

# Multifactor Authentication

Multifactor Authentication strengthens security at login while providing peace of mind for retail and commercial online banking users.

Multifactor Authentication protects against online fraud by providing an additional end user authentication 'factor' beyond the username and password used today. The solution was designed to preserve the convenience and usability of your online banking channel.



## Benefits

### Financial Institution Benefits

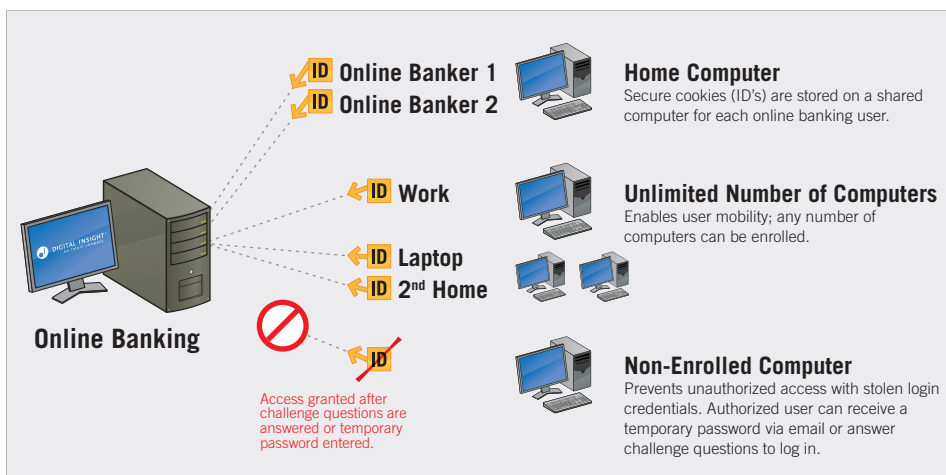
- Conforms with FFIEC guidance for stronger authentication.
- No hardware tokens to manage.
- Robust protection against unauthorized access, even with stolen password credentials.
- Credentials that have been reported stolen cannot be used to log on.
- Limits your exposure to fraud.
- Protects Against:
  - Phishing, pharming attacks
  - Dictionary attacks
  - Keystroke logging viruses
  - Use after reported loss

### End User Benefits

- Provides peace of mind regarding online banking authentication.
- Easy for Users – Once enrolled, there is little difference in the login process.
- Usable Anywhere at Any Time – Users can enroll any number of computers.

## Digital Insight's Multifactor Authentication

*Strong on Authentication, Easy on the User*



Intuit Financial Services helps financial institutions optimize their profitability by continuously innovating how consumers and businesses manage their money online. The company's accelerating portfolio of on-demand software solutions and growth consulting services are based on three decades of deep customer insights inspired by Intuit innovation that results in sustained active use of the online channel.

For more information, visit [ifs.intuit.com](http://ifs.intuit.com)

# Features

- Browser-based secure cookie with an individualized credential (ID) stored on the user's computer as a second factor in addition to user name and password.
- End users enroll each computer on which they plan to conduct online banking activities.
- Prevents unauthorized access using stolen credentials on a non-enrolled computer.
- Users can authenticate temporarily on a computer they do not wish to enroll, using either challenge questions or temporary password.\*
- Users can un-enroll PC's they no longer wish to use for online banking activities.

\*Challenge questions not available for Business Banking.

## Solutions & Services

### Consumer Solutions

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Customer Support  
Internet Banking  
Marketing  
Online Financial Management  
Online Services  
Paperless Imaging

### Commercial Solutions

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Business Banking  
Corporate Banking

### Lender Solutions

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Branch  
Contact Center  
Online

### Security Solutions

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Anti-Phishing  
Authentication Fraud  
Identify Theft Resolution

### Small Business Solutions

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Invoicing  
Merchant Account Services  
Online Financial Management  
Payroll

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