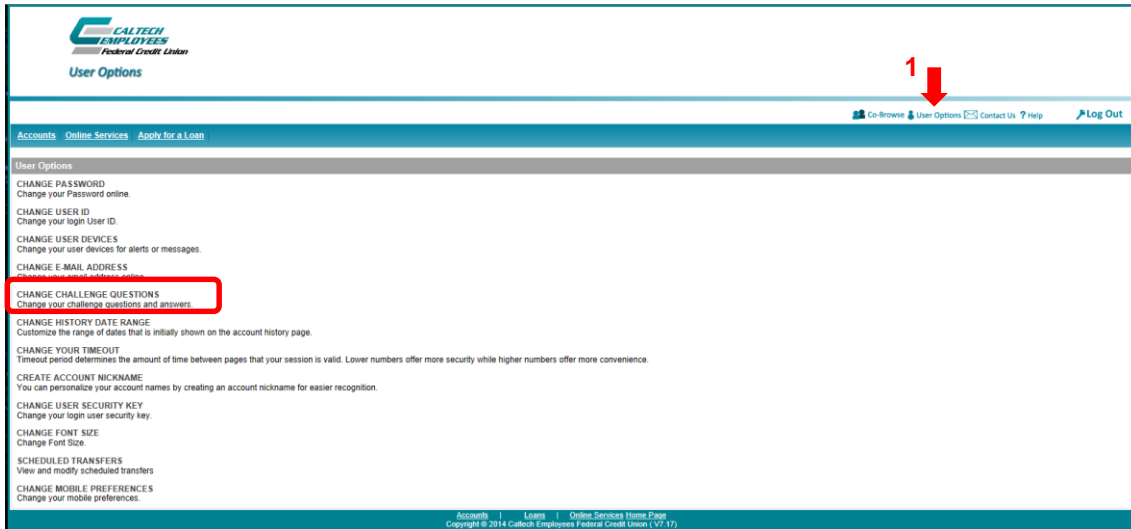


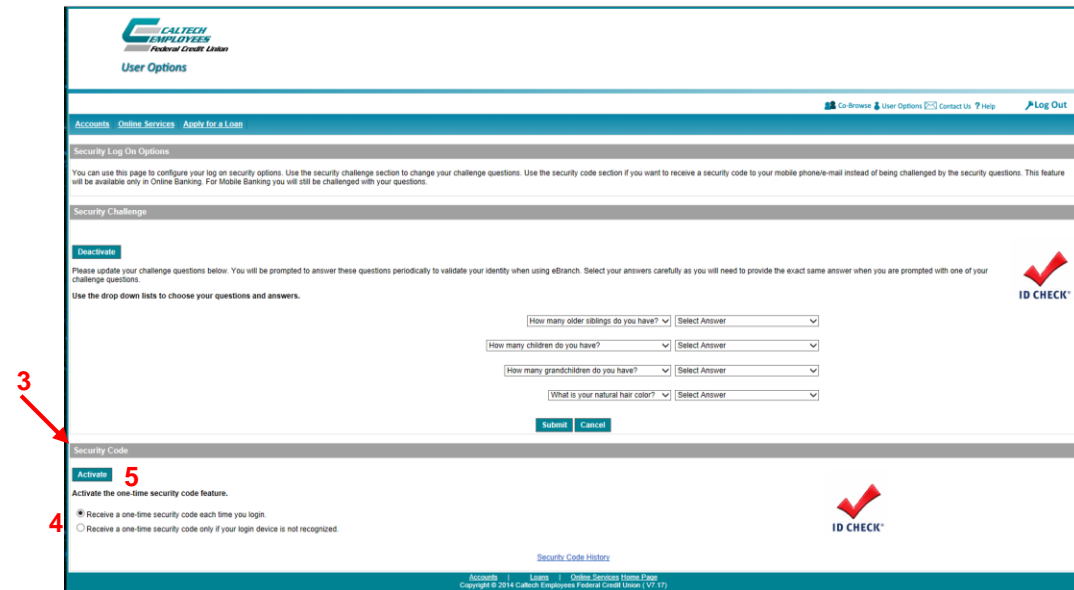
Regulations require all financial institutions to have Multifactor Authentication on all online account access systems. We use Challenge Questions as our primary choice for Multifactor Authentication. In addition, you may also want to activate a second layer of security called, “Two-Factor Authentication” which is a one-time Security Code. A Security Code is an alphanumeric code automatically generated and sent to you via email or text message.

Here are the steps for activating the Security Code option for eBranch.

1. Once logged into eBranch, click on “**User Options**”
2. Click on “**Change Challenge Questions**”.



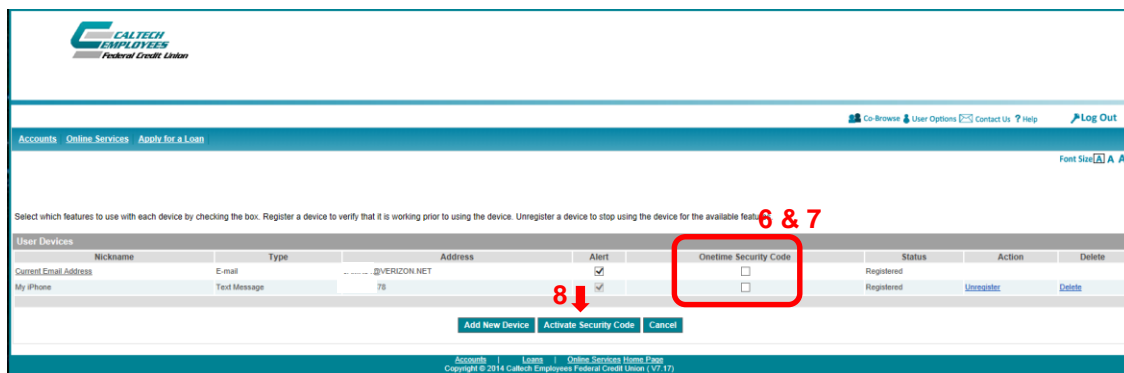
3. In the section of the page titled, **Security Code**, you have two options to choose from;
 - “Receive a one-time security code each time you login.” or
 - “Receive a one-time security code only if your login device is not recognized.”
4. Check the radio button for the option you wish to have.
5. Click the “**Activate**” button.



6. On the next screen, you will select which device you want to receive the security code on. You have three (3) options:
 - Receive an email,
 - Receive a text message, or
 - Receive both; an email and a text message

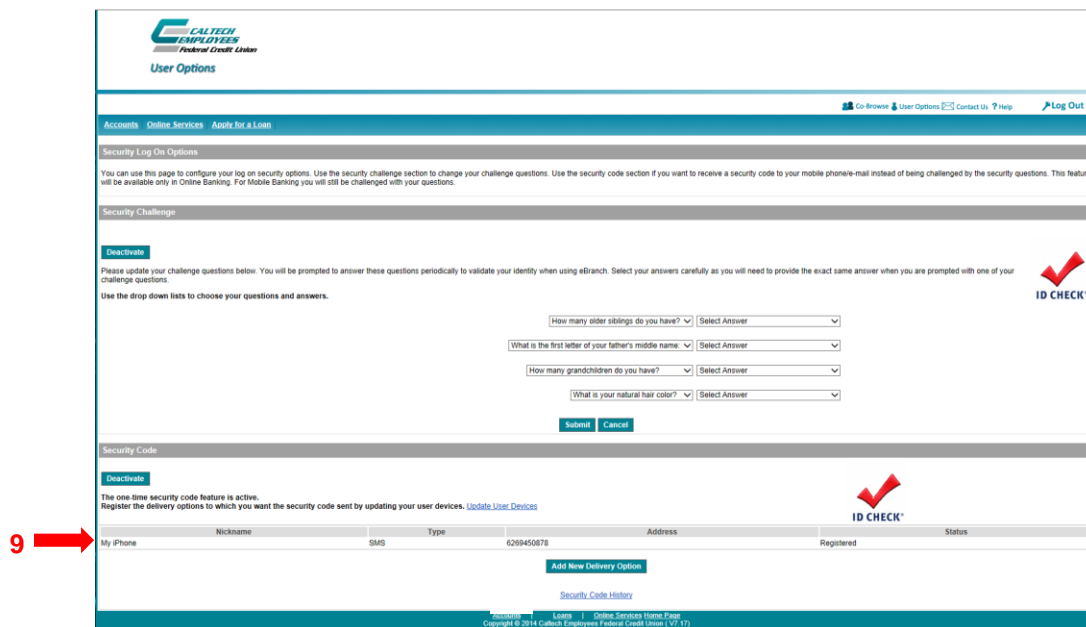
If the device you want to receive the security code on is not listed, you will need to add the device first. [Click here to view the Adding a User Device Tutorial.](#)

7. In the “Onetime Security Code” column, check the box for email, text message, or both.
8. Click the “Activate Security Code” button.



You will be returned to the “Security Log On Options” screen.

9. In the “Security Code” section, you will now see your device listed. You are now set-up to receive a Security Code.



Should you decide later that you no longer want to use a Security Code, you would simply return to this screen and click the “Deactivate” button.