

App and Website Issues - Troubleshooting Guide

Common Login Issues

Unable to Login - "Invalid Username or Password"

Cause: Incorrect credentials, caps lock, account locked

Solutions:

- Check Caps Lock**: Ensure caps lock is off (passwords are case-sensitive)
- Username Format**:
 - Use your full email address OR
 - Your account number (without dashes)
 - Not your name or partial email
- Reset Password**: Click "Forgot Password?" on login screen
 - Enter email or account number
 - Check email for reset link (expires in 30 minutes)
 - Check spam/junk folder if not received within 5 minutes
- Account Locked**: After 5 failed attempts, account locks for 30 minutes
 - Wait 30 minutes and try again OR
 - Call 1-800-TECH-HELP to unlock immediately

"Your Session Has Expired"

Cause: Inactive for 10 minutes for security

Solution:

- Log in again
- Enable "Remember Me" for trusted devices (extends timeout to 20 minutes)
- Set up biometric login (fingerprint/face ID) for faster re-login

Two-Factor Authentication (2FA) Issues

Problem: Not receiving authentication code

Solutions:

- Text Message Delays**: Can take up to 2 minutes
 - Check phone signal strength
 - Try "Resend Code" after 2 minutes
- Wrong Phone Number**: Update in Settings > Security > Phone Number

3. **Use Alternate Method**:
 - Voice call option (same number)
 - Authenticator app (if set up)
 - Backup codes (stored during initial 2FA setup)
4. **Bypass 2FA**: Call 1-800-TECH-HELP with verification questions

First-Time Login Issues

Problem: Never logged in before, no password set

Solution:

1. New accounts: Check email for welcome message with temporary password
2. Click "First Time User? Enroll Now" on login page
3. Enter account number and last 4 of SSN
4. Create username and password
5. Set up security questions

Still Not Working?: Call 1-800-BANK-HELP with account details

Mobile App Issues

App Won't Open or Crashes

iOS Solutions:

1. Force close app: Swipe up from bottom, swipe app away
2. Restart phone
3. Update app: App Store > Updates > Our Bank Mobile
4. Update iOS: Settings > General > Software Update
5. Reinstall app: Delete and download fresh from App Store
6. Check storage: Settings > General > iPhone Storage (need 500MB+ free)

Android Solutions:

1. Force stop: Settings > Apps > Our Bank Mobile > Force Stop
2. Clear cache: Settings > Apps > Our Bank Mobile > Storage > Clear Cache
3. Restart phone
4. Update app: Google Play Store > My Apps > Our Bank Mobile
5. Update Android OS: Settings > System > System Update
6. Reinstall app
7. Check storage: Settings > Storage (need 500MB+ free)

Mobile Deposit Not Working

Problem: Can't capture check image or deposit fails

Common Issues & Fixes:

1. **Camera Not Working**

- Allow camera permissions: Phone Settings > Our Bank Mobile > Permissions > Camera = ON
- Clean camera lens
- Ensure good lighting (not too dark, no glare)
- Remove phone case if blocking camera

2. **Check Won't Focus**

- Lay check on dark, flat surface
- Hold phone 6-8 inches above check
- Wait for green frame indicating focus
- Ensure entire check is visible in frame

3. **"Check Already Deposited"**

- Check may have been deposited previously
- Verify in transaction history
- If error, call 1-800-BANK-HELP

4. **Deposit Limit Exceeded**

- Daily limit: \$5,000
- Monthly limit: \$20,000
- Deposit at branch or ATM for larger amounts

5. **"Please Endorse Check"**

- Sign back of check
- Write "For Mobile Deposit Only"
- Write account number below signature

6. **Image Quality Issues**

- Flatten check (remove folds)
- No shadows across check
- All four corners visible
- Front and back required

Fingerprint/Face ID Not Working

Solutions

1. Re-enable in app: Settings > Security > Biometric Login
2. Verify biometric set up in phone settings
3. Update phone OS
4. Delete and re-add fingerprint/face in phone settings
5. Fallback: Use PIN/password login

Push Notifications Not Arriving

iOS

1. Settings > Notifications > Our Bank Mobile > Allow Notifications = ON
2. Enable "Badges," "Sounds," and "Alerts"
3. In app: Settings > Alerts & Notifications > Toggle desired alerts ON

Android:

1. Settings > Apps > Our Bank Mobile > Notifications = ON
2. Enable all notification categories
3. Ensure "Do Not Disturb" isn't blocking
4. In app: Settings > Notifications > Select alert types

Balance Not Updating

Cause: App cache issue or pending transactions

Solutions:

1. Pull down on screen to refresh
2. Log out and log back in
3. Clear app cache (Android only)
4. Check "Pending Transactions" section
5. Recent transactions may take 1-2 minutes to appear
6. Business day timing: Transactions after 6 PM process next business day

Website Issues

Page Won't Load / Blank Screen

Solutions:

1. **Clear Browser Cache:**
 - Chrome: Settings > Privacy > Clear Browsing Data > Cached images and files
 - Safari: Preferences > Privacy > Manage Website Data > Remove All
 - Firefox: Options > Privacy & Security > Clear Data
 - Edge: Settings > Privacy > Choose what to clear > Cached data
2. **Try Different Browser:** Chrome, Firefox, Safari, Edge all supported
3. **Disable Browser Extensions:** Ad blockers may interfere
 - Temporarily disable extensions
 - Whitelist www.ourbank.com
4. **Check Internet Connection:** Run speed test (need 1+ Mbps)
5. **Update Browser:** Use latest version
6. **Try Incognito/Private Mode:** Rules out extension conflicts

"This Site Can't Be Reached" or "Server Not Found"

Solutions:

1. Check URL: Ensure using www.ourbank.com (no typos)
2. **DNS Issues:**
 - Restart router/modem
 - Flush DNS:

- Windows: Command Prompt > `ipconfig /flushdns`
 - Mac: Terminal > `sudo killall -HUP mDNSResponder`
3. Try different device to isolate issue
 4. Check our status page: status.ourbank.com

Bill Pay Not Working

Common Issues

1. **Payee Not Found**
 - Use exact business name
 - Try adding manually with account number
 - Call 1-800-BANK-HELP to verify payee in network
2. **Payment Failed**
 - Verify sufficient funds
 - Check payee account number
 - Ensure payment date not too far in future (max 365 days)
3. **Payment Stuck in "Processing"**
 - Electronic payments: 1-3 business days
 - Check payments: 5-7 business days
 - Status updates once per day
4. **Can't Schedule Same-Day Payment**
 - Cutoff time: 2:00 PM on business days
 - After 2 PM or on weekends/holidays: Schedules for next business day

Transfer Failures

Problem: Transfer between accounts fails

Reasons & Solutions

1. **Insufficient Funds**: Check available balance (pending transactions reduce available)
2. **Daily Limit Exceeded**
 - Internal transfers: \$10,000/day
 - External transfers: \$5,000/day
 - Call to request temporary increase
3. **External Account Not Verified**
 - New external accounts require micro-deposit verification (2-3 days)
 - Check for two small deposits (under \$1)
 - Enter amounts to verify
4. **Weekend Timing**: External transfers process business days only

Document Upload Problems

Problem: Can't upload documents (loan applications, disputes, etc.)

Solutions:

- File Size:** Maximum 10MB per file
 - Compress large files
 - Use PDF instead of high-res images
- File Type:** Accepted formats:
 - Documents: PDF, DOC, DOCX
 - Images: JPG, JPEG, PNG
 - Not accepted: HEIC, BMP, TIF
- Browser Issues:**
 - Try different browser
 - Disable pop-up blockers
- Mobile Upload:** Use camera feature in app

Statement Download Issues

Problem: Can't view or download statements

Solutions:

- PDF Reader Required:** Install Adobe Reader or similar
- Pop-up Blocked:** Enable pop-ups for ourbank.com
- Download Location:** Check Downloads folder
- Older Statements:** Available for 7 years
 - Statements older than 2 years may take 1-2 business days to retrieve
 - Request via secure message if not appearing
- Paper Statements:** Call 1-800-BANK-HELP to request mailed copies (\$5/statement)

Browser Compatibility

Supported Browsers (Latest 2 Versions)

- Google Chrome ✓
- Mozilla Firefox ✓
- Apple Safari ✓
- Microsoft Edge ✓
- Opera ✓

Not Supported

- Internet Explorer (any version) ✗
- Browsers older than 2 years ✗

Recommended Browser Settings

- JavaScript: Enabled (required)

- Cookies: Enabled (required)
- Pop-ups: Allowed for ourbank.com
- TLS: 1.2 or higher

Connection and Security Issues

"Your Connection Is Not Secure" Warning

Cause: SSL certificate issue or network interference

Solutions:

1. **Check URL:** Ensure seeing "https://" and padlock icon
2. **Update Browser:** Old browsers don't support modern SSL
3. **Check Date/Time:** Incorrect system date causes certificate errors
 - Verify computer/phone date is correct
4. **Public WiFi:** Avoid accessing banking on public WiFi
 - Use mobile data instead
 - Or use VPN if must use public WiFi
5. **Antivirus Interference:** Temporarily disable SSL scanning in antivirus

Account Locked for Security

Reasons:

- Multiple failed login attempts
- Suspicious activity detected
- Long period of inactivity (1+ years)

Unlock Process:

1. Call 1-800-BANK-HELP or 1-800-TECH-HELP
2. Verify identity (account number, SSN, security questions)
3. Unlock immediate or reset password
4. Review recent transactions for unauthorized activity

Suspicious Activity Alert

What It Means: Our fraud system detected unusual activity

Actions:

1. **Legitimate Transaction:**
 - Reply to alert (text/email) confirming it was you
 - Or call number in alert (verify it's our official number: 1-800-FRAUD-00)
2. **Not Your Transaction:**
 - Report immediately: 1-800-FRAUD-00
 - Card will be deactivated

- Replacement card issued (expedited shipping available)
- Fraudulent charges removed

Performance Issues

Slow Loading / Lag

Optimization Tips:

1. **Close Other Tabs**: Banking needs full resources
2. **Restart Browser**: Clears memory leaks
3. **Check Internet Speed**: Need 1+ Mbps minimum
 - Run speed test: fast.com or speedtest.net
 - Contact ISP if consistently slow
4. **Clear Browser Cache**: See instructions above
5. **Update Browser**: Older versions slower
6. **Disable Extensions**: Temporarily turn off extensions
7. **Try Off-Peak Hours**: Heavy traffic 12PM-2PM and 5PM-7PM weekdays

Mobile App Runs Slowly

Solutions:

1. Close background apps
2. Restart phone
3. Update app
4. Update phone OS
5. Clear app cache (Android)
6. Check storage (need 500MB+ free)
7. Check data/WiFi speed

Feature-Specific Issues

Zelle® Issues

Problem: Zelle payment failed or stuck

Common Issues:

1. **Recipient Not Enrolled**:
 - They must enroll in Zelle through their bank
 - Or download standalone Zelle app
2. **Email/Phone Mismatch**:
 - Use exact email/phone recipient enrolled with

- Case sensitive for email
3. **Payment Limits**
 - \$500 per transaction
 - \$2,000 per week
 - Call to request increase
 4. **Payment Pending**
 - Typically instant, can take up to 1 business day
 - Recipient must accept (if first time)

Credit Score Not Showing

Problem: Free credit score feature not displaying

Solutions:

1. **Eligibility**: Must have active checking or credit card
2. **Recent Account**: Scores update monthly; new accounts wait 30 days
3. **Refresh Required**: Click refresh icon
4. **Credit Freeze**: Credit freeze blocks score updates
 - Unfreeze temporarily at credit bureaus

External Account Connection Issues

Problem: Can't link external bank account

Solutions:

1. **Instant Verification Failed**
 - Try manual verification (micro-deposits)
 - Takes 2-3 business days
2. **Wrong Credentials**: Use online banking username/password for other bank
3. **Other Bank Blocks Connection**
 - Some banks don't support instant verification
 - Use manual method instead
4. **Account Type**
 - Checking and savings supported
 - Credit cards cannot be linked for transfers

Error Messages Explained

"We're Sorry, Something Went Wrong"

Generic error - Usually temporary

- Refresh page
- Try again in 5 minutes
- Clear cache if persists

"Service Temporarily Unavailable"

Scheduled maintenance or high traffic

- Check status.ourbank.com for maintenance schedule
- Usually resolves within 30 minutes
- Typically occurs Sunday 2AM-6AM

"Session Timed Out"

Inactivity over 10 minutes

- Log in again
- No data lost (transactions saved)

"Unable to Process Request"

Transaction issue

- Check account balance
- Verify all required fields completed
- Try different amount if transfer

"Please Try Again Later"

System temporarily busy

- Wait 5-10 minutes
- Call if urgent: 1-800-BANK-HELP

Maintenance Windows

Scheduled Downtime

- **Weekly**: Sundays 2:00 AM - 6:00 AM
- **Monthly**: First Saturday 11:00 PM - 2:00 AM

What's Available During Maintenance:

- ATMs: ✓ Operational
- Phone Banking: ✓ Available
- Mobile App: ✗ Limited functionality
- Website: ✗ May be unavailable
- Branches: N/A (closed on Sundays)

Advance Notice:

- Announcements on website 1 week prior
- Email notifications to online banking users
- In-app notifications

Getting Help

Self-Service Resources

1. **Help Center**: www.ourbank.com/help
2. **FAQ**: www.ourbank.com/faq
3. **Video Tutorials**: www.ourbank.com/tutorials
4. **Search Tool**: Type your issue on homepage

Contact Technical Support

24/7 Tech Support:

- **Phone**: 1-800-TECH-HELP (1-800-832-4435)
- **Chat**: Available on website and mobile app
- **Email**: techsupport@ourbank.com (response within 4 hours)
- **Twitter**: @OurBankHelp

Have Ready When Calling:

- Account number
- Description of issue
- Device type (phone model, computer OS, browser)
- Error message (exact wording or screenshot)
- Steps already tried

Remote Support

Available for complex issues:

- Screen sharing with tech agent
- Requires download of secure tool
- Agent cannot see passwords/sensitive data
- Call 1-800-TECH-HELP to initiate

Security Best Practices

Protect Your Account

1. **Never Share**:
 - Password
 - Username
 - Security questions answers

- One-time codes
- 2. **Use Strong Password**:
 - 12+ characters
 - Mix of letters, numbers, symbols
 - Change every 90 days
 - Don't reuse from other sites
- 3. **Enable 2FA**: Always use two-factor authentication
- 4. **Monitor Account**: Check transactions daily
- 5. **Secure Device**:
 - Lock screen when away
 - Use device password/biometric
 - Don't jailbreak/root phone
 - Keep OS and apps updated
- 6. **Avoid Phishing**:
 - We never ask for password via email
 - Don't click suspicious links
 - Type www.ourbank.com directly in browser
 - Call us to verify suspicious communications

Reporting Security Concerns

- **Fraud**: 1-800-FRAUD-00
- **Phishing Emails**: Forward to phishing@ourbank.com
- **Lost Device**: 1-800-TECH-HELP (we'll lock your mobile app remotely)

Still Need Help?

If issue not resolved after troubleshooting:

1. **Document Everything**:
 - Screenshot error messages
 - Note exact steps taken
 - Record time issue occurred
 2. **Contact Support** with details above
 3. **Escalation**: If unresolved after 2 support contacts, ask for supervisor
 4. **File Formal Complaint**: complaints@ourbank.com if needed
- Average Resolution Times**:
- Login issues: Immediate
 - App crashes: 1-2 hours
 - Transfer problems: Same day
 - Complex technical issues: 24-48 hours