

Frequently Asked Questions

- a. **Is JavaScript required for *Increased Authentication*?**
Yes, JavaScript must be enabled for *Increased Authentication* to function.
- b. **What is the “Register this computer” checkbox used for?**
If you check the “Register this computer” checkbox, a permanent cookie is placed on your computer (browser) for identification purposes. You do not need to answer the security question each time you log in after that. You should register your computer ONLY IF YOU are the owner of the computer (such as a home PC) or its sole user (such as a personal work PC). Wainwright Credit Union does not recommend shared computers to be registered (such as those found in libraries or shared work computers).
- c. **Why does I see the “Register this computer” checkbox even though I’ve checked/registered it previously?**
Every time you delete (clear) your computer browser’s cookies, you are prompted to register your computer again.
- d. **When do I get locked out of Online Banking?**
You will be locked out of Online Banking if you fail to answer your security question correctly three times in a row. The questions are cycled through the three Security Questions you select during registration.
- e. **How can I get unlocked?**
Wainwright Credit Union staff can unlock your internetBANKING during business hours.
- f. **How long do I have to register for Increased Authentication?**
You must register for *Increased Authentication* by the end of December, 2011.
- g. **Can I use my Smartphone/Blackberry to register for Increased Authentication?**
We do not recommend using your Smartphone/Blackberry to register for Increased Authentication.
- h. **Will I still be able to access my memorized accounts after I register for Increased Authentication?**
Yes, any memorized accounts you’ve set up prior to registering for Increased Authentication will continue to be accessible from your internetBANKING login page. If you delete browsing history or delete cookies, your memorized accounts will be removed. These browser files contain temporary files stored on your computer that contain information like PANs and passwords.
- i. **Does my PAN or PAC (personal access code) change?**
No, these remain the same.