Online & Mobile Banking Updated Password Security Encryption Q & A

What is BCrypt?

Bcrypt is a widely used method for securely storing passwords by transforming them into a scrambled, unique code (a "hash") that can't be easily reversed, making it very difficult for hackers to figure out the original password even if they get hold of the hashed version; it essentially acts like a one-way encryption for passwords. The migration to BCrypt provides enhanced security for all consumer and business Online/Mobile Banking passwords.

How will this impact me?

➢ Users who have not logged into Online or Mobile Banking since January 1, 2025, must do so by March 31, 2025.

➢ During the login process, your password will be automatically encrypted by BCrypt.

➢ Customers who do not log in by March 31, 2025, will be locked out of their account beginning April 1, 2025.

- o **Consumer Users:** If you are locked out, you can easily reset your password by selecting *Forgot Username or Password* and resetting your password online.
- o **Business Users:** If you are locked out, you will need to contact us at (318) 841-5330 for assistance resetting your password.

What if I don't use credentials to login on the mobile app?

Users who don't use credentials when logging in, but instead use a biometric login, such as Face ID or Fingerprint, or use a PIN login will need to enter their credentials one time in order to receive the latest encryption.

➢ Face ID Enabled iPhone:
- o Open app
- o Login using Face ID
- o Once logged in, immediately logout **but do not close the app**
- o The login page will display with the credential fields
- o Login using your username and password
- o Logout

➢ Fingerprint Enabled iPhone:
- o Open app
- o Login using your username and password
- o Logout

➢ Fingerprint Enabled Android:
- o Open app
- o Select *Use Password*
- o Login using your username and password
- o Logout

- ➢ PIN Enabled iPhone
    - o Open app
    - o Select *Forgot Pin?*
    - o Login using your username and password
    - o Logout

- ➢ **How will this change improve security?**

Migrating to BCrypt for password hashing adds an additional layer of security by making it more difficult for attackers to crack passwords. This aligns with OWASP Application Security Verification Standard (ASVS) recommendations and helps protect user data.

What if I need help during the transition?

Please reach out to Deposit Operations at (318) 841-5330 for help regarding the migration or password reset process.

HFB
Home Federal Bank
A Better Way

FDIC *FDIC-Insured - Backed by the full faith and credit of the U.S. Government*