



## Innovation - Troubleshooting Guide for Common Zendesk Tickets

The following document is a compilation of the most frequently received Zendesk issues post conversion.

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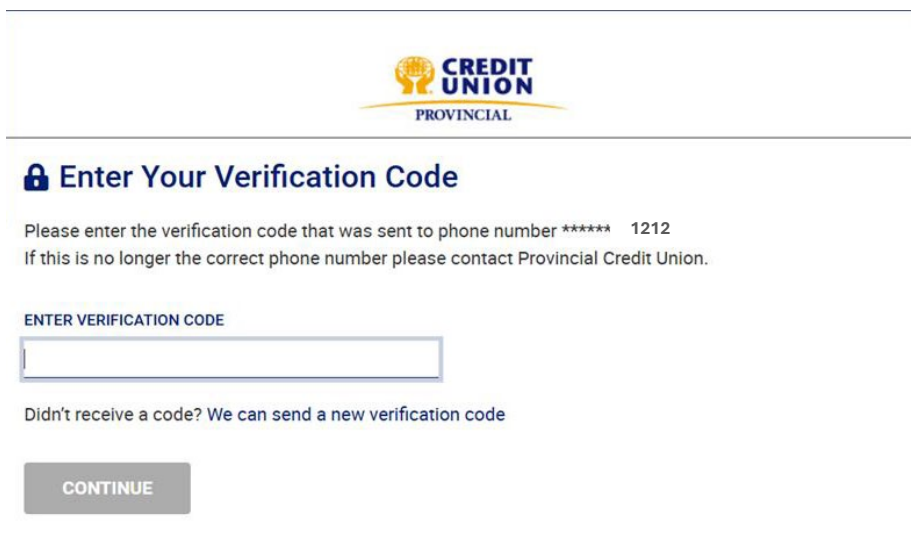
## 01 Forge

### 2SV – Placeholder Phone Number



#### Scenario

A member sees an unfamiliar phone number ending in '1212' when attempting to log in to Online Banking and requesting 2SV to their phone.



#### Cause

When the system experiences slowness during login, it may temporarily fail to retrieve the member's actual phone number from the database. In such cases, the system displays a dummy/placeholder number (604-555-1212) as a fallback.

#### Key Points:

- This is not a sign of fraud
- The member's real phone number is not changed or affected
- The correct phone number will still appear under their 2SV settings in their profile
- This placeholder number appears **only** when the system is experiencing slowness

#### Solution

What to do if a member reports this issue:

- Reassure them that it's a known and expected system behaviour during slowness, not fraud
- Advise them to close their current session and try logging in again
- No further action is needed unless the issue persists beyond multiple attempts or over the course of a few days

- In cases where the member needs to log into their online banking immediately, please have them choose email as an alternate 2sv method. If this option is not current available for them, set them up with email on C1



## 2SV Setup – Best Practice

### Recommended Best Practice

We recommend members setup 2SV with both their phone number and email address as this will provide added flexibility in scenarios where the member is:

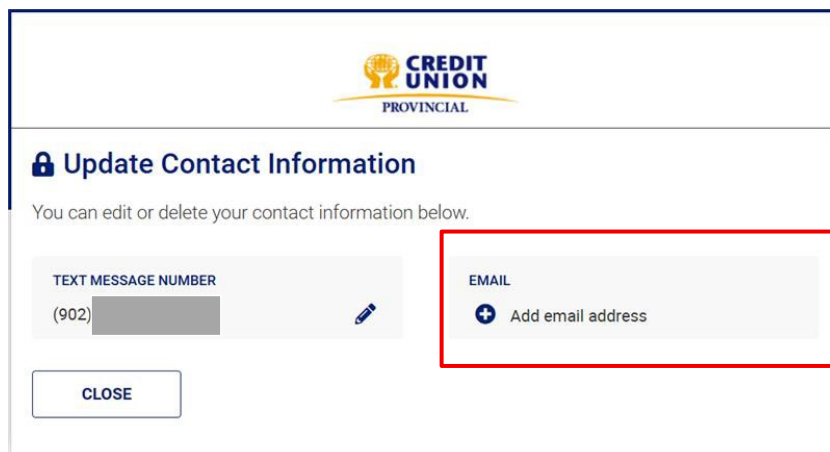
- Travelling domestically or internationally and may not have access to mobile data
- Unable to receive SMS messages due to roaming restrictions or network issues


Having email setup as a second verification method, the member can:

- Connect to Wi-Fi to retrieve their 2SV code via email

This dual setup ensures they're not locked out of their account and have an alternative way to complete the login process.



To setup an email address, in Online Banking go to the Left Navigation Menu>Profile & Settings>Change 2-Step Verification Information:



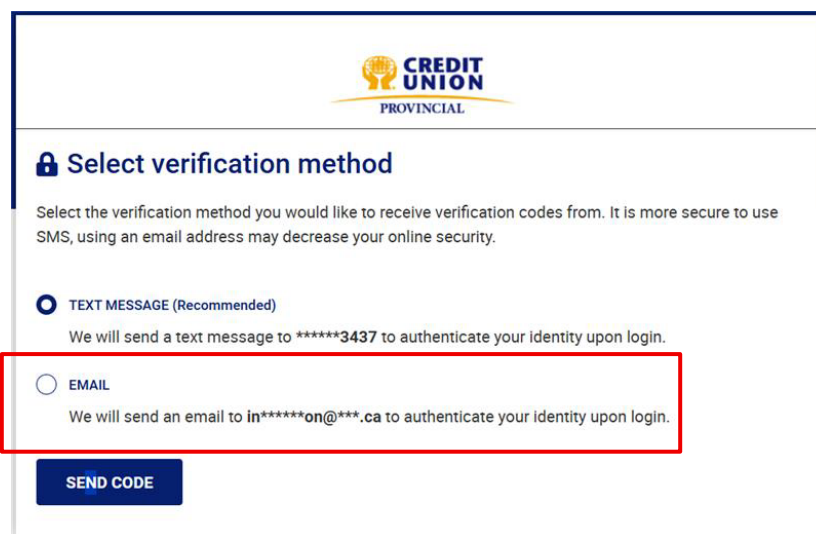
  
PROVINCIAL


### Update Contact Information

You can edit or delete your contact information below.

TEXT MESSAGE NUMBER (902) <input type="text"/>	
EMAIL  Add email address	

Once the email address has been successfully added, it will appear as an option during the next login:





**Select verification method**

Select the verification method you would like to receive verification codes from. It is more secure to use SMS, using an email address may decrease your online security.

TEXT MESSAGE (Recommended)  
We will send a text message to \*\*\*\*\*3437 to authenticate your identity upon login.

EMAIL  
We will send an email to in\*\*\*\*\*on@\*\*\*.ca to authenticate your identity upon login.

**SEND CODE**

## CRA Business Taxes – Memberships

### Scenario

A member is attempting to pay business taxes but receives the following error message **‘There are no accounts with sufficient funds’**.

### Questions to Ask The Member

- Have you consolidated your Business and Personal account login for Online Banking?

*Tip: reference Mambu to ensure there are sufficient funds in the account with no holds, and Bill Payment limits are high enough.*

### Cause

The member has both Personal and Business memberships. Although their accounts have been [consolidated](#), they are attempting to make a business tax payment using their **Personal Member ID**. This Personal membership only contains registered products and does **not** have a transactional account.

Because the CRA payment link only works with memberships that have a transactional account, the payment fails. Therefore, the transaction is unsuccessful because the member selected the **Personal Member ID (Membership)**, which is not linked to an eligible transactional account.

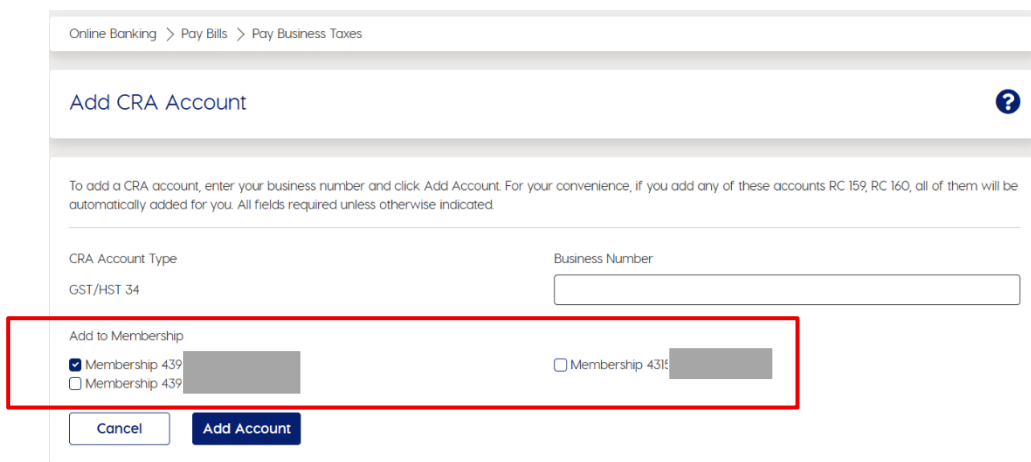
Solution

Advise the member to:

- Delete the attempted remittance
- Create the remittance again, choosing the correct ‘Group ID (Membership)’



This will allow the system to access the appropriate Business account with the necessary permissions and funds to complete the tax payment.

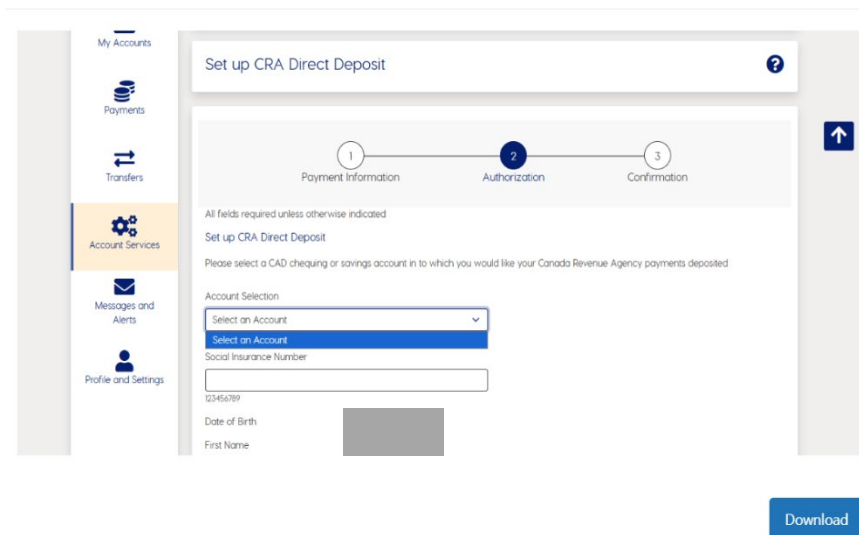


The screenshot shows the 'Add CRA Account' form in an online banking interface. The breadcrumb trail is 'Online Banking > Pay Bills > Pay Business Taxes'. The form title is 'Add CRA Account' with a help icon. Below the title is a note: 'To add a CRA account, enter your business number and click Add Account. For your convenience, if you add any of these accounts RC 159, RC 160, all of them will be automatically added for you. All fields required unless otherwise indicated.' The form has two main sections: 'CRA Account Type' with a dropdown menu set to 'GST/HST 34', and 'Business Number' with an empty text input field. Below these is the 'Add to Membership' section, which is highlighted with a red box. It contains two radio button options: 'Membership 439' (which is selected) and 'Membership 431'. At the bottom of the form are 'Cancel' and 'Add Account' buttons.

CRA Payments – Setup Timeline After New Account

Scenario

Member is attempting to setup CRA Direct Deposit, and there are no accounts listed in the dropdown menu (screenshot below).



The screenshot shows the 'Set up CRA Direct Deposit' form in an online banking interface. The breadcrumb trail is 'My Accounts > Payments > Transfers > Account Services > Messages and Alerts > Profile and Settings'. The form title is 'Set up CRA Direct Deposit' with a help icon. Below the title is a progress indicator with three steps: '1 Payment Information', '2 Authorization', and '3 Confirmation'. Below the progress indicator is a note: 'All fields required unless otherwise indicated'. The form has a section 'Set up CRA Direct Deposit' with a sub-note: 'Please select a CAD chequing or savings account in to which you would like your Canada Revenue Agency payments deposited'. Below this is the 'Account Selection' section, which has a dropdown menu set to 'Select an Account'. Below the dropdown menu is a text input field for 'Social Insurance Number'. Below the text input field is a text input field for 'Date of Birth'. Below the text input field is a text input field for 'First Name'. At the bottom of the form is a 'Download' button.

*Tip: reference Mambu for the account creation and transaction dates.*



### Cause

The member has a new account number, and accounts can only be added for CRA Direct Deposit in Online Banking **30 days after the first transaction** has been made on the new account.

Until this 30-day transaction history is established, the system will **not display the account** as an option for CRA Direct Deposit setup.

### Solution

As a temporary workaround, advise the member to:

- Log in to their My CRA account through the CRA website
- Manually enter their new account details there to set up Direct Deposit

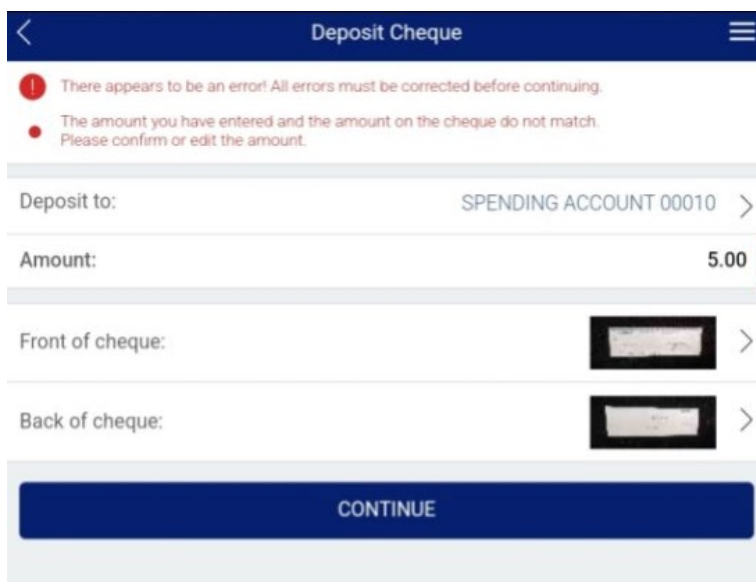
Once the 30-day period has passed and transaction history is available, the account will appear in the dropdown menu in Online Banking and can be used for CRA Direct Deposit setup.

## Deposit Anywhere – Limitations

### Scenario

Members receive the following 2 messages when attempting to deposit a cheque through Deposit Anywhere (remote deposit cheque image capture):

- ‘There appears to be an error! All errors must be corrected before continuing’
- ‘The amount you have entered and the amount on the cheque do not match. Please confirm or edit the amount’



The screenshot shows a mobile app interface for depositing a cheque. At the top, there is a blue header with a back arrow, the text "Deposit Cheque", and a menu icon. Below the header, there are two red error messages: "There appears to be an error! All errors must be corrected before continuing." and "The amount you have entered and the amount on the cheque do not match. Please confirm or edit the amount." The form fields are: "Deposit to:" with the value "SPENDING ACCOUNT 00010" and a chevron icon; "Amount:" with the value "5.00" and a red vertical bar on the right; "Front of cheque:" with a small image of a cheque and a chevron icon; and "Back of cheque:" with another small image of a cheque and a chevron icon. At the bottom, there is a large blue button labeled "CONTINUE".

Questions to Ask The Member:

- Is the cheque on a dark background?
- Does the image have glare?
- Is the cheque in good condition with no bends and wrinkles?
- Does the cheque contain more than 3 asterisks in the dollar field?



Cause

Cheque captures can fail for the following reasons:

- Poor lighting, light backgrounds, and the cheque is too worn or damaged to be read
- Too many asterisks printed on the cheque in the dollar field
  - Specifically, the Deposit Anywhere software is unable to read the cheque amount if there are **more than 3 asterisks (\*) following the dollar sign (\$)**. We have been advised that this is built-in functionality that cannot be disabled or changed. In these cases, members will need to deposit their cheques in-branch

Solution

Cheques must be in good physical condition with 3 or less asterisks to use Deposit Anywhere functionality. Members should follow the Deposit Anywhere prompts for successful deposits. If members are still experiencing issues, suggest they visit their branch.

[Display Limitation: Bill Payments only Visible to Creator](#)

Scenario

A member and their spouse share a joint account. Member 1 created a scheduled (recurring) bill payment through Online Banking. However, Member 2 cannot see this scheduled payment when they log in, even though the payment will come from their shared chequing account.

Cause

Each Online Banking login (Member ID) stores its own scheduled payments separately.

Solution

There is no fix at this time – the system is currently designed to work this way.

[Duplicate Bill Payments](#)

Scenario



A member is attempting to make Bill Payments through Online Banking on Sunday and Monday. Despite the payments being for the same amount but made on different days and from different accounts (one from Chequing – Sunday, Sept 14<sup>th</sup> and another from Savings – Monday, Sept 15<sup>th</sup>), one of the payments is being rejected as a duplicate.

Key Details:

- Payments are for the **same Payee** and **same amount** (\$1000)
- Made on **separate days** (Sept 14<sup>th</sup> and Sept 15<sup>th</sup>)
- Made from **different accounts** (Chequing and Savings)
- One of the transactions gets **rejected due to a ‘Duplicate Payment’**

Cause

The reason this occurred is that the payments were made under the **same Member ID** and were processed over the **weekend and on Monday**.

With Mambu, the system remains live over the weekend. Therefore, when the member made a bill payment on the 14<sup>th</sup> (Sunday), and then another payment for the same amount on the 15<sup>th</sup> (Monday), the system flagged the second transaction as a duplicate. This is because Central 1’s Monday file pulls all transactions made since the **end of day Friday through to the end of day Monday\***. Therefore, both the Sunday and Monday payments were included, triggering a duplicate and causing one of the transactions to appear as a return on the 113-2 report.

*\*If Monday is a holiday, Central 1’s file pull is end of day Tuesday.*

Solution

Advise the member if paying the same Bill Payee during EOD Friday through EOD Monday to vary the dollar amount paid – even by 1 cent to avoid a duplicate.

## Estate Accounts – Online Banking Access

Scenario #1 – Single Signer Account

Setting up Online Banking for a newly established Estate Group with a single signer only.

Solution

In Mambu, navigate to the Estate Group Form and be sure that any Member IDs are added to the group for OLB access.

Ensure that OLB choice is set to **'Personal'** and the correct suffix is chosen for the user. Be sure OLB First Time Login is set to **'No'**\*



\*If Online **OLB First Time Login** if set to **'Yes'**, you will receive an **'Internal Server Error'** message.

Online User ID	
Group Member	[Redacted]
Suffix ?	01
Online Banking	Personal
OLB First Time Log-in	No

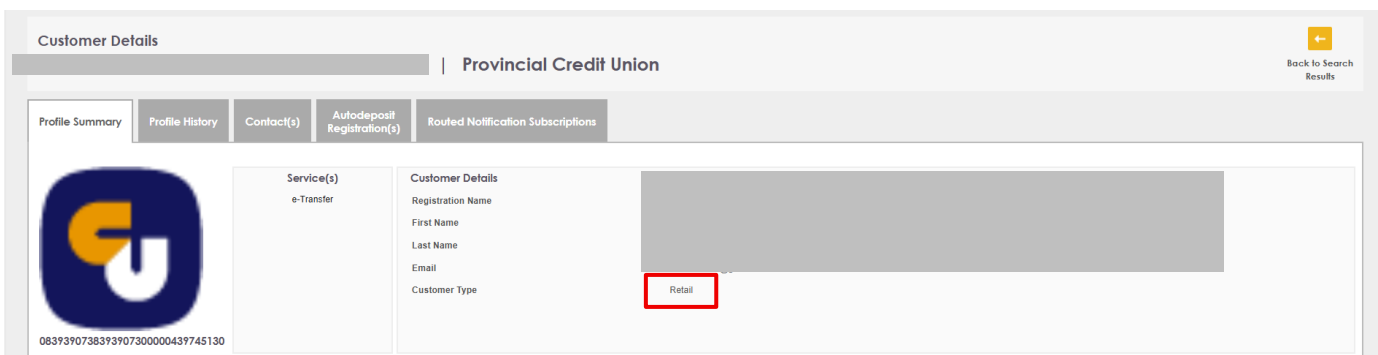
Since First Time Login is set to 'No', advise the Member to go to their Settings once they are logged into OLB and change their PAC to a choice of their own.

Scenario #2 – 2 Signatures Required

The Retail account of an existing member was changed to an Estate Group with two Executors and 2 signatures required. When trying to send an EMT, the Executors receive a **'Permission not Allowed'** error.

Cause

When checking Central 1 we can see that the original profile on OAS is still set to Retail; therefore, it does not have the correct permissions that allow 2 to sign.



The screenshot shows the 'Customer Details' page for a Provincial Credit Union member. The page includes a navigation bar with tabs for Profile Summary, Profile History, Contact(s), Autodeposit Registration(s), and Routed Notification Subscriptions. The main content area displays the member's profile information, including the service type (e-Transfer) and customer details (Registration Name, First Name, Last Name, Email, and Customer Type). The Customer Type is highlighted with a red box and labeled as 'Retail'.

Solution

The OAS profile needs to be changed to Small Business. To do this, follow these steps:

1. In Mambu, navigate to the Estate Group Overview



2. Scroll down to the **'Online User ID'** fields
3. Input each group member (as applicable) with their correct suffixes
4. Select **'offer MDSB'** from the Online Banking choices
5. Set Online Banking first time login to **'Yes'**
6. Ensure you also add each group member to the **MDSB Signers list** (this will allow them to approve transactions that the other member has initiated)

Group Access And Permissions		MDSB Signers List	
Teleservice	No	Signer	Signer1
No Service Charges	No	SignerId	BUSINESS TEST NO2 .
Dual Signature	Yes	mandatory	No

MDSB Signers List		MDSB Signers List	
Signer	Signer2	Signer	Signer3
SignerId	BERT SMITH	SignerId	ERNIE SMITH
mandatory	No	mandatory	No

Online User ID		Online User ID	
Group Member	BUSINESS TEST NO2 .	Group Member	BERT SMITH
Suffix ?	00	Suffix ?	01
Online Banking	Small Business	Online Banking	Offer MDSB
OLB First Time Log-in	No	OLB First Time Log-in	Yes


  

Online User ID		Group Closure Reason	
Group Member	ERNIE SMITH	Closure Reason	
Suffix ?	02	Other Closure Reason	
Online Banking	Offer MDSB		
OLB First Time Log-in	Yes		

7. Generate a New PAC if necessary
8. Have the members each log into Online Banking through Desktop (not the Mobile App) to see and accept Forge Small Business Terms & Conditions
9. Ask the members to create an Interac Profile
10. Go back into OAS and verify the profile now indicates **'Small Business'**

Customer Details | Provincial Credit Union

Profile Summary | Profile History | Contact(s) | Autodeposit Registration(s) | Routed Notification Subscriptions

 0839390738393907300000439981660	Service(s)	Customer Details
	e-Transfer	Registration Name
		Company Name
		Email
		Mobile Number
	Customer Type	Small Business

## Forge Small Business – Password Reset



### Scenario

A member signing in with their Business ID cannot remember their password. They use the **'Forgot Password'** feature from the login screen but the reset fails and they cannot log in.

### Cause

**The 'Forgot Password' feature is not compatible with Small Business logins.** This is because businesses do not have a Social Insurance Number (SIN) or Date of Birth (DOB), and these fields are not included in the Business Profile in Mambu.

If a business member tries to use this feature, the system still prompts for SIN and DOB. Since these do not exist for business accounts, any entries will be incorrect, leading to failed login attempts. Multiple failed attempts may result in the user being locked out of Online Banking.

### Solution

Advise the member of the following lockout timelines (which cannot be overridden by a PAC reset in Mambu):

- After **3 incorrect entries** of DOB or SIN (last 3 digits), the system will not allow a member to reset their Personal Access Code (PAC) for **24 hours**
- If, after waiting for 24 hours, the member makes **3 more incorrect entries** of DOB or SIN (last 3 digits), the system will not allow them to reset their PAC for a **week**
- If, after waiting for another 24 hours following the week-long lockout, the member makes **3 more incorrect entries** of DOB or SIN (last 3 digits), the system will not allow them to reset their PAC for a **month**.

If a Small Business member is locked out of their account due to using the **'Forgot Password'** feature, follow these steps:

1. Verify the number of login attempts and timeframe
  - Confirm how many times the member attempted to reset their password
  - Determine the timeframe of those attempts:
    - Were the attempts made all at once, or spread over multiple days?

This information is critical to identify the lockout duration: 24 hours, 1 week, or 1 month depending on the frequency and timing of the reset attempts.

2. Determine and communicate the lockout period
  - Based on the findings above, determine the lockout duration

- Advise the member to wait the full lockout period starting from the last password reset attempt
  - Once the lockout period has passed, instruct the member to call the branch for assistance
3. Reset PAC in Mambu
- After the **full lockout period has passed** and the member contacts the branch:
    - Reset their PAC in Mambu



### Forge Small Business – Transaction Manager – Recalls

#### Scenario

A business member is asking why the second signer on a **‘2 signatures required’** account did not receive a notification to approve an EMT (Interac e-Transfer) transaction recall.

#### Cause

A **signer or delegate with initiator privileges** can recall a transaction **they initiated**, if the transaction **has not yet been approved or rejected** by the second signer. The **second signer will not receive a notification** that the transaction was recalled and **does not need to approve the recall**. A recall is a security feature for the initiator to cancel the transaction if needed, before full approval is given.

#### Solution

Provide the member with a copy of the [Small Business Guide](#) which goes into more detail about transaction approvals, rejections, and recalls.

### Interac – Profile & US Cell Phones

#### Scenario

A member who is a US resident with a US cell phone number is unable to setup their Interac Profile – they receive the following error message **‘Please enter a valid 10-digit phone number containing only numbers’**.

#### Cause

Only Canadian cell phone numbers can be entered under the Interac Profile.

#### Solution

For US members, only email addresses are accepted. Ensure the member chooses **‘Email’** as the delivery option under the heading **‘Receive Notices By’** when setting up their Interac Profile.

## Edit *Interac* e-Transfer® Profile



 Autodeposit

Name

PROVINCIAL CREDIT UNION

Email

innovation@pcu.ca

Mobile Phone Number

e.g. 604 223 1234

Receive Notices By

Email

Cancel

Continue



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## Interac – Missing Autodeposit Registration Email

### Scenario

Member is attempting to setup Autodeposit but is not receiving the registration email.

### Cause

- Member has not setup their Interac Profile
- Member has entered the incorrect email address
- Member has Interac email addresses on their Block Senders list in their mail client (i.e. Outlook, Gmail, iCloud, etc)
- Member has a mail rule auto forwarding the email to a folder other than their inbox
- Member's ISP (internet service provider i.e. Bell, Eastlink, etc.) is blocking the email
- Member's email has been flagged in OAS

### Solution

If a member isn't receiving the Autodeposit registration email, guide them to:

1. Confirm they've set up their Interac Profile in Online Banking
2. Double-check the email address they entered under their Interac Profile in Online Banking is correct
3. Ask the member to check their junk, spam, or promotions folders. Also, suggest they try a global search of their mailbox using the following keywords: Provincial Credit Union, Interac e-Transfer, or Autodeposit

4. Ask the member to check their 'Block Senders' list to ensure the following Interac email addresses aren't blocked:
  - notify@payments.interac.ca
  - catch@payments.interac.ca
5. Review mail rules or filters that may be redirecting emails to another folder
6. Ask the member to contact their Internet Service Provider to check blocked emails. If the following IP addresses are blocked, the member should have their provider whitelist:
  - 64.254.22.37
  - 64.254.22.193
7. Ensure the member's email address isn't flagged in OAS



Once the issue is fixed, ask them to try registering for Autodeposit again. Advise the member the Autodeposit registration email link expires in 24 hours.

*Tip: If all else fails, and the member agrees, ask them to try registering for Autodeposit using a secondary email address.*

## Member IDs – Reason Member has More than 1

### Scenario

Member inquires why they cannot see all of their single and joint accounts when they log in with their Member ID that was provided.

### Cause

During the Horizon/Mambu conversion, some members chose not to merge (deduplicate) their profiles. This was often due to personal preferences, like how their Online Banking or cards are set up.

### Example

Jane Smith is part of two joint groups:

- One with her spouse and another with her elderly parent
- She didn't want to see her parent's account details when logging in to manage the account with her spouse.

To keep these separate, she needed two different Member IDs – one for each joint group.

### Solution

- Perform a search using the member's name i.e. 'Jane Smith'
- Be sure to review all profiles, validating matching personal details, such as:

- Address, Date of Birth, and SIN
- This is important because there may be multiple Jane Smith's linked to different joint groups. Searching only by Member ID could miss relevant profiles.
- Provide the member with the Member ID that corresponds with each Group for successful login.



## Monthly Statements – Hyperlink Cheque Viewing

### Scenario

Member cannot see their cheque images through a **hyperlink** on their monthly statement in Online Banking.

### Cause

Cheque images through Online Banking will not be available if the member continues to use their previous cheques with their old Horizon account or Legacy PCU transit number (i.e. 12345-105, transit 79053-839).

### Solution

To use the **hyperlink** cheque image feature, members must have cheques that include their new Mambu chequing account number and PCUs transit number (i.e. 4314361111, transit 39073-839).

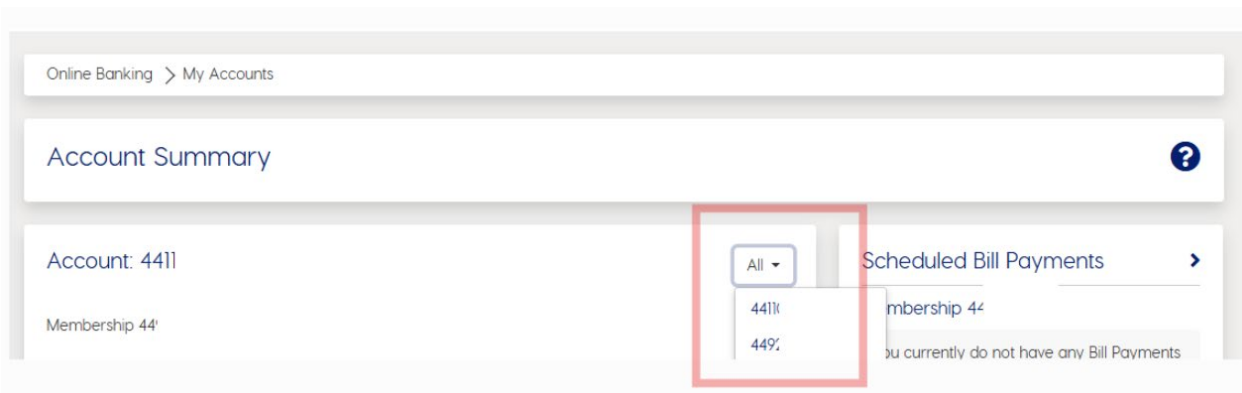
## Multi-Membership Views

### Scenario

A member with multi-memberships logs into Online Banking and can only see their primary account; joint accounts are not visible.

### Cause

Memberships other than the one associated with the login ID are grouped under the '**All**' button on the upper righthand corner of the Account Summary page.



Solution

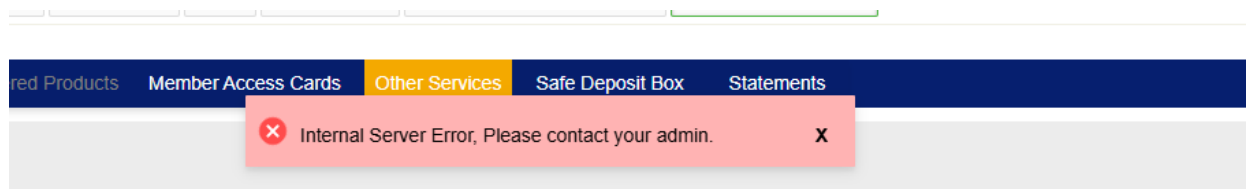
Advise the member to choose the desired membership from the dropdown list. Also note the possibility of another member ID that this member could have that isn't associated with this login (Search their name in Mambu and confirm if there are other matching profiles based on address, DOB, SIN).



OLB Access Grant Fails – Internal Server Error

Scenario

Staff member receives '**Internal Server Error**' in Mambu when attempting to issue a new PAC for a commercial group.

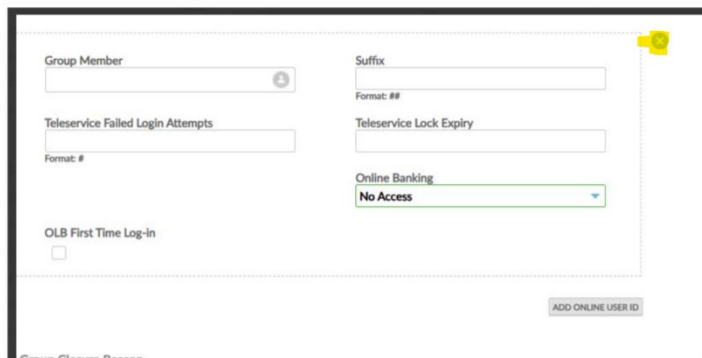


Cause

In Mambu, if the '**Online User ID**' section contains blank (unpopulated) open text fields, an error will occur when generating a **PAC**. This happens because the system tries to pull empty data from those fields.

Solution

1. In the **Mambu Group Overview** screen, go to the **green taskbar** at the top right and select **Edit**.
2. Scroll down to the **Online User ID** section.
3. If any fields are blank, click the '**X**' beside them to remove the empty entries.



4. Click **Save Group** at the bottom of the form.



## QuickBooks – Uploading Statements

### Scenario

A Business member who downloaded a pdf copy of their monthly statement from Online Banking is receiving an error message when attempting to upload a copy to QuickBooks.

### Cause

QuickBooks does not support PDF files for importing and extracting transactions.

### Solution

Members are required to convert their PDF statement(s) to a supported file format, such as .CSV or .QBO, before uploading them to QuickBooks. To do this, they may use a secure third-party conversion tool of their choice, at their own discretion.

## 02 Cards

### Card Issuing – Member ID & Joint Groups

#### Scenario

- A joint group account exists between a husband and wife
- The **husband is the primary member**, and the **wife is the joint member**
- Both the husband and wife need their own cards to access the account

#### Solution

- Each card must be issued **under the correct Member ID** – the husband's card under his Member ID, and the wife's card under her Member ID
- After issuing the card, **the joint account** (where the funds are held) must be **linked to the card** using the **Member Access Cards screen under each Member ID**, so that each person can access the correct account.

### Collabria Cards – Adding Cards to Online Banking

#### Scenario

Member 1 and Member 2 each have their own login for PCU Online Banking. They both attempt to link **one single** Collabria Credit Card to each of their Online Banking profiles so that they can view

Collabria credit Card transactions directly through Online Banking. Member 1 successfully links their Collabria credit card to Online Banking, but after logging out and logging back in, the card no longer appears.



#### Cause

Member 2 has linked the same Collabria Credit Card to their Online Banking profile. Since **Collabria Credit Cards can only be linked to one Online Banking profile at a time**, the card was automatically removed from Member 1's view once Member 2 added it. In other words, **a single Collabria Credit Card cannot appear under multiple logins simultaneously**.

#### Solution

Member must choose the desired login location to view the card transaction details.

### Debit Cards & Debit Mastercards – USD Chequing Accounts

#### Scenario

A member requests to have their USD Chequing account linked to their debit card (or Debit Mastercard).

#### Solution

As per PCU policy, USD accounts must not be linked to debit cards (or Debit Mastercards). Card access is only available for CAD accounts.

### Debit Mastercard – ABU Function

#### Scenario

A member visits the branch to replace their Debit Mastercard and asks whether they need to update their card number with merchants for recurring payments (i.e Netflix, Prime, Bell, etc).

#### Solution

If the Automatic Billing Updater (ABU) function is used when the new card is issued, the member doesn't need to update their card info with the Merchants. Participating merchants will receive the new details automatically.

Step by step instructions for using the **ABU function in Mambu** can be found under the [Learning Library>Debit Mastercard>Policies & Procedures](#).

## Debit Mastercard – Chargebacks on Closed Cards



### Scenario

Member's Debit Mastercard has been closed before getting a refund from 'Amazon' and they are wondering how they will get their money back.

### Solution

Their refund appears as an outage on the Direct Pay Posting Reconciliation Report 552-1 and PCU will validate if the outage includes interchange fees. Posting will occur internally to the member's correct account.

## Debit Mastercard – Making Online Purchases

### Scenario

Member is issued a new Debit Mastercard and when making a purchase online the card is declined.

### Cause

- The profile information (address, name, etc.) that the member is entering on the vendor's website during checkout does not match what is captured in Mambu
- The card hasn't been initiated with an in-person purchase with **PIN transaction**
- The Vendor is not on the approved [Debit Mastercard – accepting Canadian merchants](#) list

### Solution

- Ensure the information entered online matches what is on the Mambu profile
  - *Note:* If any changes were recently made in Mambu (e.g. address update), the system needs **overnight to update**. The new information will not match with the vendor until the update is complete.
- In order to be successful with online transactions approval, the card must first be used with an in-person PIN transaction
- Ensure the Vendor is on the accepting Canadian merchants list

### Supplementary Debit Mastercard information

Foreign currency transactions are approved anywhere Mastercard is accepted:

- For International in-person transactions, the member must insert their card and choose 'Debit Mastercard' from the list choices on the PIN pad terminal.
- Ensure to advise member to choose 'Debit Mastercard' when using this product internationally.



## 03 TeleService

### Information Requirements



#### Scenario

Member cannot get logged into TeleService.

#### Cause/Solution

The issue can sometimes be caused by the system not recognizing the correct keypad tones. If the member has access to a landline or an alternate phone, please have them try calling from that device to see if it solves their issue (or assist the member by using Genesys on their behalf).

Additionally, please review the following with the member:

- TeleService Number: 1-800-963-4848
- 3 Digit Credit Union Number: **907 (for everyone)**
- Correct Member ID is being entered (including Suffix, if applicable, same as they would enter for Online Banking)
- Correct TAC
- Correct Mambu Chequing or Savings Account Number
- Ensure the member is not entering ‘#’ in between prompts
- Ensure the member is entering the digits at a reasonable speed for the system to register the dial tones (not too fast, not too slow)

## 04 ASAP-Cheques

### Account Creation

#### Scenario

Staff member is new to PCU, or their role, and does not have an ASAP-Cheques login.

#### Solution

If a staff member does not have an existing ASAP-Cheques account, the [ASAP Administrator](#) at their location (the Branch Manager or the MSR ll) can request a new login by sending an email to: [info@asap-cheques.com](mailto:info@asap-cheques.com).

Information required for new account setup includes the following:

- User's name
- User's email address
- Branch institution code

Once the account is created, the staff member will receive an email directly from ASAP-Cheques containing their new login and password.



## Login Reset

### Scenario

A staff member cannot get logged into their ASAP-Cheques account.

### Cause

ASAP-Cheques is set to **disable usernames after 6 months of inactivity (and assigned temporary passwords expire after 45 days)**.

### Solution

To reset a password, go to the ASAP-Cheques website and use the chat bubble feature found on the bottom righthand side of the landing page. ASAP-Cheques can reset a user's password via chat. Simply provide the username and institution code (ex: Jane Smith, Charlottetown: C-PC3-0001).

## Cheque Orders & Institution Codes

### Scenario

Staff member is uncertain how to order cheques for a member from a different branch.

### Solution

When ordering cheques for members, please use the following branch institution codes:

- Charlottetown: C-PC3-0001
- Stratford: C-PC3-0002
- North Rustico: C-PC3-0003
- Montague: C-PC3-0004
- Kensington: C-PC3-0005
- Wellington: C-PC3-0006
- Tyne Valley: C-PC3-0007
- O'Leary: C-PC3-0008
- Tignish: C-PC3-0009
- Alberton: C-PC3-0010



To order cheques for a member from a different branch (Institution Code), follow these steps:

- **Enter the Institution Code** of the branch you want to order cheques under
- **Log in** using your existing User Code and Password
- This will allow you to place the order as if you're working under that branch.



## 05 Fraud

### Online Banking Suspected Fraud

#### Scenario

Member calls the branch about a suspected Online Banking fraud attempt.

#### Solution

Disable Online Banking on Mambu to protect the members accounts during investigation and complete the Risk & Compliance [Account Security Checklist](#).