

Xpress Deposit Service: Guide to One-Time Security Code

- 1) After entering your User ID and Password, you will be prompted to answer your pre-registered security questions.

Sign in to Direct Merchant

To protect your personal information, please answer the questions and click "Continue."



yep

This picture and personal phrase are displayed every time you access this page. If you don't recognize them, please contact us before you continue.

Who was your childhood hero?

What is your father's first name?

- Register this computer.** Check this option if you commonly use this computer to access Direct Merchant. We will save a cookie to this computer to identify it as a registered location and you will not be asked to answer questions when you sign on - making it faster to access your account information.

Forgotten the answers to your Challenge Questions? [Click here](#)

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- 2) After you answer your questions, you will then be prompted to select a phone number and method of contact to receive a one-time code. If you don't recognize the phone numbers, please contact your Xpress Deposit system administrator or call us at 1-866-893-0400 to update your phone number.

One-Time Security Code

Tell us where to reach you

-
- Home +1 (xxx) xxx-1040
 Mobile +1 (xxx) xxx-0524
-

Preferred Method of Contact: Phone Call or Text Message (SMS)

To confirm login with SMS code:

- Receive 1 message/request.
- Text STOP to 63018 to opt out.
- Text HELP to 63018 for support.

Msg&Data Rates May Apply. Participating Carriers include: Alltel, AT&T, MetroPCS, Cricket, T-Mobile, U.S. Cellular, Sprint, Google Voice, Boost, Virgin Mobile, Verizon Wireless and others.

By selecting Text Message (SMS), you certify that you:

- are the account holder, or
- have the account holder's permission to do so

SMS code delivery is subject to the Terms & Conditions of the financial institution.

Customer Support Options

- Call 1-XXX-XXX-XXXX
- Email email@mybank.com

Select *Phone Call* or *Text Message (SMS)* for account authentication. Selecting *Text Message (SMS)* sends a standard rate alert.

- Phone Call
 Text Message (SMS)
-

Continue

- 3) If you selected **Phone Call**, the One-Time Security Code is provided on the screen. When you receive the call, please give the One-Time Security Code to complete the call. Then click Phone Call Completed. You will be asked to enter your Password again.

One-Time Security Code

Please wait for your phone call. We are now calling +1-3027926053. During the call, you will be asked to enter the one-time security code displayed below.

Once you complete the phone call, click Phone Call Completed

561066

Phone Call Completed Back

Need to cancel? Secure Authentication is vital in our efforts to prevent fraudulent activity. If you cancel, you'll lose the information you set up and will need to start this process again. [Click to cancel](#)

- 4) If you selected **Text Message**, the One-Time Security Code is sent to the mobile number provided. When you receive the text, please enter the One-Time Security Code on the screen and click Continue. You will be asked to enter your Password again.

One-Time Security Code

Please enter one-time security code that is sent to +1-6785078610.

Once the code is entered, click Continue.

Continue Back

Need to cancel? Secure Authentication is vital in our efforts to prevent fraudulent activity. If you cancel, you'll lose the information you set up and will need to start this process again. [Click to cancel](#)