

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.

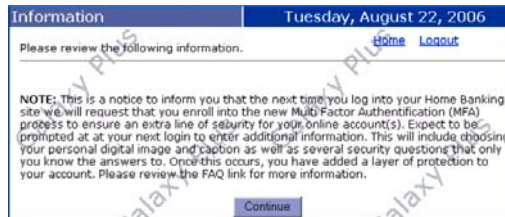
The combination of the image and phrase is only known to you and the system. When you see your personalized image and phrase, you can be assured that you are logging on to our actual Home Banking site.

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,

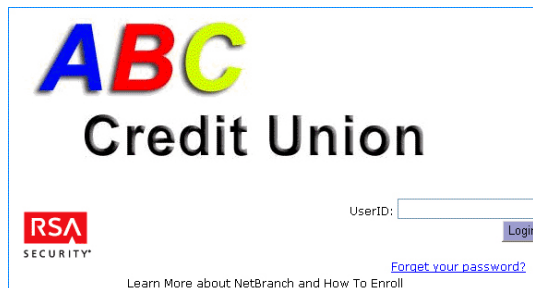
you will be notified to enroll at your next logon.



The screenshot shows a web page titled "Information" with the date "Tuesday, August 22, 2006". It contains a notice: "NOTE: This is a notice to inform you that the next time you log into your Home Banking site we will request that you 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 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." There are "Home" and "Logout" links at the top right and a "Continue" button at the bottom.

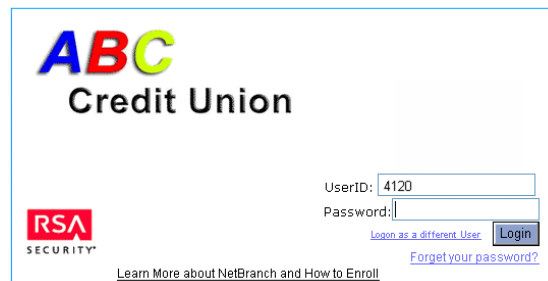
Initial Logon

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 ABC Credit Union logo and "RSA SECURITY" logo. It has a "UserID:" field with the value "4120" and a "Login" button. There is a "Forgot your password?" link and a link to "Learn More about NetBranch and How To Enroll".

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



The screenshot shows the ABC Credit Union logo and "RSA SECURITY" logo. It has a "UserID:" field with the value "4120" and a "Password:" field. There is a "Login" button, a "Logon as a different User" link, and a "Forgot your password?" link. A link to "Learn More about NetBranch and How To Enroll" is at the bottom.

(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 includes a secret phrase field, three security questions with dropdown menus, and an "Answer" field for each. There are "Cancel Enrollment" and "Continue Enrollment" buttons at the bottom.

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

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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:

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

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.

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:

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

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.

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

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.