FAQ's and Examples

What is Secure Now?

Secure Now is our new login security feature that USB will be utilizing instead of security questions.

How does Secure Now work?

When logging in you *may* receive a message via text or voice (with a 6 digit numerical code/MFA code).

You will then be asked to enter this code in order to complete the login process.
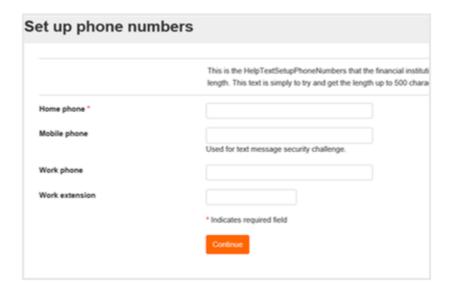
Why are we implementing Secure Now?

With this new enhanced MFA feature, USB is able to ensure greater privacy and security for online banking access.

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Online Banking for new and current users:

Below is an example of a customer logging into Online Banking with Secure Now:

- Please verify that your home/work numbers are accurate and contact us at 855-247-0300 if these numbers need corrected.
- Please add your mobile number so that you can receive a text with the MFA code.

Next is an example of subsequent logins:

(After the initial registration for Secure Now, you *may* receive a 6 digit MFA access code**)**

Text message

Receive a one-time passcode via text message to (XXX) XXX-5566

[Send text message]

Phone call

Receive a one-time passcode via automated phone call to (XXX) XXX-5566 ▾

[Call phone]