

Enhanced Login Security (ELS) Frequently Asked Questions

Why do I need to set up these security questions?

Apple's new Identity Verification service helps us to safeguard both your personal and account information, while proactively protecting you when you're using Apple's online banking services. Setting up additional security questions adds an extra layer of 24/7 protection against unauthorized users and possible fraud and it is a required element of NetBranch security.

What happens when I login for the first time?

You will be prompted to set up your personalized ELS questions to preserve the security of your information, and there will be an option to *Enroll the Computer for Future Use*. This option is recommended only if you are using a computer that is not shared (i.e. library). If you are logging in from a PC that is not your own, perhaps from work or a friend's home, remember to choose *Add it later* instead. [See *Tips below for more details.*]

Do I need any special settings for Enhanced Login Security in to work?

It is important to make sure your browser is set to accept cookies. ELS places a unique, secure cookie on your computer that when combined with your login information, creates a signature way to identify your PC to the system. This secure cookie does not contain any personal information and is strictly used to validate your identity. The use of a cookie helps to prevent unauthorized access using stolen credentials on a non-enrolled computer. If a PC contains a MacroMedia Player, a back up copy of the cookie will be stored there in case the browser cookie is accidentally deleted. Not sure if how to accept cookies? [Click here.](#)

I set up my questions, but I keep getting asked for them each time I login. How can I avoid that?

Please make sure you have selected to enroll that PC or mobile phone (click the *Add Extra Security to this Device* link after answering the questions). If you have done that, this is very likely a setting within your browser, which could be set to clear your cookies each time you close the window. In order to prevent this, [click here](#) for instructions on how to set your browser to accept cookies.

I set up my questions, but I remember the answers that easily and I have to ask to be reset. What can I do?

You can decide to make your answers whatever you like which may make it easier for you to remember, and even harder for someone else to guess, by selecting answers that do not logically go with the questions. For example, if the questions are "What school did you attend in the first grade? Who is your favorite actress? and What was your best subject in school?", you can answer the same word or words to each question. So, if you would like to enter an answer that is the name of your family pet for each of these questions, you can choose to do that, even though it is not the logical answer. [See *Tips below for more details.*]

What if I am using a public computer, should I go ahead and enroll or wait to use my personal computer?

As an added precaution against fraud, Apple FCU recommends that all account users set their NetBranch Enhanced Login Security measures from their personal computer. Every time a member connects to Apple's NetBranch service, ELS will use a process called multifactor authentication to verify that the entered Member ID, password and individualized PC credentials all match. If initial setup is completed on a public computer, and you later logon at home, you will immediately be prompted to verify your identity. Plus, with public computers there is no way to 100% verify online security, which has the potential of compromising these additional safeguards.

Can I complete the enrollment process on more than one PC?

Yes. Upon attempting to login from a different computer, you will be challenged with the security questions you completed at the beginning of the enrollment process. Before clicking *Submit* after entering your answers, be sure to click *Remember the computer I'm using now* to enroll your current PC. Future logins should skip past the Enhanced Login Security protocols and open your NetBranch homepage.

What kind of information are you gathering for these questions?

Members will be asked to choose from a list of simple questions whose answers must match with those provided at initial setup. These questions and answers will be used for no other purpose than to verify the identity of an Apple online user.

What if I don't want Apple FCU to collect this additional information?

Again, this information will be used for no other purpose than to further safeguard your personal and account information. There is no need to worry about the use of this information beyond this stated purpose.

Will outside vendors have access to this information?

No, all security information is strictly used for the purpose of verifying the identity of Apple's online users within its NetBranch system.

If I am joint on my Apple account, do we each need to set up our own information, or will the security questions be the same for both of us?

The questions will be the same for both account holders. In order to avoid confusion, make sure to set up your security questions for a jointly held account together so that you each will be apprised of the answers.

If I am joint on multiple Apple accounts, do I have to set up different questions for each account, or will my login be the same for all of my accounts (i.e. primary, spouse, children)?

Yes, individual setup will be required for each different member number. For instance, if your spouse is member number 000001 and you are member number 000002, the security questions chosen for account 000001—even if the account has you designated as joint—could be different than those chosen for account 000002.

What happens if I answer a question incorrectly? Will I get additional opportunities to answer?

If enough questions are answered incorrectly, for security purposes, your account may be locked. To unlock your account, you would need to contact an Apple FCU representative for assistance.

Will it be possible to change my security questions later after the initial setup?

To change security questions after initial setup, you must contact Apple FCU at 703-788-4800, or toll-free at 800-666-7996, Monday-Friday, 8 a.m.-6 p.m. and Saturday, 9 a.m.-12 p.m., in order to request an update of this information.

What if I can't remember the answers to my security questions? How can I reset them?

Account information can be reset by contacting Apple FCU at 703-788-4800, or toll-free at 800-666-7996, Monday-Friday, 8 a.m.-6 p.m. and Saturday, 9 a.m.-12 p.m.

Can my account be reset 24 hours a day, 7 days a week?

For security reasons, accounts can only be reset during Credit Union business hours—Monday-Friday, 8 a.m.-6 p.m. and Saturday, 9 a.m.-12 p.m.

Is there anything special I need to do for when I use Mobile Banking for security?

Yes, first you must complete the Enhanced Login Security setup on your home PC. Once completed, point your mobile device to AppleFCU.org and login as usual. After you've answered your security questions, an *Add Extra Security to this Device* button will appear at the top of your screen. Select this in order to enroll your mobile device for future login purposes.

What if I need to un-enroll a computer(s)?


This option should only be exercised if you anticipate not using your PC to access NetBranch. To un-enroll, please follow these steps:

- Login to NetBranch and click *User Options*, then select *Enhanced Login Security*
- On the Enhanced Login Security screen, select the desired un-enroll option and click *Submit*.
- On the pop-up window, click *OK*. The cookie and flash shared objects are removed.
- A success screen displays.

After completion, should you attempt to login to NetBranch from an un-enrolled PC, you will be challenged to answer the ELS questions at that time.

ELS Tips

Enhanced Login Security

 **Need Help?**
800-666-7996

You are seeing this message because you are using Enhanced Login Security for extra online security protection and we don't recognize the computer you are using to log in. To continue, please answer the following security validation question(s.)

NOTE: Your answers do not need to be case-sensitive. Answers entered in upper or lowercase are recognized as the same; however you must use the exact format of your answer: i.e. January 1, 2000 is not the same answer as 1/1/2000.

Who is your favorite actor or actress?
Answer: B

Who is your favorite cartoon character?
Answer: C

What is the name of your favorite musical artist or band?
Answer: A

Remember the computer I'm using now
Select this option if you do not want to be prompted to answer validation questions every time you log in your current computer. Instead, we will remember your computer and check to make sure we recognize you when you attempt to log in. **Do not check this option if you are using a shared computer** (i.e., Library computer or Internet café.)



Answer Format

In order for validation to occur, the answers you submit when challenged **must the same as when you set them up**. The only variable that does not matter is capitalization.

Examples

Q. Who is your favorite actor or actress?

A. Sean Connery

The only other acceptable answer to this question would be capitalization variations such as 'sean connery', 'SEAN CONNERY', 'Sean connery', etc. Unacceptable answers would be: 'Connery', 'SeanConnery', 'Shawn Connery' or any other misspellings of the answer.

Q. Who is your favorite cartoon character?

A. SpongeBob

In this example, the only other acceptable answer would be capitalization variations such as 'spongebob', 'Spongebob', 'SPONGEBOB', etc. If a space is added between the words 'Sponge' and 'Bob', or if there are any misspellings, the answer will be invalid.

Q. Who is the name of your favorite musical artist or band?

A. Eddie From Ohio

In this example, the only other acceptable answer would be capitalization variations such as 'Eddie from Ohio', 'Eddie from ohio', 'eddie from ohio', etc. If a space is removed between any of the words, the band's acronym (EFO) is used instead or if there are any misspellings, the answer will be invalid.

B Why am I being asked these questions?



The screenshot shows a help page for Apple Federal Credit Union. At the top left is the Apple logo with the text 'Apple FEDERAL CREDIT UNION'. At the top right is the word 'Help'. Below the header is a yellow horizontal line. The main heading is 'Enhanced Login Security'. Underneath is a sub-heading 'Why do I need to answer the question(s)?' followed by a paragraph explaining that users are asked questions because they are logging in from an unrecognized computer. Below this is another sub-heading 'Important information to remember when answering the question(s):' followed by a bulleted list of three points: 1) Answers must be entered exactly as set up. 2) Case (upper/lower) does not matter. 3) Format must be the same (e.g., January 1, 2000 is not the same as 1/1/2000). Below the list is a paragraph about logging in from a new computer and contacting support if needed. Another paragraph suggests checking a box to add extra security to the current computer. At the bottom right is a 'Close Help Page' link.

C What if I can't remember the answers?



The screenshot shows a help page for Apple Federal Credit Union. At the top left is the Apple logo with the text 'Apple FEDERAL CREDIT UNION'. At the top right is the word 'Help'. Below the header is a yellow horizontal line. The main heading is 'Enhanced Login Security'. Underneath is a sub-heading 'Forgotten the answers?' followed by a paragraph explaining that users should contact support if they have forgotten their answers. At the bottom right is a 'Close Help Page' link.

If you are still experiencing trouble logging in to NetBranch, click [here](#).