Multifactor Authentication

Multifactor Authentication (MFA) is an additional layer of security that we are adding to our Online Banking process. This is to prevent unauthorized access to your Online Banking accounts. You currently log into Online Banking with your User ID and a Password. With using MFA you will also identify an image and a Pass Phrase to verify you are actually on the bank's secure site. This will help ensure that your information is secure, better protecting you from fraud and identity theft.

MFA consists of three things

1. Authentication Image: an image
2. Authentication Pass Phrase: a caption you will type under the image
3. Three Challenge Questions: You will be asked to select and answer three questions, with answers that only you would know.

During the enrollment session it will also ask you for your email address.

MFA also helps verify that you are really the person allowed to access your accounts. You will have an option to click to register your personal computer.

Registered Personal Computers: If your personal computer is registered, the next time you log in to internet banking, you will:

1. Enter your Access ID
2. Recognize the Image and Pass Phrase are yours
3. Enter your Password

Public Computers: You should not register computers that are not yours. MFA will not recognize an unregistered computer, so your Image and Pass Phrase will not automatically appear. Instead, you will be asked to answer one of your Challenge Questions, so MFA can be sure that it is really you trying to access your accounts. When you Log In to Internet Banking on a public computer:

1. Enter your Access ID
2. A Challenge Question will appear. Answer it exactly as you did when you first registered your Image.
3. Recognize the Image and Pass Phrase are yours
4. Enter Your Password

If you have any questions please call Kathy at 715-251-3113 or 866-676-9544.