Multi-factor Authentication (MFA) Enrollment Information

As online fraud and identity theft become more prevalent and complex, financial institutions have sought to keep pace to protect members' personal and confidential information. To assist credit unions' efforts, the NCUA and Federal Financial Institutions Examination Council (FFIEC) have developed guidelines on member account authentication and risk monitoring. Credit unions are working to conform to this guidance by the end of 2006.

One of the best ways to verify your identity is through multi-factor authentication. Multi-factor authentication uses more than just one factor such as username and PIN to verify your identity when you log on to home banking.

The first change you will see is that the Express PC/Home Banking login boxes are no longer in the upper right header of the homepage. Instead, you will see this box in the middle right side of the home page.

If you have not yet enrolled for MFA you will need to click on the "Enroll for Multi-Factor Authentication" link. *Please read the MFA FAQ in addition to these instructions for definitions and tips to assist you with enrollment.*

The next window you see will be the enrollment window shown below. Enter your Member *Number and PIN* as you would usually do to login to Home Banking. In addition, you will need to enter the randomly generated *security code* as shown. In this example, the code is "45544." This number will change each time.
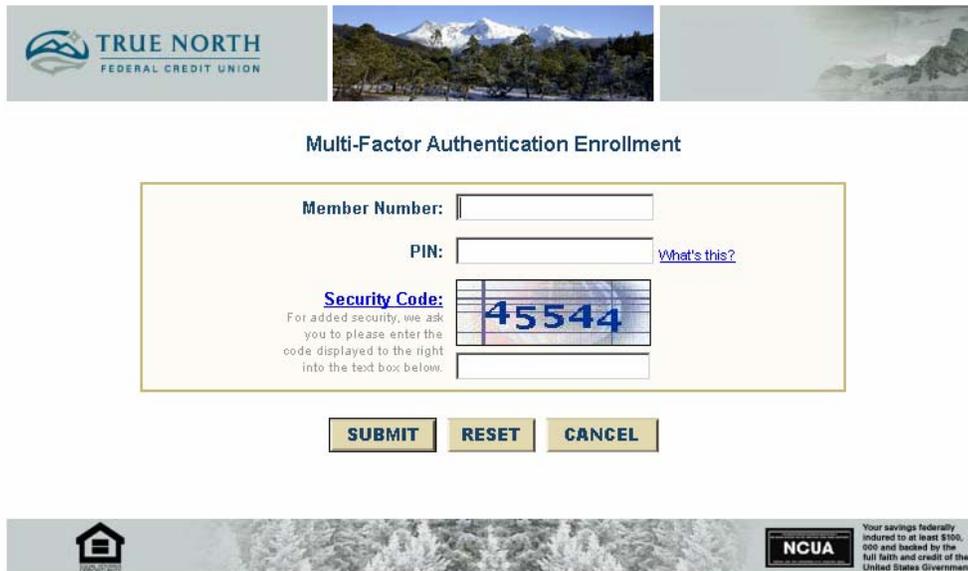
You will next be taken to a screen where you will set up your personal Security Questions. In order to make it easy for you to remember, but difficult for someone else to guess, you may choose from our standard questions, or create your own. Select your question and type in the answer to that question in the Answer box. *Answers are case-sensitive*, so enter your answer in the case that you know you will remember to use!

At the bottom of the list you are asked to enter your *Security Image*. This is the wavy image that will show up for you after you login in the future as an added security feature to let you know that you really are on True North's website. A minimum of 4 characters is required. Please do not use your PIN number as your security image. You can enter numbers or letters. *The Security Image is different from the Security Code.* The Security Code is a randomly generated series of numbers that you will be asked to enter when you sign in. This is to prevent internet hackers from trying to log in using programs that try combinations of only account numbers and PINs in rapid succession. The Security Image is a series of letters or numbers that you have pre-selected so that once you have logged in, our site will show you this series in order for you to verify that you really are on True North's site and not an imposter.

You will then be taken to back to the Home Banking login so you can register your computer. From now on when you go to the True North homepage, you will simply enter your Member Number as usual, and then type in the security code that's shown into the lower text box. For example, in this case, the security code shown is "75569." Then you will click on the "Sign-On" button.

The next page will take you to the page you will see when you are logging on to an unregistered computer. It asks you to type in the answer to one of your Personal Questions. *Remember that your answer is case-sensitive!*


You will then be taken one additional step which is to *enter your PIN and view your Security Image. You will only enter your PIN here. Do NOT try to type your Security Image, you are only viewing it!* Notice you can select to keep that computer registered or you can unregister it at this point. *The Security Image you see should be the number or letters that you entered when you set up your Personal Questions and Security Image.* This is your indicator that you are on True North's website. In this example, the Security Image is "truenorth." You will then be taken to the familiar Home Banking area.

In the future, when you login from a registered computer, once you enter your Member Number and the Security Code from the homepage, you will see only the following screen:
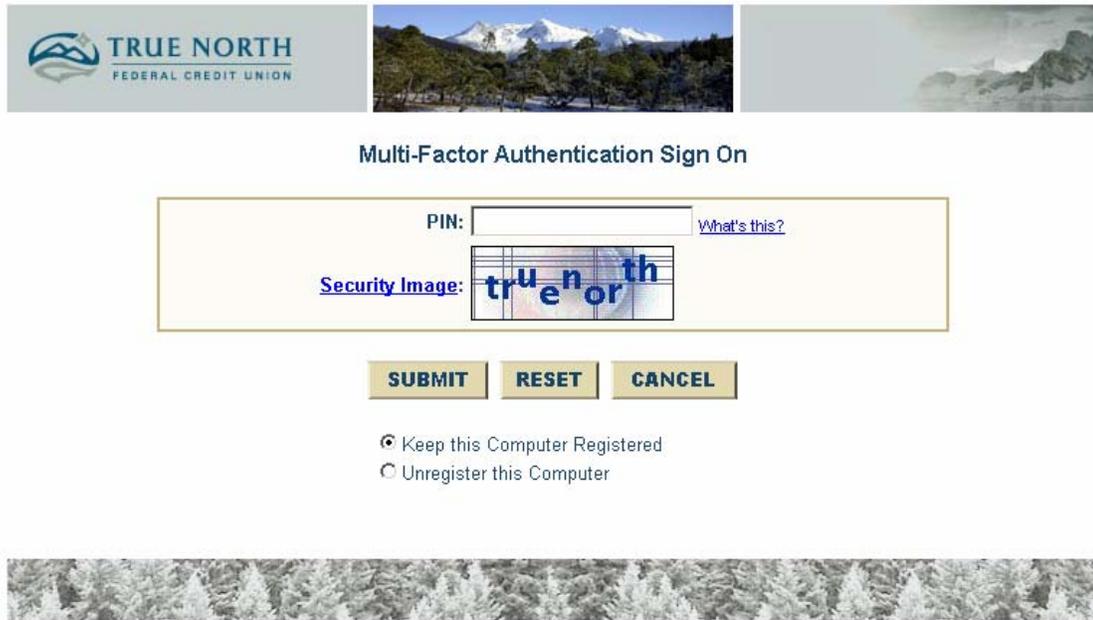
Your Personal Questions will only be asked when you are logging in from an unregistered computer. If you log in from an unregistered computer you will also be given the option to register that computer at that time or keep it unregistered. You can register as many computers as you like. This allows you to register any computers that you use all the time, such as home and at work. It allows easy PIN login to Home Banking. We recommend, however that you limit the number that you register to only those you use quite frequently as the added security of answering your personal questions helps to protect your information.

You can also unregister a computer at any time through Home Banking by selecting the "More Features" button at the top of the screen. You will be taken to the following page:
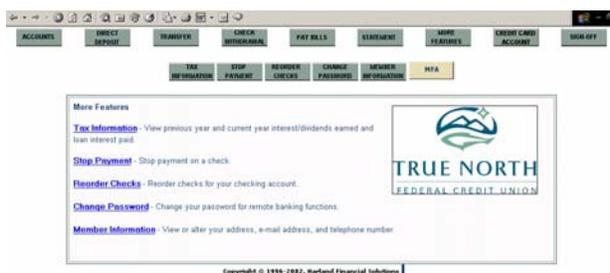
Click on the "MFA" yellow button and you will be taken to the security question setup page. Now you will see, at the bottom of the page, a button that says "Unregister this Computer." Click on this and the next time you login at that computer you will be asked your security questions again.