





Online and Mobile Banking Requirements Guide

Effective February 2021

Introduction

This document explains the hardware and software requirements for Valley First Credit Union's Online and Mobile Banking Experience. Members are encouraged to follow these requirements to ensure a secure, optimal experience with Online and Mobile Banking. This document contains numerous tables that outline recommended and minimally compatible hardware, software, and other features for Online and Mobile Banking. The following table provides a key to the symbols used in this document; blank spaces in a table indicate incompatibility.

Symbol Key

Compatibility	Symbol	Description
Recommended		Provides the ideal experience for Online and Mobile Banking.
Minimally compatible		May create a slightly different appearance or behavior in Online and Mobile Banking.
Incompatible		Not compatible with Online and Mobile Banking

System Requirements

The computer you use must meet the following minimum requirements:

- Standard PC or Mac® with at least a 1-GHz processor and 1 GB of RAM
- Available browser updates applied for improved security that provide anti-virus and spyware protection
- Microsoft Windows 7/8/10, or Mac OS X

Note: Microsoft stopped supporting Windows XP and XP-compatible Internet Explorer (IE) in April 2014, including security updates. XP users who do not upgrade their operating systems should replace IE with Google Chrome for an up-to-date, secure Internet browser.

- Cable, Digital Subscriber Line (DSL), or Integrated Services for Digital Network (ISDN) Internet connection. Dial-up connections are not supported

Note: Satellite connections often have difficulty supporting encrypted, Hypertext Transfer Protocol Secure (HTTPS) applications. Since our Online Banking is HTTPS-encrypted for the safety of your financial information, some satellite cable connections may exhibit slow responses.

Display Requirements

Desktop and laptop displays can be any height but must support at least a 1300-pixel width. Otherwise, you will need to scroll horizontally to see the entire Online Banking interface.

PDF Reader Requirements

For optimal viewing, use Adobe® Reader® version 6 or later. If you choose to use a third-party PDF vendor, we cannot guarantee documents will appear as intended. There is no fee to unenroll from eStatements and eNotices.

Fingerprint Login/Touch Authentication Requirements

The Fingerprint Login feature is based on the fingerprint API that Android introduced with Android M (Marshmallow). Not all Samsung and Nexus phones support Android's API, even though they include the hardware on the phone. Therefore, these devices are not supported by Q2's Fingerprint Login feature. The end user will not be presented with an option to enable/disable this feature. New APIs provided by Samsung and Nexus phone manufacturers exist that will allow the mobile development team to support Fingerprint Login for those phones. However, this will be an enhancement to the existing Android Q2mobility App container.

Fingerprint Login is currently only available for login authentication on eligible Android devices. This is a free feature, pending the following operating system, hardware, and release requirements:

- Samsung Galaxy S7 or higher
- Nexus 7 or newer
- Google Pixel first generation or newer
- End user registration with Fingerprint at the device level

Touch Authentication is currently only available for login authentication on eligible Apple iOS devices. This is a free feature, pending the following operating system, hardware, and release requirements:

- iOS 9 or higher
- iPhone 5S/6/6 Plus or newer
- Latest generation iPad with Touch ID sensor
- End user registration with Touch ID at the device level

Browser Requirements

Browser support is subject to change with little to no notice and we encourage members to configure browsers for automatic updates. Use the most recent versions available for the browsers listed in the following table for the most secure experience in Online Banking. Members that try to log in without a compatible browser will be redirected to a website to download a new version of the browser.

Note: For the most secure and consistent experience on mobile devices and tablets, use our Mobile Banking App instead of mobile browsers. See our Mobile Banking App requirements section on page 4 for more information.

Some minimally supported browsers, as listed below, may show minor behavioral or cosmetic differences for Online Banking, but will generally support the application.




PC Browser Compatibility

Browser	Windows 7 and 8.1	Windows 10
Google Chrome 62		
Google Chrome 62 or later		
Microsoft Internet Explorer 11 or later		
Microsoft Edge™ 15 or later		
Mozilla® Firefox® 56 and later		
Mozilla® Firefox® 46 to 56		

Please note the following details about the PC browser compatibility table:

- Microsoft Windows 7 SP 1 is required for Internet Explorer 11 support
- Microsoft Windows 8.1 is required for Internet Explorer 11
- Online and Mobile Banking is not compatible with Safari® on Microsoft Windows, as Apple® discontinued development of security patches for Microsoft Windows. However, it is compatible with Safari on Mac OS X 10.9 and later, as shown in the next table

Mac Browser Compatibility

Browser	Mac OS X 10.9 - 10.13
Google Chrome 62	
Safari 11	
Safari 10	
Safari 9	
Mozilla Firefox 46 to 56	




Mobile Banking App Requirements

This section describes the operating systems, connection types, and camera resolutions that are compatible with our Mobile Banking App that members can download from the Apple Store (for iOS devices) or Google Play (for Android™ devices).

Please note the following details about the Mobile Banking App:

- A valid email address and telephone number are required
- Our Mobile Banking App functions best when the GPS or native mapping app (also known as Location Services) is enabled

Android™ and Apple® iOS Compatibility

Version	Mobile App
Android 5.X and later	
iOS 9.X	
iOS 10.X	
iOS 11.X	

Note: Our Mobile Banking App is compatible with Apple iPhone 4 and newer models.

The following mobile operating systems are **NOT** compatible with our Mobile Banking App:

- Windows Phone®
- Blackberry®
- Kindle Fire™

Mobile Connectivity

Connectivity	Online and Mobile Banking
3G	
4G LTE	
Wi-Fi	

Note: Devices that do not have Location Services or native mapping applications do not support Branch/ATM location functionality.

A mobile device with a rear-facing camera is required to deposit checks with Mobile Deposit in our Mobile Banking App. The following table provides camera resolution compatibility.

Mobile Deposit Camera Compatibility

Camera Resolution	Mobile Banking App
5 megapixels or higher	
1.9 - 4.9 megapixels	

Third-party Account Management Software

Please note the following details about third-party account management software compatibility with Online Banking:

- Microsoft Money: We are aware that some members can export Account History successfully from Online Banking to the most recent versions of Microsoft Money. However, Microsoft itself no longer supports those products; therefore, we cannot guarantee the reliability of exports to them. The use of Microsoft Money with Online Banking data is solely at the member's discretion
- Intuit® Quicken®: There are numerous supported versions of Quicken available for our members. For conversions files please refer to the [Intuit Conversion Instructions](#). Refer to the [Quicken Discontinuation Policy](#) for details about discontinued Quicken services and application versions