



Using Multifactor Authentication in Online Banking

When an online banking user makes a change to their online banking settings that meets certain conditions, multifactor authentication will be triggered to verify that the account activity is being requested by the actual account holder.

Online banking events that require multifactor authentication include:

- Logging in from a new device or browser
- Changing or resetting your phone number or email address
- Changing or resetting your username, password, or confidence image

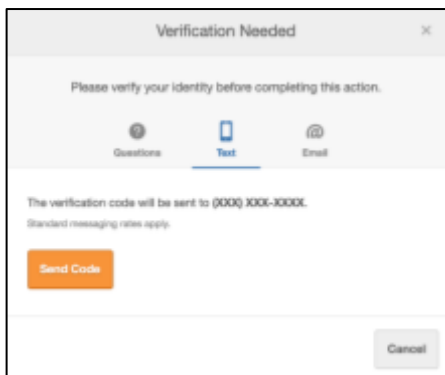
Multi-factor authentication is also triggered by periodic random security checks.

Verifying account activity through single use code:

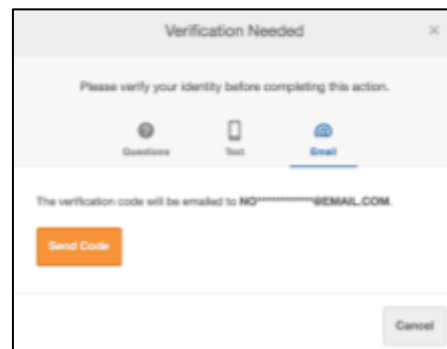
Online banking users have the option of allowing their SMS-enabled mobile phone or email address to receive a single-use code to verify account activity. **Before enabling SMS or email single-use code options, we strongly recommend verifying that the email address and/or mobile phone number is correct in the “Contact” tab under “Settings.”**

If the user selects the “Text” option, a SMS message will be sent containing a single-use code that will be valid for 24 hours. The verification message will display the SMS-enabled mobile phone number to which that single-use code will be sent.

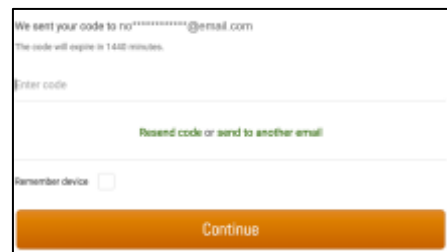
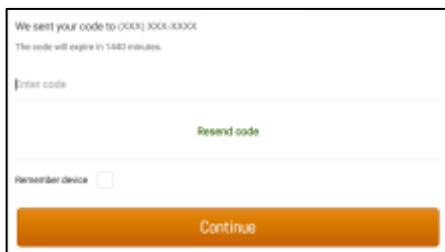
If the user selects the “Email” option, an email will be sent containing a single-use code that will be valid for 24 hours. The verification message will display the email address to which that single-use code will be sent.



Text option



Email Option




Verifying account activity through security questions:

Online banking users are required to provide five unique answers to five security questions. Providing the correct answers to these questions can be used to verify account activity.

Log In to Online Banking

Either we don't recognize your username or we don't recognize this device.

 Username	TESTUSER99	Not TESTUSER99?
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Please answer the questions below so we can verify your identity.

What was the make of the car you used to take your drivers license test (Ford, Toyota...etc)?

What is the middle name of your youngest child?

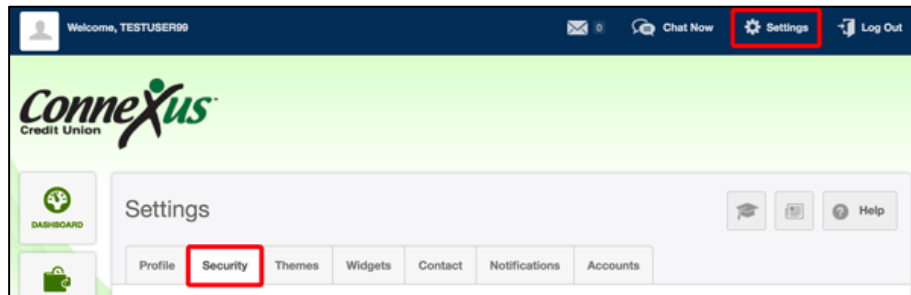
[Don't recognize these questions?](#)

Device Security Remember Me On This Device

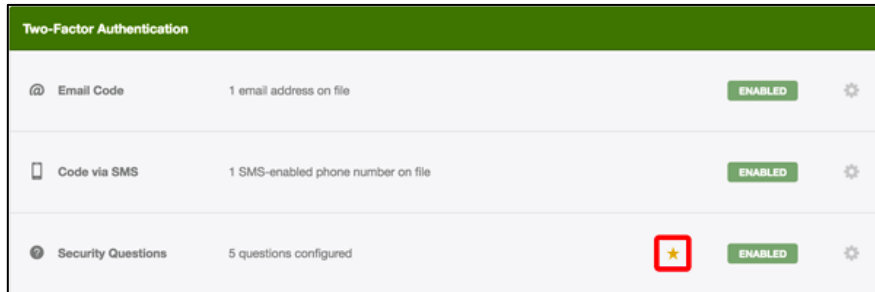
[Continue](#)

Changing multifactor authentication settings:

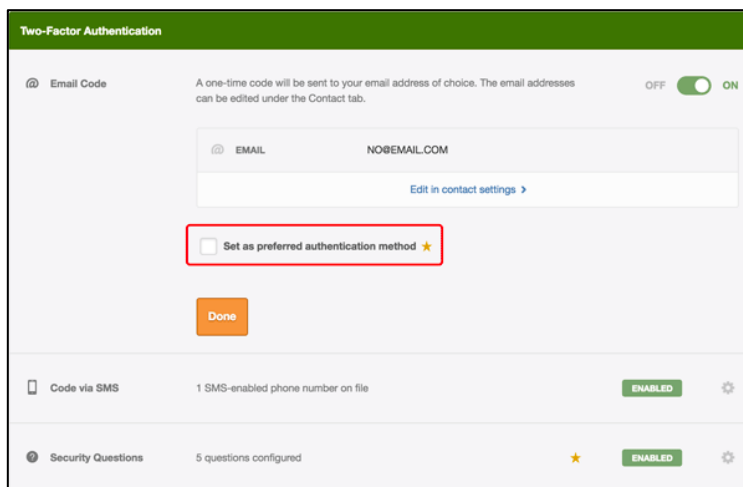
Online banking users can view which multifactor authentication options they have enabled under the “Security” tab in their “Settings” area.



Their preferred multifactor authentication will be indicated by a star-shaped icon. This option will be displayed first by default when account activity verification is required.



The preferred multifactor authentication method can be changed by clicking the gear-shaped icon next to the new preferred method and selecting the “Set as preferred authentication method” checkbox.



Frequently Asked Questions

Is using the single-use code method secure?

The single-use code method is secure because it depends upon having access to the email account or SMS-enabled mobile phone registered to the user's online banking account.

What are the advantages of using the different multifactor authentication methods?

Using the single-use code method doesn't require the user to remember answers to security questions, only to have access to the email account or SMS-enabled mobile phone registered to their online banking account.

Using the security question method doesn't require the user to check their phone or email to verify their account actions, and may also be a better option for those who are less familiar or comfortable with email or SMS.

Where will single-use SMS codes come from?

Single-use SMS codes will come from (414) 939-7444. Should you use SMS for multifactor authentication, we recommend adding that number to your contacts, so you know the message is from Connexus Credit Union. Please do not reply to text messages from this number; any messages from that number are generated automatically, and replies will not be received. If you need to contact us, please call (800) 845-5025 or email us at info@connexuscu.org.

Where will single-use email codes come from?

Single-use email codes will come from noreply@connexuscu.org. Should you use email for multifactor authentication, we recommend adding that number to your address book, so you know the message is from Connexus Credit Union, and to prevent it from being marked as spam. Please do not reply to emails from this address; any emails from that address are generated automatically, and replies will not be received. If you need to contact us, please email us at info@connexuscu.org or call (800) 845-5025.

I didn't receive my single-use code. What should I do?

Ensure the SMS-enabled mobile phone number and email address registered to your online banking account are correct. If you selected the "email" option, check your spam folder. If you selected the "text" option, give it a bit of time; your single-use code may be delayed in delivery due to connectivity issues. You can also try sending another single-use code.

My single-use code isn't working

*Your code may have expired; single-use codes will expire after 24 hours. If your single-use code isn't working, you could also verify your account actions using the security question method. If you sent more than one security code, make sure you are using the most recent one. If you cannot verify your account actions using either multifactor authentication method, please contact the Member Contact Center at **(800) 845-5025**.*