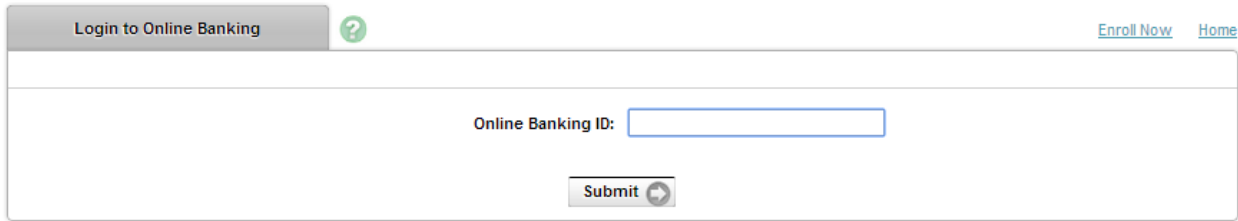
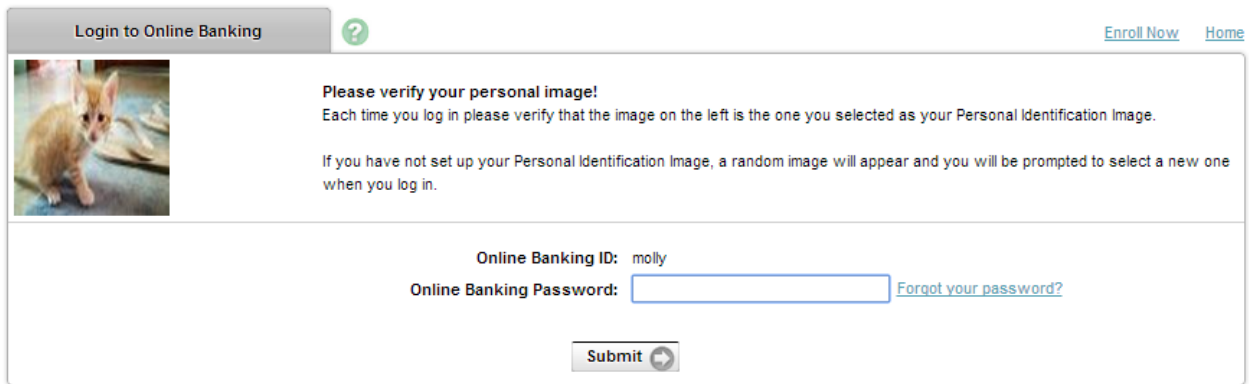


# myBranch Online Banking - New Login Process

1. Enter myBranch ID, and then select **Submit**.



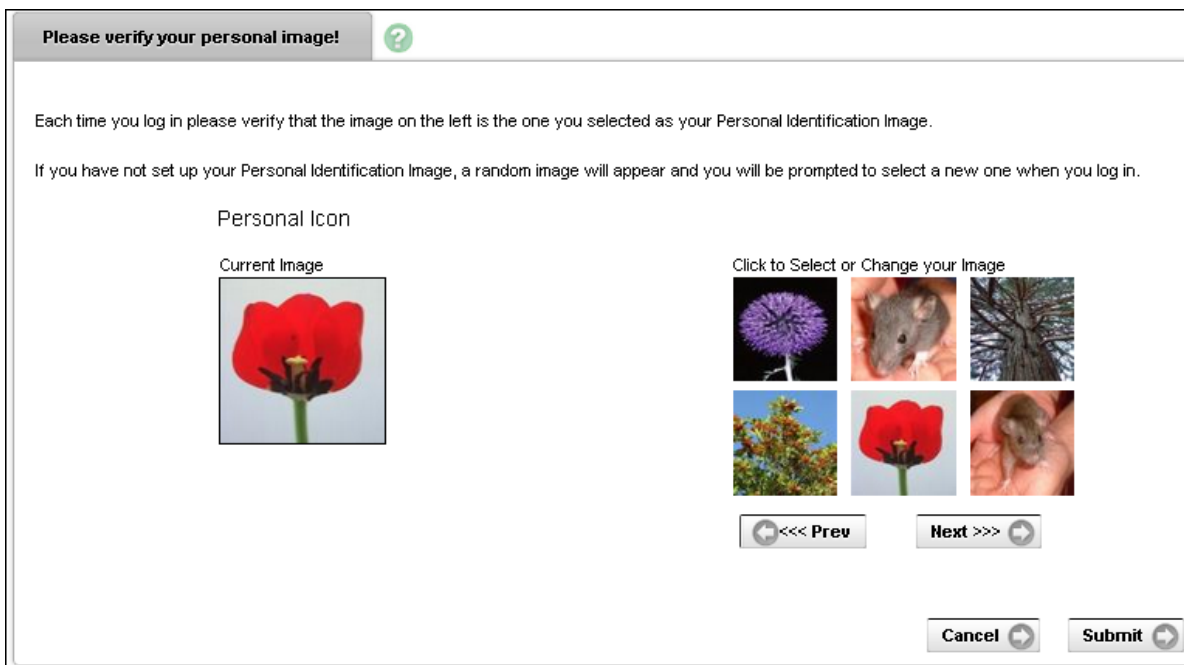
2. Verify watermark.  
3. Enter myBranch **Password**, and then select **Submit**.



*First time users see a placeholder image. If the image is unfamiliar, the myBranch ID may not have been correct, a communication issue may have occurred, or the user may have been phished.*

First time users should browse watermark images using the **Prev** and **Next** buttons.

4. Click on the desired image, and then select **Submit**.





*Non Single Sign-On: Cash users with full administration rights control the watermark for all users.*

*Single Sign-On: Users control their own watermark.*

## Collection Process

Users are collected for three security questions when the risk score calculated by the Login Rule is 500 or less, *and*:

- User is new to myBranch within the last 30 days, *or*
- User's security questions were recently cleared by the financial institution, *or*
- Financial institution installed/changed MFA after April 2009 and 180 days has passed since the last collection.

## Establishing Security Questions

1. Click **Continue**.

Security Features

**New Security Feature!**

In order to make your online banking experience as secure as possible, we are introducing a new security feature that detects any uncharacteristic or unusual behavior involving your account. If anything out of the ordinary is detected we will verify your identity.

**How Does It Work?**

If we detect any unusual or uncharacteristic activity, we will ask you to answer your security questions to make sure that it's really you. This will most likely be a very rare occurrence.

**What Are The Next Steps?**

- Answer and verify three security questions;
- Continue banking, with an even higher level of security!

Continue ➔

2. Choose three questions from the drop-down menus.

Verification Questions (required)

From now on we will monitor your use pattern and if we suspect it is not you logging in we will ask you to answer a few verification questions. Please take a moment to select one question from each of the three drop-down menus. Answers are not case sensitive.

Question One:

Answer:

Question Two:

Answer:

Question Three:

Answer:

3. Type answers to selected questions.

Answers are not case-sensitive.

4. Select **Submit**.

**Verification Questions (required)**

From now on we will monitor your use pattern and if we suspect it is not you logging in we will ask you to answer a few verification questions. Please take a moment to select one question from each of the three drop-down menus. Answers are not case sensitive.

Question One:

Answer:

Question Two:

Answer:

Question Three:

Answer:

5. Once the verification screen appears, the user can **Edit** the questions and answers, or **Confirm** to save them.


Once confirmed, user cannot make changes.

## Challenge Process

Users are challenged during login or a transaction if a rule is triggered. See **Rules** for more information.

## Authenticating with Security Questions

1. When two of the three questions are presented, type answers in **Answer** field.
2. Select **Submit**.

**Notice!** 

Our behavioral monitoring software has detected variation in your use pattern. For your protection, we ask that you verify your identity by answering your personal questions below. Once verified, you will be directed to the page you requested. Answers are not case sensitive.

Challenge Questions:

Question One: What is your grandfather's middle name (your mother's father)?

Answer:

Question Two: Which city were you in at the turn of the millennium?

Answer:

# Failing Challenge Questions

**Information Message:** Error! You have answered one or more of the verification questions incorrectly. Please try again. Answers are not case sensitive.

**Notice!** ?

Our behavioral monitoring software has detected variation in your use pattern. For your protection, we ask that you verify your identity by answering your personal questions below. Once verified, you will be directed to the page you requested. Answers are not case sensitive.

Challenge Questions:

<b>Question One:</b>	What is your grandfather's middle name (your mother's father)?
<b>Answer:</b>	<input type="text" value="Larry"/>
<b>Question Two:</b>	Which city were you in at the turn of the millennium?
<b>Answer:</b>	<input type="text" value="Chicago"/>



*User has three chances to correctly answer the challenge questions. After three invalid attempts, user is blocked from that authentication method.*

## How MFA Works

Collection Process: myBranch users establish personal data that is used for authorization to access myBranch.

- User selects three questions from a pre-established list, and provides answers
- Users are recollected every 180 days.
- Challenge Process: RSA's rules determine when additional authentication is needed.
- Risk score based rules are calculated by RSA's algorithm.
- Transaction dollar amount based rules are used.
- Once a rule is triggered, user must demonstrate authorization before the myBranch session can continue.
- User must answer two of the three challenge questions previously established. If successfully answered, myBranch session continues.
- If the user cannot successfully complete the challenge, the user is blocked from that method of authentication. Financial institution must unblock user to attempt myBranch access again.