

1. What exactly changed and how did that affect me from connecting to NTouch24?

In an effort to provide the highest level of security for our members, our online banking provider has disabled the ability to connect to NTouch24 from devices using any Transport Layer Security (TLS) less than 1.2. Any device that is not using TLS 1.2 or higher will not be able to connect to NTouch24. Today, all recent versions of the major internet browsers provide the option to use TLS 1.2 & higher.

2. Why was this change made?

The change was made to protect your data against attacks similar to the Poodle attack that occurred within the past few years. With the use of older TLS versions, a hacker can force a browser to downgrade to an older security version, which is far less secure than today's standards. A browser using older TLS versions is vulnerable enough to let hackers spy on the data traveling to and from the computer.

3. Are there older versions of operating systems/ browser combinations that will not support TLS 1.2 & higher?

Yes. Windows XP and Windows Vista are only capable of upgrading up to Internet Explorer version 8. Therefore, users of these operating systems using Internet Explorer as their browser will not be able to connect to NTouch24. However, they may have the option of loading the latest version of another browser such as Chrome or Firefox.

4. I am using a current browser and still cannot connect?

The following steps will aid in determining the issue you may have with connecting to NTouch24 as it relates to this change:

- a) Check if TLS 1.2 has been enabled in your browser settings by following the *Instructions for enabling TLS 1.2* that is available on our website.
- b) If these options are enabled and you still cannot connect, visit <https://www.howssmyssl.com> and verify what is showing in the Version section on this page. If you see verbiage similar to what is below and have verified that you have enabled the TLS 1.2 option in the previous step, this could be an indication of an issue with your machine such as a virus or malware. You will need to troubleshoot whatever issue is causing your machine to not have the ability to make the appropriate changes.

Version

Bad Your client is using TLS 1.0, which is very old, possibly susceptible to the BEAST attack, and doesn't have the best cipher suites available on it. Additions like AES-GCM, and SHA256 to replace MD5-SHA-1 are unavailable to a TLS 1.0 client as well as many more modern cipher suites.

Until the “Version” listed when visiting <https://www.howssmyssl.com> reports “Good” you will be unable to connect to NTouch24 from that machine.

Suggestions for troubleshooting:

- Do you have current antivirus and/or malware protection?
 1. If “yes”, verify the definitions are current and run a scan. After any issues have been corrected, you should try <https://www.howssmyssl.com> to verify if the version now shows “Good”. If it does, then proceed to attempt access to NTouch24.
 2. If “no”, we suggest you consider evaluating some of the programs available, some of which are free. Once a current virus/malware scan has run and any issues have been corrected, try the site <https://www.howssmyssl.com> to verify if the version now shows “Good”. If it does, then proceed to attempt access to NTouch24.
 - You may want to seek local computer repair, if necessary, to determine what is causing your computer to not report “Good” even though you have the TLS 1.2 option enabled.
- c) If the results of <https://www.howssmyssl.com> show that TLS 1.2 is enabled – similar to the verbiage below, and you still cannot connect to NTouch24, you will need to contact the credit union for further research. You will need to provide us with your Operating System, Browser, Version # and any details on what issue you are having when trying to connect.

Version

Good Your client is using TLS 1.2, the most modern version of the encryption protocol. It gives you access to the fastest, most secure encryption possible on the web.

5. I cannot connect directly to NTouch24 using my mobile device?

NTouch24 is not certified for connecting to mobile devices. The only devices certified for access to NTouch24 are Windows and Apple/Macintosh PC's and Laptops.

6. Does this change affect the MCWV App?

No. This change does not affect your ability to use the MCWV App, WAP or SMS channels.