General FAQs:

What action is required to start using the new Online Banking system?
In order to avoid delays in accessing the new system, we must have your current contact information. On the new system, you will have the choice of having a Secure Access Code (SAC) sent to SMS text, phone number or email address on record. Without your updated information, you will not be able to receive the SAC.

How do I update my contact information to be sure I can get into the new system?
You can call your Banker or contact your local branch - click here for branch locations and phone numbers.

What is a Secure Access Code (SAC)?
A Secure Access Code (SAC) is a unique, single-use 6 digit code which protects against fraud, by safeguarding your online transactions and sensitive information.

How will my SAC be sent to me?
You choose whether you want to receive your SAC by SMS text, phone number or email address. We need your current contact information for you to receive your SAC.

Can I receive an SAC on my international phone number?
To ensure you receive the SAC, the preferred method is to authenticate via email.

Do I have to enter a SAC every time I log in or conduct an online transaction?
No. Once you have setup a SAC, you have the option to register each of your devices. Once registered, you will not need the SAC requirement when you log in again on that device. To register, click "Register Device".

Are there minimum browser requirements for the new Online Banking system?
Yes. You will need to use the latest version of Google Chrome, Mozilla Firefox, Apple Safari or Microsoft Edge. Internet Explorer is not a supported browser on our new platform.

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What are the requirements when I select my new password?
At least 1 lower case
At least 1 upper case
At least 1 number
At least 1 special character
Minimum of 8 characters
Maximum of 16 characters

How do I change my password?
You have the ability to change your password after your initial update into the new system: Log in to Online Banking. Select "Security Preferences" under the Services menu. Select "Change Password". Enter your old password, create a new password, and then confirm your new password following the onscreen password criteria.

Can I change my login name?
Yes. Once you have successfully logged into the Online Banking system, Personal users can update via the Settings > Security Preferences menu. Here you can change your login name, password or set up additional Security Access methods.

Will I be able to continue to use the bookmark or favorite I have saved in my browser to access the new online banking site?
No. You will need to use a new URL for the new Online Banking site, as of 5/25/21.

How do I access Mobile Banking?
You will need to have Bankwell's new Mobile Banking app
- Android users: Available for download in Google Play (coming soon)
- Business Apple users: Available for download in the App Store
- Personal Apple users: Available for download in App Store; will receive automatic update if enabled in "Settings"

Can I use my Online Banking Login ID credentials for Mobile Banking?
Yes. Online and Mobile Banking is one seamless user experience, utilizing a single user ID and a new password.

Is Mobile Banking secure?
Yes. Our Mobile Banking service features the industry leading security technology, features and protections that you would expect from Bankwell. Only the devices that you enroll can access your bank accounts and no account data is ever stored on your device.

Is your Mobile Banking app supported on my mobile phone?
Our Mobile Banking app is supported on most iPhone, iPad and Android devices. You can also access the online banking site via a mobile web browser that supports cookies.

Can I still make Mobile Deposits?
Yes. There will be no change to the process for making mobile deposits.

Can I access Bill Pay through Mobile Banking?
Yes. You will have the ability to access Bill Pay and send payments from your mobile device.

Will there be an impact to my Bill Pay?
No. All of your Payees and pre-scheduled payments will migrate over to the new system.

Will my transaction history transfer over to the new system?
Yes. At initial login, you will have access to 6 months of transaction history. Over time, the system will continue to build and hold up to 24 months of your transaction history.

Will my scheduled transfers convert over to the new Online Banking system?
Any transactions (e.g. recurring transfers, bill payments) previously scheduled in the current Online Banking System, will be carried over to the new system and processed as normal.

Can I set up alerts?
Yes. The system offers you a high level of alert options that you can customize. Go to "Settings" on the left hand side to create.

Do I need to do anything ensure my Quicken/QuickBooks works?
No action on your part is needed. We do, however, recommend you complete a final download before you convert and disconnect your accounts. Quicken/QuickBooks will become available for use again once you are on the new platform.
Click here for Quicken instructions
Click here for QuickBooks instructions

Will I have access to my eStatement history?
Yes. You will continue to have access to 3 years of eStatements.

How do I create an ACH origination or Wire template?
Click on the "Payments" section of the left navigation pane. If your company is enabled for these services, they will appear there.

When is the ACH cut off time each day?
The ACH cut-off time is 5:00 p.m. daily, Monday through Friday.

When is the Wire Transfer cut off time each day?
The Wire cut-off time is 5:00 p.m. daily, Monday through Friday.

Why did Bankwell decide to make this change?
It is an enhanced system, offering you a robust functionality for a smoother customer banking experience.

What are the main enhancements for Personal users?
- More efficient process for mobile check deposits
- Transfer money to friends or family who also bank with Bankwell
- Personal Finance Manager (PFM) to take control of your finances across all your financial institutions, including budgeting and tracking expenses.