Frequently Asked Questions for logging into Online Banking

- Why don’t I recognize any of the phone numbers on the Secure Code page?
- Can I’t remember my password; can I reset it myself?
- I know I have the right username and password, but they won’t work! What can I do?
- 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?
- Why do I keep getting the secure code?
- Why can’t I get a text with the secure code when I typed my mobile number in the fields?
- Why do I keep getting the message that the code has expired when I am trying to perform the secure code challenge?
- Why doesn’t the secure code that is texted to me work?
- Why does the system return me to the username field after I enter my password and click ‘Sign On’?
- Why does it feel like I have to reset my password all the time?
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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. You will receive an automated e-mail with your username.

I can’t remember my password; can I reset it myself?
Yes, you can reset your own password, as long as you have not tried an incorrect password more than 2 times. After the third incorrect try, your account will be locked for security purposes. Customer Support at the bank can unlock the account for you during banking business hours so that you can try again.

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.

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 1:00 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.
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. Below are some tips that may help. While we can’t recommend or require you to make changes to these settings, we are providing the following information for your consideration. 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.

If you are using Internet Explorer as your browser
1. From the browser menu, select Tools, then Internet Options. On the General tab, look to see if the box next to “Delete browsing history on exit” is checked. Unchecking this box may resolve the repetitive authentication requests.
2. Your cache may need to be cleared. From the browser menu, select Tools, then Internet Options. On the General tab, click Delete in the Browsing History section. In the next pop-up box for deleting the browsing history, uncheck the box next to “Preserve Favorites Website Data” and click on Delete again to do the final deletion.

If you are using Google Chrome as your browser
1. Click on three stacked lines on the upper right corner. Click Settings, Show Advanced Settings (at the bottom of the page). In the Privacy section, click on the Content Settings button. Selecting “Allow local data to be set” may resolve the repetitive authentication requests.

If you are using Firefox as your browser
1. For Windows
   Click on the Firefox button, then Tools (you may need to use the Alt key to see the menu bar). Click on Options, then locate the Privacy button. The following settings may resolve the repetitive authentication requests:
   • “Remember my browsing and download history” is checked.
   • “Accept cookies from sites” is checked.
   • “Clear history when Firefox closes” is unchecked.
2. For Macintosh
   Click on the Firefox button, then Preferences. Locate the Privacy button. The following settings may resolve the repetitive authentication requests:
   • “Remember my browsing and download history” is checked.
   • “Accept cookies from sites” is checked.
   • “Clear history when Firefox closes” is unchecked.

If you are using Safari as your browser
1. Safari 8.0 or later
   Click on Safari (top of screen), then Preferences. Click on Privacy. Check “Always Allow” next to Cookies and Website Data.
2. **Safari 5.1 - 7.0**
   Click on Safari (top of screen), then Preferences. Click on Privacy. Check “Never” next to Block Cookies.

**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).

**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.

**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.

**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.

**Why does it feel like I have to reset my password all the time?**
Passwords are required to be reset every 90 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).

**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) every 90 days. Once you have reset your password through the browser online banking, you may return to the app and log in again.

**How do I remove a memorized password from the password box?**

**In Internet Explorer:**
- Gear icon in the upper right
- Internet Options
- Content
- Settings button next to Auto Complete
- Uncheck the box next to “Usernames and passwords on forms”
- OK
- Apply
- OK

**In Google Chrome:**
- Click the three stacked lines in the upper right
- Settings
- Show Advanced Settings
- Under Privacy, look for Passwords and forms.
- Uncheck “Offer to save your web passwords.”

**In Firefox:**
- Tools
- Options
- Security Panel
- Under the Passwords section, select Saved Passwords
- Find the site you want to remove on the list. Select it.
- Click Remove
- OK

**In Safari:**
- Open the Safari menu
- Select Preferences
- Switch to the Autofill tab
- Click the Edit button for Usernames and Passwords
- Delete the entry that corresponds with the site you want to remove.
What browsers are approved to work with the online banking system?

The compatible browsers as of October 23, 2017 are:

<table>
<thead>
<tr>
<th>iOS or Device</th>
<th>Microsoft Internet Explorer®</th>
<th>Apple Inc. Safari®</th>
<th>Google Chrome™</th>
<th>Mozilla Firefox®</th>
</tr>
</thead>
<tbody>
<tr>
<td>Windows 7</td>
<td>11.0</td>
<td>N/A</td>
<td>57</td>
<td>53</td>
</tr>
<tr>
<td>Windows 8</td>
<td>11.0</td>
<td>N/A</td>
<td>57</td>
<td>53</td>
</tr>
<tr>
<td>Windows 10</td>
<td>11.0 and Microsoft Edge 25.0</td>
<td>N/A</td>
<td>57</td>
<td>53</td>
</tr>
<tr>
<td>Mac OS X 10.10.5 Yosemite</td>
<td>N/A</td>
<td>10.0.1</td>
<td>55.0</td>
<td>50.1</td>
</tr>
<tr>
<td>iPad 2</td>
<td>N/A</td>
<td>7.0.3</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>iPad 3</td>
<td>N/A</td>
<td>9.3.4</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Galaxy 10.1</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>4.0.4</td>
</tr>
</tbody>
</table>

Online banking is not supported or approved to work from a browser on an Android device. If you have an Android tablet or phone, we recommend downloading the app (from GooglePlay store or iTunes app store) or signing up for text or web banking from the Administration drop-down inside of online banking.

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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