Out-of-Band Authentication (OOBA) Frequently Asked Questions

What is a one-time security code?

It is a randomly generated one-time code we provide. You enter it before completing certain transactions to prevent fraudulent transactions and unauthorized access to your financial information.

Why is a one-time security code needed?

It is an extra layer of online banking protection that ensures that your funds and financial information are safe. By requiring the entry of a one-time code and the use of a phone you have on record with us, fraud is prevented even if an unauthorized user learns your online banking user ID and password. It also ensures that you are notified if an unauthorized user attempts to access your account information or complete transactions without your knowledge.

How do I use a one-time security code?

It is easy! We'll give you the one-time code and you are asked to enter it when we call a number you have on record with us.

Do I need to save the code?

No. Once the code is entered, it is not needed again.