

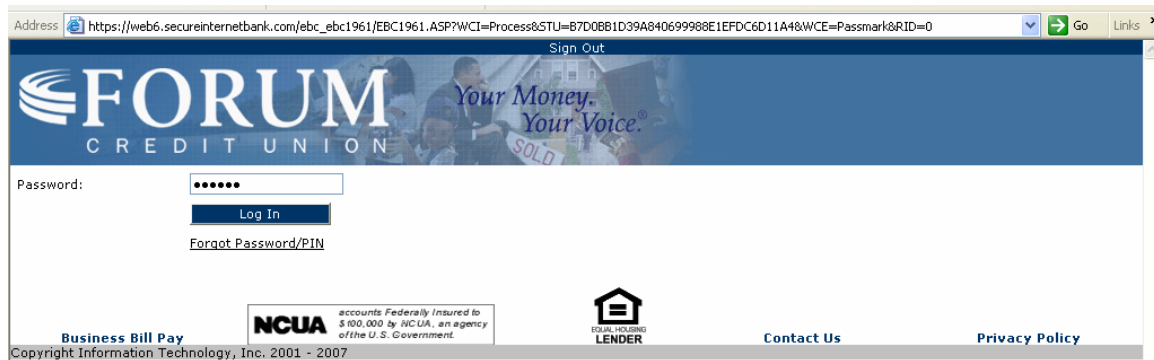
Business Online Banking – Multi-Factor Authentication

Set-Up Process

Step 1: You will notice the password is no longer on the same screen as the Access ID. Enter your Access ID the same as normal and click Log In.



Step 2: A second screen will appear for you to enter your Password. Enter your Password the same as before and click Log In.



Step 3: A new feature of the Business Online system is to retrieve your password should you forget. An email address is required to activate this feature.

You will then enter a Pass Phrase. The Authentication Image and Pass Phrase will be presented to you each time you sign into Business Online Banking. That way you can tell you are logging into our valid site. You can change your image after the set up process. Simply click on Options once you are logged into Business Online Banking.

Choose and answer the three challenge phrases. The challenge phrases are used if you are logging in from a non-registered computer, such as an internet café or library. If you do log in from a non-registered computer we will ask you one of your challenge phrases as a second-level of authentication. You will have to opportunity to register the computer at that time.

The final step in the set-up process is to register your computer. You may register as many computers as you wish. When you register a computer we send a cookie to that computer. On subsequent online sessions we verify that cookie as the second level of authentication. Only register computers that are in your office, home, or personal laptop.

You may choose not to register any computers. In that case, no cookie will be sent to you computer. You will be asked to answer one of you challenge questions whenever you log into Business Online Banking.

The screenshot shows the registration page for Forum Credit Union. At the top, there is a "Sign Out" link and the Forum Credit Union logo with the tagline "Your Money. Your Voice." Below the logo is a navigation bar with "Information" selected. The main content area is divided into sections: "Contact Information" with fields for "E-mail Address" and "Confirm E-mail Address"; "Image and Phrase" with an "Authentication Image" (a squirrel) and an "Authentication Pass Phrase" field; and "Challenge Questions and Answers" with three questions: "What is the name of your first pet?", "What is the name of your first employer?", and "What is your best friend's name?". Each question has a dropdown menu and an "Answer:" field. At the bottom, there are radio buttons for "This is a Personal Computer. Register It." (selected) and "This is a Public Computer. Do Not Register It.", followed by a "Submit" button. The footer contains links for "Business Bill Pay", "NCUA" (National Credit Union Administration), "EQUAL HOUSING LENDER", "Contact Us", and "Privacy Policy".

