

## Frequently Asked Questions for logging in to Online Banking

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### **Why don't I recognize any of the phone numbers on the Secure Code page?**

If the system does not recognize your username, the phone numbers on the secure code page will be phony. Try typing your username again. If you still do not recognize the phone numbers, click on "Forgot your username?" on the Sign On page under the Username box. Provide your e-mail (must be the e-mail associated with your online banking account) and account number (with no leading zeros). You will receive an automated e-mail with your username.

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### **I can't remember my password; can I reset it myself?**

Yes, you can reset your own password, even if your access is locked. Use the "Reset your password" link on the username page. Provide your username, tax ID number, and account number (with no leading zeros).

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### **I know I have the right username and password, but they won't work! What can I do?**

A Customer Support Representative at the Bank will have to help you with your login during banking business hours. You can send us an e-mail from the Bank's main website, or call us at 570-784-1660.

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### **I log in fine, but then when I click on my account number (to go to my account detail), I am logged out automatically. What is going on?**

During the evenings from approximately midnight to 2:00 AM, we perform our nightly update and process all of your daily transactions through your account. During this time, online banking may be available only sporadically. Most likely you will be unable to log in. If you are able to log in, you may be automatically logged out. Any transactions that you enter during this time will be processed when the system is online again.

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### **Why do I keep getting the secure code?**

The secure code is an out-of-band authentication system that is triggered when online banking does not recognize your device in order to prevent someone who may have your login credentials from logging in from a computer that is not yours. Many situations can cause the secure code process to repeat; you can read about them on our website at <https://www.firstcolumbiabank.com/Secure-Code.htm>.

The most common trigger for the secure code is your browser settings. Look for an option to “accept cookies from sites,” “preserve favorites website data,” or “allow sites to save and read cookie data,” depending on the browser you are using. If you do make a change to your browser setting and it is the cause for the repetitive requests for authentication, you will be required to authenticate your device the first time after the change and subsequent logins will not require authentication.

Another common triggers is a rotating IP address or a browser which has recently automatically updated.

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### **Why can't I get a text with the secure code when I typed my mobile number in the fields?**

The mobile number to which the system sends a text must be listed on the previous screen. If your mobile number is not listed there, we cannot send the text for security purposes. Please contact Customer Support at 570-784-1660 during banking business hours to request that your mobile number be added. Alternately, you can receive a call at another listed number and add your mobile number yourself once you are logged in (use the Administration drop-down menu).

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### **Why do I keep getting the message that the code has expired when I am trying to perform the secure code challenge?**

The secure code does expire (and can only be used once), but receiving this repeated message when you know you are placing it in the box immediately after receipt probably means that your browser needs to be reset. Clear your cookies, cache, and history; restore your advanced settings (Internet Explorer), close the browser, and try again. You can also try with a different browser. Sometimes the browsers get stuck in a loop.

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### **Why doesn't the secure code that is texted to me work?**

Be sure to open the text all the way – the number in the header of the text is not the correct number. You must use the 5-digit number in the body of the text.

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### **Why does the system return me to the username field after I enter my password and click 'Sign On?'**

Most likely your browser needs to be reset. Clear your cookies, cache, and history; restore your advanced settings (Internet Explorer), close the browser, and try again. You can also try with a different browser. Sometimes the browsers get stuck in a loop.

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### **Why does it feel like I have to reset my password all the time?**

Passwords are required to be reset every 180 days only. If you find that you are resetting your password more frequently, it could be due to the following:

- You cannot remember your password and must reset it in order to access your account
- You accidentally click (or tap) on the “Reset your password” hyperlink under the password box

You will receive a reminder e-mail 5 days before your password expires, and the reminder will continue until you reset the password or your expiration date, whichever is sooner. Passwords must be reset from the browser online banking (not the mobile app). Please remember that you cannot duplicate the last 10 passwords, and the new password must be at least 8 characters long with at least 1 number and 1 special character (those above the numbers on the keyboard work best).

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**I try to log into the app and receive a message about an invalid username and/or password. Why am I getting this message?**

This message may appear on the mobile app if:

1. You are typing the information incorrectly, or
2. Your password has expired. Remember that passwords must be reset from a browser ([www.firstcolumbiabank.com](http://www.firstcolumbiabank.com)) every 90 days. Once you have reset your password through the browser online banking, you may return to the app and log in again.

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**What browsers are approved to work with the online banking system?**

The compatible browsers as of February 10, 2019 are:

**Online Banking OS and Browsers**

Operating System/Device	Microsoft Internet Explorer®	Microsoft Edge®	Safari®	Google Chrome™	Mozilla Firefox®
Windows 7	11.0	N/A	N/A	68	61
Windows 8	11.0	N/A	N/A	68	61
Windows 10	11.0	40.0	N/A	68	61
Mac OS X 10.3.5 High Sierra	N/A	N/A	11	68	61
iPad Pro® (iOS 11)	N/A	N/A	11.4	N/A	N/A
Samsung Galaxy S9+ (Android 8.0 Oreo)	N/A	N/A	N/A	68	N/A
Google Pixel 2 (Android 8.0 Oreo)	N/A	N/A	N/A	68	N/A
iPhone X (iOS 11)	N/A	N/A	11.4	68	N/A
iPhone 8 (iOS 11)	N/A	N/A	11.4	68	N/A

The operating systems listed above are the ones that are ‘certified’ with online banking, which is not to be confused with ‘supported’. When tech teams do their testing on the online banking upgrade, they always use the last couple web browsers and operating systems at the time the testing is done, to be sure they don’t see any issues. That doesn’t mean that operating system / browsers prior to that or that are released after that won’t work, just that they weren’t tested at the time.

The operating system on your computer is not as important as the web browser.

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