



WEBSITE UPDATE FREQUENTLY ASKED QUESTIONS

WHY DO I NEED TO UPDATE?

We have recently updated our Internet Banking technology to include Multi-factor authentication. This is intended to provide you with the best security possible when accessing your account online. Multi-Factor Authentication consists of validation and authentication of an individual using more than one method of verification. Generally, this is accomplished by **verifying three things**:

1. Something you are, in the form of identifying information like your dog's name or where you went to high school.
 - a. ***You will need to create three (3) question and answer pairs. This allows us to verify that you are in fact, you, by presenting you with a question that only YOU know the answer to. If you don't answer the question correctly, you will not gain access to your accounts.***
2. Something you have, for example a driver's license, or a security token.
 - a. ***You will need also need to create a "security key". This allows you to verify that you have reached our internet banking site, and not some other site. Every time you attempt to log in to your accounts, we will send you a graphical representation of the Security Key that you have created. If you do not see that Security Key or it is not the one you created then you know that you are NOT at OUR site. If this happens, please contact us immediately.***
3. Something you know, such as a password or PIN number.
 - a. ***This is the one that you already know. This is you PIN.***

WHY HAS THE LOGIN PAGE CHANGED?

It is our commitment to you that access to your financial information is appropriately secure. The change you are seeing on the login page is due to enhanced measures to secure our Internet Banking site. As always, if you have any questions or concerns regarding these changes please contact us. The following is what you should expect.

Summary of the first time you log in after the mandatory Security Update:

The login process is changing in three ways:

- 1.) Login will become a multiple step process instead of one screen where you enter your Account Number and PIN. You must now enter your Account Number and Random Code.

- 2.) You will be asked to answer one of the challenge questions. If you choose to remember your computer, you will bypass this step. Remembering your computer is on the last step of the login process.
- 3.) The last screen will prompt you to verify the Security Key Image that you selected during the security update and to enter your PIN. You may select to remember your computer here.

WHY ALL THIS ATTENTION TO SECURITY?

While the chances of identity theft or monetary loss are slim, there do exist active malicious entities on the Internet that look to fraudulently gain from unsuspecting individuals. One of the most popular methods of fraud is through impersonating individuals during the login process. It is our intention to make this process as difficult as possible for these fraudsters while keeping your experience as hassle-free as possible.

WHAT IS THE RANDOM CODE?

The Random Code is an extra security measure used to eliminate fraudsters from randomly selecting account numbers. It is randomly generated each time you try to log in.

WHAT IS MY SECURITY KEY IMAGE?

The Security Key Image is used to help YOU identify our Internet Banking site as a legitimate site. The text word or phrase you select will be converted into an image. When you log into Internet Banking you will see the Security Key image on every page.

WHAT DOES “REMEMBER THIS COMPUTER” MEAN?

If you choose to remember your computer, you will not be prompted to answer one of the questions you set up during enrollment. You will still have to enter in your account number, PIN and the Random Code. You can remember your computer after you have completed the initial enrollment and login. The system uses information about your hardware and software to recognize a remembered computer. If you delete your browser cookies on your PC, you will have to re-remember your computer. The secure cookie will expire periodically on your computer and will require you to remember your computer again.

WHAT IS A SECURE COOKIE?

A secure cookie is a small text file with hashed content that is placed on a computer to help identify the user. In this case, the cookie that is stored on your PC during login lets you bypass your personalized security questions whenever you access Internet Banking in the future. The secure cookie will periodically expire on your computer and will require you to remember your computer again.

CAN I REMEMBER MY ACCOUNT ON ANOTHER COMPUTER?

Yes

WILL MY PIN NUMBER CHANGE?

NO – The PIN you use to log into Internet Banking will remain the same.

WILL I STILL HAVE ONLINE ACCESS TO ALL OF MY ACCOUNTS?

YES – This process only affects how you login to Internet Banking; it does not affect any of your existing account information.

WHAT WILL HAPPENT TO MY BILL PAY SETTINGS, ACCOUNT ALERTS, OR ANY OTHER SAVED SETTINGS WITHIN INTERNET BANKING THAT I ALREADY HAVE SET UP?

Everything remains the same – this change ONLY affects the log in process.

WHAT IF I FORGET MY PIN AND/OR MY SECURITY KEY IMAGE?

Please contact us at 446-2125 and we can reset your session.

CAN I CHANGE MY QUESTIONS AND/OR MY SECURITY KEY IMAGE?

YES – Once you log into your account you will have access to change your questions and/or your Security Key Image.

We hope that you enjoy your online experience with First Illinois Credit Union's FirstVision product. If you have any questions regarding this improvement, please contact us at 446-2125.