

Sterling Bank



ONLINE BANKING CONVERSION Frequently Asked Questions

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Why is online banking changing?

Sterling Bank has collaborated with a new Online/Mobile banking vendor to provide an improved product and additional services to our customers.

How do I access the new online banking site?

You will be able to log into the new online banking site the same way you logged in previously. Visit www.sterlingbank.ws, select the Login icon at the top right, then enter your username and password. The recommended browsers to access the site are Google Chrome, Microsoft Edge, Firefox, or Safari. *Note: Online Banking will no longer function using Internet Explorer. However, other browser options will be available for IE users at initial login.*

Do I need to download the app again on my mobile device?

Yes, the mobile app is new and will require you to visit the app store to install it. Search Sterling Bank WI Mobile to find the correct app. There is no fee for the app.

Will my username and password change?

Existing online banking users will be able to log in with the same username and password used previously. You will create a new password during your initial login.

How do I log in if the cell number or email to choose from is incorrect or missing?

During the initial login, you will select from a phone number or email address available to deliver a one time password. If the phone number or email that appears is incorrect or missing, contact any of our branches so we can update the information.

How long will online banking be unavailable during the conversion?

We anticipate access through the website will be unavailable for approximately 30 minutes as we change the login screen. Any delay in receiving the mobile app will be due to when the app store releases the app for download. Bill Pay will be unavailable beginning the Friday prior to conversion until we are up with the new site.

Will all of my information be present?

Yes, all of your account history, check images, e-statements, and bill pay payees will be available right away on the new system. However, we recommend reviewing account notifications/alerts as not all of the alerts may convert to the new system. Businesses that have created ACH templates will find those under the Business ACH widget. If you find information is missing, please contact a branch for assistance.

What is new?

- You are able to view check images, view e-statements, pay your bills, make transfers, and more on your mobile device.
- Bill Pay is accessible on any device. Our Bill Pay vendor has not changed, therefore your payees and payments will be available in the new system.
- A link to the MobiMoney app where you can access debit card controls, such as turning the card on/off, creating alerts, threshold limits, and limit usage based on location.
- The ability to transfer funds to and from another account you own at a different Financial Institution.
- Account Aggregation allows the ability to link accounts at many other financial institutions to view account balances and history.
- Savings Goals assist in saving funds for a specific purpose by calculating the funds needed, date desired to have funds, and notification when the goal is attained.

What is new, continued...?

- New Authentication Methods available through mobile devices. Face and touch recognition are supported on Android and Apple products (depending on the phone model).
- Shared Access allows you to authorize another individual access to your accounts online.
- Snapshot feature will display account balances before requiring you to login to the app.
- To protect your accounts and personal information, Sterling Bank recommends that you utilize password or other authentication methods on all devices.

What does Sterling Bank need from me?

It is important that Sterling Bank have your most current information. Take time in the next couple of weeks to look over the phone number and email address that is currently listed online. If it has changed, please let your local branch know right away so we can update your information.

Will I be able to access check images?

Check images will be available for applicable transactions. An icon will appear next to the transaction when logged in on your desktop computer or mobile device. Expanding the transaction details will display an image of the check. You can view a larger image by clicking on the small image.

What are Notifications?

Notifications are alerts offered via email or text message to users who activate them. Under Settings > Notifications you can add/change what alerts you would like to have sent and the delivery method.

Will I continue to receive e-statement alerts?

You will continue to receive an email alert when your e-statement is available. Additional text alerts for e-statements will no longer be sent.

Can I communicate securely from the site?

Yes, you can send Sterling Bank a secure message through the Messaging option. You can also attach an image or document that will be securely delivered to Sterling Bank. Responses from Sterling Bank may be delivered via messaging within the site, or by phone as appropriate.

What is Digital Wallet?

After logging into the mobile app, you may see a notification regarding Adding a payment method to your digital wallet. This is a feature available depending on your device and would allow access to Apple Pay, Google Pay or Samsung Pay. This notification is triggered by your phone and not Sterling Bank.

Where can I find help with conversion issues experienced with Quicken or QuickBooks?

Common issues experienced post-conversion have been identified by Intuit. A Troubleshooting Guide has been provided by Intuit and will be made available on our website within the Resources section.

For more information please contact your local branch.

