

## INTRODUCING STRONG PAC

With password security standards evolving, *MemberDirect*® personal access code (PAC) requirements are changing. Strong PAC will replace the existing 5-digit numeric PAC used to sign into online banking with a longer, alphanumeric personal access code format, providing added protection to members and preparing credit unions to introduce exciting new digital features in the near future.

### What is Strong PAC?

Strong PAC is an update to the existing personal access code format that will require members to create a longer, more complex *MemberDirect*® PAC that uses a combination of letters, numbers, and optional special symbols.

#### Strong PAC Requirements

- Between 8-20 alphanumeric characters in length
- Must include at least one upper and one lowercase letter
- Must include at least one number

Note: While optional, members can choose to include special symbols, excluding “/”, to further strengthen their PAC.

#### Key Features

- Latest industry standard password security
- Added layer of protection
- Allows for future digital enhancements

## FAQ for Members:

### I’m being asked to change my PAC. 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 our members will need to update their PAC to meet the new security standards.

### How long should my new PAC be and what does it need to include?

Your new PAC will need to be between 8-20 characters in length and must include at least one upper and one lowercase letter, along with one number. While optional, you can also include special symbols, excluding “/” to make your PAC even stronger.

### Do I need to update my PAC right away?

While we encourage you to update to the new standards early, you will have 60 days before being required to change your PAC. At the end of the 60-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 to a Strong PAC?**

You can update your existing PAC to a Strong PAC by logging into your online banking or through your mobile banking app. Once you're logged in, 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?**

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?**

Once you update your PAC, you will need to reset your 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) using your new Strong PAC. 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?**

If you forget your new Strong PAC, you can reset by clicking on the Forgot your PAC? 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.

### **What happens if I get locked out of my account?**

For your security, all TPCU accounts will automatically be locked after 3 unsuccessful login attempts. This lock is removed at midnight, at which point you may login again.