



# Login Messaging & Password Reset

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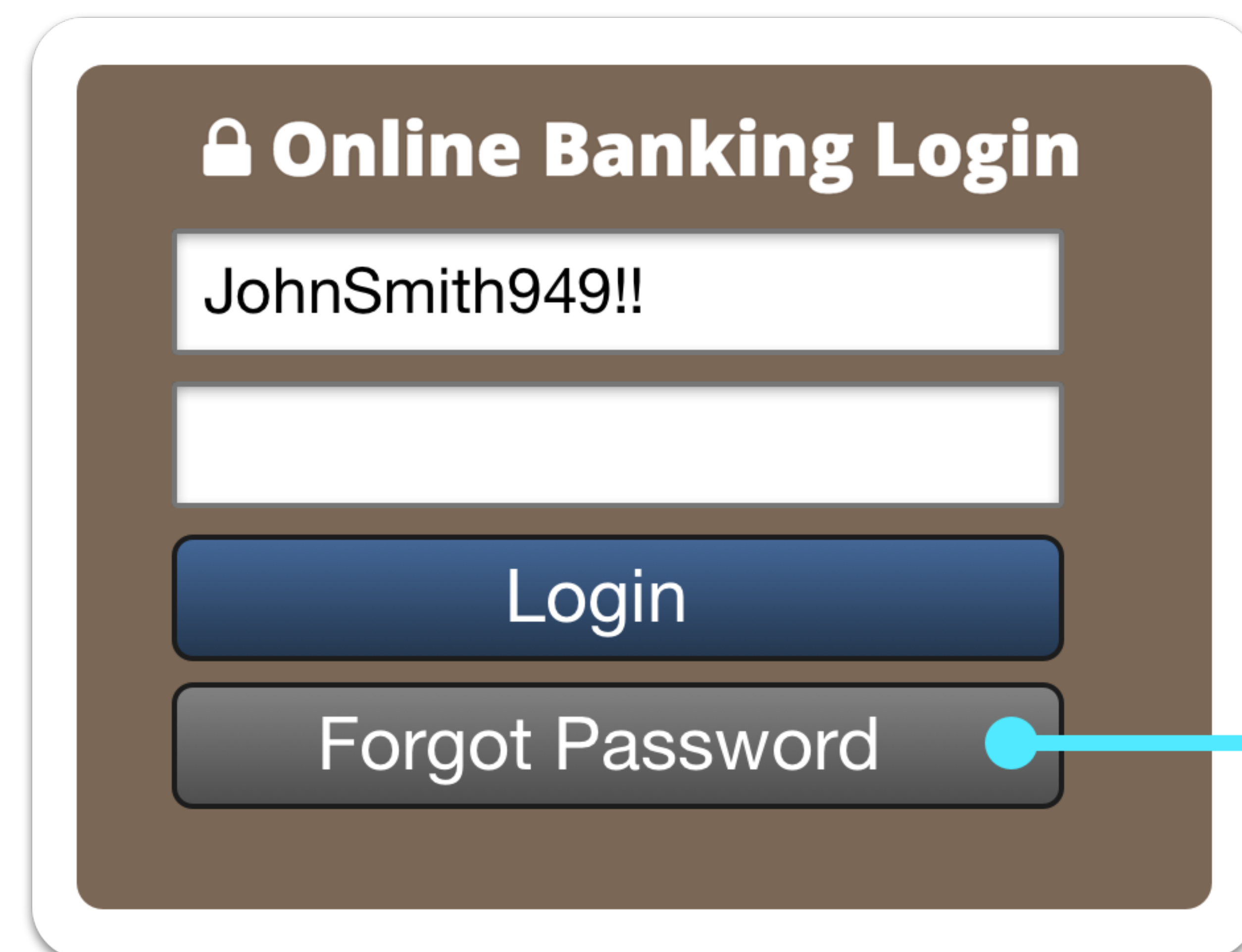
**CU<sup>\*</sup>ANSWERS**  
A CREDIT UNION SERVICE ORGANIZATION

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# Member Password Reset Process

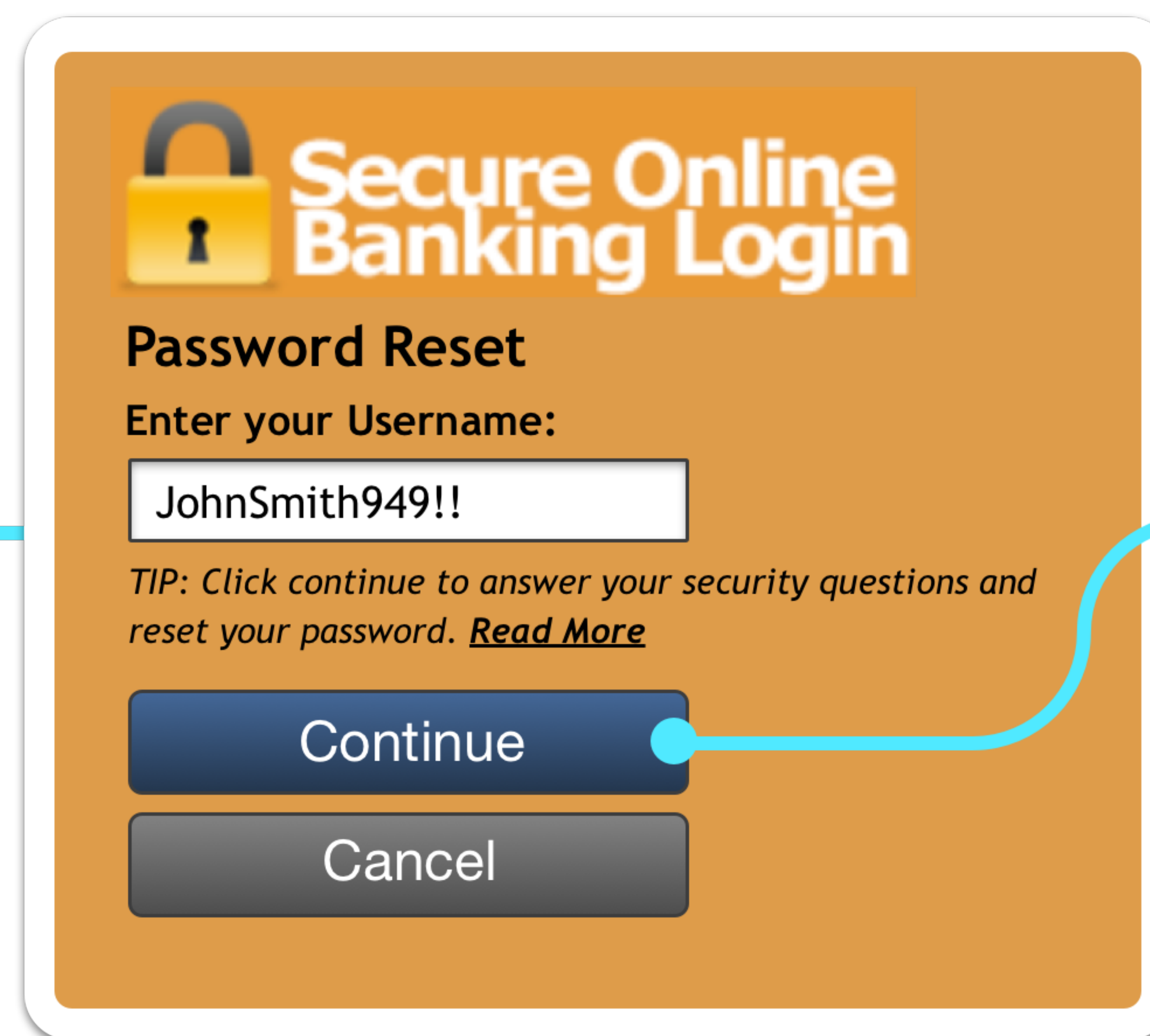
Self Service



The screenshot shows the 'Online Banking Login' interface. It features a title bar with a lock icon and the text 'Online Banking Login'. Below the title, there is a text input field containing the username 'JohnSmith949!!'. Underneath the input field is a dark blue 'Login' button and a grey 'Forgot Password' button. A blue line connects the 'Forgot Password' button to the next step.

## Step 1: Selects Forgot Password

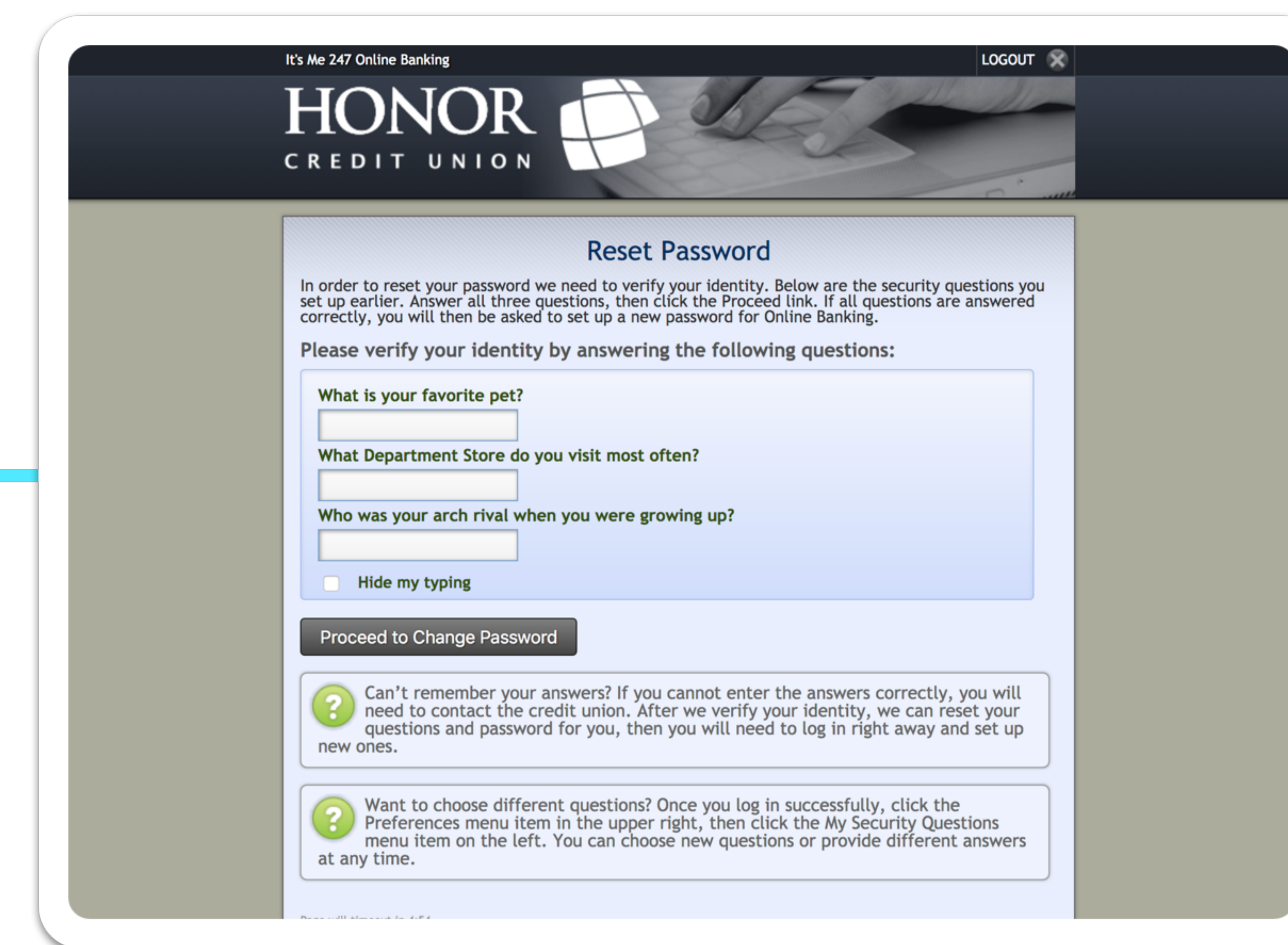
If a member forgets their password (or has their password disabled), they can change or reset it without calling the credit union.



The screenshot shows the 'Secure Online Banking Login' interface for password reset. It has an orange background with a yellow padlock icon and the title 'Secure Online Banking Login'. Below the title is the section 'Password Reset' with the prompt 'Enter your Username:'. A text input field contains 'JohnSmith949!!'. Below the input field is a tip: 'TIP: Click continue to answer your security questions and reset your password. [Read More](#)'. At the bottom are two buttons: a dark blue 'Continue' button and a grey 'Cancel' button. A blue line connects the 'Continue' button to the next step.

## Step 2: Confirm Password Reset

*The member will be prompted to enter their username or account number.*



The screenshot shows the 'HONOR CREDIT UNION' 'Reset Password' screen. The header includes the credit union logo and a 'LOGOUT' link. The main content area is titled 'Reset Password' and contains instructions: 'In order to reset your password we need to verify your identity. Below are the security questions you set up earlier. Answer all three questions, then click the Proceed link. If all questions are answered correctly, you will then be asked to set up a new password for Online Banking.' Below this, it says 'Please verify your identity by answering the following questions:'. There are three security questions, each with a text input field: 'What is your favorite pet?', 'What Department Store do you visit most often?', and 'Who was your arch rival when you were growing up?'. A 'Hide my typing' checkbox is present. Below the questions is a 'Proceed to Change Password' button. At the bottom, there are two informational boxes with question marks: one about contacting the credit union if answers are forgotten, and another about changing security questions.

## Step 3: Identity Verification

To verify the members identity, they must answer all three security questions before being able to create a new password.

It's Me 24/7 Online Banking LOGOUT

# HONOR CREDIT UNION

## Change My Password

**!** Your password must be changed before you continue.

What are the requirements for my password?

- ✓ Your password must be at least 8 characters long, and you can use up to 256 characters.
- ✓ Use both alphabetic and numeric characters for a more secure password.
- ✓ Your password is **case sensitive**.
- ✓ Your Online Banking password is not the PIN used for voice access.

Type your new password:

Retype your new password:

**Change My Password**

**Helpful Hints for Safe Passwords**

- Make each new password completely unique; do not use a previous password.
- Passwords should not be similar to your account number.
- Do not create a password using personal information that is not secret, such as a child's name, birthdate or pet's name.
- Passwords should not read the same backward and forward. For example, don't use "123321" or "MADAM" because it reads the same backward and forward.

Page will timeout in 4:55

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## Step 4: create new password

To complete the password reset process, the member will be prompted to create a new password. *\*Members can use a previous passwords.*

Success Credit Union HELP CONTACT US MANAGE MY SECURITY LOGOUT

Info Center | My Accounts | New Accounts | Pay & Transfer | My Documents | Go Mobile

**ACCOUNT SUMMARY | I'M A PLATINUM MEMBER**

**Share accounts**

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	PRIME CHARLES	\$1,851.98	\$3,856.49	1/18/2018	\$0.04
001	NICKNAME2	\$321.10	\$321.10	6/8/2017	\$0.00
ACCOUNT TOTALS		\$4,172.59	\$4,177.49		\$0.04

**Loans**

Account	Name	Regular Payments	Amount Due	Due Date	Balance
771	CLOSED END LNS	\$86.81	\$86.81	8/3/2017	\$2,382.77
		\$86.81	\$86.81		\$2,382.77

Page will timeout in 8:00

**My Account**

- My Member
- Switch Memberships

**Rewards**

PLATINUM

Reward Points: 5,809

Earned Last Month: 750

View Point Details

**Quick Pay**

- My Payees
- eBills Due: 1

**Messages**

- Messages
- Bill Pay
- Pay Anyone

**Members**

PHONE BANKING: 800.452.2266

## Process Complete

# Failed Password Attempt Lockout

3 incorrect attempts

**Secure Online Banking Login**

If you have not set up your username, please enter your member number.

Username:

Password:

[Forgot Password](#) [Manage Profile](#)

**Login**

**The password you entered is incorrect.**

*TIP: Are you sure you entered the right username?*

**Try Again**

**Forgot Password**

Need help? [More information here](#)

## Incorrect Password: 1st Attempt

If a member enters an invalid password, they are prompted to try again. A tip, forgot password button and the credit union contact link is presented.

**Secure Online Banking Login**

If you have not set up your username, please enter your member number.

Username:

Password:

[Forgot Password](#) [Manage Profile](#)

**Login**

**The password you entered is incorrect.**  
**WARNING: You have one more try before your password will be locked for security reasons.**

*TIP: Are you sure you entered the right username?*

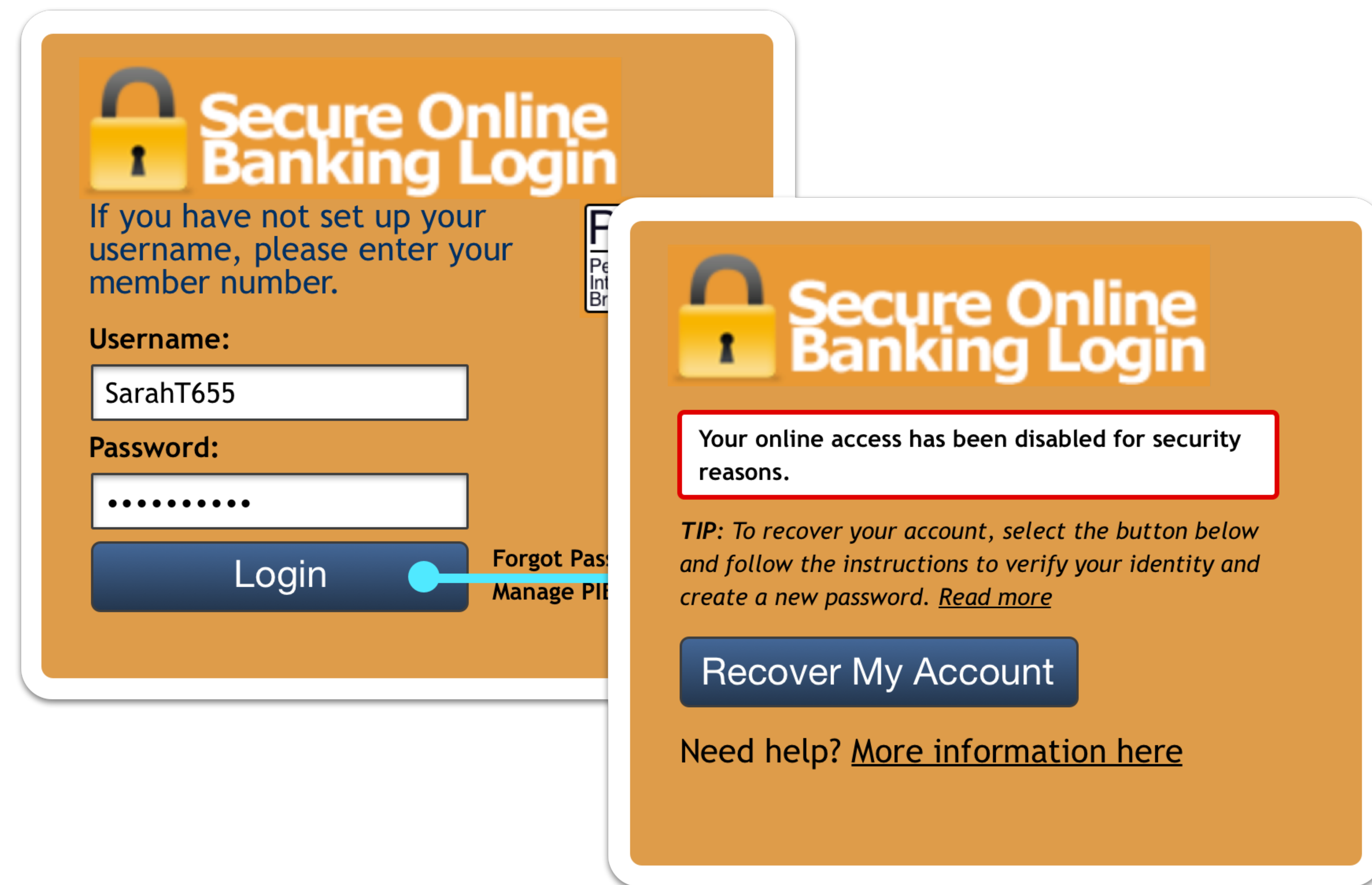
**Try Again**

**Forgot Password**

Need help? [More information here](#)

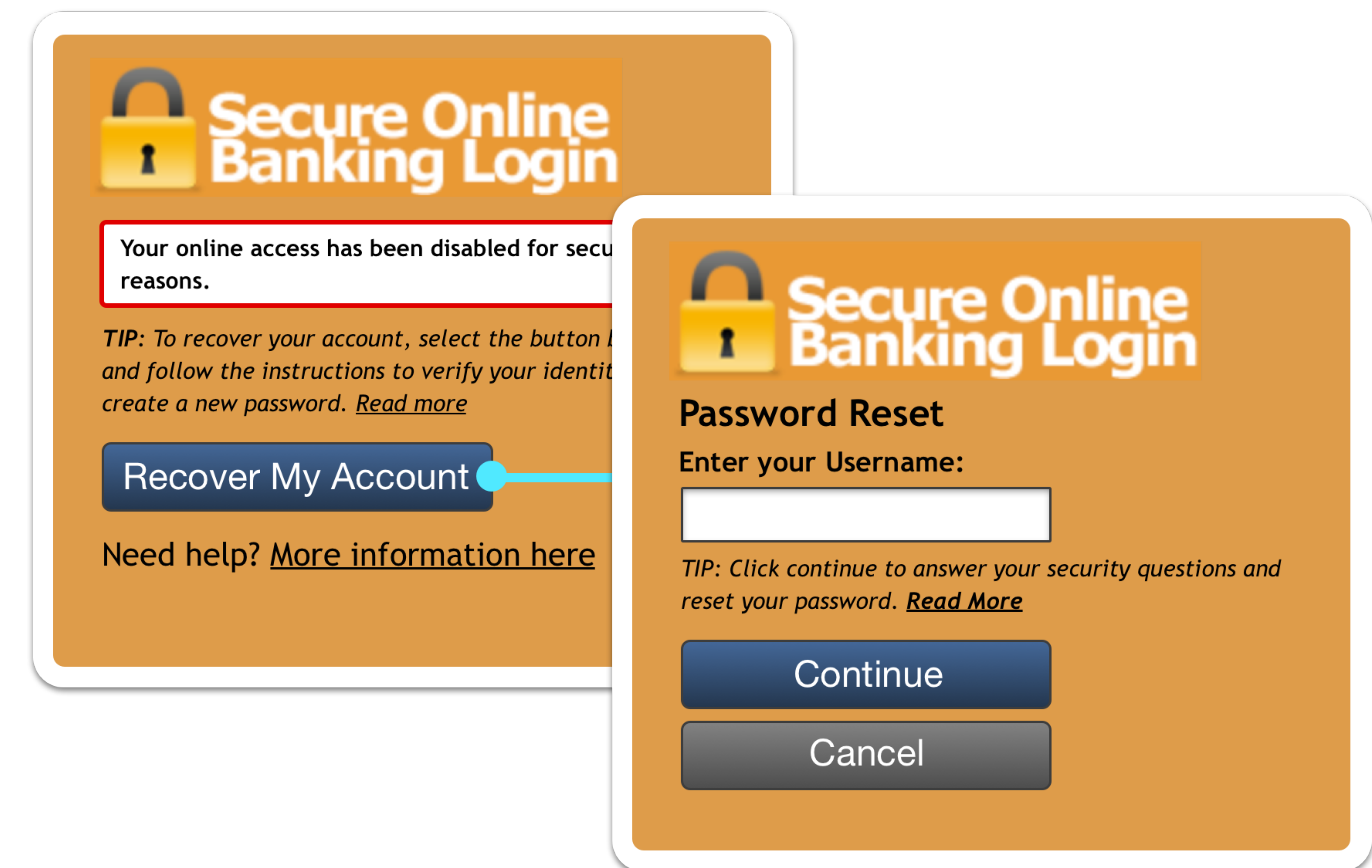
## Incorrect Password: 2nd Attempt

After a 2nd failed attempt, the member is warned that 1 more failed attempt will disable their password. A tip, forgot password button and the credit union contact link is presented.



## Incorrect Password: 3rd Attempt

Finally, after a 3rd failed attempt, the password has been disabled and the member is presented with options to reset their password.

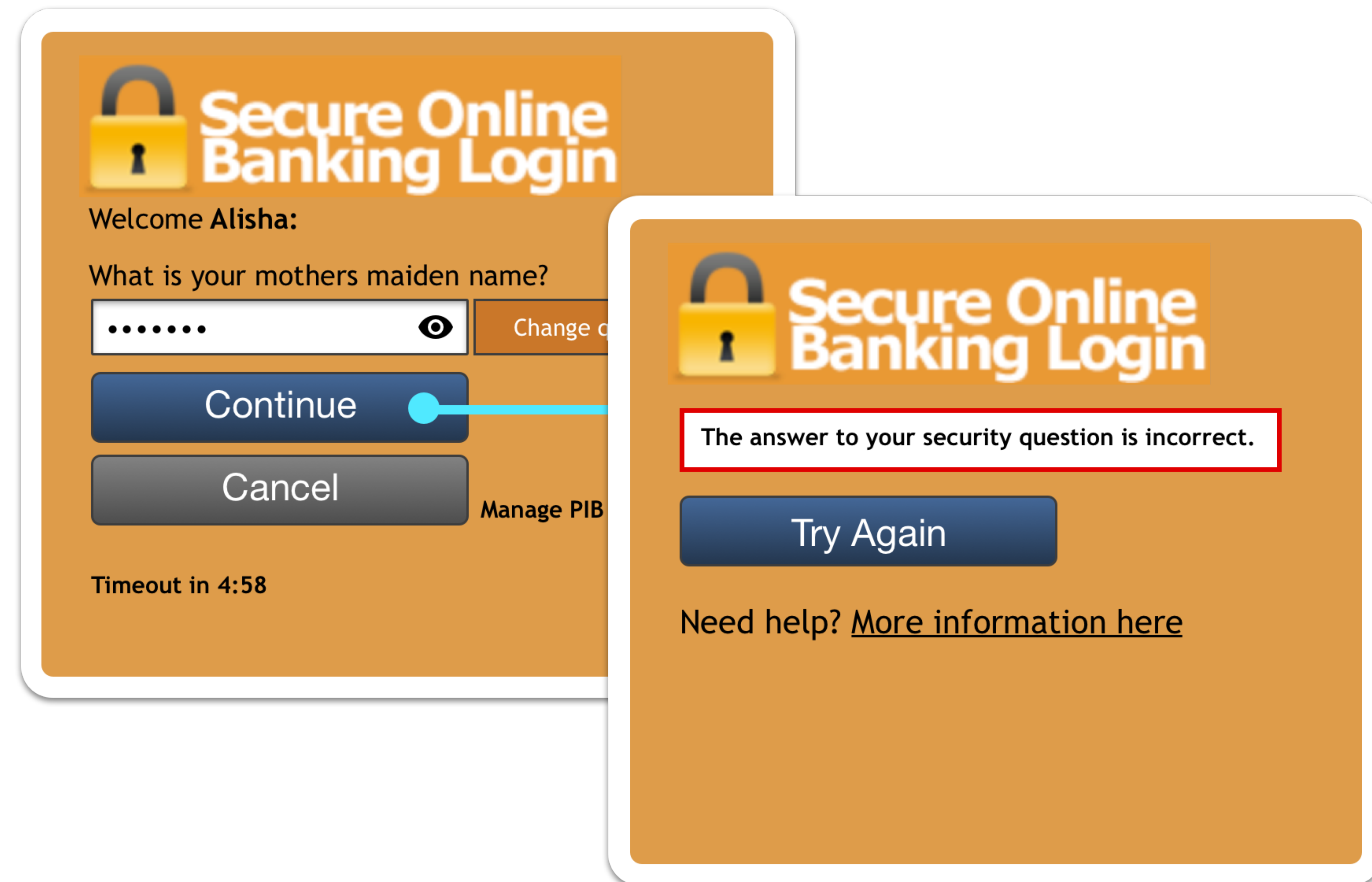


## Self Service Password Reset

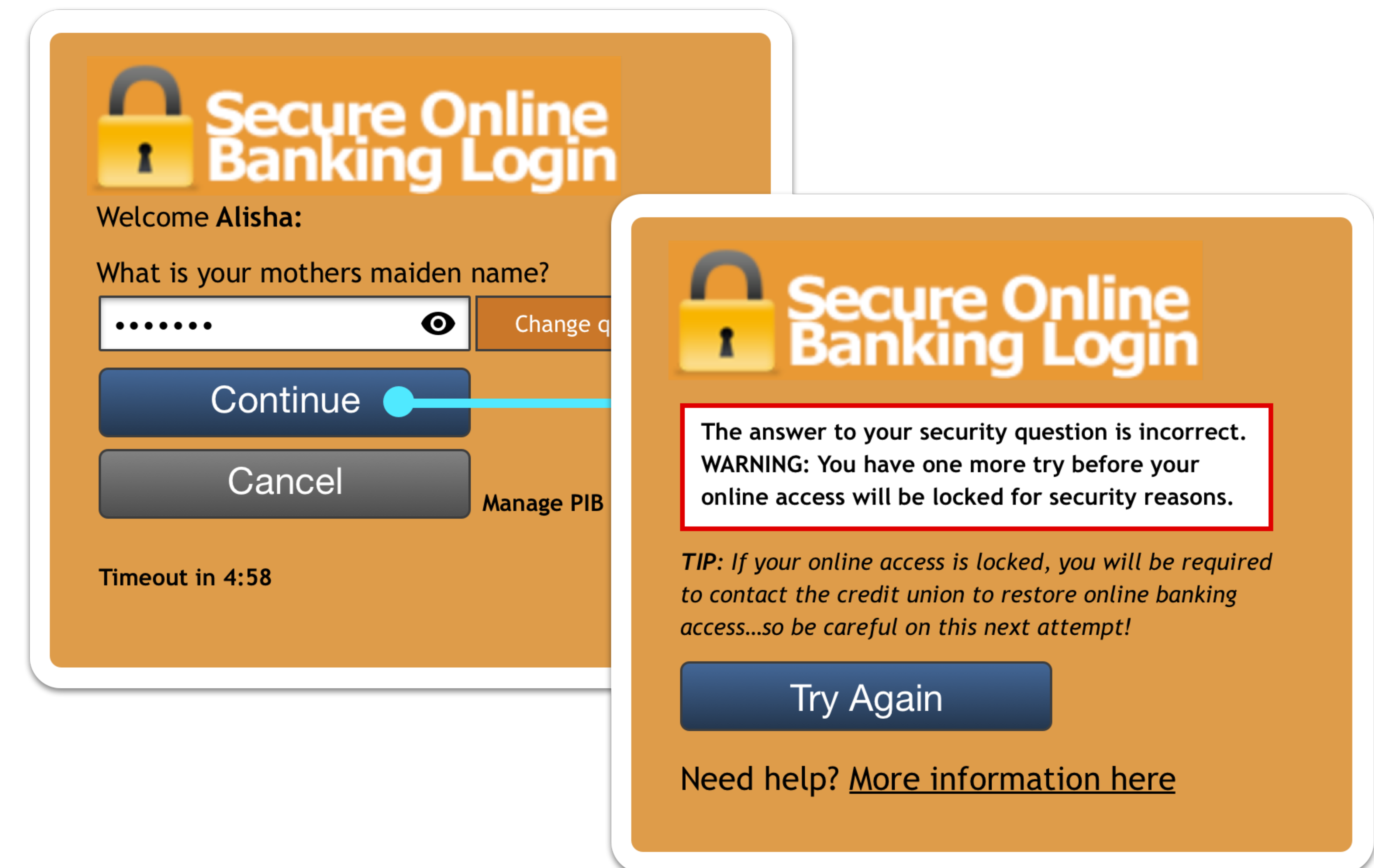
User can recover their account by doing a password reset.

# Failed Security Question Lockout

3 incorrect attempts

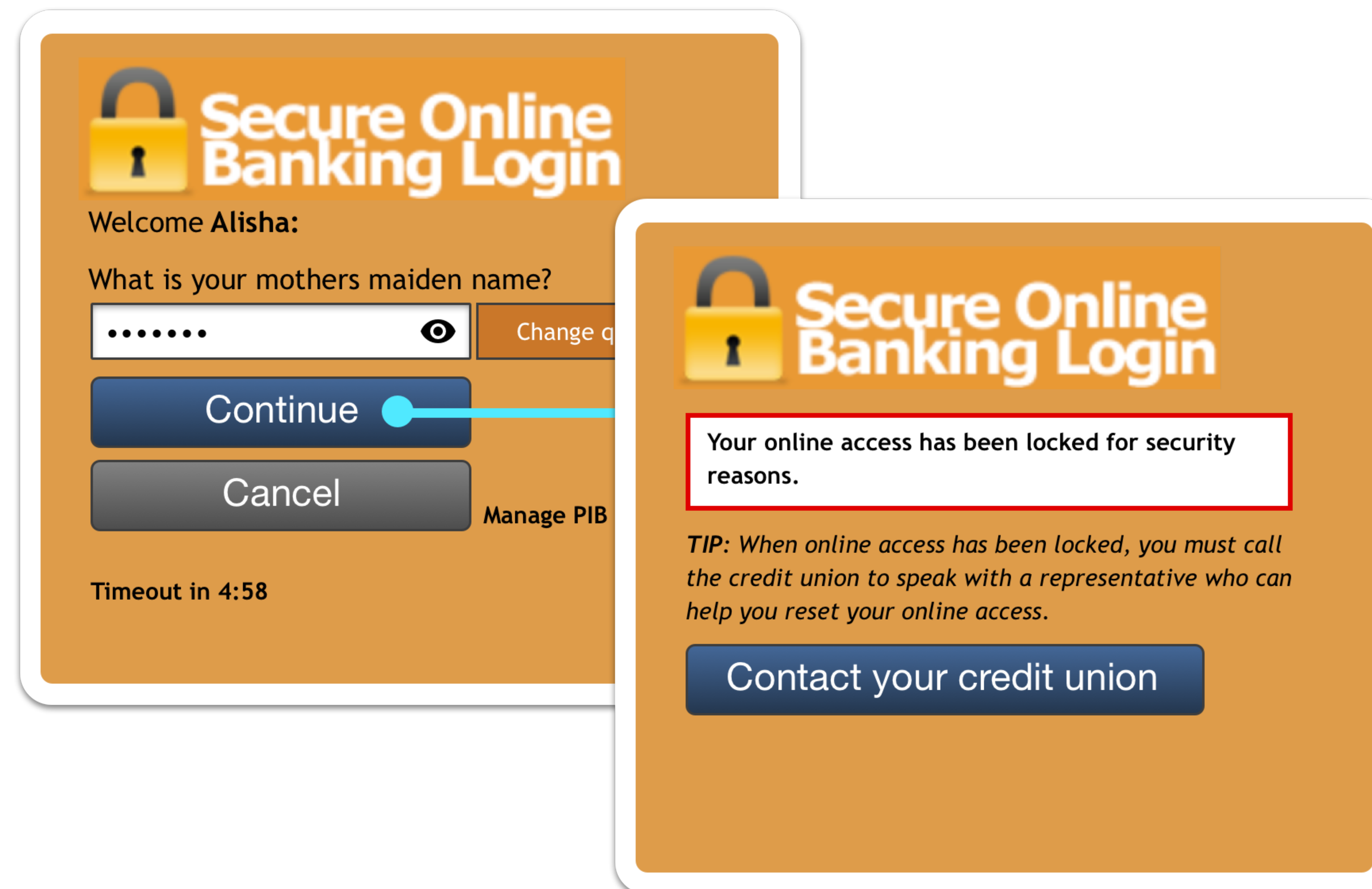


## Incorrect Security Question: 1st Attempt



## Incorrect Security Question: 2nd Attempt

After a 2nd failed attempt, the member is warned that 1 more failed attempt will disable their account and a tip warning explaining they will have to call the credit union.



## Incorrect Security Question: 3rd Attempt

After the 3rd attempt, the member is notified their online access has been disabled for security reasons and a button is presented to contact their credit union. There is no self-service option for resetting security questions.