

E-access Questions and Answers

Q: What kinds of information and transactions are available through E-access?

A: You can use E-access to:

- Review account balances and transactions in real time.
- Transfer funds between your deposit accounts.
- Transfer funds from your deposit accounts to loan accounts to make a payment.
- Review account balances, transaction history and tax information for any of your savings accounts.
- Review information on loan accounts including today's payoff amount, due dates, finance charges, interest rates, and balances.
- Request a withdrawal from any of your savings accounts by check mailed to you.

Q: What is my User ID?

A: Your User ID is the same as your member number. You must use your seven-digit member number when first logging in. If you wish, you may change that number to an alternate login you can more easily remember by going to Options > Member Info > Alternate Login (at the very bottom of the page).

Q: After I receive my PIN, how do I access my account?

A: After clicking on the E-access login button on the upper left side of our website, you will login using your seven-digit member number. The first time you log in, you will be required to go through the security update procedures. You will need to accept the disclosure, set up three security questions and chose a personal "security key." Be sure to click "finish" at the bottom of the page to complete this step. You'll also be asked to change your password to something only you will know. Your new password should be between 8 and 10 alpha-numeric characters (excluding symbols) and is case sensitive.

After you log in for the first time, you will not need to go through the security process again. You can simply enter your User ID, random code, and password on the login page.

Q: I've already set up my security questions and logged into the system. Why am I being asked to answer one of my security questions each time I try to access my accounts?

A: After you enter your User ID and random code on the first login screen and click next, you will be asked to verify your security key image and enter your password. Below the password box are two options:

- Remember this computer

- Do not remember this computer, this is a public computer

If you click on the radio button to the left of *Remember this computer*, you will not need to answer your security questions when you use the same computer for subsequent logins.

If you click on the radio button to the left of *Do not remember this computer*, you will be asked to answer one of your security questions whenever you log into the E-access system.

Q: Why can't I view the name of a joint account holder?

A: The E-access system only displays the primary account holder's name. **Q: Can I have a check issued to a joint owner on my account?**

A: No. The E-access system does not have the ability to select the name of the payee. The check must be made payable to the primary member. You can contact your branch to request a check made payable to the joint owner.

Q: Can I view the beneficiaries on my accounts using E-access?

A: No. Beneficiary information is not viewable in E-access.

Q: Can I pay bills or transfer funds to another financial institution using E-access?

A: No. Currently, you cannot initiate external transfers or pay bills from the Credit Union's E-access site. You can use another financial institution's External Transfer function to transfer money electronically from your SFFCU accounts. You'll need to enroll SFFCU as an External Account using the process outlined by your financial institution.

You can find details on how to accomplish this in the [SFFCU News Spring 2009](#) newsletter.

Q: Will payroll deductions be viewable?

A: You can see payroll deductions for each individual loan or share account by accessing the account history. You will only see deductions that have been taken; not future deductions.

Q: Why isn't the system accepting the dates I put in when looking for history?

A: Be sure that you are using the correct date format when you enter the date, which is MM-DD-20XX. Or, use the calendar button.

Q: Why is my address or phone number (or other information on my account) incorrect?

A: To update information for your account, please contact your branch.

Q: How are you keeping my information secure?

A: Our E-access website was designed with member safety and security in mind. Our security features include:

- Multi-Factor Authentication (MFA). This solution to security uses something only our members know (such as User ID and Password), as well as something only the E-access system knows (such as the Security Key Image selected by our members).
- Random Security Code
- Security Key
- Nickname
- Start Page Selection
- User Color Settings