Anytime Banking Troubleshooting

Welcome to the Troubleshooting area. Here you can get information and suggestions for problems you may be experiencing.

Click on a problem below for information and suggestions related to that problem.

If this area does not provide the information you are looking for, select the feedback option in this document, and send us a description of how we can assist you.

1. I've forgotten my Sign-On ID and/or Password.
2. I've requested an Account to be added, but it doesn't show up in my Account Summary.
3. When I click on the Register of an account, the register shows no transactions.
4. While working with the Anytime Banking Internet Banking Product, I am occasionally presented with an ALERT screen.
5. What are Cookies?
6. There is a transaction in my register that I don't recognize.
7. The information in my register doesn't appear to be up-to-date.
8. I've scheduled a payment or transfer and it has not been made.

Item #1

I've forgotten my Sign-On ID and/or Password.

Recommendation:

If you have forgotten your Sign-On ID, contact our office at 610-691-5000. You will then be asked to verify your identity. Upon verification, this information will be presented to you again.

If you have only forgotten your Password, click on the forgotten password link, at which point you will be required to answer the security question that you set up at the time of enrollment. Once your security question is answered correctly, a randomly generated password will be created and an email will be sent to the email address on file. This is a temporary password. This is done for security reasons.

When logging in after using the forgotten password support feature, the users should enter the temporary password received via the email as it is shown in the email with upper and lower case letters, number, and special characters. At that time, the system should prompt the user to update the password.

Item #2

I've requested an Account to be added, but it doesn't show up in my Account Summary.

Recommendation:

When you request an account to be added, the request is placed in a queue for verification. This verification process is checked routinely on **business** days between the hours of 8:00AM and 5:00PM. If the new account doesn't appear on your account summary page after one day, contact our office at 610-691-5000 and the matter will be researched and resolved.

If you are requesting to add a new account on a Friday after 5:00PM, please allow three days for processing. Requests for accounts to be added that are made on the weekend will be added to your account summary on Monday, provided that Monday is not a holiday.   If you request a new account be added on a Friday after 5:00PM and the following Monday **is** a holiday, the new account will be added to your account summary on Tuesday.

Item #3 <u>Back to Top</u>

When I click on Account Name, the history shows no transactions.

Recommendation:

Posted transactions should appear for a 180-day history from the point of enrolling or adding the account. If no transactions are showing or if you have had transactions in your register in the past, and they are no longer showing, contact our office at 610-691-5000, and the matter will be researched.

Item #4 <u>Back to Top</u>

While working in the Anytime Banking system, I am occasionally presented with an ALERT screen.

Recommendation:

Anytime Banking will automatically sign you out if you have remained idle for an extended period of time. This is done as a security feature in the event you have forgotten to sign-off of the system. When you request your next page, after a period of being idle, you will be presented with the ALERT screen and you will need to sign back on again.

Item #5 <u>Back to Top</u>

What are Cookies?

Recommendation:

Cookies are small text files on your system. They are used for keeping track of settings or data for a particular web site. Because the servers that receive your requests for Web pages have no way of knowing specifically who is making a request, they have no way of storing settings for specific users or changing the page they send based on choices a user has made on another page.
Cookies solve this problem by saving settings on your (the user's) system. When your browser requests a page, it sends the settings that apply to that page along with the request. Because your browser will send back only the settings to the server that originally created them, cookies are a very secure way of maintaining data that is specific to a particular user.
Cookies can be temporary or permanent. Your browser keeps track of temporary cookies as long as it is running, but deletes them when it is shut down. Temporary cookies are used to pass information between Web pages during a single visit.
Your browser saves permanent cookies as tiny files on your system to maintain settings or data between multiple visits. "Permanent" cookies are actually set to expire at some time in the future (commonly between 30 days and a year from their creation date), and are automatically deleted from your system at that time.

Cookies are currently the only way to save personal choices between visits to a Web page without having to log on each time you come to the page.

Cookie Concerns

Although disabling cookies for your browser is an option, it's intended for a small minority of people with extreme security or privacy concerns. If you choose it, you give up a lot of convenience in exchange for a small amount of perceived privacy.

For example, **with or without cookies**, it is currently possible for the creators of a Web site you visit to keep track of such things as the following:

> The address of the page that contained the link that brought you to their site
> All the pages you visit on their site
> Choices you made on forms on their site
> What browser you are using
> Extensions you might have added to your browser
> The operating system you are using
> The time your system clock is set to
> The absolute address (IP address) of the server that connects you to the Internet

The **only** thing cookies add is the ability to keep track of this type of information **over multiple visits**, thereby allowing the creators of the Web site to build a more precise profile of a particular visitor's preferences.

But the creators of a Web site *do not* have access to personal information such as your name or your e-mail address unless you specifically give it to them. Therefore they have no way of matching any data they might have gathered with a specific user.

The only information available to a Web site that comes close to identifying you specifically is the IP address, but most Internet servers provide connections for multiple users, and each user is usually assigned a new IP address randomly each time they log on.

Item #6 Back to Top

There is a transaction in my register that I don't recognize.

Recommendation:

If there is a transaction in your register that you don't recall making or creating, contact our office at 610-691-5000, specifying the transaction information, including the account #, date and amount of the transaction ,and the issue will be researched.

Item #7 <u>Back to Top</u>

The information in my register doesn't appear to be up-to-date.

Recommendation:

Anytime Banking is updated each morning with posted transactions from the night before. Transactions made on weekends and holidays will not post to your account until the next **business** day.

If you feel that an item has cleared but is not showing in your register, contact our office at 610-691-5000, specifying the transaction information, and the issue will be researched.

Item #8 <u>Back to Top</u>

I've scheduled a payment or transfer and it has not been made.

Recommendation:

If your payee has not posted the payment to your account within a few days of receiving it, contact our office at 610-691-5000 to inquire about the status of the payment. Be sure to provide the item's amount, date of payment or transfer and to whom a bill payment was made payable. The payment/transfer will then be traced and a status response will be sent to you.

<u>Back to Top</u>