

Multi-Factor Authentication - A Stronger Home Banking Security System

We take your online security seriously. Therefore, we are adding an extra level of security, called Multi-Factor Authentication (MFA), to our Home Banking site.

What is Multi-Factor Authentication?

Multi-Factor Authentication is a new security feature that works 24/7 to protect your Home Banking account, even when you are not online. It helps guard against fraudulent logon attempts like “Phishing” (malicious requests for your personal information) and identity theft.

How does it work?

When you enroll, the system will randomly assign you with a secret image, which you can change after you log on to your account. You will also select a phrase that will appear under the image on our Home Banking site.

The combination of the image and phrase is only known to you and the system. When you see your personalized image and phrase, you can be assured that you are logging on to our actual Home Banking site.

The security system also checks the computer that you are using to access your Home Banking account. If the system does not recognize your computer during a future logon attempt, it will take additional steps to verify your identity.

Information Screen

The first time you log on to our Home Banking site after the new security feature is activated, you will be notified to enroll at your next logon.

The screenshot shows a web page titled "Information" with a date of "Tuesday, August 22, 2006". It contains a "Please review the following information." section with a "Continue" button. A note explains that the user will be prompted to enroll into the new Multi-Factor Authentication (MFA) process to ensure an extra line of security for their online account(s). The note mentions that the user will be prompted to enter additional information, including choosing a personal digital image and caption, as well as several security questions that only they know the answers to. A "Continue" button is located at the bottom of the note.

Initial Logon

The next time you log on to your Home Banking site, the Logon screen will **only** prompt you for the UserID, which is your member number:

The screenshot shows the initial logon screen for ABC Credit Union. It features the ABC logo and the text "Credit Union". Below the logo is the RSA SECURITY logo. The screen prompts the user to enter their "UserID:" in a text box, with a "Login" button next to it. There is also a link for "Forgot your password?". At the bottom, there is a link that says "Learn More about NetBranch and How To Enroll".

After entering your UserID, the system displays a Password field as follows:

The screenshot shows the logon screen after the UserID has been entered. It features the ABC logo and the text "Credit Union". Below the logo is the RSA SECURITY logo. The screen prompts the user to enter their "Password:" in a text box, with a "Login" button next to it. There is also a link for "Forgot your password?". At the bottom, there is a link that says "Learn More about NetBranch and How To Enroll".

(If you accidentally enter the wrong UserID, you can click **Logon as a different user** to reenter the correct ID.)

Enrollment

After entering your Password, the Welcome to the Multi-Factor Authentication Enrollment Process screen displays:

The screenshot shows the "Welcome to the Multi-Factor Authentication Enrollment Process" screen. It prompts the user to enter a secret phrase that will appear under their image. Below this, there are three questions and their corresponding answer fields. The questions are: "What is your father's middle name?", "What was the name of your first girlfriend/boyfriend?", and "Where did you meet your spouse for the first time? (Enter full name of city only)". Below the questions are radio buttons for "Register This PC" and "Don't Register this PC". There is also a note that says "You should only register PC's that you use regularly inside or other public access terminals should not be registered." At the bottom, there are "Cancel Enrollment" and "Continue Enrollment" buttons.

To enroll, complete the following:

Enter a secret phrase that will appear below the image on your Home Banking screen.

Select at least one question under each of three drop-down lists and provide the answers.

Enter your primary e-mail address and phone number.

Select whether or not you want to register this PC.

If you select **Register This PC**, you will not be challenged the next time you log on to your Home Banking account from this computer. You can select this option if you are using a personal computer.

If you select **Don't Register This PC**, the system will take additional steps to verify your identity at the next logon. If you are accessing your account from a public terminal, you will want to select this option.

After completing the fields on the enrollment screen, click **Continue Enrollment**. The

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following screen displays, informing you that you have enrolled:

MFA
Multi-Factor Authentication
Home Logout

Thank you for enrolling in the Multi-Factor Authentication system.

If your PC is registered:

- The Multi-Factor Authentication system will display the image you've selected once your userid is entered.
- If the incorrect image is displayed (or no image) **DO NOT ENTER YOUR PASSWORD.**
- Your password should only be entered after you've seen your image.

If your PC is not registered:

- After your userid is entered, the system will challenge you.
- After you have completed the challenge (e-mailed one time password or by challenge questions), the system will display your secret image.
- The Multi-Factor Authentication system asks you if you want to register the PC.

You should only register PCs that you use regularly. Kiosks or other public access terminals should not be registered.

(My secret phrase)
(Your secret phrase will appear under your image)

Continue

Click **Continue**. The Multifactor Authentication Preferences screen displays:

MFA
Multi-factor authentication
Home Logout

Multi-Factor Authentication Preferences	
Multi-Factor Authentication Information	Information on the Multi-Factor Authentication process.
Multi-Factor Authentication FAQ	Frequently asked Questions on the Multi-Factor Authentication process.
Change Image	Change the image that has been assigned to you.
Change Phrase	Change the secret Phrase that you've entered.
Change Questions	Change your secret questions/answers.
Change Email/Phone	Change your email address or phone number.

If you don't want to make changes to the settings, you can continue using your Home Banking account as usual.

Preference Settings

You can access the Multi-Factor Authentication Preferences screen from the Profile menu. On the Multi-Factor Authentication Preference screen, you can change the following items:

- Secret image
- Secret phrase
- Security questions/answers
- E-mail/phone information

Logon after Enrollment

Next time you log on to your Home Banking account after entering your UserID, the system will display your secret image and phrase.

Important!!! NEVER enter your password if you do not see your secret image and phrase.

Please contact your credit union for assistance if you do **not** see your secret image and phrase.

ABC Credit Union
(My secret phrase)

UserID: 4120
Password: []
Login as a different User Login
Forget your password?

Learn More about NetBranch and How to Enroll

Logon from a Different Computer

If you log on from a new or unregistered computer, the system displays the following screen to prevent fraudulent logon attempts:

We are unable to recognize the computer you are signing in from.
To protect your online account, we need to verify your identity through one more form of authentication.
Please choose one of the authentication options listed below. Then click **Continue**

Email
 Questions

Continue

If you select **Email**, the following screen displays:

Please enter the One-Time-Password that has been sent to your email address.

[]

Continue

Register this PC

The system sends a one-time password to your primary e-mail account, which you must enter to log on to your Home Banking account.

Dear member xxx,

Your One Time Password is: 3AT4mk

To sign into your online account, please enter this One Time Password within the next 10 minutes. When you enter this One Time Password, you will be taken to the Sign in page where you can check your secret image and the phrase under it and enter your password.

Thank you,
Your Friends at ABC Credit Union.

If you select **Questions**, the system randomly prompts you to answer a security question that you selected during enrollment.

Question: What was the name of your junior high school? (Enter only "Riverdale" for Riverdale Junior High School)

Answer: []

Continue

Register this PC

You should only register PCs that you use regularly.
Kiosks or other public access terminals should **not** be registered.

Your savings federal insured to \$100,000
NCUA
National Credit Union Administration, a U.S. Government Agency

You can also choose to register that computer by selecting the **Register this PC** checkbox. After you enter the one-time password or answer a question correctly, you will be prompted to log on again.

Locked Out

If the system detects any fraudulent logon attempts, your account will be locked out.

You will need to contact your credit union for assistance on clearing the lockout.