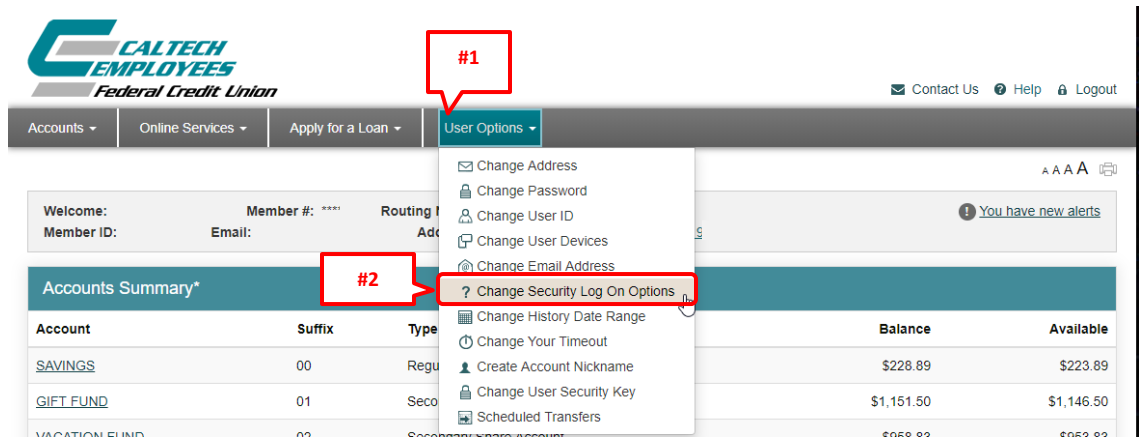


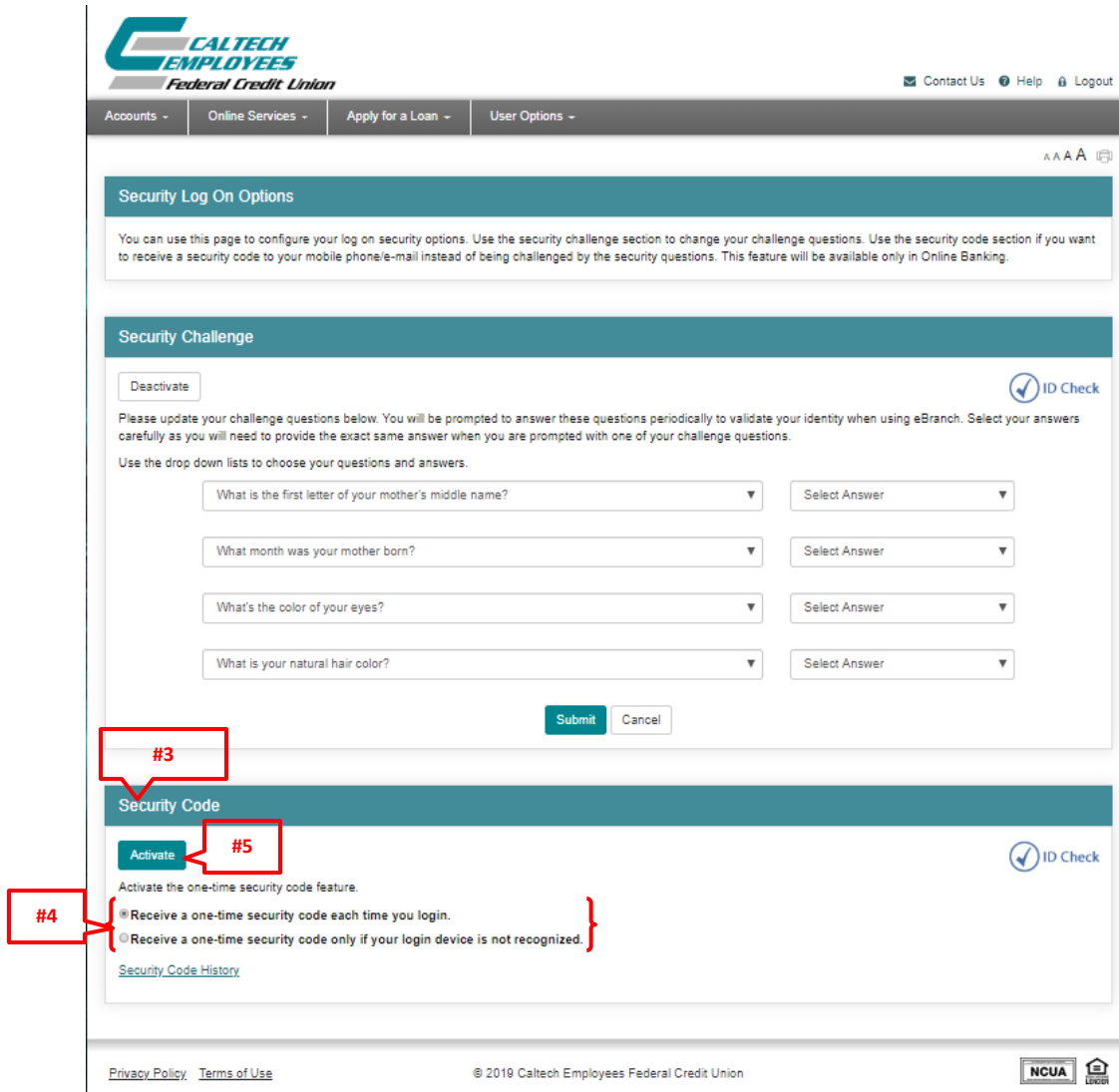
Regulations require all financial institutions to have Multifactor Authentication on all online account access systems. We use Challenge Questions as our primary choice for Multifactor Authentication. In addition, you may also want to activate a second layer of security called, “Two-Factor Authentication” 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 Security Log On Options**”.



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.



The screenshot shows the eBranch website interface. At the top is the Caltech Employees Federal Credit Union logo and navigation links (Contact Us, Help, Logout). Below the navigation bar are tabs for Accounts, Online Services, Apply for a Loan, and User Options. The main content area is titled "Security Log On Options" and contains a "Security Challenge" section and a "Security Code" section.

**Security Challenge Section:**

- A "Deactivate" button is present.
- An "ID Check" icon is shown.
- Instructions: "Please update your challenge questions below. You will be prompted to answer these questions periodically to validate your identity when using eBranch. Select your answers carefully as you will need to provide the exact same answer when you are prompted with one of your challenge questions. Use the drop down lists to choose your questions and answers."
- Four challenge questions with dropdown menus for answers:
  - What is the first letter of your mother's middle name?
  - What month was your mother born?
  - What's the color of your eyes?
  - What is your natural hair color?
- "Submit" and "Cancel" buttons are at the bottom.

**Security Code Section:**

- An "Activate" button is present.
- An "ID Check" icon is shown.
- Instructions: "Activate the one-time security code feature."
- Two radio button options:
  - ☒ Receive a one-time security code each time you login.
  - ☐ Receive a one-time security code only if your login device is not recognized.
- A "Security Code History" link is at the bottom.

**Annotations:**

- #3 points to the "Deactivate" button in the Security Challenge section.
- #4 points to the radio button options in the Security Code section.
- #5 points to the "Activate" button in the Security Code section.

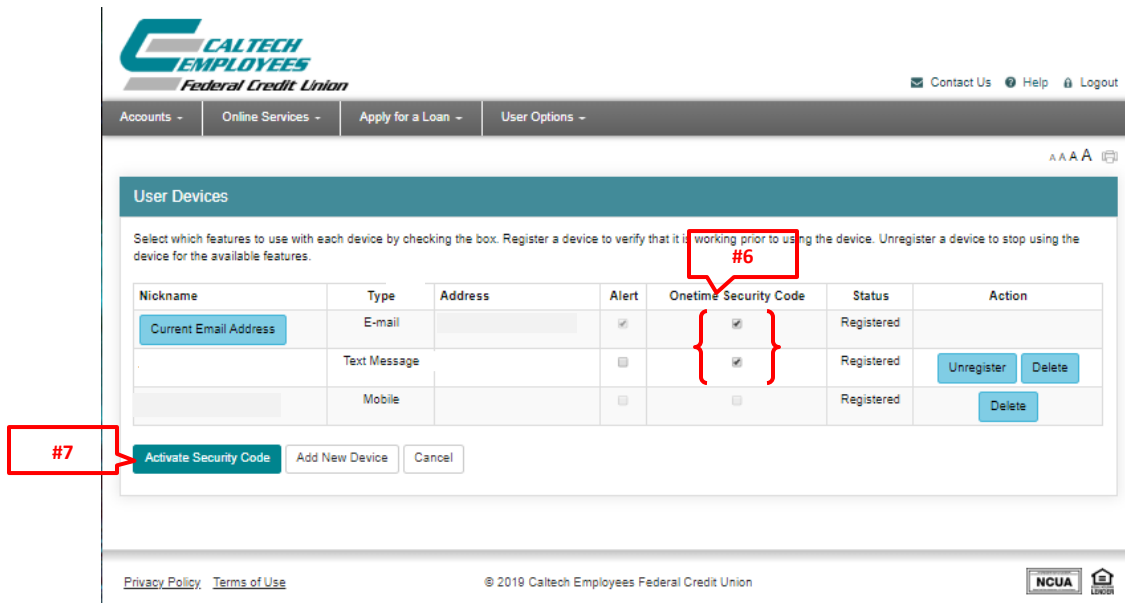
At the bottom of the page are links for Privacy Policy and Terms of Use, the copyright notice © 2019 Caltech Employees Federal Credit Union, and the NCUA logo.

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.](#)

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



**Caltech Employees Federal Credit Union**

Contact Us Help Logout

Accounts - Online Services - Apply for a Loan - User Options -

### User Devices

Select which features to use with each device by checking the box. Register a device to verify that it is working prior to using the device. Unregister a device to stop using the device for the available features.


Nickname	Type	Address	Alert	Onetime Security Code	Status	Action
Current Email Address	E-mail		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Registered	
	Text Message		<input type="checkbox"/>	<input checked="" type="checkbox"/>	Registered	Unregister Delete
	Mobile		<input type="checkbox"/>	<input type="checkbox"/>	Registered	Delete

**#7** Activate Security Code Add New Device Cancel

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

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



[Contact Us](#)
[Help](#)
[Logout](#)

[Accounts](#)
[Online Services](#)
[Apply for a Loan](#)
[User Options](#)

Security Log On Options

You can use this page to configure your log on security options. Use the security challenge section to change your challenge questions. Use the security code section if you want to receive a security code to your mobile phone/e-mail instead of being challenged by the security questions. This feature will be available only in Online Banking.

Security Challenge

[Deactivate](#)

ID Check

Please update your challenge questions below. You will be prompted to answer these questions periodically to validate your identity when using eBranch. Select your answers carefully as you will need to provide the exact same answer when you are prompted with one of your challenge questions.

Use the drop down lists to choose your questions and answers.

What is the first letter of your mother's middle name?

Select Answer

What month was your mother born?

Select Answer

What's the color of your eyes?

Select Answer

What is your natural hair color?

Select Answer

Submit

Cancel

Security Code

[Deactivate](#)

ID Check

The one-time security code feature is active.  
Register the delivery options to which you want the security code sent by updating your user devices. [Update User Devices](#)

Nickname	Type	Address	Status
Current Email Address	E-mail		Registered
.	SMS		Registered

Add New Delivery Option

[Security Code History](#)

#8

9. 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.



[Contact Us](#) [Help](#) [Logout](#)

[Accounts](#) [Online Services](#) [Apply for a Loan](#) [User Options](#)

AAA

### Security Log On Options

You can use this page to configure your log on security options. Use the security challenge section to change your challenge questions. Use the security code section if you want to receive a security code to your mobile phone/e-mail instead of being challenged by the security questions. This feature will be available only in Online Banking.

### Security Challenge

[Deactivate](#)

[ID Check](#)

Please update your challenge questions below. You will be prompted to answer these questions periodically to validate your identity when using eBranch. Select your answers carefully as you will need to provide the exact same answer when you are prompted with one of your challenge questions.

Use the drop down lists to choose your questions and answers.

What is the first letter of your mother's middle name?	Select Answer
What month was your mother born?	Select Answer
What's the color of your eyes?	Select Answer
What is your natural hair color?	Select Answer

[Submit](#) [Cancel](#)

### Security Code

[Deactivate](#)

[ID Check](#)

The one-time security code feature is active.

Register the delivery options to which you want the security code sent by updating your user devices. [Update User Devices](#)

Nickname	Type	Address	Status
Current Email Address	E-mail		Registered
	SMS		Registered

[Add New Delivery Option](#)

[Security Code History](#)

#9