

Q: How is this really multifactor authentication if the passcode is sent to the same device?

A: First, the login has to be verified with the specific phone that is tied to the end user's account. Second, with the phone in the end user's hand at time of login.

Q: Am I able to change the phone number(s) that I registered to use for authentication?

A: You are able to change your registered phone number(s) within Online Banking, but there are currently no settings that allow this to be done within Mobile/Tablet Apps. However, during first-time use of multi-factor authentication, you are able to change the phone number(s) you use for authentication. This will allow a Mobile or Tablet Apps-only user to add a new number or change an old number that was set up, so you can log in from the registered phone

Q: If I don't have any registered phone numbers, will I be able to log in?

A: Yes, use the same approach as the authentication setup in Online Banking. On Step 1, you are prompted to enter a phone number if you are a Mobile or Tablet Apps-only user and have not registered a phone number for use with Online Banking. You will use this phone number for future login attempts on other devices.

Q: What happens if my mobile device is stolen or lost?

A: Call the carrier to report it and cancel service to the phone/tablet.

- Do a remote lock or data wipe via another device.
- Use the "Unenroll all" feature in the Support Dashboard in the case devices are lost or stolen, so that the user will be forced to go through Multi-factor Authentication again during their next login.

Q: Do you mask the phone numbers in the feature?

A: Yes, phone numbers are masked throughout all points of the authentication process.

Q: Will I need to authenticate each device that I am using?

A: You only have to authenticate a device one time and you can have up to 2 devices authenticated. This is so we can provide additional security to the end user across each access point that they engage with their Financial Institution.

Q: Will I have to authenticate every time I log in or only the first time?

A: You only have to authenticate your devices the first time. Then, we will create a secure cookie that will be used to ensure that each future login attempt is made by the same user on the same device. If you erase the cookie from a device, you will have to authenticate the device again.

Q: What if users are located in other countries and have non-U.S. phone numbers?

A: You can use the voice authentication method for international numbers.