

# MULTI-FACTOR AUTHENTICATION – QUICK REFERENCE GUIDE

## 1. Information Screen

The first time you log on to our Home Banking site after the new security feature is activated, you will be notified to enroll at your next logon.

Information Tuesday, August 22, 2006

Please review the following information. [Home](#) [Logout](#)

**NOTE:** This is a notice to inform you that the next time you log into your Home Banking site we will request that you enroll into the new Multi-Factor Authentication (MFA) process to ensure an extra line of security for your online account(s). Expect to be prompted at your next login to enter additional information. This will include choosing your personal digital image and caption as well as several security questions that only you know the answers to. Once this occurs, you have added a layer of protection to your account. Please review the FAQ link for more information.

[Continue](#)

## 2. Initial Logon

The next time you log on to your Home Banking site, the Logon screen will **only** prompt you for the UserID, which is your member number:

CAMC Federal Credit Union

RSA SECURITY

UserID:

[Login](#)

[Forget your password?](#)

[Learn More about NetBranch and How To Enroll](#)

After entering your UserID, the system displays a Password field as follows:

CAMC Federal Credit Union

RSA SECURITY

UserID:

Password:

[Login as a different User](#) [Login](#)

[Forget your password?](#)

[Learn More about NetBranch and How To Enroll](#)

(If you accidentally enter the wrong UserID, you can click **Login as a different user** to reenter the correct ID.

## 3. Enrollment

After entering your Password, the **Welcome to the Multi-Factor Authentication Enrollment Process** screen displays:

Welcome to the Multi-Factor Authentication Enrollment Process

An image has been randomly assigned to your user account.  
(You may change this image once you've completed the enrollment process)

Please enter secret a phrase:  (This will appear under your image)

Select three questions and answer them below:

Question #1: What is your father's middle name?

Answer #1:

Question #2: What was the name of your first girlfriend/boyfriend?

Answer #2:

Question #3: Where did you meet your spouse for the first time? (Enter full name of city only)

Answer #3:

Email Address:

Phone Number:

Register This PC  Don't Register this PC

You should **only** register PC's that you use regularly. Kiosks or other public access terminals should **not** be registered.

[Cancel Enrollment](#) [Continue Enrollment](#)

To enroll, complete the following:

1. Enter a secret phrase that will appear below your Home Banking screen.
2. Select at least one question under each of three drop-down lists and provide the answers.
3. Enter your primary e-mail address and phone number.
4. Select whether or not you want to register this PC.

- If you select **Register This PC**, you will not be challenged the next time you log on to your Home Banking account from this computer. You can select this option if you are using a personal computer.
- If you select **Don't Register This PC**, the system will take additional steps to verify your identity at the next logon. If you are accessing your account from a public terminal, you will want to select this option.

After completing the fields on the enrollment screen, click **Continue Enrollment**. The following screen displays, informing you that you have enrolled:

MFA Multi-Factor Authentication [Home](#) [Logout](#)

Thank you for enrolling in the Multi-Factor Authentication system.

**If your PC is registered:**

- The Multi-Factor Authentication system will display the image you've selected once your userid is entered.
- If the incorrect image is displayed (or no image) **DO NOT ENTER YOUR PASSWORD**.
- Your password should only be entered after you've seen your image.

The random image that has been assigned to you is:

(My secret phrase)

(Your secret phrase will appear under your image)

**If your PC is not registered:**

- After your userid is entered, the system will challenge you.
- After you have completed the challenge (e-mailed one time password or by challenge questions), the system will display your secret image.
- The Multi-Factor Authentication system asks you if you want to register the PC.

You should **only** register PC's that you use regularly. Kiosks or other public access terminals should not be registered.

[Continue](#)

Click **Continue**. The Multi-Factor Authentication Preferences screen displays:

MFA Multi-factor authentication [Home](#) [Logout](#)

Multi-Factor Authentication Preferences

<a href="#">Multi-Factor Authentication Information</a>	Information on the Multi-Factor Authentication process.
<a href="#">Multi-Factor Authentication FAQ</a>	Frequently asked Questions on the Multi-Factor Authentication process.
<a href="#">Change Image</a>	Change the image that has been assigned to you.
<a href="#">Change Phrase</a>	Change the secret Phrase that you've entered.
<a href="#">Change Questions</a>	Change your secret questions/answers.
<a href="#">Change Email/Phone</a>	Change your email address or phone number.

If you don't want to make changes to the settings, you can continue using your Home Banking account as usual.

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## 4. Preference Settings

You can access the **Multi-Factor Authentication Preferences** screen from the Profile menu. On this screen, you can change the following items:

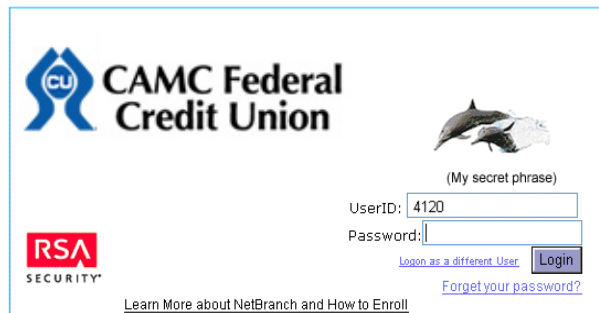
- Secret image
- Secret phrase
- Security questions/answers
- E-mail/phone information

## 5. Logon after Enrollment

The next time you log on to your Home Banking account, after you enter the userID, the system will display your secret image and the secret phrase.

**Important!!! NEVER enter your password if you do not see your secret image and phrase.**

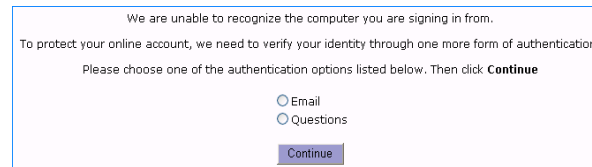
Please contact your credit union for assistance if you do not see your secret image and phrase.



The screenshot shows the CAMC Federal Credit Union login interface. At the top left is the CAMC logo and the text "CAMC Federal Credit Union". Below the logo is the RSA Security logo. In the center, there is a "My secret phrase" image of a bird. Below the image are two input fields: "UserID:" with the value "4120" and "Password:". To the right of the password field is a "Login" button. Below the password field are two links: "Logon as a different User" and "Forget your password?". At the bottom left, there is a link: "Learn More about NetBranch and How to Enroll".

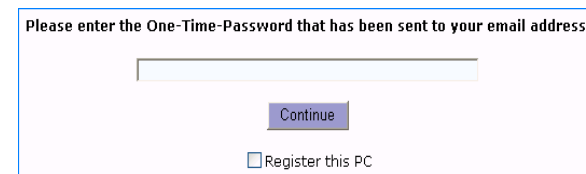
## 6. Logon from a Different Computer

If you log on from a new or unregistered computer, the system displays the following screen to prevent fraudulent logon attempts. It gives two options of identification validation: **E-mail** or **Questions**:



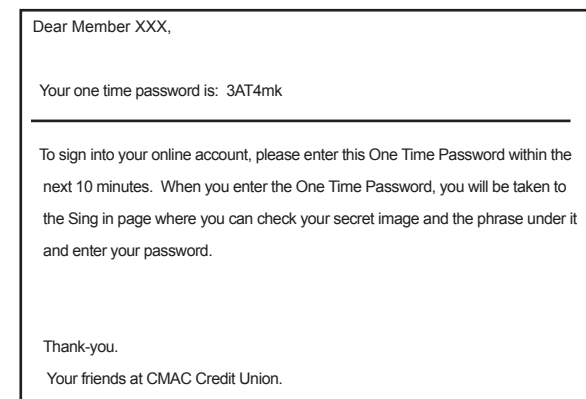
The screenshot shows a message: "We are unable to recognize the computer you are signing in from. To protect your online account, we need to verify your identity through one more form of authentication. Please choose one of the authentication options listed below. Then click **Continue**". Below the message are two radio button options: "Email" and "Questions". At the bottom is a "Continue" button.

If you select **E-mail**, the following screen displays:



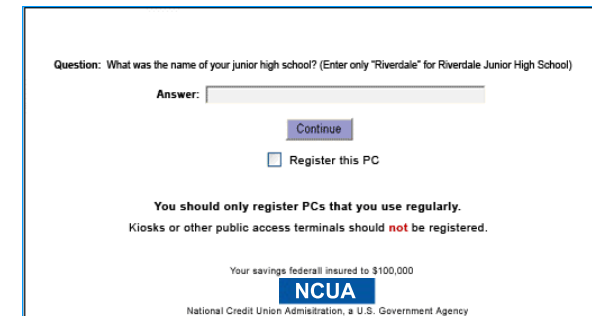
The screenshot shows a message: "Please enter the One-Time-Password that has been sent to your email address." Below the message is a text input field. Below the input field is a "Continue" button. At the bottom is a checkbox labeled "Register this PC".

The system sends a One-Time-Password to your primary e-mail account, which you must enter to log on to your Home Banking account.



The screenshot shows an email message. The header says "Dear Member XXX,". The body text says "Your one time password is: 3AT4mk". Below the text is a horizontal line. Below the line, the text says "To sign into your online account, please enter this One Time Password within the next 10 minutes. When you enter the One Time Password, you will be taken to the Sing in page where you can check your secret image and the phrase under it and enter your password." At the bottom, the text says "Thank-you. Your friends at CMAC Credit Union."

If you select **Questions**, the system randomly prompts you to answer a security question that you selected during enrollment.



The screenshot shows a security question screen. The question is "Question: What was the name of your junior high school? (Enter only 'Riverdale' for Riverdale Junior High School)". Below the question is an "Answer:" input field. Below the input field are two buttons: "Continue" and "Register this PC". Below the buttons is a message: "You should only register PCs that you use regularly. Kiosks or other public access terminals should not be registered." At the bottom, there is a logo for "NCUA" and the text "Your savings federal insured to \$100,000" and "National Credit Union Administration, a U.S. Government Agency".

You can also choose to register that computer by selecting the **Register this PC** check box.

After you enter the one-time password or answer a question correctly, you will be prompted to log on again.

## 7. Locked Out

If the system detects any fraudulent logon attempts, your account will be locked out. You will need to contact your credit union for assistance on clearing the lockout.