



Enjoy the difference.

Out-of-Band Authentication for Users

Updated April 2013



At BankFIRST, the safety of your personal financial information is our FIRST priority. To better protect you, on May 5, 2013, a number of security enhancements using “Out-of-Band Authentication” will be added to BankFIRST Online.

What Is Out-of-Band Authentication?

- Occurs when the device, or PC, being used to access online banking is not recognized as “consistent” for the end-user, or the online banking program does not recognize the PC you are using to access the service.
- Out-of-Band Authentication uses a “channel” or “communication path” that is not directly associated with the access path to verify the authenticity of the device (PC). This is referred to as “Step-up Authentication”.
- Out-of-Band Authentication goes around the potential dangers in the PC or Network to verify your identity.
- The “Step-up” process requires you to have a phone in which to enter a code or respond to a voice prompt.
- Provides added security because even if a fraudulent user gains all security credentials to your online banking account, a transaction cannot be completed without access to the second authentication network (your phone).

What Are The Benefits of Out-of-Band Authentication?

- Streamlined online banking log-in process.
- If your PC is not recognized, or has malware, two Out-of-Band channels can be used based upon your preference:
 - Phone using voice interaction
 - Mobile phone using SMS text messages
- Following successful completion of the “Step-Up” Process, you may easily, and securely, access online banking.

Streamlined Log-In Experience: At A Glance

- Picture and Phrase are eliminated, streamlining the login process.
- You will no longer be asked if you want to “Register Your PC”. You will go through the step-up (Out-of-Band) process and your Device Profile will automatically be recorded.
- You will no longer “lock-out” your user ID if you cannot remember the answers to your pre-defined challenge questions.

Out-of-Band Log-In Experience:

USING A PHONE CALL TO AUTHENTICATE:

When you use a **phone call** to confirm your identity, you first must select a phone number from the numbers that are on record in Online Banking. You must have access to the phone to log-in. After selecting the phone number, you will receive an automated phone call that instructs you to say or enter the one-time security code displayed on the screen into the phone.

To begin authentication using Out-of-Band Authentication, you will click “**Continue with Security Code**” on the Step-Up Authentication page.

Sign on to Online Banking

An extra layer of security is needed to complete this request.

Username: Display username
[Not your username?](#) If this isn't your username, you can go back and re-enter it.

One-Time Security Code

 When you continue, we will call or send a text message and ask you to enter a one-time code. [Learn more.](#)

[Cancel](#)

The “Tell Us Where to Reach You” dialog box will prompt you to select a phone number to use for Out-of-Band Authentication. You cannot successfully complete the Out-of-Band Authentication process without at least one valid phone number recorded in Online Banking. If you select a phone number on the “Tell Us Where to Reach You” dialog box and then click **Continue**, the “Enter the Security Code” dialog box is displayed.

For security reasons, all but the last five digits of your phone numbers are masked.

One-Time Security Code ✕

Tell us where to reach you

We need to call or send a text message to complete this process.
Please tell us where you can be reached.

Phone: XXX-XX3-1234
 XXX-XX1-5678 x51987
 +XX-XXX-XXXX5678

Text message: Send a text message to a mobile phone on record.

Note: Standard text message rates apply. Please contact your wireless carrier for details.

[My phone number is not listed](#)



When the phone call is received, you will be asked to speak or enter the displayed one-time security code. You will have three attempts to correctly enter or speak the security code.

After completing the phone call, you will need to click **“Phone Call Completed”**.

When you speak or enter the correct security code and click “Phone Call Completed”, Out-of-Band Authentication is successful and you will proceed to the Password page.

One-Time Security Code ✕

Enter the security code

Please wait for your phone call. We are now calling XXX-XX3-1234. During the call, you will be asked to enter the one-time security code displayed below.

Once you complete the phone call, click “Phone call completed.”

One-time security code: **994675**

[I didn't receive a phone call](#)

USING A TEXT MESSAGE TO AUTHENTICATE:

When you use text message to confirm your identity, you will need to enter your mobile phone number to give permission to send the text message. The number entered must match a number in Online Banking. In this case, the one-time security code is delivered to the mobile phone by text message and you will need to enter the code in the dialog box on the screen.

If you select the text message option on the “Tell Us Where to Reach You” dialog box and click **Continue**, the “Enter Your Mobile Phone Number” dialog box is displayed. You will be prompted to enter a mobile phone number where the text message can be sent.

One-Time Security Code

Enter your mobile phone number

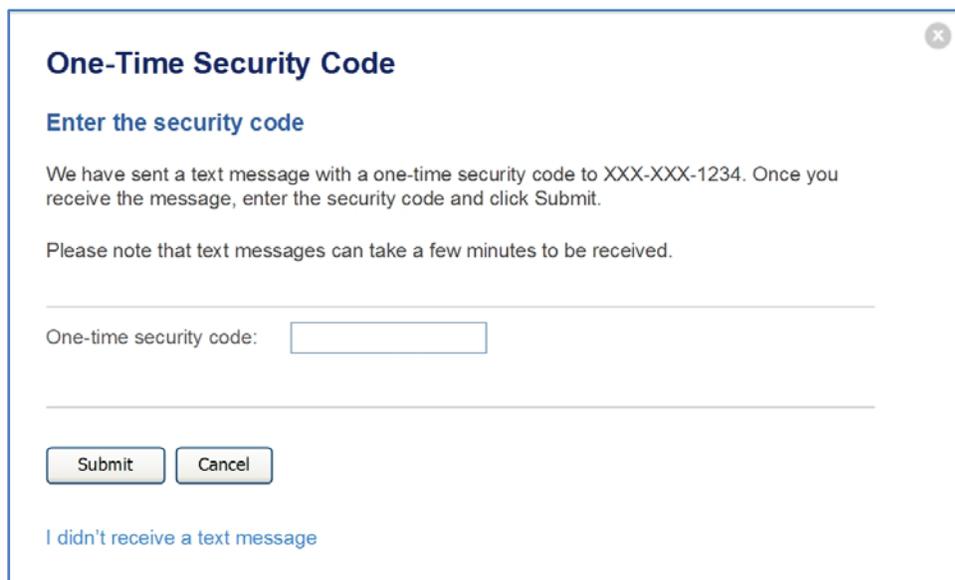
Please enter the mobile phone number you have on record with us. We will send you a text message with a one-time security code.

Important: By clicking “Send text message,” you agree to the [Terms of Use](#). Standard text message rates apply. Contact your wireless carrier for details.

Mobile phone number: - -

After you enter your mobile phone number and click “**Send Text Message**”, the phone number is validated with numbers on record for you in Online Banking.

If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to your phone and the “Enter the Security Code” dialog box is displayed.



The screenshot shows a dialog box titled "One-Time Security Code" with a close button in the top right corner. Below the title is the instruction "Enter the security code". The main text reads: "We have sent a text message with a one-time security code to XXX-XXX-1234. Once you receive the message, enter the security code and click Submit." Below this is a note: "Please note that text messages can take a few minutes to be received." There is a text input field labeled "One-time security code:" with a small rectangular box next to it. At the bottom, there are two buttons: "Submit" and "Cancel". A link at the bottom left says "I didn't receive a text message".

On the “Enter the Security Code” dialog box, you will be asked to enter the one-time security code that was sent in the text message.

When you enter the code and click **Submit**, Online Banking will verify that the entered security code matches the security code sent by text message. You will have three attempts to enter the security code correctly.

After the correct security code is successfully entered, Out-of-Band Authentication is successful and you will proceed to the Password page.



Frequently Asked Questions

After May 5, 2013, why will I go through an additional authentication process?

- BankFIRST recently upgraded our security system and our system controls, and we are asking you to confirm your PC and network path before proceeding. Please follow the instructions to provide additional authentication. This will allow the online banking system to learn that your profile is safe, so that you may access the system using this profile in the future.

If I login from a Public PC and the Device fingerprint is recorded or “registered” doesn’t this put me at risk?

- Always remember to keep your PC firewalls and virus detection up-to-date.
- BankFIRST recommends that you download Trusteer’s Rapport software to further protect your personal financial information. Please visit: <http://www.bankfirst.com/AboutBankFIRST/FraudCenter/TrusteerRapport.aspx> to learn more about this service, which is available to our customers at no cost.
- Never login to online banking from a PC if you do not know if virus protection and firewalls are in place.
- Never login to online banking from a public computer using public WiFi access.
- When you login to Online Banking from a PC where you do not have control over the Security Controls, such as firewalls and virus protection, you are at risk. Public PCs can have malware that records any information you enter.

Why am I not asked to register my Device?

- Rather than registering your PC, we are reviewing each unique login for any security risk. This approach works behind the scenes to protect each online banking session, in turn, providing increased security for every login.

What happens when I access the system from an international location?

- For your security, when logging-in to online banking from international locations for the first time, after May 5, 2013, (except USA and Canada) you will be stepped-up to Out-of-Band Authentication. After your initial log-in, your profile will be saved. You will not be stepped-up to Out-of-Band Authentication for every log-in when using the same international PC.