

## ***Introducing an Added Layer of Security*** **Multi-Factor Authentication**

Prime Pacific Bank is proud to deliver a new level of security for our Internet Banking customers. We will soon be adding an additional level of security to our log on process called Multi-Factor Authentication (MFA). This will help ensure that your information is secure, protecting you from fraud and identity theft.

Multi-Factor Authentication consists of three parts: an image, an authentication phrase, and three challenge questions that are only known to you. All three pieces work together to protect your account information. This allows you to be certain that you are signing onto the Prime Pacific Bank Internet Banking website and we are able to verify the online location that you're signing in from.

### **1. Why do I need MFA?**

In an age of advanced technology, fraudulent web sites are at an all-time high. MFA helps to ensure your information is secure by protecting you from online fraud in two ways.

First, it helps you recognize you're using Prime e-Banking and the valid Prime Pacific Bank web site rather than a look-a-like site. Secondly, if we don't recognize your computer, we'll ask you one of your challenge questions as an additional line of defense against unauthorized access to your online account information.

### **2. How does MFA work?**

The process is simple and only requires a one time enrollment. You will follow the simple steps below to enroll in Multi-Factor Authentication (MFA).

1. Log in by entering your current User ID.
2. Click CONTINUE.
3. Enter your current password.
4. Click LOGIN.
5. Complete the ImageKey Enrollment form.
  1. Enter an Authentication Phrase for the randomly selected Authentication Image.
  2. Provide answers for 3 challenge questions.
  3. Select whether you are logging in with your personal computer, or a public computer.  
**Only register personal computers that you frequently use and are not available for public use.**
6. Click SUBMIT.

**That's it.** The next time you log in, Two-Factor Security will recognize you and display your private image & phrase.

**3. What are challenge questions?**

Challenge questions and answers are known only by you and prevent unauthorized access to your e-Banking information.

**4. Will my User Name or Password change?**

No. The image, authentication phrase, and challenge questions are separate from your regular User Name and Password

**5. I share a computer with someone who also uses e-Banking. Can both of us log in from the same computer?**

Yes. There is no limit to the number of people that can get into e-Banking from the same computer.

**6. Can I change my image, authentication phrase, and challenge questions?**

Yes, you can change your image, authentication phrase, or challenge questions at any time.

**7. What happens if I sign on to a computer that I normally do not use?**

If you are signing in from a computer we don't recognize as a computer you use regularly, you will have to answer a challenge question to verify your identity. When you answer the challenge question correctly, the image and authentication phrase will appear and you will know it is safe to enter your password and sign in.

You will then be asked if you want us to remember this computer as one you use regularly. You can have more than one registered access computer but we recommend that you only register personal computers and not public computers.

If you do not recognize your image or phrase, **Do Not** enter your password. Call the bank immediately at 425.712.9898.

**Contact Prime Pacific Bank at 800-420-8101 for additional information.**