

Multi-Factor Authentication (MFA)

Multi-Factor Authentication (MFA) is one of many approaches that add additional methods of authenticating your Online Banking account beyond using a NettleID and password.

How MFA works

Netteller customers establish information that will later be used to help demonstrate that they are authorized to access the Netteller Online Banking system.

- The customer will select three questions from a wide variety of options, and then provide the answers to those questions.
- The customer will choose a watermark image that will be present each time they login to Netteller. The watermark is a security measure to help ensure that the customer is, in fact, on the Bank's website.



Note: First time users will see a placeholder image. Selection of the watermark image will be made after the password has been entered. Returning users should not continue with the login if the image is not the image chosen at account creation.



First time users will browse the watermarks using the Prev and Next buttons, click on the desired image and click Submit. From then on, the user will see the selected image on the

bottom of each screen in Netteller. Watermark images can be changed any time by the customer in the Options tab within Netteller.

The system will track your login patterns and if a change is seen then you will be prompted for your challenge questions.



The screenshot shows a web interface titled "Netteller" with a question mark icon. Below the title, a message reads: "Our behavioral monitoring software has detected variation in your use pattern. For your protection, we ask that you verify your identity by answering your personal questions below. Once verified, you will be directed to the page you requested. Answers are not case sensitive." Underneath, the section "Challenge Questions:" contains two rows. The first row has "Question One:" followed by "What was your boss's first name at your first job?" and an "Answer:" field. The second row has "Question Two:" followed by "What is the first name of your spouse's youngest sibling?" and an "Answer:" field. At the bottom of the form are two buttons: "Return" and "Optional Authentication".

The Customer will answer the questions and the Netteller session will continue.

Incorrect response(s) will result in an error message. **Multiple incorrect/invalid attempts will result in a locked account as a precautionary measure.**



The screenshot shows a web interface titled "Blocked User". The main text reads: "We're sorry we were unable to verify your identity. In order to protect your account we have declined your requested action and terminated your online banking session. If you have any questions please call 1-800-888-3000 during normal business hours." At the bottom center is a "Feedback" button.

If you are blocked from the system please contact Union Bank at 479-394-2211 for assistance.