

FAQ for Members

What information do I need to register for 2-Step Verification?

You will need either your mobile phone number or your email address to register for 2-Step Verification. It's important to use your own mobile phone number or an email address you can access easily, as you will need to retrieve and input a verification code to access your online banking.

How long does it take to register?

Enrolling in 2-Step Verification is easy and will take you about 5 minutes from start to finish.

How long do I have before I'm required to register?

You will have 45 days to register for 2-Step Verification and will be provided with the opportunity to enrol each time you attempt to login to your online banking. After the 45 days have passed, you will need to sign up for 2-Step Verification to access your online banking.

Once I sign up for 2-Step Verification, can I go back to using my old security questions?

2-Step Verification will replace the use of security questions and answers to confirm your identity. While this means that you won't be able to go back to using your security questions, 2-Step Verification adds a layer of protection to the login process and is becoming a new industry standard security practice. You may also find it more convenient to use, as it doesn't rely on memory.

I don't have a mobile phone. Can I use my landline and receive a text-to-voice?

While you're not able to register for 2-Step using a landline, you can sign-up using an email address instead. If you don't have an email address, there are lots of great email providers that offer free service to choose from.

Will I be asked to input a verification code every time I sign into *MemberDirect*®?

Just like with your security questions, you will only be asked to enter a verification code when added confirmation of your identity is needed, such as when you attempt to log into *MemberDirect*® from an unfamiliar device or are trying to access your banking in a new location.

Can I use both my mobile number and email address for 2-Step Verification?

After you are enrolled in 2-Step Verification, you can add your cell number or email address through *MemberDirect*®. When you're signed in, navigate to *Profile and Preferences* and select *Update Contact Information*. You should then see the option to *Change 2-Step Verification Information*. When you click on this, you can enter your email address or phone number. You will receive a verification code to the email or phone number that you have added and will be prompted to enter this to finalize the change. The next time you're asked for a verification code, you will be presented with the option to have it sent to your email or cell phone.

I lost my phone/I'm not able to access the email address I used to register for 2-Step Verification and now I can't log into *MemberDirect*®. What can I do?

Don't worry – we're here to help. Contact or visit your nearest branch and our staff can confirm your identity and reset your 2-Step Verification. Once your branch resets your 2-Step Verification, you will be asked to register for 2-Step Verification using updated information the next time you attempt to log into *MemberDirect*®. Outside of regular business hours, you can contact Sonoma at 1-888-CREDIT-U (273-3488) and they will be happy to help you.

I haven't received a verification code. What should I do?

First, if you've registered for 2-Step Verification using an email address, make sure to check your spam folder. If you haven't received a code after 10 minutes, you can click on the "Didn't receive a code" link in the *Enter Your Verification Code* screen to have a new code sent. If you're just signing up for 2-Step Verification and haven't received a code, you may also want to confirm that you have input your mobile phone number or email address correctly. If you find an error, you will have the option to back up a step and correct your information.

How long is my verification code good for?

Verification codes are meant to be short term, as this is part of what makes them secure. After 10 minutes, your verification code will expire, so you will need to request a new one in order to finish logging in.

I only have access to a shared computer. Can more than one person use the same computer to login with 2-Step Verification?

Absolutely! So long as you have your own login details for *MemberDirect*[®], you can go through 2-Step Verification on any device.

I share a *MemberDirect*[®] login with my joint account holder. How does 2-Step Verification work for me?

To help keep your information secure, we would recommend that you and your joint account holder use individual logins to access *MemberDirect*[®]. If you or your joint account holder needs to set up your own login, please visit your local branch.

Does 2-Step Verification collect or keep any of my personal information?

2-Step Verification does not collect or store any personally identifying information.