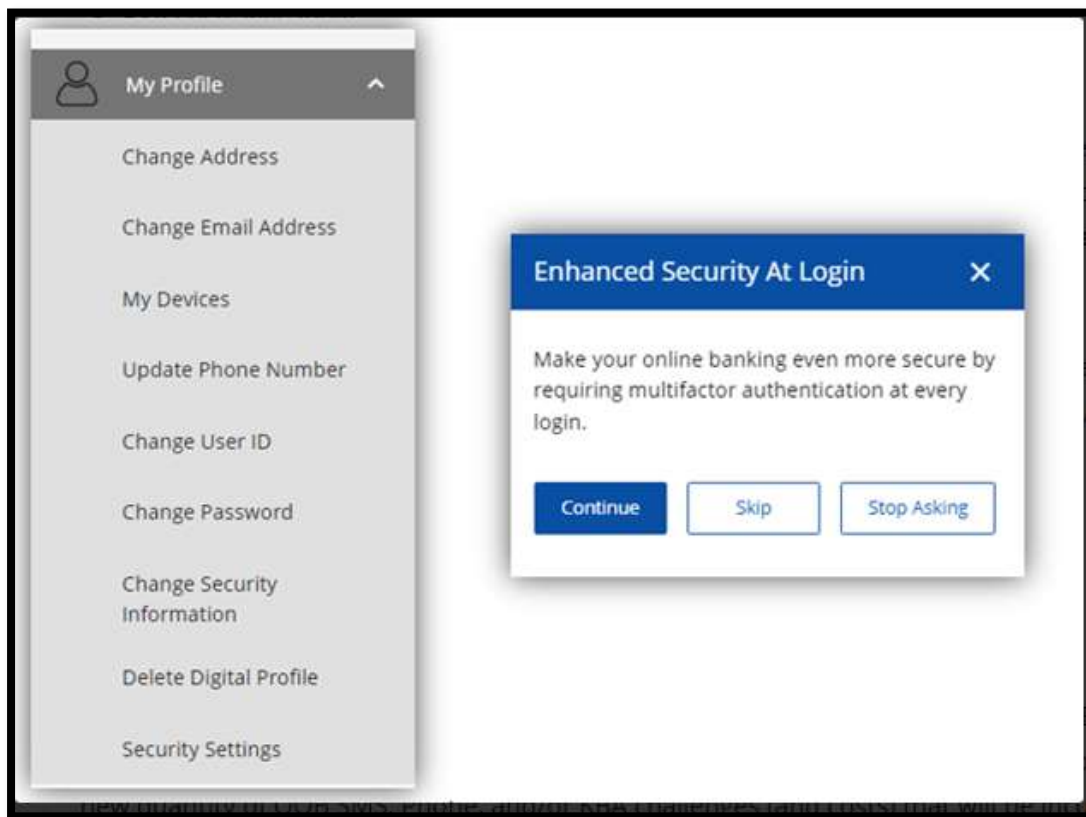


BFCU Online Banking Multi Factor Authentication - Frequently Asked Questions

1. Enrollment into Multi Factor Authentication (MFA)

1. Login into your BFCU Online Banking with your Username and Password
2. Navigate to **Your Name → My Profile → Security Settings**
3. Click **Continue** on the “Enhanced Security At Login” window.
4. Check the box for “**Enable multifactor authentication at login**”
5. Click **Update**
6. At next login, you will be prompted for options to authenticate via MFA.



Enhanced Security at Login

Multifactor Authentication protects your profile by requiring an additional code when you log in. If you use other programs or applications that connect to your online banking profile, enabling this option will present those connections with the additional code at login which may impact the ability for some of them to connect and synchronize data.

☒ Enable multifactor authentication at login.

Update

2. Verify by Phone Call

1. Select your phone number from the list.
2. Click **Call my phone**.
3. You will receive an automated call with a confirmation code.
4. Follow the voice prompts and enter the code shown on your screen using your phone's keypad.
5. The window will close automatically once the correct code is entered.

Call my phone

We will call you and ask you to enter a confirmation code into your phone.

(978) 325- . . .



Call my phone

Identity Verification

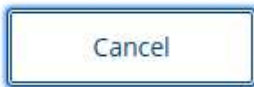
We are calling the phone number you selected.

Step 1: Answer the phone call and follow the voice prompts.

Step 2: When prompted, use your phone's keypad to enter this confirmation code:

509865

Step 3: Please wait while we validate the code. This can take up to 15 seconds.



Waiting...

3. Verify by Text Message

1. Select your phone number from the list.
2. Click **Send me a text message**.
3. You will receive a text message with a confirmation code.
4. Enter the code into the **Confirmation Code** field on your screen and click **Submit**.

Identity Verification

As a security precaution, we need to verify your identity before you can proceed. This quick process helps us keep your account safe.

Please choose one of the following options.

Send me a text message

We will send you a text message with a confirmation code.

(978) 325-

▼

Send me a text message

Identity Verification

We are sending a text message to the mobile number you selected. Please enter the code contained in the text message.

* Confirmation Code

CancelSubmit

4. Verify by Security Questions

1. Click **Ask me questions**.
2. Answer the questions displayed on your screen. These come from public records and are designed so only you should know the correct answers.
3. Once all answers are selected, click **Submit**.

Identity Verification

To help us verify your identity, please answer the following questions.

Which of the following vehicles have you ever owned or leased?

- ☐ 1996 Chevrolet Camaro
- ☐ 2000 Lincoln LS
- ☐ 2001 BMW X5
- ☒ 2002 Saturn L Series
- ☐ 2005 Ford Freestyle
- ☐ I have never been associated with any of these vehicles

In which of the following states does _____ currently live or own property?

- ☐ District of Columbia
- ☐ Illinois
- ☒ Minnesota
- ☐ North Carolina
- ☐ Texas
- ☐ None of the above or I am not familiar with this person

Which of the following street addresses in _____ have you ever lived at or been associated with?

- ☒ 145 East Street
- ☐ 15 Catherine Avenue
- ☐ 59 Daniels Street
- ☐ 62 Old West Central
- ☐ 9 Loretta Road
- ☐ None of the above or I am not familiar with this property

I don't know the answers

Submit

6. Not Receiving Phone Call for Verification

If you select the **“Verify with Phone Call”** method and do not receive a call, it may be because your phone carrier **is blocking the authentication phone number**. This can sometimes happen if the call is flagged as spam or from an unknown number.

Recommended Action:

- Add the authentication phone number to your contacts list to help prevent it from being blocked.
- Contact your mobile carrier to ensure the number is not being filtered or restricted.
- Alternatively, try using a different verification method, such as **text message** or **security questions**, if available.

7. Cannot Authenticate with any of the methods provided

If you encounter an error message while unsuccessfully verifying your identity, please reach out to **Customer Service** at **617-288-2420** to help!

8. Unenrollment from Multi Factor Authentication (MFA)

1. Login into your BFCU Online Banking with your Username and Password
2. Select the MFA Method to log into securely to your Online Banking.
3. Navigate to **Name → My Profile → Security Settings**
4. Un-check the box for **“Enable multifactor authentication at login”**
5. Click **Update**
6. At next login, you will not be prompted for options to authenticate via MFA.

Enhanced Security at Login

Multifactor Authentication protects your profile by requiring an additional code when you log in. If you use other programs or applications that connect to your online banking profile, enabling this option will present those connections with the additional code at login which may impact the ability for some of them to connect and synchronize data.

☐ Enable multifactor authentication at login.

Update

9. Third-Party Sites Using Your BFCU Username and Password

Aggregator sites (e.g., Robinhood, Plaid) that rely on screen scraping will also encounter MFA restrictions, which may impact your ability to establish a connection. These limitations are disclosed during MFA enrollment as part of this enhanced security feature.

10. Website vs. Mobile Device

The functionality is the same whether you log in through a web browser or the mobile app—you will still be prompted to answer these questions.



As a security precaution, we need to verify your identity before you can proceed. This quick process helps us keep your account safe.

Please choose one of the following options.

Send me a text message

We will send you a text message with a confirmation code.

(617) 910-... 

Send me a text message

Call my phone

We will call you and ask you to enter a confirmation code into your phone.

(617) 910-... 

Call my phone

Cancel

I can't be reached at any of these numbers



Accounts



Transfers



Pay My
Bills



Deposit a
Check



Messages