

# Frequently Asked Questions

## Contents

New Login .....	1
2-Step Verification .....	1
Forgot Password.....	3
Mobile App .....	4

## New Login

### The login page looks different. How do I know it's really KootenaySavings?

Our online banking login page has changed. The online banking address in your internet browser is now [auth.kscu.com/login](https://auth.kscu.com/login). You can see from the lock icon the site is secure and from the “kscu” in the URL address that it’s us. NOTE: Do not bookmark this address. If you want to use a bookmark, bookmark our homepage: <https://www.kscu.com>.

### Why are you changing the login process?

We’re changing the login process to enhance your online security. 2-Step Verification is a more secure option than answers to security questions because it uses something you know (like your account number) and something you have (like your mobile phone or email) which makes it harder for hackers.

Our new login process also sets us up to roll out other enhancements like the ability to reset your own password using the ‘Forgot Password’ feature, as well as other beneficial new features in the future.

### I bookmarked online banking in my web browser. Can I still use my bookmark?

No, we recommend you remove your online banking bookmark and begin each login at the homepage, <https://www.kscu.com>. Some members receive an error when using an outdated bookmark.

## 2-Step Verification

### Why is Kootenay Savings moving from security questions to 2-Step Verification?

Two-Step Verification is a more secure means of verifying identity than security questions. Two-Step Verification requires the member to enter something they know (their password) and verify it with something they have (like their mobile phone or email). Hackers are less likely to be able to obtain both, and therefore the login is more secure.

### Now that I’ve enrolled in 2-Step Verification my memorized accounts are missing, what do I do?

On the login screen you’ll see the option to ‘Remember Me’. Once you select your branch and enter your member number and password, check the box beside ‘Remember Me’. Add a nickname for your account, then select the login button. You’ve added your first login profile! You can manage your login profiles from the login screen.

**Now that I've enrolled in 2-Step Verification my Face/Touch ID doesn't work on my iOS mobile app, what do I do?**

First, you'll need to add at least one memorized account during the login process.

On the login screen you'll see the option to 'Remember Me'. Once you select your branch and enter your member number and password, check the box beside 'Remember Me'. Add a nickname for your account, then select the login button.

Next, you can re-add your Touch ID. Select "Settings" from the home screen or hamburger menu of the mobile app. Select "Face/Touch ID" and follow the prompts.

**Now that I've enrolled in 2-Step Verification my QuickView doesn't work, what do I do?**

First, you'll need to add at least one memorized account during the login process.

On the login screen you'll see the option to 'Remember Me'. Once you select your branch and enter your member number and password, check the box beside 'Remember Me'. Add a nickname for your account, then select the login button. You'll then be asked if you'd like to enable QuickView.

If you'd like to enable QuickView after you've logged in, select "Settings" from the home screen or hamburger menu of the mobile app. Select "Account Preferences" and follow the prompts.

**I don't have an email address or mobile phone number. What do I do?**

Getting an email address is your easiest option, and there are many free versions available. Having an email address can be helpful in many situations. Here are a few email options to consider. These options are called "webmail" which means you access them from your internet browser. This makes them accessible from wherever you have an internet connection.

- Gmail. [Sign up here.](#)
- Yahoo! Mail. [Sign up here.](#)
- Outlook. [Sign up here.](#)
- Are you a Mac user? Consider iCloud Mail. [Sign up here.](#)

**I have more than one account at Kootenay Savings. Can I use the same mobile number and email address for my other accounts?**

Yes, you can use the same mobile number and email address on multiple accounts when you enroll in 2-Step Verification.

**My email address or mobile phone number has changed, but I didn't update my 2-Step Verification settings in online banking and now I can't receive my 2-Step Verification code.**

If you've changed email address or mobile phone number, or even lost your mobile phone call us at 1.800.665.5728. We can unenroll you from 2-Step Verification. The next time you log in, you can re-enroll with your updated information.

**Why am I not receiving my 2-Step Verification code?**

If you are receiving your 2-Step Verification code to an email address, check your "junk" or "spam" folder, as sometimes new email senders can be flagged incorrectly. The email address of the sender of your verification code is [donotreply@kscu.com](mailto:donotreply@kscu.com).

If you are receiving your 2-Step Verification code to a mobile phone be aware that sometimes there are delays with a carrier delivering your code to you. If this persists, please contact us at 1.800.665.5728 to let us know about the issue and who your mobile phone carrier is.

### **How do I receive my 2-Step Verification code by text message when I travel outside of Canada?**

To receive your 2-Step Verification code by text message your phone provider must offer international roaming, and you must be connected to the cellular network with airplane mode off. Alternatively, you can receive your code by email through a WIFI connection, even in airplane mode. Before your trip, update your 2-Step Verification settings to include an email address. Already traveling? Contact our Member Service Centre at 1-800-665-5728.

### **There is more than one signer accessing online banking. Do we each enroll in our own 2-Step Verification?**

Users who share the same online banking account share the same 2-Step Verification settings. Right now, users can receive their 2-Step Verification code to one email address and one mobile phone number. If more than two people need the verification code it is recommended to use a method that can be easily accessed by multiple signers, such as a shared email address.

### **I want to register both a mobile phone number *and* an email address.**

During the enrollment process, users can enroll with either their mobile phone number or email address, but not both. Once enrolled, users can add the other option to their 2-Step Verification Settings through the “Profile and Preferences” page in online banking or under “Settings” on the Mobile App.

### **I want to register more than one mobile phone number or email address.**

Currently, 2-Step Verification supports only one mobile phone number and one email address. It is on the list of planned enhancements to allow for multiple mobile phone numbers and multiple email addresses.

### **Why am I asked to enter a verification code at every log in?**

2-Step Verification is a new authentication tool that is learning your normal log in habits. This enables it to distinguish between a normal log in and a high-risk log in. Over time, a normal log in will be recognized and the number of times you are prompted to enter a verification code will reduce.

### **If I upgrade from personal online banking to small business online banking, will I need to re-enroll in 2-Step Verification?**

No, you will not be prompted to re-enroll in 2-Step Verification.

## **Forgot Password**

### **Why can't organizations or businesses use the Forgot Password tool?**

First, organizations and businesses don't have a date of birth or social insurance number to use in the verification process. Second, Forgot Password requires a unique login for each signer using the Small Business Online Banking platform. Currently, members share the same account number but have their own password. In the future, Small Business Online Banking users will also have a unique account number. This will enable use of the Forgot Password tool.

### **Why won't 'Forgot Password' work for me?**

There could be a few reasons.

**1. You aren't registered for 2-Step Verification.**

You must already be enrolled in 2-Step Verification to use the 'Forgot Password' tool. If you've forgotten your password and you are not yet enrolled in 2-Step Verification, visit your branch or contact us at 1.800.665.5728. We'll help you reset your password, and you can set up your 2-Step Verification the next time you log in.

**2. You've exceeded your verification attempts.**

If you are registered for 2-Step Verification, but you've entered an incorrect birthdate or last three digits of the Social Insurance Number for the member first named on the account more than three times, you'll be unable to use the 'Forgot Password' tool for 24 hours.

If, after 24 hours you have three more failed attempts, you'll be unable to use the tool for 1 week. If, after 24 hours you have three more failed attempts, you'll be unable to use the tool for 1 month. If you've forgotten your password, visit your branch or call us at 1.800.665.5728 – we'll help you reset it.

**3. You are an organization, business, or small business online banking user.**

If so, the 'Forgot Password' feature isn't available to you at this time. However, it's on the list of future enhancements.

**To use the 'Forgot Password' tool I need to know who is first named on the account. We have a joint account - how do know who is first named on our account?**

The 'Forgot Password' tool verifies the account based on the information of the member that is first named on the account. You can find this information by logging into your account or looking at your statement. The first name listed is the member first named on the account.

## Mobile App

### Why can't I use the mobile app now?

There could be a couple of reasons.

**1. Your device is not updated to the most current operating system.**

Here's how to check what operating system your device is using and update it if needed:

**Android devices** (use Android 6.0 or greater):

- Identify operating system
  - Settings / About Phone / Android Version
- Update operating system:
  - Settings / About Phone / System Updates

**iOS devices** (use iOS 11 or greater or iPad OS):

- Identify operating system
  - Settings / General / Software Version
- Update operating system:
  - Settings / General / Software Update

**2. You are not using the most current version of the mobile app.**

Here's how to check what version of the app you are using and how to update it if needed:

- Open app
- From home screen, select **About**
- Under **App information**, check the current version.
  - The most recent version is v15.2.42
    - Versions older than v 15.2.31 are not supported.
- Under **App information** is a link to update the latest version of the app.

**My device is too old to update to a supported operating system. How do I access online banking from my mobile device?**

1. Visit our website (type kscu.com in your internet browser address bar).
  - a. You will be taken to the mobile version of our website.
2. Select **LOGIN** from the top left corner of the screen.
  - a. You will be taken to the Mobile Web version of online banking.
  - b. Most online banking transactions can be conducted here.
  - c. If you need the full version of online banking, follow the steps below.
3. Once logged into the Mobile Web:
  - a. Select **Menu**
  - b. Select **Personal Banking**
    - i. You are taken to full version of website
  - c. Select **Online Banking**
    - i. You are taken to full desktop version of online banking

**Why did you change what operating system and app version I can use?**

Manufacturers regularly issue updates to operating systems to keep devices running smoothly. These may be security related, fix bug or performance issues or even introduce new features to your device. Mobile apps are updated for the same reasons. Kootenay Savings' app (version 15.2.42) is supported by the following device operating systems: Android 6.0 and greater, iOS 11 and greater, and iPad OS.