

## **ONLINE BANKING UPGRADE EFFECTIVE 9/16/21**

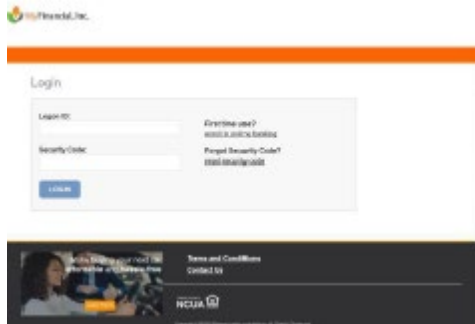
**Upgrading to Virtual Branch Next** from Fiserv will give your members a modern, intuitive user experience. Below is what you and your members need to know to prepare now so the upgrade process can go smoothly.

### **Terms and Conditions -**

All members will be required to accept terms and conditions the first time they logon to Virtual Branch Next.

### **What Members Need to Know**

1. Supported Browsers – Vendors update browsers frequently, mostly to address security issues. Fiserv develops to, maintains and supports only current browser versions. The following browsers are supported by Virtual Branch and Virtual Branch Next, so all users should use the current versions:
  - Internet Explorer® / Edge by Microsoft
  - Chrome® by Google
  - Safari by Apple®
2. New Logon Screen – The logon screen for Virtual Branch Next has changed. The separate step for security code and security phase verification has been removed, and the logon ID and security code are now on one page as seen below:



3. Credentials – For credit unions upgrading to Virtual Branch Next from Virtual Branch, the credentials do not change. However, if the member is using a logon ID that has fewer than six characters, they will need to enter leading zeros to bring it up to six characters. For example, logon ID “1234” now needs to be entered as “001234.”

Minimum standards for logon ID and security codes include:

- Logon ID
  - o Can be from six to 50 characters
  - o Does not allow Logon IDs that contain member number, Social Security number or email address
- Security Code (password)
  - o Case sensitive

- o Minimum of nine characters
- o Maximum of sixteen characters
- o At least 1 upper case character
- o At least 1 lower case character
- o At least 1 number
- o At least 1 special character !@#\$%^&\*
- o Cannot reuse the past 10 security codes
- o Must not have spaces
- o Must not have same character used three times in a row
- o Must not have more than six sequential characters from logon ID
- o Cannot contain the last four digits of the Social Security number
- o Cannot contain month and day of birthdate
- o Cannot contain the word password
- o Cannot contain the word password with a “zero” for the letter “O”
- o Cannot contain “Fiserv” in any case combination
- o Cannot contain QWERTY in any case combination
- o Cannot contain 123456, abc or asdf

4. Required phone number and email address – Security requirements for digital access continue to become more stringent. Features like out-of-band and security alerts need a mobile phone number and email address to enable these services. If a credit union member does not have an email address, a free one is available from a variety of services (such as Outlook.com from Microsoft®, Gmail from Google®, and Yahoo®). Pew Research shows 96 percent of U.S. households have a mobile phone.

The first time a user logs on, they will be prompted for a mobile number and unique email address if one does not already exist in the online banking system. A mobile number should be used, but any valid phone number is currently acceptable in this field.

5. Combined Overview and Account Access pages – The new landing page now presents in a tile view with expandable tiles of the member’s relationship, including deposit and loan accounts, upcoming transfers, upcoming bill payments, and Credit Sense credit score analysis. The member does have the option to toggle to the traditional list view.

6. Print history – The first release of Virtual Branch Next did not include a print link. The member can press Ctrl-P to print. The print link will be restored in the June 2020 release and will display a printable page. The page can be saved to the computer or sent to a printer.