Strong PAC FAQs

Strong PAC - General Information

When Is the new Strong Pac change taking place?
Members will be asked to create a new Personal Access Code (PAC) when first logging in to Online or Mobile Banking on; or after **May 11, 2022.**

Where can members change their PAC?
PACs can be changed in online banking on desktop or through the mobile app. PACs cannot be changed via Mobile Web. You can change your PAC anytime in mobile banking or online banking. While logged into online banking select **profile and preferences** in your left menu then select **Change Personal Access Code**.

In mobile banking, click on the top right menu to reveal a drop-down list, Select **Settings** then **Change Personal Access Code**.

What are the requirements for Strong PAC?
Strong PAC must be a combination of 9-30 alpha and numeric values and must contain at least one upper case alpha, one lower case alpha, one numeric value, and one special character. **The only mutually accepted special characters are:** - . , # : ? | ( ) ' | \ / @ $!

Why are we implementing Strong PAC?
Ensuring our members' security is our top priority and we will continue to offer our members best in class security features as they become available.

Strong PAC for Small Businesses

When are delegates required to change their PAC?

On your next log in after Strong PAC is implemented **(May 11, 202**2)

Does the delegate have to wait for the authorized signor to change/update their PAC?

Yes. Delegates will need to be reactivated by the signor once they have updated their PAC.

Can a delegate login to Online Banking Small Business prior to the signer re-activating them?
No. Signers must complete their upgrade to a strong Password and reactivate Delegates.

Will consolidated accounts display once the new Enhanced PAC is created?
No. A new strong PAC is required for both Personal and Business. Signers will need to ensure this has been completed on both Business and Personal profiles before consolidated accounts can be viewed.

Lock Outs

Why am I locked out of Mobile App after updating my PAC to a strong PAC via desktop?

You likely have Quick view enabled on the mobile app. This feature stores the PAC on the backend of all devices the member has ever had, allowing the app to retrieve balances and display them without the user having to login.

Each time the app is opened and balances displayed, it's logging in with the previously stored PAC, which is now incorrect. This will eventually lock the user out. To correct, you need to login to online banking on desktop, navigate to **Account Services > Mobile Banking App** and remove all registered devices. SDCU staff will need to reset you, please call the Contact Centre at 250-494-7181 or stop into the branch.