

## **AchievaMobile – Frequently Asked Questions**

### Mobile Banking

I've downloaded the app, but am unable to sign in.

AchievaMobile requires that you first set up your mobile banking account through Achieva's Online Banking. Log into your Online Banking account; go to Account Services; and then Mobile/SMS Banking on the left-hand menu. Follow the instructions on those pages to set up your accounts and passwords. If you aren't set up with Online Banking, go to [www.achieva.mb.ca](http://www.achieva.mb.ca) and select apply online, and apply for Online Banking.

If you've completed all these steps and are still having issues, please call our Online Member Service representative at 925-2727 in Winnipeg or 1-888-695-8900 outside of Winnipeg.

#### **Do I have to sign up for online banking to use AchievaMobile?**

Yes, you need to have access to online banking to set up your mobile banking accounts.

#### **Can I use the same password for Achieva Online (PC browser banking) as I use to sign onto AchievaMobile?**

Yes your online and mobile password are the same password.

#### **Will AchievaMobile work outside of Canada?**

AchievaMobile will work in any country here you mobile carrier's data plan will work. However, your mobile carrier will likely charge for accessing data while roaming. We suggest that you check with your carrier before using mobile banking for smart phones outside of Canada. Also, if you're planning on travelling, inform Achieva so we know you'll be trying to access your accounts from abroad.

#### **What if my phone is lost or stolen?**

You should contact your wireless provider directly to have the phone disabled. You should also login to Achieva Online banking and disable mobile banking.

#### **Can I access all my accounts on mobile banking?**

You can access your savings accounts, transfer through Achieva Direct, pay bills and deposit cheques through Deposit Anywhere™. Or simply have a summary of the accounts you want to use when you're on the go.

#### **Do you charge for mobile banking services?**

Achieva offers mobile banking at no charge, however, the standard text and data

charges from your wireless carrier will apply. You should double check what your data and text messaging plan is.

### **Is Mobile Banking Safe?**

Yes. We use a range of security measures to keep your banking safe.

### **What is mobile banking?**

Mobile banking is online banking via your mobile phone.

### **What is web-based browser banking?**

Web-based browser banking (or WAP) is mobile banking using the internet browser on your cell phone. AchievaMobile is available via web-based browser banking at <https://goachieva.mobi> .

### **What are mobile banking apps?**

Mobile banking apps (or Apps) are customized applications designed specifically for Smartphone's (iPhone/iPad, Blackberry, Androids, etc.). AchievaMobile is available for iPhone/iPad or Android devices.

### **Deposit Anywhere™**

#### **What is Deposit Anywhere™?**

Based on mobile Remote Data Capture (RDC) technology, Deposit Anywhere™ is a feature on AchievaMobile app that will allow you to conveniently, quickly and securely deposit Canadian cheques on your iPhone/iPad or Android smartphones.

#### **Can anyone use the service?**

This feature can only be used by Achieva members with Achieva's Online Banking and who have downloaded the AchievaMobile app on their smartphone and have set up AchievaMobile on their Online Banking account.

#### **How does it work?**

Deposit Anywhere™ is easy to use. Simply sign into your AchievaMobile account (once set up through Online Banking) and from the Menu, click on 'Cheque Deposit'. Select your account to deposit to, enter the amount and take a picture of the front and back of your cheque (be sure to keep the cheque within the brackets on the screen). Confirm the details and submit. That's it. The funds immediately appear in your account, subject to a 7 day hold period.

#### **How do I get Deposit Anywhere™?**

Deposit Anywhere™ is part of our AchievaMobile app. You do need to be an Online Banking member to set up your AchievaMobile banking accounts. If you're not already set up for Online Banking, please visit our website at [www.achieva.mb.ca](http://www.achieva.mb.ca) and select apply online for Online Banking.

### **Can multiple cheques be deposited in one transaction?**

No, each cheque must be deposited separately. Once the deposit is confirmed and accepted, you will receive a receipt confirmation message that it was successfully deposited to the account. You will then have the option to deposit another cheque.

### **What if I take a bad picture of the cheque?**

The mobile Remote Data Capture performs over 30 image quality assurance tests on each picture submitted to ensure that the image is accurate and that each field can be read. If the image does not meet all the criteria, the transaction will give you an error message and you will be asked to take a new picture.

### **What happens if the right amount isn't entered?**

You have the opportunity to review details and make changes on the deposit confirmation screen before submitting. The app will confirm that the amount entered is the same amount as shown in the photo. If this is not the case, the app will give you an error message and ask you to try again by retaking photos of the cheque.

### **Is there a dollar limit per individual cheque deposit, a daily deposit limit or maximum number of cheques that can be deposited per day?**

Yes. There is no limit to the number of cheques you deposit using Deposit Anywhere™, but only one cheque can be deposited at a time and there are limits to the dollar amount you can deposit. The limits are as follows:

- Maximum of \$25,000 per cheque
- Maximum of \$25,000 per day (24 hour period)
- Maximum of \$50,000 per week (7 day period)
- Maximum of \$100,000 per month (30 day period)

### **Where can I go for help?**

If you still need help after reviewing all our information on mobile banking, please call our Online Member Service representative at 925-2727 in Winnipeg or 1-888-695-8900 outside of Winnipeg.