FIAT Registration and User Login/MFA Workflow

The registration process is covered below. The screens that a user sees upon subsequent logins are described at the end of this document.
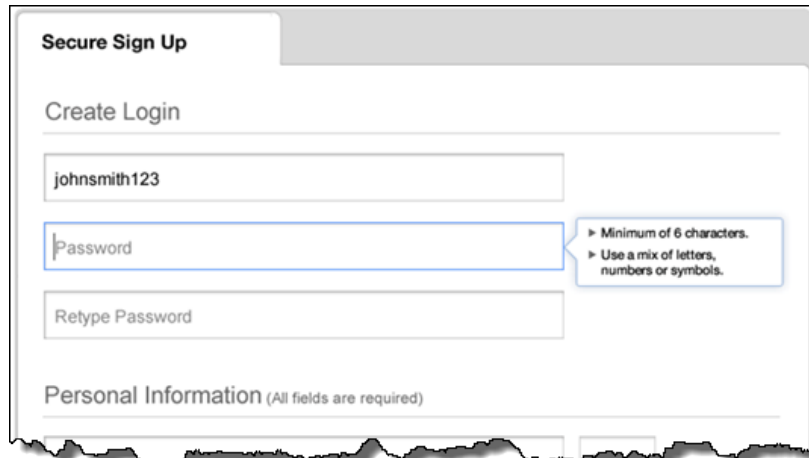
Step 1: Click Enroll Link

New users will begin the registration process by clicking the Enroll link.

FIAT with PIN: The host requires a PIN to process the registration. Your financial institution may choose to either auto-generate the PIN (ex. last 4 of SSN) or to have a PIN field on the registration form where the user will enter the PIN upon initial registration only. **Note:** The registration PIN is different from the password created by the user (shown in Step 2 below). The password (and User ID) are used each time the user logs into Online Banking.
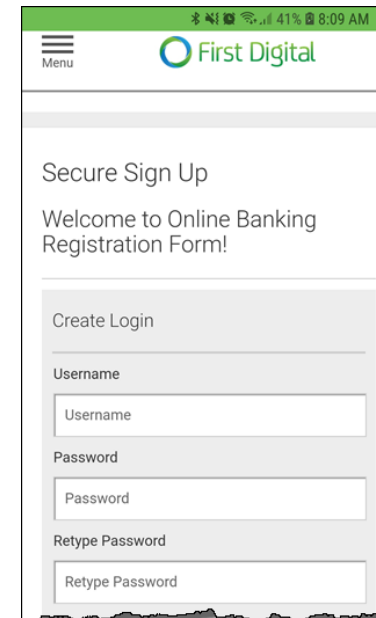
Online Banking

User ID

Password   Login

Forgot Password?

Enroll | More Info

Step 2: Create Username and Password

The user will be prompted to create their username (up to 60 characters, if configured) and password (parameters set by your FI).

Secure Sign Up

Create Login

johnsmith123

Password   ▶ Minimum of 6 characters.
▶ Use a mix of letters, numbers or symbols.

Retype Password

Personal Information (All fields are required)

Desktop

First Digital

Secure Sign Up

Welcome to Online Banking Registration Form!

Create Login

Username

Username

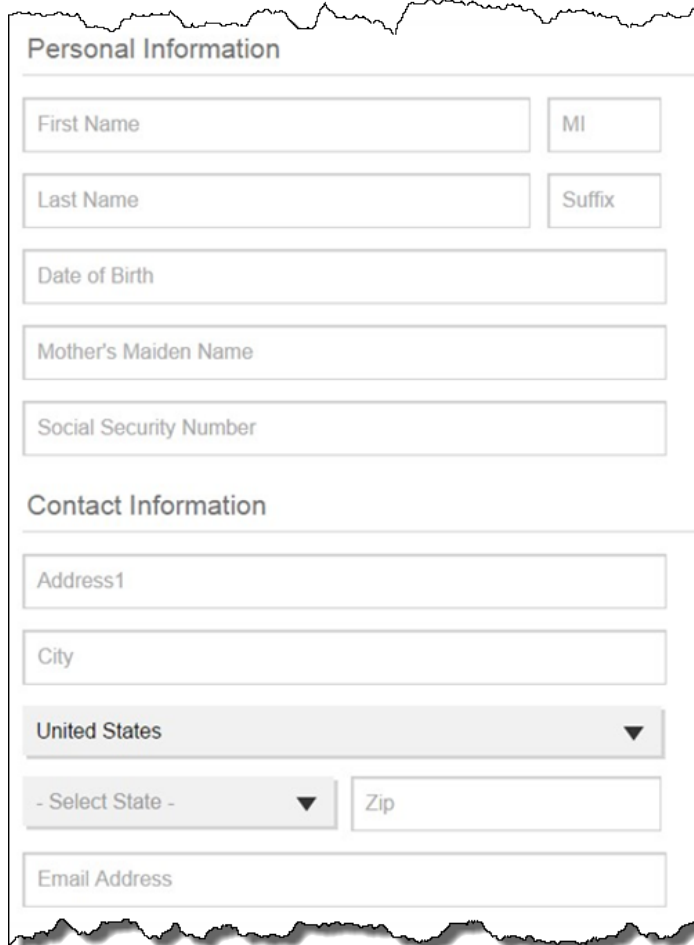Password

Password

Retype Password

Retype Password

Mo bile

Step 3: Complete Remaining Fields

Fields shown at right are required. Additional fields are configurable and may vary based on your financial institution.

Your financial institution will create fields on the registration form that will be used to validate the user. Upon the user submitting the registration form, these fields will be validated with the information on your host system to facilitate automatic approval of the registration.

Note: At least one phone number is required. Up to three phone numbers may be collected if desired by contacting NCR's Digital Insight™ Solutions Software Support.

Personal Information

First Name | MI

Last Name | Suffix

Date of Birth

Mother's Maiden Name
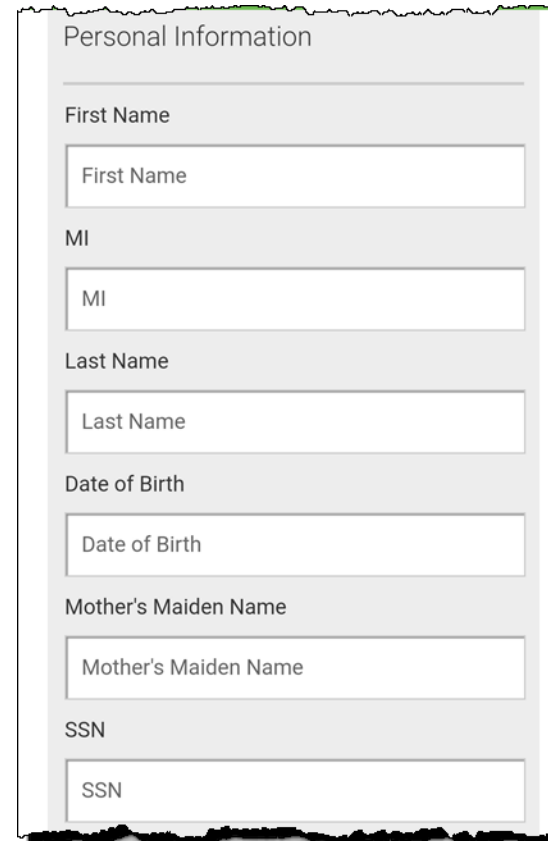
Social Security Number

Contact Information

Address1

City

United States ▼

- Select State - ▼ | Zip

Email Address

Desktop

Personal Information

First Name
First Name

MI
MI

Last Name
Last Name

Date of Birth
Date of Birth

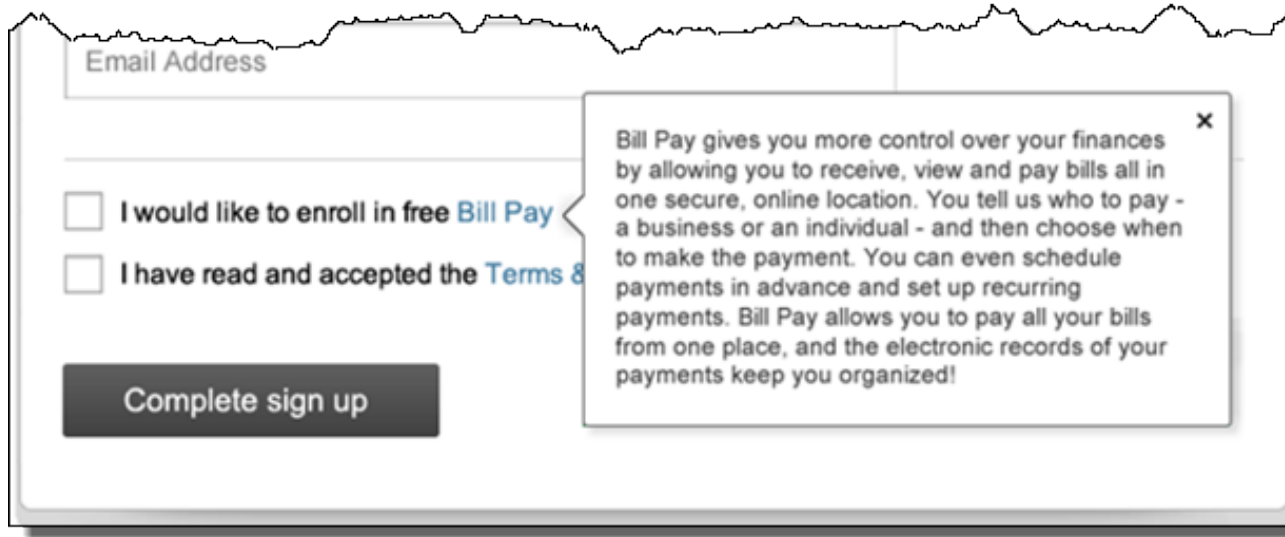Mother's Maiden Name
Mother's Maiden Name

SSN
SSN

Mobile (user scrolls to see contact info, etc.)

Step 4: Bill Pay Enrollment

The user may enroll in Bill Pay through combined enrollment (if offered by your financial institution) and must accept all terms and conditions.
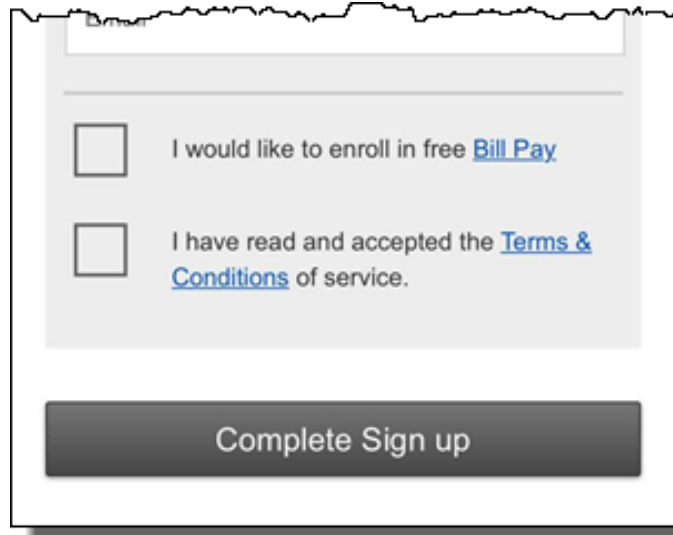
Desktop

Email Address

Bill Pay gives you more control over your finances by allowing you to receive, view and pay bills all in one secure, online location. You tell us who to pay - a business or an individual - and then choose when to make the payment. You can even schedule payments in advance and set up recurring payments. Bill Pay allows you to pay all your bills from one place, and the electronic records of your payments keep you organized!

☐ I would like to enroll in free Bill Pay

☐ I have read and accepted the Terms &

Complete sign up

Mobile

☐ I would like to enroll in free Bill Pay

☐ I have read and accepted the Terms & Conditions of service.

Complete Sign up

Step 5: Secure Sign Up Screens

Financial Institutions with Real-Time Interface
If the user's entries for the validation fields on the form are successfully verified against what is listed on the host, they will see the **"Sign up completed"** screen and the registration will be automatically approved. An email is not sent to the user if initial validation is successful. See Step 6 for the MFA screens that the user will see upon clicking "Confirm contact information".

Financial Institutions with Hybrid or Batch Interface
If your financial institution uses a batch connection to communicate with your host/DPV, a new user (newly opened account) would need to have his/her data included in your financial institution's batch upload before the Online Banking application can be validated. If the user data is already on the core and successfully validated, the user will see the **"Sign up completed"** screen at the time of registration.

Otherwise, the user will need to wait up to one full day (depending on the timing of the batch run(s) for your financial institution) before logging in to complete MFA setup as outlined in Step 6. During this time, the **"Pending review"** screen is displayed. The text on this screen may be customized to display timing that applies to your financial institution.
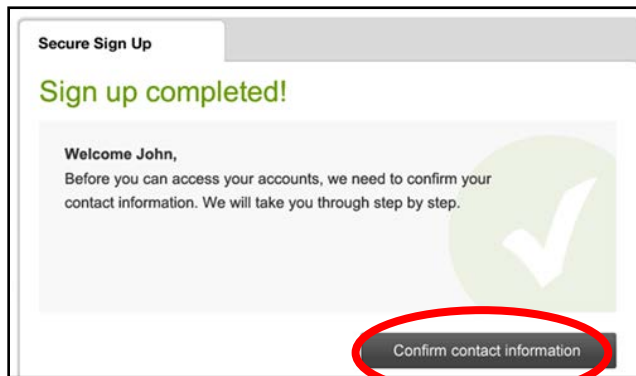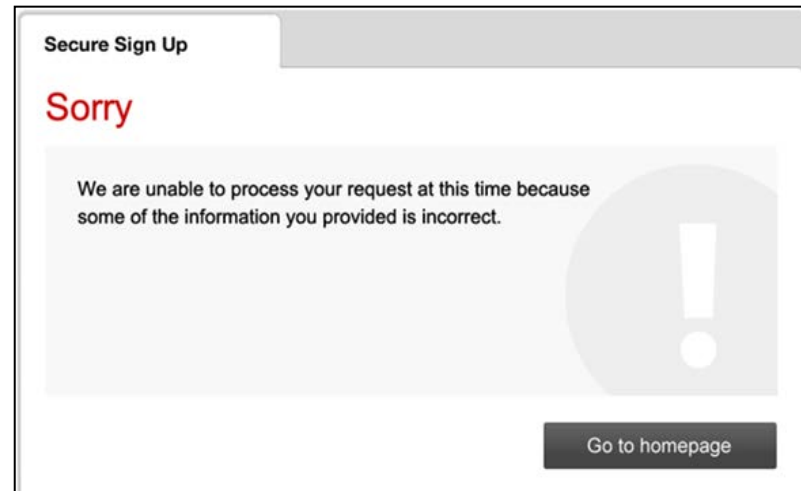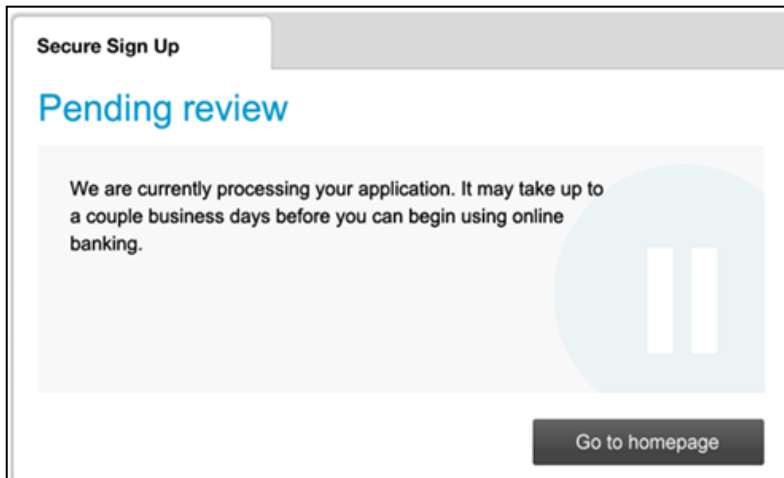
Desktop
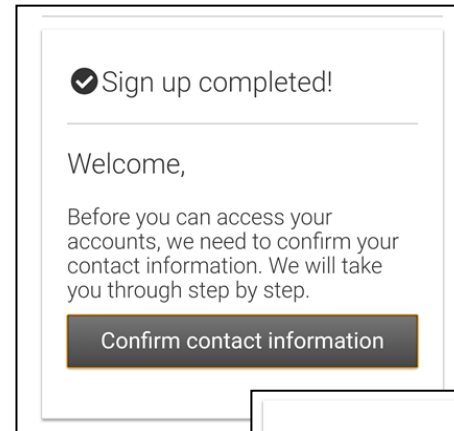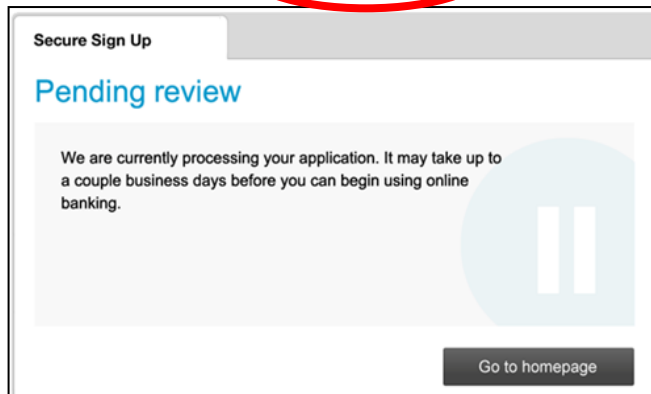
Mobile
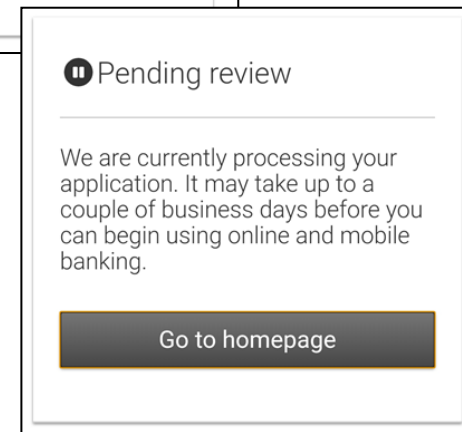
Validation Soft Fail

- If any of the validation fields that the user enters are different than what is listed on the host, the user's Online Banking registration will be placed in the "Pending" queue in the Registration Approval tool in Admin Platform.
- The financial institution will then have to review the user's entry against the host to approve or decline the user (covered in the Registration Processing course).
- Once the user has been approved by the financial institution, they will receive an approval email (not customizable). The user will login and be prompted with the MFA process (see Step 6).
- Note: see previous page for mobile view.

Validation Hard Fail

- If the social security number or member number that the user enters is not found on the host, the user's registration is declined.
- No further action is necessary from the user or the financial institution. For the user to register again, verify that the data on the host is correct.
- Failed registrations are captured in the Activity Report (event type = registration), but are not located in the Registration > Queue tool for Online Banking.
- Note: mobile view not featured.

Secure Sign Up

Pending review

We are currently processing your application. It may take up to a couple business days before you can begin using online banking.

Go to homepage

Secure Sign Up

Sorry

We are unable to process your request at this time because some of the information you provided is incorrect.

Go to homepage

Step 6: Verify MFA Details

- Upon a successful registration, up to two phone numbers will be retrieved from the host and will be listed as the user's MFA numbers.

- These numbers will then be used for authenticating any future unrecognized devices, using the Forgotten Password tool in the future, or authenticating via the Mobile App. It is important to confirm that the number(s) are correct.

- The email address that the user entered on the registration form will also be available as an MFA option, if the FI has configured email as an MFA option.

- During subsequent logins, the user will be unable to edit their contact info on this screen.

- If the user doesn't see an option for email:
  - your financial institution may have disabled the use of email for this user (via AP > Home > Support Dashboard), or disabled the email for all users; or,
  - the user may be logging in with a mobile app. Read more about Out of Band Authentication by searching in the Knowledge Base.
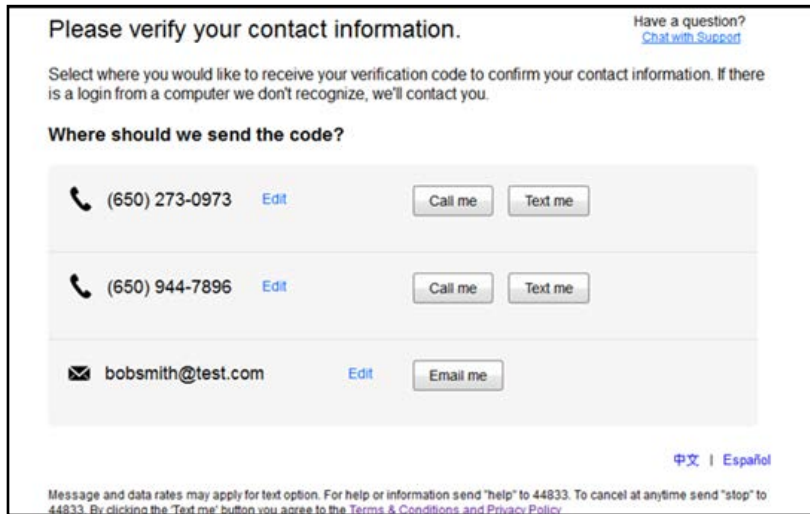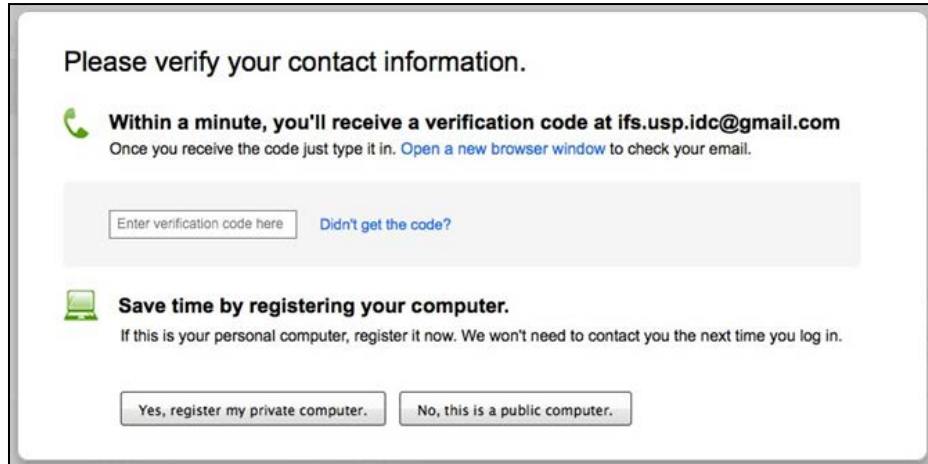

Desktop
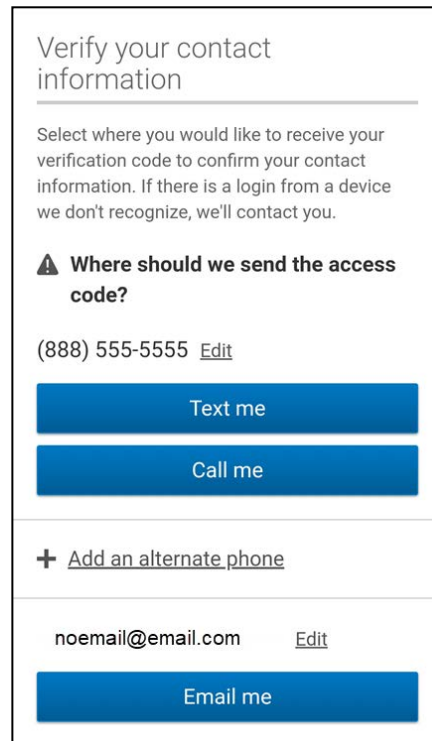
Mobile browser
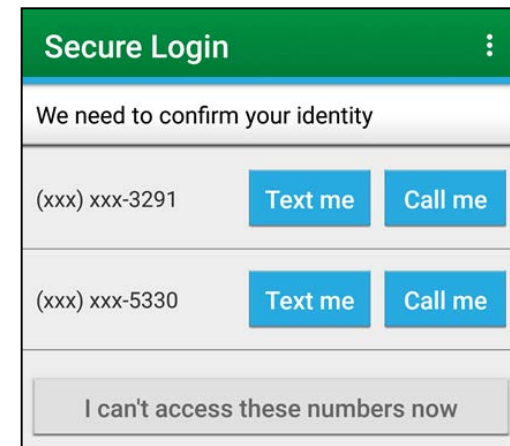
Mobile app

**Step 7: Enter Verification Code & Save Device**

- Codes expire after 10 minutes and consist of 6 random digits.

- If the user is on their personal computer, they should register it (by clicking "**Yes, this is a private computer**") so that they don't get the MFA challenge screen upon next login. If they are on a public computer, they should choose "**No, this is a public computer**". Either button takes them in to Online Banking. Note: see section labeled **Device Identifier**.

- If the user is on a mobile app, they will receive a phone call or text, to which they must respond directly (i.e., pressing 1 when prompted on the call). The user will be taken directly into the app, and will not need to go through verification again, unless app gets wiped (cache/data deleted, or uninstalled/reinstalled).
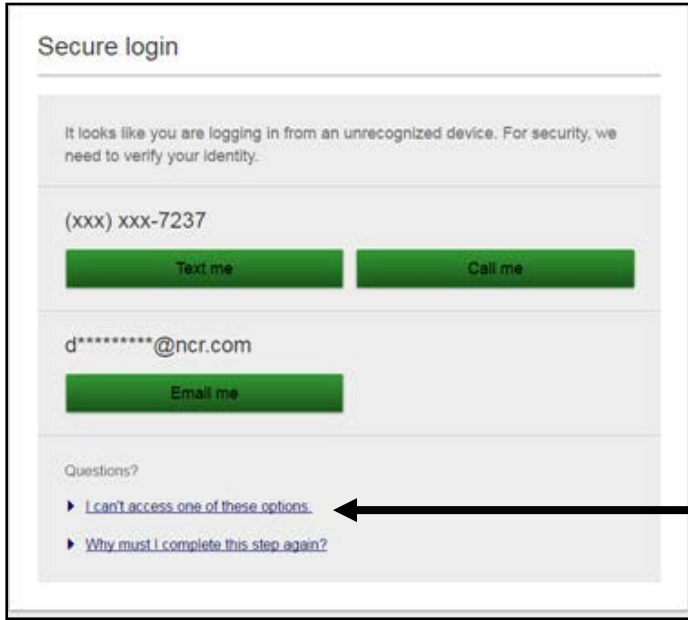
Desktop
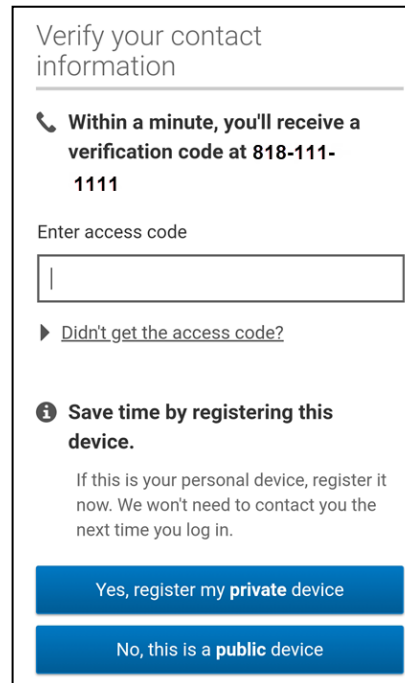
Mobile browser
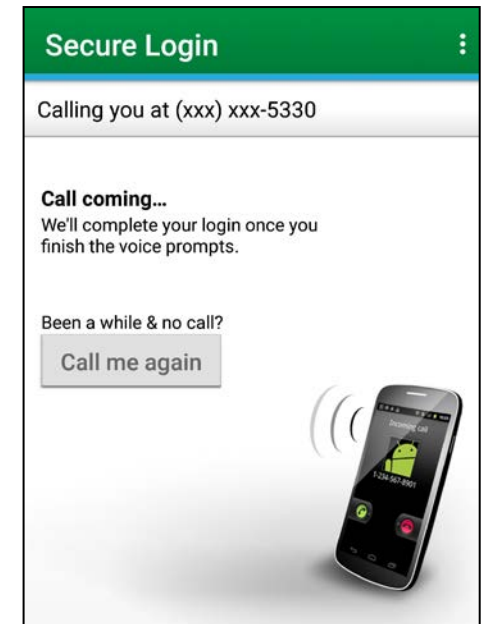
Mobile app

Device Identifier

When selecting '**yes**', a device identifier is left in several places within the user's browser. If cookies are deleted, the presence of the identifiers in other places could still allow the computer to be identified.

Upon subsequent logins, the user may get prompted to verify their identity (usually, on desktop or mobile browser). Why? Because there was no device identifier found on the device (cell phone, tablet, computer). This can be due to:

- the user deleting their cache/cookies
- anti-virus software and/or the browser is set to automatically delete cache/cookies
- the identifier was corrupt (clearing cache/cookies will remove the corrupted identifier)

Desktop

Secure login

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

(xxx) xxx-7237

Text me   Call me

d*********@ncr.com

Email me

Questions?
- I can't access one of these options.
- Why must I complete this step again?

Desktop

User Can't Access Any Option?

If the user does not have access to either of their phones or their email, the financial institution can generate a code on behalf of the user (via Admin Platform > Home > Support Dashboard).

The user should click on the first link under "**Questions?**". Then click the **"I can't access one of these options"** link to get to the screen where they can enter the code generated by the financial institution.

Questions?
- ▼ I can't access one of these options.
  If you don't have access to the verification option(s) listed on this page, you may contact us at 770-249-1200 and we will help you access your account.
  Enter your verification code
- ▶ Why must I complete this step again?

IMPORTANT: If the user is already at the verification screen (because they choose a delivery method), the financial institution generated code can be entered there and is considered valid. However, if the user attempts to enter a code that they generated, it will not be accepted on the screen that is designed for the financial institution provided code.

Mobile browser

Secure login

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

(xxx) xxx-7237

Text me

Call me

(xxx) xxx-5626

Call me

d*********@ncr.com

Email me

Questions?
- ▶ I can't access one of these options.

Mobile browser