

Multifactor Authentication – An Additional Layer of Security



Citizens & Northern is proud to deliver layered security for our Internet Banking customers.

All financial institutions have been strongly advised by the federal government to adopt multifactor authentication for their online delivery channels to provide an extra layer of security for their online clients.

Here's what you can expect:

Once you log onto **e-zBANKING** as usual, using your normal Online ID and Password. This is the **first factor** in multifactor authentication. You will automatically be prompted for more information during this login session. You will be asked to:

1. Select your temporary Secure Access Code delivery preference by choosing **one** of the following: Your email address, a phone number on file, or a mobile device capable of receiving a SMS message.
2. A temporary, random access code will be created for you. This temporary access code will remain valid for 60 minutes and will be delivered to you in the manner you specified earlier: email, telephone or SMS. Delivery should only take a few minutes. **This temporary access code will be valid for only one computer.** If you wish to register another computer, you will need to request another code.
3. If you chose to receive this code via telephone, **e-zBANKING** will call you with a generic message indicating that you have requested a temporary access code and will then provide the code. For security purposes, this message will not indicate what the code should be used for, nor will it be left on voice mail.

4. If you chose to receive the code via email, a message will be delivered shortly to the email address you selected earlier. The email will be sent from **Notifications**. Please configure any spam filters or "white lists" to accept emails from this address. The email will include the code, but will not indicate the purpose of the code.
5. If you chose to receive this code via SMS, a text message will be delivered shortly to the mobile device you selected earlier. The message will begin with "From C&N Corp" and will include the secure access code.
6. Once you receive this temporary access code you have completed the **second factor**. The code should be entered into the Secure Access Code field of online banking within 60 minutes of receipt.
7. Once the code is validated, you can register your browser. If you select "Activate this computer for later use," a "cookie" will be placed on your computer. This will prevent you from having to go through this process the next time you log onto **e-zBANKING** using the same computer and browser. **PLEASE NOTE: You must have your browser set to enable cookies to gain access. PLEASE do not allow your browser to clear this cookie when you log off or shut down your computer.**
8. If you select, "Give me one-time access only (do not activate this computer)" a cookie will **not** be placed on your computer and you will be required to go through this process the next time you log onto **e-zBANKING**. This option is useful when you are not using a secure computer or when you are using a computer that is not your own.

Frequently Asked Questions

What is a "cookie"?

A cookie is a small text file which contains a unique ID tag, placed on your computer by a website. The website saves a complimentary file with a matching ID tag. When you revisit the site days or weeks later, the site can recognize you by matching the cookie on your computer with the counterpart in its database. **The cookie placed on your computer via e-zBANKING contains no personal or private information.**

If I delete my cookies, will I need to register my computer again?

Yes. If you are uncomfortable accepting cookies, you can set your browser to accept cookies from our **e-zBANKING** sites only: ibs.cnbankpa.com and ibsbiz.cnbankpa.com. This will eliminate having to go through the authentication process again.

Can I register several computers, such as home and at work?

Yes. But please do not register any computers that are not secure or are used by many people.

If I share my computer with someone else who also uses e-zBANKING, can both of us still log in from this computer?

Yes. There is no limit to how many people can log onto e-zBANKING from the same computer. However, each person will need to complete the registration process. Do not share your Online ID, Password or other information.

Do I still need anti-virus software on my computer?

Yes. It's always a good idea to run anti-virus programs and update them regularly.

Who do I contact if I have questions or can't log onto e-zBANKING?

Our Client Contact Center staff is available to take your calls Monday-Thursday, 8 a.m.-5 p.m., Friday, 8 a.m. – 6 p.m. and Saturday, 8 a.m. – Noon. You can call, toll free, 1-877-838-2517.

I don't see my current email address or phone number listed when requesting a temporary Secure Access Code. What do I do?

Contact the Client Contact Center staff and they work with you to update your contact information.

Can I opt out of this new security procedure?

This security measure is not only provided for your protection, but is required to comply with federal guidelines on Second Factor Authentication. As such, it will be required for all e-zBANKING customers.

I entered the Secure Access Code, but the system tells me it's invalid. Why doesn't it work?

Secure Access Codes are only valid for 60 minutes. If you didn't enter it within this time, you will need to restart the registration process and request another code. Also, if you requested more than one code, only the most recent code will work.

I requested a Secure Access Code, but never received it.

If you requested the code via email, there are two possibilities: 1) Your Internet Service Provider's email service is experiencing problems, or 2) your e-mail software (or your Internet Service Provider's mail server) has labeled it as spam and deleted or hidden it. We recommend that you restart the registration process and select your telephone number for delivery, as this will bypass any issues with email delivery. If you requested the code via telephone, it's possible that the phone number entered is incorrect. Please call our Client Contact Center, and they will work with you to correct your access information. You may reach us, toll free, at **1-877-838-2517**.