

Online Banking Enhanced Security Upgrade



Applying stronger safeguards to the authentication process of accessing your Riverside Community Bank Online Banking account adopts the latest security requirements provided by the federal government as well as complies with best industry practices on protecting you and your finances.

We have always made use of multi-layer security, with security questions adding the back-up layer to your username and password. However, "Challenge Questions" have become not-so-challenging for the "would-be hacker." Challenge Questions have also at times been more of a "challenge" to all of us trying to remember which questions we selected and the answers.

With this update, we are replacing the challenge question layer with an enhanced security layer that is validated outside of the Online Banking platform via your phone number(s). Receiving the access code outside of the device you are authenticating helps prevent that information from being captured by a virus or malware on the device. You may experience a similar process with other secure financial sites, as a result of a new guidelines that have been established by the Federal Financial Institution Examination Council (FFIEC).

Member FDIC

Login Security Authentication Upgrade

When logging into the new technology platform for the first time, you will go through a one-time authentication upgrade experience where your username, password and phone numbers will be verified to ensure that you meet the minimum criteria set forth for the new platform. All customers will go through this workflow, and there is no opportunity to defer or to bypass this step.

When you log in for the first time, you will see the login security landing page. This page describes the changes that will be occurring, shows the components of multifactor authentication (something you know – the password – and something you have – a phone) and describes the benefits of using multifactor authentication. Click the Let's get started button to start the upgrade.

We're enhancing your security settings

<p>What's changing? We are upgrading your security. So, if we don't recognize your computer, we will ask you to verify your identity by sending you a verification code to your phone.</p> <div style="display: flex; justify-content: space-around;"> <div data-bbox="170 1501 462 1701"> <p>Unrecognized computer?</p> </div> <div data-bbox="609 1501 755 1701"> <p>Get the verification code</p> </div> </div> <div style="margin-top: 20px;">  <p>Have your phone handy. A cell phone works best, but any phone will do.</p> </div> <div style="text-align: right; margin-top: 10px;"> <p>Let's get started</p> </div>	<p>STEP 1 Review login information</p>	<p>STEP 2 Update phone numbers</p>	<p>STEP 3 Finish verification</p>
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Step 1 – Update Login Information

Step 1 will examine your credentials and will require you to update anything that does not meet the requirements and will vary depending on the compatibility of your username and password. Once your username and password meet the criteria (or if they already did previous to the upgrade), then you can click the Next step button to continue to the next screen 8. There are four different scenarios depending on whether the username or the password need to be updated.

No Changes Required

 **We are boosting your security settings**

STEP 1 Review login information	Great! Your current username & password are fine. Your user name jjohnson Password ***** <input type="button" value="Go back"/> <input type="button" value="Next step"/>	STEP 2 Update phone numbers	STEP 3 Finish verification
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If the username and the password both meet the criteria then no action will need to be taken (see above).

Update Username

 **We are boosting your security settings**

STEP 1 Review login information	Update your login information Number only usernames are no longer allowed Username <input type="text"/>  Password ***** <input type="button" value="Go back"/> <input type="button" value="Next step"/>	STEP 2 Update phone numbers	STEP 3 Finish verification
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If password meets the criteria but the username does not, you will be instructed to update it (as shown above). Your choice will be validated both against the necessary criteria and against the database to ensure that another user does not already have the same username. Once the username has been validated click Next step to continue to the next screen.

Update Password

We are boosting your security settings

STEP 1 Review login information	Update your login information Your username: jjohnson Create a stronger password New password <input type="password" value="•••••"/> Retype password <input type="password"/> <input type="button" value="Go back"/> <input type="button" value="Next step"/>	STEP 2 Update phone numbers	STEP 3 Finish verification
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✔ Six or more characters
▶ Use a mix of letters, numbers, or symbols
▶ Passwords must match

If the username meets the criteria but the password does not, you will have to create a new password. Using the fields, you will be able to enter the password and receive validation as you go along regarding your password meeting the necessary criteria (indicated by a green check mark).

Once the username has been validated, click Next step to continue to the next screen.

Update Username and Password

We are boosting your security settings

STEP 1 Review login information	Update your login information Number-only usernames are no longer allowed Username <input type="text"/> Create a stronger password New password <input type="password"/> Retype password <input type="password"/> <input type="button" value="Go back"/> <input type="button" value="Next step"/>	STEP 2 Update phone numbers	STEP 3 Finish verification
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Must be at least six characters long

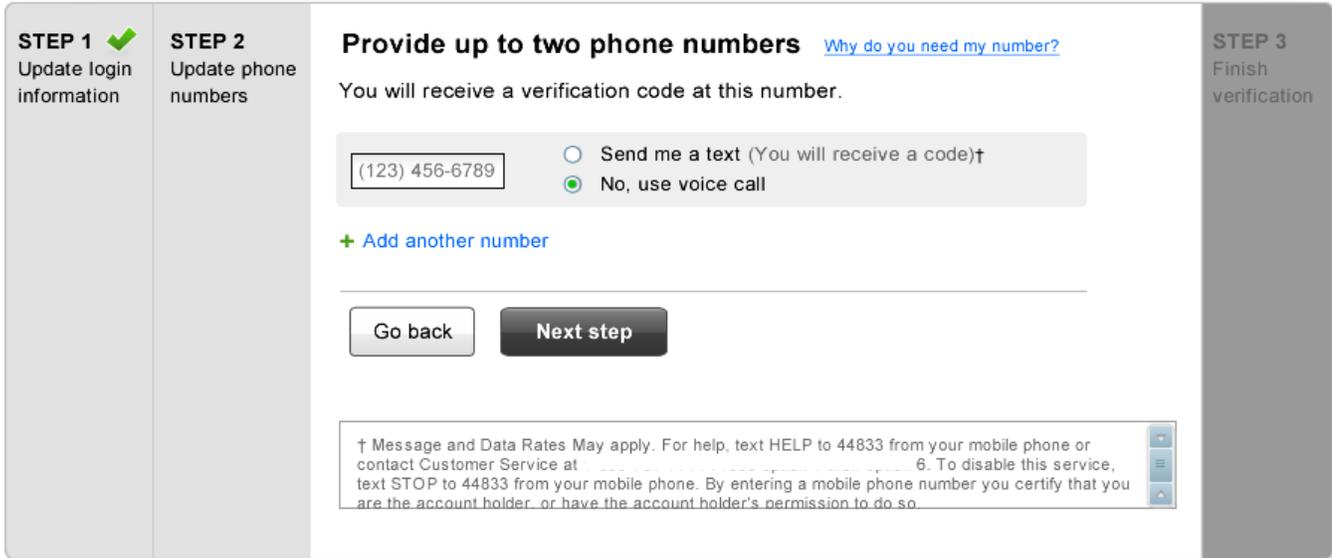
▶ Six or more characters
▶ Use a mix of letters, numbers or symbols
▶ Passwords must match

If neither the username nor the password meets the necessary criteria, you will need to enter a new username and new password in the fields provided. The process will be the same as to the above two sections with both areas rendered to the screen.

When finished, click the Next step to continue to the next screen.

Step 2 – Adding Phone Numbers

We are boosting your security settings



STEP 1  Update login information

STEP 2 Update phone numbers

Provide up to two phone numbers [Why do you need my number?](#)

You will receive a verification code at this number.

Send me a text (You will receive a code)†
 No, use voice call

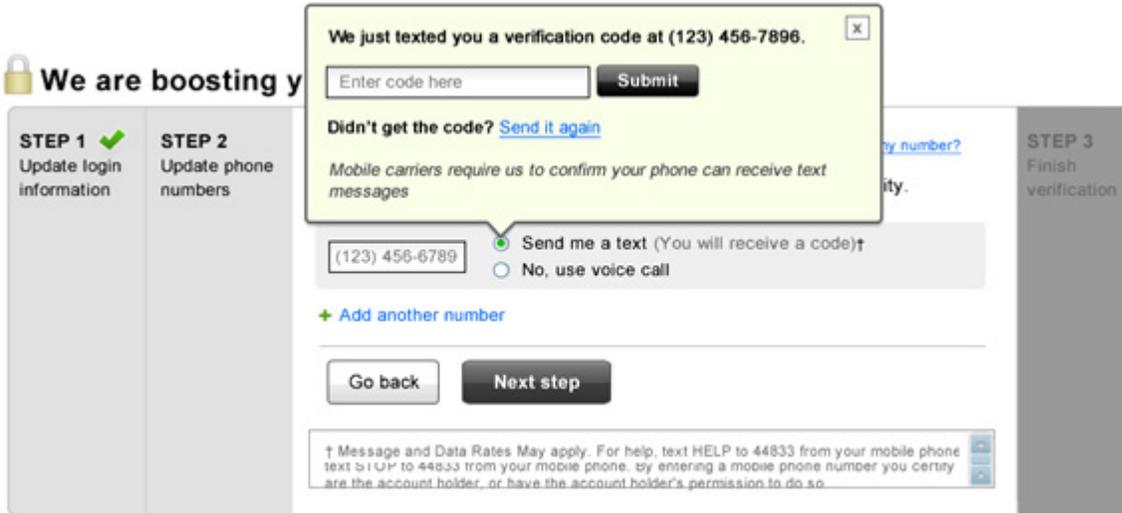
[+ Add another number](#)

† Message and Data Rates May apply. For help, text HELP to 44833 from your mobile phone or contact Customer Service at 1-800-448-3333. 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.

STEP 3 Finish verification

Once you enter a phone number, you will be eligible to receive the one-time passcode via voice, and you will be presented with the option to also enable that phone to receive codes via SMS. If you want to enter more than one phone number, you can click the Add another number link to enter one additional phone number.

Enabling a phone number for SMS



STEP 1  Update login information

STEP 2 Update phone numbers

We are boosting your security settings

Provide up to two phone numbers [Why do you need my number?](#)

You will receive a verification code at this number.

Send me a text (You will receive a code)†
 No, use voice call

[+ Add another number](#)

† Message and Data Rates May apply. For help, text HELP to 44833 from your mobile phone or contact Customer Service at 1-800-448-3333. 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.

STEP 3 Finish verification

We just texted you a verification code at (123) 456-7896.

Enter code here

Didn't get the code? [Send it again](#)

Mobile carriers require us to confirm your phone can receive text messages.

If elect to enable a phone number for SMS, you should select the Send me a text option. Upon making a selection, an overlay box will appear, and a verification code will be sent to your phone. Once the code is received, enter the verification code and click Submit; if correct, the dialog box will disappear, and the phone will be SMS enabled. If you did not receive the code, click on the Send it again link and the same code will be sent to phone. If you choose not to enable the phone at this point, click the x at the top of the overlay box; the box will close, and the option will revert to No, use voice call.

Step 3 – Finish Verification

 **We are boosting your security settings**

STEP 1  Update login information	STEP 2  Update phone numbers	STEP 3  Finish verification
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Verify your identity by phone

 **Call me at**

(123) 333-6666 **(123) 345-5678**

You will receive a verification code by phone

We just sent you the code at (123) 456-6789

Enter code here

Skip identifying myself by phone in the future for this computer.
This computer is private and has protections against viruses and malware.

Finish verification Didn't get the code? [Try again.](#)

If you are having a problem completing the steps, call 1-(800) 555-1212.

Step 3 will prompt you to verify one of the phones saved during Step 2 to complete the upgrade. The user will be presented with methods available to them and with the phone numbers available for each method.

You can click on the phone that corresponds to the number and method by which you will receive the one-time passcode. Once you click on a button, a one-time passcode will be sent to your phone, and the gray box will expand to show where you can input the code.

Once the passcode is received, you will then enter the passcode in the text field provided and click the Finish verification button to complete the process.

If you did not receive the passcode, click the Try again link which will cause the box to contract back to its original state and allow you to choose either the same number/method or to choose a different one (if available). At this time you can click the checkbox below the active phone numbers to skip the phone-based authentication step in the future.

 **We are boosting your security settings**

STEP 1  Review login information	STEP 2  Update phone numbers	STEP 3  Finish verification
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 **Congratulations! Your new security settings are now ready**

The next time you log in and we don't recognize your computer, we will ask you to verify your identity by sending a security code to your phone.

415-555-1212 or 415-121-5555

Skip identifying myself by phone in the future for this computer.
This computer is private and has protections against viruses and malware.

Go to online banking

Frequently Asked Questions

Why are you changing the security standards?

We care deeply about keeping your money safe while providing you with easy access to your accounts. With the continued growth of online banking, there are increased needs for greater security standards to keep you and your money well protected. In addition, the government issued new guidelines in 2011, calling for enhanced security measures for online banking. Thus, we are upgrading our security procedures to provide you with the best protection available. Our new security standards will make it even safer for you to monitor and manage your money while safeguarding against unauthorized access to your accounts.

What are the changes?

There is one key change that you will need to complete now: 1. We will ensure that your login is as strong as it can be. User IDs must be six characters long and they can't be made up of only numbers (e.g. alphabetic or alphanumeric). They can be made up of a combination of letters, numbers and the following special characters: @\$*_-=.!.~. If your current login does not meet these upgraded minimum requirements, you will be prompted to create a new username and if you currently use your member ID, you will need to create a new username.

Once the upgrade is complete for all users, there will be one final step for you to take:

2. We are also implementing a new requirement to verify your identity by phone when you log in. After providing your username and password, you will be asked to provide a phone number for a phone that you have with you. We will immediately send an access code to your phone (via voice or via SMS text message) that you will enter into your computer to complete your login. You can opt to have this computer remembered, so you do not need to repeat this step each time you log in.

However, you must obtain a new access code for each computer or mobile device you use to log in that is not remembered on the system.

How will using my phone make my account safer?

We are implementing what is known as "multifactor authentication" which makes it more difficult for phishers and attackers to access your accounts without you knowing it. While this might seem unfamiliar, you actually use it every time you visit an ATM. When you access your account from any ATM, you need both your ATM card (something that you have) and PIN (something that you know). We're implementing the same type of protection by using both your password and your phone to access your account. By

doing this, even if an attacker or a phisher manages to steal your password and tries to use it to log in, they would be unsuccessful because they would need your phone as well.

Is there anything I need to do?

If you do not complete the update before the security upgrade goes live, then you will be asked to update this information upon future login. At that time, you also must have a phone handy and provide the phone number to receive your access code.

You will need this phone every time that you need to receive an access code.

Will I always need to use both my password and my phone from now on?

The first time you attempt to log in from a new computer, you will need to use both your password and the access code you receive on your phone in order to log in. If you are accessing from a private computer that you personally use, you can opt for the system to remember your computer for future logins. (See the screen example below.)

By doing this, you will not need to repeat the step of obtaining

The screenshot shows a web form for phone verification. At the top, it says "Verify your identity by phone". There are two columns: "Text me at" with a phone number field containing "***-***-7896" and "Call me at" with two phone number fields containing "***-***-7896" and "***-***-9179". Below this, it says "You will receive a verification code by phone". Then, "We just called you at ***-***-7896." followed by an "Enter OTP here" input field. A checkbox is checked, with the text "I would like to skip this step in the future on this computer. This computer is private and has protections against viruses and malware." circled in red. At the bottom, there is a "Submit" button and a link "Didn't get the code? Show my options".

an access code via phone, and you will only need your username and password in the future to log in.

For the best security protection, we suggest that you always use both your phone and your password. If you do opt to have your computer remembered, we recommend that you do so only on computers that you personally own and that have the latest updates and virus protection software installed on them.

How about if I log in from another computer or mobile device?

The first time you log in from another computer or mobile device, you will need to use both your password and a new phone access code to log in. However, you can choose to have your new computer/mobile device remembered on the system so you only need your username and password for future access to your account online.