



## 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.

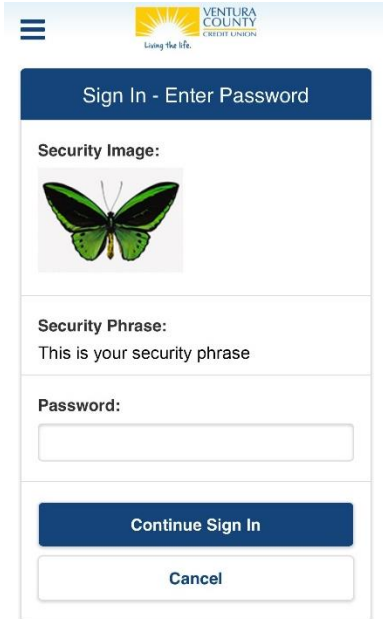
1. Open the VCCU Mobile app on your Apple or Android device.
2. Enter your **Username**
3. **Remember Username:** Select **Yes** to remember your username the next time you Sign In or **No** to be prompted to enter your username at next Sign In.
4. **Start Sign In** to move to the next step.

The screenshot shows the mobile banking app's sign-in interface. At the top, there is a menu icon and the Ventura County Credit Union logo with the tagline 'Living the life.' Below this is a dark blue header with the text 'Sign In - Enter Username'. The main content area includes a 'Username:' label followed by a white input field. Below the input field is the text 'Remember Username?' and a blue button labeled 'Yes' next to a checkbox. At the bottom of the form are three buttons: a dark blue 'Start Sign In' button, a white 'Not Registered' button, and a white 'Become A Member' button.

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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**.



Sign In - Enter Password

Security Image:



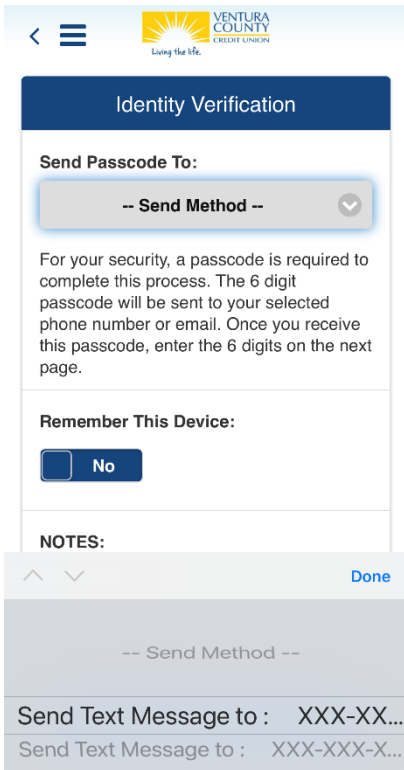
Security Phrase:  
This is your security phrase

Password:

Continue Sign In

Cancel

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



Identity Verification

Send Passcode To:

-- Send Method --

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:

No

NOTES:

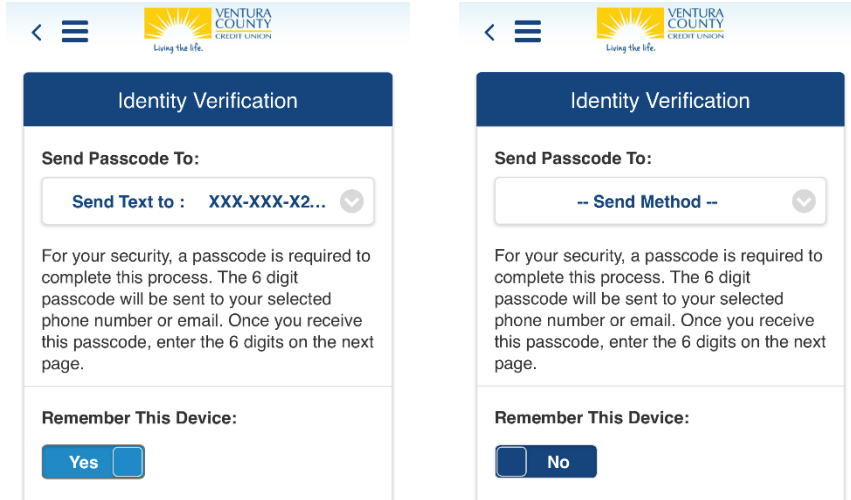
Done

-- Send Method --

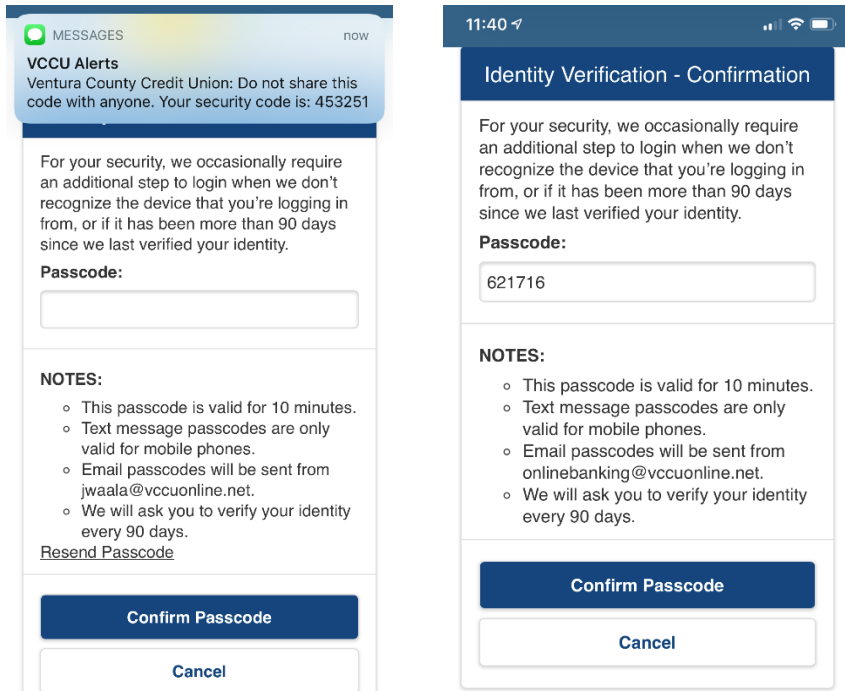
Send Text Message to : XXX-XX...

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.