

## Online Banking Multi-Factor Authentication Options – Desktop Only

Multi-Factor Authentication (MFA), also known as Two-Factor Authentication, is a security feature that requires more than one method of authentication to verify your identity. You can set up or manage your authentication preferences by logging in to Online Banking.

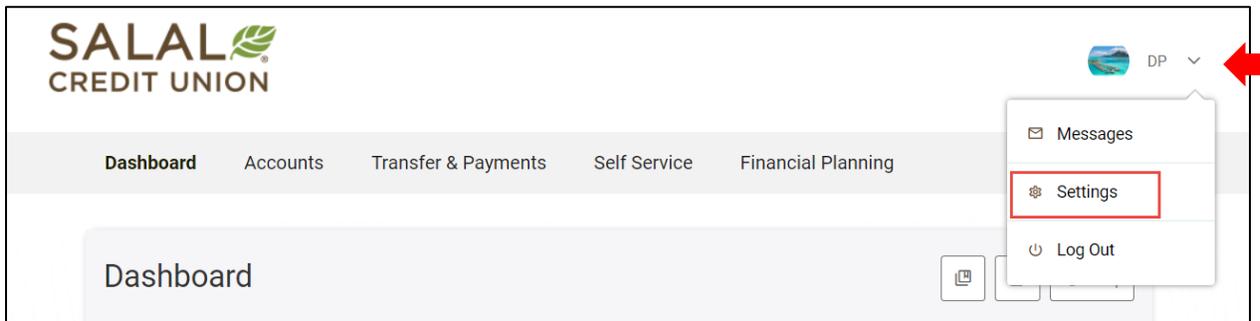
**Note:** MFA setup and changes must be done from a desktop or laptop.

### Managing Your MFA Options

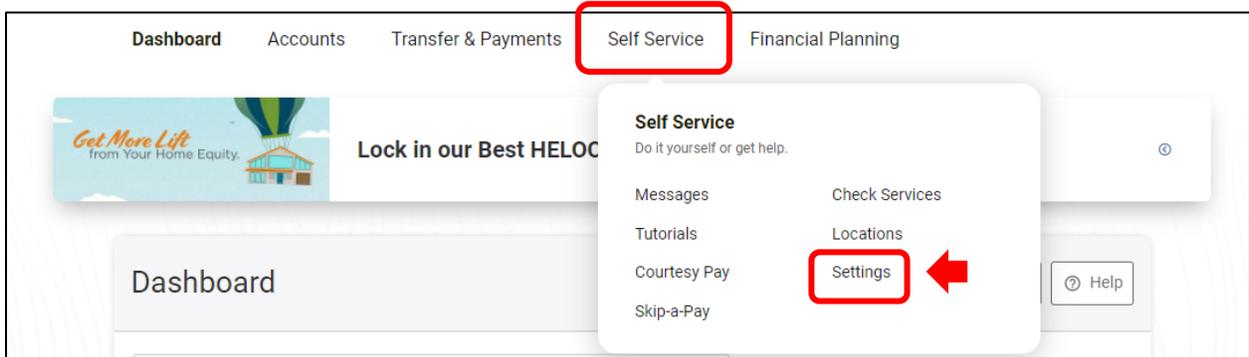
You have several options in Online Banking for receiving Multi-Factor Authentication codes, including Email, SMS, Phone (voice call), or a 2FA (Two-Factor Authentication) app such as Google Authenticator.

To manage your MFA settings, log in to Online Banking and select the **down caret icon** next to your name in the upper right corner of the screen.

In the drop-down menu, select **Settings**.



You can also click on **Self Service** and then select **Settings**.



## Online Banking Multi-Factor Authentication

Once you are in **Settings**, select the **Security** tab. From this screen you can change your MFA settings and select how you would like to receive your Two-Factor Authentication notifications.

To enable Multi-Factor Authentication every time you log in to Mobile or Online Banking, find the **Require Two-Factor Authentication for Each Login** switch to the right of the Two-Factor Authentication heading and toggle it to **ON**.

**Note:** Making changes to your MFA settings or adding a new option requires verification using an existing MFA option you already have enabled.

The screenshot shows the 'Settings' page with the 'Security' tab selected. Under the 'Two-Factor Authentication' section, the 'Require Two-Factor Authentication For Each Login' toggle is highlighted in red and set to 'ON'. A red arrow points to the 'ON' position of the toggle. Other MFA options listed include Email Code, Code via SMS, Code via Voice Call, and 2FA App, all of which are currently 'ENABLED'.

Setting	Value	Status
USERNAME	[REDACTED]	[Edit]
PASSWORD	***** (not displayed for security reasons)	[Edit]
Require Two-Factor Authentication For Each Login	OFF	ON
EMAIL CODE	3 email addresses on file	ENABLED
CODE VIA SMS	1 SMS-enabled phone number on file	ENABLED
CODE VIA VOICE CALL	3 phone numbers on file	ENABLED
2FA APP	Authentication app enabled	ENABLED

Online Banking Multi-Factor Authentication

### Select Your MFA Notification Options

[Go to Email option.](#)

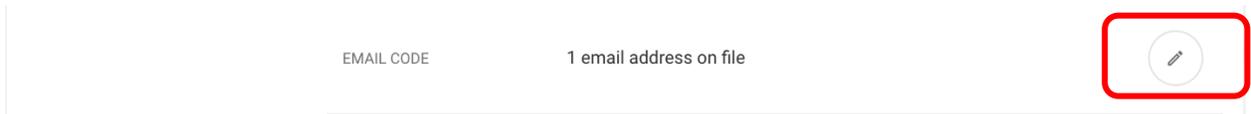
[Go to SMS text option.](#)

[Go to Voice Call \(Phone\) option.](#)

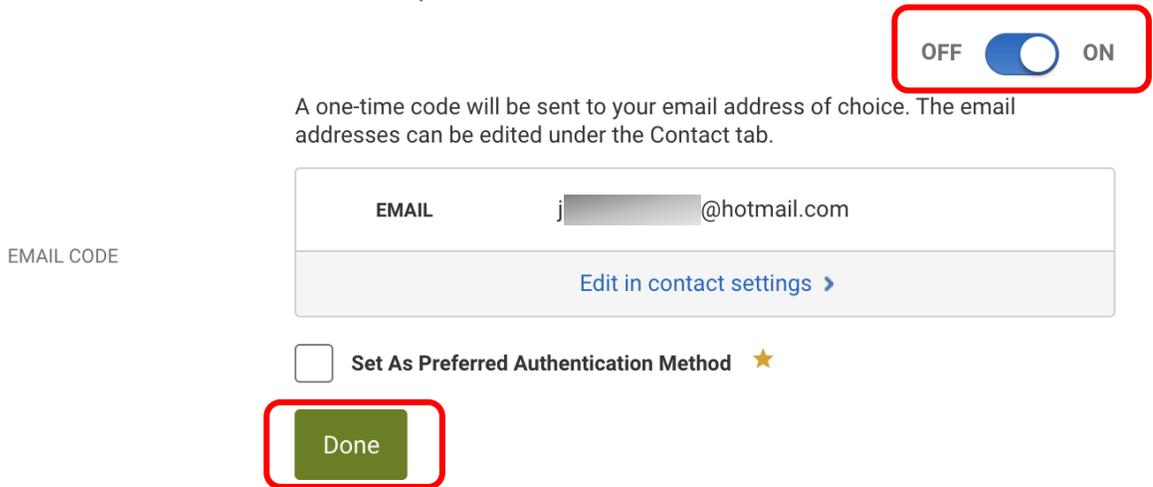
[Go to 2FA APP option.](#)

#### Email

To enable Two-Factor Authentication via email, select the **pencil icon** on the far right of the **Email Code** line.



Then turn on email authentication in the dropdown menu and select **Done**.

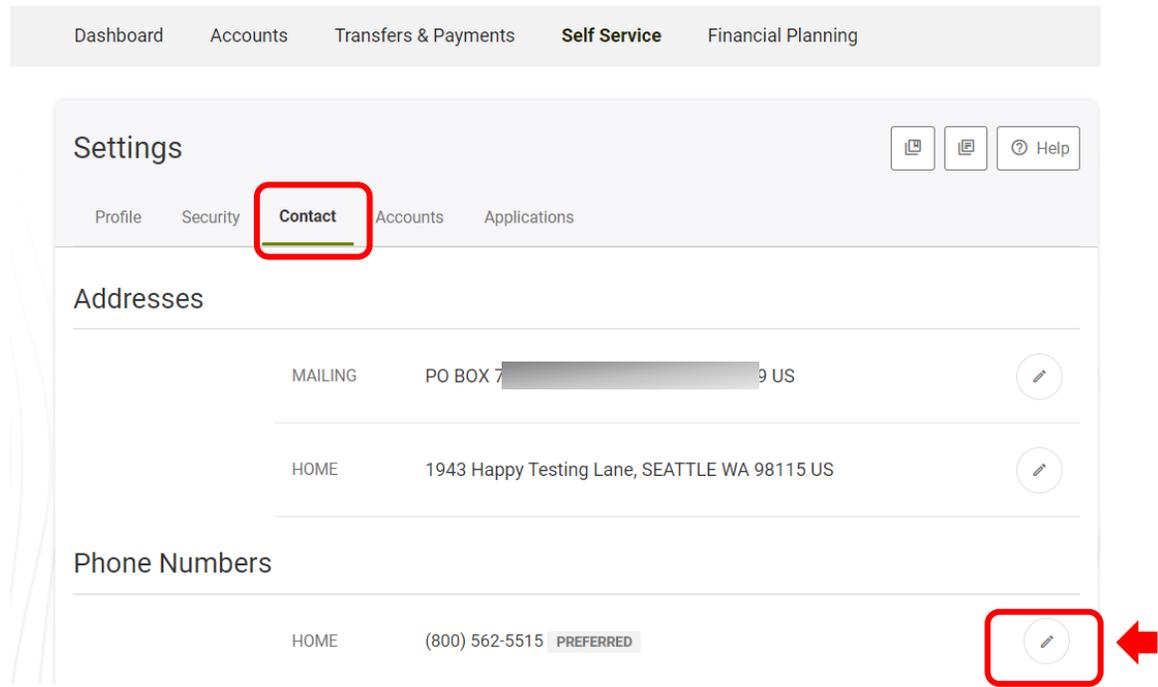


Make sure the email address we have on file for you is current. If you need to add or change an email address, go to the **Contact** tab, and click on the **pencil icon** to update it.

Online Banking Multi-Factor Authentication

**SMS**

To set up SMS Two-Factor Authentication you will first need to go into the **Contact** tab (within Online Banking) and select a mobile device you already have on file or add a new mobile device.



**SMS (continued)**

In the dropdown menu, enter a mobile phone number (if you are adding a new device). Select the checkbox verifying that you would like to receive SMS text messages to this number. Then select **Send a code via text**, after which a code will be sent to your device (at the phone number listed).

MOBILE

206-

**I Would Like To Receive SMS Text Messages To This Number**  
Standard text messaging rates will apply.

**Status:** Not Confirmed - we cannot deliver text to this number until it is confirmed.

**Send a code via text**

**Set As Preferred Contact Phone**

**Save Changes**

Once you have your code, enter it in the box provided. Then select **Save Changes**.

**This Is An International Number**

**I Would Like To Receive SMS Text Messages To This Number**  
Standard text messaging rates will apply.

**Status:** Not Confirmed - we cannot deliver text to this number until it is confirmed.

**Code**

Enter Code

[Resend confirmation code](#)

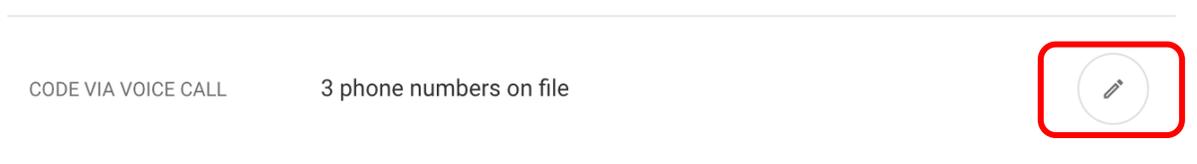
**Save Changes**

Online Banking Multi-Factor Authentication

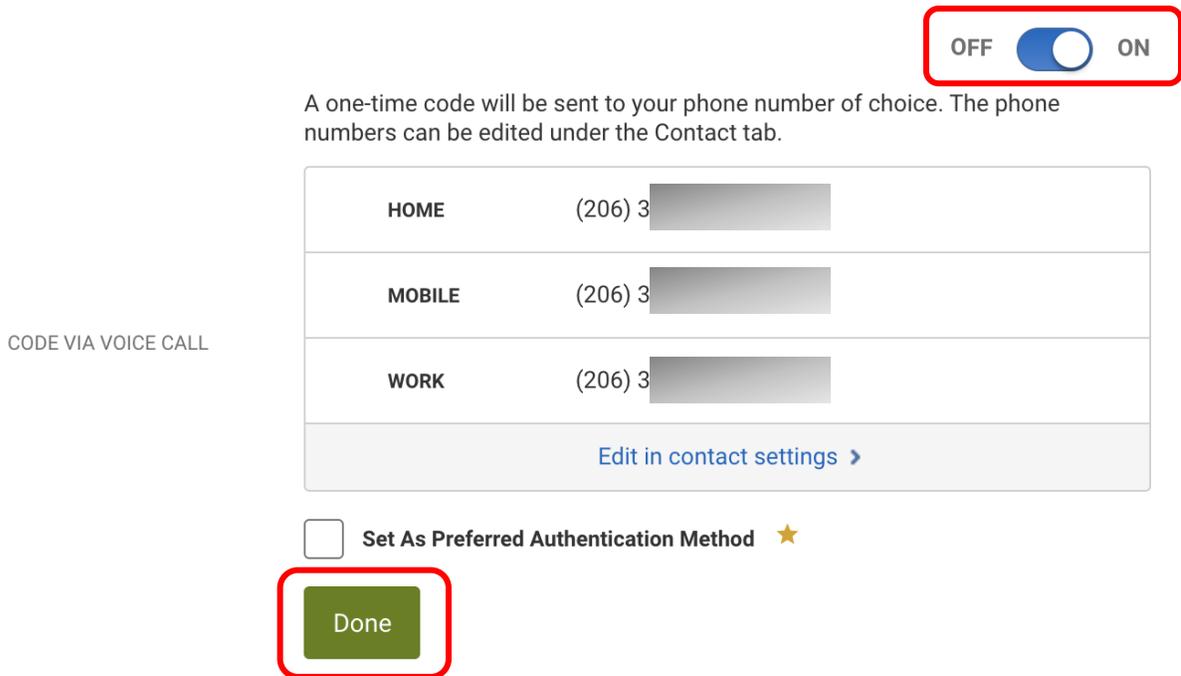
**Voice Call (Phone)**

To set up Two-Factor Authentication via phone call, first make sure your phone number is up to date. If you need to update your phone number, you can do so by going into the **Contacts** tab and selecting the **pencil icon** to the right of the number you would like to update.

If your phone number is up to date, go to the **Security** tab under **Settings**. Go down to the Phone Numbers section and select the **pencil icon** to the right of the number you would like to enable.



In the dropdown menu, switch on Two-Factor Authentication via phone call and then select **Done**.

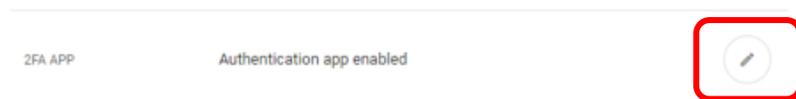


## Online Banking Multi-Factor Authentication

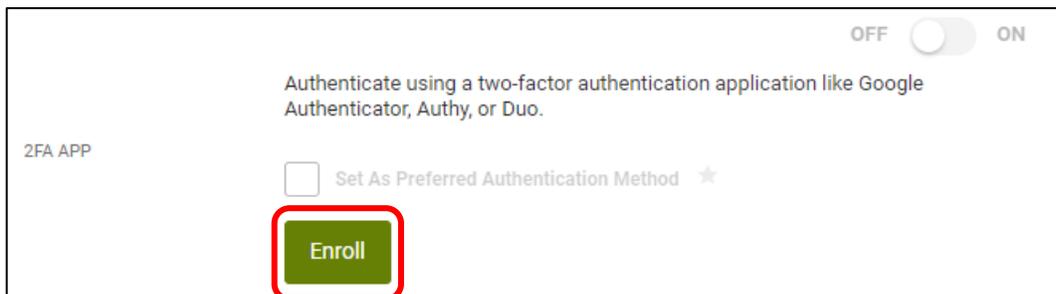
### 2FA App

If you want to use a Two-Factor Authentication app like Google Authenticator, Authy, or Duo, follow these steps. First, download the authentication app that you would like to use on your mobile device.

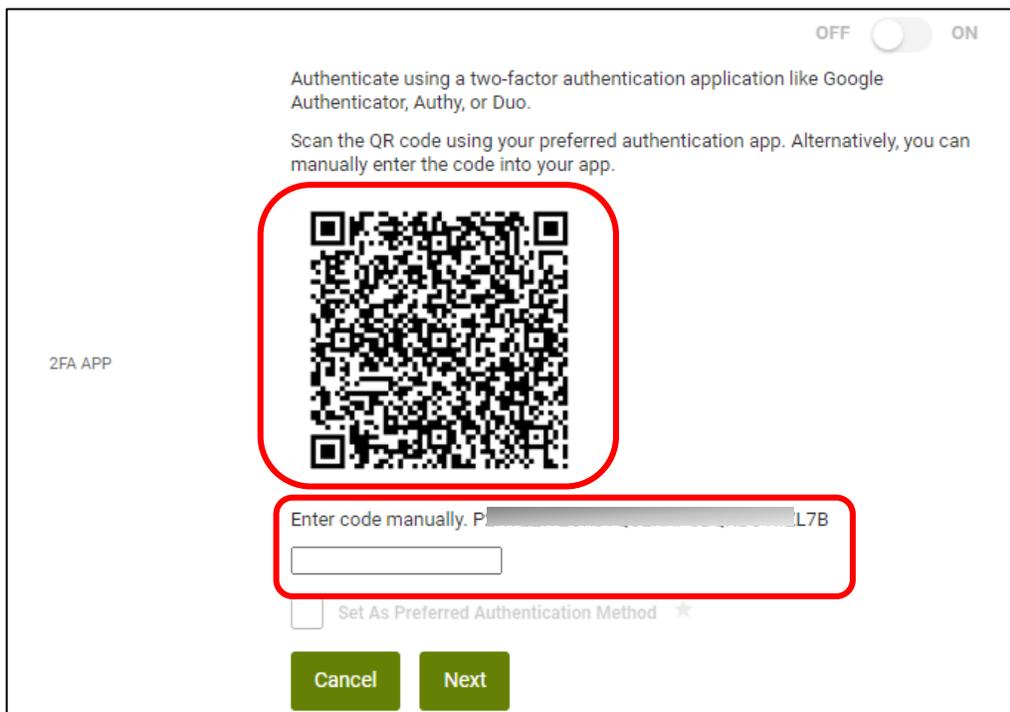
Then, back in Online Banking, go to the **Security** tab within **Settings**. Find the **2FA APP** option under **Two-Factor Authentication** and select the **pencil icon** to the right.



On the dropdown menu, select the **Enroll** button.



A QR code will then appear on the screen. Next, go to your mobile device and open up the authentication app. Using your mobile device, you will need to scan the QR code from Online Banking in your browser window. You can also manually enter the code on your mobile device.

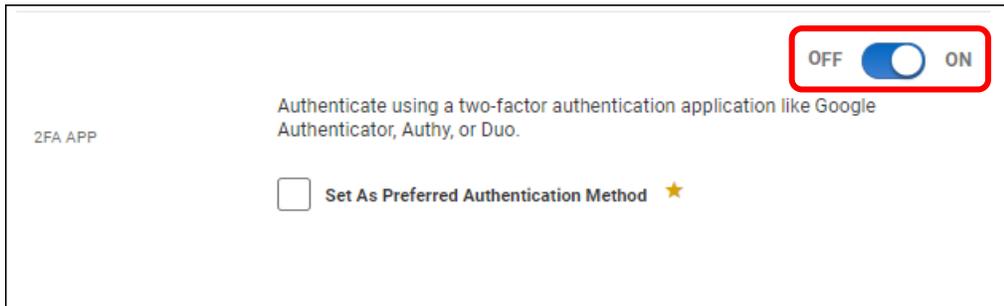


Online Banking Multi-Factor Authentication

Once the account is added to your authentication app, enter in the code from the authentication app into the box found below the QR code and then select **Next**.



The **2FA APP** option will then automatically be turned on. The next time an MFA code is required when using Mobile Banking, you will be able to copy from the authenticator app and paste into the mobile app without leaving your mobile device.



**Need Help? Give Us a Call**

If you have questions or need further assistance, feel free to call our Virtual Branch at **206.298.9394** or **800.562.5515**.