

Common Questions about Enhanced Login Security

818-973-4900 or 800- 973 - 4989 Mon. - Fri. 8:30 a.m. - 4:00 p.m.

Enhanced Login Security is a new online security feature that will provide you additional protection from fraud and identity theft. Once you set up your personalized challenge questions, Enhanced Login Security helps prevent unauthorized access to your accounts and secure financial information.

Enhanced Login Security will allow us to recognize you as the true owner of your account by recognizing not only your login information but also your computer. If we don't recognize your computer, we will ask you to respond to challenge questions, to ensure authorized access.

What's the difference between my Home Banking password and my Enhanced Login Security?

Your Home Banking password is used to access your accounts, while Enhanced Login Security is used to validate your identity once you are in Home Banking, and serves as a second line of defense to prevent unauthorized access to your account.

How does Enhanced Login Security work?

You will need to add extra security to each computer that you use for Home Banking. This can be done easily from the Enhanced Login Security Options page. Whenever you log in from a computer that you have added extra security to, you will automatically have additional protection and notice no difference in the way you log into your account. However, if you log in from a different computer than the one you have added, you will be asked to respond to your challenge questions before accessing your account.

Please note: If you use multiple browsers within the same computer, you will need to add extra security to each browser separately.

Here is the screen that will display when logging on to a computer without Enhanced Login Security:

| TECHNICOLOR | |
|---|---|
| Login Security | Need Help? 818-973-4900 or eservices@technicolorfcu.org |
| Answer these questions to confirm your identity | QA Having trouble? |
| What was your first car? | |
| What elementary school did you go to? | |
| What is the name of your maternal | |

How does Enhanced Login Security protect me?

Enhanced Login Security validates your identity because we recognize your computer AND your login information. If we do not recognize your computer, then you will be asked challenge questions, the answers to which are known by only you.

| Please validate your identity | | à · a · = | - |
|--|-----------|---|---|
| Federal Credit Union | | | |
| Login Security | | Need Help? 818-973-4900 or eservices@technicolorfcu.org | |
| Answer these questions to con identity | firm your | QA Having trouble? | |
| What was your first car? | | | |
| What elementary school did you go to? | | | |
| What is the name of your maternal grandmother? | | | |
| Continue | | | |

How do you recognize my computer?

When you add extra security to your computer, a secure cookie will be placed on your computer. When used in combination with your login information, the secure cookie creates a unique way to identify you to the system. For every login attempt after you add extra security to one computer, this secure cookie is validated along with your user name and password. This secure cookie is only used by Technicolor Federal Credit Union to validate your identity and does not contain any personal information.

Will the secure cookie track my web browsing?

No, the secure cookie is only used to indicate that your computer is authorized to view your Home Banking account.

Can I log in from multiple computers and browsers?

Yes, you can log in from as many different computers and browsers as you like. If you log in from a computer that you haven't added extra security to, you will be asked challenge questions to verify your identity. If you answer correctly, you will have the option to add extra security to that computer, and avoid being asked the questions.

Please note: If you use multiple browsers within the same computer, you will need to enroll each browser separately.

| vvnat elementary schr | | |
|------------------------------------|---------|---|
| What is the name of y grandmother? | Save ti | me! Do you want to skip this step when logging in from this computer? |
| Continue | 🔵 Yes | Only require my Member Number and Password when I login from this computer. We recommend YES if this computer is PRIVATE (such as your personal computer). |
| | ⊙ No | Require the extra security step for this computer, using the information that I provided above. We recommend NO if this computer is PUBLIC (such as a library or school computer). |
| | | Login |
| | | |

Can I still log in to my account from anywhere?

Yes, this feature does not prevent you from logging in from any computer. If we do not recognize the computer that you are using, then we will simply ask the challenge questions before allowing you access.

I share my computer with someone who also uses Online Banking. Can both of us still log in from the same computer?

Yes. You can use the same computer to log in to your individual accounts safely; you will not be able to access each other's information because your secure cookie is linked to only your login information. There is no limit as to how many secure cookies can be installed on the same computer. Just remember to never share your Member Number or Password with anyone.

What will happen if I remove extra security protection from this computer?

If you want to remove extra security protection from this computer, the secure cookie will be removed from the computer you are currently logged into, and all future logins from this computer will require you to answer challenge questions about yourself to which only you will know the answers.

1. To remove extra security protection from this computer, select the User Options button:



2. Select the Login Security – Change Challenge Questions link.

| C Welcome to Technicolor Federal | Credit Union's CU An |
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| TECHNICOLO Federal Credit Un | |
| Account ePay My Access TurboTax | v v v v v Online Anytime Products & User Help Sign Off Statements Loan Center Services Options |
| | User Options |
| This page will | I allow you to change your personal options listed below. |
| | <u>Change Password</u> <u>Change Timeout</u> <u>Login Security - Change Challenge Questions</u> <u>E-mail Address</u> <u>History Date Range</u> <u>Default History Sort Order</u> |

3. Uncheck the checkbox that says "Yes, I want to continue using Login Security" then click the save button.



What should I do if I do not want to use a computer to which I have previously added extra security?

If, for any reason, you no longer plan on using a computer to access your accounts, and you have added extra security to that computer, you should remove the extra security from that computer.

1. This can be done by logging into your account from the computer that you wish to remove the extra security from and selecting the User Options button.



2. Select the "Public" circle in the Extra login security section that states "This computer is currently set as private. "This will remove the secure cookie from that browser, so that if an attempt to log in to your account is made from that computer, challenge questions will be presented before access is granted.

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| Access Turbol | Please keep your information up-to-date | |
| Now | Later | |
| Enter your details below So that you have Chall Questions when we ne your identity. | enge ed to confirm We'll already have your details on file. All you need to d is answer your questions correctly to access your account securely. | 0 |
| QA Challenge questions | Want the option to answer challenge question(s) for Login Security? You can set up some questions that can be asked to confirm your identity Already set up! No need to do anything. However, if you would like, you c answers. | an <u>setup new questions and</u> |
| Extra login security | Do you want to continue using extra Login Security? (if you do not, simp Yes, I want to continue using Login Security. (Recommended) | ly uncheck the checkbox.) |
| What's this 🚱 | Private (We will require your Member Number and Password to log you and the second secon | prease do so below. ou in securely.) login security to log you in |

Why do I keep getting asked for the challenge questions when I log in from a computer to which I have already added extra security?

This is probably happening because the secure cookie that was placed within your browser is getting deleted. This can happen if you delete cookies from your machine. Deleting cookies is a common method that Spyware blocker software uses to remove potentially risky items from your computer. These solutions typically remove ALL cookies as a precaution, even though very few cookies are actually security risks. In order to use this feature without being asked the challenge questions at each login, the secure cookie that we use to identify your computer must stay within your browser. We recommend that you do not delete these cookies if you do not want to be asked the challenge questions at each login.

Why do I need to answer three questions?

By using three questions, it makes it harder for identity thieves to gain access to your account by randomly guessing your answers.

The system keeps saying that my answers are incorrect.

You need to re-enter the answers exactly as you typed them in when you set up Enhanced Login Security, including the amount of spaces used. Otherwise, you will be rejected by the system.

Are the answers to the challenge questions case sensitive?

No. They are not. The only requirement is to provide the answers as entered; i.e., with spaces if the answer was entered with them.

What number should I call if I get locked out of Online Home Banking?

818-974-4900 or 800- 973-4989 Mon. - Fri. 8:30 a.m. - 4:00 p.m.

Can you send me the answers to my questions?

No. Due to security reasons, we are not able to email personal account information to unsecured email addresses.

I still can't log into Online Home Banking after resetting my password/questions. What do I do now?

Did you create a new password in Audio Telephone Banking?

If No, call (818) 973-4900 select Option 1 and follow the instructions.

If Yes, please call our Member Service Center at 818-973-4900 or 800-973-4989 for assistance

How do I enroll a computer after the cookies have been deleted or enroll an additional computer?

Follow these simple steps:

- 1. Log into the computer
- 2. Answer the challenge questions

| /es" butt | on to only require the member number and Password. |
|-----------|---|
| Save ti | me! Do you want to skip this step when logging in from this computer? |
| Yes | Only require my Member Number and Password when I login from this computer. We recommend YES if this computer is PRIVATE (such as your personal computer). |
| ⊙ No | Require the extra security step for this computer, using the information that I provided above. We recommend NO if this computer is PUBLIC (such as a library or school computer). |
| | Login |
| | Yes" butt Save ti → Yes ⊚ № |

- 4. Select the Login button
- 5. The system has added the enhanced security to the computer

How to change the security challenge questions?

Follow these simple steps:

- 1. Log into the computer
- 2. Answer the challenge questions
- 3. Select the User Options menu

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| Account Access | v ePay | My TurboTax | v Online Statements | Anytime Loan Center | Products & Services | User Options | v Help | v Sign Off | |

4. Select the Login Security – Change Challenge Questions link

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|------------------------|---------------|---------------------|--|--|---|-----------------|--------------|---------------|---|--|
| TEC Feder | HNI al Cre | COLO dit Un | | 2 | | | | | _ | |
| ¢ Account Access | ePay | ý My TurboTax | Únline Statements | Anytime Loan Cente | Products & Services | Úser Options | v Help | ý Sign Off | | |
| | | | | User | Options | | | | | |
| | Th | is page wil | allow you | to change | e your pers | onal option | is listed be | elow. | | |
| | | | Change Change Login Se E-mail A History I Default I | Password Timeout acurity - C address Date Rang History So | <u>hange Chal</u> <u>e</u> rt Order | lenge Que | stions 🗲 | | | |

5. In the Challenge Question section, click the "setup new questions and answers" link



5. A new screen will display with three question fields to select from. Select the questions and set the answer for each question and save.

| Challenge | You can set up some questions that can be as | sked to confirm your identi |
|---------------|--|-----------------------------|
| questions | Question1: | Answer: |
| What's this 🙆 | What was your first car? | |
| | Question2: | Answer: |
| | What elementary school did you go to? | |
| | Question3: | Answer: |
| | What was the name of the hospital were yo \checkmark | |
| | | |

6. The system has updated your challenge questions. The next time you log in, the system will ask for answers to the new challenge questions.