

App and Website Issues - Troubleshooting Guide

Common Login Issues

Unable to Login - "Invalid Username or Password"

Cause: Incorrect credentials, caps lock, account locked

Solutions:

1. Check Caps Lock: Ensure caps lock is off (passwords are case-sensitive)
2. Username Format:
 - Use your full email address OR
 - Your account number (without dashes)
 - Not your name or partial email
3. 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
4. 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:

1. Text Message Delays: Can take up to 2 minutes
 - Check phone signal strength
 - Try "Resend Code" after 2 minutes
2. 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:
1. File Size: Maximum 10MB per file
 - Compress large files
 - Use PDF instead of high-res images
 2. File Type: Accepted formats:
 - Documents: PDF, DOC, DOCX
 - Images: JPG, JPEG, PNG
 - Not accepted: HEIC, BMP, TIF
 3. Browser Issues:
 - Try different browser
 - Disable pop-up blockers
 4. Mobile Upload: Use camera feature in app

Statement Download Issues

- Problem: Can't view or download statements
- Solutions:
1. PDF Reader Required: Install Adobe Reader or similar
 2. Pop-up Blocked: Enable pop-ups for ourbank.com
 3. Download Location: Check Downloads folder
 4. 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
 5. 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) X
- Browsers older than 2 years X

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