

Answers to Commonly-Asked Questions Just a Click Away

The FIPCO Professional Staff prides itself in consistently providing accurate and timely software and technical support. To augment these services, we offer a wealth of beneficial information within the [Software Support](#) section of the [FIPCO website](#). Answers are easy to find with the Q&A outline format, or use the helpful keyword or category search features when researching a more specific topic. You'll find answers to many commonly-asked questions like the following:



Q: I have double scroll bars, how do I remove them?

A: When you see double scroll bars hold the CTRL button down and use the mouse wheel. It will scroll through the available zoom levels until the double scroll bars go away. The only time you should have to change screen resolution is if you can't find a zoom level that works.

Q: How can I change my Screen Resolution?

A: The recommendation is 1152 by 864 if you have a 19" square type monitor. If you have a wide screen monitor, you may need to test many settings before finding one you like.

- > In Windows XP, adjust the resolution by right-clicking on the desktop and selecting Properties/Settings/ and then adjust the resolution.
- > For Windows 7 users, right-click on the desktop, select Resolution, and then adjust the resolution.

Q: What are the rules for passwords?

A: As of 3/20/2014, password rules for *Compliance Concierge*™ users are:

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|---|---|
| 1. Passwords are case sensitive. | 4. There is no minimum or maximum length. |
| 2. Passwords can contain any character. | 5. Passwords automatically expire every 180 days. |
| 3. Passwords cannot start with non alpha character. | 6. Users can reuse passwords. |

Q: What is the purpose of the Update Branch Products Button?

A: The purpose of the Update Branch Products button is to force any modifications to existing products to the branches that offer the particular product. If adding a new product, you must also add the new product to each Branch that intends to offer the product. Once the product is added to a Branch or Branches under Branch Setup, the Update Branch Products button, when activated, will automatically update that product at the Branch(es).

As always, please feel free to contact the [FIPCO Software Support Department](#) with any additional questions you may have at (800) 722-3498.

FIPCO Compliance & Software Forums – Last Chance to Register!



With today's ever-changing compliance demands, FIPCO's compliance and software forums are must-attend events—but time is running out! Registration will soon close for these highly-engaging events. The sessions will help you better leverage your core loan and deposit software and gain insight into today's industry hot topics. Both forums will be held in Stevens Point but each will have a different focus. [On May 7, join us as we dive into deposits.](#) [On May 8, the spotlight will be Compliance Concierge™ loans.](#) Forum presentations will be led by experts from the Wisconsin Bankers Association Legal Department, Ascensus and the FIPCO Professional Staff whose knowledge and expertise remains unmatched in the industry. [Online registration](#) and complete event details can be found on the [FIPCO website](#). Additional questions may be directed to [Annette Witkowski](#) or the [FIPCO Software Support Department](#).

Mobile Banking: Risk and Threat Landscape

Financial institutions are required to develop risk management processes to effectively support their relationships with information technology vendors, including vendors for mobile banking functions. The outsourcing increases operational risk which arises “from fraud, error, or the inability to deliver products or services,” according to the FFIEC authentication guidance. Vendor risk management processes should be designed to identify, measure, monitor and control these operational risks.

In terms of identifying risks, mobile banking is rapidly becoming a must-have for today’s customers. While extremely high volume use by customers may not be occurring yet, not offering mobile banking gives rise to strategic risk. For example, competitors in your area may offer mobile banking and steal your institution’s customer base who are actively using mobile devices.

The outsourcing relationship of your mobile banking gives rise to legal and regulatory risk. Outsourcing mobile banking functions also subjects financial institutions to reputational risks for errors that occur outside of your control. If customers lose access to their mobile banking functions due to system error, they likely will blame your institution, not the vendor.

Security breaches of mobile financial data can come in many forms. Hackers can upload malware onto a customer’s mobile phone. Rogue or false applications that are actually malicious code may entice a customer to install on their device. Thieves could attempt to hijack data from a lost or stolen phone. A social engineering technique called SMiShing, the mobile equivalent of email (SMS) phishing, can lure a customer to divulge financial data via text message.

Are your customers being made aware of the dangers associated with conducting banking actions on their mobile devices? The dangers are not necessarily an issue directly associated with just the customer’s decision to have mobile banking on their phone or other mobile device. The issue that a customer’s poor mobile device practices could put their mobile banking at risk is broader in that their awareness of safer practices has been made your institution’s responsibility as outlined by the 2011 Authentication Guidance to better educate customers.

Educating customers should entail much more than simply placing a document describing practices in their statement envelope. For more information on educating your staff and your customers about today’s security risks, please contact FIPCO’s [IT Audit and Security Services](#) team. They can provide you with an understanding of the real-world risks to your institution, and offer solutions that provide proven testing and training for your staff. Contact [Ken Shaurette](#), [Ryan Johannsen](#), or the [FIPCO Customer Service Department](#) today at (800) 722-3498 or [visit us online](#).

Best Practices Library Now Available

Wisconsin Bankers Association’s banker driven committees have developed a variety of best practices for WBA member use. To make this beneficial information available to its members, WBA’s Best Practices Library is now open with over 75 resources including model forms, affidavits and even sample presentations for use in speeches. Access this virtual library by visiting the [WBA website](#) and selecting any of the following categories: Agricultural Banking; Security/Financial Crimes; Strategic Planning/Executive Briefings; Trust/Wealth Management; Bank Management; Public Relations; Human Resources; Financial Literacy; Mortgage Lending; Compliance; or Marketing.

WBA will continue to add new resources and information categories to this Best Practices Library, so be sure to check back often. If you have a best practice that you would like to share with your fellow bankers, please send suggestions to WBA’s [Eric Skrum](#).

Maximize the Power of Your Software with FIPCO’s Educational Opportunities

Register today for training courses, webinars, conference events and much more!

Get the most out of your software and technology investment with [comprehensive training](#) from the FIPCO Training Department. With in-house, online and customized training options available, our courses are designed to best fit your needs. This month’s events include:

(All webinars are *Compliance Concierge™* training courses.)

May 7, 8:30am – 4:30pm	FIPCO® Compliance & Software Forum – Deposit
May 8, 8:30am – 4:30pm	FIPCO® <i>Compliance Concierge™</i> Software Forum – Loan
May 12, 1:30pm – 3:30pm	Loan & Mortgage Admin Review Webinar
May 13, 9 am – Noon	Real Estate Webinar
May 14, 9 am – Noon	Commercial/Ag Webinar
May 15, 9 am – Noon	Consumer Loans Webinar
May 29, 9 am – Noon	Deposits Webinar

For detailed course descriptions, scheduling, and pricing information, visit the [FIPCO website](#), or contact the [FIPCO Customer Service Department](#) at (800) 722-3498.

Strong Partnership Brings Value to Your Institution

Ascensus, FIPCO provide expertise, solutions for retirement plan services



As most of you know, FIPCO® maintains an ongoing partnership with Ascensus – the largest independent retirement plan services provider in the United States. This partnership combines these organizations’ ability to provide expertise on IRAs, HSAs and CESAs. It also means that institutions using *Compliance Concierge™* deposit account opening software suite have yet another built-in advantage: the software suite includes Ascensus documents for establishing IRA, HSA and CESA accounts, making the account opening process streamlined and efficient for both the financial institution and their customers.

Ascensus offers a variety of services to support the sales and marketing process to leverage success. Whether behind-the-scenes or out front, they are a powerful resource in helping financial institutions reach their goals. Their open architecture platform helps institutions to make the best choice for their clients. Potential services include:

- > Individual(k): An investment alternative that provides maximum savings opportunities for owner-only businesses
- > Small business: A cost-effective option that is easy to implement for companies with fewer than 15 employees
- > Unbundled: Recordkeeping services combined with the support of a local third party administrator
- > Full service: A complete package with recordkeeping and compliance delivered by Ascensus

Ascensus also offers consulting solutions, which connect financial institutions with ERISA experts who are adept at navigating the complex regulations and operational guidelines you need to know. Utilizing this consulting service helps banks avoid costly IRS penalties while still providing their customers with exemplary service.

For more information, contact the [FIPCO Customer Service Department](#) at (800) 722-3498.

Additional Dates Added for GFE Compliance Training

Recently, a group of Wisconsin loan originators, processors and closers were the first to successfully complete FIPCO’s Good Faith Estimate (GFE) Compliance Training at FIPCO’s corporate headquarters in Madison.

Please note that GFE training is a compliance-based session. For information regarding *Compliance Concierge™* software training, please visit the [FIPCO website](#).

Due to the overwhelming interest and success of this session, we are pleased to announce that additional dates and locations have been added for this timely and informative event.

- **May 20th** – **Marshfield**
- **June 13th** – **Appleton**
- **July 15th** – **Prairie du Chien**

Facilitated by FIPCO’s **Ruth Updike**, attendees will receive comprehensive instructions for completing the GFE as well as a sample of the GFE form required under section 5 of RESPA and 24 CFR 3500.7 of the Department of Housing and Urban Development regulations.

Space is limited, so register early! Visit the [FIPCO website](#) for easy online registration. Questions may be directed to the [FIPCO Customer Service Department](#) at (800) 722-3498.

Web Connections

The FIPCO® Software support staff consistently exceeds the needs and expectations of our customers by providing the highest level of product training and support in a timely and professional manner. In this section, you’ll find instant access to:

Update Release Notes

[Loan Software](#) | [Mortgage Software](#) | [Deposit Software](#)

[Tech Tips and Feature Technical Articles](#)
[Answers to Software FAQs](#)
[Training and Events Calendar](#)

Your FIPCO user ID and password are required to access this secured area of our website. Need a log-in? [Click here](#).