Service 1 FEDERAL CREDIT UNION

1075 E. Sherman Blvd. ■ P.O. Box 810 ■ Muskegon, MI 49444 ■ (800) 879-9697

WWW.SERVICE1FCU.COM

MOBILE DEVICE BIOMETRIC AUTHENTICATION USAGE GUIDELINES

GENERAL

Which devices support biometric authentication? What else is required?

iOs 9.0 or later for iPhone and 4.4 or later for Android is required. Mobile devices also need fingerprint scan capability to use the fingerprint option.

How do I set up biometrics?

To set up biometrics for authentication, click on the 'Locked' icon in the Menu bar at the bottom. Then swipe to the left or right to see biometric authentication options. Once you select to enroll with one of the biometric options, you will enter your online banking credentials.

What if I am locked out from using my online banking username, password, and security question answer?

If you are locked out from standard login (using your username, password and security question), contact the credit union and have them reset your online banking credentials.

Do I need to enable location services?

No. You do not need to enable location services to use the biometric authentication methods.

What if I get a new phone, or want to add an additional device?

With the Service 1 FCU mobile app launched, scroll to the "Support Center" at the bottom of the home screen. Select "Having Issues?...Reset App Data" to clear the app data stored on your device. Your user profile will not be alerted or deleted, but biometric authentication options will require re-enrollment. Alternatively, download the app to your new device and log; a message noting that a previous enrollment has been found will populate. Click "ok" to copy authentication enrollments.

What if I want to deactivate an authentication option?

In your user profile under **Sign In & Security,** select "Authentication Options" to activate/deactivate each authentication method. To use this authentication option again, re-enrollment is required. In the same area, use "Reset Authentication Options on All Devices" to delete your profile on any registered device. To use any authentication option for future logins, re-enrollment is required.

Can I login with my username, password, and security question?

Yes. You can login with your username / password / security question combo when you swipe to the username and password screen; enter your information in the provided fields.

Can more than one membership enroll for biometric authentication on my mobile device?

No, only one membership is allowed per mobile device.

Do I have to click to authenticate each time?

You can choose to skip the "authenticate with" button and instead automatically advance to signing in. To activate Quick Authentication, select "Sign In & Security" from your user profile menu, then choose "Authentication Options," and finally "Quick Authentication."

Is it possible to lock myself out of the app?

If you're using biometric authentication, several failed attempts will cause temporarily disabling of the biometric authentication login method(s). You can still login with your username, password, and security question.

Pro tip: *If you fail to authenticate correctly several times, you may also be asked to enter your device passcode.*

VOICE

What is required to enroll for voice recognition?

During enrollment you will speak a passphrase that's presented on the mobile device. Three acceptable recordings are captured to create a voice profile.

Will voice enrollment allow for personal phrases to be recorded?

No. Personalized phrases are not supported.

Will voice recognition ask for access to the device microphone?

Yes. When enrolling for voice recognition, the mobile app will ask for access to the device microphone.

Service 1 FEDERAL CREDIT UNION

1075 E. Sherman Blvd. ■ P.O. Box 810 ■ Muskegon, MI 49444 ■ (800) 879-9697

WWW.SERVICE1FCU.COM

PIN

What is required to enroll for PIN?

During enrollment you will be presented with a number pad; you will enter a four-digit PIN and then enter it again to confirm the number.

How do I authenticate with PIN?

Select "Authenticate with PIN." The number pad will be brought up on your device and you will enter your chosen 4-digit PIN.

Will the PIN match the same PIN to my mobile device?

You have the ability to set the PIN to access mobile banking to something different than your mobile device—or you can set these to match.

FINGERPRINT

Why am I not seeing the fingerprint verification?

Fingerprint authentication will only show on devices that support it. To use fingerprint authentication, there must be a fingerprint sample saved on the mobile device.

What is required to enroll for fingerprint?

During fingerprint enrollment, the sensor on the device captures a fingerprint sample that is compared with the fingerprint on the device.

FACE

How do I take the picture required by face authentication?

The phone will give you a sliding rule at the top of the screen to indicate the quality of your face image. When the phone says "Blink" at the top of the screen, blink one time to activate the face recognition to take a picture.

Is Apple's Face ID supported?

Yes. If you have Face ID configured on your iPhone, you will be able to enroll.

What are some tips for enrolling in facial recognition?

- Center your face in the oval for best results
- The quality meter is a combination of several variables including device orientation, lighting, exposure and sharpness
- When image qualify thresholds are met, the quality meter will be highlighted and must remain so for 5 seconds
- Removing glasses is highly recommended as they may produce glare that can inhibit quality during enrollment
- Certain types of hats or headwear can inhibit quality during enrollment
- Excessive glare on the front or top of the head can inhibit quality during enrollment

What is required to enroll for face recognition?

Facial recognition uses your device's camera to capture images you will need to blink, nod, or shake. You will see messaging at the top of the device that helps you position the camera to capture a successful photo. The quality meter at the top of the screen will change color to indicate image quality.

How do I change the facial recognition action?

The default for facial recognition is for the member to blink to capture the image *(this provides a liveness test)*. Other liveness options include shaking your head, or a nod. This can be changed from the Settings & Info, choosing Authentication Options, and then Face Authentication.

How do I need to hold my device when enrolling?

When enrolling for face recognition you will need to hold the device vertically; the messaging will change to "Hold Device Upright." When the camera is ready to take a picture, you will be prompted to "Hold Steady."

INSTALLING THE APP ON YOUR DEVICE

Where do I go to download the Service 1 FCU mobile app?

Download the app from the App Store for iOS or the Google Play Store for Android today by scanning the code for your operating system below:

Download on the App Store

GET IT ON Google Play