

MCU Online and MFA (Multi-Factor Authentication)

Instructions for enrolling in MFA Security.

1. Type in your account number in the User ID box and press return or click on Log in.

Figure A:

The screenshot shows the Mountain Credit Union login page. At the top, there is a navigation bar with links for Shopping, Games, Travel, MSN, Amazon, eBay, Facebook, and Twitter. The address bar shows the URL: <https://208.62.177.253/Suite5/Features/Auth/MFA/Default.aspx>. The page features the Mountain Credit Union logo and a banner that says "Welcome to Mountain Credit Union's New Home Banking Platform!". Below the banner, there is a "Sign In" section with a "User ID:" label and an input field. Below the input field are "Log In" and "Reset" buttons, and a "Mobile Banking" link. To the right of the login form is a "Security Features" sidebar with the heading "MCU Anytime Security Features" and some text. At the bottom of the page, there are logos for "We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.", "NCUA", and "Equal Housing Lender". A copyright notice at the bottom reads "© 2007 Fiserv. All rights reserved."

2. Enter your password in the Password box and click Sign in

Figure B:

The screenshot shows a Windows Internet Explorer browser window. The address bar displays the URL: <https://208.62.177.253/!Suite5/Features/Auth/!MFA/Login/!MFALoginUnrolledPassword.aspx>. The page header features the Mountain Credit Union logo and a banner that reads "Welcome to Mountain Credit Union's New Home Banking Platform!". Below the banner, the "Sign In" section is prominent, containing a "Password:" label, a text input field, and a "Sign In" button. A link for "Forgot your password?" is located below the password field. To the right, a "New Security Feature" box contains text about financial information protection and a new security feature. The footer includes logos for LENDER, NCUA, and a security notice: "Unauthorized attempts to access, upload information, or deface this web site is strictly prohibited and are subject to prosecution Title 18 U.S.C. Sec. 1001 and 1030." The copyright notice at the bottom reads "© 2007 Fiserv. All rights reserved."

3. The Disclosure Screen is displayed, either click the “Delay” or “Enroll” button on the bottom of eh Disclosure Screen.

Figure C – Disclosure Screen

IMPORTANT INFORMATION ABOUT PROCEDURES FOR NEW SECURITY FEATURES

Due to new guidelines set forth by the FFIEC or Federal Financial Institutions Examination Council, all Credit Unions are required to implement a new security feature which is called Multi Factor Authentication (MFA). Security is our number one priority for our Members and that is why these additional security measures are needed to prevent phishing attacks and scams and assure you the member that you are navigating to the official MCU Online site.

Multi-factor authentication mechanism relying on more than one type of authentication. A PIN or password alone is representative of single factor authentication. Adding additional authentication mechanisms would result in multi-factor authentication.

This agreement/disclosure governs this security feature by Mountain Credit Union now and in the future. By accepting this new MFA feature for MCU Online log on this assures the Credit Union you are a member of Mountain Credit Union and it assures you that the site you have logged onto from your Home, Work or Business PC is the official MCU Online site.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR DELAYING ENROLLMENT

Due to new guidelines set forth by the FFIEC or Federal Financial Institutions Examination Council, all Credit Unions are required to implement a new security feature which is called Multi Factor Authentication (MFA). Security is our number one priority for our members and that is why these additional security measures are needed to prevent phishing attacks and scams and assure you the member that you are navigating to the official MCU Online site.

Multi-factor authentication is a strong authentication mechanism relying on more than one type of authentication. A PIN or password alone is representative of single factor authentication. Adding additional authentication mechanisms would result in multi-factor authentication.

This agreement/disclosure governs this security feature by Mountain Credit Union now and in the future. By accepting this new MFA feature for MCU Online log on assures the Mountain Credit Union you are a Member of the Credit Union and it assures you that the site you have logged onto from your Home, Work or Business PC is the official MCU Online site.

You've chosen to delay enrollment and you will be prompted to enroll on your next login attempt.

Delay
Enroll

Note: If you click Delay you are automatically signed-in! You can delay enrollment 3 times, but will then be required to enroll.

4. If you click Enroll on the Disclosure Screen, you will now be asked to pick your image and phrase. You can accept the current image, or click the change image link to select a different image (see Figure E), then enter a phrase to describe your personal image. When you are finished, click Next.

Figure D:

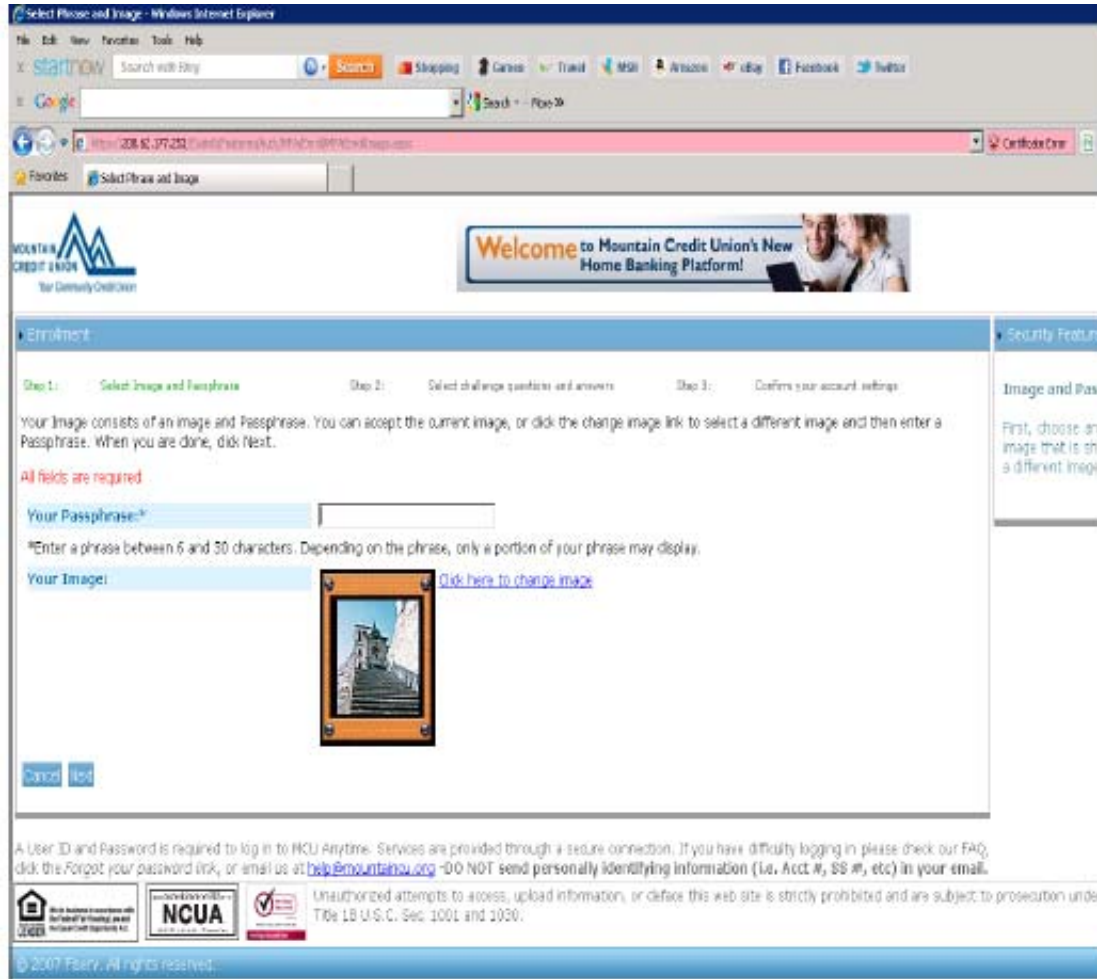
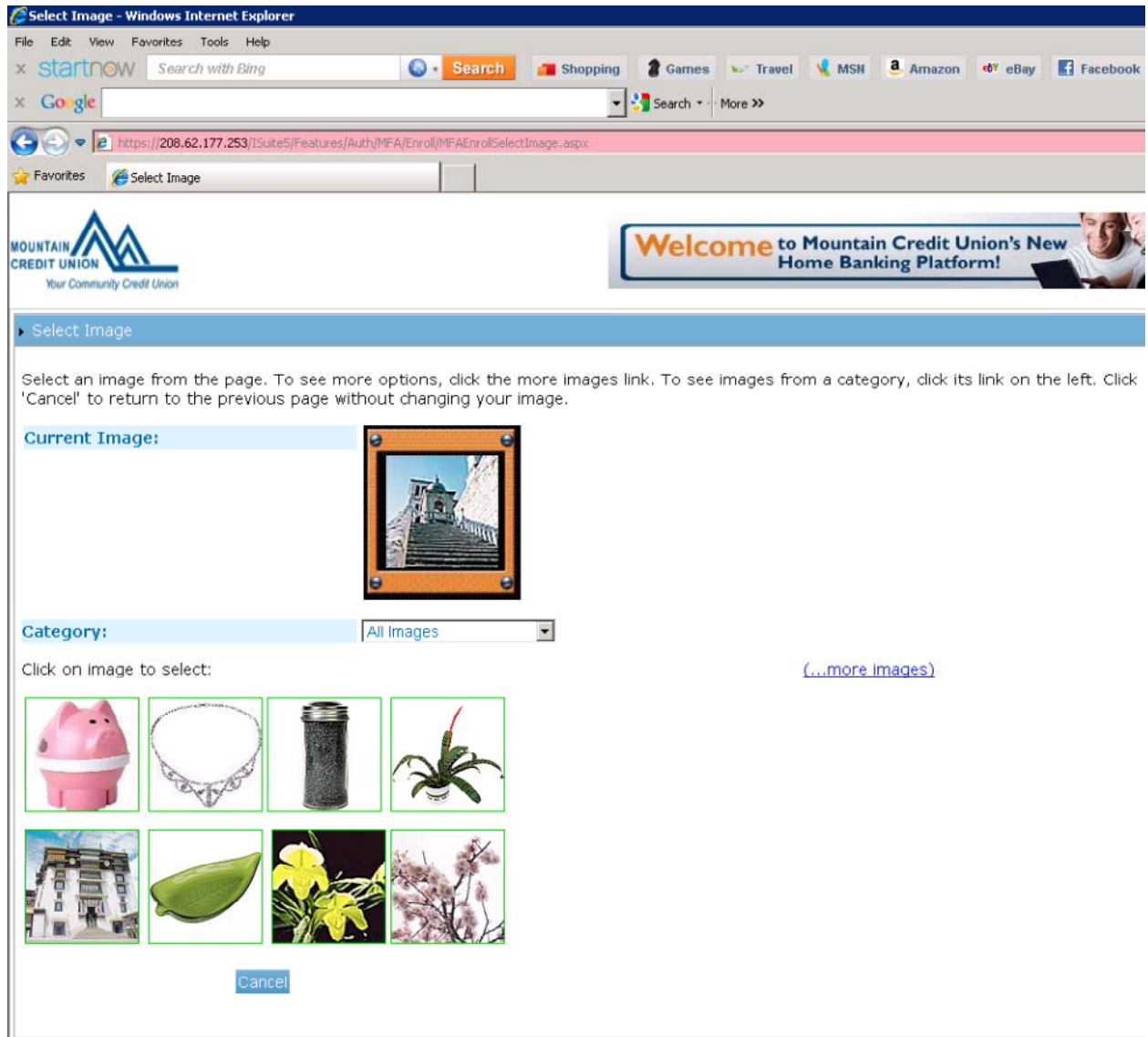


Figure E:



A User ID and Password is required to log in to MCU Anytime. Services are provided through a secure connection. If you have difficulty logging

5. You are prompted for three challenge questions. Pick 3 questions and supply your answer in the box below each question.
 - a. Select either public or to have it registered for faster sign-in in the future click personal computer.
 - b. Click the next button when finished.

Figure F:

Select Challenge Questions - Windows Internet Explorer

File Edit View Favorites Tools Help

startnow Search Shopping Games Travel MSN Amazon eBay Facebook Twitter

Google Search + More >>

https://208.62.177.253/Suite5/Features/Auth/MFA/Enroll/MFAEnrollChall.aspx Certificate Error

Mountain Credit Union Your Community Credit Union

Welcome to Mountain Credit Union's New Home Banking Platform!

Enrollment

Step 1: Select Image and Passphrase Step 2: Select challenge questions and answers Step 3: Confirm your account settings

All fields are required

Challenge Question 1: What is your favorite color? [dropdown]
Your Answer: [text input]

Challenge Question 2: What is your favorite vacation spot? [dropdown]
Your Answer: [text input]

Challenge Question 3: What city do you work in? [dropdown]
Your Answer: [text input]

Select one of the options:
[More about registration](#) This is a personal computer. Register it.
 This is a public computer. Don't register it.

Back Cancel Next

A User ID and Password is required to log in to MCU Anytime. Services are provided through a secure connection. If you have difficulty logging in please check our FAQ, click the *Forgot your password link*, or email us at help@mountaincu.org -DO NOT send personally identifying information (i.e. Acct #, SS #, etc) in your email.

LENDER We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. NCUA National Credit Union Administration. Unauthorized attempts to access, upload information, or deface this web site is strictly prohibited and are subject to prosecution Title 18 U.S.C. Sec. 1001 and 1030.

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6. Review all of your Multi-Factor Authentication information and if it is correct click the Finish button.

Figure G:

Enroll Verify - Windows Internet Explorer

File Edit View Favorites Tools Help

startnow Search Shopping Games Travel MSN Amazon eBay Facebook Twitter

Google Search More >>

https://208.62.177.253/ISite5/Features/Auth/MFA/Enroll/MFAEnrollVerify.aspx

Favorites Enroll Verify


MOUNTAIN CREDIT UNION Your Community Credit Union

Welcome to Mountain Credit Union's New Home Banking Platform!

Enrollment

Step 1: Select Image and Passphrase Step 2: Select challenge questions and answers Step 3: Confirm your account settings

Your Passphrase: Pink Pig

Your Image: 

Challenge Question 1: Where were you born? Your Answer: city

Challenge Question 2: What is your mother's maiden name? Your Answer: name

Challenge Question 3: In what state were you born? Your Answer: state

Selected option: This is a public computer. Don't register it.

Review your Multi Factor Authentication information. Click the Back button to change your Image, Passphrase, or challenge questions or answers. To confirm your information, click Finish. Click Cancel to quit without saving your changes.

Back Cancel Finish

A User ID and Password is required to log in to MCU Anytime. Services are provided through a secure connection. If you have difficulty logging in please check our FAQ, click the [Forgot your password link](#), or email us at help@mountaincu.org -DO NOT send personally identifying information (i.e. Acct #, SS #, etc) in your email.

LENDER We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

NCUA

Member FDIC

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You are now enrolled and ready to begin using our online banking!