



RelyOn Digital Banking FAQs

Below are some frequently asked questions you may have regarding our Online and Mobile Banking Apps and their functions. If your question is not answered below, please feel free to send us a Secure Message through your Online Banking Messaging Center or give us a call at (214) 357-3328 and a Member Service Representative will be happy to assist you.

General Digital Banking Questions

Q: How do I login to Online Banking for the first time?

A: Existing users logging into Online Banking for the first time can use the same username or member number that you always use, accompanied by your existing password or PIN. Once you are logged in, the system will prompt you to change your password for security purposes. Then this will be the username and password you will use anytime you login to Online Banking moving forward.

Q: What if I forgot my password?

A: Resetting your password is simple. All you need to do is click the “Forgot Username or Password” link on the login screen and follow the instructions to reset your password. The system will ask you for identifying information to make sure that it’s you before allowing you to reset your password.

Q: Do I need to sign up to use the Mobile App?

A: You will need to have signed up for Online Banking first to be able to log into the Mobile App. Once you’ve setup Online Banking, you can use your same login credentials to log into the Mobile App.

Q: Can I setup alerts on my accounts?

A: Yes, you can setup a variety of alerts by clicking on the Settings icon in the top right corner. You’ll first want to configure your alerts by setting up an email address or cell phone number (or both) that you would like to be notified through. Next, you can setup alerts specific to your accounts (transaction amounts, transaction types, account balances, etc.) or security alerts (when your password or account information is changed).

Account Search

Q: How do I perform an account search?

A: You can search for transactions in your account by clicking the “Account Search” tab, choosing the account you’d like to search, and filling in either the check number, amount range, or date filter to narrow down your search criteria.

Q: How do I save an account search that I do frequently?

A: Follow the same steps as you would with a regular account search, filling in the criteria you wish to look up, but instead of clicking “Apply,” click the “Save Search” button. This will allow you to name this search and save it for future use.

Q: How can I view images of checks I've deposited?

A: You'll first need to find the check you are looking for by doing an account search following the steps above. Once you've found the check, click on the three dots on the right-hand side of the transaction box and click to view image of the check. You should be able to see the front and back of the check you deposited.

Transfer Funds

Q: Where can I transfer funds?

A: Using the "Transfer Funds" tab, you are able to transfer funds between all of your RelyOn accounts. Simply choose what account you want to transfer from, which account you'd like to transfer into, the date and the amount.

Q: Am I able to setup recurring transfers between my accounts?

A: There is a frequency option when doing a transfer that allows you to setup the transfer to occur one-time, daily, weekly, every two weeks, monthly, every 3 months, or annually. If you choose to setup a recurring transfer, you can also indicate when you'd like these transfers to stop.

Q: What is a "memo"?

A: When you're transferring money between your accounts, we give you the option to add a "memo" or a note on the transfer; this note will show up in your transaction history so that you have a record of what the transfer was for.

Check Deposit

Q: How can I deposit my checks online?

A: If you're depositing a check through Online Banking, simply choose the account you'd like to deposit to, enter the check amount, and then upload a full, clear picture of the front and back of the check. Make sure to endorse the back of the check with your signature and "For Mobile Deposit Only" before taking a picture to deposit. If you are depositing a check through the Mobile App, you'll follow the same steps, but you'll be prompted to take a photo of the front and back of your check using your smartphone's camera.

Q: What should I do with my check after I've completed my check deposit?

A: We recommend you keep the physical check for a few days until your check has had time to clear your account. Once the check has cleared, you can choose to shred the check or you can keep it for your records. Either way, an image of the check will be available for you to view in your account history.

Q: When are my funds available after I deposit my check?

A: Deposits made by 3:00pm CST on a regular business day will be posted on the same day. Deposits made after 3:00pm CST or on a non-business day (weekends and federal holidays) will be posted to your account by close of the next business day.



Pay Bills

Q: What is Bill Pay?

A: Bill Pay is a money management tool that allows you to easily pay bills to other companies from your RelyOn accounts free of charge.

Q: Which of my RelyOn accounts may be used for Bill Pay?

A: You can pay bills from any of your RelyOn Checking Accounts; Savings Accounts cannot be used for Bill Pay.

Q: Can I set this service up myself or does RelyOn have to enroll me?

A: Bill Pay is now self-enrolling, meaning no more forms to fill out or processes to go through. The service is available for you to use even on your first login. You will just need to add your payees and payment information into the Bill Pay section to save them for future use.

Pay A Friend

Q: Who can I pay using the Pay A Friend feature?

A: Pay A Friend is a great feature that allows you to send money to anyone in the world using just their contact information. This service is simply a person-to-person transfer, similar to PayPal.

Q: What if I don't know my friends routing or account number?

A: You don't need it! All you need to send money to a friend is their email address or phone number. This information will be used to contact your friend and send a link for them to be able to collect the money you've sent them.

Q: Can I request money from my friends as well?

A: Yes, with Pay A Friend, you can also send your friends payment requests. Simply click "Request Money" under the Pay A Friend tab, enter your friend's name and contact information and the dollar amount you're requesting them to pay. A notification will be sent to them with a link to send money to your RelyOn account.

Pay A Member

Q: When would I use the Pay A Member feature?

A: Pay A Member would be used if you have friends or family that are also RelyOn members. You have the ability to transfer funds to their RelyOn account through Online Banking or our Mobile App. All you need is their full name and member number to setup the transfer.

Q: What if I don't have my friend's member number?

A: In order to pay a member through this feature, you will need your friend's member number. If you don't have it, you can simply send them money using the Pay A Friend feature and send them money using their email address or phone number.



Manage Cards

Q: What is the Manage Card function?

A: Our new Manage Card option allows you to view your active debit cards linked to your accounts and temporarily block/disable your cards if they've been lost or stolen. So instead of calling in to block your lost card, you can manage your card through your app or Online Banking.

Q: How do I disable my card?

A: Disabling your card is very easy. Simply click the "Manage Cards" menu option and find the card that you wish to block. Tap the image of that card and confirm that you wish to disable it.

Q: What if I find my card after disabling it?

A: If you've found your card after blocking/disabling it, you can simply log back into Online Banking or your Mobile App and tap the picture of your card to activate/enable it for use again. This can only be done if a new replacement card hasn't been issued to you already.

External Transfers

Q: Where can I transfer money to?

A: External Transfers can be setup to any of your other financial institutions. This feature was created so you can easily transfer funds to and from your RelyOn accounts and your other bank or credit union accounts. All you need is your routing and account numbers from the other institution to set up your external transfers.

Q: Can I setup external transfers to other people's accounts?

A: Yes, you can setup external transfers to your friend's and family's accounts outside of RelyOn. You just need their routing and account information. Once you've added their account and it's been verified, you can transfer funds any time to this external account.

Q: When I do an external transfer, are my funds available right away?

A: No, with external transfers it can take 2-3 business days for funds to be transferred from one financial institution to another.