Multi-Factor Authentication

– A Stronger Home Banking System

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QUICK REFERENCE GUIDE

ABC CREDIT UNION

Multi-Factor Authentication

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We take your online security seriously. Therefore, we are introducing a new security feature called **Multi-Factor Authentication (MFA) on our Home Banking site.**
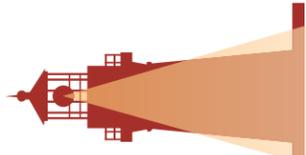
What is Multi-Factor Authentication?

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 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.
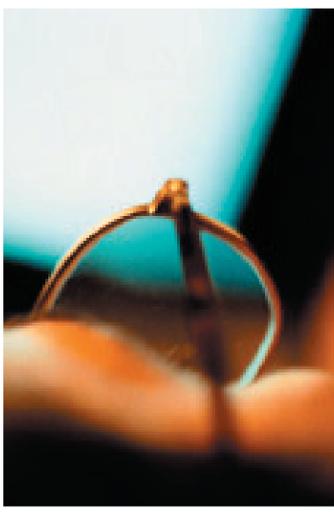

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MULTI-FACTOR AUTHENTICATION – QUICK REFERENCE GUIDE

1. 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.

Please review the following information.

NOTE: This is a notice to inform you that the next time you log into your Home Banking site, you will enroll into the new Multi-Factor Authentication (MFA) process to ensure an extra line of security for your online account(s). Expect to be prompted at your next login to enter additional information. This will include choosing your personal digital image and caption as well as several security questions that only you know the answers to. Once this occurs, you have added a layer of protection to your account. Please review the FAQ link for more information.

2. 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:

UserID: 4120

Password:

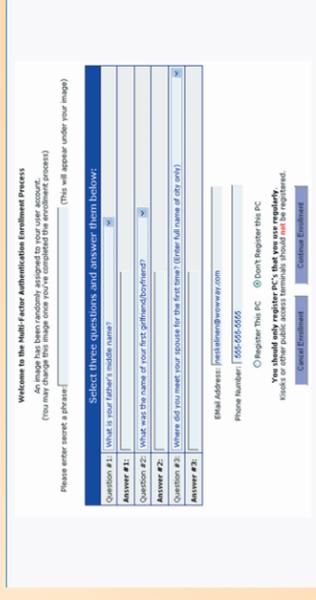Learn More about NetBranch and How To Enroll

After entering your UserID, the system displays a Password field as follows:
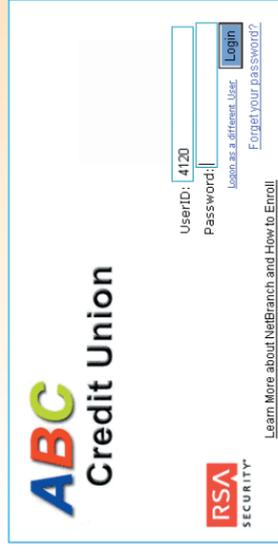
(If you accidentally enter the wrong UserID, you can click **Logon as a different user** to reenter the correct ID.)

3. Enrollment

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

Welcome to the Multi-Factor Authentication Enrollment Process

An image has been randomly assigned to your user account.
(You may change this image once you've completed the enrollment process)

Please enter secret a phrase:

Select three questions and answer them below:

Question #1: What is your father's middle name?
Answer #1:
Question #2: What was the name of your first girlfriend/boyfriend?
Answer #2:
Question #3: Where did you meet your spouse for the first time? (Enter full name of city only)
Answer #3:

Email Address:
Phone Number: 555-555-5555

Register this PC   Don't Register this PC

You should only register PC's that you use regularly.
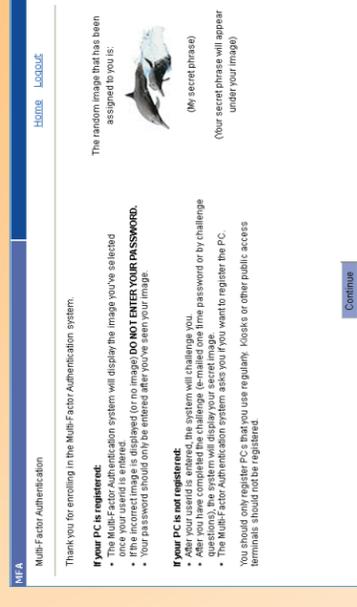Kiosks or other public access terminals should **not** be registered.
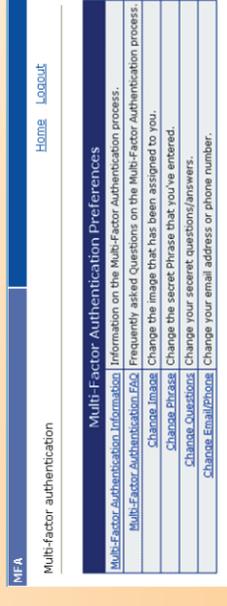
To enroll, complete the following:
1. Enter a secret phrase that will appear below your Home Banking screen.
2. Select at least one question under each of three drop-down lists and provide the answers.
3. Enter your primary e-mail address and phone number.
4. Select whether or not you want to register 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 following screen displays, informing you that you have enrolled:

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 (re-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 PC's that you use regularly. Kiosks or other public access terminals should not be registered.

The random image that has been assigned to you is:

(My secret phrase)

(Your secret phrase will appear under your image)

4. Preference Settings

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

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

5. Logon after Enrollment

The next time you log on to your Home Banking account, after you enter the UserID, the system will display your secret image and the secret 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.
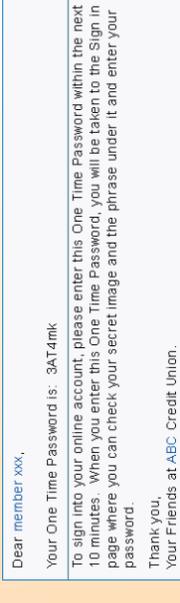
6. Logon from a Different Computer

If you log on from a new or unregistered computer, the system displays the following screen to prevent fraudulent logon attempts. It gives two options of identification validation: **E-mail** or **Questions:**

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.

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

Click **Continue.** The Multi-factor Authentication Preferences screen displays:

If you select **E-mail**, the following screen displays:

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

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:

Register this PC

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

Your savings federally 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** check box.

After you enter the one-time password or answer a question correctly, you will be prompted to log on again.

7. 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.