

Two-Factor Authentication How To

What is Two-Factor Authentication (2FA)?

When accessing your accounts through Online and Mobile Banking, 2FA provides an added layer of protection and security by requesting an additional login credential beyond your username and password. This second verification method is a **one-time 6-digit passcode** that will be sent to the email address or phone number we have on file via **phone call, text message or email**.

2FA will occur in Online and Mobile Banking in the following scenarios:

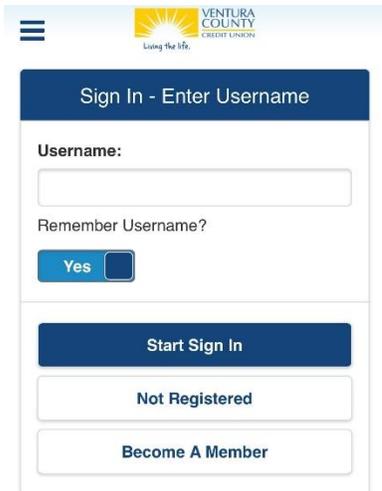
- At first Sign In
- On an unrecognized device
- If you do not select "Remember This Device"
- If you make changes to your account information or add Travel Notes
- Every 90 days

Note: You will be asked to verify your identity only once per session.

How does 2FA work in the Mobile Banking app?

If you haven't logged into the VCCU Mobile app in the last 90 days or haven't used your device to log in before, you will be asked to verify your identity using 2FA.

1. Open the VCCU Mobile app on your Apple or Android device.
2. Enter your **Username**
3. **Remember Username:** Select **Yes** to remember your username the next time you Sign In or **No** to be prompted to enter your username at next Sign In.
4. **Start Sign In** to move to the next step.



Sign In - Enter Username

Username:

Remember Username?

Yes

Start Sign In

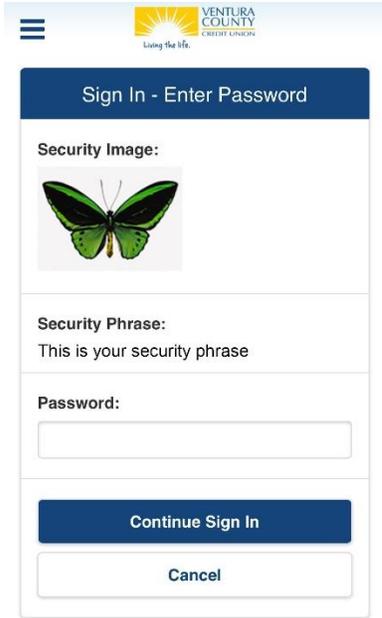
Not Registered

Become A Member

Federally insured by NCUA
Equal Housing Opportunity

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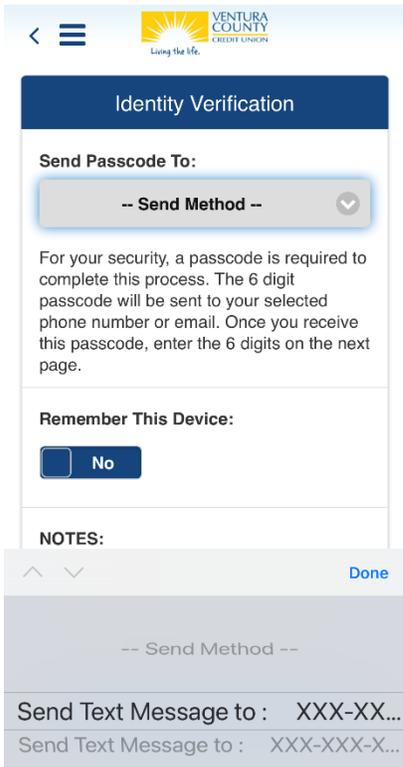
5. Verify that your **Security Image** and **Security Phrase** are both correct.
6. Enter your **Password** and **Continue to Sign In**.



The screenshot shows the 'Sign In - Enter Password' screen. At the top, there is a menu icon and the Ventura County Credit Union logo with the tagline 'Living the life.'. Below the header, the screen is divided into several sections:

- Security Image:** A photograph of a green and black butterfly.
- Security Phrase:** The text 'This is your security phrase'.
- Password:** A text input field.
- Buttons:** A blue 'Continue Sign In' button and a white 'Cancel' button.

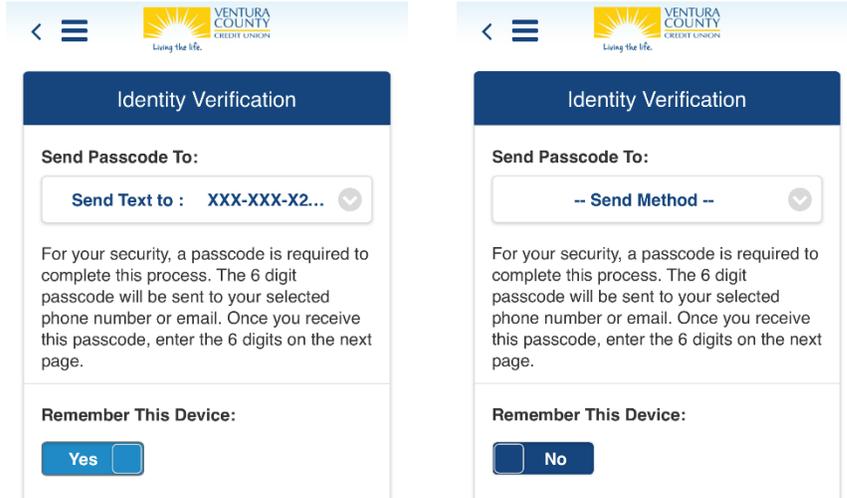
7. **Identity Verification:** Follow the prompts to verify your identity.



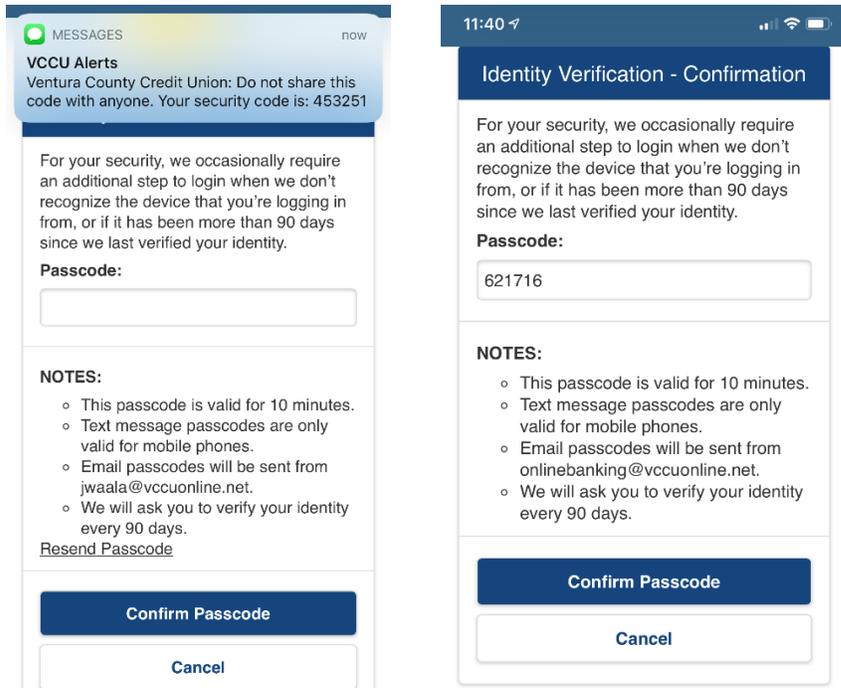
The screenshot shows the 'Identity Verification' screen. At the top, there is a back arrow, a menu icon, and the Ventura County Credit Union logo with the tagline 'Living the life.'. Below the header, the screen contains:

- Send Passcode To:** A dropdown menu currently showing '-- Send Method --'.
- Text:** 'For your security, a passcode is required to complete this process. The 6 digit passcode will be sent to your selected phone number or email. Once you receive this passcode, enter the 6 digits on the next page.'
- Remember This Device:** A toggle switch currently set to 'No'.
- NOTES:** A section with a 'Done' button and a scrollable list of options, including 'Send Text Message to : XXX-XX...' and 'Send Text Message to : XXX-XXX-X...'.

- a. **Send Passcode to:** Select your **Send Method** from the dropdown to send a 6-digit passcode by phone call, text message or email.
- b. **Remember This Device:** Select **Yes** to remember your device the next time you Sign In or **No** to verify your identity the next time you Sign In.



- c. Once you receive the passcode by phone call, text message or email, you will **10 minutes** to either type or copy and paste it into the **Passcode** form field.



8. **Confirm Passcode** to be taken to your accounts screen.