

Security Enhancements in Hotel and Travel Industry FCU Online Banking

What changes will be implemented within the month of September for Security?

Due to ever-changing technology trends and increased security risks, Hotel and Travel Industry Federal Credit Union has chosen to make required changes. This will help ensure that the credit union and its member's data are more secure and to include a multi-factor authentication.

The changes are as follows:

- Username- Member is not able to use sensitive information (**i.e. account number**).
- Security Questions- Credit union must have a minimum of 5 (five) security questions that will be used in multi-factor authentication, if needed.
- Remember this Device- Application will remember the device that the member accessing their online application on. Should the member access from a different device the application will require the member to answer one of the security questions to authenticate the member.

Question: What is multi-factor authentication?

Answer: These are questions asked to authenticate the user and confirm their identity. Username and Password are two types of authentication. Other types include remember the member's device (i.e. IP Address) and security questions.

The credit union has three authentication methods.

- Username & Password(required)
- Remember this device (now required)
- Security Questions (now required)

Question: Why are security questions now being required?

Answer: The security questions are only required when the member attempts to log into their online or mobile banking application from a different device. Due to the increased cyber-attacks it is important to add an additional security layer to authenticate the user if the member has never logged on using that device. This is an added level of protection for our member's.

Question: Will the member have to answer these security question each time they log in?

Answer: No. They will only need to answer one of the security questions should they attempt to log in using a different device than they typically use.

Questions: What if the member forgets the answer to the security question?

Answer: They can call the credit union to reset their answers.

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