STRONG PAC FAQs

What is STRONG PAC and why is Frontline implementing it?

Ensuring our Members' security is our top priority! STRONG PAC adds the ability to create alphanumeric personal access codes (PACs) to increase the length and strength of your PAC which helps to protect you against cyber security attacks and fraud losses through online and mobile banking.

When is the new STRONG PAC change taking place?

All Members logging in to online and mobile banking on or after 1:00 pm on June 8th, 2022 will be required to create a new stronger Personal Access Code (PAC).

What are the requirements for STRONG PAC?

Your new STRONG PAC must be a combination of 9-30 alpha and numeric values and must contain a minimum of one CAPITAL Letter, one Lower Case Letter, one Number, and one Special Character, ie: @#$%, etc.

Is there anything I need to do before June 8th, 2022?

If you enabled Quickview on your Mobile App you must disable it before you change your PAC. This can be done by logging in to online banking on a laptop or desktop computer, and navigate to Account Services > Mobile Banking App and remove all previously registered devices. Once you have changed your PAC you can re-enable Quickview.

Why am I locked out of my mobile app after updating my PAC on a laptop or desktop computer?

If you have enabled Quickview, you're allowing the app to retrieve and display balances using a stored PAC, which is now incorrect. This will eventually lock the user out. Please see the previous paragraph for instructions on how to disable Quickview.

Will my telephone banking PAC need to be changed as well?

Although telephone banking is a separate system from mobile and internet banking, you will have to change your existing PAC to a new code which should be 6 – 7 numbers in length. If you have registered for Telephone banking, otherwise known as Interactive Voice Response (IVR) you can access it by calling 1-855-734-4225.

Who can I contact with questions?

Please feel free to call us at 613-729-4312 and we will be happy to assist you.