Secure Multifactor Login Authentication

In February 2012 Connex added Multi-Factor Authentication to our Online Banking and Mobile Banking account login procedure for added security. Multifactor Authentication protects against online/mobile fraud by providing an additional end user authentication ‘factor’ beyond the username and password that was traditionally used. The solution was designed to preserve the convenience and usability of your electronic banking channel. Prior to February 2012 the MFA used by Connex was challenge questions. Since February 2012, MFA consists of one-time passcodes that are sent to the member via voice call, text message or email.

Why did you making additional changes to the security standards?

We care deeply about keeping your money safe while providing you with easy access to your accounts. With the continued growth of online banking, there are increased needs for greater security standards to keep you and your money well protected. In addition, the government issued new guidelines in 2011, calling for enhanced security measures for online/mobile banking. Thus, we are upgrading our security procedures to provide you with the best protection available. Our new security standards will make it even safer for you to monitor and manage your money while safeguarding against unauthorized access to your accounts.

What were the changes?

1. We will ensure that your login is as strong as it can be. User IDs must be six characters long and they can’t be made up of only numbers (e.g. alphabetic or alphanumeric). They can be made up of a combination of letters, numbers and the following special characters: @*$-_=.!~.

2. We are also implemented a new requirement to only verify your identity by phone when you log in. The option to get a verification code by e-mail is being eliminated for account security purposes. After providing your username and password, you will be asked to provide a phone number for a phone that you have with you. We will immediately send an access code to your phone (via voice or via SMS text message) that you will enter into your computer to complete your login. You can opt to have this
computer remembered, so you do not need to repeat this step each time you log in. However, you must obtain a new access code for each computer you use to log in that is not remembered on the system.

**How does using my phone make my account safer?**

We implemented further changes to what is known as “multifactor authentication” which makes it more difficult for phishers and attackers to access your accounts without you knowing it. The process is similar to when you visit an ATM. When you access your account from any ATM, you need both your ATM card (something that you have) and PIN (something that you know). We’re implementing the same type of protection by using both your password and your phone to access your account. By doing this, even if an attacker or a phisher manages to steal your password and tries to use it to log in, they would be unsuccessful because they would need your phone as well.

**Is there anything I need to do?**

When you register for Online or Mobile Banking you also must have a phone handy and provide the phone number to receive your access code. You will need this phone every time that you need to receive an access code. You will have the ability to register up to two phones.

**Will I always need to use both my password and my phone from now on?**

The first time you attempt to log in from a new computer or mobile device, you will need to use both your password and the access code you receive on your phone in order to log in. If you are accessing from a private computer that you personally use, you can opt for the system to remember your computer or mobile device for future logins.

By doing this, you will not need to repeat the step of obtaining an access code via phone, and you will only need your username and password in the future to log in. For the best security protection, we suggest that you always use both your phone and your password. If you do opt to have your computer or device remembered, we recommend that you do so only on computers or devices that you personally own and that have the latest updates and virus protection software installed on them. Please note that if you delete your cookies or clear your internet browser history on your remembered computer it will no longer be remembered.

**How about if I log in from another computer?**

The first time you log in from another computer, you will need to use both your password and a new phone access code to log in. However, you can choose to have your new computer device remembered on the system so you only need your username and password for future access to your account online.