Multi-Factor Authentication (MFA)
– Frequently Asked Questions

1) Why is my online banking experience changing?

We take our obligation to protect our customers seriously. To make your online banking experience as secure as possible, we are introducing a new security feature called Multi-Factor Authentication (MFA). After you enroll in this new security system, most of the time, your logon will be the same as it was before. The only difference is that now you will have an extra layer of security working behind-the-scenes to protect your account 24/7, even when you are not online.

2) What is Multi-Factor Authentication (MFA)?

MFA stands for Multi-Factor Authentication. It is a new security system that adds an extra layer of protection to your Internet Banking account by letting you know you're at our legitimate Internet Banking site, and letting us know it's you accessing your account.

Letting you know you're at our legitimate Internet Banking site

Multi-Factor Authentication will help you distinguish our Internet Banking site from a look-a-like. Upon registering for this new security feature, you will receive a personal image and phrase, which will become a shared secret between you and us. When you see the image and phrase displayed on the screen, you can be confident that you are at our Internet Banking site and that it is safe to enter your password. It is important to make sure that you NEVER enter your password without seeing your personal image and phrase.

Letting us know it's you accessing your account

If the security system does not recognize the computer being used when you log on to our Internet Banking site, it will ask you to verify your identity by prompting you to either answer a security question or enter a one-time password that is sent to your personal e-mail address.

When you log on to our Internet Banking site from a different computer, you are asked to answer a security question or enter a one-time password to protect your account. You can choose to register your computer so that the system will remember it in the future, in which case it will not ask you to answer a security question or enter a one-time password the next time you log on from that computer.

3) Why do I need this new security system?

The increase in threats to the security of personal financial information and funds is causing concern among financial institutions and regulators. To address these concerns and adhere to the Federal Financial Institutions Examination Council's suggestion, we are adding an extra layer of security to our Internet Banking site. This new level of security helps you guard against fraudulent online activities like "Phishing" (malicious requests for your personal information) and identity theft.

4) What is Phishing?

Phishing, (pronounced fishing), is the act of sending an e-mail to a user falsely claiming to be a legitimate enterprise in an effort to scam the user into surrendering private information. The e-mail directs the user to visit a web site where they are asked to update personal information, such as passwords and credit card, social security, and financial institution account numbers that the legitimate enterprise already has. The web site is designed to steal the user's information, which is often used for identity theft. The e-mail may state something like, "Your account will expire if you do not log on and update your profile."

5) How does the new security system work?

When you visit MinnStar Bank, you know our faces and we know yours. Our new security feature does the same thing over the Internet. When you enroll, you will receive a secret image and phrase known only to you. Whenever you log on to your Internet Banking account, the system will display this image and phrase so you can feel confident that you are accessing our legitimate Internet Banking site. **Remember: Never enter your password without seeing your personal image and phrase.**

The security system also checks the computer that you are using to access your Internet Banking account. Typically you will access your account from one or two computers, such as your work and home machine. The system remembers your computer(s) if you choose to register them. If you log on from a computer that has not been registered, the system will take additional steps to verify your identity, such as asking you to provide the answer to your own personalized security questions or asking you to enter a one-time password that is sent to your e-mail address.

6) When will I be asked for more information?

When you first enroll in the new security feature, you will receive a randomly assigned image and choose your personal phrase. You will also be asked to answer some questions, provide an e-mail address, and decide whether to register your computer. You can choose to change or update the image, phrase, e-mail address, questions and answers at any time. You will only be prompted to enter additional information when you use a computer that is not registered.

7) When should I register my computer?

When you initially enroll, or anytime you successfully log on to an unregistered computer, you can choose to register the computer you are using.

- If you choose to register that computer: You will not need to answer a security question or enter a one-time password the next time you log on from that computer. You may want to choose this option if you are using a personal home or work computer.
- If you choose NOT to register that computer: The system will prompt you to answer a security question or enter a one-time password that is sent to your e-mail address to validate your identity the next time you log on to your account. You should choose this option if you are using a public terminal.

8) How am I more secure with the new security system?

The new security system displays a secret image and phrase to protect you from accidentally logging on to a phony Internet Banking site. In addition, if your user name and password are stolen, the third party will still not be able to access your account because he/she is not at your registered computer. And since the computer is not registered, the system will either prompt you to answer a security question, to which only you know the answer, or e-mail a one-time password to your personal e-mail address.

9) How do I sign up for the new security system?

Expect to be prompted at some point while banking online to enter additional information. At this time, the system will randomly assign you with a secret image, which you can change after you log on to your account. You will also select a phrase that will appear under the image on the Internet Banking site. The combination of the image and phrase is only known to you and the system. When you see your personalized image and phrase, you can be assured that you are logging on to your actual Internet Banking site.

You will also be asked to provide a personal e-mail address, select security questions to which only you know the answers, and choose whether or not to register your computer. Once this occurs, you have added a layer of protection to your account.

10) How do I know if the new security system is working?

You only need to complete the enrollment process once. Afterwards, it will work automatically. That means you are being protected 24/7 — when you're online and when you're not.

11) Can I upload my own secret image?

To keep the enrollment as simple as possible, you cannot upload your own image. However, the security system offers a variety of images that you can choose from.

12) Can I change my secret image and phrase?

Yes, you can change your secret image and phrase at any time. To make the change, go to the Options menu after you log on to your account.

13) Can I change my security questions/answers or e-mail address?

Yes, you can change your security questions/answers or e-mail address at any time. To make the change, go to Options menu after you log on to your account.

14) Is the e-mail address required to enroll?

Yes. If the system does not recognize your computer during a future log on attempt, you may be asked to enter a one-time password that will be sent to the e-mail address that you provide. You should provide an e-mail address that only you can access. Since an unauthorized user will not have access to your e-mail to obtain the one-time password, they will be unable to log on to your account.

15) Can I enter more than one e-mail address?

No. The e-mail address provides you with a one-time password that is needed to access your account. To keep this information secure, it will only be sent to one address.

16) Is the one-time password provided for the e-mail challenge case sensitive?

Yes, it is. The one-time password that is sent to your e-mail address will be displayed in the cases that you should use.

17) Are the answers to the challenge questions case sensitive?

No. In an effort to make the challenge questions easy for you to remember, they are not case sensitive.

18) What keeps somebody from stealing my secret image and phrase?

The system only shows your secret image and phrase if you log on from a computer that you have registered, if you correctly answer a security question, or if you enter a one-time password from your e-mail. So, an unauthorized person cannot access your image and phrase.

19) Why am I being asked to answer a question or enter another password when I try to log on?

The system asks you a security question or sends you an e-mail with a one-time password when you log on from a computer that it doesn't recognize. This is to prevent someone with stolen passwords from logging on to your account from a remote location. Since only you know the answer to the security questions, and only you can retrieve the password from your e-mail, the system will know whether it's really you.

Generally you will be asked to answer a security question or enter a one-time password only when you log on for the first time from a new computer. After you answer the question or enter the one-time password, you will be asked if you would like to register this computer for future logons. If you are using a personal computer and plan to use it again to access your account, you can answer yes. If you are using a public terminal, you will want to answer no.

20) Can I access my account from multiple computers?

Yes. There is no limit to the number of different computers you can use or register to log on to your Internet Banking account. However, if you log on from a new computer or a public terminal, you will need to go through one extra step of identification validation. This helps protect you by keeping an unauthorized person from accessing your valuable information.

21) I am not an Internet expert. How easy is it to use the new security system?

It is extremely simple. You don't need to memorize anything new—just use the site as usual and look for your personal image and phrase at logon.

22) I share my computer with someone who has their own MinnStar Bank account. Can both of us still log on from the same computer?

Yes, you can both use the same computer to log on to your individual accounts. There is no limit to how many people can log on to the Internet Banking site from the same computer.

23) What happens if someone steals my password? How will the new security system keep them from accessing my account?

When someone tries to log on using your user name and password, the system will recognize that they are logging on from a different computer. It will either ask them a security question or send them an e-mail containing a one-time password that they will need to enter. Since only you know the answer to your security questions, and only you can access your e-mail account to obtain the one-time password, they will not be able to log on.

24) I am trying to logon from my own computer, but the Internet Banking site is not showing me my secret image and phrase. Instead, it is asking me to choose another form of authentication to validate my identity. What is happening?

This might happen in rare cases if you have deleted all cookies on your computer or if you have not registered that computer with the new security system. The additional authentication is a way to validate your identity. The

system is allowing you to choose whether you want to answer a security question or enter a one-time password that the system will send to the e-mail address that you provided at enrollment. Before answering a security question or entering your password, make sure that you are going to the legitimate MinnStar Bank web site. The easiest way to ensure this is by typing MinnStar Bank's website URL directly into your web browsers address field, entering your access ID at the Internet Banking login and clicking submit to be presented with your security question. Then, after you correctly answer the security question you should see your secret image and phrase. If your secret image and phrase is there, you can be confident that you are at our legitimate Internet Banking site and can enter your password.

25) I already have anti-virus software and a personal firewall installed on my computer. Why do I need this?

It's good that you use anti-virus software and a personal firewall. Be sure that you keep both software programs up-to-date for the best possible protection against viruses, Trojans, and hackers. This new security feature protects against other threats, such as a stolen user name and password. It works with your other personal security programs, but it does not replace them.

26) What do I do if I am locked out from my account?

You will have to contact MinnStar Bank to clear the lockout.

27) If I enter an invalid User ID, why will the system still prompt me to answer a question or enter another password?

When logging on to your Internet Banking site, a secure multi-factor authentication system is working in the background to verify your identity. The system will prompt you to answer a question or enter another password to prevent User ID harvesting; which is a type of phishing. If you enter an invalid User ID, you should return to the login screen and re-enter the correct information.

28) Is my personal information still safe?

Yes. In fact, your personal information is safer than ever before because the security system is making sure it is really you and not an unauthorized user trying to access your information.