2-Step Verification

FAQs

December 2021

Introduction

The following FAQs will help you learn more about our new security measure designed to help keep your accounts even more protected. Please also refer to the following resource for further support:

2-Step Verification Member Guide

Please note that if you have the LDCU Mobile Banking app, you will need to update it on your mobile device via the App Store (or through Google Play on Android devices). Updating your LDCU Mobile Banking app is required to ensure full 2-Step Verification functionality.

What is 2-Step Verification?

It's an additional and highly effective security measure we're adding to the login process for LDCU online and mobile banking as well as MemberDirect Small Business. 2-Step Verification involves entering an auto-generated verification code, (that you'll receive separately through text or email), in addition to your member number and PAC*.

2-Step Verification replaces the use of your security questions and answers with one-time verification codes. These codes are dynamically generated and delivered from outside of the banking platform either to your email or via SMS text message to your phone. These time-sensitive, (10 minutes), 2-step verification codes are only good for one-time use.

Why is 2-Step Verification Necessary?

Passwords are the first line of security when logging in to your online account. This simple level of security has become historically weak, due to both the advanced nature of hacking, and a general ambivalence towards password creation and use.

Adding the extra step to your online account access means thieves will struggle to access your personal information. If you add a knowledge factor, such as security questions or 2-Step Verification to your Credit Union account, a cybercriminal who hacks your password won't be able to access the account without having the answers to your challenge questions, or your phone or email to receive a verification code.

What if I don't enrol in 2-Step Verification?

You can choose to bypass enrolment for 2-Step Verification temporarily. The time-frame for bypassing this new security feature will expire in February 2022. However, even if you choose to bypass enrolling in 2-Step, (until this option is no longer available), you will still need to answer your original security questions as we have increased the level of security for logging into Online Banking. **Please note: if you do not remember the answers to your security questions, they will need to be deleted, and you will have no second level of security until you enrol in 2-step Verification.** If you don't remember your security questions, or your answers, please call the **LDCU Contact Center at 250-245-2247**.

Why do I have to answer my Security Questions?

The original enhanced security option for LDCU members were the security questions you were required to create when you originally enrolled in Online Banking. These security questions have always been a secondary security feature if your login was designated as high risk, (ie a new login from a different location or device). As we have now increased our online login security, an enhanced level of security will be required. This means **all logins** will require 2-Step Verification once enrolled, or your original security questions if you have not yet enrolled in 2-Step. **If you do not remember the answers to your security questions, they will need to be deleted, and you will have no second level of security until you enrol in 2-step Verification.** If you don't remember your security questions, or your answers, please call the **LDCU Contact Center at 250-245-2247**.

I'm having issues with Online Banking…what can I do?

If you are experiencing any issues with online banking, please clear your cache. For instructions on how to do this, please click on the appropriate link based on the browser you are using:

- [Google Chrome, iPhone, iPad, and Android](#)
- [Safari](#)
- [Microsoft Edge](#)
- [Firefox](#)

For any other browsers, please check their support site for instructions.

If you are using the LDCU Mobile Banking app, please ensure you have the latest version installed. You can try uninstalling and re-installing the app if you continue to experience problems.

If at any time you require further assistance, call the **LDCU Contact Center** at **250-245-2247** and one of our Contact Centre Representatives will be happy to help.

When will I need to use 2-Step Verification?

There are two situations where you will be prompted to follow through with 2-Step Verification:

1. When it first launches, you will be prompted to sign up for 2-Step Verification
2. Once you have enrolled in 2-Step Verification, you will automatically be sent a code each time you login to Online Banking*

* If you use a biometric login such as Touch ID or Face ID, it will bypass the requirement for entering a 2-step verification code.

How do I set it up?

The process is quite straightforward — just follow the prompts. **Remember that your verification code is only valid for a limited time, (10 minutes)**. Each new code would also replace any previous codes sent to you, so remember to only use the most current one.

For detailed step-by-step instructions, please refer to the **2-Step Verification Member Guide**.

If I use the mobile app, will I need to update it?

Yes, if you use the LDCU Mobile Banking app, you will have until **January 31st** to update it so that 2-Step Verification will work.

Does 2-Step Verification replace the use of security questions and answers for login?

Yes, it does. Because generated verification codes only last a brief time, they are more secure than challenge questions and answers. And you won't have to worry about remembering your answers! Please note: this option will only be available if you temporarily bypass enrollment in 2-Step. **Please note: If you do not remember the answers to your security questions, they will need to be deleted, and you will have no second level of security until you enrol in 2-step Verification.**

Can I register for 2-Step Verification via both text and email?

Yes. When you first enrol, you can enter only one choice (text or email) to receive notifications. However, you can update your contact information using the Profiles and Preferences screen to add another notification channel.

Note: You will need to select either text or email as your preferred method of notification when you login to Online Banking, and you can only register one email and one phone number.