



Billpay FAQs

1. Why is my online experience changing?

In order to make your online service experience as secure as possible, we are introducing new security features. Most of the time your online experience will be the same as it was before, only now you will have an extra layer of security working behind-the-scenes to protect your account. The new security may—very infrequently—prompt you to verify your identify before continuing. This means you can now bank online with a renewed sense of confidence.

2. What are the new security enhancements?

The new security feature adds a layer of protection to your online account by letting you know it's really us, and letting us know it's really you.



Letting you know it's really us

- You pick one of thousands of images and write some brief text to help identify the image to you.
- Every time you attempt to login to your account, your personal image and text will appear before you enter your password.
- Seeing your personal image and text will let you know that you are at the real northlandcu.com and not a fake or fraudulent site. This means it is safe to enter your password.
- If the correct personal image and text do not appear, do not enter your password.

Remember: Once you have signed up, NEVER enter sensitive information such as your password without first seeing your personal security image and text.

Letting us know it's really you

- The security system will recognize the computers you normally use to access our online banking site.
- If you or someone else attempts to login from a new or unrecognized computer, you will need to answer a few security questions that only you should know the answer to before being allowed to continue.

3. How do I sign up for the new security enhancements?

You will be prompted to select your personal image and text and security questions. You do not need to do anything to initiate this process. When you are prompted, please take a moment to set up your image, text and questions in order to add an additional layer of protection to your account.

4. How should I choose the secret answers to my security questions?

You will only be prompted to answer some of your security questions when a particular activity or transaction appears to be unusual or uncharacteristic of your typical behavior. Try to avoid using answers that will change over time. If you share account access with anyone else, you may want to establish your security questions together so that you both know the answers if you are ever prompted to provide additional information when logging in. Enter your answers carefully as you will need to supply exactly the same answer if you are ever prompted with one of your security questions.

5. How much will it cost me as an end user?

There is absolutely no cost associated with the new security system.



6. Where do I enter my password?

With the new security feature, you should not enter your password until you see your personal security image and text. To begin logging in, simply enter your user ID and click on login. You should then see your personal image and text on the next screen. If you do, you can safely enter your password to gain access to your account.

7. When will I be asked to answer my security questions?

You will be prompted to answer a few security questions that only you know when a particular activity or transaction appears to be unusual or uncharacteristic of your typical behavior.

8. What is unusual or uncharacteristic behavior?

Uncharacteristic or unusual behavior is anything that appears out of the ordinary compared to how you would normally bank online and where you normally 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 type of transactions you ordinarily perform, the computers you typically use to access your account, and 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 conducting a given activity and transaction within your account appears to really be you.

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

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 do I know it is working?

After you complete the set-up process, the new security system will work automatically. That means you are being protected every moment — when you are online and more importantly when you are not. Please note that for your protection, we will periodically ask you to update your questions and answers as well.

12. 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.

13. How will this help prevent online fraud?

If your user ID and password are stolen, the fraudster would have to be able to answer your security questions correctly before being able to access your account or complete a fraudulent transaction. If the user is not able to provide this information, the activity would be blocked. This added layer of security helps us protect your online account at all times. The personal image and text also help ensure that you are always logging in to our legitimate website, not a fraudulent one.

14. What keeps somebody from stealing my personal security image and text?

We will only display your personal image and text after you have entered a correct user ID.

Remember: once you have signed up, NEVER enter your password without first seeing your personal security image and text.

15. I check my account very often. Wouldn't I know if something unusual showed up on my account?

It is always a good idea to regularly monitor your account for any unusual activity (like payments you didn't make). This security service helps prevent those incidences from ever occurring, so when you check your account everything is exactly as it should be.

16. I share my computer with someone who has a different account. Can both of us still login from this computer?

Yes, you can both use the same computer to login to your individual accounts. There is no limit to the number of people that can login to various websites from the same computer.

However, you should consider choosing security questions that only you will know the answer to.

17. My spouse and I have a joint account. Will we both continue to be able to login to the account?

Yes, you can both continue to login to the account as usual. However, you may want to establish your security questions together so that you both know the answers if you are ever prompted to provide additional information when logging in.

18. Can I change my personal security image and text or security questions?

Yes, you can change your personal security image and text or security questions at any time. To make the change, go to the Account Services tab after you login to your account. We will periodically request that you update your selections.

19. I am trying to login from my own computer, but the Website is not showing me my personal security image and text. Instead, it is asking me a question. What is happening?

This might happen in rare cases if you have deleted all cookies on your computer. Before answering a challenge question or entering your password, make sure that you are going to our legitimate website. The easiest way to ensure this is by typing our URL directly into your web browser. Then, after you answer the security question, you should see your personal security image and text next to the password field. If your personal security image and text are there, you can be confident that you are at our legitimate website and can enter your password.

Remember: Once you have signed up, NEVER enter sensitive information such as your password without first seeing your personal security image and text.

20. Will my password change due to the new security features?

No. Your personal security image, text, and challenge questions and answers you provide are distinct from your regular password.

21. I already have anti-virus and a personal firewall. Why do I need this?

We're glad to hear you use antivirus and a personal firewall. Be sure that you keep both software programs up to date for the best possible protection against viruses, Trojans and hackers. This new security feature protects against other kinds of threats such as a stolen user ID and password.