

# Online Banking Password Layered Security

Lower Columbia Longshoremen's FCU is introducing a new level of security to further protect your account information. Beginning May 1, 2007, the way you log on to the online banking product will change. This will assist you in the initial sign on and use of the new layered security system.

esp test credit union - Microsoft Internet Explorer

Address: <https://oasis.espsolution.net/newtest/>

**ESP ENHANCED SOFTWARE PRODUCTS INCORPORATED**

Credit Union Announcements...  
Check out our loan rates! Call a loan officer today!

User ID:   
Access Pin:

**SECURITY NOTIFICATION!**  
This site is for authorized purposes only! Unauthorized attempts are strictly prohibited and are subject to prosecution under the Computer Fraud and Abuse Act of 1986 and Title 18 U.S.C. Sec. 1001 and 1030.

SECURED BY  
**GeoTrust**  
click to verify  
08-Mar-07 00:51 GMT

When you first sign on to online banking, you will see a screen that is similar to what you are used to. You can log on to this screen just as you normally would, using your current user ID and Access PIN. These will not change unless you change them.

If you are new to online banking, your User ID is your account number and the default Access PIN is the last 6 numbers of your social security number. You will be forced to change the Access PIN at your first log in. Your User ID can be changed but doesn't have to be.

Question - Microsoft Internet Explorer

Address: <https://oasis.espsolution.net/MultiFactorAuthentication/question.aspx>

(they are not case sensitive however), "what is your favorite T.V. show?" i.e. Grey's Anatomy. The following will work as a login; grey's anatomy, GREY'S ANATOMY and the following will not work; greys anatomy, GREYS ANATOMY (you need to have the apostrophe in this instance).

**Please Answer the following Questions:**

What Is Your Favorite Color?	<input type="text"/>
What Is Your Favorite T.V. Show?	<input type="text"/>
What Is Your Favorite Movie?	<input type="text"/>
What Is Your Favorite Musician/Artist?	<input type="text"/>
What Is Your Favorite Book?	<input type="text"/>
What Is Your Favorite Car?	<input type="text"/>

**Why have we implemented this enhancement to our on-line banking?**

With the increase in security concerns with websites, we want to ensure that you are protected as best as possible. We have taken a Multi Layered Security approach to addressing any security concerns that you may have about the Internet and your accounts. Layered Security is the use of additional authentication "layers", in turn decreasing the possibility of a "hacker" accessing your information. For example, an extra question

The next screen you see will be the first layer of new security. You will see 6 questions that you need to answer. Remember the answer to each question exactly as you answered it.

Hint: The computer doesn't recognize anything except a word or phrase that is entered, so make it easy for you. You will be required to answer one of these questions each time you log on. You may even want to write down your answers somewhere that you can check them. Credit Union employees **will not know** how you answered these questions. We will only be able to reset the whole process for you to start over.

Question - Microsoft Internet Explorer

Address: <https://oasis.espsolution.net/MultiFactorAuthentication/question.aspx>

(they are not case sensitive however), "what is your favorite T.V. show?" i.e. Grey's Anatomy. The following will work as a login; grey's anatomy, GREY'S ANATOMY and the following will not work; greys anatomy, GREYS ANATOMY (you need to have the apostrophe in this instance).

**Please Answer the following Questions:**

What Is Your Favorite Color?	green
What Is Your Favorite T.V. Show?	gunsmoke
What Is Your Favorite Movie?	gremlins
What Is Your Favorite Musician/Artist?	glen campbell
What Is Your Favorite Book?	gone with the wind
What Is Your Favorite Car?	gto

submit

Why have we implemented this enhancement to our on-line banking?

Once you have answered the questions the screen will look like this. Make sure you have a system to remember your responses before you click on the "Submit" button.

You can print this page be with the answers by clicking on the printer icon in your browser. You must do this before you click on the "Submit" button.





















picture - Microsoft Internet Explorer

Address: <https://oasis.espsolution.net/MultiFactorAuthentication/picture.aspx>

**Please create a short access phrase:**

go girl

**After you have created your access phrase, please click on an image to select:**

There are two steps to this screen. First you must create an access phrase. Then you need to select an image to associate with the phrase. This access phrase and image will appear each time you log in. This assures you that you are actually on the credit union's online banking site and not a cloned site designed to pirate your personal information.


verify - Microsoft Internet Explorer

Address: <https://oasis.espsolution.net/MultiFactorAuthentication/verify.aspx>

**Verification**

Welcome. You are seeing this new page as an additional enhancement to on-line banking security, and we want to make sure your on-line banking experience is as safe as possible. You have previously completed the initial set up of the security questions and chose your image and phrase. Now, each time you log in, you will be asked to answer one of those security questions and select your image. Once you have done each of these please hit the SUBMIT button and you will be logged into your account.

**Please verify your unique saying and image.**



go girl

Reset Submit

Why have we implemented this enhancement to our on-line banking?

With the increase in security concerns with websites, we want to ensure that you are protected as best as possible. We have taken a Multi

The next screen you see will simply verify the selection you made on the previous screen and also show you how the image will display when you log on.

The screenshot shows a Microsoft Internet Explorer window with the address bar displaying <https://oasis.espsolution.net/newTest/changpin.asp?forced=Y>. The page title is "New and existing users of esp test credit union, you must change your PIN." Below the title, there are instructions for existing users to change their PIN to a new alpha-numeric format. The instructions specify that the new PIN must be at least 6 characters long and no more than 10 characters long, and it must contain a combination of letters and numbers. A warning states: "Do Not use apostrophes(')!" and notes that access codes are case sensitive, with an example: `ABCDE1 = ABCDE1, abcde1 ≠ ABCDE1`. Below the instructions, there is a form with three input fields: "Old PIN #", "New PIN #", and "Confirm PIN #". Each field has a placeholder of six dots. An "OK" button is located below the "Confirm PIN #" field.

If you are a current online banking user with a valid password, you will not see this screen. You will be taken directly to the welcome screen.

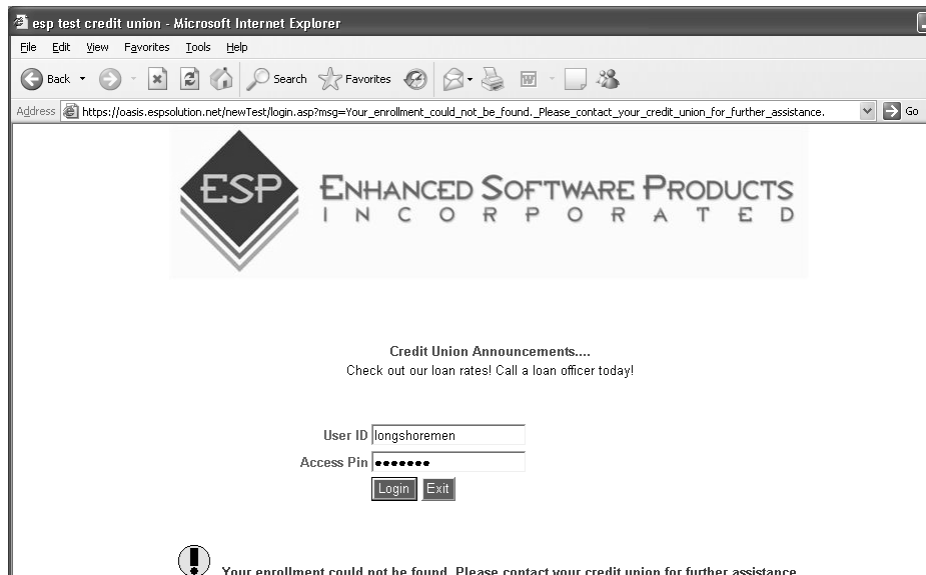
If you are a new user the system will require you to change the temporary password assigned by the credit union into your permanent password.

You have now completed the multi layered sign up for access to your accounts at Lower Columbia Longshoremen's Federal Credit Union. If you have more than one account, this process will need to be completed for each account. You can use the same answers to the questions, access phrase and image for all of your accounts if you want to.

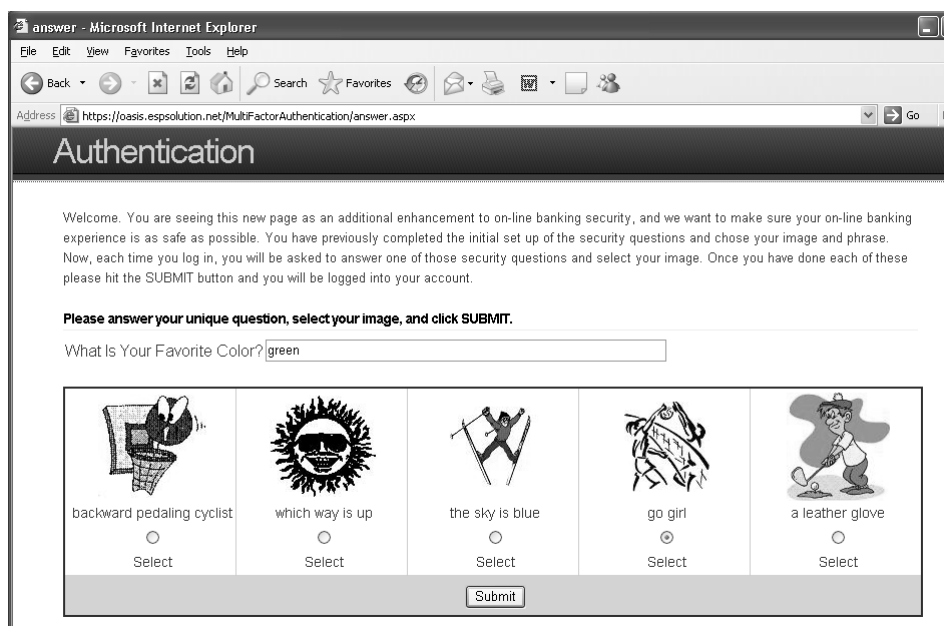
If you forget your password or are locked out for some reason, password reset now takes place two different ways.

**Forgot your password?** The credit union will reset your password back to a default. When you log on, the only thing that you will need to do is reset your password.

**Forgot the answer to one or more questions?** The credit union does not have that information. We can reset the layered portion of your log in. You will then need to re-answer all the questions, create an access phrase and select an image again. These can all be the same as your original selections.



Now that you have successfully set up the various layers of security to protect your account, what will happen when you log on? The first screen you see will be the same log on screen you have used before. Your current User ID and Access PIN will be used on this screen.



The two screens you now see are just examples of the second step. In the first screen you can see that the question being asked is your favorite color. You will also see a selection of images. You must answer the question correctly and select the correct image matched with the correct access phrase.

Each time you log on, one of the 6 questions you have answered will be randomly displayed. The images will also change, not only the ones presented, but the order in which they are presented. You can compare the two screens and see the differences. Each time you log on you will need to answer the question correctly and select the correct image and access phrase.

