

## Miscellaneous Account and Login Questions

### Q: Passwords: Using special characters

When you log in for the first time after Oct 6, you'll be asked to change your temporary password (PAC). Your new PAC should have the following characteristics:

- between 10 to 30 characters
- contain a mix of upper and lower case alphabetic characters
- contain at least one number or special character
- only the following special characters may be used @ # \$ - | !

If you experience problems with logging in, please contact [helpdesk@paramac.ca](mailto:helpdesk@paramac.ca) / 416.532.8723

### Q: How do I / what is "memorize an account"?

We agree, it's a long password and a long member number but we're doing it this way to protect and secure your important information. The safest thing to do is to use a password you can remember, however if you prefer we have provided the "Add a Memorized Account" feature.

All you do is (1) fill in your Member Card number (2) add your Personal Access Code (PAC) / Password and click on "Add a Memorized Account". You will be asked to name the account (i.e. Personal Account). This will store your login information on the computer you are working on, referenced against your Member Card Number. You may need to do this on each individual device where you would want to access your PARAMA accounts.

Once you have added your first Memorized Account, you will find the wording changes to "Manage Memorized Accounts". Here you can see all your memorized accounts, add another or delete as needed.

You can also memorize your account from "Profile & Preferences" once you've logged in.

Further information is available from the help menu.



[Help](#)  
[Print](#)

**Login**

[Browser Requirements](#)

Important! If you are logging in for the first time on or after October 6, your existing credentials will not work. Please see [\[RESOURCES\]](#) for instructions on logging in.

Member Card

Personal Access Code (PAC) / Password

[Manage Memorized Accounts](#)

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## Q: Why can't I see all my accounts in one place?

The new system classifies your individual accounts together with any joint accounts you may be party to under your unique Member Card Number. You can also access your business accounts from your individual member login, if you are a named signatory on that business account. Where you won't see all your accounts classified together is when you login in using your business membership number. The logic behind this is that businesses are separate legal entities.

## Q: Does the new account setup impact my FSRAO deposit insurance?

How your accounts are organized in the new system has no impact whatsoever on your FSRAO deposit insurance. We encourage you to visit <https://parama.ca/deposit-insurance>

## Q: How do I set up account notifications and alerts?

Once you are logged in, you can select "Messages and Alerts". This is an enhanced security measure we encourage Members to take advantage of. See an example of the types of alerts you can get below.

The screenshot displays the Parama Credit Union online banking interface. At the top left is the Parama Credit Union logo. On the top right, there are links for HOME, LEGAL, SECURITY, and PRIVACY. The breadcrumb trail reads: Online Banking > Messages and Alerts > Manage Alerts. A left-hand navigation menu lists various services, with 'Manage Alerts' highlighted. The main content area is titled 'Alerts' and includes links for 'Add Contacts' and 'Alerts History'. It states that no alerts are currently set up and provides instructions on how to configure them. Below this, it shows 'Your Active Alerts' as none. There is a section for 'Add a New Alert' with a dropdown menu set to 'All Alerts' and an 'Update View' button. A 'Security Alerts' section lists several recent alerts, including 'New Payee Added', 'Personal Access Code (PAC) Changed', 'Online Banking Account Locked Out - Incorrect PAC', 'Online Banking Account Locked Out - Incorrect response to Security Question', 'Online Login', and 'Interac e-Transfer® recipient added'. A 'Logout' button is visible in the top right corner of the main content area. At the bottom, it says 'Powered by MemberDirect® Services'.

## Q: Can I get historical transactions from before October 6<sup>th</sup>?

In earlier communications we advised that Members would not be able to directly self-download historic account transaction data after October 3. This transaction information is available and

preserved in our archive, which we can access on your behalf, although it may take us a few days. Please note that e-Transfer payee information is no longer available, however the transaction would appear in your historical account transaction data.

If you need assistance with this, please contact [helpdesk@parama.ca](mailto:helpdesk@parama.ca) / **416.532.8723**