

How to enroll in PHFCU's Enhanced Login Security

PHFCU's Enhanced Login Security is a new online security feature that will provide additional protection from fraud and identity theft. This feature identifies you as the true owner of your accounts by recognizing not only your password, but also the computer(s) and web browser you login from regularly.

Whenever a computer or web browser is not recognized by PHFCU Online, you will be asked to answer questions that only you know before being allowed access to your account.

If you are logging in for the first time you will be prompted with "Challenge Validation Questions." These questions/answers will validate your identity during temporary access, and are the same questions/answers used by the "Forgotten Password Feature".

We recommend that you choose questions/answers that you would easily remember. An email address is also required to complete the validation process.

Click "Continue" once you've selected your questions & answers.

Challenge Question Validation Information

We understand how important it is to you to be able to access your accounts online when you need to. Please submit the challenge question(s) below. This will be used in the event you forget your password or we don't recognize the computer that you are using. Just answer the question(s) below by typing in an answer that you would easily remember, verify your email address for us, and you're done!

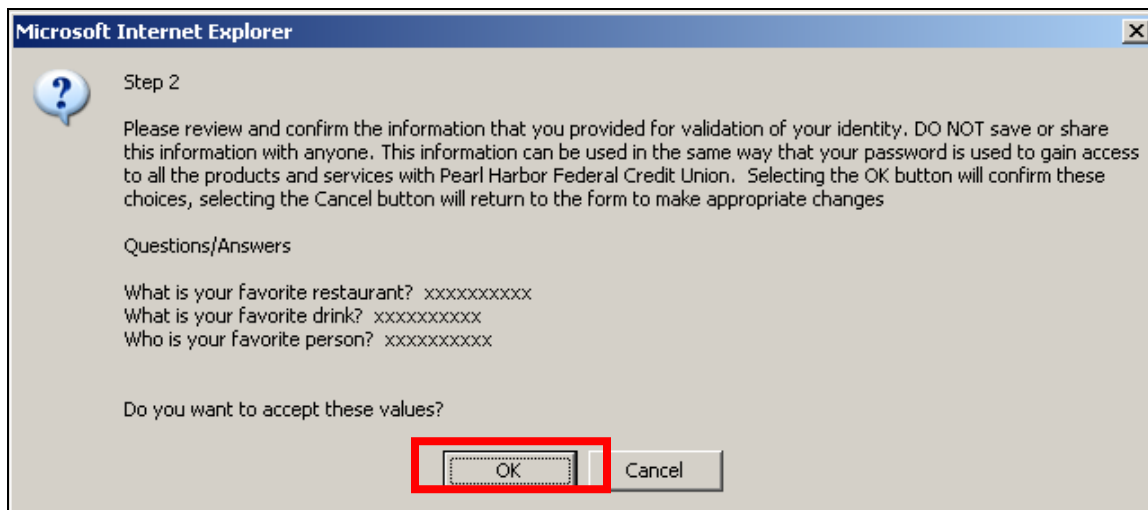
Step 1: Create Validation Information

Select and answer the question(s) below. Your answers are limited to 64 characters. This information will be used to validate your identity should you forget the password that was created during the registration process.

Question:	Answer:
Select Validation Question <input type="button" value="v"/>	<input type="text"/>
Select Validation Question <input type="button" value="v"/>	<input type="text"/>
Select Validation Question <input type="button" value="v"/>	<input type="text"/>
Please verify your email address	<input type="text"/>
Please re-enter your email address	<input type="text"/>

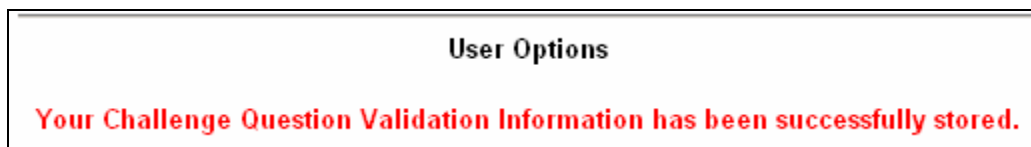
To ensure the security of this information, select question(s) whose answer(s) are easy for you to remember. DO NOT print, store, save or share this information with anyone. If someone else obtains this information, it could be used in the same way that your Password is used to gain access to all records related to your personal products and services with Pearl Harbor Federal Credit Union.

Review and confirm the questions & answers that you've selected and click "OK".



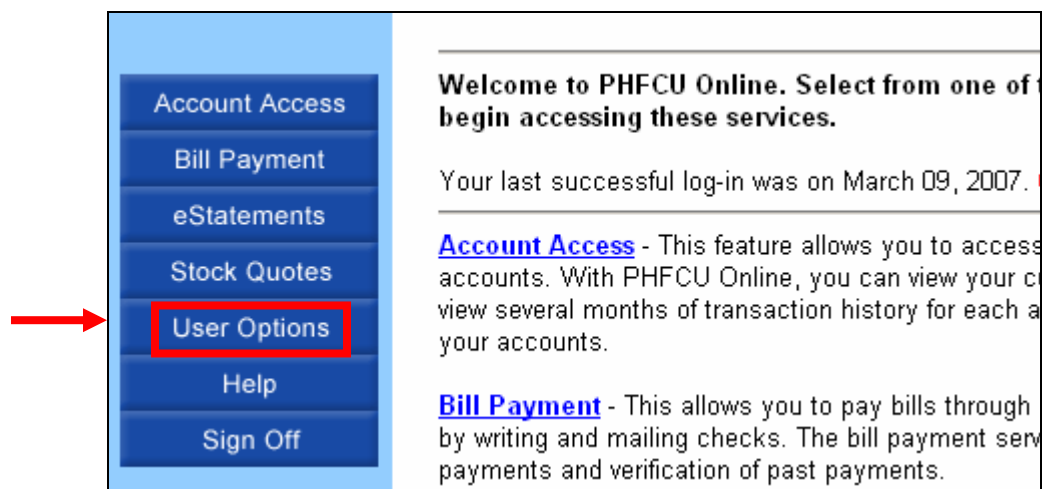
The screenshot shows a Microsoft Internet Explorer window titled "Microsoft Internet Explorer". The main content area displays "Step 2" with a question mark icon. The text reads: "Please review and confirm the information that you provided for validation of your identity. DO NOT save or share this information with anyone. This information can be used in the same way that your password is used to gain access to all the products and services with Pearl Harbor Federal Credit Union. Selecting the OK button will confirm these choices, selecting the Cancel button will return to the form to make appropriate changes". Below this, under "Questions/Answers", are three lines of text: "What is your favorite restaurant? xxxxxxxxxxx", "What is your favorite drink? xxxxxxxxxxx", and "Who is your favorite person? xxxxxxxxxxx". At the bottom, it asks "Do you want to accept these values?" and features two buttons: "OK" and "Cancel". The "OK" button is highlighted with a red rectangular box.

After your "Challenge Question Validation" information has been successfully stored, click "PHFCU's Enhanced Login Security" to enroll in PHFCU's Enhanced Security Login".



If you are a regular visitor to PHFCU Online but are not sure if you remembered your Challenge Questions & Answers, we recommend that you recreate the questions & answers, and select responses that can be easily remembered.

To change your Challenge Questions & Answers at any time, click the "User Options" at the left of the page.



Click "Challenge Question Setup"

User Options

This page will allow you to change your personal options listed below.

- [Change Password](#)
- [Change Timeout](#)
- [PHFCU's Enhanced Login Security](#)
- [E-mail Address](#)
- [History Date Range](#)
- [Default History Sort Order](#)
- [Graphics/Text Mode](#)
- [Change Start Page](#)
- [Change Account Nicknames](#)
- [Challenge Question Setup](#) ←
- [Change User ID](#)

ENROLLING IN PHFCU'S ENHANCED LOGIN SECURITY

Click "PHFCU's Enhanced Login Security".

User Options

This page will allow you to change your personal options listed below.

- [Change Password](#)
- [Change Timeout](#)
- [PHFCU's Enhanced Login Security](#) ←
- [E-mail Address](#)
- [History Date Range](#)
- [Default History Sort Order](#)
- [Graphics/Text Mode](#)
- [Change Start Page](#)
- [Change Account Nicknames](#)
- [Challenge Question Setup](#)
- [Change User ID](#)

Verify that the default option "Add extra security protection to this computer" is selected to enroll the computer and browser you are currently using.

PHFCU's Enhanced Login Security Options [What is PHFCU's Enhanced Login Security?](#)

Protect your PHFCU Online Internet Banking accounts from being accessed by someone other than you. This free feature adds extra security beyond just your password. Click the link above for additional information regarding extra security protection.

Add extra security protection to *this* computer (Recommended) [More Info](#)

Once added, the protection is invisible and you will login as normal. During future logins, if you attempt to access your account from an unidentified computer, you will be asked for additional information before being allowed access.

Remove extra security protection on *all* computers [More Info](#)


Select this option only if you no longer want extra security protection when logging in from this or any other computer. You will still need to use your password to login. You may re-add extra security protection to this or any computer at any time.

*Please note, that if you use different browsers on the same computer (i.e. you use both IE and Mozilla) you will need to login from each browser and add this feature to each.

Click "Submit".

Click "OK" to confirm that your computer has extra security protection.

Microsoft Internet Explorer

 **Add Computer Confirmation**

You are about to add extra security protection to this computer. This will allow for greater security during login.

If you want to add this feature to this computer, click OK. If you do not want to add this computer click Cancel.

Extra security protection has been successfully added to your computer. At this step, you may continue with any PHFCU Online activity.

PHFCU's Enhanced Login Security Options [What is PHFCU's Enhanced Login Security?](#)

Extra security protection successfully added to this computer.

You are logged in and may continue with any PHFCU Online activity. Next time you login, if your computer is not recognized, you will be asked for additional information before being allowed access.

Once you are enrolled in "PHFCU's Enhanced Security Login" the protection is invisible and you will login as normal.

During future logins, if you attempt to access your account from an unenrolled computer (e.g. at the library, a friend's house, etc.) or web browser, you will be presented with the Challenge Questions before being allowed access to your account. If you plan to access your account regularly from multiple computers, you may also wish to enroll these computers in PHFCU's Enhanced Login Security.

If you no longer plan to login from an enrolled computer or web browser, click on "User Options", then "PHFCU's Enhanced Login Security", verify by default the "Remove extra security protection from this computer" is selected.

PHFCU's Enhanced Login Security Options [What is PHFCU's Enhanced Login Security?](#)

Protect your PHFCU Online Internet Banking accounts from being accessed by someone other than you. This free feature adds extra security beyond just your password. Click the link above for additional information regarding extra security protection.

Remove extra security protection from *this* computer [More Info](#)

Select this option only if you no longer plan to regularly login from this computer. You will still need to use your password to login. You may re-add extra security protection to this or any computer at any time.

Remove extra security protection on *all* computers [More Info](#)


Select this option only if you no longer want extra security protection when logging in from this or any other computer. You will still need to use your password to login. You may re-add extra security protection to this or any computer at any time.

*Please note, that if you use different browsers on the same computer (i.e. you use both IE and Mozilla) you will need to login from each browser and add this feature to each.

Click "Submit"

Click on "OK" to remove PHFCU's Enhanced Login Security from this computer or web browser.

Microsoft Internet Explorer

 Remove Computer Confirmation

You are about to remove extra security protection from this computer.

This does not remove your PHFCU Online account from the PHFCU's Enhanced Login Security feature. Please note that if you remove this feature from this computer you will be asked for additional information to validate your identity at your next login.

If you want to remove Enhanced Login Security from this computer click OK. If you do not want to remove this computer, click Cancel.

*Removing extra security protection from a computer or web browser does not remove your PHFCU Online account from the "PHFCU's Enhanced Login Security" feature.

When removing this feature from a computer or web browser you will be asked the "Challenge Question Validation" to validate your identity at your next login.

A computer or web browser may be re-added at any time.

PHFCU's Enhanced Login Security Options	What is PHFCU's Enhanced Login Security?
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PHFCU's Enhanced Login Security is no longer being used on this computer. You will still login with your password, but will not have extra security protection. You may re-add it at any time.	
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