



ESL Internet Banking Enhancements User Guide

ESL Internet Banking Login Security Enhancements User Guide

On Tuesday, September 10th, ESL Internet Banking will improve in two ways:

- **Introduction of Single-Use Access Code** to better protect your accounts from unauthorized access and fraud
- **New, Streamlined Navigation** better organized Internet Banking functions to make it easier to get things done

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NOTE: Changes will take place with little if any disruption in service.



ESL Internet Banking Enhancements User Guide

1.) Introduction

Introduction of Single-Use Access Code

This new service uses a Single-Use Access Code and replaces Challenge Questions as a way to authenticate you when using an unregistered device. By providing contact information and authenticating your account in a simple one-time process, this service contacts you with a Single-Use Access Code to verify your login and provide you with safe, secure access to ESL Internet Banking when you're not using a registered device. The Single-Use Access Code provides a unique numeric code that you will use as part of the login process when you log into Internet Banking from an unregistered device.

As an added bonus, the Single-Use Access Code also makes it easier (but still secure) to access Internet Banking if you enter password incorrectly.

Remember, the Enhanced Login Security goes into effect on Tuesday, September 10th, so at your first login after that, **you must complete the one time set-up process. You cannot bypass it.** But don't worry, the process is easy to complete and only takes a few moments.

As part of the process, you will receive a Single-Use Access Code so you must have access to either the email account or phone numbers you provide as your contact information.

New, Streamlined Navigation

The updated navigation arranges all like task/functions together to simplify your Internet Banking experience.

To help you understand what's happening before Tuesday, September 10th, look through this guide for comprehensive information about the enhanced ESL Internet Banking experience.

Naturally, we're available to help if you have questions, just chat with us at [ESL Online Chat](#) or call us at 585.336.1000 or 800.848.2265.

2.) Enrolling in Our New Enhanced Login Security

The new Single-Use Access Code system will be in place on Tuesday, September 10th. On the next login after that, all ESL Internet Banking Users will be required to complete a simple, one-time process to register in the new Enhanced Login Security service.

While we're confident you'll find the registration instructions easy to follow, you may also find it helpful to read this guide prior to September 10th so you will know what to expect.

Just follow these easy steps:

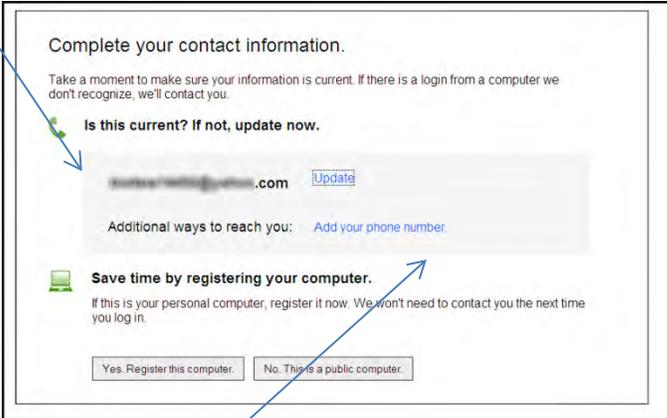
Begin by logging in to ESL Internet Banking as you usually do, using your current ESL Member number (or User ID) and current password.



Provide Contact Information

Before viewing your accounts, you'll be presented with a screen that looks like the screenshot below. This is your opportunity to provide the contact information you'd like for us to use when sending you a Single-Use Access Code.

- Confirm that we have your correct email address.
 - **IMPORTANT** – Updating your email address here will update it throughout our systems, making this your email address of record.



Complete your contact information.

Take a moment to make sure your information is current. If there is a login from a computer we don't recognize, we'll contact you.

Is this current? If not, update now.

[Update](#)

Additional ways to reach you: [Add your phone number.](#)

Save time by registering your computer.
If this is your personal computer, register it now. We won't need to contact you the next time you log in.

- Click “Add your phone number” and you can add up to two phone numbers so you can receive a Single-Use Access Code via phone (either text or voice call.)
 - Phone numbers with extensions are not supported
 - **You MUST have a phone number entered for possible future login resets** (in the event you have forgotten your password or username, for example.)
 - Click Save



Security Contact Information

For your security, we will contact you when there is a login to your account from a computer we don't recognize

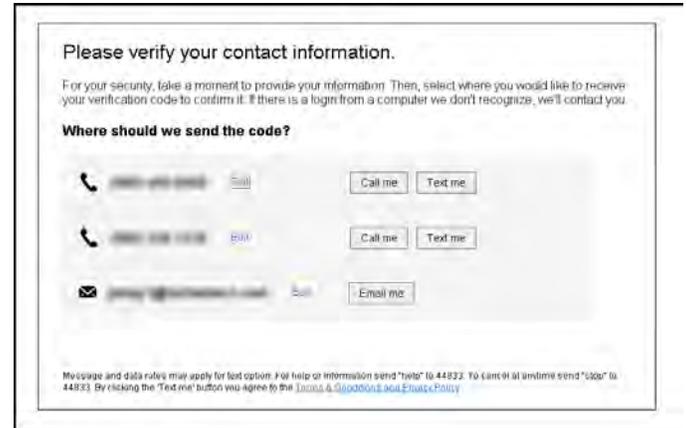
Phone

Email

Authenticating you and your computer

Once your contact information is entered, we will need to authenticate you as an authorized user by sending you a Single-Use Access Code to one of the options you provided.

You can either choose to have an email delivered or a message sent to your phone via text or by phone call.



Note: You can still edit your contact information on this screen, if you like.

If you chose to receive your Single-Use Access Code by:

Text:

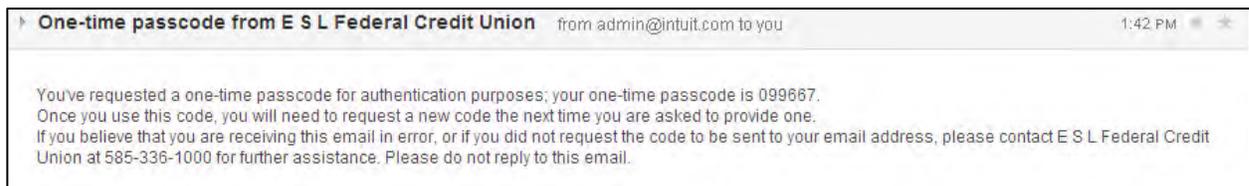
You will receive your code via text from ESL FCU.

Phone Call:

When receiving the Single-Use Access Code by phone call, you will be required to push # to receive the actual code. Therefore, you will need to be able to pick up the call when it arrives. A message with the Single-Use Access Code will NOT be left on your voice mail.

Email:

Your code will be delivered in an email that looks like this:



Once you have selected how you will receive the Single-Use Access Code, you will see a screen like this. Enter the code exactly into the box.

Typically, it only takes a few moments to be sent, but, occasionally you might need to wait a minute or two. If you still have not received a code after 2-3 minutes, click “Didn’t get the code?” for instructions on how to have it resent.



Please verify your contact information.

Within a minute, you'll receive a verification code at (800) 450-4555
Once you receive the code just type it in.

[Didn't get the code?](#)

Save time by registering your computer.
If this is your personal computer, register it now. We won't need to contact you the next time you log in.

To proceed, you must either register your computer or continue into Internet Banking without registering.

- Select **“Register the computer”** if it is your private computer. This way, you will not be prompted to receive a Single-Use Access Code at future logins.
- Select **“No, This is a public computer”** if the computer you are using is a public computer – like the library (or an office or home computer that has multiple users). This way, you will be prompted to receive a Single-Use Access Code to assure safe secure logins in the future.

That’s it! You have now completed the set-up process for the new Enhanced Login Security.

3.) Enhanced Login Security & Mobile Banking

MOBILE BANKING USERS – This upgrade affects you too!

Android Users – An upgrade with the new security enhancements will be available on or shortly after September 10th.

iPhone & iPad Users – An upgrade with the new security enhancements will be available one to two weeks AFTER September 10th.

Once you have downloaded the upgraded app to your phone or tablet, you will need to follow a few simple steps to complete the process. Please note, you will only need to complete this process once for EACH device.

- Login to the ESL Mobile Banking APP as you normally do, using your current ESL Member number (or User ID) and Password



- You will be asked to confirm your identity via text or voice call.



Mobile / Tablet Apps will automatically import the number you have registered as part of your contact information when completing this process for your computer.

(If you did not include a phone number during that registration process or you have not registered on a computer, you will be prompted to enter one at this time.)

- If you choose text**, you will receive a text within just a few moments. You'll see a screen that looks like this:



- Once the text arrives on your phone, just reply by typing in the code you see in the text.



- Next, return to Mobile Internet Banking and you will see a confirmation screen to let you know that your device has been authenticated.



- If you choose call me, you'll see this screen while you're waiting for a call to arrive:



Simply answer the call and press “1” to confirm.

Mobile Website Users –

Members logging into Internet Banking through our mobile website will be prompted to complete the security enhancement process at the first subsequent login after September 10th.

This process is the same as for Apps, in that you will be asked to authenticate with either a text or a voice call.

If you choose text, you will receive a text in moments. Just Reply to the text with the code you're given in the text we send you.

If you choose voice call, just answer the call and press “1”.

That's it!
**Now your mobile device has been authenticated and you're ready to proceed
into ESL Mobile Banking.**

4.) Logging in from an Unregistered Computer:

As mentioned earlier, the Single-Use Access Code system replaces the Challenge Questions method as the authentication process when you log into ESL Internet Banking from an unregistered computer.

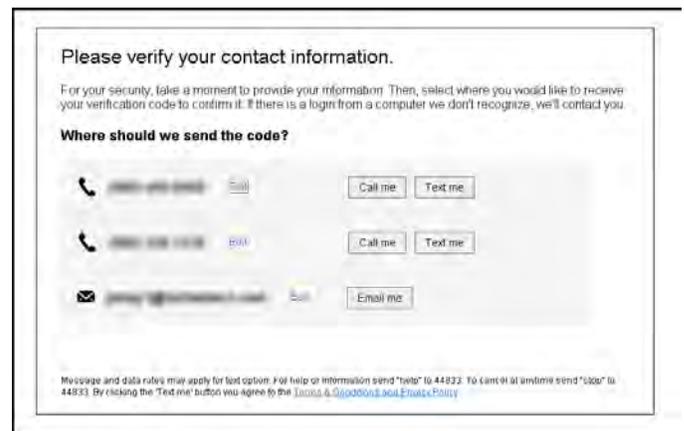
Here's how that process works:

Logging into ESL Internet Banking from an unregistered computer begins the same way - by entering your current Member Number (or User ID) and current Password.



Because our system doesn't "recognize" this computer, you will be asked how you would like to receive your Single-Use Access Code, either by a phone call, text or email.

Within a few moments, the Single-Use Access Code will be sent to you by phone call, text or email.



Once you have received your Single-Use Access Code (by phone call, text or email) enter it in the box.

Again, you'll also **have the option to register this computer**. Feel free to do so if it is a private computer that only you use. Otherwise, select "No, this is a public computer."



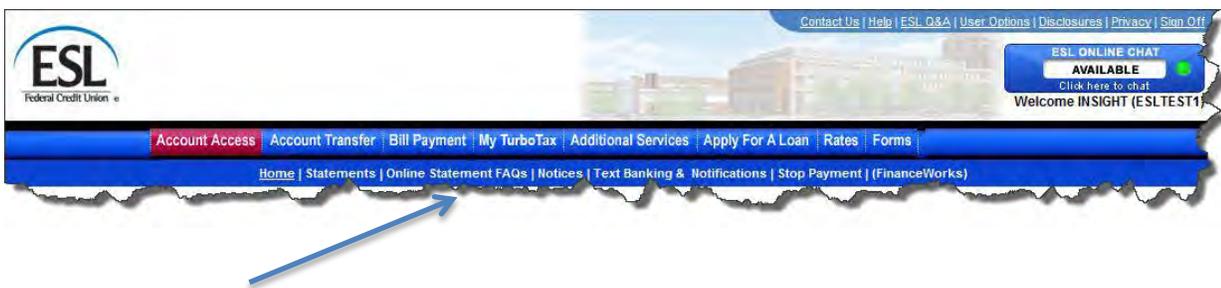
You will now proceed directly into ESL Internet Banking, knowing that you have accessed your accounts safely and securely.

5.) New Streamlined Navigation

Once you've completed the Enhanced Login Security set-up and arrive at your Account Access page within ESL Internet Banking, you'll notice a cleaner, more streamlined appearance. That's because we've simplified the navigation for an easier experience.

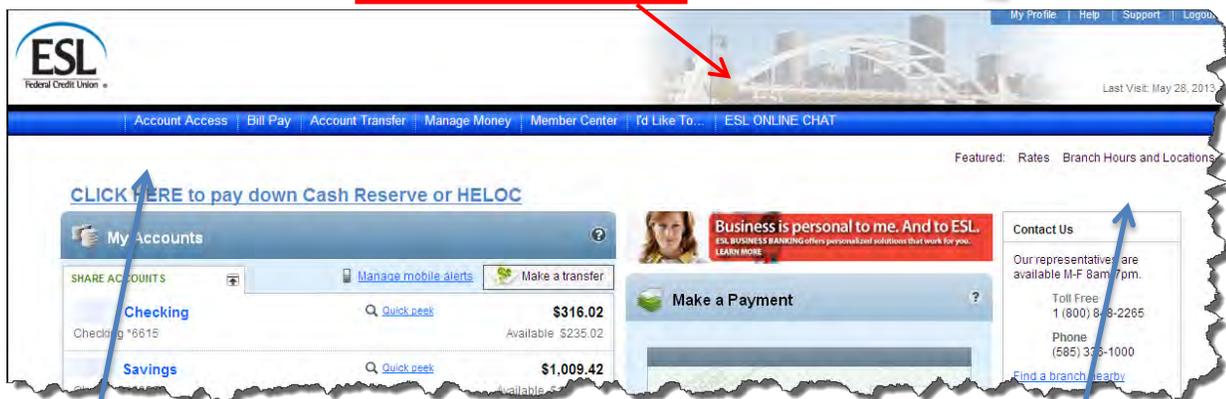
Let's take a look:

Before:



Tasks from the secondary navigation bar have been grouped with similar features and functions.

Now:



ESL Online Chat has been moved here.

Tasks like updating your profile information (contact information, text alerts settings, etc.), getting assistance are located here.

You can contact us by using either the "Support" link or the information in the "Contact Us" box.

Tabs group similar tasks together

The "Featured" Navigation line gives you easy access to rates and information about locations and hours.

Now let's take a closer look!

You can see what's in each section by easily moving your mouse over the tab. A menu opens to show you what you'll find there.

Account Access:

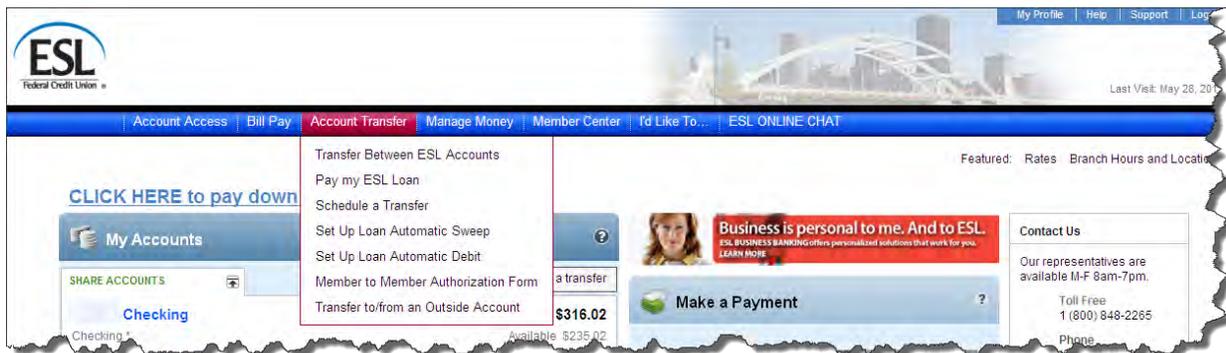
You'll notice there is no longer any sub navigation options under the Account Access tab. Just click on this tab and to go directly to the Account Access page.



Bill Pay:



Account Transfer:



Manage Money:

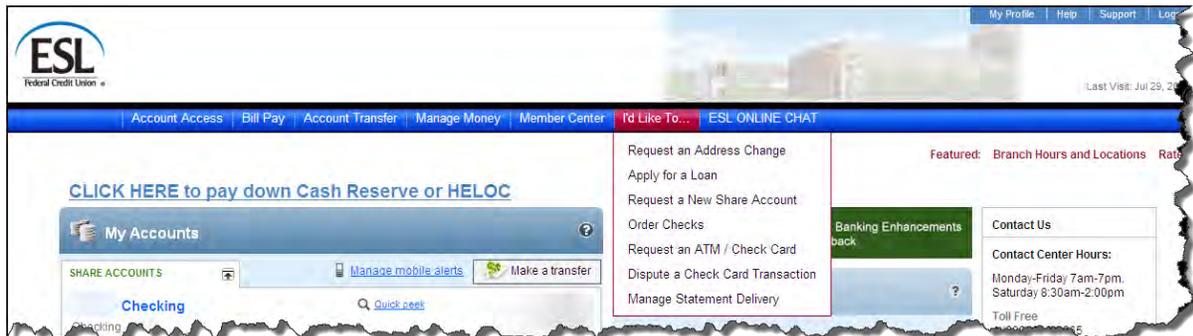


Member Center:



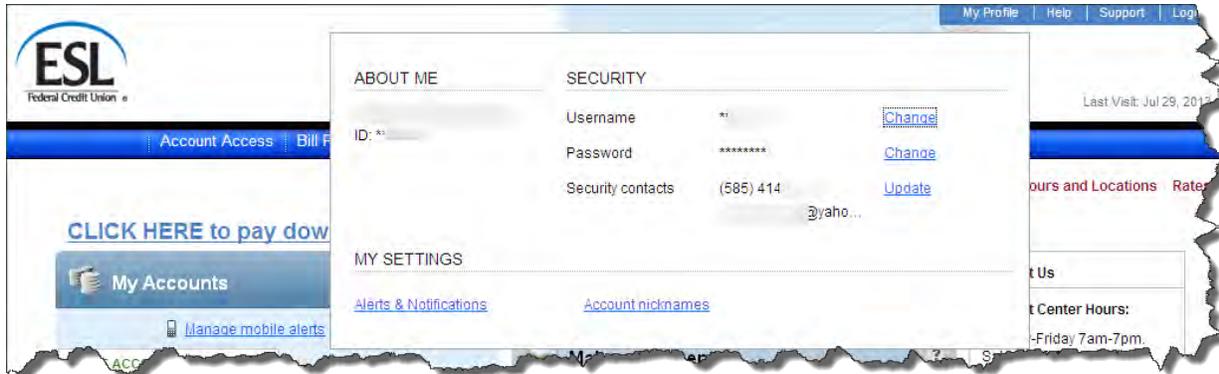
Account Forms:

The Account Forms menu is now called "I'd Like To..."



My Profile:

In the “My Profile” section, you can change settings like your security settings (Remember the Contact Information we talked about earlier?) as well as your preferences for Alerts & Notifications and Account Nicknames.



5

A couple of things worth noting here:

The Username feature now lets you create your own custom username (8-20 characters with at least one letter) to login to ESL Internet Banking.

- This would replace using your member number as part of your login process but does NOT change your member number as part of your records with us.
- Creating a custom Username is NOT the same as the Single-Use Access Code and therefore should not be used when prompted to enter the Single-Use Access Code (as when logging in from an unregistered computer.)

5.) Incorrect Password

Did you enter your Password incorrectly?

In the event you enter your password incorrectly and need to reset your password, you can request a Single-Use Access Code to be sent by either text or by phone call. Since the ESL system will only forward a temporary password to a registered phone number, it provides a more accurate authentication of your identity. Therefore, be sure there is a phone number included in your Security Contacts (found in the **My Profile** section.) Then you will be prompted to create a new Password for future logins.

If you have entered your password incorrectly, you'll be presented with a screen like this:



Log in to my account

❗ The Username and/or Password you entered does not match our records. Try again.

Username

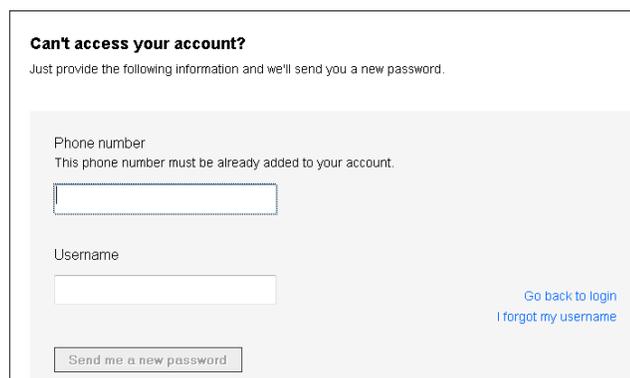
Password

[I can't access my account](#)

Click “I can’t access my account” and you’ll go to this screen.

Enter (one of) the phone numbers you provided as part of your Enhanced Login Security set up and your Username.

Click “Send me a new password”



Can't access your account?

Just provide the following information and we'll send you a new password.

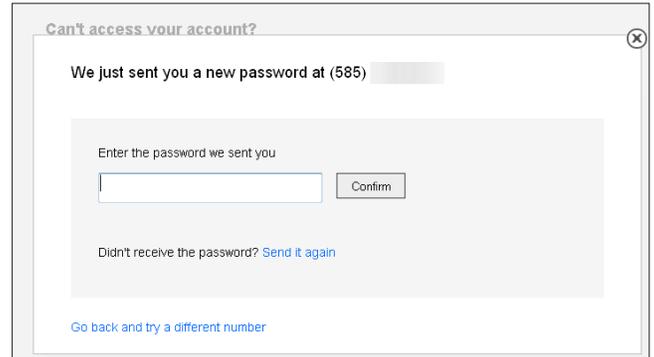
Phone number
This phone number must be already added to your account.

Username

[Go back to login](#)
[I forgot my username](#)

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You will receive a new (temporary) password via phone (call or text). Enter it as indicated.



Can't access your account?

We just sent you a new password at (585) [redacted]

Enter the password we sent you

Didn't receive the password? [Send it again](#)

[Go back and try a different number](#)

Then, to authenticate your login, you'll be asked to verify your identity by receiving a Single-Use Access Code. Select the method you would like to use to receive the Single-Use Access Code.



Verify your identity

Select a destination to receive a verification code:

(585) 8950

(585) 1210

j****@rochester.rr.com

Common Problems

[I can't have access to these phones/text code](#)

[Why am I completing this step again? I created/registered my account](#)

Enter the code.



Verify your identity

Within a minute, you'll receive a verification code at (585) 8950

 [Didn't get the code?](#)

Would you like to register this computer?
If this is your personal computer, you can register it. We won't ask you to validate it the next time you log in.

You are viewing a preview of the steps. Call 585-266-1000

Common Problems

[I can't have access to these phones/text code](#)

[Why am I completing this step again? I created/registered my account](#)

Once you have been authenticated, you will be prompted to change your password.

Because we want you to keep your password strong, your password must contain both numbers and letters. In addition, take advantage of the case sensitive aspect of our password program. Alternate upper and lower cases i.e.: AbCCdsF



Success! Do you want to change the password?

6.) New Session Time-Out Requirements

To keep your accounts safe, your Internet Banking session will automatically expire after ten minutes if there has been no activity. This will require that you login again. (Ten minutes is now the set time out allotment. This can no longer be adjusted as part of what used to be “User Options”.)

Keeping a session active is easy, even just jiggling your mouse keeps things active. To help avoid an unintentional expiration, we’ve added a count-down to the top of the screen so you know when your session is about to time out due to inactivity. Just click the “Yes” in the upper right hand corner to keep your session intact.

