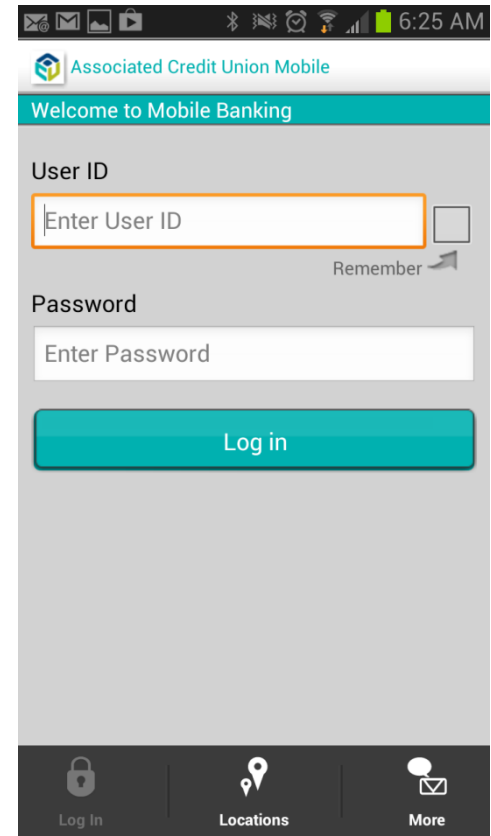
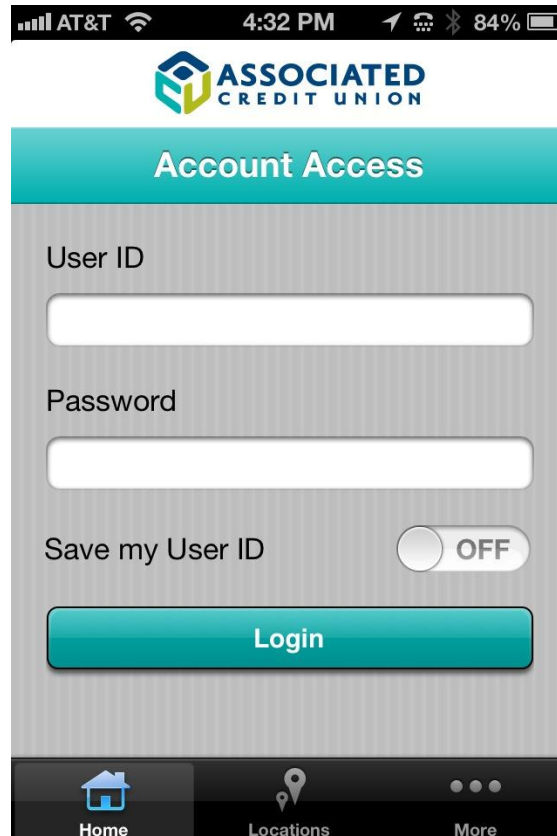
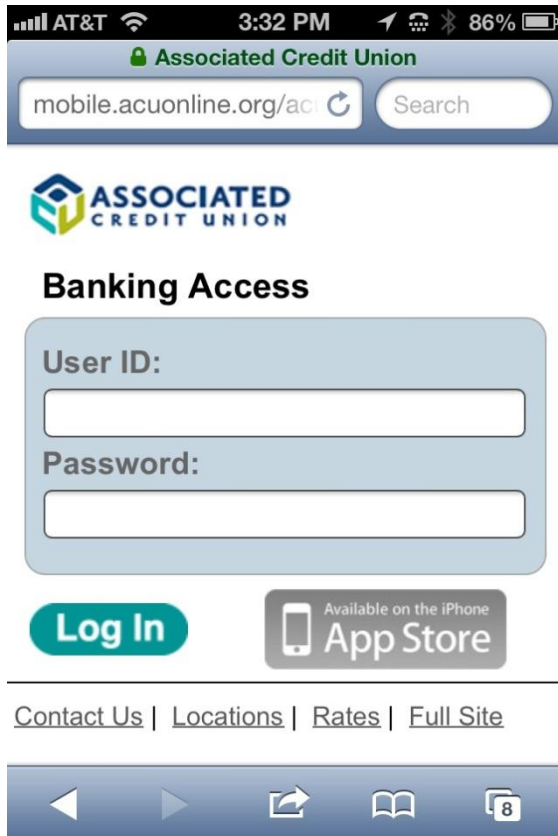


Mobile MFA April 2013 Upgrade

Login Screens

Mobile, iPhone & Android



Logging In No Changes



Steps After Logging In Step 1



- This is the start of the second factor of authentication.
- Mobile /Tablet Apps will automatically import registered phone number(s) the user uses for Online Banking authentication or that they have already used in Mobile Web authentication
- Users will only have to go through this flow once per device.

Steps After Logging In Step 2



- If the user selects “Text me” they will see this page. Depending on the carrier, the user should receive the text within seconds.
- If the user selects “Call me” it will be a very similar page displayed for a second until the call connects to the user’s phone.

Steps After Logging In **Step 3**



- Once the user receives the text on their registered number, they can instantly click over (in mobile app) or open (if using tablet app) to see the full text in their SMS (text) application.
- At which point they simply reply with passcode as instructed by the text. Nothing to try to memorize or write down and no need to switch between applications, verification is securely and easily done in the SMS channel.
- The user will then get a confirmation message instructing them to go back to the browser.
- Voice authentication is even easier as the user just presses 1 to confirm the login while on the phone.

Steps After Logging In Step 4



- This is the success screen that the user will see on their browser once they navigate back.
- It gives the user confidence and assurance that their session and account has been successfully authenticated.

Some Additional Info

- Members will only have to authenticate a device once unless they delete their cookies.
- Members must go through authentication on their computer before authenticating phone.
- Members can change the phone # used for authentication within Online Banking, but not on phone or app.
- This release updates payees to display alphabetically .
- In-process payments will be included in schedule payments.
- The calculation for lead-time on payments will match online banking.
- Android app will be maintained in the Amazon Appstore. This will allow members to download our app to Kindle Fire (no mobile EZDeposit except on Kindle HD).