

Enroll and manage Security Questions for Multifactor Authentication (MFA)

On June 16, 2014, we enhanced our Internet Banking security for customers. Based on research for multifactor authentication (MFA) and fraud risk mitigation, the authentication process was strengthened for Internet Banking users by reducing the number of opportunities to correctly answer security challenge questions.

Previously, users selected three security challenge questions to be presented during MFA, and had up to five opportunities to correctly answer those questions (2-2-1). Specifically, a user was presented the first security challenge question and had two opportunities to answer correctly. If the user didn't provide the correct response, the second security challenge question was presented and the user again had two opportunities to provide the correct answer. If the user was still unable to provide a correct response, the third security challenge question was presented and the user had one opportunity to respond correctly. At that time, if the user was unable to answer correctly, the user was locked out of Internet Banking until customer service unlocked or reset the MFA setting for the user.

The new process provides users with three opportunities to correctly answer one of their identified security challenge questions. You will be presented the same security question until answered correctly or reset by customer service. Users who do not correctly answer their security challenge question in three attempts will be locked out of Internet Banking, and only customer service can unlock or reset the MFA setting for that user.

1. The first time you login to internet banking or after your security questions are reset by customer service the following Security Enrollment form will be presented to you after successfully entering your internet banking User ID and password.

First Commercial Bank
Security Enrollment

Fields marked with an asterisk (*) are mandatory

User ID

Your Challenge Questions And Answers

Question	Answer
Question 1	What Is Your Maternal Grandfather's First Name?
Answer 1 *	
Question 2	What Is The First Name Of The Best Man At Your Wedding?
Answer 2 *	
Question 3	Where Did You Meet Your Spouse For The First Time? (Enter Full Name Of City Only)
Answer 3 *	

Register Computer

Personal Computer - Register It
Public Computer - Do Not Register It
Personal Computer - Register It

What Is Your Maternal Grandfather's First Name?
What Is Your Maternal Grandmother's First Name?
What Is The Middle Name Of Your Youngest Child?
What Is The Name Of The First Company You Worked For?
What Is Your Best Friend's First Name?
In What City Were You Married? (Enter Full Name Of City)
What Is The First Name Of The Maid Of Honor At Your Wedding?
What Was The Name Of Your High School?
What Is Your Father's Middle Name?
In What City Was Your High School? (Full Name Of City Only)
What Is The First Name Of Your Oldest Nephew?
In What City Did You Meet Your Spouse/significant Other?
What Street Did You Live On In Third Grade?

2. Use the drop down arrows to choose questions or select previously used questions. Then answer your selected questions in the answer field for each.

3. Provide your answers here.

4. You may use the drop down arrow to change from "Public Computer" to "Personal Computer" so you are not presented with a challenge question each time your correct username and password are provided for internet banking. Then click the Submit button to complete the Security Enrollment and access internet banking.

Enroll and manage Security Questions for Multifactor Authentication (MFA)

[Skip To Content](#)



Change security question after login to internet banking.

[Help](#)
[Exit](#)
[Print Page](#)

[Last Login 07/17/2014](#)

[Services / Security Maintenance](#)

<ul style="list-style-type: none">AccountsBill PayServicesChange InfoChange PasswordRemindersBank MailAlertsElectronic StatementSecurity MaintenanceCalculatorsReports	<h2>Security Change Questions</h2> <p>User User Security Status: VERIFIED</p> <p><i>Fields marked with an asterisk (*) are mandatory</i></p> <p>Question 1: What Street Did You Live On In Third Grade? Answer 1 * <input type="text"/></p> <p>Question 2: Where Were You When You First Heard About 9/11? Answer 2 * <input type="text"/></p> <p>Question 3: What Is The Color Of Your First Car? Answer 3 * <input type="text"/></p> <p><input type="button" value="Submit"/> <input type="button" value="Cancel"/></p>
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

After you login to internet banking you can update your security questions by clicking on Services then click on Security Maintenance and follow steps 2 - 4 from page 1 above.