or after September 21.

## Cookies & Cached Information

If you've saved your online banking password (also known as your Personal Access Code or PAC) within your browser, you'll need to clear it by deleting the cache and cookies in your browser settings. If saved passwords have not been cleared, your old PAC may be entered during login, potentially resulting in a lockout of your account.

## Bill Payments at ATMs

After the conversion, you'll no longer be able to pay bills using our ATM network. However, there are plenty of other ways to make your payments:

- In-person at one of our 21 branches
- Via online banking
- Using our mobile app
- Calling our TeleTouch banking service at 250-862-4728 for Kelowna or 1-877-861-4728 toll-free for all other locations

If you need help getting set up with any or all of these banking options, please don't hesitate to call our Member Service Centre at 1-855-220-2580. Our team will be happy to help.

## Product Changes

As part of the conversion, we're making changes to a number of our personal and business accounts:

### Personal Accounts

- **HeadStart Package** – Going forward, HeadStart will include unlimited free transactions instead of 50 free transactions for the month.
- **Property Tax Savings Account** – This account will be closed. All funds will be moved to a new Plan24 Savings account and your transaction history will be carried forward.
- **TBill Savings Account** – This account will be closed and all funds moved to a new Investment Savings account to increase members' savings interest. Your transaction history will also transition to this new account.

### Business Accounts

- **Business Packs** – All of our current business packs will be merging into the Business Flex Package. This new account has six tiers and will automatically adjust its monthly fee according to the number of transactions made, ensuring members pay only for what they use. The Business Flex Package will also include Small Business Online Banking for free.
- **New Paper Statement Fee** – e-statements are free with the Business Flex Package, but there will be a \$3 fee for paper statements.



**If you want to opt out of paper statements, please contact your branch or the Member Service Centre at 1-855-220-2580 before September 30.**



## Account Numbers

Following the banking conversion, we'll be organizing your member information differently. Each member will be assigned a new unique member number, instead of the multiple numbers you may have today. This new number will cover all the products and services you have with Interior Savings.

But, don't worry, this won't change your banking. Although you'll have a new number randomly assigned to you, our background processes will be able to link your existing account numbers to the new number you receive after the upgrade. As a result, you'll be able to continue using:

- Existing cheques
- Scheduled deposits and payments, including payroll deposits and bill payments
- Any other day-to-day banking activities you previously set up

Going forward after conversion, if you're looking for your new member number, such as for ordering new cheques, you'll find it in online and mobile banking and on your paper or eStatement.

## Statements

In September, you can expect to receive two statements. The first will cover your banking activity leading up to conversion weekend (September 18). The second will be for any banking activity you have between the conversion and the end of the month. Even though members will be receiving two statements in September, the month-end service charge will still be based on the total months transaction count.

Stay tuned for more information about statements later in September.

## Member Shares

After the system upgrade, each member will have their own dedicated account (see Account Numbers above). Although this won't affect your banking, there will be a small change to your Shares balances.

When you joined Interior Savings, you were required to deposit \$5 into a Shares Account. This made you more than a customer. You became a member and an owner with a say in how we do business.

Post-upgrade each member will need to have \$5 in their Share Account. Where current joint accounts have \$10 or more in their Share Account, the \$10 will be divided so that each member meets the \$5 Share requirement. Don't worry, Interior Savings will shift the balance from one Share account to the joint account so the transition will be easy.

## Budgeting & Spending Tools

The current Budget and Spending tools will not carry over when we upgrade to the new banking system. This means that, as of September 18, you'll no longer have access to these tools. However, this conversion will offer us the opportunity to bring you more enhanced solutions down the road that will improve your experience and ability to manage your finances.



# What Will Change in Small Business Online Banking

After the banking conversion, there are a number of Small Business Online Banking features you'll need to reset:

## Password

The first time you log in to Small Business Online Banking **after September 21** you'll need to use a temporary password. To receive this temporary password, please come in-branch or call the Member Service Centre at 1.855.220.2580. Once signed in, you'll be able to set a new password of your choosing.

## Click and accept

During your first login, you may be prompted to click and accept using Small Business Online Banking before proceeding in order to continue.

## Delegates & Consolidated Accounts

Your information for these features won't carry forward to the new system, so you'll need to reset them after the upgrade.

## Bill payments

Payments that are scheduled to happen during the upgrade will not be processed. So we recommend that you pay any bills you have by September 17 or after September 21.

## Interac® e-Transfers

There are a few items that will need to be reset here:

- **Sender Profile** – a new profile will need to be created on the upgraded system.
- **Recipient List** – Your current list won't transition during the upgrade. To make it easier to recreate, we recommend screen shotting recipient email addresses, phone numbers (if applicable) and the security questions you use with them.
- **AutoDeposit** – Your settings for this feature will need to be reset after the upgrade.
- **Request Money** – Any outstanding Requests after conversion weekend will be lost. So please send important requests well before September 17th or cancel and re-send them after the upgrade.

# Logging In for the First Time Post-Upgrade

## »»» Important

**We will never call, email or text you asking you to provide your account number, login details or any other banking information.**



## Online and Mobile Banking

As of September 21, you'll need to reset your password (also known as your Personal Access Code or PAC) to access online and mobile banking. In order to do this, we'll be sending you a temporary password via your secure Messages in online and mobile banking.

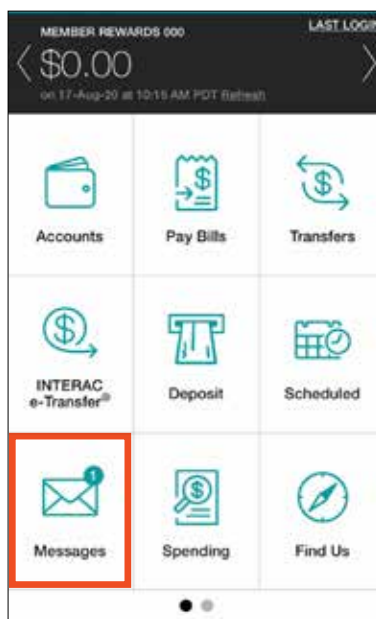
Please make note of this password and the instructions on how to use it before September 18. You won't be able to sign in after this date to get the information and will need it to log in post-upgrade to set a new password.



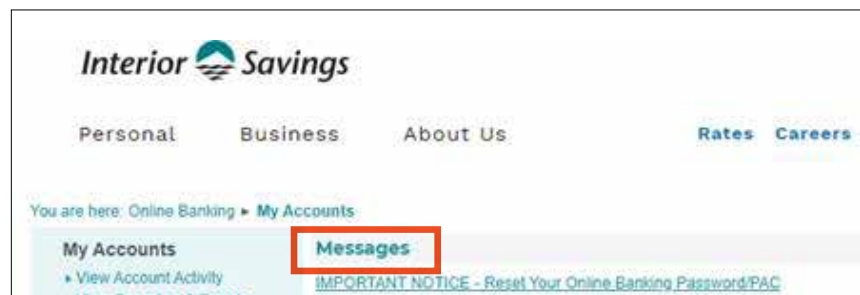
**If you miss or forget to note your temporary password before the upgrade, you'll need to call our Member Service Centre at 1-855-220-2580 or click "Forgot PAC" on the online banking login page to reset your password.**



### Mobile App



### Desktop



## »»» Important

**Your first log in must be done using a desktop or laptop. Mobile devices won't work.**



### Telephone Banking

During our system conversion, we'll transition to a new automated telephone banking system. There are a couple of log in changes to be aware of with this move:

- **Login Credentials** – Moving forward, you will need to use an account number instead of your branch and member number to log in.
- **Access Code** – The first time you log in after the upgrade, you will be prompted to use a temporary access code. Once this temporary access code has been entered, you'll be directed to set up a new access code of your choice to use from then on.

You can receive the required account number and temporary access code by coming in-branch or calling our Member Service Centre at 1-855-220-2580.

## »»» Important

**After the conversion, our TeleTouch menu options may be re-ordered and you will hear new instructions, so please listen carefully before moving forward.**



### Small Business Online Banking

The first time you log in to Small Business Online Banking after September 21, there are a couple of things you'll need to do:

- Sign in using a temporary password. This first login can only be done using a desktop or laptop. Mobile devices won't work. To receive your temporary password, please come in-branch or call the Member Service Centre at 1.855.220.2580.
- Click and accept the upgrade to Small Business Online Banking. You won't be able to proceed without doing so.

# Banking Conversion Checklist



Sept 18-21



## Before Conversion Checklist

### Prior to September 18

- Cash on Hand:** Take out cash and/or ensure you have your debit and credit cards on hand for purchases.
- Bill Payments:** Ensure all bills due between September 18 and 21 have been paid by September 17.
- ATM Bill Payments:** As of September 18, our ATM network will no longer accept bill payments.

### Online & Mobile Banking

- Temporary Login Password:** Check your secure Messages in online or mobile banking and note the temporary password (same as Personal Access Code or PAC) required for login after the upgrade.



**Please note down the password before September 18, as you'll need it to login after September 21. Remember, Interior Savings will only send instructions for a temporary password securely within online and mobile banking.**

- Online Bill Payments:** Reschedule online bill payments for before September 17 or after September 21.
- For **Interac® e-Transfers:**
  - e-Transfers:** Send important transfers before September 17. This functionality won't be available between September 18-21.
  - Recipient List:** Screenshot or note recipient email addresses, mobile phone numbers and security questions. Your list will need to be recreated post-upgrade.
  - Requests for Money:** Send important e-Transfer requests well before September 17. Pending requests post-upgrade will no longer work.
- Transaction History:** If you use external accounting software, download any online banking transaction history you need for it.
- Account Renaming:** Rename or nickname accounts so you can easily identify them after the upgrade (e.g. vacation fund). Go to "My Accounts" and click "Rename an Account".

# After Conversion Checklist

September 21 or Later

## First Login – Online & Mobile Banking

When logging in for the first time, you'll need to use the temporary password you received via secure Message in online and mobile banking to sign in and reset your password.



**Both online and mobile banking users will need to use a desktop or laptop the first time they log in after the conversion.**

## First Login – TeleTouch Telephone Banking

The first time you log in, you'll be prompted to use an account number and temporary access code. To receive these, please call our Member Service Centre at 1.855.220.2580 or come in-branch after the upgrade.

## Features and Settings to Reset After Conversion

Features and settings will need to be reviewed and reset in online and mobile banking after the upgrade:

### Interac® e-Transfers

- Reset Interac® e-Transfer profile
- Reset Interac® e-Transfer Autodeposit Settings
- Reset Interac® e-Transfer Recipient List

### Alerts

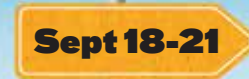
Some alert settings may need to be reset after the upgrade. Please check your setting preferences for notifications to help you tracking banking activity and protect your accounts.

### Mobile App

- Reset QuickView
- Reset Fingerprint & Facial Recognition

For more detailed information and instructions on how to prepare, please visit [my.interiorsavings.com/banking-changes](https://my.interiorsavings.com/banking-changes)

# Small Business Online Banking Checklist



## Before Conversion Checklist

### Prior to September 18

- Cash on Hand:** Take out cash and/or ensure you have your debit and credit cards on hand for purchases.
- Bill Payments:** Ensure all bills due between September 18 and 21 have been paid by September 17.
- ATM Bill Payments:** As of September 18, our ATM network will no longer accept bill payments.

### Small Business Online & Mobile Banking

- Online Bill Payments:** Reschedule any online bill payments for before September 17 or after September 21.
- For **Interac® e-Transfers:**
  - e-Transfers:** Send important transfers before September 17. This functionality won't be available between September 18-21.
  - Recipient List:** Screenshot or note recipient email addresses, mobile phone numbers and security questions. Your list will need to be recreated post-upgrade.
  - Requests for Money:** Send important e-Transfer requests well before September 17. Pending requests post-upgrade will no longer work.
- Two-Signer Accounts:** If you have a two-signer account, send any important transactions like bill payments or transfers between accounts before September 17. Transactions still pending after the upgrade will no longer work.
- Rename Accounts:** Nickname accounts in online banking so you can easily identify them after the upgrade (e.g. cash fund). Go to "My Accounts" and click "Rename an Account".

# After Conversion Checklist

September 21 or Later

## First Login – Small Business Online & Mobile Banking

- New password at first login after September 21:** The first time you log in after the upgrade, you'll need to use a temporary password. To receive this temporary password, please come in-branch or call the Member Service Centre at 1.855.220.2580 on or after September 21.

## Features to Reset After Conversion

Several online and mobile banking features will need to be reset after the upgrade:

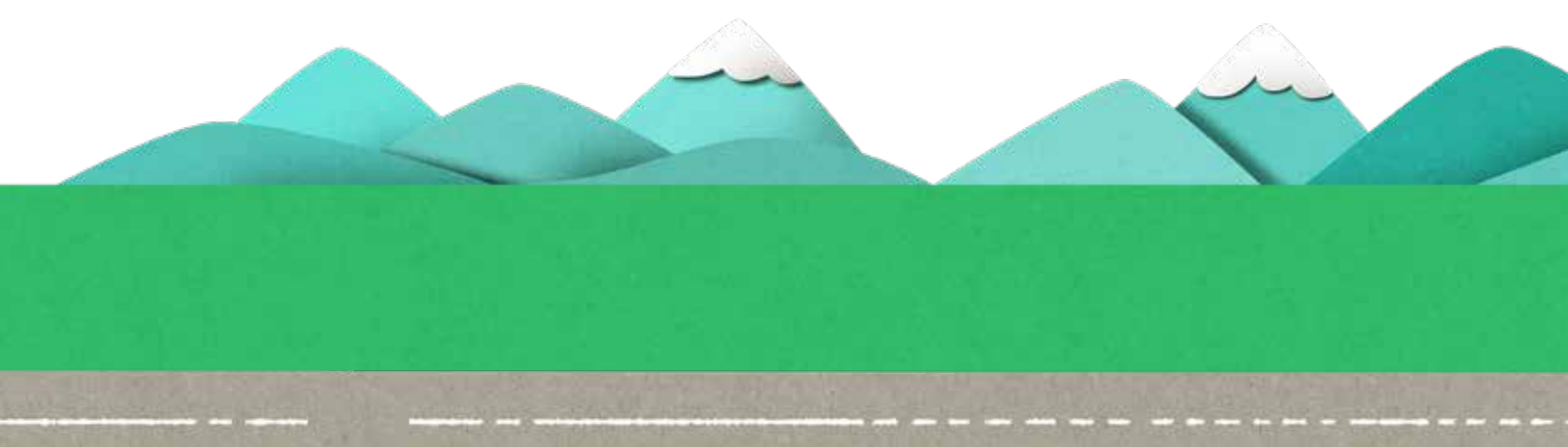
### Interac® e-Transfer

- Your e-Transfer Profile
- Auto-Deposit Settings
- Recipient List, including:
  - Name
  - Email Address
  - Mobile Phone Number
  - Security Question

### Additional Features to Reset

- You may be prompted to click and accept using Small Business Online Banking  
*(Note: You won't be able to login without doing so)*
- Delegates & Consolidated Accounts
- Two signer accounts

For more detailed information and instructions on how to prepare, please visit [my.interiorsavings.com/banking-changes](https://my.interiorsavings.com/banking-changes)



# Have Questions or Need Assistance?

Don't hesitate to contact our Member Service Centre (MSC). Our team will be happy to help.

## What can MSC help you with?

When you call into the MSC, representatives can:

- Assist with general inquiries and changes to your account
- Update your account information and complete transactions
- Help you log in to online banking if you're having difficulties
- Provide online technical support and answer any online banking-related questions
- Get you the answers you need at your convenience



1-855-220-2580



[bankingchanges@interiorsavings.com](mailto:bankingchanges@interiorsavings.com)



**BANKING  
CONVERSION**  
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**THIS WAY** ▶