



FFIEC guidelines require multiple levels of authentication for consumers using electronic banking. The Q<sup>2</sup> solution is referred to as “Multifactor”. This process employs the use of email and/or voice delivery of a temporary access code to satisfy the requirements of a user both “knowing” and “having” the data elements necessary for authorized access to online banking.

### Secure Access Code Delivery

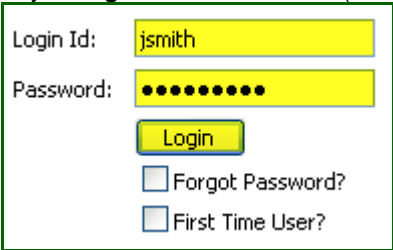
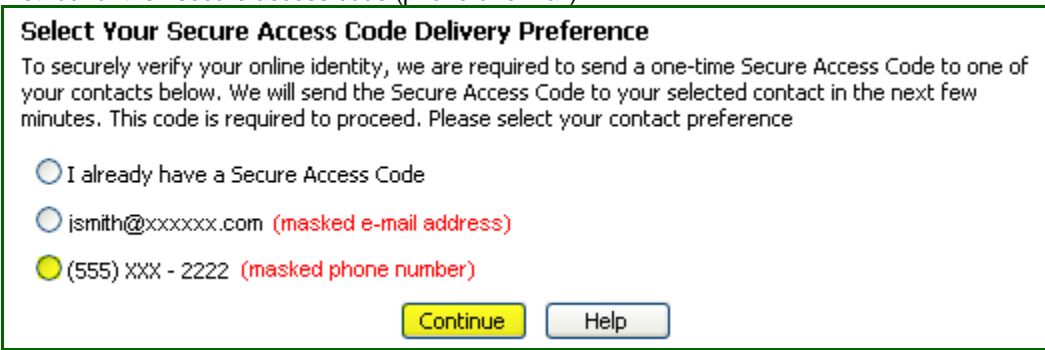

Via Telephone:

- Secure Access Codes are never left on voice mail.
- Secure Access Code length is determined by the financial institution.
- Secure Access Codes are only used in combination with the requesting customer’s User ID and Password.
- Unused Secure Access Codes expire after a designated number of minutes (default is 20 min).
- Used Secure Access Codes immediately expire and cannot be reused.
- If the user believes the Secure Access Code request is fraudulent, they are presented with the option to immediately disable their online and/or voice account access.

Via E-mail delivery:



- “From” address is set by the financial institution to restrict replies or forwarding.
- Secure Access Code length is determined by the financial institution.
- Secure Access Codes are only used in combination with the requesting customer’s User ID and Password.
- Unused Secure Access Codes expire after a designated number of minutes (default is 20 min).
- Used Secure Access Codes immediately expire and cannot be reused.

### Login Steps Utilizing Multifactor (for users that have previously logged in)

Step	Action
1	Key in <b>Login Id</b> and <b>Password</b> (1 <sup>st</sup> factor – something you know) click <b>Login</b> 
2	Select <b>Secure Access Code Delivery Preference</b> 
3	The voice server initiates the outbound call to the user’s phone or an outbound e-mail to the user’s e-mail address (the phone number or e-mail address must reside in the banks system as the user’s Secure Access Delivery method)
	Upon answering the phone or viewing the e-mail, the user hears/sees a generic message from the bank indicating they have requested a temporary access code (the message does not indicate that the call/e-mail is for Online banking, Voice, ATM etc. - the user should be expecting the call/e-mail)



**Login Steps Continued**

Step	Action
4	Key in the <b>Secure Access Code</b> received by phone/e-mail (2 <sup>nd</sup> factor – something you have) <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> <p><b>Enter Delivered Secure Access Code</b></p> <p>Once you receive your Secure Access Code, enter it below.</p> <p>Secure Access Code * <input style="background-color: yellow;" type="text" value="543889"/></p> <p style="text-align: right;"> <input type="button" value="Continue"/> <input type="button" value="Help"/> </p> </div>
	The Secure Access Code is valid for 20 minutes
5	Click <b>Continue</b> <p><b>Note:</b> This feature is enabled/disabled by the financial institution</p> <p>Activate Browser: <a href="#">choose one</a> of the following options:  <b>Activate this computer for later use</b> – a logical option for a home or work computer <b>OR</b>  <b>Give me one-time access only (do not activate this computer)</b> – a logical option when using a public PC (at a hotel, in a library etc.)</p> <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> <p><b>Activate Browser</b></p> <p>Are you at a private computer that you will use regularly to access online banking? If so, we can activate your browser for future access. If you are at a public computer, select "One Time Access" below and this computer will not be activated.</p> <p> <input checked="" type="radio"/> Activate this computer for later use  <input type="radio"/> Give me one-time access only (do not activate this computer)                     </p> <p style="text-align: right;"> <input type="button" value="Continue"/> <input type="button" value="Help"/> </p> </div>
	A secure access token is placed on the computer in the form of a "cookie" – if the cookie is deleted, this registration process must be repeated
6	Click <b>Continue</b>