AccessPay FAQ

What is AccessPay?

AccessPay is a fast and secure way to transfer funds to another person or merchant outside the Credit Union using Solano First's iPhone or Android Mobile Application. All you need is another party's email address or mobile phone number.

How much does it cost to use AccessPay?

AccessPay is FREE to all Solano First members.

What will I need to use AccessPay?

1. You will need an iPhone, iPad, or iPod Touch equipped with the latest version of the Solano First iPhone or Android App.
2. A Solano First Checking Account. Please note that you may not send money from a Savings or Money Market Account.

Do I need a PayPal account?

No. AccessPay allows you to send money directly from your Solano First Checking Account without having to enroll in PayPal. However, your recipient will need a PayPal account to receive the sent funds.

Is there a limit to how much I can send with AccessPay?

Yes. You may send up to $500 per day in as many transactions as you want. There is a $1.00 transaction minimum.

How soon are the funds taken from my account?

The funds are withdrawn from your account immediately.

How do I transfer money with AccessPay?

If it is your first time using AccessPay, follow these steps:

1. Select AccessPay on your Solano First iPhone or Android App.
2. In order to continue, accept the Terms and Conditions.
3. The AccessPay home screen will appear. Select AccessPay to transfer funds.

4. A screen will appear asking you to select which of your phone numbers or email addresses you would like to have your security code sent. After retrieving this code, you will need to enter it on the input screen to continue with your transaction.
    a. To add or change the mobile number(s) or email address(es) you have selected to receive security codes and eAlerts, log in to your account through the website HomeBanking site at www.solanofirst.com.
        i. Mobile numbers can be added/changed through the eText selection on the left side of your screen.
        ii. eMail addresses can be added/changed through the Options-Settings and eAlerts-eMail Set-up on the left side of your screen.
5. Follow the prompts on the subsequent screens. Be sure you have entered the recipient's email address or mobile phone number correctly before pressing Send!

What happens if I don't receive my confirmation code?

You can request a new confirmation code through the AccessPay menu.

What happens once I've completed the transaction?

The recipient will receive an email or text message informing them that the funds are available. Your recipient will then log on to PayPal or sign up for a PayPal account to retrieve the payment. You will also receive an email confirming the transaction.

How long does it take for the funds to be available for the recipient?

If the recipient has an existing PayPal account, the funds are available to them in their PayPal account immediately. If the recipient does not have a PayPal account, the funds will be available as soon as they open a PayPal account, which only takes a few minutes to set up. The recipient can then spend the money online or, if they choose, transfer it to their bank or credit union account. Transfer from a PayPal account to a bank or credit union account may take up to three (3) business days to process.

What happens if my recipient does not pick up the funds?

If your recipient does not claim the funds within thirty (30) days, the transaction will be automatically cancelled and the funds returned to your account.

Can I cancel the transaction?

If the recipient has already claimed the funds, the transaction cannot be cancelled. To find out if the funds have been claimed, go to "History" within Freedom Pay and locate the transaction. If the status reads "Pending," you may select it and cancel the transaction.

Can I view my AccessPay transactions?

Yes. You can see them by clicking on "History" within AccessPay, viewing your account history within HomeBanking or our Mobile App, or on your monthly account statement.

Can I use AccessPay through HomeBanking?

Not yet, but we are hoping to make it available soon.

What happens if I lose my mobile device registered on HomeBanking eText?

Log on to HomeBanking, click on eText, and then Delete to remove the number from your account. You may register a different device once you have a new one.

What happens if I have a problem or additional questions?

Contact the Credit Union through HomeBanking's secure email messaging system or by phone at (707)422-1342 or (800)422-6988.