

# Northland's Home Banking

## *Multi-Factor Authentication (MFA)*

### Frequently Asked Questions (FAQ)

At Northland, we take our obligation to protect your financial information seriously. In order to meet FFIEC guidelines for stronger authentication, we have added an additional layer of security to our Home Banking and Bill Pay services. This security feature will combat identity theft by monitoring your account access for any uncharacteristic or unusual activity.

#### 1. What is Multi-Factor Authentication (MFA) and why must I use it?

Multifactor authentication is an authentication protocol that requires multiple methods of establishing identity such as “something you know” and “something you have” or “something you are”.

*Example:* A common example is a bank card (credit card, debit card), the card itself is the physical item (something you have), and the personal identification number (PIN) is the data that goes with it (something you know).

We use characteristics of the computers you use to access Home Banking and your access habits as a form of “something you have”.

Financial institution regulations have mandated that we employ some form of MFA for our Home Banking service.

#### 2. How does the MFA enrollment process work?

##### Description of the Enrollment Process

As a new user to Northland's Home Banking, you will automatically begin the enrollment process the first time you access Home Banking. You will be prompted to enter a **Username** and **Password**. On this page there will be a link for those that have not already selected a unique username. By clicking on this link you are beginning the *Username Registration process*. You will be asked to supply several pieces of information.

##### Step-by-Step of the Enrollment Process

- You will be asked to supply your Northland account number. Generally, this will be the only time you will be asked for your account number by Home Banking.
- You will be asked to supply your Home Banking Password, which, for first time users will be supplied by a Northland Member Service Representative.
- You will need to pick a unique username which you will use to access Home Banking in the future. Rules for selecting usernames are as follows:
  - ✓ Must be between 8-20 characters in length
  - ✓ Must start with a letter (a-z)
  - ✓ No special characters – only letters and numbers (a-z & 0-9)
  - ✓ Usernames must be unique for each account number. If you enter a username that is already in use at the credit union you will be prompted to select another username until you select one that is not in use.
  - ✓ Usernames are not case sensitive

## Example of the Username Registration Screen

# Username Registration

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Your credit union is introducing a new feature. From now on, you will be using the username to login instead of the account number.

Please provide the required information and select a username to be used for logging in, then click **Continue**

Rules:

- 8-15 characters in length
- Must start with a letter
- No special characters - only letters and numbers

Please enter your account number:

Please enter your password:

Please select a username:

Once you've entered the required information and clicked "Continue", assuming you've met all the Username and Password rules, you can proceed on to Home Banking.

After you've successfully completed the Username Registration process the system will begin to profile your Home Banking usage. The amount of time required to complete your profile will vary depending on your Home Banking usage habits (**generally several weeks**).

Once the system has collected enough information to complete your profile you will be prompted to complete the "**Challenge Question Collection**" process the next time you access Home Banking. You will be asked to select and answer three different security questions which will be used to verify your identity as needed in the future. You must provide answers to all three security questions that you select. You may continue on to Home Banking up to two times without submitting answers, but on the third time you will not be able to continue until you answer the three security questions.

# Challenge Question Collection

## Additional Security: Please Answer Challenge Questions

In order to make your online banking experience as secure as possible we are introducing a new security feature that watches for uncharacteristic or unusual behavior involving your account. If anything out of the ordinary is detected, we will ask you to verify your identity.

Please select and answer the questions below. In the future we will use these questions to verify your identity.

-Please select a question-

-Please select a question-

-Please select a question-

Note: We will never ask you to answer the full list of security questions. If someone asks you for the full list, please report to us.

Once you complete the three security questions you are completely enrolled in Northland's enhanced authentication system.

**Once you are completely enrolled you will only be asked to answer any of these security questions if your Home Banking access attempt appears to be unusual or uncharacteristic of your typical behavior.**

### 3. Who is impacted by MFA?

All Northland members that utilize our Home Banking service.

### 4. How much will it cost?

There is absolutely no cost to members associated with the security system.

### 5. Is my personal information safe?

Yes. In fact, your personal information is safer than ever before because we are making sure it is really you and not an unauthorized user trying to access your information.

## **6. Other than during enrollment, when will I be asked for more information?**

You will only be prompted to enter additional information when access to your online account appears to be unusual or uncharacteristic of your typical behavior.

*Example 1:* If you try to access Home Banking from a computer and/or Internet Service Provider that you have never used before, you may be prompted to answer your previously selected security questions.

*Example 2:* You may, occasionally, be prompted to select NEW security questions and provide new answers to those questions.

## **7. What additional information will I be asked?**

If any unusual or uncharacteristic behavior is detected you will be asked to answer several of the security questions you chose previously.

## **8. What is unusual or uncharacteristic behavior?**

Uncharacteristic or unusual behavior is anything that appears out-of-the-ordinary compared to where and when you normally would bank online. If the action being requested does not appear to be something you would normally do, we will ask you for more information to make sure it is really you and not an unauthorized user.

## **9. How are you able to detect unusual or uncharacteristic behavior?**

The security system takes into account factors such as the computers you typically use to access your account or the typical security settings for your computer. Hundreds of factors, such as these, create a profile that is unique to you that allows us to make decisions about whether the person attempting to access your account appears to really be you.

## **10. Will I be asked for more information all the time now?**

No, you will only be asked for more information when unusual or uncharacteristic behavior is detected. This will most likely be a very rare occurrence.

## **11. How closely do the challenge question responses have to match the original answers I supplied during collection of the challenge questions and answers?**

We recognize that you might not always remember the exact spelling, spacing and letter case (upper and lower case letter usage) that you originally entered when answering the security questions. For that reason, our system does make attempts to anticipate common English language typographical errors and ignores spaces, separators and case sensitivity.