

# Multi-Factor Authentication

## – A Stronger Home Banking System

**riverset credit union** takes your online security seriously.

Therefore, we are adding an additional security feature called Multi-Factor Authentication (MFA) to our NetBranch 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 NetBranch Home Banking site.

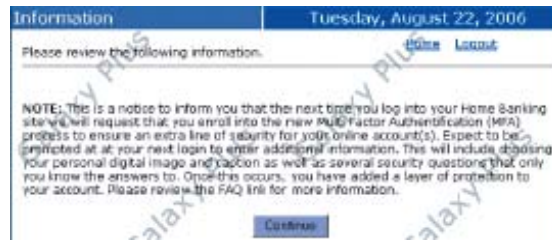
The combination of the image and phrase is only known to you and the system. When you see your personalized image and phrase, you can be assured that you are logging on to our actual NetBranch Home Banking site.

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



## 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.



## 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:



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 phrase: \_\_\_\_\_ (This will appear under your image)

**Select three questions and answer them below:**

Question #1:	What is your letter'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 job only)
Answer #3:	_____

Email Address:

Phone Number:

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. 1. Enter a secret phrase that will appear below your Home Banking screen.
  2. 2. Select at least one question under each of three drop-down lists and provide the answers.
  3. 3. Enter your primary e-mail address and phone number.
  4. 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 NetBranch 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: Click **Continue**. The Multi-factor Authentication Preferences screen displays:

**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 user ID 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 user ID is entered, the system will challenge you.
- After you have completed the challenge (entered one time password or by challenge questions), the system will display you a 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)

**Multi-Factor Authentication Preferences**

<a href="#">Multi-Factor Authentication Information</a>	Information on the Multi-Factor Authentication process.
<a href="#">Multi-Factor Authentication FAQ</a>	Frequently asked questions on the Multi-Factor Authentication process.
<a href="#">Change Image</a>	Change the image that has been assigned to you.
<a href="#">Change Phrase</a>	Change the secret phrase that you've entered.
<a href="#">Change Questions</a>	Change your answer questions/answers.
<a href="#">Change Email/Phone</a>	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.

### 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

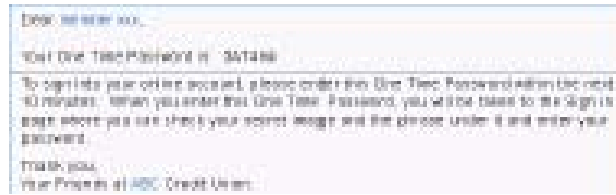
If you log on from a new or unregistered computer, the system displays the following screen to prevent fraudulent logon attempts. It gives two options of identification validation: **E-mail** or **Questions**:



If you select **E-mail**, 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 NetBranch.



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** 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.

