

Coming to CSe-Banking & myCSE Two-Factor Authentication (2FA)

Starting September 12, 2024



What is two-factor authentication (2FA)?

Two-factor authentication (2FA) adds an extra level of security when logging in to CSe-Banking (online banking) or the myCSE mobile app. In addition to entering your Logon ID (username) and Security Code (password) as the first method to verify your identity, a one-time code may be sent to your phone as a second method to verify your identity.

When will CSE start offering 2FA?

2FA will be rolled out for all members on **Thursday, September 12, 2024**. You will be required to complete the 2FA enrollment process the first time you log in to CSe-Banking or the myCSE mobile app on or after this date.

Are there steps I should take to prepare beforehand?

We recommend confirming your most current phone number is added to online banking prior to the 2FA implementation date. To update your phone number, log in to your CSe-Banking account then go to **Settings > Profile > Phone Number**. You must be logged in to CSe-Banking; you are unable to edit your settings through the myCSE mobile app.

What happens during my first login after 2FA is implemented?

1. Enter your Logon ID (username) and Security Code (password) as you normally would when you log in to CSe-Banking or the myCSE mobile app.
2. Choose five security questions and an answer for each question. The new questions and answers will replace any previous security questions and answers you had chosen for your online banking account. You may be prompted to provide exact answers to these questions during future logons, so we recommend writing your answers down and keeping the information in a safe and secure location.
3. Choose the phone number you wish to use for 2FA or add your current phone number if it is not already listed as an option. Choose your preferred delivery method (text message or voice call).
4. A 6-digit code (via text or call) is immediately sent to the phone number you selected in the prior step.
5. Enter the 6-digit code within CSe-Banking or myCSE in order to complete 2FA and to successfully log in your online banking or mobile banking account.

Can I opt out of two-factor authentication?

No. 2FA provides an enhanced level of account security to your online banking. As security threats become increasingly common, this additional measure is a necessity to protect your accounts. Many websites and apps require 2FA or multi-factor authentication during logon.

Why do I need to choose challenge questions and answers if 2FA will be used to verify my identity?

The security questions and answers are a back-up method of security in instances when 2FA is unavailable, such as during periods of limited phone service.

Can I use an e-mail address instead of a phone number for 2FA?

No. A telephone is required to be used because it allows the use of enhanced security features including the validation of device IP address, device type, and geolocation. It also blocks dark web use and unauthorized access from certain high-risk foreign countries.

Can more than one phone number be added for 2FA?

Yes. You may enroll more than one phone number for 2FA. Every time you are prompted to complete 2FA, you may select any of the available phone numbers that you had enrolled. You may also choose either delivery method (text message or phone call) every time.

How is the 2FA code delivered to my phone?

You may choose to receive the code as a text message or as a call to your phone number. Each time you are prompted to complete 2FA, you have the option of selecting either of these delivery methods.

Does the code I receive to my phone expire?

Yes, the one-time code will expire after 5 minutes. If you accidentally typed the code incorrectly during logon, you may re-attempt to type the same code. If the code has expired, you must request a new code.

Will I be prompted to complete 2FA every time I log in to CSe-Banking or the myCSE mobile app?

No, 2FA may not be prompted during every login. You may only be prompted to complete 2FA if you are logging in from a new device or if your existing device cannot be recognized. You also may periodically be prompted to complete 2FA to ensure your account remains secure.

I'm already logged in to CSe-Banking or the myCSE mobile app. Why am I being asked to validate a code during my session?

If you are performing certain financial transactions or making changes to personal information, you may be prompted to receive and validate a one-time 2FA code as a security measure even though you are already logged in.

How do I delete or add the phone number(s) used for 2FA purposes?

Once logged in to CSe-Banking, go to **Settings > Security and Alerts > Manage Verification Code Delivery**. You must be logged in to CSe-Banking; you are unable to edit your settings through the myCSE mobile app. Please note you cannot delete a phone number if there is only one number listed. You must first add a new phone number, then you may delete the old phone number after.

Will a CSE Credit Union employee ever ask me to provide my 6-digit 2FA code or answer a 2FA call?

No. A CSE employee will **never** call you or text you to ask for your 6-digit code. To protect yourself against potential scammers who may be impersonating CSE employees, do not respond and instead directly call any of our branches or Member Services at (860)522-5388.