**Out-of-Band Authentication / OTP for ACH and Wire Originators**

1. Why the need for additional security?

One of the most difficult types of online fraud to combat is the type of fraud that occurs when a user's credentials – login ID and password – are compromised or stolen. Because the perpetrator has the user's credentials, when the perpetrator logs in, he or she appears to be the legitimate user. This poses a concern for Business Online Banking users who have the ability to send money outside the bank via ACH. The risk is that the perpetrator will add or modify a receiver, send money to an account at another financial institution, and then withdraw the money before the real user notices what has happened.

2. What is OOBA?

OOBA, or Out Of Band Authentication, provides an additional layer of security that safeguards certain online banking transactions.  It requires a user to go "out-of-band" or out of the Online Banking system and onto a separate system – phone, text or email – to validate a transaction before it can be completed.

3. What is OTP?

OTP stands for One-Time-PIN, a randomly generated password that can only be used once. When a user submits a request to send money outside the bank via ACH, Domestic Wire or International Wire, a one-time-PIN is required to complete the transaction. This PIN is sent to the user through a text message to their mobile phone, to an email address that is already on file or through an automated phone system that gives the PIN verbally to the user. After receiving the PIN, the user must enter it on-screen in Online Banking before the transaction can be completed. Since the phone, email and mobile phone are separate systems from Online Banking, out-of-band authentication is accomplished. In other words, it is much more difficult for a criminal to gain access to both a user's credentials and the one-time-PIN through a separate system.

4. Which businesses must use OOBA/OTP?

All Originators who submit Payroll, ACH Payments, Send A Files, Domestic Wires or International Wires via the Business Apps menu in Online Banking are required to use OOBA/OTP.

5. Which transactions require OOBA/OTP?

The following transactions require OOBA/OTP:
- ACH Credits – Payroll and ACH Payments
- Domestic Wire Transfers
- International Wire Transfers
- Send A File
- Changes to ACH or Wire payee records
- Changes to your OTP delivery information
- Changes to user information made through the Administration menu

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6. How do users enroll for OOBA/OTP?

Supervisor Business Users will be required to enroll on their next login in. Additional Users are enrolled for OTP by the account Supervisor via the Administration Menu under Business Apps in Online Banking.

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7. How does a Supervisor User enroll a Standard User?

After logging in, just follow these simple steps:

• Click 'Business Apps', then 'Administration'.
• Under 'Manage Users', click the name of the user.
• Click 'Enroll For One-Time PIN'.
• Enter 'Phone Number (Call Me)' and/or 'Mobile Number (Text Me)' and/or email address.
• Click 'Submit'.
• On the confirmation screen, click 'Send OTP'.
• Enter OTP on-screen, and click 'Confirm'.
• Your user is now enrolled for OTP

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8. How does a user change their OTP settings?

Just click 'Preferences', and then click 'OTP Settings'. From the OTP Settings menu, a user can edit their OTP phone numbers and validate (test) OTP to ensure the new settings work correctly. A OTP will be required to complete any changes.

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9. How does a user submit Payroll, ACH Payments, Domestic or International Wires with OTP?

• From the "Business Apps" menu, select "Payroll", "ACH Payments","Domestic Wire Transfers", "International Wire Transfers" or "Send A File".
• Enter the payment information or upload your file and click "Submit".
• Choose the OTP delivery method – "Call Me", "Text Me" or your email address – and click "Send OTP".
• After receiving the OTP just enter it on-screen and click "Confirm".

10. What if one user can only draft a transaction and another user must authorize it?

OTP is required on both Draft and Authorize, so each user will be required to enter a separate OTP each time Payroll, ACH Payments, Domestic or International Wires are submitted.

11. How does OTP work with recurring transactions?

OTP is only required at the time the recurring transaction is scheduled. After that, the payments will be processed automatically according to schedule, without needing an OTP each time.

12. Does the OTP expire?

Yes. Each PIN can only be used once, and expires after 3 minutes.

13. What happens if the OTP expires?

The user will simply need to request another OTP by clicking the 'Send OTP' button again. Up to three OTPs can be requested for a single submission. After the third unsuccessful attempt, the user will need to contact the bank for assistance.

14. What if a user enters the OTP incorrectly?

The transaction will not be completed unless the OTP is entered correctly. A user will have three tries to enter the OTP correctly. After three incorrect attempts, the user will need to contact the bank for assistance.