Fingerprint Authentication FAQs

General Functionality FAQ

What smartphones devices are supported?

Fingerprint authentication is available for Touch ID capable iOS devices and Android devices that have compatible fingerprint support running Android 6.0 or higher. Compatible Android devices are those that are using Android's fingerprint support. Specific devices from Manufacturers that have created their own Fingerprint supported devices and are not using Google's built-in support for Android, are not compatible. Examples of known devices that are not supported are the Samsung Galaxy S5 and Note 4. These devices use Samsung's Fingerprint drivers, not Google's Android.

What is Fingerprint authentication?

Fingerprint Authentication is an optional authentication method offered by Milford Federal to sign into Milford Federal Mobile Banking. It is available for iOS devices with Touch ID™ capability and Android devices that have compatible fingerprint support running Android 6.0 or higher.

What is Touch ID?

Touch ID™ is a fingerprint recognition feature, designed, released and trademarked by Apple Inc.

Can I use Touch ID to log on to the Milford Federal Mobile Banking app?

Yes, once the device is registered for Fingerprint Authentication and if you are using a Touch ID capable Apple device.

If my fingerprint is not recognized, can I still log on to my account?

Yes. You can still log on to the Milford Federal Mobile Banking app using your account username and password.

Can I use Fingerprint Authentication to log on if I have other people's fingerprints stored on my device?

When you enable Fingerprint Authentication to log on, any fingerprint stored on your device at the time of registration, can be used to log on to the Milford Federal Mobile Banking app. If you have other people's fingerprints registered on your mobile device, they will be able to access your account information as well. For your security, anytime a new fingerprint is added to your device, you will be required to re-enroll in this feature.

What if my Fingerprint Authentication enabled phone is lost or stolen?

If your mobile device is lost or stolen you can delete a device at any time by logging onto your account from a PC or another device and selecting the Fingerprint Device Management screen. You can delete the lost/ stolen device from the list of devices currently authorized. In addition, anytime a new fingerprint is added to the device, re-enrollment is required. So a lost device should not be able to access your account without your fingerprint or account username/ password.

Will my fingerprint be stored in the app or elsewhere within Milford Federal Mobile Banking?

No. Your fingerprints will never be stored in the Milford Federal Mobile Banking app or kept within Milford Federal Online Banking.

How can I disable Fingerprint Authentication?

By using the mobile app and navigating from the: Sign In page → Mobile Services → Manage Fingerprint → Fingerprint Enrollment → Click "Unenroll".

Can I use any finger for Fingerprint Authentication?

Yes as every fingerprint is unique. You can store as many of your fingerprints as the device allows. Any fingerprint that is stored in the device can be used to access your Mobile Banking. So you can use any fingerprint that you have stored on your device.

Can more than one person's fingerprint be registered to my app?

Milford Federal does not collect or store your fingerprint in any case. Your fingerprint is stored on your device when you set up your fingerprint enabled device.

Just like it is your responsibility to keep secure your online banking password and/or passcode, Fingerprint Login should be treated with the same level of security. This means that you must not have other people's fingerprint stored on your device if you would like to use this login option. However, if someone else's fingerprints are stored on your device and you enable fingerprint authentication, the second person will also have full access to your account.

How does Milford Federal know that it is my fingerprint?

Milford Federal does not collect your fingerprint details, and cannot link it to the personal information we hold about you. Milford Federal is relying on the device to authenticate the fingerprint and confirm or reject verification.

What happens when I buy a new phone?

You will need to register your fingerprint on the new device, and then set up fingerprint sign in to access Mobile Banking using your fingerprint.

I have a compatible device, but Fingerprint Login is not showing when I launch the app?

Fingerprint Login will only display within the mobile banking app, if you have set it up in your device 'Touch ID' settings and register the device.

Removing and Disabling Fingerprint FAQ

How do I remove existing fingerprints on the device?

- For iPhone, go to Settings>Touch ID & Passcode
- For Android devices go to the device settings screen. Within settings, fingerprint will either be under Lock screen and security, or security. > tap Fingerprints > EDIT > select fingerprint > REMOVE

How do I disable fingerprint sign in?

Within the Milford Federal App, navigate to the Mobile Services menu > Manage Fingerprint > Fingerprint Enrollment > by selecting 'Un-enroll' that device will no longer be able to sign in with Fingerprint Authentication

Fingerprint Sign in FAQ

How do I sign in with Fingerprint?

On the app's Sign in screen, a message will display prompting you to sign in with your Fingerprint.

What if the App is not accepting my fingerprint after registering what do I do?

If the fingerprint does not work, you can revert to your existing password for Milford Federal Online Banking. You can delete the fingerprint on the device and set it up again if you wish to use fingerprint sign in.

Can I use Fingerprint Authentication to Sign on if I have other people's fingerprints stored on my device?

When you enable Fingerprint Authentication to log on, any fingerprint stored on your device at the time of registration, can be used to log on to the Milford Federal Mobile Banking app. If you have other people's fingerprints registered on your mobile device, they will be able to access your account information as well. For your security, anytime a new fingerprint is added to your device, you will be required to re-enroll in this feature.

If my Fingerprint is not recognized, can I still Sign on to my account?

Yes. You can still log on to the Milford Federal Mobile Banking app using your account username and password.

Is it the same fingerprint that unlocks the device, able to Sign into the Milford Federal app?

Yes. Once enrolled in Fingerprint Authentication, Fingerprint sign in is activated, any fingerprint which is stored on the device can then be verified to sign in to Mobile Banking.

If I have fingerprint capability on my device, do I have to use fingerprint sign in for Mobile Banking?

No. You can use your Login ID and Password to sign in to Milford Federal mobile banking.

Is Fingerprint sign in secure?

Fingerprint sign in has the same high level security as all authentication methods for online and mobile banking. Technical details: Both Google and Apple have a hardware backed chip on supported devices. When registering for Fingerprint authentication, we generate a RSA Public/ Private key that is stored and encrypted by that hardware chip. The only way it can be accessed is when the device Operating system authenticates the user through the fingerprint scanner. The private key never leaves the devices trust zone which is not accessible by software. The server has the public key. When signing in, a signature is created by the trust zone using the private key. This signature is sent to the server where it verifies its authenticity by comparing to the public key. This allows the user to login. This is also why any changes to items within this process requires the user to re-enroll in this service. This includes when the user adds a new fingerprint, the app is re-installed or a change is made to the device OS that affects anything related to fingerprints on the device.

If the device doesn't recognize my fingerprint, can I still access my account?

Yes. Users always have the option to sign in using their Milford Federal username and password. Simply select the option to 'Sign in with password' on the fingerprint pop up message.

Can more than one person sign in to Milford Federal mobile banking using fingerprint sign in on the same device?

On enrollment, any fingerprint you save on your device may access your Milford Federal app. You should not register for fingerprint authentication if you wish to retain other people's fingerprints on your device.

Will a password be required when using Fingerprint Authentication?

No. Once you are enrolled with fingerprint authentication, your fingerprint is the only required sign in credential.

Fingerprint Enrollment FAQ

Where is my fingerprint stored?

Milford Federal does not hold or store your fingerprint. Your fingerprint is stored on your device (as part of the user settings) when you set it up and we rely on the device to authenticate your fingerprint if you choose to use fingerprint sign in when accessing Mobile Banking.

Does my device need to be password protected to register for Fingerprint sign in?

Yes. As per the operating system requirements, you will be required to password protect your device before you can set up fingerprint access.

What happens if my device is stolen - will someone be able to access my accounts?

Another person would need your Milford Federal online banking login name and password to access your accounts Please call us at 508-634-2500 in the event your device is lost or stolen so we can reset your password as an added level of security.

How do I enroll in fingerprint authentication?

On the Milford Federal app sign in screen, enter your password and then Navigate to the Mobile Services menu > Manage Fingerprint > Fingerprint Enrollment > you will be prompted to give your device a name (should be unique) along with providing your Milford Federal username and password. Once all three fields are filled out you can select enroll, now the next time you Sign in to your Milford Federal app you will be prompted to use your fingerprint.

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