



Let's get to work.

mBank Introduces Personal Security Image MFA* for Consumer on-line banking

*Multi-Factor Authentication

Enhanced security for your on-line banking activities.

Beginning 24 January 2007 all mBank clients using our eCom on-line banking will be required to use MFA.

Please review this tutorial and list of frequently asked questions to learn the benefits of MFA.

What is Personal Security Image

Online Banking's Personal Security Image feature is an easy way to help prevent fraud and identity theft. It works in two ways.

First, it can help you verify that you are at mBank's Online Banking site and not a fake look alike site.

Second, the authentication process verifies that the computer you are accessing the online banking site from has been registered by you. If the computer is not recognized, the authentication process will ask one of your secret challenge questions.



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What to expect

New login procedure and format.

We are changing the way you sign in to Online Banking to better safeguard the privacy and security of your personal information. Previously, you signed in to Online Banking using your Assess ID and Password. From now on, you'll use your Access ID, Personal Security Image, and Password.

Here's how this new service will work:

You'll enter your Access ID and click the Sign In button.

On the next page, your Personal Security Image will then be displayed. If you recognize your Personal Security Image, you'll know you can safely enter your Password. If you don't recognize your Personal Security Image when you sign in, don't enter your Password. Contact your local branch manager for support.

Your personalized Personal Security Image helps you know for sure that you are at mBank's Online Banking site.

NOTE: If you have not yet created your personalized Personal Security Image, you will be given the option to do so before signing into Online Banking.

Create Personal Security Image

The system will prompt you for the following:

- Choose an image which you will use every time you log in. If you don't like the default image presented to you, you can change the image.
- Enter a phrase that you can easily remember that will be associated with your image. Your phrase can be within 2-35 characters, and can contain the following special

Frequently Asked Questions

Q: Can I register more than one PC?

A: Yes

Q: Can more than one user be registered on a PC?

A: Yes

Q: How does Bill payment work with single sign on?

A: *There will be no change. It will work the same way it does today.*

Q: Are the Security Answers Case sensitive?

A: Yes

Q: Is the Password Case Sensitive?

A: Yes

Frequently Asked Questions

Q: What happens if I do not have an email address?

A: *The system does not check for a valid email address, so you could enter any value. However, in order to utilize the 'Forgotten Passage' feature, a valid e-mail address is required for the system to communicate the new information to you.*

Q: I'm not an Internet expert. How easy is it to use MFA?

A: *It is extremely simple. You don't need to memorize anything new—just use the site as usual and look for your secret image and phrase (Personal Security Image) at logon.*

Q: Will the password length change from before?

A: *No.*

Q: In order for this all to work correctly, do I need to be on a specific version of any programs?

A: *No.*

Q: Are there any firewalls or spyware programs that would affect MFA?

A: *No.*

Frequently Asked Questions

Q: Can I access my account from multiple computers?

A: *Yes. There is no limit to how many different computers you can use to log on to on-line banking. 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 by answering some security questions. This helps protect you by keeping unauthorized people from accessing your valuable information.*

Q: Why is MFA being added?

A: *We take our obligation to protect our customers seriously. To make your online banking experience as secure as possible, we have installed an extra layer of security working behind-the-scenes to protect your account 24/7, even when you are not online.*



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Contact mBank for more information

Contact your local branch manager for MFA information and to answer any MFA questions you have.

<http://www.bankmBank.com/locations.asp>

Contact mBank's Operation Center

906-341-8401