

### FIAT Registration and User Login/MFA Workflow

The registration process is covered below. The screens that a user sees upon subsequent logins are described at the end of this document.

		$\overline{}$	
Step 1: Click Enroll Link			Online Banking
New users will begin the r	egistration process by clicking the Enroll link.		User ID
financial institution may ch SSN) or to have a PIN fiel PIN upon initial registration password created by the u	requires a PIN to process the registration. Your noose to either auto-generate the PIN (ex. last 4 d on the registration form where the user will en n only. <b>Note:</b> The registration PIN is different fro user (shown in Step 2 below). The password (ar e user logs into Online Banking.	ter the	Password Login Forgot Password? Enroll   More Info
Step 2: Create	Secure Sign Up		الله الله الله الله الله الله الله الل
Username and Password	johnsmith123		Welcome to Online Banking Registration Form!
The user will be prompted to create their username (up to	Password	<ul> <li>Minimum of 6 characters.</li> <li>Use a mix of letters, numbers or symbols.</li> </ul>	Create Login
60 characters, if	Retype Password		Username
configured) and			Username
password (parameters set by your FI).	Personal Information (All fields are required)		Password
	have a second and a		Password
	Desktop		Retype Password
			Retype Password





# **Step 3: Complete Remaining Fields**

Fields shown at right are required. Additional fields are configurable and may vary based on your financial institution.

Your financial institution will create fields on the registration form that will be used to validate the user. Upon the user submitting the registration form, these fields will be validated with the information on your host system to facilitate automatic approval of the registration.

Note: At least one phone number is required. Up to three phone numbers may be collected if desired by contacting NCR's Digital Insight<sup>™</sup> Solutions Software Support.

First Name		MI
Last Name		Suffix
Date of Birth		
Mother's Maiden Name		
Social Security Number		
Contact Information		
Address1		▼
Address1 City	Zip	▼

Personal Information
First Name
First Name
MI
MI
Last Name
Last Name
Date of Birth
Date of Birth
Mother's Maiden Name
Mother's Maiden Name
SSN
SSN
and the state of the

Mobile (user scrolls to see contact info, etc.)



# Step 4: Bill Pay Enrollment The user may enroll in Bill Pay through combined enrollment (if offered by your financial institution) and must accept all terms and conditions. Email Address × Bill Pay gives you more control over your finances by allowing you to receive, view and pay bills all in one secure, online location. You tell us who to pay -I would like to enroll in free Bill Pay < a business or an individual - and then choose when to make the payment. You can even schedule I have read and accepted the Terms 8 payments in advance and set up recurring Desktop payments. Bill Pay allows you to pay all your bills from one place, and the electronic records of your payments keep you organized! Complete sign up I would like to enroll in free Bill Pay I have read and accepted the Terms & Mobile Conditions of service. Complete Sign up



# Step 5: Secure Sign Up Screens

#### **Financial Institutions with Real-Time Interface**

If the user's entries for the validation fields on the form are successfully verified against what is listed on the host, they will see the "**Sign up completed**" screen and the registration will be automatically approved. An email is not sent to the user if initial validation is successful. See Step 6 for the MFA screens that the user will see upon clicking "Confirm contact information".

#### Financial Institutions with Hybrid or Batch Interface

If your financial institution uses a batch connection to communicate with your host/DPV, a new user (newly opened account) would need to have his/her data included in your financial institution's batch upload before the Online Banking application can be validated. If the user data is already on the core and successfully validated, the user will see the "**Sign up completed**" screen at the time of registration.

Otherwise, the user will need to wait up to one full day (depending on the timing of the batch run(s) for your financial institution) before logging in to complete MFA setup as outlined in Step 6. During this time, the "**Pending review**" screen is displayed. The text on this screen may be customized to display timing that applies to your financial institution.

Sign up	p completed!	Sign up con	
100000000000000000000000000000000000000	bu can access your accounts, we need to confirm your information. We will take you through step by step. Confirm contact information	Welcome, Before you can acc accounts, we need contact informatic you through step b Confirm conta	d to confirm your on. We will take
	Pending review We are currently processing your application. It may take up to a couple business days before you can begin using online banking.		We are currently processing your application. It may take up to a couple of business days before you can begin using online and mobile banking. Go to homepage

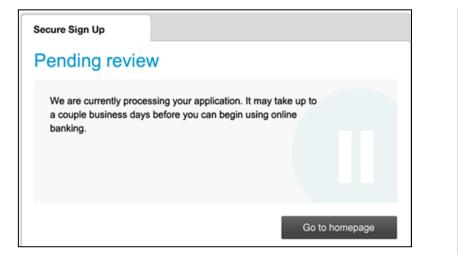


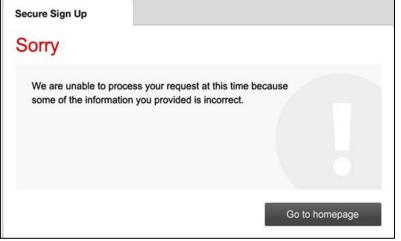
#### Validation Soft Fail

- If any of the validation fields that the user enters are different than what is listed on the host, the user's Online Banking registration will be placed in the "Pending" queue in the Registration Approval tool in Admin Platform.
- The financial institution will then have to review the user's entry against the host to approve or decline the user (covered in the Registration Processing course).
- Once the user has been approved by the financial institution, they will receive an approval email (not customizable). The user will login and be prompted with the MFA process (see Step 6).
- Note: see previous page for mobile view.

#### Validation Hard Fail

- If the social security number or member number that the user enters is not found on the host, the user's registration is declined.
- No further action is necessary from the user or the financial institution. For the user to register again, verify that the data on the host is correct.
- Failed registrations are captured in the Activity Report (event type = registration), but are not located in the Registration > Queue tool for Online Banking.
- Note: mobile view not featured.







# Step 6: Verify MFA Details

- Upon a successful registration, up to two phone numbers will be retrieved from the host and will be listed as the user's MFA numbers.
- These numbers will then be used for authenticating any future unrecognized devices, using the Forgotten Password tool in the future, or authenticating via the Mobile App. It is important to confirm that the number(s) are correct.
- The email address that the user entered on the registration form will also be available as an MFA option, if the FI has configured email as an MFA option.
- During subsequent logins, the user will be unable to edit their contact info on this screen.
- If the user doesn't see an option for email:
  - o your financial institution may have disabled the use of email for this user (via AP > Home > Support Dashboard), or disabled the email for all users; or,
  - o the user may be logging in with a mobile app. Read more about Out of Band Authentication by searching in the Knowledge Base.

Verify your contact

information

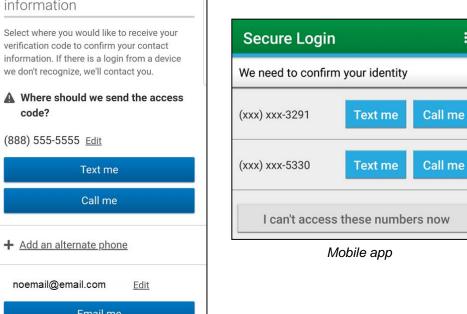
code?

(888) 555-5555 Edit

+ Add an alternate phone

noemail@email.com

elect where you would a login from a comput			our contact information. If there
/here should we s	end the code?		
<b>(</b> 650) 273-09	73 Edit	Call me	me
<b>(</b> 650) 944-78	96 Edit	Call me Text	me
bobsmith@te	st.com E	dit Email me	
			中文 I Español
		Ip or information send "help" to 448 mms & Conditions and Privacy Polic	<ol> <li>To cancel at anytime send "stop" to v</li> </ol>



Mobile browser

Email me

Text me

Call me

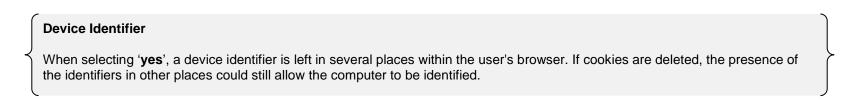


# Step 7: Enter Verification Code & Save Device

- Codes expire after 10 minutes and consist of 6 random digits.
- If the user is on their personal computer, they should register it (by clicking "Yes, this is a private computer") so that they don't get the MFA challenge screen upon next login. If they are on a public computer, they should choose "No, this is a public computer". Either button takes them in to Online Banking. Note: see section labeled Device Identifier.
- If the user is on a mobile app, they will receive a phone call or text, to which they must respond directly (i.e., pressing 1 when prompted on the call). The user will be taken directly into the app, and will not need to go through verification again, unless app gets wiped (cache/data deleted, or uninstalled/reinstalled).

	Verify your contact information	Secure Login :
	📞 Within a minute, you'll receive a	Calling you at (xxx) xxx-5330
Please verify your contact information.  Within a minute, you'll receive a verification code at ifs.usp.idc@gmail.com Once you receive the code just type it in. Open a new browser window to check your email.	verification code at 818-111- 1111 Enter access code	<b>Call coming</b> We'll complete your login once you finish the voice prompts.
Enter verification code here Didn't get the code?	Didn't get the access code?	Been a while & no call? Call me again
Save time by registering your computer. If this is your personal computer, register it now. We won't need to contact you the next time you log in.	Save time by registering this device. If this is your personal device, register it now. We won't need to contact you the	
Yes, register my private computer. No, this is a public computer. Desktop	next time you log in. Yes, register my <b>private</b> device	
	No, this is a <b>public</b> device	Mobile app

Mobile browser





**Upon subsequent logins,** the user may get prompted to verify their identity (usually, on desktop or mobile browser). Why? Because there was no device identifier found on the device (cell phone, tablet, computer). This can be due to:

- the user deleting their cache/cookies
- anti-virus software and/or the browser is set to automatically delete cache/cookies
- the identifier was corrupt (clearing cache/cookies will remove the corrupted identifier)

t looks like you are logging in from an unreco need to verify your identity.	gnized device. For security, we
(xxx) xxx-7237	
Text me	Call me
d********@ncr.com Email me	
Questions?	
I can't access one of these options.	
Why must I complete this step again?	

Desktop

# User Can't Access Any Option?

If the user does not have access to either of their phones or their email, the financial institution can generate a code on behalf of the user (via Admin Platform > Home > Support Dashboard).

The user should click on the first link under "Questions?". Then click the "I can't access one of these options" link to get to the screen where they can enter the code generated by the financial institution.

Q	uestions?
•	Lcan't access one of these options.
	If you don't have access to the verification option(s) listed on this page, you may contact us at 770-249-1200 and we will help you access your account.
	Enter your verification code
Þ	Why must I complete this step again?

**IMPORTANT:** If the user is already at the verification screen (because they choose a delivery method), the financial institution generated code can be entered there and is considered valid. However, if the user attempts to enter a code that they generated, it will not be accepted on the screen that is designed for the financial institution provided code.

#### Secure login

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

(xxx) xx	xx-7237
	Text me
	Call me
(xxx) xx	xx-5626
	Call me
d*****	***@ncr.com
	Email me
Quest	ions?
I can	't access one of these options.

#### Mobile browser