

New Online Security

On August 8, 2001, the Federal Government issued a guidance entitled *Authentication in an Electronic Banking Environment* (2001 Guidance). The 2001 Guidance focused on risk management controls necessary to authenticate the identity of retail and commercial customers accessing Internet-based financial services. Since 2001, there have been significant legal and technological changes with respect to the protection of customer information; increasing incidents of fraud, including identity theft; and the introduction of improved authentication technologies.

The agencies consider single-factor authentication, as the only control mechanism, to be inadequate for high-risk transactions involving access to customer information or the movement of funds to other parties. Financial institutions offering Internet-based products and services to their customers should use effective methods to authenticate the identity of customers using those products and services. The authentication techniques employed by the financial institution should be appropriate to the risks associated with those products and services. Account fraud and identity theft are frequently the result of single-factor (e.g., ID/password) authentication exploitation. Where risk assessments indicate that the use of single-factor authentication is inadequate, financial institutions should implement multifactor authentication, layered security, or other controls reasonably calculated to mitigate those risks.

In response to this guidance, starting December 1st, new Multi-Factor Authentication (or MFA) security features will be implemented to help protect you during Internet banking sessions. Enrollment for this additional security is automatic. The first time you log on to an Internet session after December 1st, you will be required to provide some information for enrollment. The following step should assist you in your first log on, subsequent access and using public or unknown computers.

Enrollment

Start: Log onto www.yourbankname.com

Step 1: Enter your Access ID



Log In

Access ID:

Step 2: Enter your Password



Log In

Password:

**Step 3: Provide and confirm
an e-mail address
(if necessary)**




Enrollment

Information

Enter your e-mail address:

Confirm your e-mail address:

Image and Phrase

Your Authentication Image: 

Your Authentication pass phrase:

Challenge Questions and Answers

Challenge Question #1:

Answer:

Challenge Question #2:

Answer:

Challenge Question #3:

Answer:

Select one of the following options:

This is a personal computer. Register it.

This is a public computer. Don't register it.

**Step 4: Enter a Pass Phrase for the
randomly generated
Authentication Image**



**Step 5: Select and answer three (3)
Challenge Questions**



**Step 6: Register computer. Only register
personal computers.**



Your done: Click Finish (or Submit)

Logging In

Start: Log onto www.yourbankname.com

Step 1: Enter your Access ID



Log In

Access ID:


Step 2: Verify your Private Image



If you recognize your Image, you will know for sure that you are at the valid Bank Site. Confirming your Image is also how you will know that it is safe to enter your Password and click the **Sign In** button.

Your Image:

Mexico Trip 2003



If you don't recognize your personalized Image, don't enter your Password.

Password:

(4-20 characters, case sensitive)

Sign In

Step 3: Enter your Password
(only if you recognize your private image)



Step 4: Sign In
(only if you recognize your private image)

Log in from Unknown Computers

Start: Log onto www.yourbankname.com

Step 1: Enter your Access ID



Log In

Access ID:

Step 2: Answer one of your Challenge Questions



Unable to verify your identity

We do not recognize the computer you are using. Please answer your challenge question so that we can confirm your identity from this unrecognized computer.

All fields are required.

Online ID: YourAccessID [Sign in using a different Access ID](#)

In what city were you married?

Answer:
(Not case sensitive)

[Forgot the answer to your Challenge Question?](#)

Do you want us to remember this computer, so you can avoid answering your challenge questions next time you sign in? [Learn More](#)

Yes
 No


Step 3: Verify your Private Image



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Your Image:

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If you don't recognize your personalized Image, don't enter your Password.

Password:
(4-20 characters, case sensitive)

Sign In

Step 4: Enter your Password
(only if you recognize your private image)



Step 5: Sign In
(only if you recognize your private image)