

## What facilities are provided by Online Services?

Online Services allows you to view your Earl Shilton Building Society savings and mortgage accounts via our website.

Once registered you will receive the following benefits:

- The ability to check the balance and recent transactions on your account(s).
- A secure messaging system which gives you the reassurance that information sent to or from us electronically remains confidential.

## Do I need any special software to access Online Services?

No special software is needed. Online Services will work on any device that can connect to the internet and has a suitable web browser. We recommend that you keep your web browser updated to its latest version for maximum security.

## How do I register for Online Services?

Simply visit [www.esbs.co.uk](http://www.esbs.co.uk) and select 'Customer Online Services Login' from the homepage. Then click on 'Register' and follow the online instructions.

## How soon will I be able to access my account information after I sign up for Online Services?

Within seven Working Days of registering you will receive confirmation of your User ID and Activation Key by letter. We send the information to the correspondence address registered for you which gives additional protection against someone trying to fraudulently access your account(s).

## When is Online Services available?

The system is normally available when you are, 24 hours a day, seven days a week. However, there may be times when a part of the service is unavailable to allow for maintenance and updates to the system.

## How will you respond to a secure message I have sent?

Secure messages are usually replied to within 24 hours (except Bank Holidays and weekends). You will need to log in to Online Services to see our response.

## How often is the information updated?

The information you see on screen will be updated regularly throughout the day. Therefore your transactions may not show immediately.

## How long can I see my records for?

Transactions will be held on the system for at least two years.

## Which transactions can I see on Online Services?

Only transactions which affect the balance of your account can be seen on screen.

## What is Two Factor Authentication (2FA)?

2FA is a process designed to reduce fraud and make Online Services more secure. It gives a two-step process by using a one-time code via text or phone call, as well as your Password to log in and view your account(s). This helps us to ensure you are legitimately accessing your own account(s), increasing security for the system and you.

## Can I change my 2FA preference?

Yes, of course you can. Firstly log in to Online Services and then click on your name profile, on this page you will see 'Update Authentication Method' button. A drop down box will then appear for you to choose either text message or telephone call, click 'Save' and the change is made instantly.

## How secure is Online Services?

Security is of the utmost importance to us. Online Services is very secure for the following reasons:

- For someone to gain access to your account details they would need your User ID, Password and access to your chosen 2FA device.
- All information transmitted between your personal computer or device and the Online Services server is encrypted.
- The registration cannot be completed until we have posted your User ID and Activation Key to you at the correspondence address held on our system. This helps to prevent a fraudulent attempt to access your information.

The security of the system also relies upon you taking responsibility for your personal log in details such as your Password. You should keep these secure by not writing them down or storing them on your personal computer or other devices. Never share these details with anybody else. We will only ever ask you for this information as part of the online log in process. Society staff will never ask you for your Password.

We recommend that you change your Password on a regular basis. Once logged into Online Services please click on your name profile. Click on Security Details, you can then change your Password.

We suggest that you use a mixture of letters, numbers and other characters within your Password and avoid using words that may be easy for others to guess, such as the name of a family member.

## What can I do to help keep my information secure?

To help guard information held on your computer or device you should check that you have suitable anti-virus and firewall software installed. You should treat any emails or telephone calls requesting personal financial information with extreme caution. We will never ask you to reveal your Password, other than as part of the online log in process.

If you would like more advice on maintaining security when dealing with your finances online, then you should visit [www.FinancialFraudAction.org.uk/Consumer-fraud-prevention-advice-remote-banking.asp](http://www.FinancialFraudAction.org.uk/Consumer-fraud-prevention-advice-remote-banking.asp) which contains useful information.

## What if my account information looks incorrect?

If any information on your account looks incorrect or suspicious in any way you should contact the Society's Online Services Team using the secure messaging facility, emailing [onlineservices.co.uk](mailto:onlineservices.co.uk), by calling our Online Services Team on 01455 844422 or in person in either of our branches.

## What can I do if I experience problems accessing Online Services?

Whilst we cannot give you detailed instructions regarding your individual computer or device you might like to try the following:

- If you have previously accessed Online Services but are now experiencing problems then we would recommend that you clear out your cache memory / temporary internet files and also delete all cookies before trying to log in again.
- If this does not work or if you are having difficulties accessing Online Services for the first time then please contact the Society's Online Services Team on 01455 844422 for assistance.

## Are there any special terms and conditions for using Online Services?

Yes. A link to the Online Services Terms and Conditions can be found on the Registration page. You will be able to read, download and print these at any time. You will also be asked to confirm that you have read and agree to these when registering.

## Savings and Mortgages as individual as you.



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