

2-Step Verification



NLCU

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Introducing 2-Step Verification

On October 25, 2021, NLCU is implementing a new security feature for online and mobile banking called 2-Step Verification.

2-Step Verification relies on single-use verification codes that are sent to you by SMS text message or by email, adding an enhanced layer of security when logging in to online banking. 2-Step Verification replaces the existing use of security questions during high-risk logins to MemberDirect® Online Banking, MemberDirect® Small Business, and the NLCU Mobile App.

Know Your Account Number and PAC

Once 2-Step Verification goes live on October 25, you must manually enter your account number and personal access code (PAC) to be able to access online banking. This is because any account information that was stored in the **"Login Profile"** (Add a Memorized Account) will no longer be accessible.

If you do not know your account number or PAC, contact us at your nearest NLCU branch or call our Member Solutions Centre at 1-800-563-3300 for assistance.

Joint Account Holders

2-Step Verification relies on tools and information that can only be confirmed individually, such as using a mobile phone to receive a verification code. If you and a joint account holder currently share MemberDirect® logins, it is recommended that you each have individualized logins to ensure 2-Step Verification works properly for you both.

Contact your local branch or our Member Solutions Centre at 1-800-563-3300 to have an individualized login set up for your joint account holder.

Grace Period

While it is mandatory for all members (apart from MemberDirect® Business Service) to enroll in 2-Step Verification, there is an initial grace period for existing members. The grace period is 45 days, beginning October 25, 2021. During this time, you can defer enrollment by selecting the **"Not Now"** button on the enrollment screen.

Once the grace period expires, you will be required to enroll in 2-Step Verification before accessing online or mobile banking.

New members will be required to enroll in 2-Step Verification without an option to defer.

How To Enroll

Starting October 25, 2021, you will see this updated login screen whenever you access online banking.



The screenshot shows the NLCU login interface. At the top center is the NLCU logo, which consists of a yellow globe held by two hands above the text "NLCU". Below the logo is a horizontal line. Underneath the line are the following fields and options:

- Branch**: A dropdown menu showing "229" with a downward arrow.
- Account Number**: A text input field with the placeholder text "Account Number".
- Access Code (PAC)**: A text input field with the placeholder text "Access Code (PAC)". To the right of this field is a link that says "Show/Hide Access Code (PAC)" with an eye icon.
- Remember Me**: A checkbox followed by the text "Remember Me".
- LOGIN**: A dark grey rectangular button with the word "LOGIN" in white capital letters.

On this screen, enter in your account number and PAC.

Click the **"Login"** button. (Note that you will have the option to save the account as a new Login Profile at this time.)

You are taken into online banking.

Once you have logged in to online or mobile banking, you are presented with an **Enable 2-Step Verification** enrollment screen.

ENABLE 2-STEP VERIFICATION

2-Step Verification adds an extra layer of protection to your account. To enable it please enter your mobile phone number or email and we'll send you a verification code. It is more secure to use SMS, using an email address may decrease your online security.

Phone numbers can be entered in 10-digit format (604 555 1234) for Canada/US numbers or international format (+44 7911 123456).

If you'd prefer, you may choose not to enable 2-Step Verification at this time. You have 146 days to enrol before the new security features will be required.

TEXT MESSAGE (Recommended)

MOBILE PHONE NUMBER

SEND CODE

EMAIL

MEMBER EMAIL

SEND CODE

NOT NOW

You will be presented with this screen each time you login until you have completed the enrollment process. If you do not wish to enroll right away, you can skip the enrollment process by selecting the **"Not Now"** button and continuing to online banking.

To enroll, enter your mobile phone number or email address in the appropriate field on the **Enable 2-Step Verification** enrollment screen.

Be sure you enter the information using the expected format (e.g. 10 digits for a phone number). If not, you will see an error screen and the **"Send Code"** option will be grayed out.

TIPS

- To maintain the security of your online banking, we recommend using a mobile phone number or email address that only you can access.
- If you do not have a mobile phone number or email address, you can create an email account with a free email provider such as Gmail or Outlook.

Once you have entered a mobile phone number or an email address in the expected format, the **"Send Code"** button becomes accessible.

ENABLE 2-STEP VERIFICATION

2-Step Verification adds an extra layer of protection to your account. To enable it please enter your mobile phone number or email and we'll send you a verification code. It is more secure to use SMS, using an email address may decrease your online security.

Phone numbers can be entered in 10-digit format ([604 555 1234](#)) for Canada/US numbers or international format ([+44 7911 123456](#)).

If you'd prefer, you may choose not to enable 2-Step Verification at this time. You have 240 days to enrol before the new security features will be required.

TEXT MESSAGE (Recommended)

MOBILE PHONE NUMBER

***** 847

SEND CODE

EMAIL

MEMBER EMAIL

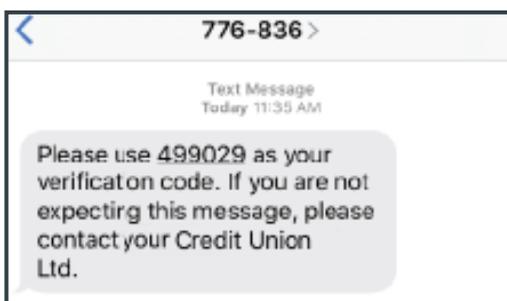
SEND CODE

MEMBER EMAIL

SEND CODE

NOT NOW

Click **"Send Code"** to send a verification code to the mobile phone or email address that you entered. Here is a sample notification:



Once the code has been delivered, the **Enter Your Verification Code** screen will be displayed.



 **ENTER YOUR VERIFICATION CODE**

To complete 2-Step Verification please enter the verification code that was sent to phone number **9022373158**.
If this number is incorrect you can change the number.

ENTER VERIFICATION CODE
499029

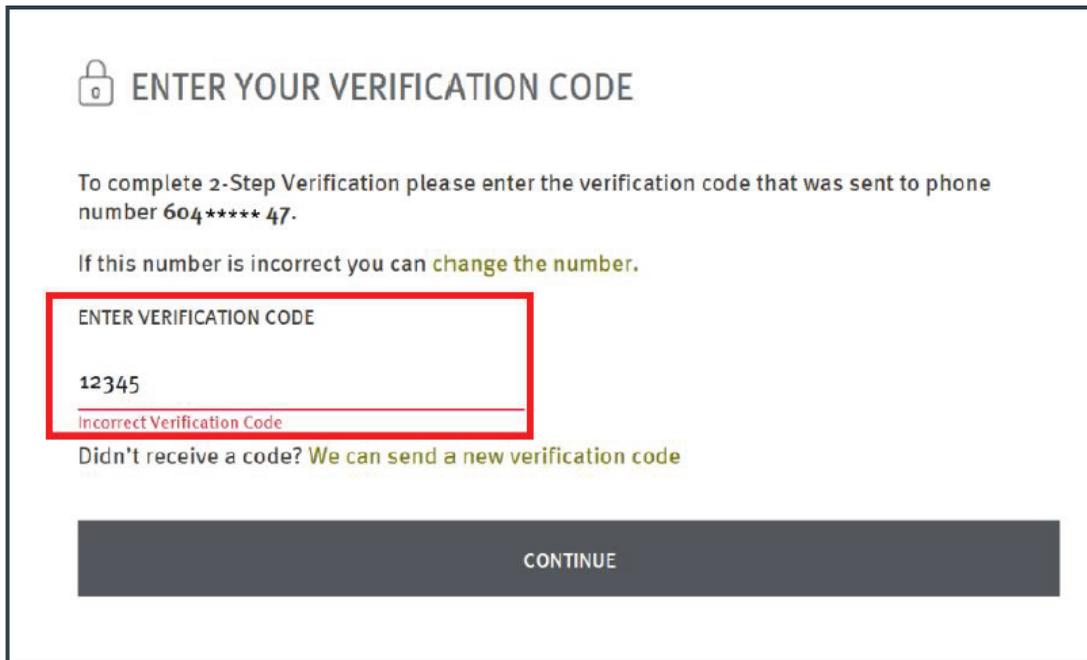
[Didn't receive a code? We can send a new verification code](#)

CONTINUE

Retrieve the code from the notification sent to your mobile phone or email address and enter it into the "**Enter Verification Code**" field.

Click "**Continue**" to submit the code for validation.

If you entered the code incorrectly, you will get an on-screen error message.



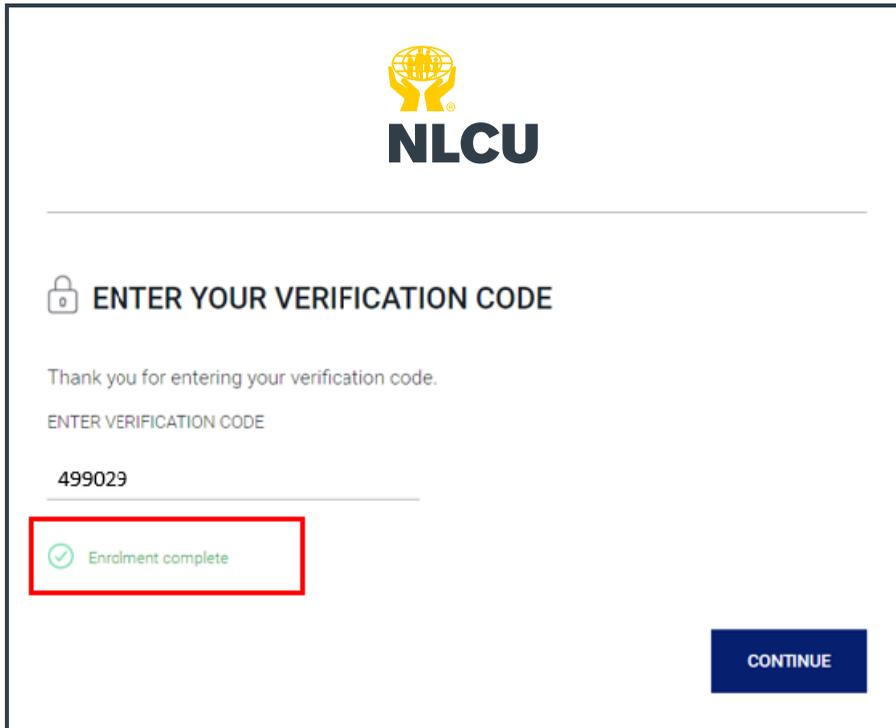
The screenshot shows a mobile application interface for entering a verification code. At the top left is a lock icon. The main heading is "ENTER YOUR VERIFICATION CODE". Below this, a message states: "To complete 2-Step Verification please enter the verification code that was sent to phone number 604*****47." A link "change the number" is provided. A text input field is highlighted with a red border, containing the code "12345". Below the input field, a red error message reads "Incorrect Verification Code". At the bottom, there is a "CONTINUE" button and a link "We can send a new verification code".

Click on "**change the number**" to re-enter the code.

If you did not receive the code, click on "**We can send a new verification code.**"

Please note that **three (3) unsuccessful verification attempts will result in your account being locked.** Should this occur, contact our Member Solutions Centre at 1-800-563-3300 to get your account unlocked.

Once the submitted code is verified, the screen is updated to indicate that your enrollment is complete.



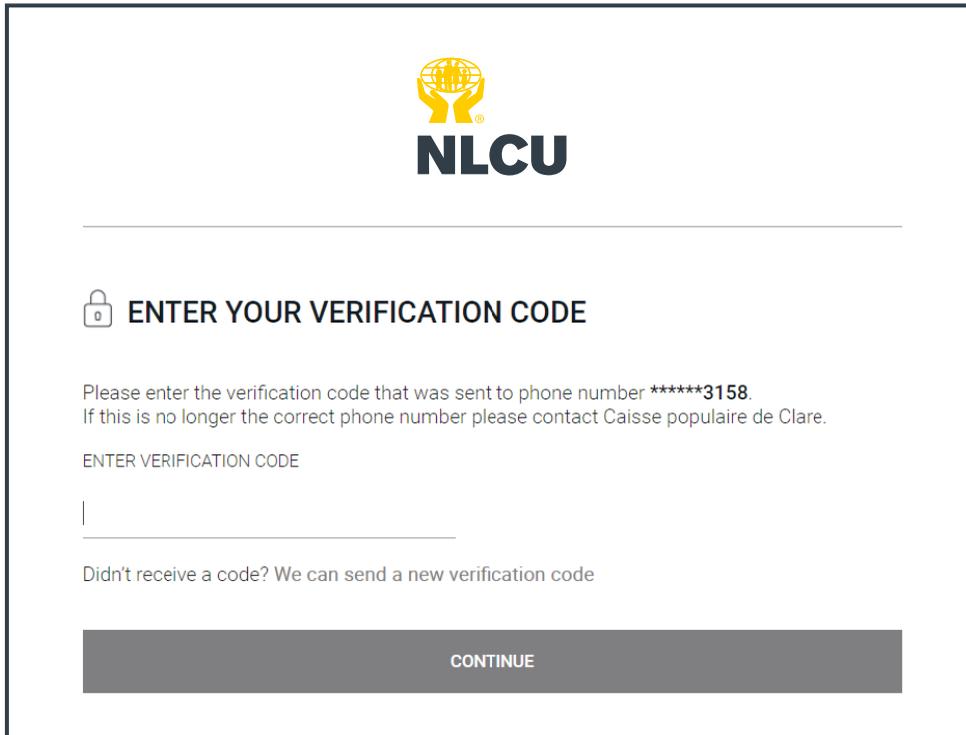
The screenshot shows the NLCU logo at the top center. Below it is a horizontal line. Underneath the line is a lock icon followed by the text "ENTER YOUR VERIFICATION CODE". Below that is the text "Thank you for entering your verification code." followed by "ENTER VERIFICATION CODE" and the code "499029" entered into a text field. A red rectangular box highlights a green checkmark icon and the text "Enrolment complete". At the bottom right of the screen is a dark blue button with the text "CONTINUE" in white.

You have successfully enrolled in 2-Step Verification!

Select "**Continue**" to access your online banking.

After Enrollment

Once you have completed your enrollment in 2-Step Verification, you will see the **Enter Your Verification Code** screen whenever you attempt a high-risk login (e.g. an unrecognized device) to online banking or mobile banking.





 **ENTER YOUR VERIFICATION CODE**

Please enter the verification code that was sent to phone number *****3158.
If this is no longer the correct phone number please contact Caisse populaire de Clare.

ENTER VERIFICATION CODE

| _____

[Didn't receive a code? We can send a new verification code](#)

CONTINUE

A verification code will be sent to your mobile phone or email address that you registered.

If you registered both a mobile phone number and an email address for verification code notifications, you will be asked to select which method you would like to receive the verification code for this login. (See next section for how to add another method of contact.)

Retrieve the code and enter it into the "**Enter Your Verification Code**" field.

Click "**Continue.**"



 **ENTER YOUR VERIFICATION CODE**

Please enter the verification code that was sent to phone number *****3158.
If this is no longer the correct phone number please contact Caisse populaire de Clare.

ENTER VERIFICATION CODE

411011

Didn't receive a code? We can send a new verification code

CONTINUE

Once the code is validated, the screen is dismissed and you can access your online or mobile banking.

REMEMBER

Three (3) unsuccessful verification attempts will result in your account being locked! To unlock your account, contact our Member Solutions Centre at 1-800-563-3300.

Add, Edit, or Delete Contact Information

Once you have enrolled in 2-Step Verification, you can add, edit, or delete the mobile phone number or email address used to receive verification code notifications.

To add, edit, or delete your contact information, login to online banking.

In the menu on the left, click "**My Accounts**" and "**Profile and Preferences.**"

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Online Banking | Products and Services | Planning and Advice | Tools and Calculators

Home > Online Banking > Profile and Preferences

Print This Page | Online Banking Help

WELCOME DIXON MACDONALD.
Logout of Online Banking

Profile and Preferences

Member: DIXON MACDONALD
Branch: 229
Account: 01787006

Preferences

[Change Contact Information](#) | [Change Personal Access Code](#)

Update your address, phone number and other personal details. | Edit your secure Personal Access Code here.

[Change 2-Step Verification Information](#)
Change your phone number and/or email address used for 2-Step Verification

Click "Change 2-Step Verification Information." You will be presented with the **Update Contact Information** screen.

UPDATE CONTACT INFORMATION

You can edit or delete your contact information below.

NUMBER

9022373158

EMAIL

+ Add email address

CANCEL

On this screen, you can add, edit, or delete the mobile phone number or email address used for receiving notifications.

Add or Edit Contact Information

The steps involved in adding or editing an email address/mobile phone number are identical. The following example uses an email address.

To edit an email address, click the **"edit" (pencil) icon**.

To add an email address as another option, click **"Add Email Address."**

 **UPDATE CONTACT INFORMATION**

You can edit or delete your contact information below.

NUMBER

9022373158 

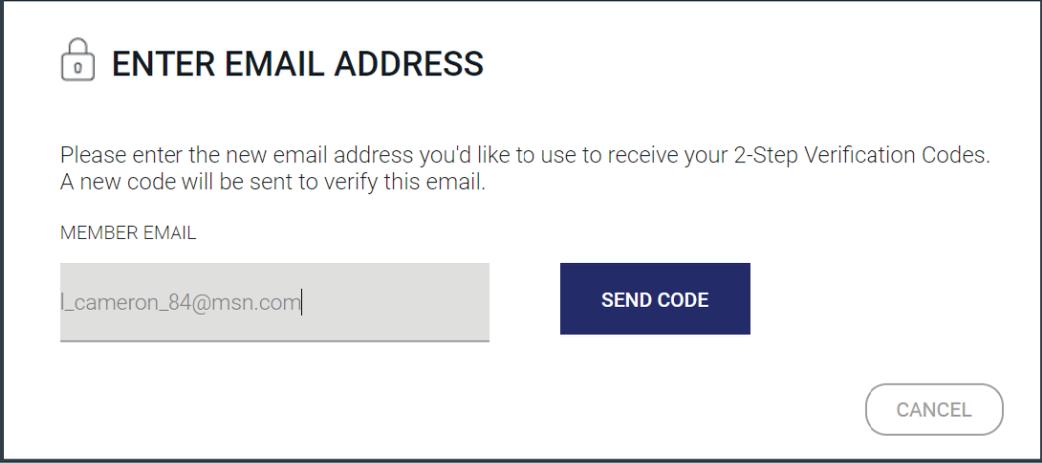
EMAIL

 Add email address

CANCEL

The **Enter Email Address** screen is displayed.

Click "**Add email address.**"



ENTER EMAIL ADDRESS

Please enter the new email address you'd like to use to receive your 2-Step Verification Codes. A new code will be sent to verify this email.

MEMBER EMAIL

Lcameron_84@msn.com

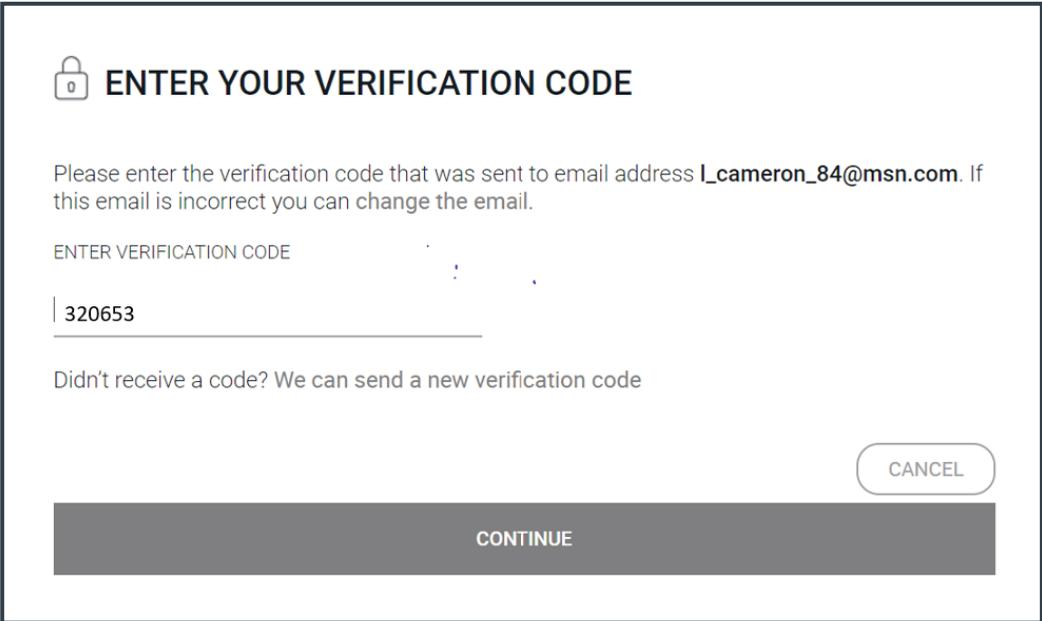
SEND CODE

CANCEL

Enter your email address and click "**Send Code.**" This sends the Verification Code to the email address provided and opens the **Enter Your Verification Code** screen.

Retrieve the code from the email notification and enter it into the "**Enter Verification Code**" field.

Click "**Continue.**"



ENTER YOUR VERIFICATION CODE

Please enter the verification code that was sent to email address Lcameron_84@msn.com. If this email is incorrect you can change the email.

ENTER VERIFICATION CODE

320653

Didn't receive a code? We can send a new verification code

CANCEL

CONTINUE

Once the code is validated, the **Enter Your Verification Code** screen closes and the **Enter Email Address** screen is displayed again, now showing a registration confirmation message.



ENTER EMAIL ADDRESS

Please enter the verification code that was sent to email address **l_cameron_84@msn.com**. If this email is incorrect you can change the email.

ENTER VERIFICATION CODE

320653



Update complete

CONTINUE

Click "**Continue**" to finish the registration. You return to the **Profiles and Preferences** page.

Delete Contact Information

If you have previously registered both a mobile phone number and an email address, you can delete one of them from the **Update Contact Information** screen. Select the "delete" (trash bin) icon beside the contact info you want removed.



UPDATE CONTACT INFORMATION

You can edit or delete your contact information below.

NUMBER

604*****47



EMAIL

j*****t@*****.com



CANCEL

The deletion is immediate when the icon is selected.

The **Update Contact Information** screen displayed is refreshed and the deleted mobile phone number or email address is removed in the field. The **Add phone number** or **Add email address** option becomes available.

 **UPDATE CONTACT INFORMATION**

You can edit or delete your contact information below.

NUMBER

 Add phone number

EMAIL

j*****t@*****.com 

CANCEL

Please note that you cannot remove both the mobile phone number and the email address since at least one notification method must be active. The delete icon will not be available for the remaining method for receiving the 2-Step Verification code.

Failed Authentication

Under 2-Step Verification, there is a maximum of three (3) attempts permitted to provide a valid verification code. After three unsuccessful attempts, your account (online or mobile banking) will be locked.

If your account is locked out after failing to provide the correct verification code, contact our Member Solutions Centre at 1-800-563-3300 and we will authenticate your identity and unlock your account.

Unable to Retrieve Verification Code

If you are unable to retrieve the verification code because you lost your mobile phone or cannot access your email account, call our Member Solutions Centre at 1-800-563-3300.

We will authenticate your identity and un-enroll you from Increased Authentication. You will then be required to re-enroll for 2-Step Verification at your next login.

Contact for Support

During Business Hours

For assistance, please contact your local NLCU branch or call our Member Solutions Centre at 1-800-563-3300.

Branches are open Monday to Friday from 10 a.m. to 5 p.m. local time.

The Member Solutions Centre is open Monday to Friday from 9 a.m. to 5:30 p.m. NST.

After Hours

For support outside of NLCU's regular business hours, contact Sonoma Online TechnicalCREDIT-U (273-3488) or email [Sonoma Online Technical Support](#).