



Online Banking User Guide

What is Multifactor Authentication (MFA) and how do I get a Secure Access Code?

What is Multifactor Authentication?

Multifactor Authentication or MFA is a process where you are required to provide a combination of “known” and “unknown” information to access your account. For Online Banking, your “known” information is your Login ID and password. Your “unknown” information is a Secure Access Code.

What is a Secure Access Code?

ENB uses a randomly generated code number that is sent to you via contact information that we already have on file.

Will I need a Secure Access Code each time I login to Online Banking?

No, we require a Secure Access Code:

- 1) Whenever you use a computer that has not been registered with Online Banking, and
- 2) For your security, we will randomly require from time to time.

Once you successfully login to your account, you will have the opportunity to register your computer so you can access your accounts using only your login and password on that computer. Registering your computer requires our online banking system to put a secure token, or cookie, on your computer. If this cookie is removed you will need to re-register your computer. If your computer’s browser is set to delete cookies upon exit, this will trigger the request to enter a Secure Access Code each time you log in.

How do I get a Secure Access Code?

The following steps will guide you through getting a secure access code. Secure Access Codes are randomly generated once you select a delivery method. For your security, the delivery channel field is not editable. Only contact information that ENB has on file for you is displayed (masked for your protection).

Step	Action
1	Enter Login ID and password and press the LOGIN button. <div data-bbox="821 1402 1170 1682" style="border: 1px solid black; padding: 10px; margin: 10px auto; width: fit-content;"> </div>

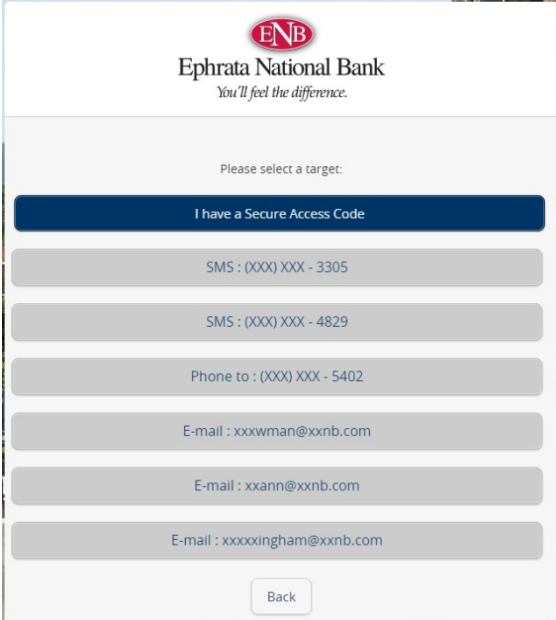
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Online Banking User Guide

What is Multifactor Authentication (MFA) and how do I get a Secure Access Code?, Continued

How do I get a Secure Access Code?, continued

Step	Action
2	<p>Select the delivery channel for your Secure Access Code and click the SUBMIT button</p> <p>Note: Delivery channels are based on the contact information that ENB has on file for you.</p> 
3	<p>Check your requested delivery channel for your Secure Access Code</p> <p>SMS Text Message: Secure Access Codes sent via SMS Text Message will appear as coming from 878-787. This is not your secure access code. You will need to open the text message to view the code.</p> <p>Email Message: Secure Access Codes sent via email can be viewed in your email program or web-based email. The email will come from Notifications@EphrataNationalBank.com</p> <p>Phone Delivery: Phone calls with your secure access code will be made almost immediately after you click "submit". For security purposes, the Secure Access Code will not be left on voicemail. The code will be referred to as a "Temporary Access Code" in the message.</p> <p>Secure Access Codes expire 40 minutes after delivery. Once a code is used, it expires and cannot be reused. You will need a separate access code for each login that you wish to register.</p>

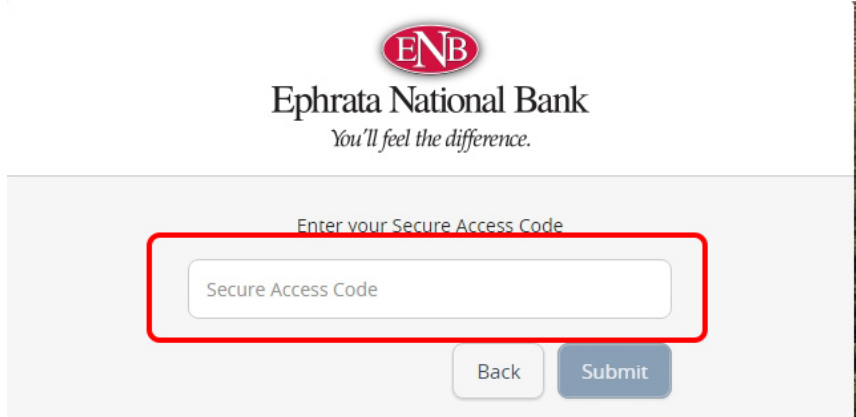
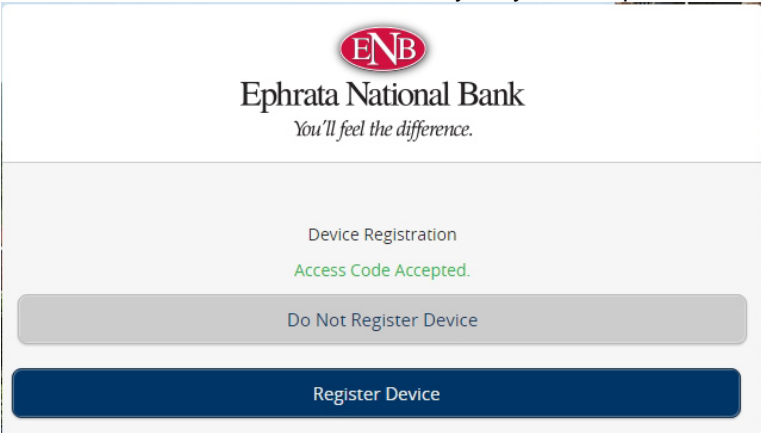
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Online Banking User Guide

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How do I get a Secure Access Code?, continued

Step	Action
4	<p>Type the Secure Access Code in the SECURE ACCESS CODE text box and click the SUBMIT button.</p>  <p>The screenshot shows the Ephrata National Bank logo and tagline. Below it, the text 'Enter your Secure Access Code' is displayed. A text input field labeled 'Secure Access Code' is highlighted with a red rectangular box. Below the input field are two buttons: 'Back' and 'Submit'.</p>
6	<p>Choose whether or not to register your browser or device. If you choose to register your browser or device, you will register your computer with a secure token (cookie) and you won't need to continually request a Secure Access Code to access your account. You should only do this if you're comfortable with the level of security on your computer.</p>  <p>The screenshot shows the Ephrata National Bank logo and tagline. Below it, the text 'Device Registration' is displayed. Underneath, the text 'Access Code Accepted.' is shown in green. There are two buttons: a grey button labeled 'Do Not Register Device' and a dark blue button labeled 'Register Device'.</p>