

Frequently Asked Questions and Answers

1. What is Multi-Factor Authentication (MFA)?

MFA consists of verifying and validating the authenticity of your identity using more than one validation mechanism. MFA provides you with an added layer of security and ensures that only you can access your bank accounts.

2. Why is MFA important?

Due to rapid technological changes, opportunities to obtain another person's identifying information and perpetrate identity fraud have increased. We need to employ systems such as MFA that will enable us to prevent potential frauds.

3. How does MFA work?

When you enroll in MFA, you will select five secret authorization questions and submit answers to them. When you log in we will check the computer you are using to access our Internet Banking system. MFA remembers which computer you normally use, giving you additional protection against unauthorized individuals logging into your accounts. If you log in from a different computer, we take the additional security step to verify your identity by asking you to provide the answers to your questions.

4. Can I choose not to enroll in MFA?

No, it is mandatory for all of Scotiabank's Internet Banking customers to enroll in MFA.

5. Will my card number, password or login ID change?

No, your card number, login ID (only for Business Banking customers) and password will stay the same.

6. How do I enroll in MFA?

Enrollment in MFA is quick and easy. It should only take you about 5 minutes to enroll. Please click here for your [MFA guide](#).

7. How do I log in to Internet Banking after I have enrolled in MFA?

Please click here for your [MFA guide](#).

8. What do you mean by enrolled computer?

An enrolled computer has a unique identifier assigned to it that is only recognized by MFA. Enrolling the computer eliminates the need to answer the authorization questions every time you log in to Internet Banking. Please ensure that you only enroll computers that you use most frequently and avoid enrolling public computers. For information on how to register/enroll your computer please see the [MFA Guide](#).

9. Can I access my accounts from different computers?

Yes, you can log in to Internet Banking from any computer. If the computer you are logging in from is not enrolled you will be prompted to answer your previously selected authorization questions before you can start banking online.

10. I enrolled my computer, so why did I have to answer authorization questions when I logged in?

This could happen for the following reasons:

- a. You might have deleted the cookies on your computer after you enrolled your computer.
- b. You are only allowed to enroll a maximum of three computers. If you enroll a fourth computer, the first computer will automatically be de-enrolled.

11. Can two people log in from the same computer?

Yes, there is no limit to the number of people who can log in to Internet Banking from the same computer.

12. How do I change my authorization questions or answers?

We will need to validate your personal information, so please contact a Scotiabank Internet Banking specialist at 543-HELP (4357) for Personal Banking customers or 543-4343 for Business Banking customers.

13. What can I do if I forget the answers to my authentication questions or I exceed the maximum number of retries?

We will need to validate your personal information, so please contact a Scotiabank Internet Banking specialist at 543-HELP (4357) for Personal Banking customers or 543-4343 for Business Banking customers.

14. What can I do if I am locked out?

We will need to validate your personal information, so please contact a Scotiabank Internet Banking specialist at 543-HELP (4357) for Personal Banking customers or 543-4343 for Business Banking customers.

15. What happens if someone gets a hold of my password?

If someone gets a hold of your password and card number and tries to login and access your accounts, we will recognize that they are logging in from an unregistered computer. They will be prompted to answer the authorization questions. Since you are the only one who knows the answers, they will not be able to answer correctly and will therefore be unable to log in.

16. What can I do if I replace my ScotiaCard?

You will need to enroll in MFA again.

17. Who can I contact if I have a problem or more questions about MFA?

Please contact a Scotiabank Internet Banking specialist at 543-HELP (4357) for Personal Banking customers or 543-4343 for Business Banking customers.