

FAQ

Effective 2/15/2022 Meridian Bank is upgrading our online banking and mobile banking app to provide you with an enhanced digital experience. Our updated platform offers many new features, including enhanced security, card controls and a personal financial management tool.

NOTE: This update does not apply to NetTeller Online Banking for business account customers. They will continue to use the existing platform. However, business customers WILL update to the new app on their mobile devices.

OVERVIEW

Details presented in the following FAQs:

Online Banking BROWSER

Everyone, except business account holders, will be logging in to the new platform's URL, which will still be accessible through the login dropdown at the top of our website.

Users will login using their existing username and password. The first time a user logs in they will be required to enroll for Two-Factor Authentication (2FA) to proceed.

Mobile Banking

APP (from smart phones, tablets, etc)

Everyone, including business account holders, will be required to download the new Meridian Bank app on or after **2/15/2022**.

Users will open the new app, enter their existing username and password and then request a one-time 2FA code via a chosen method. They will then be required to select a personal 4-digit access code that will be required for all future access, unless, at the same time, they choose the fingerprint or facial recognition options on their device.

GENERAL UPDATE QUESTIONS

Q. How does this affect various types of account users?

A: Business account holders will continue to log into their current Meridian online banking platform. There will be no changes once logged in for the present. Personal account holders will have a new login URL, still accessible through the login dropdown at the top of our website. If you have our current website URL bookmarked, please update it on or after **2/15/2022**. Both business and personal account holders who use the Meridian app will be asked to download our new app on or after **2/15/2022**.

Q. What features are available with Meridian's new app and new personal online banking?

A: **Personalized Dashboard View** - Customize your dashboard allowing you to decide how to view your most important information

Mobile Deposit - Enjoy the convenience of depositing a check anytime, anywhere, using your mobile device

Enhanced Alerts - Set up user, balance and transaction alerts

eDocuments - Securely receive document notices electronically

Payments - Easily pay bills or pay a person

Secure Messaging - Start a secure conversation with a member of our customer support team

Meridian 360 Personal Financial Management - Create savings goals, track spending, visualize your cash flow and link external accounts for a complete picture of your net worth

External Transfers - Transfer funds between your Meridian Bank checking or savings account to a qualified external account at another financial institution

Q. What browsers are supported by the new online banking platform?

A: We recommend using the most recent versions of: Chrome, Microsoft Edge, Firefox or Safari.

(You must use Safari version 14 or above and ensure that both the "Prevent cross-site tracking" and "Block all cookies" boxes in Safari Privacy Preferences are **unchecked**. Microsoft no longer supports versions of Internet Explorer older than 11.0, and due to unavailability of security updates it is not a recommended browser.)

Q. Will I need to update my mobile banking app?

A: Yes, on **2/15/2022** when you log into the current "Meridian Mobile" app you will be guided to download a completely new app called "Meridian Bank." Following download of the new app, the old app should be deleted to avoid confusion. Note that the new app will not be available to download in the App Store or Google Play until **2/15/2022**.

Q. Will I need to change my user ID and password?

A: No, you will be able to access the new digital platforms with your existing username and password. Your login credentials will be the same whether you log in from a browser or through the mobile app.

Q. Will my internal and recurring transfers convert?

A: Yes, internal future-dated and recurring transfers will convert to the new system.

Q. Will my bank-to-bank accounts and transfers convert?

A: Yes, bank-to-bank accounts and scheduled transfers will carry over to the new system.

TWO-FACTOR AUTHENTICATION QUESTIONS

Q. Will Two-Factor Authentication be required?

A: As an additional layer of security to help protect your account information, Two-Factor Authentication (2FA) will be required the first time you access the new platform on any device. 2FA provides a one-time verification code as a method of confirming your identity and to ensure that it is actually you who is accessing your account information.

Q. How do I start using Two-Factor Authentication?

A: After you enter your current username and password to login, you will be asked to enroll for 2FA. To complete enrollment, enter your email address and a phone number (we recommend you enter a **mobile** phone number). When prompted, enter the verification code that was sent via the delivery method selected.

Meridian Bank will **never** ask for this or any future verification codes. And you should never provide a code to anyone over the phone, by text, email or by any other means.

Q. What Two-Factor Authentication methods are provided?

A: During enrollment, you can choose from one of three options to receive any 2FA codes:

- Text message to the mobile phone number entered
- Automated phone call to phone number entered
- Via a supported authenticator app (Google or Authy)

If you have Face ID or Fingerprint ID enabled on your device, during enrollment you will be asked if you would like to use these features for future logins.

At any time following enrollment you may reset the phone number used for 2FA by logging into your account and selecting: **Settings > Security**. Then find **"Two-Step Verification"** and select **"Reset."**

Q. How does the Two-Factor Authentication process work?

A: If you elect to be sent a text for 2FA verification, a one-time code will be sent to the mobile number you provided. If you elect to receive a phone call, an automated call will arrive with the verification code. If you do not answer the phone call, you will need to select the option to have the code re-sent.

Note: The "from" phone number which may be visible on your phone will always change and may come from anywhere in the United States. There is no way to "whitelist" the number and it may be ignored by some anti-spam programs, either the phone service provider's or your own in-home system. If this problem occurs, we recommend checking with your phone service provider or consulting your phone system instruction manual for a solution.

Q. Will Two-Factor Authentication always be required?

A: No. If you are logging into a device for the first time, you will be required to confirm your identity by entering a verification code. If you don't wish to enter a verification code at each subsequent login, check the box "Don't ask for codes again while using this browser" that appears on the screen. **This option should never be selected on a shared or public computer.** If you delete your browsing history, log in from an unrecognized device or have security software that deletes your cache and history, you may be prompted for 2FA during future logins.

Q. What happens if I don't receive the verification code?

A: Click "Resend code" or "Try another way" at the bottom of the screen. Please also verify that the last four digits of the phone number displaying are correct. If you still do not receive the code, or changes are required to the number, please contact Meridian Customer Service at **866.327.9199**.

Q. How long are Two-Factor Authentication codes valid?

A: 2FA verification codes are valid for three to six minutes.

Q. Can I lock myself out by entering an incorrect verification code?

A: Yes, if you enter the verification code incorrectly too many times. If this happens, please wait an hour and try again. As a security measure, if there are multiple, unsuccessful login sessions you will be unable to log in to your account for a period of 24 hours.

ENROLLMENT QUESTIONS

Q. What's the difference between Meridian online banking and the Meridian app?

A: Online banking is accessed using a browser, usually on a laptop or desktop computer, while the app is downloaded and used on a mobile device such as a smartphone or tablet.

Q. Is there a fee for using online banking or the app?

A: No. Meridian doesn't charge for the convenience of banking digitally. Charges from your wireless carrier may apply for mobile connectivity and usage.

TRANSFERS & PAYMENTS QUESTIONS

Q. How do I add a new external bank account?

A: Any existing external accounts will automatically convert to the new platform on **2/15/2022**.

To add a new external account on or after **2/15/2022**, follow these steps:

1. From the dashboard or menu, select Transfers
2. Click the "+ External account" and you will be asked to enter your password
3. Enter the account name, routing number, account number, account type and click submit
4. In 1-3 business days, login to your external account to verify two separate micro deposits from Meridian Bank. You will need to enter these amounts in Meridian's online banking to confirm account ownership. You must be an account owner on the external account.
5. From Meridian's menu, select Transfers and then External Accounts
6. You will see the external account pending, click the account
7. Enter the amounts of the two micro deposits
8. Click confirm

Q. How do I complete a transfer between Meridian Bank accounts?

A: To transfer funds between Meridian accounts:

1. Click on the Transfer icon or select "Transfers" from the menu
2. Click "Make a transfer"
3. Click your To and From accounts
4. Enter the amount to transfer
5. More options allows you to edit the frequency, date and memo
6. Click "Submit"

Q. Can I add a memo line to a transfer?

A: Memos are only available for immediate transfers. We do offer the ability to add a "Tag" to transactions that will appear after the transfer has completed.

Q. What is the cutoff time for transfers?

A: The cutoff time for transferring funds between Meridian accounts is 8:00 pm EST each business day.

Q. Will all of my bill payees and scheduled payments convert?

A: Yes, all of your payees and scheduled payments will carry over to the new system. To see bill pay activity from your dashboard, click the "Payments" icon and select "Manage Payments."

Q. How do I pay a bill or send money to a person?

A: Use the following steps:

1. From your online dashboard or app menu select "Payments"
2. Online click on "Pay a bill" or "Pay a person" or in the app click on "Make a payment"
3. Search for and select the company or person to pay
4. If you have multiple accounts, confirm the account to pay from and enter the amount
5. More options allows you to edit the frequency and add a note for the payment

OTHER FEATURES & TOOLS QUESTIONS

Q. Will my Intuit QuickBooks Web Connect or Quicken Web Connect information carry over?

A: Only personal customers' QuickBooks or Quicken software will be affected by our digital banking updates.

Your QuickBooks or Quicken information will not automatically carry over. Click the links below for important dates and conversion instructions:

[QuickBooks Conversion Instructions](#)

[Quicken Conversion Instructions](#)

Email customersupport@meridianbanker.com or call 484.395.2061 with any questions.

Q. Will my eDocument history be available after the switch to the new platform?

A: Yes, your eDocuments history will carry over to the new system.

Q. How do I view eDocuments?

A: Click your account and then select "Documents."

Q. How do I enroll in eDocuments?

A: Use the following steps:

1. From your dashboard click "Documents."
2. At the top of the screen click "Sign Up/Changes."
3. Select the individual accounts to enroll or select "Enroll All Available Accounts and Document Types Shown"
4. Confirm the email address provided
5. Review the eDocument disclosure and scroll to the bottom to accept
6. Click "Enroll Now"

Q. Will my alerts carry over?

A: No, these will have to be re-established. To add new account balance and transaction alerts, click your account and select "Alert Preferences." Select "+ Add Alert" to set up alerts.

- Alerts can be selected to be received via email, text or within the app
- Balance alerts can be configured to notify you when an account balance either falls below or goes above a dollar amount you set
- Transaction alerts can be configured for credits and or debits to an account

Q. How do I report my debit card lost or stolen?

A: From your Dashboard, select your account, and then click "Card management" and select "Report lost/stolen." This will immediately deactivate your card. If you think you temporarily misplaced your card, you can disable your card until you find it and then turn the card back on.

Q. Are debit card controls available?

A: Yes. You can set up alerts and protections on your Meridian debit card. From the menu, select "Card management." From here you can toggle your card on and off, allowing you to control when your card is used.

Select "Alerts and protection" to:

- Receive notifications of card activity based on dollar amount, geographic location, merchant or transaction type
- Setup transaction and monthly spending limits

Q. Can I reorganize my dashboard?

A: Yes. You can customize your dashboard appearance by scrolling to the bottom of online banking or the app and locating "Organize Dashboard." From here, you can move the desired icon to the area of the dashboard you prefer. You can also choose the size of each icon to provide more or less detail on your dashboard.

Q. How can I reorganize my accounts on my dashboard?

A: To organize accounts from a desktop, select the three dots in the accounts section and then click "Organize accounts." All of your available accounts will appear with dots to the left. To change the order in which the accounts appear, click on the dots next to an account and drag the account to the desired position. Once you have finalized the order, select "Save."

To organize accounts within the app, select the three dots in the accounts section and then click "Organize accounts." All of your available accounts will appear with three lines to the right. To change the order in which the accounts appear, click the lines and drag the account to the desired position. Once you have finalized the order, select, "Done."

Q. How do I activate mobile deposit?

A: Mobile deposit is available only in the app. To activate this feature log in to the app, select "Deposit checks" from the menu. Follow the steps and select the account, or accounts, into which you plan to make deposits. You will receive an in-app alert when the accounts selected for mobile deposit have been approved and are ready for use. This typically occurs within one business day.

Q. How do I make a mobile deposit?

A: Use the following steps:

1. From your app menu, select "Deposit checks" and then "Deposit a check"
2. Enter the check amount and select "Continue"
3. Take pictures of the front and back of the endorsed check. Checks must be endorsed with your signature and the words for "Mobile Deposit Only Meridian Bank."
4. If you have multiple accounts, select the account to deposit the check into
5. Select "Submit"

Q. How do I send a message?

A: Our secure messaging system allows you to initiate a conversation from your desktop or app. Select "Messages" from the menu and click on "Start a conversation." When we reply to your message you will be notified by email and an app notification that a new message is available from Meridian Bank. After you log back in to your account you will see a notification that you have a new message. If you leave a message after hours and we will respond the next business day.

Q. How do I add a picture to my profile?

A: Select your name from the top right corner and select Profile. Select the pencil to add an image.

Q. How do I change my online banking ID and password?

A: Desktop: Select your circle icon at the top right corner, select "Settings," and select "Security." Click "Edit" next to the username or password you wish to change.

Mobile app: Select your name from the top right corner. Go to Settings, and select "Security." Click "Edit" next to the username or password you wish to change.

Q. How do I update my email and phone number?

A: Select your name from the top right hand corner, go to Settings, and select "Profile."

Q. How do I search for transactions?

A: Account transactions can be searched by amount, date or tags. Select your account and click on the magnifying glass icon. Transaction detail includes the following: transaction title, date, amount and similar transactions.

Q. What does adding a tag, note or image to a transaction do?

A: You can add a tag, note or image of a transaction to help you further identify the transaction in the future.

- Tags allow you to create and assign categories to transactions, allowing you to locate certain types of transactions quickly. An example would be rent or mortgage payment.
- A note allows you to add a brief custom description.
- An image allows you to take a picture of the purchase or receipt to help keep a visual for your record keeping.

Q. How do I add a tag, note or image?

A: To add a tag, note or image:

1. Select your account
2. Click on a specific transaction
3. Click "Add tags," "Add notes" or "Attach image"

Q. How can I download transactions?

A: Account transactions can be downloaded on a computer, not from the mobile app:

1. Select the account for which to download transactions
2. Select the download icon at the top of the transactions list
3. In the download window, select the date range and file type, and click "Download"

Q. What is Meridian 360?

A: Meridian 360 is a personal financial management tool that gives you a comprehensive view of your financial landscape. To access online select an account and click the Meridian 360 icon, to access in the app go to the menu and click Meridian 360.

-Cash flow - Visualize your spending and income trends on a daily to 90-day view

-Spending wheel - This interactive spending wheel shows categorized spending by percentage and total amount

-Create a budget - Stay on track with managing your finances by creating a budget

If you have any questions while using Meridian 360, click the three dots in the top navigation bar and click "Help." You can browse a list of FAQs or submit a question to customer support.