

## Century Federal Credit Union Online Banking- New Internet Security Feature Instructions

Enter your account number for the User ID. You will be prompted to enter your password on the next screen.

Home | Contact Us

Online Banking Login

User ID:  Log In

Sign up | New Login Instructions

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Century Federal Credit Union (CFCU) is one of the largest credit unions in Northeast Ohio with over \$300 million in assets and is serving the financial needs of over 28,000 members.

As a member, you can stop into one of our seven branch locations in Cleveland, OH for friendly face-to-face service or utilize online banking.

**Announcements**

**Current Rates**  
Rates are subject to change

Loans Mortgage  
Savings Checking

**Auto**  
36 month term rate  
(currently as low as 1.90% APR\*)

<https://www.cenfedcu.org>



**Enter Password**

Password:

[Sign In](#)

[Forgot your password?](#)

**Security Feature**

The protection of your financial information and the security of your online are very important to us. Multi Factor Authentication will help protect fraudulent online activities like phishing, ID theft, and spoofed web sites instructions on each screen to complete this one-time enrollment.

**Has my password changed?**

No. Your password is the same.

A User ID and Password is required to log in to our services. Services are provided through a secure connection. If you have difficulty logging in click the [Forgot your password link](#) CFCU Member Service Center during normal business hours at 216-535-3200, or email us at [MemberService@cenfedcu.org](mailto:MemberService@cenfedcu.org). **Do NOT send personally identifying information (SS #, etc) in your emails.**

o access, upload information, or deface this web site is strictly prohibited and are subject to prosecution under the Computer Fraud and Abuse Act of 1986 and Title 18 U.S.C. Sec. 1001 and



Enter your password.

centfedcu.org/ISuite5/Features/Auth/MFA/Login/MFALoginOptions.aspx

Century Federal Credit Union [US]

Web Slice Gallery

*Online Services*  
Secure Online Transactions

Home Banking Authentication Disclosure

Union, we strive to deliver the highest level of security to protect your personal and account information from identity theft. As a result of the Federal Financial Institutions Examination Council (FFIEC), all Credit Unions are required to implement a new security feature. This is our number one priority for our Members and that is why these additional security measures are needed to prevent identity theft. Thank you for visiting our website. If you are navigating to the official Century Federal Credit Union site.

Delay Enroll

Information, or deface this web site is strictly prohibited and are subject to prosecution under the Computer Fraud and Abuse Act of 1986 and Title 18 U.S.C. Sec. 1

LOCAL FINANCIAL LENDER NCUA BBB

All rights reserved.

Local intranet | Protected

You must review the updated Home Banking Authentication Disclosure and click the Enroll button.

Internet Explorer - Windows Internet Explorer

Address bar: /virtuosomfa.cenfedcu.org/ISuite5/Features/Auth/MFA/Enroll/MFAEnrollImage.aspx

Identified by thawte

Suggested Sites: Web Slice Gallery

Century Federal Credit Union Online Services Secure Online Transactions


Image and Passphrase Enrollment

Step 1: Select Image and Passphrase | Step 2: Select challenge questions and answers | Step 3: Confirm your enrollment

Image and Passphrase enrollment is a process that utilizes an image and a passphrase to create a more unique secure login process. Your Image consists of an image and Passphrase. You can change image link to select a different image and then enter a Passphrase. When you are done, click Next.

Passphrase field: \* [Century Federal Credit Union] (6-30 characters)

[Click here to change image](#)

 ← Your selected image will appear here.

## Image and Passphrase

First, choose an Image and Passphrase. You can accept the image that is shown or you can click Change Image to select a different image.

The screenshot shows a web browser window with the URL <https://virtuosomfa.cenfedcu.org/ISuite5/Features/Auth/MFA/Enroll/MFAEnrollChall.aspx>. The page title is "Select Challenge Questions - Windows Internet Explorer". The browser shows the user is identified as "thawte".

The page features the Century Federal Credit Union logo and a banner for "Online Services Secure Online Transactions" with a photo of a smiling woman. The main content area is titled "CFCU Online Banking Enrollment" and shows a three-step process:

- Step 1: Select Image and Passphrase
- Step 2: Select challenge questions and answers (highlighted in green)
- Step 3: Confirm your account settings

A red message states "All fields are required". Below this, there are three challenge questions, each with a dropdown menu and a corresponding "Your Answer:" text box:

- Challenge Question 1:** What is your maternal grandfather's first name?
- Challenge Question 2:** What is your paternal grandmother's first name?
- Challenge Question 3:** What street did your best friend in high school live on? (Enter full name of street only)

At the bottom, there are radio button options for the device type:

- This is a personal computer. Register it.
- This is a public computer. Don't register it.

Navigation buttons include "Back", "Cancel", and "Next". A sidebar on the right is titled "Challenge Questions" and contains explanatory text: "Challenge Questions are used to verify your id login attempt. You can change your Challenge Questions and..."

## Security Feature: Challenge Questions

Select three challenge questions and provide answers. Challenge questions are used to verify your identity when the system detects a questionable login attempt.

Enroll Verify - Windows Internet Explorer  
 https://virtuosomfa.cenfedcu.org/ISuite5/Features/Auth/MFA/Enroll/MFAEnrollVerify.aspx Century Federal Credit Union [US]


Enroll Verify

**Century**  
Federal Credit Union

*Online Services*  
Secure Online Transactions

**CFCU Online Banking Enrollment**

Step 1: Select Image and Passphrase    Step 2: Select challenge questions and answers    **Step 3: Confirm your account settings**

**Your Passphrase:** Century Federal  
**Your Image:** 

*Your selected image will appear here.*

**Challenge Question 1:** What is your best friend's first name?  
**Your Answer:** Jimmy

**Challenge Question 2:** What is your paternal grandmother's first name?  
**Your Answer:** Grace

**Challenge Question 3:** In what city were you born? (Enter full name of city only)  
**Your Answer:** Cleveland

**Selected option:**  This is a public computer. Don't register it.

Review your Multi Factor Authentication information. Click the Back button to change your Image, Passphrase, or challenge questions or answers. To confirm your information, click Finish. Click Cancel to quit without saving your changes.

Back   Cancel   Finish

**Verification**  
 Confirm your Passphrase.  
 You can choose a different one before you confirm, or you can confirm it now.  
 When you click **Finish**, you will be logged in to your account.

### Security Feature: Verification

Finally, confirm your Passphrase, Image, and Challenge Question selections. When you click Finish, you will be logged in to your account.

Enroll Results - Windows Internet Explorer

https://virtuosomfa.cenfedcu.org/TSuite5/Features/Auth/MFA/Enroll/MFAEnrollResults.aspx?ts=63489811019516. Identified by thawte Bing

Enroll Results

**Century**  
Federal Credit Union


*Online Services*  
Secure Online Transactions

**CFCU Online Banking Enrollment**

You have successfully completed the Enrollment Process.

**Your Passphrase:** Century Federal

**Your Image:**



← Your selected image will appear here.

**Challenge Question 1:** What is your best friend's first name?  
**Your Answer:** Jimmy

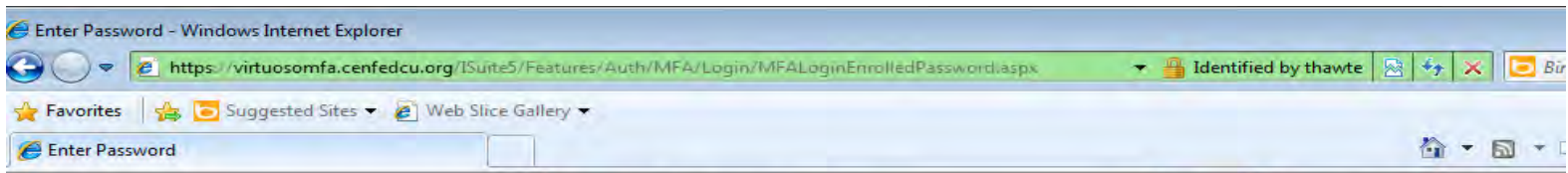
**Challenge Question 2:** What is your paternal grandmother's first name?  
**Your Answer:** Grace

**Challenge Question 3:** In what city were you born? (Enter full name of city only)  
**Your Answer:** Cleveland

**Selected option:**  This is a personal computer. Register it.

Continue

You will get the following message: You have successfully completed the enrollment process.  
When you click Continue you will be logged into your account.



*Online Services*  
Secure Online Transactions




 Sign In

Century Federal Credit Union's Online Banking

Make sure your Image is correct, then enter your password and click Sign In.  
If this is not your Image, click the Incorrect Image link.

**Your Passphrase:** Century Federal

**Your Image:**



**Password:**

[Forgot your password?](#)  
[Forgot your Image or Passphrase?](#)  
[Incorrect Image?](#)

Successfully Entered  
You are successfully  
You will see the Imag  
Enter your password t

*Your selected image will appear here.*



If you forgot your password, click the link.



Reset Password Form - Windows Internet Explorer

https://virtuosomfa.cenfedcu.org/ISuite5/Features/Preferences/ResetPassword/ResetPasswordSEFe Century Federal Credit Union [US] Bing

Reset Password Form



**Reset Password (Step 1 of 2)**

**Step 1: Provide answers to the following authentication questions:**  
Fill in the form below and click the submit button.  
**All fields are required**

<b>User ID:</b>	<input type="text"/>
<b>Primary Account Holder Name (as it appears on statement):</b>	<input type="text"/>
<b>Social Security Number (###-##-####):</b>	<input type="text"/>
<b>Date of Birth (DD-MMM-YYYY):</b>	<input type="text"/> <input type="text"/> <input type="text"/>
<b>Mother's Maiden Name:</b>	<input type="text"/>

Enter the information in all the fields and click Submit when finished.

Reset Password Password - Windows Internet Explorer

https://virtuosomfa.cenfedcu.org/ISuite5/Features/Preferences/ResetPassword/ResetPasswordISEPassword.aspx

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Reset Password Password - Windows Internet Explorer

Choose Your Account Password (Step 2 of 2)

**Step 2: Choose an account password:**  
Your password protects your account from unauthorized access. Kindly fill in the form below and click the submit button.  
**All fields are required**

Password:

Confirm Password:

Submit Reset

Type in your new password and confirm it. Click Submit when finished.

ResetPassword Form - Windows Internet Explorer

https://virtuosomfa.cenfedcu.org/ISuite5/Features/Preferences/ResetPassword/ResetPasswordResults.aspx

Century Federal Credit Union [US]

ResetPassword Form

Reset Password Completed

Your password has been changed. You may return to the login page to access your account.

[Return to Login Page](#)

Click the Return to Login Page link to return to the login page.