

One-time Passcode Q&As

Security and protection are vital features when it comes to banking. The one-time passcode is a new log in security feature that will integrate stronger cybersecurity features, while ensuring you have a positive banking experience.

How does this new security feature work?

This additional layer of protection confirms not only your credentials, but also the device you are using during log in. If the system detects a new device or suspicious activity, you may be asked to verify your identity with a one-time passcode sent to your phone.

How do I set this up?

Set up is simple. When you log into your Online Banking account through our website or Mobile Banking app, you will be asked to set up your verification phone number and choose your preferred delivery method – text message or phone call.

You will then receive a text message or phone call containing a passcode. Enter this passcode during log in to complete your phone number verification. Once entered, you will be logged into Online Banking

Am I required to set this up?

Yes, your enrollment in this new security process is required.

Is this replacing the current Security Challenge Questions?

Yes, this new security process will replace the current Security Challenge Questions.

Why the change?

Cybercriminals are constantly developing new methods to steal your personal data and are getting more sophisticated with each passing day. As such, we've chosen to adapt and evolve to stay one step ahead of those threats.

How will this feature work in the future?

Once set up, this new security feature will only be activated if it detects a login attempt that fails outside of how you typically log. When this happens, you will be prompted to enter a passcode during log in. The passcode will be sent to the phone number you set up previously using your preferred delivery method. Simply enter the passcode to complete your log in.

Will this affect the Mobile Banking App?

Yes, the same new security set up and process will apply to logging in via our Mobile Banking App.

Can I register or change my verification phone number from the mobile banking app?

No. You must log into Online Banking via our website to update your verification phone number. Or call Customer Support at 315-484-2201 and our team will be happy to assist you.