



**Personal Service... It's that simple.**

## Frequently Asked Questions (FAQ's)

### Online Account Access

#### Q: How do I sign up for online account access?

**A:** If you have existing login credentials for a current or previous Sheffield loan, you do not need to sign up for new account access. If you do not know your login information, select the "Can't sign in?" link.

Otherwise, proceed as follows:

- Navigate to [EzPay.SheffieldFinancial.com](http://EzPay.SheffieldFinancial.com), select the "Sign Up" link, and enter:
  - 9-digit account number (found on your welcome letter or statement)
  - First name
  - Last name
  - E-mail address
  - Social Security Number (our website is 128-bit encrypted and secure)
- Enter a user name and password
  - They cannot match
  - Neither can consist of your SSN/TIN
  - User name must be 6 characters in length
  - Password must be 7 characters in length and include at least one letter and one number
- Read and acknowledge the Agreement Regarding Online Services
- Read and acknowledge the Agreement to Receive Electronic Communications
  - *Note: By establishing online account access, you agree to receive your monthly statements electronically. This preference can be changed at any time within the customer portal and is set on an individual account basis.*

#### Q: Why is my account number not being accepted?

**A:** Validate your account number with your welcome letter or statement. Do not include hyphens or leading zeros.

#### Q: How do I access my account online?

**A:** One of the following paths:

- Customer website: [EZPay.SheffieldFinancial.com](http://EZPay.SheffieldFinancial.com).
  - Save this link to your internet Favorites
- Sheffield homepage: [www.SheffieldFinancial.com](http://www.SheffieldFinancial.com)
  - Select the "Log In" drop-down and choose "Customers"
  - **OR** select the "Customers" link, then select "Customer log in" within the Pay Online tile

#### Q: Why is my access restricted?

**A:** The status of your loan account(s) impacts your ability to facilitate transactions via our website. Contact (888) 438-8870 for assistance during normal operating hours.

**Four (4) incorrect attempts using invalid credentials will restrict your access. Please call (888) 438-8837 to speak with a Customer Service Representative Monday – Friday 8:00am-5:00pm or Saturday 9:00am-3:00pm for assistance.**

**Q: Why can't I log in?**

**A:** Follow the steps above to sign up for online account access. If you already have online account access, verify you are entering your login credentials accurately. If your access has been restricted, select the "Can't sign in?" link to recover your credentials. If you are still unable to log in, contact our Customer Service Department during operating hours at (888) 438-8837 for assistance.

**Username and Password Help**

**Q: How do I change my user name or password?**

**A:** From the Dashboard, select the Profile tab at the top of the page and change your user name and/or password on that page.

**Q: What are the requirements my user name or password?**

**A:** Your user name must be 7-12 characters in length. It cannot contain any special characters or symbols.

**Q: What if I forget my user name?**

**A:** Click the "Can't sign in?" link to navigate to the Account Recovery page. Enter your e-mail address, date of birth (MM/DD/YYYY, or use the calendar), the zip code associated with your mailing address and click Continue. Your user name will appear at the top of the page. Once you recover your user name, you are required to reset your password for security purposes (follow the steps below).

**Q: What if I forget my password?**

**A:** Once you recover your user name, *you will then receive a link via the E-mail address associated with your account.* Select the link within the e-mail to reset your password.

**Transactions and Account Activity**

**Q: What can I do online?**

**A:** You have access to:

- Make one-time payments via a checking/savings account or debit card
  - Save your checking/savings bank account information in our secure portal for future use
  - \$3,000 maximum for debit card transactions
  - There is no fee to pay online
- Sign up for recurring payments via your checking/savings account
- Update or cancel existing recurring payment arrangements
- Review your account balance and interest rate
- Obtain your current or future-dated loan payoff quote
- View, download, and print your account history
- Review previous statements (for customers enrolled in electronic statements)
- Change your statement preference
- Change your mailing address
- Apply for a new loan for your next outdoor power or recreational vehicle purchase

**Q: Will I receive a receipt for my online transactions?**

**A:** You will receive an e-mail receipt with a confirmation number for all transactions. Your account is updated immediately to reflect the payment.

**Q: How can I confirm that my payment posted to the account?**

**A:** Account information is updated immediately. You can verify the transaction by reviewing your payment history. Please be sure to review all transactions prior to submitting the request.

- *Note: All balances, including a \$0 balance, are subject to change if a payment is returned unpaid for any reason by your financial institution. For this reason, you cannot use the balance shown online as proof that the account is paid in full. Please contact our office at*

(888) 438-8837 for additional information.

**Q: Can I reverse a transaction if I make an error?**

**A:** No, loan payments cannot be reversed.

**Electronic Statements** *(for customers receiving statements)*

**Q: How do I view electronic statements?**

**A:** Once you have set your statement delivery preference to electronic statements, you have the ability to view your statement(s) on the customer website in PDF format once they are generated.

**Q: Will I continue to receive paper statements if I sign up for electronic statements?**

**A:** No, statements will only be available online.

**Q: Can Sheffield attach my electronic statement to the e-mail notification?**

**A:** No, you must log in to your online account to view your statements.

**Q: What if my account has multiple borrowers?**

**A:** Statement delivery preference is set at the account level. It can be changed by any borrower with online account access and applies to all borrowers associated with the loan. Monthly notices regarding the availability of communications are sent to all borrowers with a valid e-mail address.

**Loan Payments & Servicing**

**Q: What account information is available online?**

**A:** By clicking on the following tabs, you have access to:

- Dashboard
  - Account number
  - Account status
  - Principal balance
  - Next payment due date
  - Monthly contractual payment (monthly installment)
  - Total fees due
  - Total amount due
  - Statement preference
  - Manufacturer of collateral financed
  - Select an individual Loan Account to:
    - Make a payment
      - Pay by Visa/MasterCard debit cards
      - Pay by checking/savings account
      - Pay by monthly recurring payments
    - View/change mailing address
    - Review interest rate
    - Obtain payoff quote
    - View, download, and print account history
    - Change statement preference
    - Review electronic statements (for enrolled customers)
- Profile
  - User name
  - E-mail address
  - Physical address
  - Payment History
    - Payment application breakdown
    - Your loan is a simple interest loan, meaning interest is accrued daily from the date the last payment was received until the next payment is received

**Q: Where can I find the previous year's interest paid?**

**A:** Refer to your statement, in the Important Account Messages section

**Q: Can I make a payment over the phone with a Sheffield representative?**

**A:** Paying online is the fastest and most convenient way to pay.

*Note: If your account is restricted from making online payments due to its status, you will need to contact our office at (888)438-8870.*

**Q: What other payment options does Sheffield offer?**

**A:** You can also pay via:

- Automated phone system Sheffield Express 24: (800) 735-1903
  - English and Spanish versions are available
- US mail:
  - Include your payment stub from your statement and return the payment in the envelope provided
  - Payments are credited to your loan the day they are received in our office

### Troubleshooting Payments

**Q: Why did I get an error when making a payment?**

**A:** Do not re-submit the payment; this may cause a double payment. Please call Sheffield during business hours if you receive any payment errors.

**Q: Why is my bank holding the payment funds?**

**A:** When you submit a debit card payment, your financial institution may hold the funds as pending or pre-authorized for up to 10 business days, even if your transaction is declined by Sheffield.

### Loan Applications

**Q: Can I apply for a loan online?**

**A: Yes. Log into your account and** select "Apply for a Loan" link. You may also visit [www.sheffieldfinancial.com](http://www.sheffieldfinancial.com). Select Customer at the top of the webpage, then select Apply now.

**Q: Can I check on the status of my loan application online?**

**A:** Once your application for credit has been reviewed, you will receive an e-mail with instructions. Please contact Sheffield at (800) 438-8892 or email [loans@sheffieldfinancial.com](mailto:loans@sheffieldfinancial.com) for information regarding a pending application.

### Credit Disputes

**Q: How does Sheffield report account information to the credit bureaus?**

**A:** Sheffield reports monthly to all three major credit bureaus. Under the Fair Credit Reporting Act, Sheffield is obligated to report all accounts accurately and fairly, therefore we are unable to accommodate requests for goodwill adjustments.

**Q: How do I dispute information on my credit report?**

**A:** To initiate a dispute, there are two options:

- Submit a dispute with the credit bureau(s) online or via the telephone:
  - Equifax
    - <http://www.equifax.com>
    - (800) 846-5279
  - Experian
    - <http://www.experian.com>
    - (800) 525-0689
  - TransUnion

- <http://www.transunion.com>
  - (800) 916-8800
- Submit a dispute with Sheffield via mail:
  - Sheffield Financial  
Credit Disputes  
PO Box 25127  
Winston-Salem, NC 27114
  - Disputes are only accepted at the above address
  - Disputes received via fax or e-mail cannot be processed and will be disregarded
  - To fully investigate your dispute, it may take up to 30 days to respond from the date we receive your dispute
  - Disputes cannot be investigated without identifying account information and the specific information disputed
    - Include the following information:
      - Name
      - Address
      - Social Security Number (at least the last four digits)
      - Account number
      - Specific information disputed and basis for the dispute
      - Any supporting documents
    - To dispute a credit inquiry, include:
      - Name
      - Address
      - Social Security Number (the entire number)
      - Inquiry date
      - Specific information disputed and basis for the dispute

## Security and Technology

To help ensure security, we recommend that any computer you use to access Consumer Internet have spyware protection, virus protection and a personal firewall. Moreover, keeping your machine updated with the latest security patches is also good practice.

### Q: What are the Browser Requirements?

**A:** To help ensure security and proper functionality, you must use a browser that meets or exceeds the following requirements:

- 256-bit encryption
- You must have Cookies and JavaScript enabled. (See information under [Troubleshooting](#) section to set the settings.)

### Q: Is my account safe from unauthorized access?

**A:** Consumer Internet resides on a secure server and Sheffield uses encryption technology to ensure the safety and integrity of your account. Therefore, we strongly advise that you do not write your password down or give it to anyone that is not on your account.

### Q: What is encryption?

**A:** Encryption is the process by which data or information is converted into private or secret code that cannot be deciphered. This ensures secure transmission by preventing any non-authorized party from reading or changing data. Information is decoded only when it reaches its destination.

### Q: What if I forget to log out of my account?

**A:** It's important to remember to always logout of your account whenever possible. However, if you do forget to do so, the system will "expire" your session. After 3 minutes of inactivity, the system will not allow any further inquiries or transactions and you will be asked to login again if you, or anyone attempts to do so.

## Internet Browser

### Q: Why is the website not displaying properly?

A: Perform the following troubleshooting steps on the browser you are using:

- Microsoft Edge
  - Click on Tools in the browser menu bar and then click on Internet Options
  - In the Internet Options window that opens, click on the Privacy tab. Click on the Advanced button on this tab. Check the 'Override automatic cookie handling' checkbox to enable the 'Always allow session cookies' and check this box. Click Ok to save the settings.
  - Click on the Security tab and select the Internet zone then click on Custom level button. Scroll down to Scripting and change the setting under Active Scripting to Enable. Click Ok to save the changes.
  - Click on Advanced tab and scroll down to Security and select the 'Allow active content to run in files on My Computer\*' checkbox. Click Ok to save the changes.
- Google Chrome
  - Click on the Tool icon in the browser
  - Click Options
  - Click Under the Hood
  - Under "Cookie settings" select "Allow all cookies"
  - Scroll down to see the Network section
  - Click "Change proxy settings"
  - Click the Security tab
  - Click the Internet zone
  - Click Custom Level
  - Scroll down to Scripting and change the setting under Active Scripting to Enable
  - Click to save
- Mozilla Firefox
  - Click on Tools then Options in the browser
  - Click on the Content icon
  - Click the checkbox next to "Enable JavaScript"
  - Click the Privacy icon
  - Click "Accept cookies from Sites"
  - Click OK to save