



## ALASKA USA FEDERAL CREDIT UNION

Alaska USA, a top 10 Federal Credit Union, re-assessed the traditional username and password method of login to online services and concluded that a more secure next-generation authentication solution was required for its respected UltraBranch online banking service.

Alaska USA identified a broad array of threats to be overcome by their new solution, including keystroke logging, remote access Trojan viruses, social engineering, phishing, pharming, man-in-the-middle attacks and password cracking. Naturally, the solution should also be compliant with the FFIEC's regulatory guidance on strong authentication. Product selection should be based on five key factors: effectiveness, visibility, user acceptance, support, and cost.

After reviewing the state of the art, Alaska USA selected Tricerion's Strong Mutual Authentication (SMA) product, judging it to offer the best price/performance proposition for identity fraud prevention across the selection criteria. An overriding imperative was the need to maintain credit union member confidence during and after the upgrade.

Alaska USA undertook a pilot study of Tricerion SMA in September 2006, which led to a full system deployment in January 2007. In the first instance credit union members were offered the opportunity to sign up for SMA on a voluntary basis. The new system's popularity surpassed expectations, and user acceptance remained high over time.

In June 2007 SMA became mandatory for all users of UltraBranch. During and after the switch-over, login support calls remained low by industry standards. With Tricerion, Alaska USA comfortably met its key objectives of increasing security while maintaining customer confidence.

*"Alaska USA Federal Credit Union is pleased to have selected Tricerion's SMA solution to help protect its members' sensitive online credentials. The Tricerion solution provides us with an enhanced strong authentication experience that is visible and reassuring, with great usability and easy acceptance by our members."*

**B. John Shipe**  
Chief Information Officer  
Alaska USA Federal  
Credit Union

