

## LOGIN FREQUENTLY ASKED QUESTIONS

### What is 2-Factor Authentication and why is it used by the digital banking system?

Two-Factor Authentication is a security measure that allows you to request a one-time access code to log in to digital banking. The code enhances the security by creating an added layer on top of your unique username and password. This security process helps to verify you and better protect your credentials and the accounts you can access.

### When I log into digital banking, do I need to get a confirmation code every time I log in?

No. Check the “Don’t ask for codes again on this computer” box if you do not want to receive a confirmation code or phone call each time you log in. If you prefer to input a confirmation code with each use, you can leave the box unchecked or use the 2-Factor Authentication app to deliver the code.

*Note: If you ever want to remove a device and reset your security settings, you can change them in settings once logged in to digital banking.*

### How can I log in to digital banking if I can't get a verification code through text message?

Two-Factor authentication uses a unique one-time access code to verify identity and log on to digital banking. If you are unable to receive text (SMS) messages, you can choose to receive your access code via a phone call.

- On the verification code screen click Try another way located beneath the Verify button
- Select Phone Call and click Next
- You will receive an automated phone call that will provide your access code (Have a pen and paper ready)
- Return to the verification code screen
- Enter your access code and click Verify

If you are still having trouble, contact the credit union to ensure we have the correct phone number on file.

### Can I use an email for two-factor authentication?

An email and a phone number are required for the two-step authentication. The one-time access code will be sent via text or phone call. The phone number must match our records for the additional security layer to work correctly.

### Why am I getting the digital banking error: "Your account needs attention"?

This error is present during the log in process and typically means that your account has been locked. This can happen for a variety of reasons but is easily resolved. Please contact us via phone or chat for assistance unlocking your account.

### [Why am I getting the digital banking error: "Please verify your information and try again"?](#)

This error is present during the log in process and typically means that your credentials didn't match our records. Try entering your credentials one more time. If the error persists, please contact us via phone or chat for further assistance.

### [Why am I getting the digital banking error: "Oops: The information you provided doesn't match what we have on file."?](#)

This error is present during the log in process and typically means that your account information does not match our records. Please contact us via phone or chat to confirm we have the correct phone number and username on record.

### [I'm not able to log in to online banking when I click on the login button](#)

You need to clear your cache in Chrome to remove all cookies. If you need further assistance, please contact us.

### [Why am I getting the digital banking error: "Incorrect phone number"?](#)

This error is present during the enrollment process and means that the phone number you entered does not match the phone number we have on file. If you have an alternative phone number, you can try again. If you would like to update your phone number in our system or need other assistance, please contact us.

### [Why am I getting the digital banking error: "Does not meet username or password requirements"?](#)

This error is present during the enrollment process or when updating credentials. Click on Show Rules below the username and password field to see the credential requirements.

### [Why am I getting the digital banking error: "It looks like you've already enrolled"?](#)

This error is present during the log in process and typically means that our records show that you have previously created an account with us. If you forgot your username and password, on the log in page click Forgot? Follow the steps to recover your account.

### [I can't remember my username name or password](#)

You can recover your account by going through the Forgot Password? steps.

**YOU CAN ALWAYS CONTACT NOVA CU AT 800-865-0445 FOR ANY ASSISTANCE!**