Cornerstone Community Federal Credit Union

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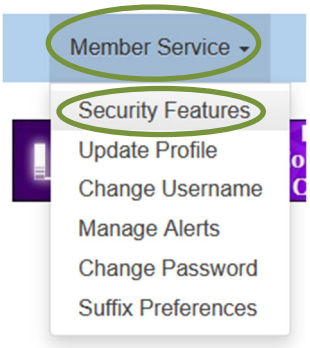
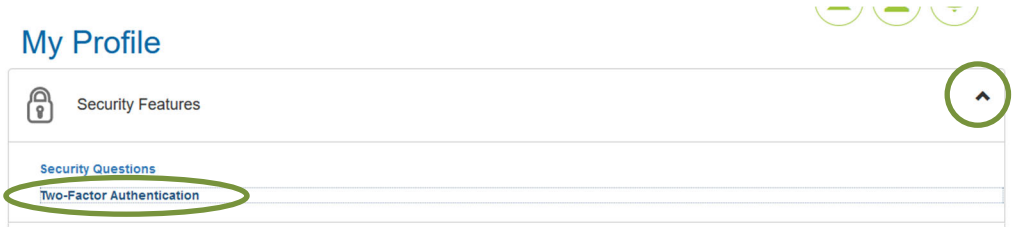
Online Banking: Multi-Factor Authentication or MFA

Multi-Factor Authentication (MFA) is a security enhancement in which a user is granted access only after successfully presenting two or more pieces of evidence: something you know (password) AND something you possess (cellphone/telephone). If you turn on MFA, any event that would normally present your "Security Questions" will instead ask you for a code texted to your cellphone. MFA is an extra layer of security that makes it harder for thieves to log in as if they were you. The step by step instructions below has been created to assist you learning about this new enhancement.

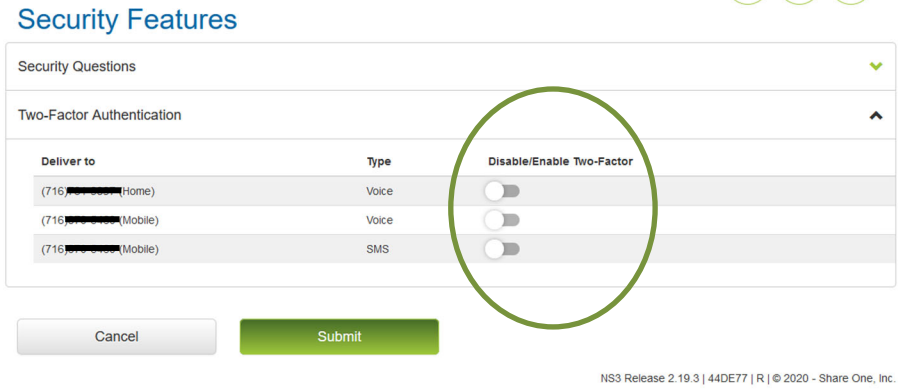
- By default, current Online Banking Members will **be opted out** of MFA.
- After Tuesday, July 28th any Member that signs up for Online Banking will be prompted to use MFA or opt out of MFA.
- A Member can opt in by logging into Online Banking, navigate to the "Member Service" tab and then click "Security Features."



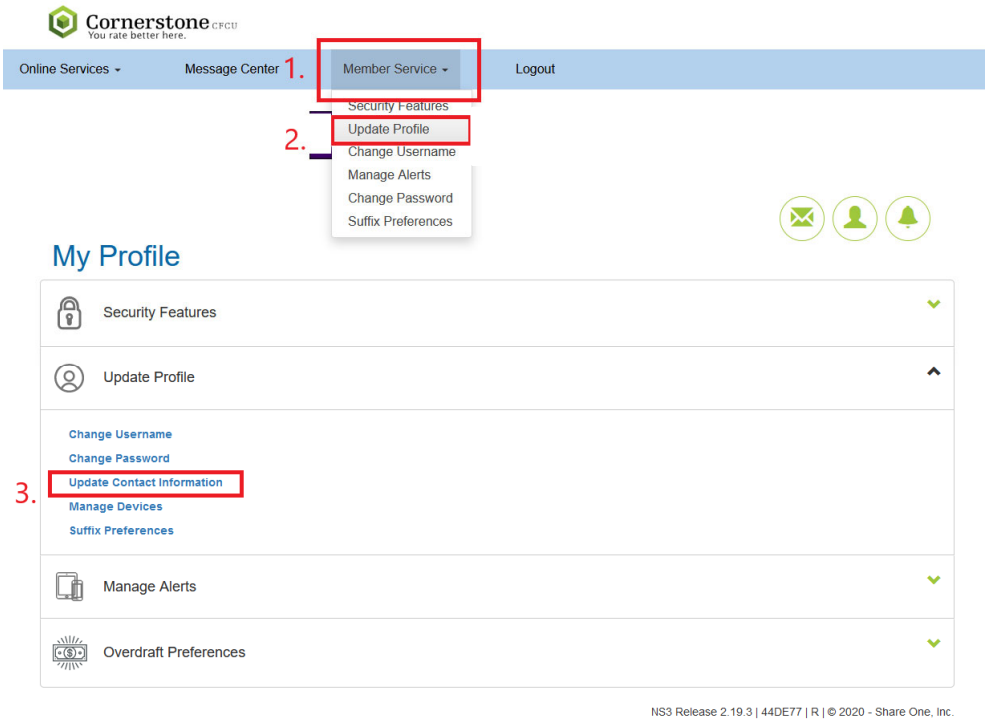
- Then, under My Profile, expand the "Security Features" box and select "Two-Factor Authentication" as shown below:



- On this page Members can enable MFA and choose which number the message should be sent to. Members can also choose between SMS (text message) or Voice (phone call) as shown below:



If a Member would like to add a new phone number for MFA, follow the 3 steps below to get to the update contact info page:



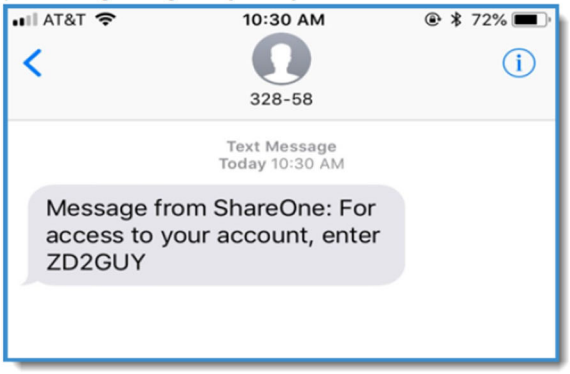
After Tuesday, July 28th, any Member that signs up for Online will be prompted to use MFA. Members can opt of it, but they will be notified about it until they either enable MFA or opt out of it. The notification below will appear until the Member requests to no longer receive this warning.

When a Member <u>does</u> enroll in MFA, it will replace their security questions. MFA will not happen on every login, only when unusual behavior happens. Instead, anytime a Member would normally be prompted to answer a security question, they will instead have to pass an MFA prompt. The following is what the prompt will look like when logging in.

- The Member will first have to choose what method and what number.

- Then the Member will either get a SMS message (text message) like the one shown below:

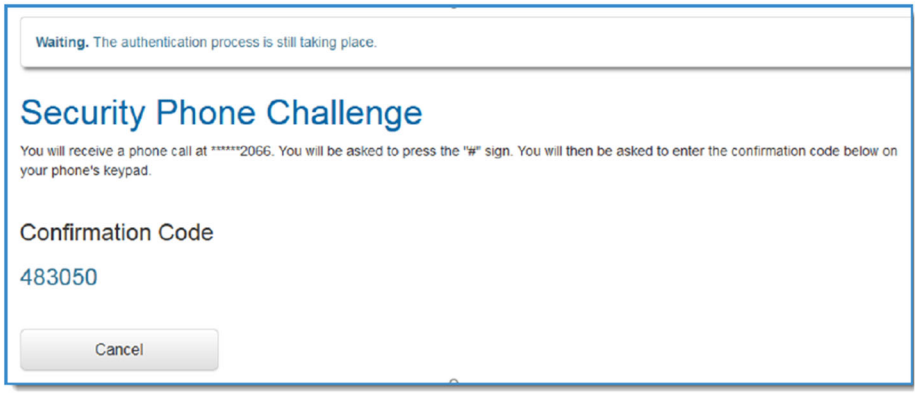
Text (SMS)
For this first example let's look at text (SMS) authentication. The member receives a message on their phone reading "Message from [Your CU]..." with a confirmation code.



The Challenge screen now displays a **Confirmation Code** field in which they place the code.

- <u>Or</u> the Member will receive a phone call:

Voice
Next let's look at a voice challnege. Instead of receiving a text, the member receives a confirmation code on the screen itself along with instructions on how to authenticate once they receive the call:



They'll press "#", enter the code, then be taken to their Account Summary once it is authenticated. If members click **Cancel** for voice or text authentication they are taken back to the login sreen.