To Our Members,

Protecting your personal and financial information is our top priority. As online threats continue to evolve, so do our efforts to keep your accounts safe.

In order to protect your account from unauthorized access, we are implementing OTPs (one-time passcodes) to enhance the security of your online banking experience. This improved security feature will be added to the VB Next platform beginning **June 26, 2025.**

What you can expect with these updates:

- ALL members who are currently enrolled in VB Next will be prompted for additional information and security code features. You will be asked to:

- Set up security questions

- Enter a security code that will either be text or called to the phone number that we currently have on file
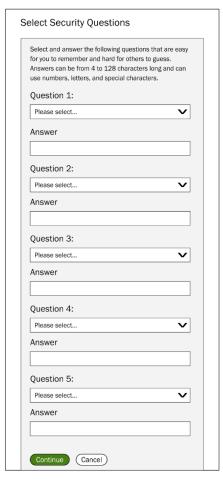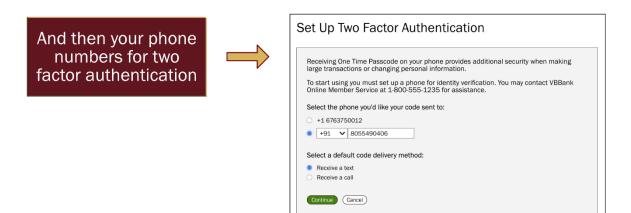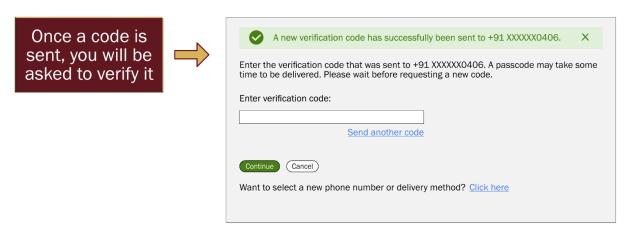
See below for further examples

The initial Log on screen will look the same →

Log On

Logon ID:

First time user?
Enroll in online banking

Security Code:

Forgot security code?
Reset security code

Log On

The next screen will prompt you to set up security questions →

Select Security Questions

Select and answer the following questions that are easy for you to remember and hard for others to guess. Answers can be from 4 to 128 characters long and can use numbers, letters, and special characters.

Question 1:
Please select...
Answer

Question 2:
Please select...
Answer

Question 3:
Please select...
Answer

Question 4:
Please select...
Answer

Question 5:
Please select...
Answer

Continue   Cancel

And then your phone numbers for two factor authentication

Set Up Two Factor Authentication

Receiving One Time Passcode on your phone provides additional security when making large transactions or changing personal information.

To start using you must set up a phone for identity verification. You may contact VBBank Online Member Service at 1-800-555-1235 for assistance.

Select the phone you'd like your code sent to:

○ +1 6763750012

● +91 ▾ | 8055490406

Select a default code delivery method:
● Receive a text
○ Receive a call

Continue Cancel

Enter Verification Code

Once a code is sent, you will be asked to verify it

✓ A new verification code has successfully been sent to +91 XXXXXX0406.   X

Enter the verification code that was sent to +91 XXXXXX0406. A passcode may take some time to be delivered. Please wait before requesting a new code.

Enter verification code:

[   ]

Send another code
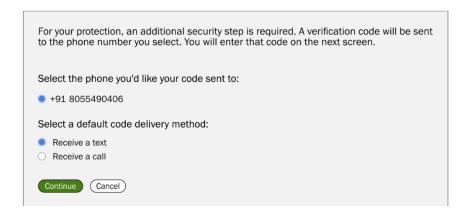
Continue Cancel

Want to select a new phone number or delivery method? Click here

After this step, you will be able to proceed with your VB next session. On future logins, you will receive the one time passcode challenge as necessary

Select Phone and Notification Method

For your protection, an additional security step is required. A verification code will be sent to the phone number you select. You will enter that code on the next screen.

Select the phone you'd like your code sent to:

● +91 8055490406

Select a default code delivery method:
● Receive a text
○ Receive a call

Continue Cancel

Initially, you may be asked to authenticate each time you log in. The system will gather information to further dictate how the authentication process will work.

- Logging in consistently from the **same device** will result in fewer authentication prompts.

- Logging in from **different devices or locations** may require authentication more often.

These updates are part of our ongoing commitment to account security and fraud prevention. Please feel free to contact us at 563-243-4121 with any questions!

OTP (One-Time Passcode) – General Information

1. **What is an OTP?**
    OTP stands for *One-Time Passcode*. It is a temporary code used for additional security verification.

2. **What is the purpose of the OTP?**
    The OTP is an added layer of security designed to verify your identity and prevent fraudulent activity.

3. **Is the OTP the same as my VB Next password?**
    No, the OTP is separate from your password and is used for secondary verification.

4. **Is OTP verification mandatory?**
    Yes, all members—new and existing—are automatically enrolled in OTP verification.

5. **Do I need to enroll in OTP separately?**
    No, enrollment in OTP is automatic; no additional action is required.

When and How OTP is Used

6. **When will I be required to use an OTP?**
    OTPs will be required during:
    - Initial login
    - Profile updates (e.g., phone number or email address changes)

7. **Will I need to enter an OTP every time I log in?**
    Initially, yes. However, the system will adjust over time based on your device and location. OTPs may be required if inconsistencies are detected.

8. **What triggers an OTP?**
    Triggers include:
    - First-time logins
    - Logins from different devices or locations
    - Updating personal information (phone number, email, etc.)

9. **How long is the OTP valid?**
    The OTP is valid for 5 minutes. After expiration, a new OTP must be requested.

10. **How is the OTP sent?**
    You may choose to receive the OTP via text message or phone call.

11. **What if I don't have a cell phone?**

    - You may choose to receive a phone call
    - After initial enrollment you can opt out of SMS (text) so that you will only receive a phone call

12. **Where will the OTP message come from (text)?**
    Text messages will come from the number **95416**.

13. **Where will the OTP call come from (phone)?**
    Phone calls will come from **1-678-498-2706**.

14. **Which numbers can be used to receive an OTP?**

    o   The number(s) provided at the time of enrollment will be used.
    o   Members can add up to 5 phone numbers post-enrollment through VB Next

15. **Where is the phone number for OTP pulled from?**
    It is based on the number provided during enrollment.

16. **Why might I not receive an OTP?**
    Possible reasons include:
    o   The member opted out of receiving SMS messages.
    o   The wrong number was entered during enrollment.
    o   The member was manually exempted from OTP.

17. **Will OTP be required for funds transfers?**
    o   The current settings will remain in place
        1.   Transferring funds on the app will require a password
        2.   Transferring funds on the website will not require a password

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Phone Number & Profile Updates

16. **What if the wrong phone number is on file?**
    The member must call or visit a branch to update their contact information.

17. **How can I check which phone number the credit union is using?**
    The number used will be the one set up during enrollment. You can verify this through your VB Next profile or by contacting the credit union.

Security Questions

19. **What if I forget my security questions or answer incorrectly and get locked out?**
    Please contact one of our branches for further assistance.

20. **What if I need to reset my security questions?**
    Please contact one of our branches for further assistance.

21. **If I already set up security questions, do I need to do it again?**
    Yes, the existing security questions will be replaced with a new set.

Access & Lockout

22. **Do I have a limited number of OTP attempts?**
    Yes, you have up to **five** attempts before your account is locked.