

PassMark

Frequently Asked Questions

This page provides additional information about the PassMark feature of CU OnLine.

1. What is PassMark?

PassMark Security provides additional security for LBS Financial's CU OnLine (online banking). It is now a standard part of our online banking and works as part of our commitment to protect you against identity theft and fraud. PassMark prevents unauthorized access to your accounts and confirms the fact that the CU OnLine site you are is in fact the real site – not a phishing copycat.

2. What does PassMark consist of?

PassMark consists of things you see: an image, a caption and three challenge questions—and things you don't see: a system that collects information about your computer and your location. If either your computer or your location are not *registered*, you are prompted with your challenge questions and asked if you want to register the new computer/location. Your challenge questions are known only to you and LBS Financial Credit Union and protect you, whether you are logging in to your accounts from your own computer, or from somewhere else.

3. How does PassMark work?

Once you enter your Login ID on your computer and click the GO button, your image will be displayed along with the caption. This verifies that you are at the LBS Financial Credit Union website and you are safe to enter your Password and access your information. If you are logging in from a different computer, the challenge questions will be asked to verify your identity. Once you provide the

correct answers, your image and caption will display and you may enter your password.

4. Will I need to change my password?

No. Your Password remains the same.

5. How is PassMark more secure?

The system confirms that you are at the LBS Financial Credit Union website before you enter your password. Further identification is carried out either by the recognition of your computer or by the system asking you a challenge question.

6. If someone discovers my password, how will PassMark prevent them from accessing my account?

When an unauthorized person tries to sign in from another computer, the system will recognize that they're using a different computer, and will ask one of your challenge questions. They won't know the answer and will not be able to sign in to your account.

7. Why do I need to set up challenge questions?

Challenge questions and answers provide information known only to you and LBS Financial Credit Union. They help prevent unauthorized people from getting access to your account information. If someone else has access to your Login Id and Password, they will not know the answer to your challenge question and will not be able to get to your information.

8. What keeps somebody from stealing my PassMark image and caption?

This information is only displayed once you click the GO button to sign in from a known computer. If this is not the case, the system will ask one of your challenge questions before it displays the image.

9. When I enter my Login ID, it asks me a question instead of showing my image. Why?

This is to help verify that it's really you signing in. A challenge question is asked when you're signing in from an unrecognized computer (or if you've deleted Cookies). Your correct answer confirms that it's really you.

10. How do I sign up for PassMark?

Signing up for and using PassMark is quick and easy. You simply choose an image, caption, and three challenge questions. You have two ways of signing up for PassMark at the time you enroll in CU OnLine or if you are already enrolled in CU OnLine the next time you sign in you will be prompted to set up your PassMark image, caption and three challenge questions.