

## **Strong PAC**

As a part of new industry security standards, you will be required to update your personal Online Banking credentials from the traditional PAC (Personal Access Code) to an alphanumeric (numbers and letters) password. You can manually change your PAC from within your Online Banking account; if you're using a desktop, navigate to Profile and Preferences and select Change Personal Access Code. In the mobile app, selecting Settings will offer the option to Change Personal Access Code. After a certain period of time, members will be forced to update their PAC to ensure proper security protocols.

There will be a 30-day grace period to change your PAC.

**Here are some frequently asked questions.** If you don't see your question here, please contact us at 902-849-7512.

I'm being asked to change my PAC (Personal Access Code). Why is this?

Our credit union is strengthening our MemberDirect® Personal Access Code (PAC) requirements to provide an added layer of protection and to help us introduce new and exciting digital features in the near future. As part of this change, all of our members will need to update their PAC to meet the new security standards.

Do I need to update my PAC (Personal Access Code) right away?

While we encourage you to update to the new standards early, you will have 30 days before being required to change your PAC. At the end of the 30-day period if you haven't yet updated your PAC, you will see a popup window when you attempt to log into your online banking that will require you to change your PAC before being able to continue through to your accounts.

How do I update my existing PAC (Personal Access Code) to a Strong PAC?

You can update your existing PAC to a Strong PAC by logging into your online banking using your desktop or your mobile banking app. If you're using a desktop, navigate to Profile and Preferences and select Change Personal Access Code. In the mobile app, selecting Settings will offer the option to Change Personal Access Code. From here, follow the onscreen instructions to complete the change. The next time you log into your online banking, you will use your new Strong PAC.

Do you have any tips on how to create a Strong PAC (Personal Access Code)?

Absolutely! Here are a few best practices to keep in mind as you create a Strong PAC:

- Be sure to choose a PAC that differs from the passwords you use to access other online services, such as your social media accounts or email.

- Avoid including names, dates or numbers that are related to your identity (such as birthdays, family names, pets, or addresses)
- Try to use a sequence of words and numbers that you will remember, but that will make it difficult for others to guess your PAC.

I have Quickview enabled on my mobile app to see my account balances easily. How do I keep using this feature once I've updated my PAC (Personal Access Code)?

QuickView needs to be removed prior to updating to Strong PAC to prevent the old PAC from being recognized the next time you log into MemberDirect®. Once you update your PAC, you can re-enable QuickView.

To do this, you will need to start by removing all devices that you have registered to enable Quickview by signing into your online banking on a desktop (or by accessing the full site in a web browser on your mobile device). Once you have logged in, select Account Services located in the left-hand menu and select Mobile Banking App and remove your devices.

The next time you sign into your online banking using your Mobile App, you can re-enable Quickview by navigating to Settings and Create New Login and following the onscreen instructions.

What happens if I forget my new Strong PAC (Personal Access Code)?

If you forget your new Strong PAC, you can reset by clicking on the Forgot your password? link just below the PAC field on the MemberDirect® login screen. Once you click this link, you will be asked to confirm your identity and will then be given the option to choose a new personal access code.

I use MemberDirect® Business and have a Delegate. Is there anything additional that I need to know when it comes to updating my PAC (Personal Access Code)?

Once the Strong PAC requirements take effect, you will need to make sure to log into MemberDirect® to update your PAC before your Delegate will be able to access online banking. Your existing delegate will not be required to update their PAC to the new Strong PAC format; however, if your existing delegate needs a new PAC or you are setting up a new delegate, they will be required to use the new Strong PAC format.