



Online & Mobile Banking

Your Guide to the Online & Mobile Banking Conversion



What You Need to Know

As part of PCSB Bank's system conversion, PCSB Bank will be making system enhancements beginning on **February 17, 2023**, including a new online and mobile banking experience. Enclosed is information to help you prepare for the transition so that you will be ready to log into the new Online & Mobile Banking experience on **Monday, February 20, 2023**.

Personal Online & Mobile Banking Users:

Online & Mobile Banking

1. Full access to the current PCSB Online & Mobile Banking will remain available through **5 p.m. on Friday, February 17, 2023**. After **5 p.m.**, you will still be able to log in to view only your account balance through **9 a.m. on Tuesday, February 21, 2023**.
2. Beginning on **Monday, February 20, 2023**, you will be able to log into the new PCSB Online & Mobile Banking using your current Username. **Please take note of your current Username before February 17, 2023.**

Bill Pay

1. Access to Bill Pay for personal banking will be unavailable as of **5 p.m. on Friday, February 17, 2023**. Please be sure all bill payments are scheduled prior to **February 17, 2023**.
2. The new Bill Pay platform will be available on **Monday, February 20, 2023**, by logging into the new PCSB Online & Mobile Banking.
3. All payees, including scheduled and recurring payments, **will** transition to the new Bill Pay platform.
4. Bill Pay history, eBills, and alert notifications **will also** transition.

Business Banking Online & Mobile Banking Users:

Online & Mobile Banking

1. Access to the current PCSB Online & Mobile Banking will be unavailable for business online banking users at **5 p.m. on Friday, February 17, 2023**.
2. Beginning on **Monday, February 20, 2023**, you will be able to log into the new PCSB Online & Mobile Banking using your current Username. **Please take note of your current Username before February 17, 2023.**

Business Bill Pay

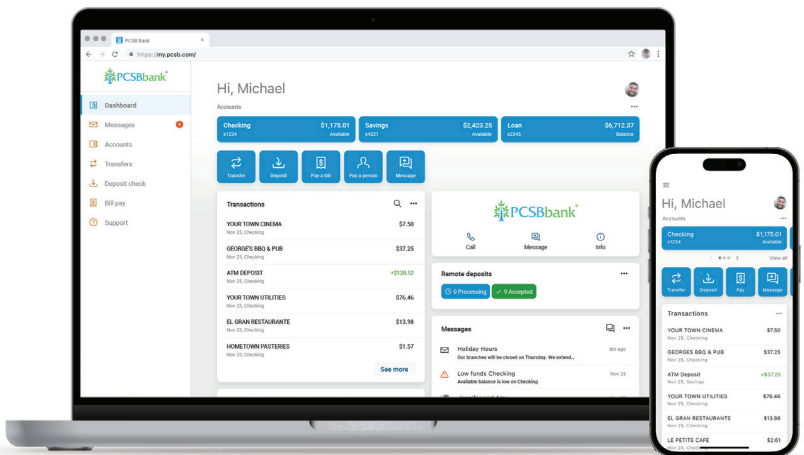
1. Access to Business Bill Pay will be unavailable as of **9 a.m. on Monday, February 13, 2023**. Please be sure all bill payments are scheduled prior to **February 13, 2023**.
2. Access the new Business Bill Pay platform on **Monday, February 20, 2023**, upon logging into the new PCSB Online & Mobile Banking.
3. All payees, including scheduled and recurring payments, **will** transition to the new Business Bill Pay platform.
4. eBills and alert notifications **will not** transition.

Logging into Online & Mobile Banking:

To access the new PCSB Online & Mobile Banking on **Monday, February 20, 2023**, visit **PCSB.com**, click the 'Login' button, and complete the following steps:

- 1. Enter your current Username and Temporary password, then select "Sign in."**
 - i. Your Username will be up to the first ten (10) characters of your current PCSB Username.
 - ii. For **personal banking customers** and **sole proprietors**, your temporary password will be the last four (4) digits of your Social Security number. For **business banking customers**, your temporary password will be the last four (4) digits of your EIN (i.e. Business Tax ID).
- 2. Follow the prompts to update your Temporary Password to a permanent one.**
- 3. You will need to set up your account security. Select "Get Started."**
 - i. Choose your verification method: voice, text message, or Authy App.
 - ii. Enter your mobile number and select **"Next."**
 - iii. Choose the option to receive security codes and then select **"Send Code."**
 - iv. Your verification code will be sent to you; enter the code within 5 minutes and select **"Verify."**
 - v. Congratulations! You have successfully enabled your Account Security. Select **"Done."**
- 4. You will be presented with our Online Banking Agreement. Please review and accept the Terms of Service.**
- 5. Once you select "Accept," you will be directed to the main page we call the "dashboard" and you can begin using Online Banking.**

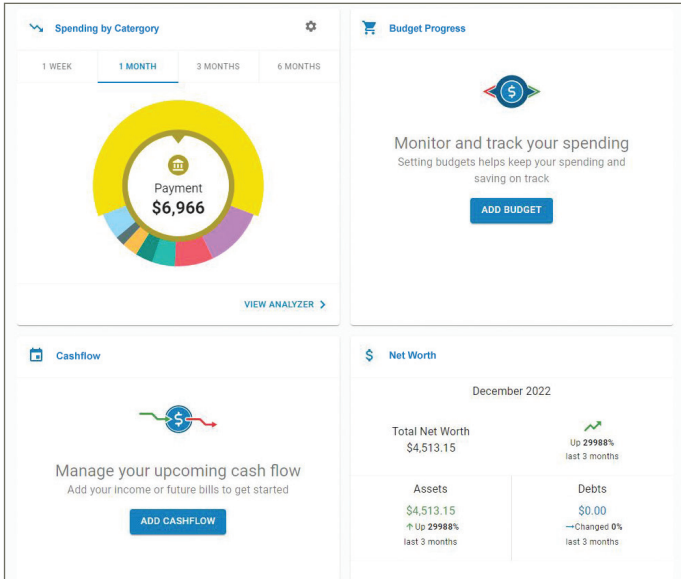
On **Monday, February 20, 2023**, you can also download **the new PCSB Bank-NY mobile app** available in your app store. To begin using mobile banking, simply log in following the steps above. You do not need to log into Online Banking first. Please remember to also delete the PCSB mobile app you are currently using.



New Online & Mobile Banking Features

Personal and business banking customers will have access to:

- **Enhanced security and new login credentials** using two-factor authentication.
- A **new and improved user dashboard** with better customization so that you can see the information that is most important to you.
- A **consistent experience across all devices** so that the same information displaying on your desktop or laptop is also displaying on your smartphone and tablet.
- **Access to Money Manager**, a new tool allowing you to more easily manage your finances – track your spending by category, view cash flow, and set savings goals.



Personal banking customers will also have access to:

- **External Transfers**, allowing you to transfer funds between your PCSB accounts and your accounts that are held at other financial institutions.
- **Zelle® payments**, allowing you to securely send money directly from your bank account to a friend or family member's bank account in minutes.
- **Enhanced Card Management** gives you the ability to activate a new card, report a lost/stolen card, place a temporary hold on transactions while still allowing recurring payments, and create travel notices.

Questions? Visit [PCSB.com/Conversion](https://www.pcsb.com/conversion) or contact your local PCSB Bank branch.