

UBAY@Home FAQ

Updated on 9/28/07

How do I apply?

To activate and access your Ubay@Home account you will need your member account number and a Ubay@Home password.

If you do not have a password or need to reset it, please contact our Call Center at (989) 892-4597 or (800) YOUR-OWN and navigate with option 2.

Who can apply?

What if I am a joint member on my spouse's account? Can I apply for Ubay@Home?

No. You must be the primary account holder to sign an account up for Ubay@Home.

My children have their own accounts that I am joint on. Can I sign them up for Ubay@Home?

Yes, as long as they are under 18 years of age and you are their parent or guardian.

Is there a charge?

This service is free of charge for United Bay Community Credit Union Credit Union members.

What can I do with UBAY@Home?

Ubay@Home is more than just a way to get an update on your balances, it's an opportunity to organize your budget with transfers, loan payments, check clearing inquiries, Debit Card history, ATM transaction history, utilize our online Member Pay bill payment service and more.

Ubay@Home also offers Quicken® and Microsoft® Money downloads that allow you to archive your account history.

When is it available?

Ubay@Home is available 24 hours a day, 7 days a week for your convenience.

Who should I contact if I have problems?

UBCCU has set up both online and live phone support for Ubay@Home. For online support, please go to our Contact Us portion of the website and send an e-mail to our help desk. For live phone support, please call our Call Center at (989) 892-4597 or (800) YOUR-OWN 24 hours a day, 7 days a week.

Can I e-mail transaction requests not offered?

No. Please call our Call Center at (989) 892-4597 or (800) YOUR-OWN in this type of situation.

What is needed on my computer to access UBAY@Home?

UBCCU requires that you have a web browser that supports cookies, SSL protocol and 128-bit encryption. The most updated versions of Internet Explorer®, Netscape® and Firefox® support the SSL protocol and 128-bit encryption. If you have earlier versions of these browsers, you may need to upgrade the browser to 128-bit encryption.

Why do I receive a "Session has expired" error?

A common error logging in to Ubay@Home is "Session has expired" or "You have attempted to execute the same transaction twice." These errors occur because a previous expired session is trying to be opened. Simply click "Restart Session" and log in a second time and you should be able to get in. Another solution to this is to refresh your browser. To avoid this error in the future make sure you click "Logout" when leaving Ubay@Home.

Why am I logged out when going from page to page?

You have either become inactive for five minutes or your browser is not accepting cookie files. We need to utilize this type of file in order to maintain security of your authentication. Cookie files are controlled by settings within your browser. To change these settings, do the following:

If you have Internet Explorer® version 5.0 or 5.5, do the following:

- 1) Click on Tools.
- 2) Select Internet Options.
- 3) Select the Security tab up at the top of the window.
- 4) Click on the Custom Level button.
- 5) Scroll down until you find the two settings for Cookie Files.
- 6) Select "Enable" for both. Or if you want, select "Prompt".
- 7) Select OK.
- 8) Select OK.

If you have the Internet Explorer v6.0, do the following:

- 1) Click on Tools.

- 2) Select Internet Options.
- 3) Select the Privacy tab up at the top of the window.
- 4) Click on the Edit button down at the bottom.
- 5) In the "Address of Web site:" text box, enter the following:
"http://www.ubccu.org"
- 6) Click the Allow button.
- 7) Select OK.

If you have the Internet Explorer v7.0, do the following:

- 1) Click on Tools.
- 2) Select Internet Options.
- 3) Select the Privacy tab up at the top of the window.
- 4) Click on the Sites button.
- 5) In the "Address of Web site:" text box, enter the following:
"http://www.ubccu.org"
- 6) Click the Allow button.
- 7) Select OK.

Why do I receive a "Forbidden... access denied" error?

Your browser needs to be upgraded to 128-bit encryption. See "What is needed on my computer..."

How do I change my password?

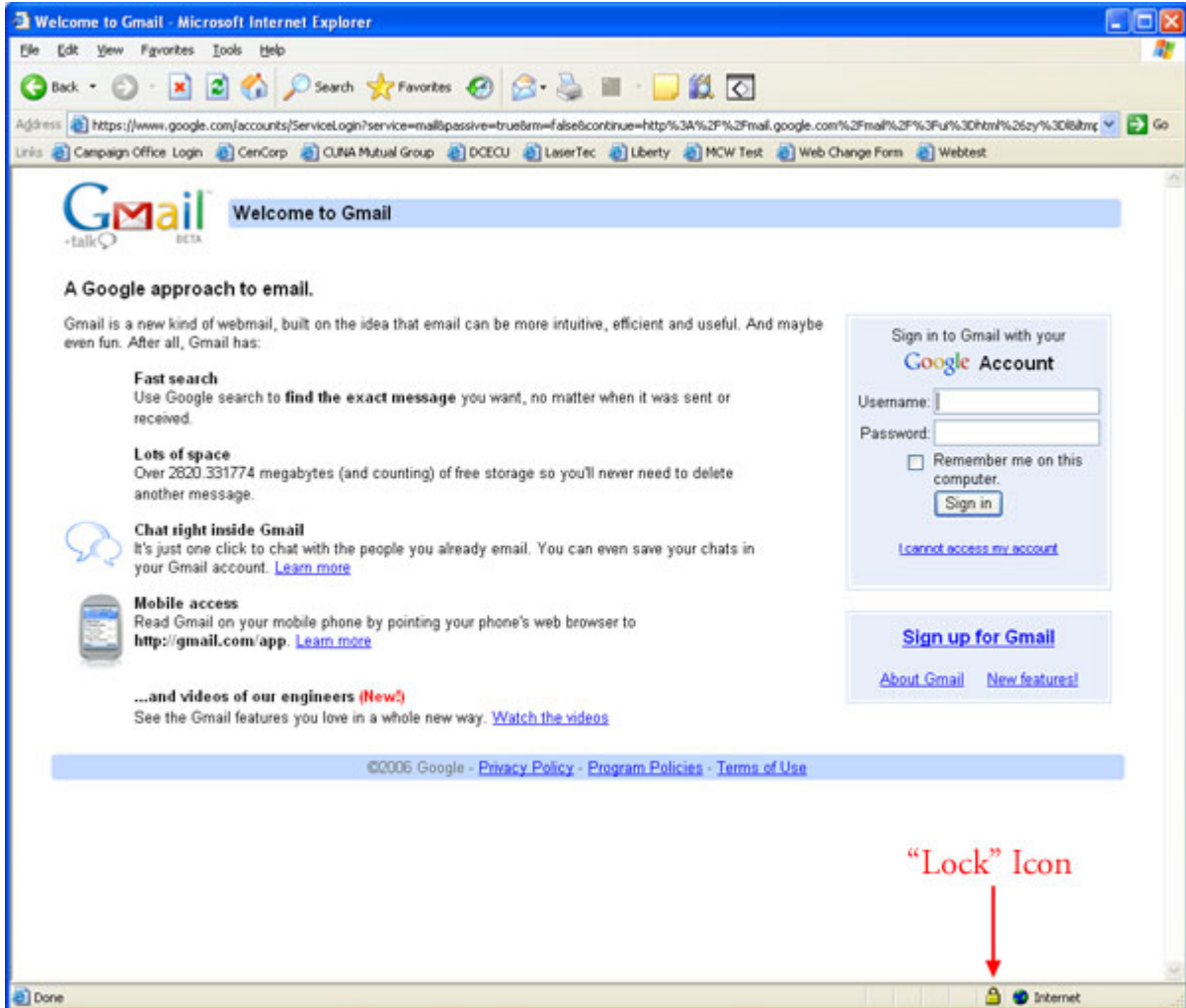
Once you have logged into your account, choose "Other Options" from the tool bar located at the top of the page, then choose "Change Password/Access Code." Your password may be 6-20 characters in length, must use a combination of letters and numbers, and is case sensitive. Currently, passwords cannot contain symbols.

I have upgraded my Internet Explorer® browser, applied a service pack/patch to my version of Microsoft Windows® and I am using Internet Explorer® for my browser, or I have recently installed Internet Explorer 5, 5.5, 6 or 7.

First, make sure you can connect to another website, such as <http://www.cnn.com/> or <http://www.yahoo.com/>.

Second, try to connect to another website that uses Secure Sockets Layer (SSL) Encryption. This would be the equivalent of connecting to Ubay@Home. For example, go to <http://mail.google.com/> and check for the "lock" icon at the bottom of your browser window, as shown below.

Internet Explorer 5.x-6:



Internet Explorer 7.0:



If you cannot connect to that secured website, the problem is usually with your browser.

If this is the case, the next step is to clear Cookies, Cached Files, History, and Saved Passwords in Internet Explorer® 5.0, 5.5, 6.0 and 7.0.

Contact our Call Center at (989) 892-4597 or (800) YOUR-OWN 24 hours a day, 7 days a week, if your problems are not resolved or if you need any further assistance.

I have Internet Explorer® that is older than 5, (4.x).

UBAY@Home does not support older versions of Internet Explorer® such as 4.0, only Internet Explorer versions 5.0 and higher.

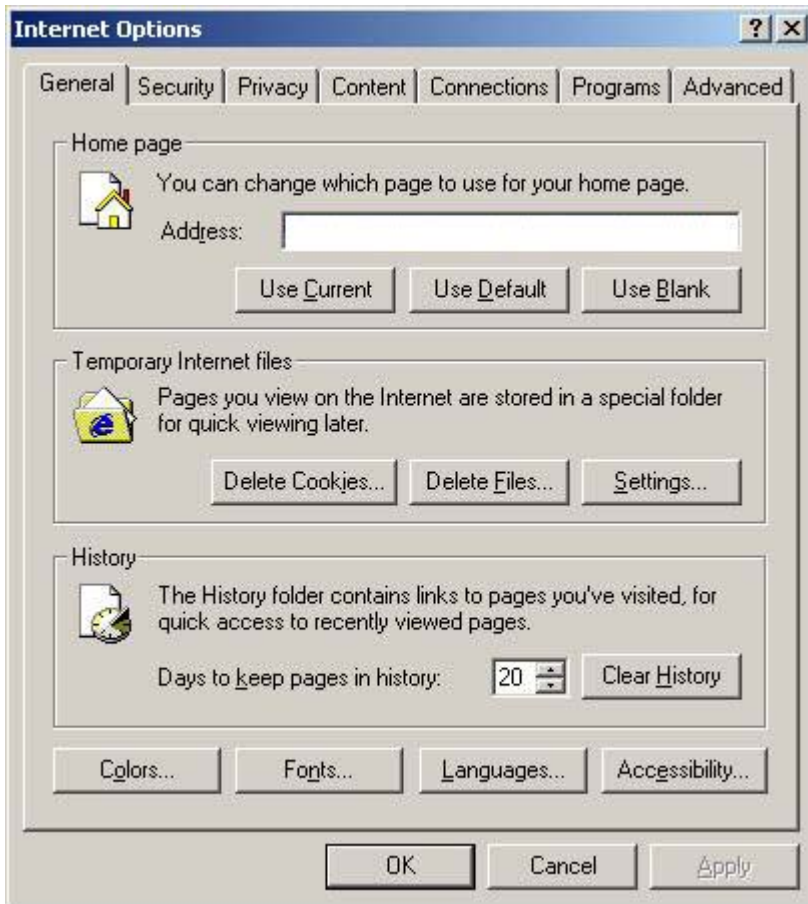
Click here to download the latest version of Internet Explorer®:
<http://www.microsoft.com/windows/downloads/ie/getitnow.msp>

How to clear Cookies, Cached Files, History, and Saved Passwords in Internet Explorer® 5.0, 5.5, and 6.0.

Click on Tools

Click on Internet Options

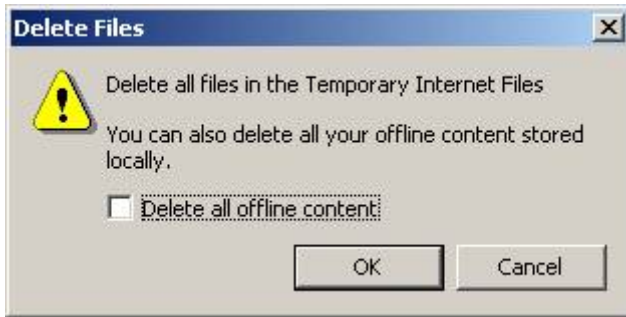
You will be presented with the screen below:



Click Delete Cookies and you will be presented with this screen. Click OK.



Click Delete Files and you will be presented with this screen.



Check the box next to delete all offline content and click OK.

Click Clear History and you will be presented with this screen. Click YES.



Then click on the Content tab and you will be presented with the screen below:



Click on the AutoComplete button and you will be presented with the screen below and uncheck every box:



Click Clear Forms and you will be presented with this window. Click OK.



Click Clear Passwords and you will be presented with this window, click OK.



Click OK back at the main window. Close Internet Explorer. Restart Internet Explorer.

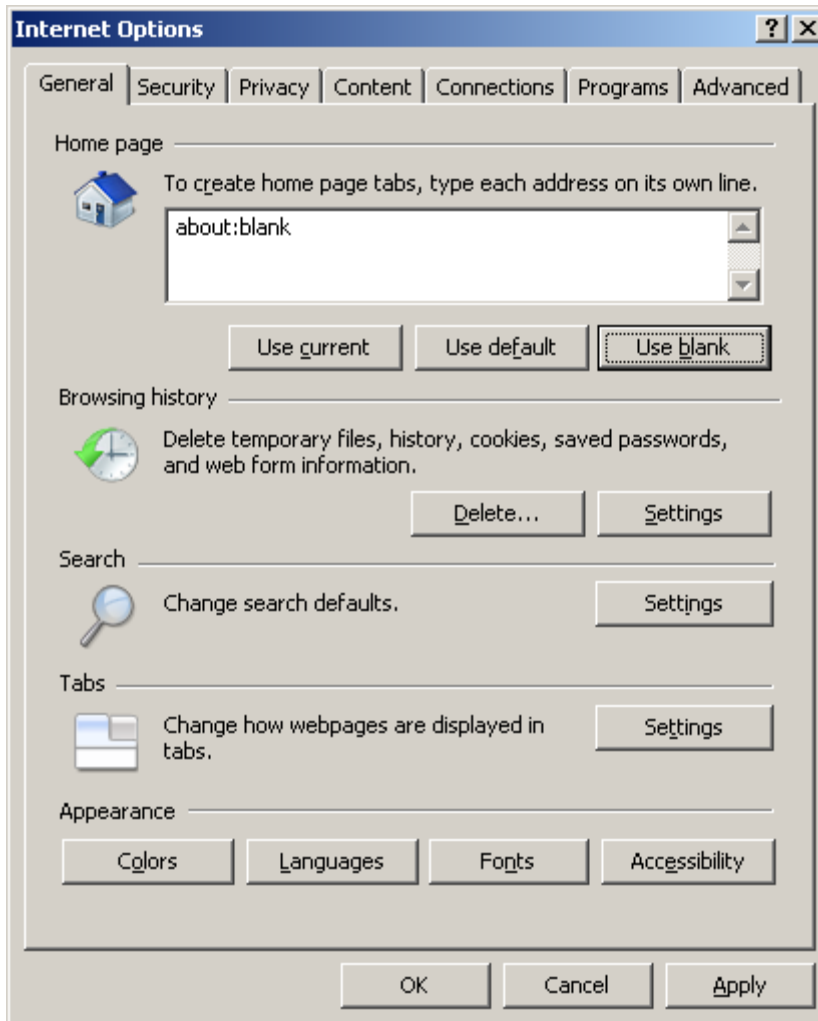
Please call our Call Center at (989) 892-4597 or (800) YOUR-OWN 24 hours a day, 7 days a week., if your problems are not resolved or you need any further assistance.

How to clear Cookies, Cached Files, History, and Saved Passwords in Internet Explorer® 7.0.

Click on Tools

Click on Internet Options

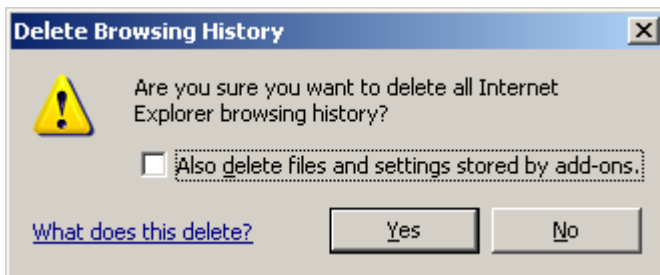
You will be presented with the screen below:



Click on Delete button under the Browsing history section and you will be presented with the following screen.



Click Delete All and confirm you wish to clear everything out and click OK as shown below.



Click Close to get back to the main window and click OK to close the main window. Close Internet Explorer. Restart Internet Explorer.

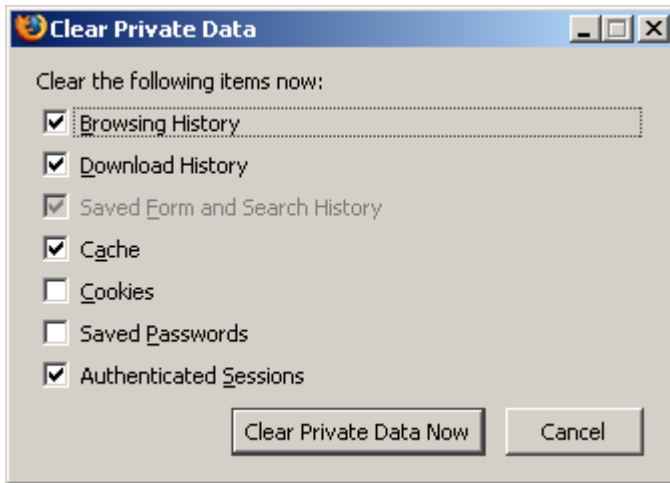
Please call our Call Center at (989) 892-4597 or (800) YOUR-OWN 24 hours a day, 7 days a week, if your problems are not resolved or you need any further assistance.

How to clear Cookies, Cached Files, History, and Saved Passwords in Firefox 1.x.x.x – 2.0.0.6

Click on Tools

Click on Clear Private Data

You will be presented with the screen below:



Select all the boxes and click the Clear Private Data Now.

I have tried everything in the FAQ and I still can't get Ubay@Home to work. What do I do next?

Please call our Call Center at (989) 892-4597 or (800) YOUR-OWN if your problems are not resolved or you need further assistance.