

## OUT-OF-BAND AUTHENTICATION

### Security Upgrade

Seaside is upgrading our Private and Business Internet Banking solutions in order to enhance our security and protect your financial information. We are pleased to introduce Out-of-Band Authentication that will change how you login to Private or Business Internet Banking when using an unrecognized device. Our upgraded security will continue to allow you anytime/anywhere access to your financial information and will better protect your sensitive data.

### What is Out-of-Band Authentication?

- Occurs when the device being used to access your online banking account is not recognized as a consistent device.
- Out-of-Band Authentication uses a channel that is not directly associated with the access path to verify the authenticity of the device. This is referred to as Step-up Authentication.
- The Step-up process requires you to have a phone where you can receive a code or respond to a voice prompt.

### Streamlined Login Process

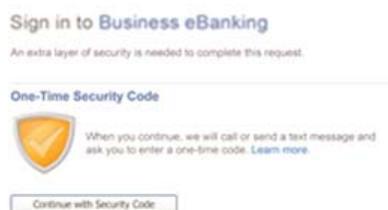
After the upgrade, you may notice the picture and phrase that previously appeared when you logged in have been removed. In addition, you are no longer required to formally register your computer; the new system has technology to recognize if your computer has been used before to access the system. We are implementing a more secure and behind the scene process to validate your device (PC, laptop, tablet, mobile phone), username and password.

### Enhanced Security Settings

We are also adding additional layers of security in the event you login from a device that has not been used in the past. Instead of the simple challenge questions you used in the past, you will be asked to validate your identity through a one-time security code via a phone call or SMS message. These enhanced security features help safeguard your information.

### Screen Shots of Step-up Authentication

Please note that the screen shot on the left is an example of a Business eBanking screen. This screen will also appear for Private Internet Banking, but with the proper headline.



### One-Time Security Code

#### Enter the security code

We have sent a text message with a one-time security code to XXX-XXX-1234. Once you receive the message, enter the security code and click Submit.

Please note that text messages can take a few minutes to be received.

One-time security code:

[I didn't receive a text message](#)

### Questions

Please contact your Seaside Client Advisor with any questions.