

Digital Banking FAQs

What is changing?

ACBT's new Digital Banking Solution is designed to streamline operations and strengthen security. Furthering our commitment to deliver personalized service and modern tools, this solution upgrades existing features to help you manage your money more simply and securely.

Who is affected?

All Online and Mobile Banking users share one unified Digital Banking Solution, and all Personal, Business, and Commercial Banking clients have a single, universal login page and app. Please note that Personal and Commercial accounts require separate login IDs.

Will my Login ID or Password change?

- ★ Your login ID and password remain the same.
- ★ Upon your first login to our new Digital Banking Solution, you will receive a one-time login passcode via text, email, or phone call to the number on file.
- ★ Once logged in, you will be required to change your password. Multifactor authentication replaces tokens and digipass, required for each login for added security.

Who do I contact if I forgot my Login ID and/or Password?

- ★ Call us at (815) 338-2300 or visit an ACBT location!
- ★ Use the Forgot Password feature on the Online Banking login page to reset your password. After five failed login attempts, you will be locked out.

What will I need to review?

Pending Recurring Transfers

- ★ Previously scheduled transfers will carry over into our new solution and will be processed as normal. Please review all recurring transfers after our upgrade is complete to confirm they were transferred.

Bill Pay Preferences

- ★ Your existing Bill Pay preferences will be carried over to the new solution.

Account Alerts

- ★ Some account and transaction alerts need to be reestablished to your preferences.

Biometric Authentication

- ★ If applicable, re-enroll in biometric authentication via fingerprint or face ID.

If you're missing any preferences, notify us via secure message or by contacting us.

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Will I need to download a new mobile app?

Android users will need to download the new app on Google Play. iOS users will be prompted to update their app in the App Store.

How does the upgrade effect the timing of my deadlines and statements?

Statements

- ★ eStatements will be available the business day after your statement date.
- ★ Paper statements will be delivered as expected.
- ★ Once the new solution is live, users may review the last two years of account history and up to one year of statements immediately.

Direct Deposits

- ★ Your direct deposit date will be unaffected.

ACH and Wire Deadlines

- ★ Your ACH and Wire submission deadlines will remain the same.

What can Business clients expect?

Business Online Banking entitlements will carry over. Please review all user account and service entitlements for accuracy.

Service interruptions are anticipated for a limited period of time. Click the links below to download your enhancements' checklist:

- ★ [Quicken](#)
- ★ [QuickBooks Desktop](#)
- ★ [QuickBooks Online](#)
- ★ QuickBooks Aggregation will be available 5-7 days after launch.