Application: **Business Online Banking**
Subject: **RSA and Transaction Monitoring (Soft token verification)**
Date: **12 - 2018**

Overview

This document is provided to educate current Business Online Banking users about application functionality or other important product information.

RSA Transaction Monitoring replaces Hard Token verification.

RSA Transaction Monitoring (TM)

RSA Transaction Monitoring is a product provided by RSA that gives FORUM and our business users' an added measure of security.

It does this in three ways, utilizing One-Time Passcodes (OTP).
*The Business Online Banking OTP is utilized to help our users who have forgotten their passwords sign back in to Business Online Banking.

OTP's are a code of letters and numbers that are sent to the business users, via the option they have selected. **The choices are as follows: Phone Call, Email, SMS Text Message**. Once the business user receives their OTP, they will enter the code in the screen provided by Business Online Banking.

RSA Transaction Monitoring is supported in Business Online Banking sessions using a computer browser.

RSA Rules

The rules FORUM will initially establish for RSA Transaction Monitoring are as follows:
User Setup or Changes to Sub users
Changes to email or phone number
Release of ACH files

Our business users will be prompted to submit the One-time Passcode (OTP) by either a phone call, an email, or a text message every time they perform one of the actions listed above.

Overview Screens

For Your Protection

In order to better protect your transactions, we will occasionally check your identity. We do this by sending you a one time code to enter. You can receive this code by telephone, text message or email.

You will enter this code in on the next page.

Select how your code will be delivered

✉ ja*****s@opensolutions.com   [Email me]

📞 xxxx - 3155 ext: 5238   [Call me]

📱 xxxx - 7133   [Call me] [Text me]

What you should know...

The contact information you see here is the most current information we have. For security reasons you must select one of these options to receive your one time code.

If the one time code is entered incorrectly and you are have an option to request another code, you must enter the new code once it is delivered. The previous code will become invalid when you request a new one.You will also have an option to re-enter the same code. If you have additional questions please contact us at 888-652-3155.

[Cancel]

If you have additional questions please contact us at 888-652-3155.

For Your Protection

Enter the code you received

Code:

[   ]

If you cancel, this transaction will be terminated.

[Cancel] [Submit]

Email Me

A business user selects "Email Me". The user will see the screen below:

1. OTC screen launches
2. Email received from BusServOnlineBankingRequest@forumcu.com lists the one time code.
3. Enter the one time code in the business online banking OTC screen and submit.
4. The user will be directed back to business online banking.
5.

For Your Protection

In order to better protect your transactions, we will occasionally check your identity. We do this by sending you a one time code to enter. You can receive this code by telephone, text message or email.

You will type this code in on the next page.

Select how your code will be delivered

| ✉ | ^****z@forumcu.com | **Email me** |
| 📞 | xxxx - 6377 | **Call me** |

What you should know...

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If the one time code is entered incorrectly and you are sent an option to request another code, you must enter the new code once it is delivered. The previous code will become invalid when you request a new one. If you have additional questions please contact us at 317-558-6000.

Cancel

One Time Code (OTC) Screen

For Your Protection

Please enter the one time code exactly as you received it. The code is case sensitive.

Code:

[   ]

If you cancel, this transaction will be terminated.

Cancel **Submit**

Call Me

A business user selects "Call Me", they will see the screen below:

1. The phone call will prompt the user to select # if they were expecting this call.
2. The phone call will prompt the user to type in the "Code" seen on the business online banking screen to the phone.
3. The user will be then be directed back to business online banking.

For Your Protection

You are about to receive a phone call - when you get the call, enter the code below
We are now calling the number you selected: **Mob**: xxxx - 7133

Code to enter: 45

Once you complete this successfully, the process will continue.
If you did not receive the call within 60 seconds, or you had other problems, Click Here.

One Time Code (OTC) screen

Please enter the one time code exactly as you received it. The code is case sensitive.

Code:

[   ]

If you cancel, this transaction will be terminated.

This will authenticate the business user and allow them to perform the task, with the added security inherent in RSA Transaction Monitoring.

Text Me

A business user selects "Text Me. The user will see the screen below:

1. The user will receive a text message from FORUM Credit Union with the code.
2. Enter to code in the OTC screen shown in business online banking
3. The user will be directed back to business online banking.

For Your Protection

In order to better protect your transactions, we will occasionally check your identity. We do this by sending you a one time code to enter. You can receive this code by telephone, text message or email.

You will type this code in on the next page.

Select how your code will be delivered

✉	ro*****z@forumcu.com	Email me
☎	xxxx - 6377	Call me
📱	xxxx - 6346	Call me Text me

What you should know...

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One Time Code (OTC) screen

Please enter the one time code exactly as you received it. The code is case sensitive.

Code:

If you cancel, this transaction will be terminated.