

ONLINE BANKING SECURITY

MFA Made Easy

A simple step-by-step guide to your first login after the security update.

ONE-TIME DEVICE VERIFICATION

The goal: verify it's you, register your personal device, and get back to banking.

***Never register a public or shared device.**



BEFORE YOU BEGIN

Have these 3 things ready

Most members can complete the process in just a few steps.

- 1 Your Online Banking username and password**
- 2 Access to the mobile phone or email address on your account**
- 3 Your own personal phone, tablet, or computer if you want to register the device**

IMPORTANT

The verification code can only be sent to a phone number or email address already listed for you.

STEP 1

Log in like you normally do

Enter your:

Username

Password

Security question

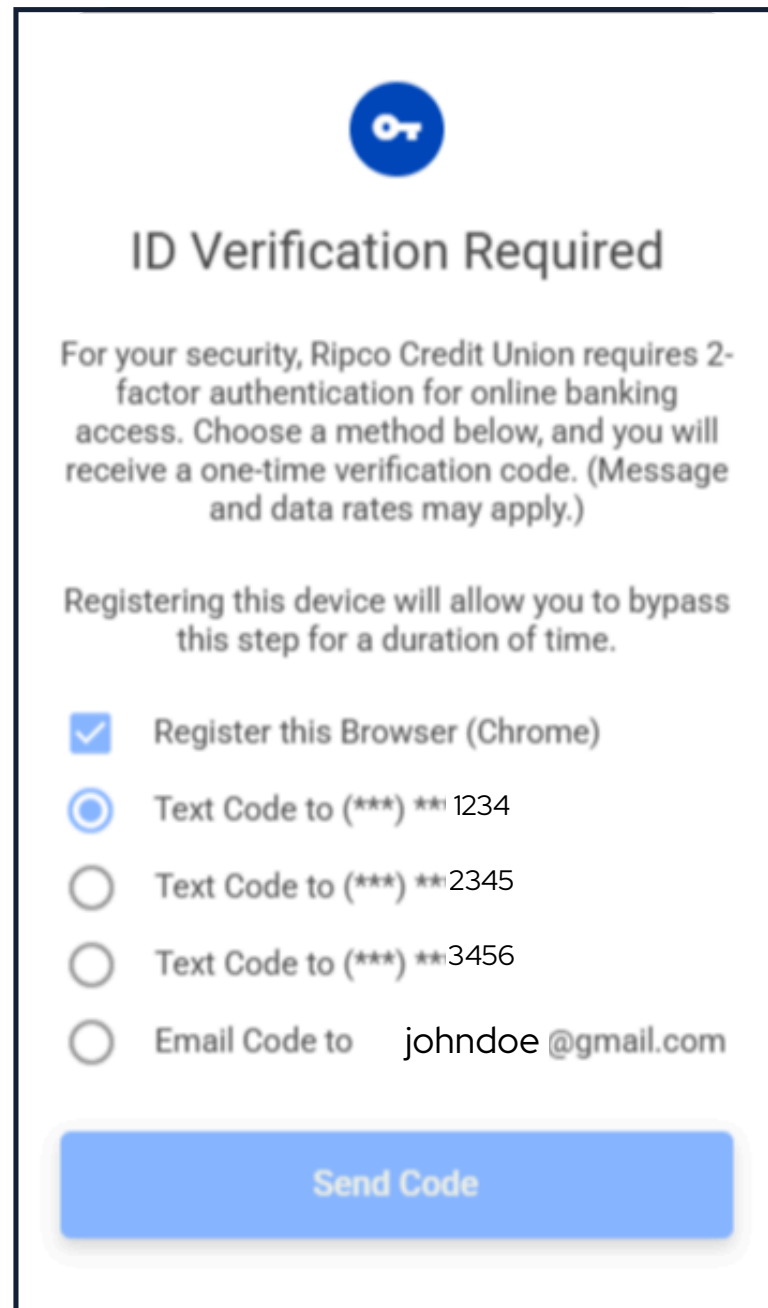
If Online Banking asks you to update your password, complete that step first. Then you will move to identity verification.

Nothing changes about where you log in.

STEP 2

Choose where to receive your code

This is the screen that has been causing the most questions.



The screenshot shows a mobile app interface for ID verification. At the top is a blue circle with a white key icon. Below it, the text 'ID Verification Required' is centered. A paragraph explains that 2-factor authentication is required for online banking access and that a one-time verification code will be sent. Below this, a note states that registering the device will allow bypassing this step. There are five options: 'Register this Browser (Chrome)' with a checked checkbox, and four 'Text Code to' options with radio buttons. The first text option is selected. At the bottom is a blue 'Send Code' button.



ID Verification Required

For your security, Ripco Credit Union requires 2-factor authentication for online banking access. Choose a method below, and you will receive a one-time verification code. (Message and data rates may apply.)

Registering this device will allow you to bypass this step for a duration of time.

☒ Register this Browser (Chrome)

☒ Text Code to (***) ** 1234

☐ Text Code to (***) ** 2345

☐ Text Code to (***) ** 3456

☐ Email Code to johndoe@gmail.com

Send Code

- 1 Choose ONE option**
Select the circle next to the phone number or email address you can access right now.
- 2 Select Send Code**
A one-time verification code will be sent to the option you selected.
- 3 Enter the code when prompted**
Once the code is accepted, your identity is verified.

STEP 3

Using your own device? Register it.

This can save you from repeating MFA every time you log in.

✓ **Register this Browser**

On your personal device, leave the Register this Browser option selected.

Online Banking can remember that device for 90 days, so you won't need to verify your identity each time you log in.

DO NOT register or trust a public or shared device.

IF SOMETHING ISN'T WORKING

Try these quick checks before you call

No code yet?

Confirm you selected the phone number or email you can access, then allow a moment for the code to arrive.

Don't recognize the phone/email?

The contact information may need to be updated. Contact Ripco for help.

Password screen appears first?

Complete the password update, then continue to identity verification.

On a shared device?

Do not select Register this Browser.

Need help? Ripco's team is here for you.

MFA in 4 Simple Steps

- 1 Log in as usual
- 2 Choose text or email
- 3 Enter your one-time code
- 4 Register your personal device



YOU'RE ALL SET!

Stronger protection. A few simple steps.

Never share a verification code with someone who calls, texts, or emails asking for it.