**Multi Factor Authentication FAQ’s**

Q: What is Multi Factor Authentication?

A: Multi Factor Authentication is an online security feature that is a standard part of your enhanced Business Online Banking sign-in procedures as part of our ongoing commitment to help protect you against identity theft and fraud. Multi Factor Authentication prevents unauthorized access to your accounts and reinforces the fact that you are on a valid website with the use of an extended validation (EV) certificate and three challenge questions that are known only to you and your financial institution.

Q: Why do I need enhanced login authentication?

A: These enhanced features help to ensure your information is secure by preventing fraud and identify theft in two ways. First, it helps you recognize that you are at the genuine Business Online Banking site and not a look-alike site. Second, we recognize you by your personal computer that you have registered. If we don’t recognize your computer, we will ask one of your challenge questions as an additional line of security.

Q: How does Multi Factor Authentication work?

A: Multi Factor Authentication has three parts: Log In credentials, device and geographic location. The access begins with you typing in your correct Access ID and Password. Then we check the device you are using, whether it’s your computer or laptop. If we don’t recognize the device, we may ask you to complete a Security Challenge Question to ensure your identity. We also check geographic indicators. If you are trying to log in from a new location, we may ask additional questions.

Additionally, you can easily verify the site’s identity and security by looking for the green website address bar. The Extended Validation (EV) certificate triggers web browsers to display a green address bar and our site provider’s name (Fiserv, Inc.).


Q: How do you know I’m signing in from my own computer?

A: When logging into Business Online Banking from your computer for the first time, you will be asked if you want to “register” your computer. If you elect to register your computer, we put a secure cookie on your computer. This cookie contains a randomly generated, unique number used as an identifier. When you sign in after that, your browser sends us this cookie which lets us know you’re using your own computer.
Q: What is a cookie?

A: A cookie is a piece of information sent by a Web server to your browser. Cookies may include information such as registration id, user preferences, etc. Your browser saves the cookie and sends it back to the Web server whenever you return to our website.

Q: Can I access Business Online Banking from computers other than mine?

A: Yes, you can access Business Online Banking from any number of computers. If you sign on from a computer that you haven’t used for Business Online Banking before, you will be prompted to answer one of your security questions. Once you answer the question correctly, we will ask if you want to register that computer so we may recognize you on future visits. You can register multiple computers (such as your home and work computer); public use computers should not be registered.

Q: Do I need to change my password?

A: No. Multi Factor Authentication is an additional layer of security entirely independent of your existing login credentials.

Q: Why is the password not on the first login screen?

A: We prompt you for your password after you’ve identified yourself by your Access ID and we have identified the device from which you are logging in. This allows us to determine whether or not you are already enrolled in Multi Factor Authentication. You can be sure that you are connecting to a genuine site before entering your password by viewing the green address bar and our site provider’s name (Fiserv, Inc.).

Q: Why do I need to set up security questions?

A: Security questions help prevent unauthorized people from getting access to your Business Online Banking information. When you login from a computer that we don’t recognize, we will ask you one of your security questions to verify that it is really you. So even if someone else has your Access ID and password, they will not know the answer to your security question and therefore would not have access to your accounts.
Q: When I enter my Access ID, it asks me a question? Why?

A: This is to help verify that it’s really you signing in. We ask a challenge question when you are signing in from a computer we don’t recognize. You may be using a new computer or the cookies originally installed when you registered your computer may have been removed. Your correct answer to the security question lets us know that it’s really you. You may then register that computer so we can recognize you next time.

Q: Can I change my Multi Factor security questions?

A: Yes. You can change the security questions at any time by contacting a FORUM Member Service representative to reset the security questions for your business online banking account. Then, the next time you log into Business Online Banking you will have the opportunity to select three security questions from a drop down list.

Q: How do I sign up for Multi Factor Authentication?

A: You do not need to sign up for Multi Factor Authentication. We have provided this additional layer of security to our Business Online Banking users automatically.

Q: Do I have to use Multi Factor Authentication?

A: Yes. We are requiring all Business Online Banking users to use this additional security to prevent unauthorized access to their accounts.