

**\*\*IMPORTANT SECURITY INFORMATION\*\***

Your online security is important to us. **On Friday, September 4th** we will be upgrading your Business Banking experience to include a new security service, known as Enhanced Multifactor Authentication.

Multifactor Authentication means two or more different types, or factors of authentication must be passed. By using two different factors of authentication, we get a higher assurance that the customer is the correct intended user.

After September 4th, when logging into Business Banking, you will be prompted for your usual login credentials as always. However, in addition, you will be required to select a method that enables us to send you a one-time passcode (OTP). The methods available will either be via e-mail or phone.

For convenience, after you successfully authenticate with your password and One-Time Passcode (OTP), you may enroll your computer for use in authentication. If you choose to enroll your computer, a special Browser Cookie will be placed on your computer, which will act in place of having to request a (OTP) during future logins via your usual computer.

Following the enrollment process, your Business Banking experience will remain the same.

Additional commentary, and screen shots of what to expect with this enhancement, can be found below.

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### Business User Enhanced MFA One-Time Passcode Initial Login Experience

**Step 1:** Business user enters in valid login credentials; User is presented with the Temporary Access Challenge Screen




**Temporary Access Challenge**

Enhanced Login Security

**Important:** Do not close this window.

**Step 1**

Please select one of the destinations displayed below to receive your one-time Passcode.

 <b>Text message</b> You have no Text delivery destinations set up.	 <b>Voice call</b> Make sure your phone is on and your ringer is turned up, please. <a href="#">Send to 7xx-xx6-3615</a> <a href="#">Send to 8xx-xx0-1108</a>	 <b>Email</b> Remember to check your SPAM folder. <a href="mailto:mgreen@bottomline.com">Send to mgreen@bottomline.com</a>
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**Step 2**

Retrieve One-time Passcode from Destination Selected in Step 1 [More Security Info](#)

For extra security protection, a one-time passcode has been sent to you. **You must use this code to gain access to your site.**

**Step 3**

Enter One-time Passcode

One-time Passcode

This One-time Passcode does not replace your regular password. It will expire with your session timeout or in 30 minutes. If you did not receive the one-time passcode, or need a code sent again, please return to Step 1 and select the delivery destination.

**Note:**

- Business user will see the email/phone numbers that have already been setup for delivery via the original application
- Text message will be greyed out until activated (Steps to activate text message are outlined further in this document)

**Step 2:** Business user select their delivery option by clicking on the hyperlink of their choice. If they select 'send to your email address' the system will send the One-Time Passcode to that specific email address. If business user select 'send to phone number' under Voice call, the system will call the number selected, and provide the OTP via voice

**Step 3:** Business user will be presented with the Computer Enrollment screen once they enter in the One-Time Passcode and hit Continue. Business use will then be taken into the Business Banking application.

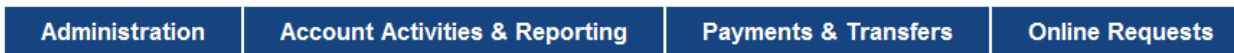
**Note:**

- Business user will not be required to provide a One-Time Passcode for future logins if they select 'Enroll this Computer for Future Use'. Business user will be required to enter in a One-Time Passcode for future logins if they do not enroll the computer

**Business User Actions to activate the Text Message Deliver option**

**Step 1:** To activate the Text Message Delivery Option

Login to Business Banking > Administration > Manage One-Time Delivery Passcode.



**Manage One-time Passcode Delivery - Enhanced Login Security**

- If **Text** is selected for a phone number, you must click **Activate Text** to continue the activation process. A text message will be sent to your phone containing an activation code. Phones with extensions may not be enabled for text.
- By clicking **Activate Text** you acknowledge that you have read and accept the full [terms and conditions](#) for this phone.
- You **MUST** click "Update" to complete activation and save any changes.

Phone Number	Voice	Text	Text Action / Status
(770) 576-3615	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Not Activated
(818) 370-1108	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Not Activated

Message and Data Rates May apply. For help, text HELP to 44833 from your mobile phone or contact your Administrator. To disable this service, text STOP to 44833 from your mobile phone. By entering a mobile phone number you certify that you are the account holder, or have the account holder's permission to do so.

**Email Address**

bfssystemkeys@bottomline.com

Update Reset

**Note:**

- Only the Company Admin can update the email address and phone for OTP Delivery for Users
- Only the First National Bank can update the email address and phone number for OTP delivery for the Company Admin

**Step 2:** Select the checkbox under Text to your cell phone number

**Note:** The Text Action/Status changes from 'Not Activated' to an 'Activate Text' hyperlink.

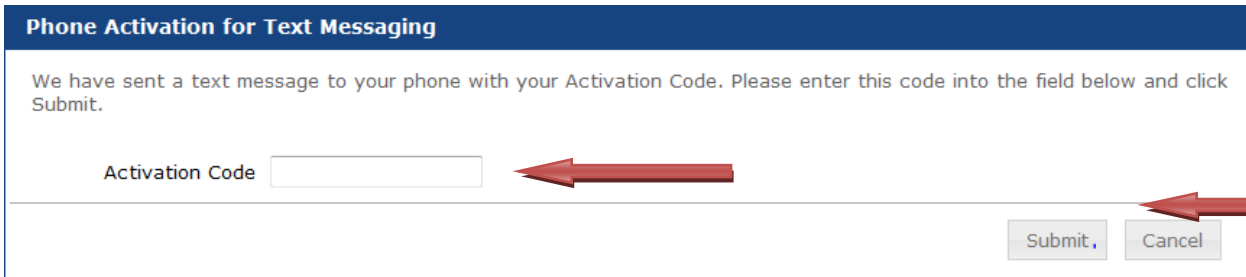
**Step 3:** Click Activate Text

When you click the '[Activate Text](#)' hyperlink you will be presented with the Phone Activation for Text Messaging screen. The system will send the activation code to your cell phone via text message.

**Phone Activation for Text Messaging**

We have sent a text message to your phone with your Activation Code. Please enter this code into the field below and click Submit.

Activation Code



**Step 4:** Enter in your Activation Code from the text in your cell phone > Hit Submit

System will take you back to the Manager One-Time Passcode Delivery – Enhanced Login Security screen. **Note:** The Text Action/Status option changed to Text Activated.

**Administration** | **Account Activities & Reporting** | **Payments & Transfers** | **Online Requests**

**Manage One-time Passcode Delivery - Enhanced Login Security**

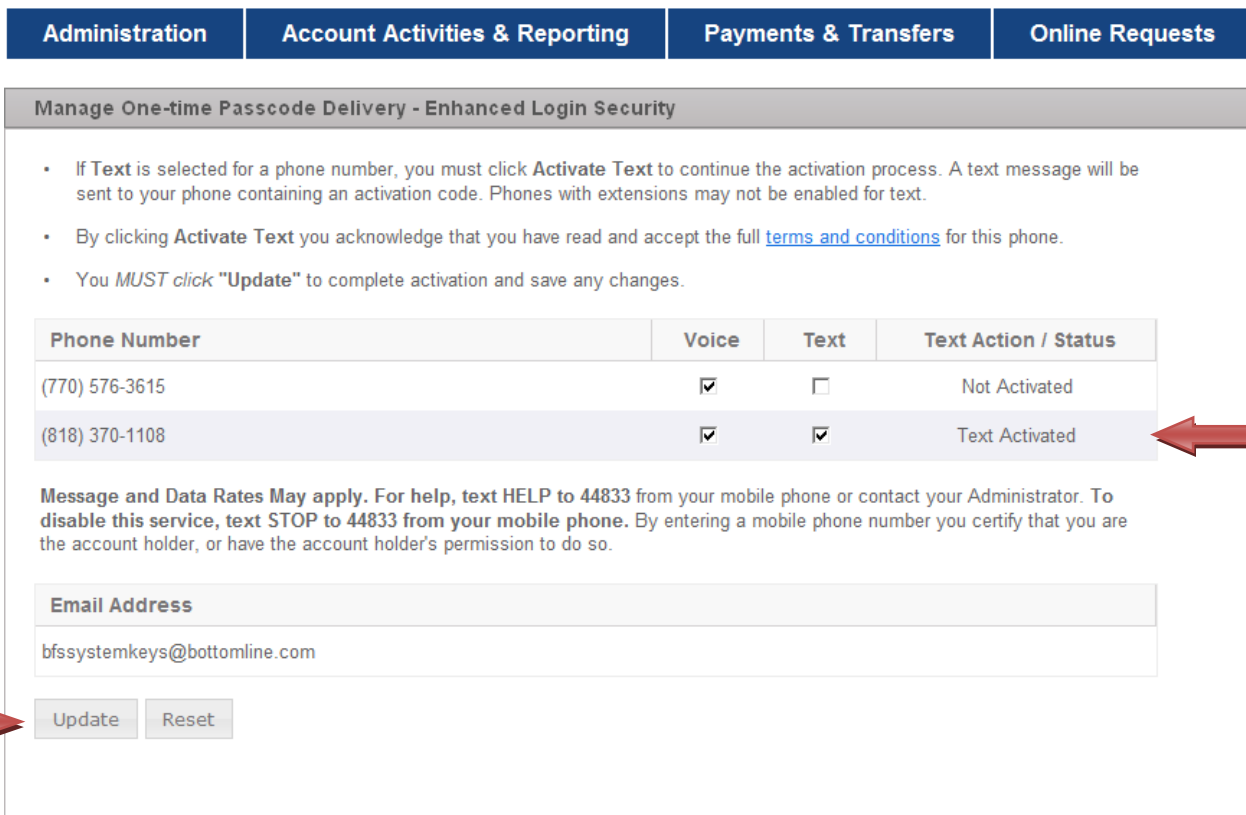
- If **Text** is selected for a phone number, you must click **Activate Text** to continue the activation process. A text message will be sent to your phone containing an activation code. Phones with extensions may not be enabled for text.
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**Email Address**

bfssystemkeys@bottomline.com



**Step 5:** Hit Update

Business User **MUST** hit Update before navigating away from the page. You will be presented with the Confirmation – Security Login Security screen once the MFA Delivery Options have been saved.

**\*\*Your cell phone has been activated for Text delivery. Text Message and the phone number will appear as an option when the user is required to provide a One-Time Passcode for any of the challenge points.**

**Maintenance User Profile for successful delivery of Enhanced One-Time Passcode**

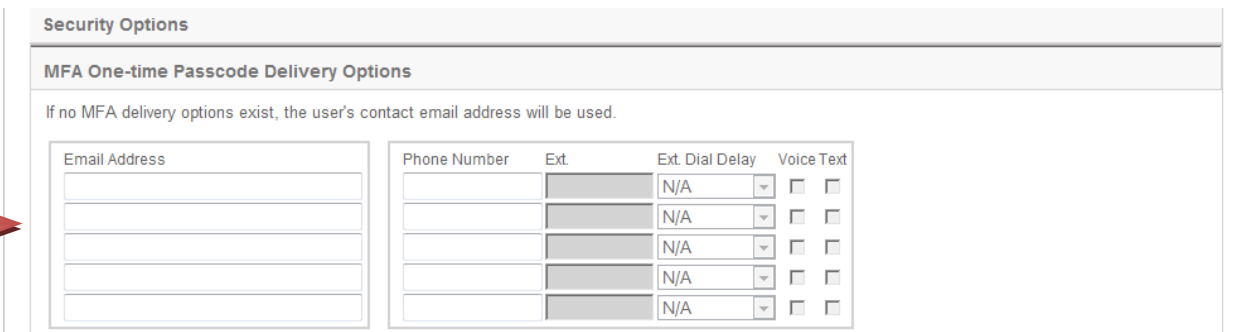
**Step 1:** Navigate to Administration > Add/Change/Remove Users



The screenshot shows a navigation menu with three main sections: Administration, Account Activities & Reporting, and Payments & Transfers. Under the Administration section, there are three sub-sections: Manage Users, Manage Company, and My Profile. The 'Add/Change/Remove Users' link under Manage Users is highlighted with a red arrow.

Administration	Account Activities & Reporting	Payments & Transfers
<b>Manage Users</b> Add/Change/Remove Users View User Activity Reporting	<b>Manage Company</b> Set Account Name Change Timeout Change Company Password	<b>My Profile</b> Change My Password Manage One-Time Passcode Delivery Set Main Page

**Step 2:** In the MFA One-Time Passcode Deliver Options section > Enter in phone number(s) and email addresses (if applicable).



The screenshot shows the 'Security Options' page. The 'MFA One-time Passcode Delivery Options' section is expanded. It contains a note: 'If no MFA delivery options exist, the user's contact email address will be used.' Below this, there are two columns of input fields. The first column is 'Email Address' with five empty text boxes. The second column is a table with five rows, each containing 'Phone Number', 'Ext.', 'Ext. Dial Delay' (a dropdown menu with 'N/A' selected), and 'Voice Text' (two checkboxes). A red arrow points to the first 'Email Address' field.

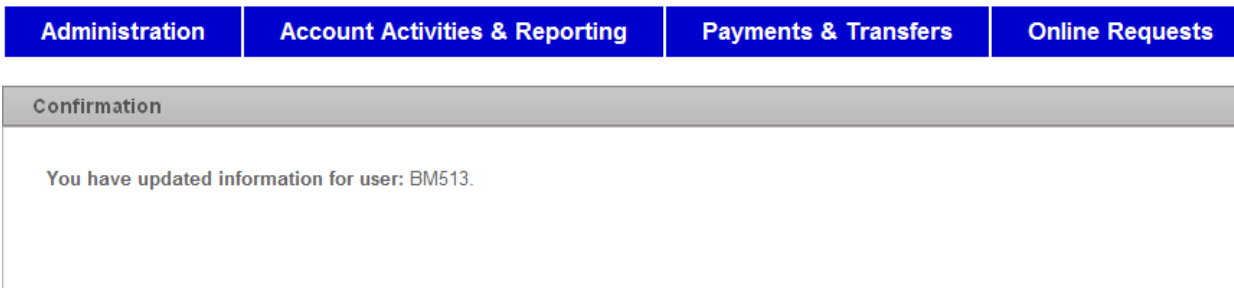
Email Address	Phone Number	Ext.	Ext. Dial Delay	Voice Text
			N/A	<input type="checkbox"/> <input type="checkbox"/>
			N/A	<input type="checkbox"/> <input type="checkbox"/>
			N/A	<input type="checkbox"/> <input type="checkbox"/>
			N/A	<input type="checkbox"/> <input type="checkbox"/>
			N/A	<input type="checkbox"/> <input type="checkbox"/>

**Note:**

- A user can have up to 5 email addresses and phone numbers
- Text option is greyed out; only the user can activate the text option via the Business Banking platform

**Step 3:** Hit update > You will be presented with a confirmation screen.

**Note:** Admin will be required to provide a OTP if the Security Challenge has been enabled for the company with changing/deleting a user



The screenshot shows a confirmation screen with a grey header bar containing the word 'Confirmation'. Below the header, the message reads: 'You have updated information for user: BM513.'

Administration	Account Activities & Reporting	Payments & Transfers	Online Requests
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Confirmation

You have updated information for user: BM513.