

Online Banking Enhanced Authentication

Frequently Asked Questions

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Why does online banking sometimes ask to send me an authentication code when I log in?

If you are logging in from a new PC or device, or from a device the system does not recognize, you are required to go through an enhanced authentication process (also called multifactor authentication). The system sends a verification passcode to a phone or e-mail address that you previously registered, and then asks to you enter that code to verify your identity.



Is this really you?

Looks like you're logging in from a new computer. To verify your identity and protect your account, we're going to send you a verification code to type in.

How do you want to be verified?

Send a verification code

--3350	<input type="button" value="Call me"/>	<input type="button" value="Text me"/>
--9715	<input type="button" value="Call me"/>	<input type="button" value="Text me"/>
j*****@eecu.org	<input type="button" value="Email me"/>	

Message and data rates may apply for text option. For help or information send "help" to 44833. To cancel at anytime send "stop" to 44833. By clicking [Text me](#) button you agree to the [Terms and Conditions](#) and [Privacy Policy](#).

Common Problems

[I don't have access to verification option\(s\) listed on this page](#)

Why must I complete this step again? I opted to remember my device last time

Common reasons include:

- You recently cleared your browser's cookies. [Learn more](#)
- You are browsing in private or incognito mode
- You are using a different browser from the one you used last time
- You knowingly or unknowingly asked to not skip this extra security step

How do I prevent the system from asking me to verify my identity every time I log in?

Once you have received the verification code and entered it in the system, you have the option of registering your computer or device by clicking the button labeled "Yes, register my private computer." Going through this process places a file on your computer called a "cookie" that is recognized by the system during future logins, and will then allow you to skip the verification process.

For more details on cookies and how online banking uses them, see the About Cookies section of our Online Help Index: https://www.eecuonlinebanking.org/onlineserv/HB/login_help.html#cookies



Is this really you?

Looks like you're logging in from a new computer. To verify your identity and protect your account, we're going to send you a verification code to type in.

Within a minute, you'll receive a verification code at ***-***-3350

Didn't get the code?

Save time by registering your computer.

If this is your personal computer, register it now. We won't need to contact you the next time you log in.

Common Problems

[I don't have access to verification option\(s\) listed on this page](#)

[Why must I complete this step again? I opted to remember my device last time](#)

Common reasons include:

- You recently cleared your browser's cookies. [Learn more](#)
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- You knowingly or unknowingly asked to not skip this extra security step

I told the system to register my computer, so why do I still get prompted to verify my identity when I log in?

There are several things that could be going on here:

1. Are you logging in from the same computer or device that you previously verified? You must verify each device individually, so if you have verified your work computer, you may still get prompted on your home computer. You may verify as many devices as you want.
2. Are you deleting cookies? Some people manually delete cookies or other browser related files on a periodic basis. Other people have their browser set to automatically delete those files when they exit out of their browser. If you are doing either of these, the system will not be able to recognize your computer or device and will ask you to verify your identity.
3. Do you have security software installed on your device that could be deleting cookies? Some people are deleting cookies and don't know it. This can be caused by security software that deletes cookies or browsing history automatically without telling you. Some employers also have computer configurations that automatically delete cookies.

If none of these appear to apply to you, then you may have to do some deeper digging. Typically the system is fairly forgiving and even if the cookie is deleted, the system may still recognize you based on other browser files related to internet banking (temporary internet files or cache). So if you do suddenly have to verify identity, it is almost certain something has deleted the cookie and likely the other browser files related to online banking as well.

Unfortunately, this is a problem that nearly all financial institutions share, as most are using the same type of technology to recognize returning users. If you have accounts at other financial institutions, you likely have experienced similar issues on those sites as well.

For tips on recommended browser settings, including cookie settings, visit the browser settings link for your browser in our Online Help Index:

https://www.eecuonlinebanking.org/onlineserv/HB/login_help.html

What is the purpose of this enhanced authentication process?

The purpose is to protect your identity and your account by limiting who has access. Cyber criminals have developed malware that specifically targets online banking logins. Even if you have updated virus protection, you may still have malware on your PC or device that allows criminals to steal your usernames and passwords as you type them in. Adding this extra step provides a way to ensure that it is really you that is logging in, and not a criminal logging in with your credentials.

For more information, see the “What is Multifactor Authentication” section of the Online Help Index:

https://www.eecuonlinebanking.org/onlineserv/HB/login_help.html#security

Can I opt-out of this enhanced authentication process?

We are required by our Federal regulators to verify logins based on two factors. Your username and password combination count as one factor, and a recognized computer or device counts as the second. If you log in from an unrecognized device, we have to use another method as the second authentication factor. Since this is part of a mandate from our regulators, we cannot allow you to opt-out of it.

Can you give me more information about the requirement for enhanced authentication?

In 2005, the FFIEC (the government body that set standards for the FDIC, NCUA, and other agencies that regulate the financial industry) published a set of rules related to online security. Their determination was that simple user ID and password authentication was not sufficient to protect online financial information and transactions. They required that financial institutions offer a second factor of authentication. The way most institutions (including EECU) chose to meet this new requirement (referred to commonly as Multifactor Authentication, or MFA) was to add a system that recognizes the computer or device you normally log in from, and only require additional security if you login from a new or unknown device. Then if you log in from a new or unknown device, it would prompt you to enter a secondary password or answer to challenge questions as a second factor.

However, in 2011, the FFIEC updated their rules to state that using a secondary password or challenge questions was not secure enough as a second factor. Because of that, EECU eliminated challenge questions in 2013 and went to a system that requires a verification passcode be sent to a registered phone or email address whenever you log in from an unknown device. Given that all financial institutions are subject to these updated guidelines, you will likely see all financial institutions eliminate challenge questions eventually.

And given that the criminals are always attempting to adapt their method to get around new security features, it is likely you will see new security features or processes in the future.

Additional Resources

For additional information, including info on security, login troubleshooting, browser settings, or assistance with any other browser-related issue, visit our Online Help Index:

https://www.eecuonlinebanking.org/onlineserv/HB/login_help.html