

E Newsflash

SCORE Federal Credit Union • February 2007 • www.scorefcu.com

enhanced authentication



Safety features of Internet Home Banking

In recent years, the online banking environment has significantly grown. Keeping in step with that growth is the risk of internet fraud, phishing scams, spoofers and a host of other internet based crimes. As a result of this growth, many financial institutions have sought additional security features that better protect their members and users of home banking. In October 2006, SCORE implemented the use of enhanced authentication for members using internet Home Banking and Bill Payer.

What is enhanced authentication?

Enhanced authentication serves as your frontline of protection against internet fraud. It is a security feature that uses several levels or factors to authenticate the actual web site/online banking or bill pay site before use. And it also validates the users identity—keeping out those with malicious intent.

Establishing enhanced authentication

When you enroll in Home Banking you will establish your Logon ID and a Security Code (password). These do not change. You will also go through steps of establishing enhanced authentication by selecting a security image and security phrase. As another level of security, you will also be asked to create a set of challenge questions that will be used if you logon from a non-authenticated computer.

How it works...

To access Home Banking/Bill Pay, you'll be asked to:

(1) First enter your logon ID.

(2) Second, verify your security image and phrase.

*(This authenticates the web site and you as the authorized user. When you see your image and security phrase—which appears at the bottom of the image—you can be assured that you are at your home banking web site and not a bogus or spoofed site.)**

(3) Third, enter your Security Code (password).

(4) Access Home Banking or Bill Pay.

**You can register multiple computers so that you can logon from home or work. Enhanced authentication remembers your computer by assigning a unique identifier (cookie) to each computer you use to access Home Banking/Bill Payer. If you delete the cookie or work from a non-authenticated computer, you will be prompted to answer one of your challenge questions. The cookie contains no personal or private data.*

Enhanced authentication is used to make your online financial transactions more secure. If you have questions visit Home Banking at scorefcu.com, or call the credit union at 850-488-1015.

Calendar

Score FCU Annual Business Meeting

Thursday, March 22, 2007 • Silver Slipper Restaurant
Registration at 6 p.m. • Business Meeting at 6:45 p.m.