

# **eText**

## **Frequently Asked Questions**

**Q: What is eText?**

*A: eText from Solano First provides you with an easy and convenient way to manage accounts, and expands eBanking account security, all via SMS text messaging\*. eText is also used as a verification method when using FreedomPay.*

**Q: How much does it cost to use eText?**

*A: Solano First does not charge members to use etext, although charges from your wireless carrier may apply\*.*

**Q: Which mobile service providers support eText?**

*A: eText is supported by all major carriers, including AT&T, Verizon Wireless, Sprint, T-Mobile, Virgin USA, Boost Mobile, US Cellular and many more! The only known service provider that does not support eText is Cricket Wireless.*

**Q: How do I register for eText?**

*A: To participate in the program, you must first log into your account through our website at [www.solanofirst.com](http://www.solanofirst.com). Once in Home Banking, you can select eText from the left-side menu and follow instructions for registering your cell phone. Once you have entered your 11-digit telephone number, you will receive an activation code via text message. That activation code must be entered into the Home Banking eText screen immediately. Your phone will now be linked to your account.*

**Q: Can I access my account from more than one mobile device?**

*A: Yes. You can register multiple devices on the same account via Home Banking.*

**Q: What sort of transactions can I do with eText?**

*A: You can make quick balance inquiries, view account history and make transfers between your Solano First accounts - all by text! You can also receive alerts, lock your account and verify FreedomPay transactions via eText. Here is a list of command commands:*

BAL	Get a balance on your share(s) or loan(s)
COM	Get a list of available commands
CONTACT	Returns contact information for CU
HIST	Get transaction history on your share(s) or loan(s)
HOURS	Returns Branch hours
NEXT	Get the next five transactions of transaction history after receiving the first response on a HIST command
PEND	Returns a list of pending transactions
TRAN	Transfer funds
LOCK	Lock your HomeBanking and mobile access
UNLOCK	Unlock your HomeBanking and mobile access
STOP	Unsubscribe from eText

**Q: Where do I send my account inquiries and transactions?**

A: *Send your messages to 90703. For quick access (and to recognize incoming texts by name), we recommend that you add eText (90703) to your phone's contact list.*

**Q: Is eText case-sensitive?**

A: *No. Commands typed in uppercase or lowercase letters will be recognized the same. For instance, a balance inquiry typed "bal" or "BAL" will receive the same response.*

**Q: Does eText offer shortcuts so I can access my information and make transfers more quickly?**

A: *Yes, we have simple command shortcuts. They'll help you quickly and easily access your accounts for inquiries, make transfers and manage your eBanking security.*

**Q: How do I format messages for eText?**

A: *Every message sent to eText via 90703 – whether a first command requesting a balance or a response letting us know for which account you'd like the balance – must include the appropriate command or keyword. Here are a few examples:*

*Example 1: Retrieve an Account Balance*

- *Enter the command: BAL*
  - *Expected Response: A list of available accounts*
- *Enter the Appropriate Command: 3*
  - *Expected Response: The balance for the account labeled "3" on your list of available accounts*

*Example 2: Retrieve an Account Balance using the Shortcut Method*

- *Enter the command: BAL S01*
  - *Expected Response: The balance from your Share 01 account*

*Example 3: Transfer \$250 from your Share 02 to your Loan 50*

- *Enter the command: TRAN S02 L50 250*
  - *Expected Response: Message confirming the transfer*
- *Enter the Command: YES*
  - *Expected Response: Message confirming completion of the transfer.*

**Q: What does it mean when I see "1/2" in a text I've received?**

A: *The label "1/2" means that you're reading the first in a series of two messages from eText. To avoid confusion, always read messages in the correct order.*

**Q: Why are messages out of order when I read them on my mobile device?**

A: *Messages are being sent to you in the order they are intended to be read. Depending on your mobile provider, it may take longer for some messages to be delivered than others. Their order may get mixed up on*

*the way to your phone. Please note the labels (“1/2”, “2/2”, etc.) and read them in that order.*

**Q: Why are my messages received as multiple texts?**

*A: All text messages are limited to 160 characters. When an eText message exceeds that limit, you will receive your information in multiple messages.*

**Q: I am enrolled in eText and have text messaging capabilities on my mobile phone, so why won't my phone receive messages from eText?**

*A: If you can receive standard text messages on your mobile phone but are unable to receive eText messages, the “short codes” on your phone may be blocked. To use eText, you must enable short codes with your mobile provider.*

*Short codes are special phone numbers used to send text messages from mobile phones. They are often used for services such as telephone voting, ordering ringtones, coupon specials, etc.*

**Q: Who do I contact if I need help with eText?**

*A: Text the word HELP to 90703 and we will send you a help message with contact information for the credit union. Text the word COM to 90703 for a list of available commands. Or you can mail your questions through secure Home Banking or email non-confidential questions to: [ebranchHB@solanofirst.com](mailto:ebranchHB@solanofirst.com)\*\*.*

See Also:

[eText Terms and Conditions](#)

**Contact us at (707) 422-1342 / (800) 422-6988 or [ebranchHB@solanofirst.com](mailto:ebranchHB@solanofirst.com)\***

**\*Your carrier's message and data rates may apply. Charges are dependent on your service plan, which may include fees from your carrier to send and receive text messages.**

**\*\*[ebranchHB@solanofirst.com](mailto:ebranchHB@solanofirst.com) is not a secure email address when sent from your home computer. We recommend that you send us a message through our secure eMessaging system within HomeBanking. If you need to contact us through [ebranchHB@solanofirst.com](mailto:ebranchHB@solanofirst.com), please do not include an account number or any other confidential information.**