# Security Upgrade FAQs

Your online security is important to us. Soon, we'll be upgrading your online banking experience to include a new security service, which is known in the online security industry as **Multifactor Authentication,** to further help protect you. At **South Carolina Federal Credit Union,** we refer to this as **Enhanced Multifactor Authentication.**

## What is Enhanced Multifactor Authentication?
Enhanced Multifactor Authentication (EMFA) is a new way of authenticating a person's identity when logging into Online Banking.

EMFA means two different types of authentication must be passed – your password and a One-time Use Passcode (OTP). By using two different factors of authentication, we get a higher assurance that you are the correct intended user.

For convenience, after you successfully authenticate with your password and One-Time Use Passcode (OTP), you may choose to register your personal computer as private to skip the verification process in the future. Registering a public computer is not recommended. If you choose to register your personal computer, a special Browser Cookie will be present on the system, retaining your log-in information.

## How will I receive the One-time Use Passcode (OTP)?
One-time passcodes can be sent by voice call or SMS text.

## Why the change to your log-in process?
To meet the suggested guidance of the Federal Financial Institutions Examination Council and to further protect your Online Banking experience.

## When will this change take place?
The change will take place March 20th, 2013.

## What information will be required?
You will be prompted for your username and password, as usual. In addition you will be required to provide information that enables us to send you a One-Time Use Passcode (OTP). You will need to have a phone on hand. We recommend that you enroll your personal mobile phone. Enrolling a phone number that is shared with others is not recommended.

## When will I know that Enhanced Multifactor Authentication is set for my accounts?
On or after March 20th, you will be prompted to sign up when you log into Online Banking. Follow the instructions to enroll your computer by providing the information requested.

**What about Mobile Banking or Mobile App?**
Mobile Banking and Mobile App will continue to use challenge questions to confirm your identity.

**How will it affect my Online Banking experience?**
Instead of answering Challenge Questions, you will receive a One-Time Use Passcode (OTP) at the number you enroll. Optionally, you may then enroll your computer to act in place of your phone. Once you enroll your computer, the rest of your Online Banking experience will remain exactly the same.

**Can I access my accounts from other computers such as my home, my office or on the road?**
Yes, you can access your accounts from any computer. However, when you authenticate from a system that does not have the special Browser Cookie utilized in your personal computer, you will need to authenticate using One-Time Use Passcode (OTP) instead.  You may enroll multiple computers, but be mindful not to enroll a computer that you don't often use, or that is shared with people you do not know.  Enrolling a non-trusted computer is equivalent to lending your ATM card to a stranger.

**Why is it better than challenge questions?**

This new authentication process creates a high assurance of the correct user by combining something you have, such as a cell phone; with something you know like your username and password.

Similar to an ATM transaction, the card is something you have and your PIN number is something you know.

**Will I have to do these steps with all my SCFCU accounts?**
Yes, each separate login requires you to go through the enhancement process.

**Which internet browsers are supported?**
- Internet Explorer 8 and 9
- Latest version of Firefox
- Latest version of Chrome
- Safari for Mac users

**Will I have to do these steps with all my SCFCU accounts?**
Yes, each separate login requires you to go through the enhancement process.

**I don't have access to a phone right now, can I go through the upgrade process?**
No, you will need a phone to complete the upgrade. You can add a temporary phone number, then change it later.

**How will I receive the OTP?**
Either by text or voice call.

**If I am traveling internationally can I go through the upgrade process?**
You will need a US based mobile phone to receive a one-time passcode as long as your wireless carrier & your current wireless plan is supported within the country you are visiting.

**If I am traveling internationally can I receive a One-time Passcode in an effort to access my accounts online?**
Yes, as long as your wireless carrier & your current wireless plan is supported within the country you are visiting.

**How do I update my security phone number or email address?**

- Login to Online Banking

- Click the "My Profile" link located in the upper right corner.

- Under My Settings, click on User Options

- Select Change email Address

- Enter your new email address in the space provided

- Click Change email Address button

- You will receive a confirmation email

**How do I update my security phone number?**

- Login to Online Banking

- Click the "My Profile" link located in the upper right corner.

- Under Security, click on "Change" next to your phone number on file

- When finished, click "Ok"

**Will the forgotten password self-serve process change with the upgrade?**
Yes, use the Online Log-in Help Tool.

**If I forget my password or become locked out, what do I do?**
If you forget your Password, use the Online Log-in Help Tool.

**If I update my username/or password when I upgrade, will it affect my ability to pull in transaction history using financial management tools (i.e. FinanceWorks)?**
Yes, if you change your username and password you will also need to update this information in your personal management solution.

**Does the upgrade require a different Internet Explorer version?**
Yes. Your Online Banking pages are supported by most modern browsers. In order to ensure the best possible experience, please be sure you are using the most up to date versions of the browsers listed below. Your browser will need both Javascript and cookies enabled to access and operate within the site.

- Microsoft Internet Explorer 8
- Microsoft Internet Explorer 9

If you are not using one of the supported browsers listed above, you may encounter issues within your Online Banking experience. We recommend switching to one of the supported browsers listed above in order to ensure you have an optimal Online Banking experience.

**I use to be able to have my username sent via email in the event I forgot it.  But this feature is not there, so how do I obtain my username if I forgot?**

If you forget your User ID or Password, use the [Online Log-in Help Tool](#).


**Why did the look of online banking change?**

Changes were made to better organize features and services into categories to match end users' expectations.