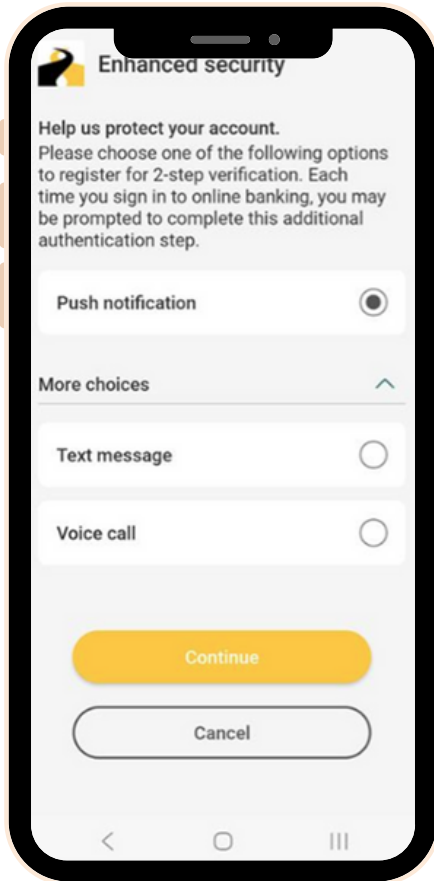


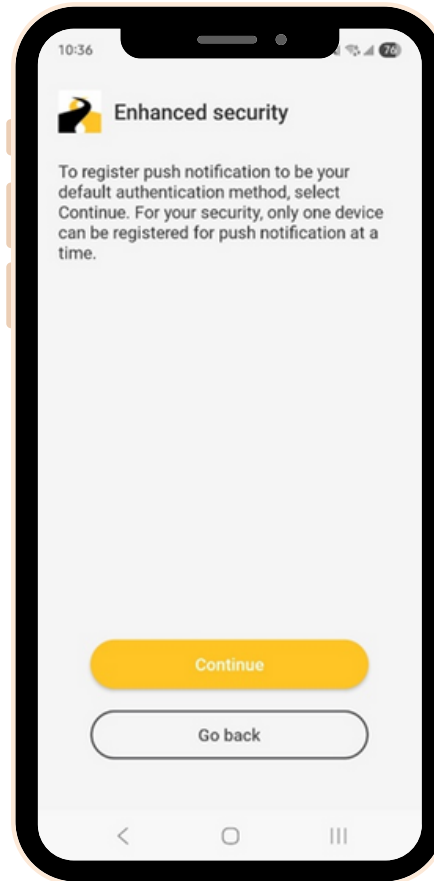
# Push Notification Registration (Mobile)

\* Recommended for mobile users\*



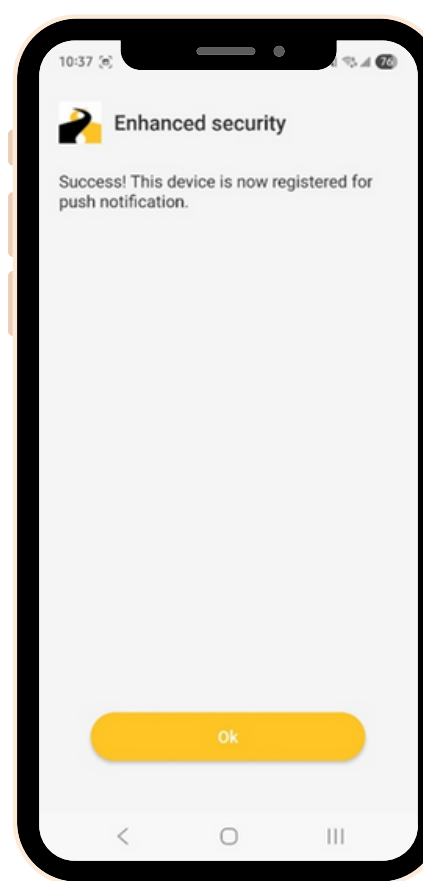
## New MFA Selection Screen

On the mobile app, a selection screen is displayed prompting members to register for MFA. Push is selected by default. Tap Continue.



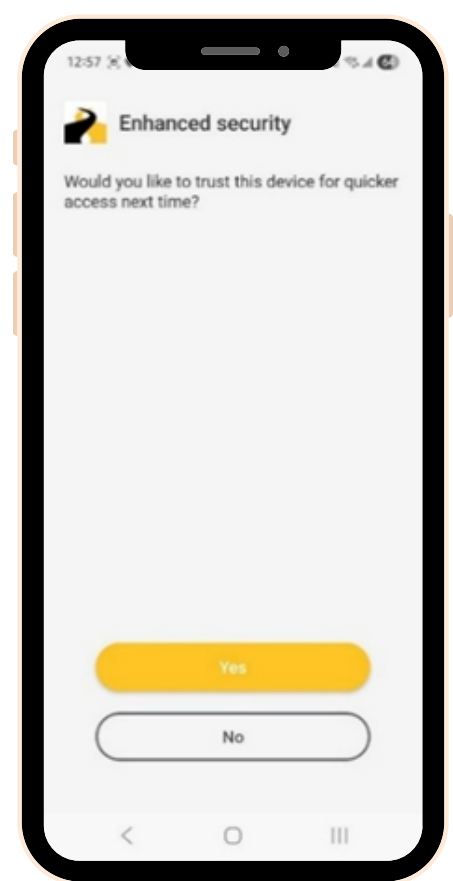
## Confirm Push Notifications for MFA

You will be notified that you are about to add push notifications as your default MFA method. Tap Continue.



## Confirmation Message

Tap Ok and proceed to sign in to digital banking.

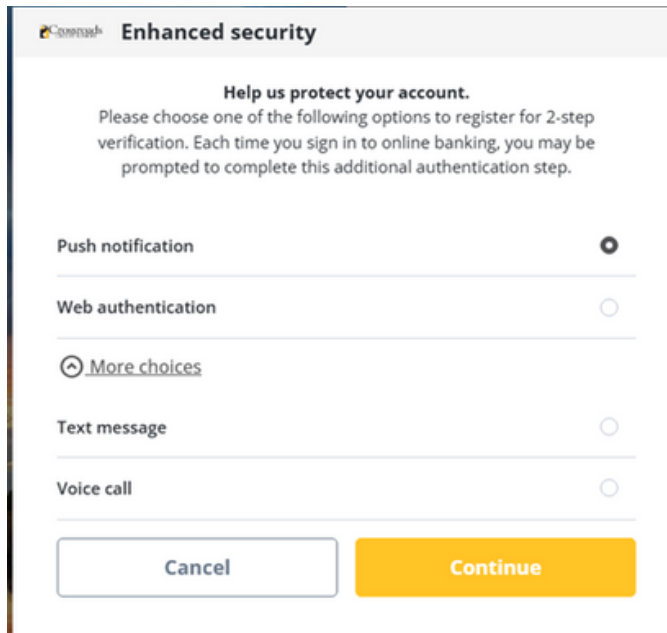


## Trusted Device

When using the mobile app, once a device is marked as trusted, MFA will not be required for future logins—unless the app is reinstalled or the device is removed from the list of trusted devices. You're now all set with push notifications.

# Push Notification Registration (Online Banking)

Note: Push Notifications for online banking are not available if you **do not** have a mobile device with the mobile app installed.



The screenshot shows a web interface titled "Enhanced security" with the Crossroads logo. Below the title, it says "Help us protect your account. Please choose one of the following options to register for 2-step verification. Each time you sign in to online banking, you may be prompted to complete this additional authentication step." There are five radio button options: "Push notification" (selected), "Web authentication", "Text message", "Voice call", and a link for "More choices". At the bottom are "Cancel" and "Continue" buttons.

## New MFA Selection Screen

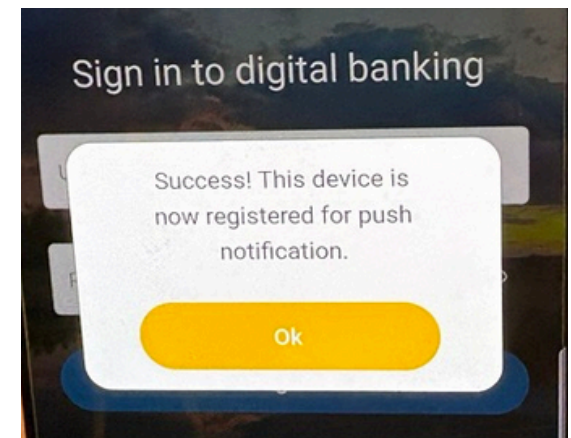
After you enter your credentials, a pop-up screen will be displayed prompting you to select an option for your preferred MFA method. Push is selected by default. Click Continue.



## QR Code Display

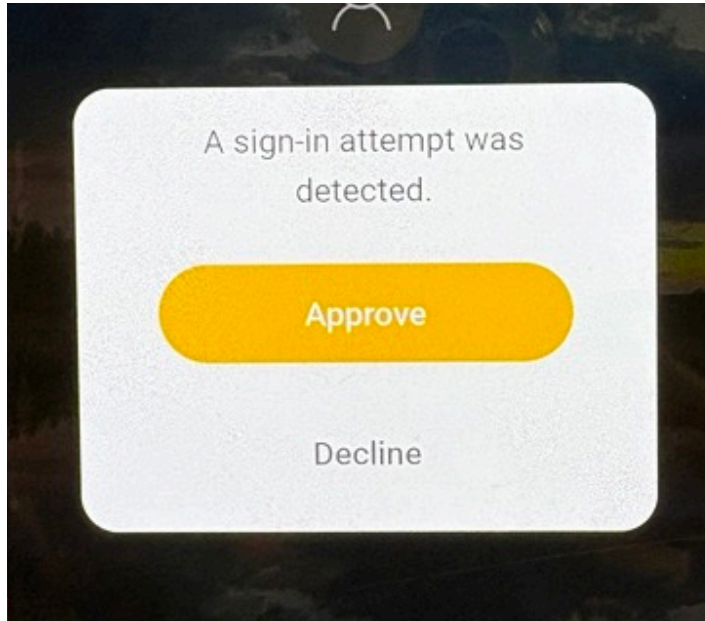
A QR code will be displayed to complete the registration process for push notifications.

**Note: Scanning the QR code with your mobile device will prompt you to open the Crossroads Credit Union mobile app.**



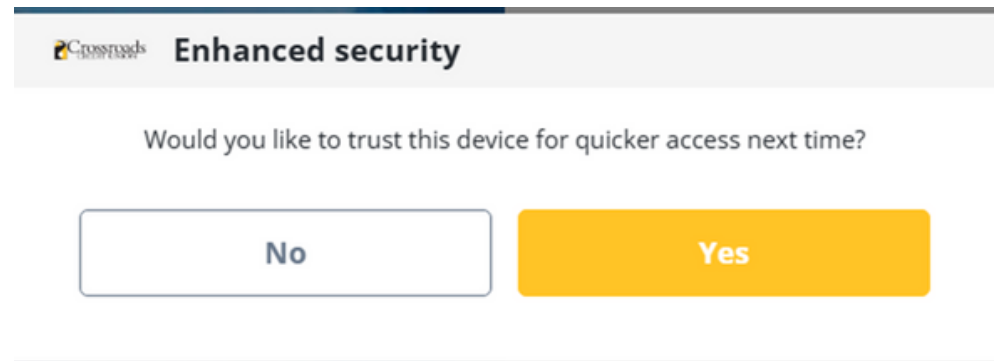
Prompt on mobile app.  
Tap Ok.

# Continued...



## **Approve Push Notification**

You will receive a pop-up asking you to “Approve” or “Decline” the sign in attempt. Selecting “Approve” takes you to your digital banking dashboard on the device you are attempting to sign in on.



## **Add a Trusted Device Prompt**

In online banking, once the QR code is scanned and push notifications are established on the mobile app, a prompt will appear asking you to add a trusted device. If you select “Yes,” you can bypass MFA for 12 hours. If you select “No,” the prompt will appear again in future login sessions.

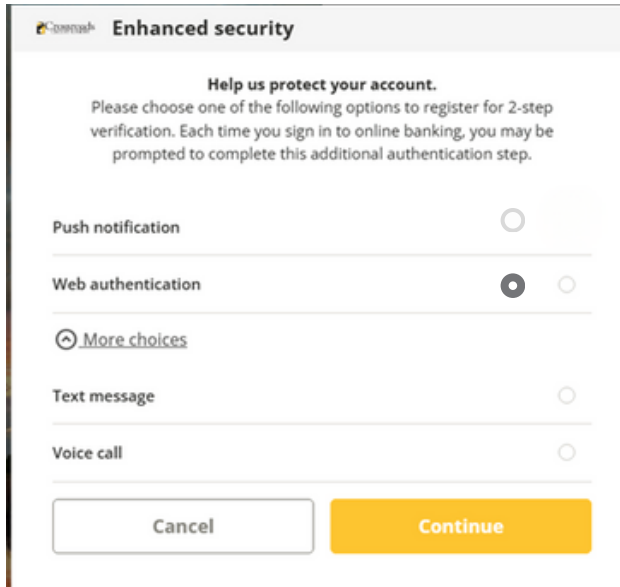
# Web Authentication (Online Banking Only)

Depending on your devices, operating systems and browsers that are used (iPhone vs. Android, Windows vs. Mac, Microsoft Edge vs. Google Chrome vs. Safari, etc.), this registration process may vary slightly depending on the combination you are using.

**We've included screenshots to guide you through setting up PIN authentication on your computer.**

**If you need help with other web authentication methods, feel free to contact us at 1.877.535.1299.**

**Step 1**  
Select Web  
Authentication.  
Click Continue.

A screenshot of a web browser window titled "Enhanced security" with the Crossroads logo. The text says "Help us protect your account. Please choose one of the following options to register for 2-step verification. Each time you sign in to online banking, you may be prompted to complete this additional authentication step." There are five radio button options: "Push notification", "Web authentication" (which is selected), "More choices" (with a circular arrow icon), "Text message", and "Voice call". At the bottom are "Cancel" and "Continue" buttons.

Enhanced security

Help us protect your account.  
Please choose one of the following options to register for 2-step verification. Each time you sign in to online banking, you may be prompted to complete this additional authentication step.

Push notification ☐

Web authentication ☒ ☐

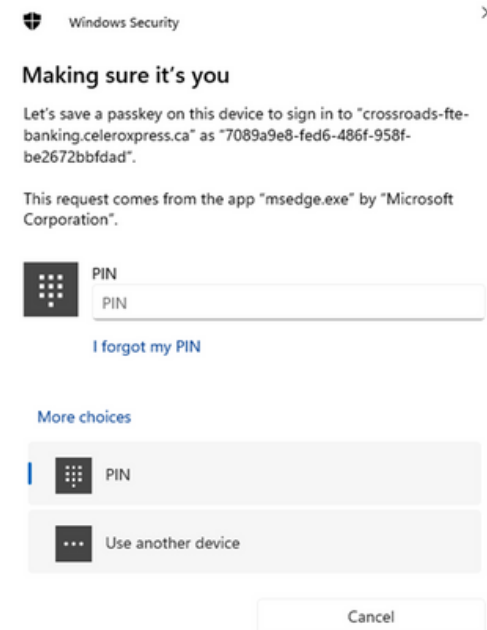
[More choices](#)

Text message ☐

Voice call ☐

Cancel Continue

**Step 3**  
Enter your  
computer's PIN  
Number.

A screenshot of the Windows Security app. The title is "Making sure it's you". It says "Let's save a passkey on this device to sign in to 'crossroads-fte-banking.celeropress.ca' as '7089a9e8-fed6-486f-958f-be2672bbfdad'." Below that, it says "This request comes from the app 'msedge.exe' by 'Microsoft Corporation'." There is a PIN input field with a "PIN" label and a "PIN" placeholder. Below the field is a link "I forgot my PIN". At the bottom, there are "More choices" and "Cancel" buttons.

Windows Security

Making sure it's you

Let's save a passkey on this device to sign in to "crossroads-fte-banking.celeropress.ca" as "7089a9e8-fed6-486f-958f-be2672bbfdad".

This request comes from the app "msedge.exe" by "Microsoft Corporation".

PIN

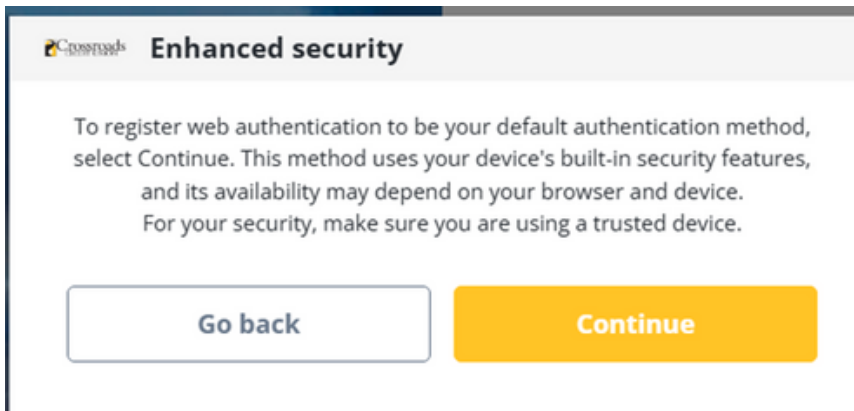
PIN

[I forgot my PIN](#)

More choices

Cancel

**Step 2**  
Click  
Continue.

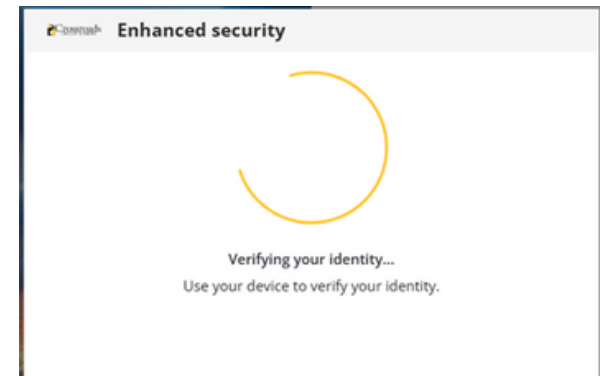
A screenshot of the "Enhanced security" window. The text says "To register web authentication to be your default authentication method, select Continue. This method uses your device's built-in security features, and its availability may depend on your browser and device. For your security, make sure you are using a trusted device." At the bottom are "Go back" and "Continue" buttons.

Enhanced security

To register web authentication to be your default authentication method, select Continue. This method uses your device's built-in security features, and its availability may depend on your browser and device. For your security, make sure you are using a trusted device.

Go back Continue

**Step 4**  
Your computer  
will verify your  
identity.

A screenshot of the "Enhanced security" window. It shows a large yellow circular progress indicator that is almost complete. Below it, the text says "Verifying your identity..." and "Use your device to verify your identity.".

Enhanced security


Verifying your identity...

Use your device to verify your identity.

# Text Message Registration (Mobile & Online)

Push notification ☐

Web authentication ☐

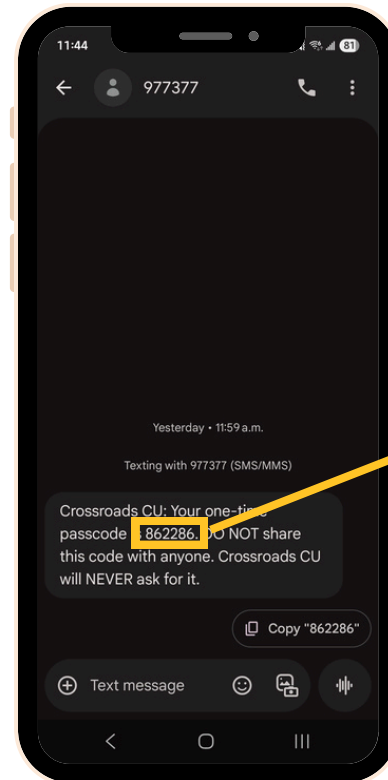
More choices 

Text message ☒


Voice call ☐

## New MFA Selection Screen

On the mobile app, a selection screen is displayed prompting you to register for MFA. Select text message and click or tap continue.



You will receive a text message from a Crossroads-designated number containing their One-Time Code.

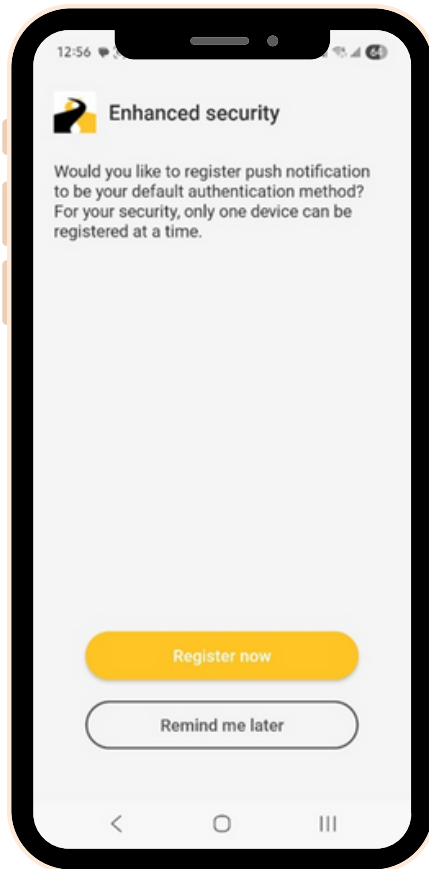
 **Enhanced security**

A text message with the authentication code has been sent to your phone  
\*\*\* \*\* \*969. Enter in the code you have received.

If you don't receive the code within 10 minutes, resend code

**\*Make sure to enter the code from the message itself, not the phone number the message was sent from.**

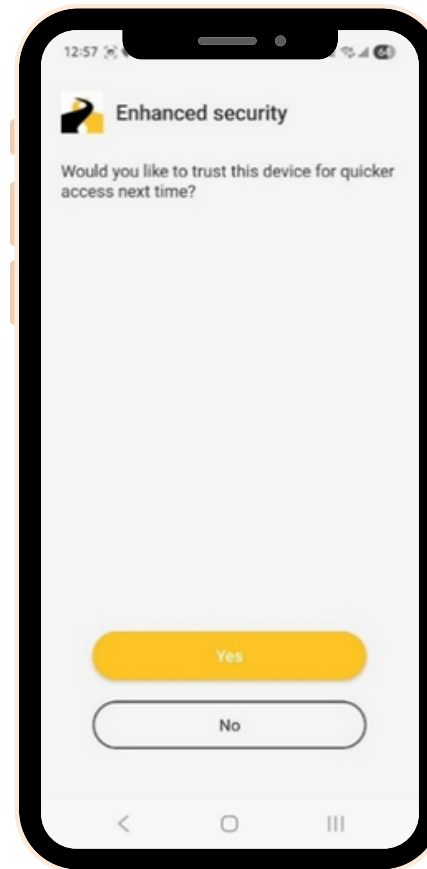
# Continued...



## **\*Push Notification Prompt**

After completing the text message registration, you will be prompted to register for push as their default MFA method. Choosing "Register Now" will start the setup process for push notifications. If you select "Remind me later," the prompt will appear again in future login sessions.

**Note: The mobile app must be installed on your mobile device to use push notifications.**

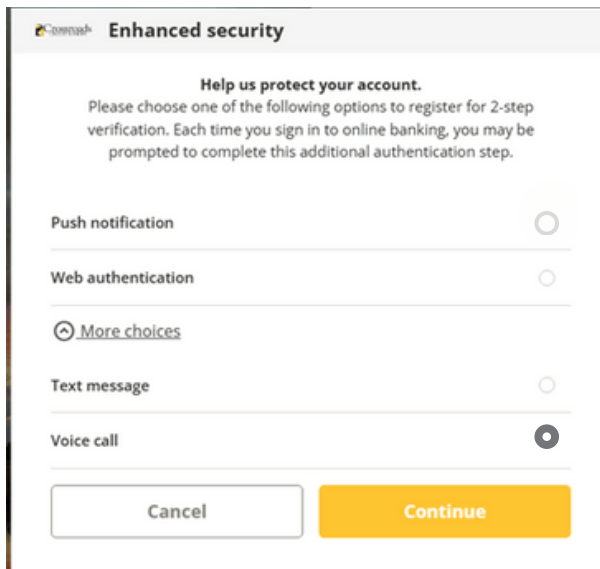


## **Add a Trusted Device Prompt**

After choosing "Remind Me Later" or completing push registration, you will be asked to add a trusted device. If you select "Yes," you can bypass MFA for 12 hours or trust will not expire if you are on a mobile device. If you select "No," the prompt will appear again in future login sessions.

# Voice Call Registration (Mobile & Online)

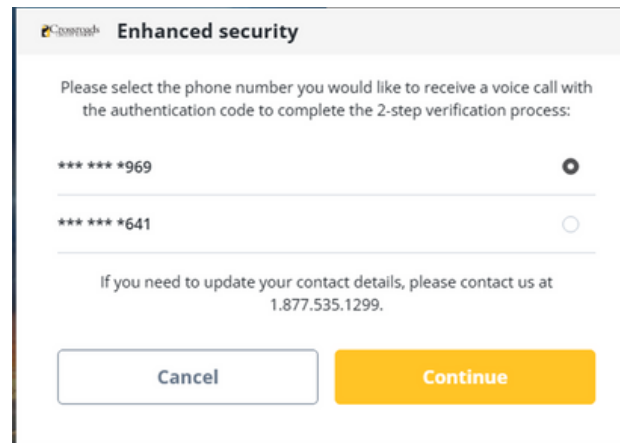
\*Option if you do not have a cell phone.



The screenshot shows the 'Enhanced security' screen on a desktop or tablet. It has a header with the Crossroads logo and the title 'Enhanced security'. Below the header, it says 'Help us protect your account. Please choose one of the following options to register for 2-step verification. Each time you sign in to online banking, you may be prompted to complete this additional authentication step.' There are four options: 'Push notification', 'Web authentication', 'Text message', and 'Voice call'. Each option has a radio button. The 'Voice call' option is selected. At the bottom, there are 'Cancel' and 'Continue' buttons.

## New MFA Selection Screen

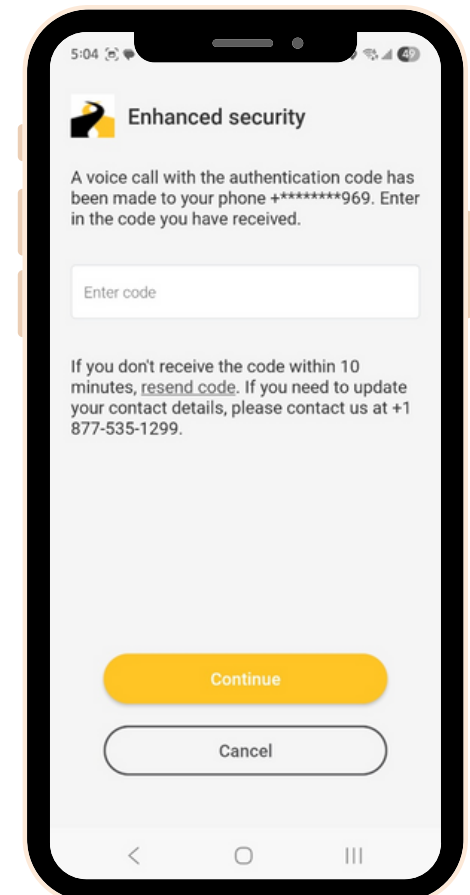
On the mobile app, a selection screen is displayed prompting you to register for MFA. Select Voice Call and click or tap Continue.



The screenshot shows the 'Enhanced security' screen on a desktop or tablet. It has a header with the Crossroads logo and the title 'Enhanced security'. Below the header, it says 'Please select the phone number you would like to receive a voice call with the authentication code to complete the 2-step verification process:'. There are two phone numbers listed: '\*\*\* \*\* \*969' and '\*\*\* \*\* \*641'. Each number has a radio button. The first number is selected. Below the numbers, it says 'If you need to update your contact details, please contact us at 1.877.535.1299.' At the bottom, there are 'Cancel' and 'Continue' buttons.

## Step 1: OTP Pop-up

If you select Voice Call as your preferred MFA method, you will have the option to receive a phone call with an OTP code to one of the phone numbers you have on file with Crossroads Credit Union.



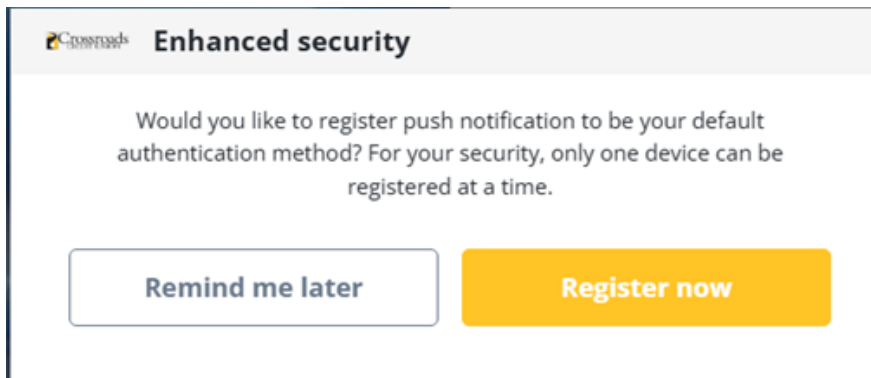
The screenshot shows the 'Enhanced security' screen on a mobile app. It has a header with the Crossroads logo and the title 'Enhanced security'. Below the header, it says 'A voice call with the authentication code has been made to your phone +\*\*\*\*\*969. Enter in the code you have received.' There is a text input field labeled 'Enter code'. Below the input field, it says 'If you don't receive the code within 10 minutes, [resend code](#). If you need to update your contact details, please contact us at +1 877-535-1299.' At the bottom, there are 'Continue' and 'Cancel' buttons.

## Step 2: Receive Code via Phone Call

You will receive an automated phone call that will read out their OTP code and repeat it two times.

## Step 3: Enter the Code

# Continued

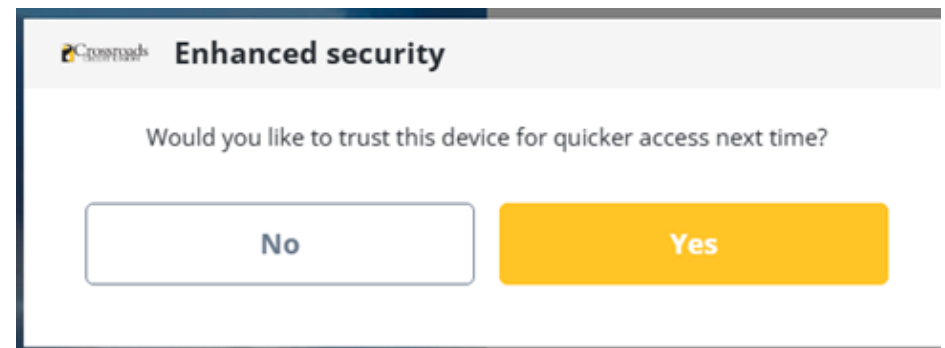


The image shows a screenshot of a web interface titled "Enhanced security" with the Crossroads logo. The text asks: "Would you like to register push notification to be your default authentication method? For your security, only one device can be registered at a time." Below the text are two buttons: "Remind me later" (outlined) and "Register now" (solid yellow).

## Push Notification Prompt

After completing the Voice Call registration, you will be prompted to register for push as your default MFA method. Choosing "Register Now" will start the setup process for push notifications.

**Note: The mobile app must be installed on your device to use push notifications.**



The image shows a screenshot of a web interface titled "Enhanced security" with the Crossroads logo. The text asks: "Would you like to trust this device for quicker access next time?" Below the text are two buttons: "No" (outlined) and "Yes" (solid yellow).

## Add a Trusted Device Prompt

After choosing "Remind Me Later" or completing push registration, you will be asked to add a trusted device.

If you select "Yes," you can bypass MFA for 12 hours or trust will not expire if you are on a mobile device. If they select "No," the prompt will appear again in future login sessions.