

What You Need to Know About Enhanced Authentication

We take your online security seriously. Therefore, we are introducing Enhanced Authentication for your MPO Online and MPO Online Bill Payment Service system.

- **What is it?**
It is a new tool that provides extra protection for your online data and helps guard against fraudulent online activities like phishing scams (malicious requests for personal information) and identity theft.
- **Do I have to use it?**
Yes, everyone will be required to use Enhanced Authentication. However, there will be a Grace Period – a period of time during which you can log in as usual until you are ready to enroll.
- **How does it work?**
In addition to your Logon ID and Security Code, the system recognizes your computer and usage patterns. If a questionable logon attempt is detected, the system will require additional identity verification before allowing access.
- **How does it protect me against phishing?**
When you enroll in Enhanced Authentication, you choose a secret image and phrase combination. You will see this image and phrase each time you log on. When you see your secret image and phrase, you can be reassured that you are logging on to your actual Internet banking or bill payment site.

Changes to MPO Online and MPO Online Bill Payment Service

In the coming weeks, you will see some changes to your logon screen and menu options. When Enhanced Authentication is activated, your Logon screen will change.

NEW LOGON SCREEN



User Logon

Enter your Logon ID

- Just enter your regular Logon ID.

You can log in to your Internet banking or bill payment site as usual, or you can enroll in Enhanced Authentication immediately.

NEW SECURITY CODE SCREEN

Security Code

As of xx/xx/xx, you must enroll in Enhanced Authentication in order to log on to Internet banking or bill pay.

You can log on now by entering your Security Code and checking Enhanced Authentication to complete the enrollment process.

Enter your Security Code

Enroll in Enhanced Authentication

- Enter your regular Security Code.

To use Enhanced Authentication, you must go through a simple three-step enrollment process.

ENROLLMENT STEP ONE

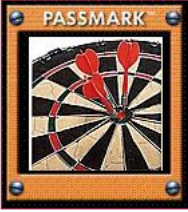
Step One

Enhanced Authentication Enrollment

You can accept the current image, or click the "change image" link to select a different image and then enter a phrase. When you are done, click **Next**. If you have questions, contact Customer Service at 1-866-716-3211.

All fields are required

Your Phrase:
Enter a phrase between 6 and 20 characters.

Your Image: 
[change image](#)

- First, choose an image and secret phrase combination that is known only to you.

Challenge Questions are used to verify your identity when the system detects a questionable logon attempt.

ENROLLMENT STEP TWO

Step Two

Enhanced Authentication Enrollment

Select three challenge questions and answers; these will be used to confirm your identity when you use a computer that is not registered with our site. If you have questions, contact Customer Service at 1-866-716-3211.

All fields are required

Challenge Question 1: ▼

Your answer:

Challenge Question 2: ▼

Your answer:

Challenge Question 3: ▼

Your answer:

- Next, select three Challenge Questions and Answers.

You can change your selections before you confirm, or you can change them after you finish enrolling.


ENROLLMENT STEP THREE

Step Three

Enhanced Authentication Enrollment

Review your information.
Click the "change image or phrase" link to change your image or phrase.
Click the "change challenge questions" link to change your questions or answers.
To confirm your information, click **Next**.
Click **Cancel** to quit without saving your changes. If you have questions, contact Customer Service at 1-866-716-3211.

Your Image and Phrase: on target




[change image or phrase](#)

Your Challenge Questions and Answers: In what city was your high school? (full name of city only)
q1
What is the first name of the best man at your wedding?
q2
What is your mother's middle name?
q3
[change challenge questions](#)

- Finally, confirm your image, phrase and Challenge Question selections.
 - When you click NEXT, you will be logged on to your MPO Online and MPO Online Bill Payment Service system.
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After enrolling in Enhanced Authentication, you will see your image and phrase the next time you log on.

LOGON WITH IMAGE AND PHRASE



User Logon

Enter your Logon ID.

Logon ID

Enhanced Authentication Sign In

Make sure your image and phrase are correct, then enter your Security Code and click Sign In.
If you do not see your correct image and phrase, contact Customer Service at 1-866-716-3211.

All fields are required

Your Image and Phrase: 

Security Code:

[forgot my password](#)

[forgot my image or phrase](#)

[incorrect image or phrase](#)

If you log on from a PC that is different than the PC you used for setup, the system will present one of your Challenge Questions.

This is used to verify your identity and to help prevent fraudulent logon attempts.

IDENTITY VERIFICATION

Enhanced Authentication Identity Verification

Please answer the following question to verify your identity. If you have questions, contact Customer Service at 1-866-716-3211. (All fields are required)

In what city were you born? (Enter full name of city only)

Your Answer:

[more about registration](#) Check box if this is a public kiosk or device you will not use again

[forgot answer](#)

[Continue](#)

Online Security Tips

By employing some basic security practices, you can greatly increase the security of your personal and financial data.

- **Protect your personal data**
Shred papers that contain personal information (such as credit card bills or bank statements).
Never send personal or financial data to others via email.
Use good online security practices - keep passwords secret, updated, and use hard-to-guess combinations.
- **Be aware of online scams**
Do not respond to email messages that ask for personal data.
Do not click on links in email messages; you may be taken to fraudulent websites.
Be very cautious about downloading email attachments and keep your virus protection up-to-date.
- **Monitor your financial activity**
Be sure to obtain your free credit report annually from the major credit reporting agencies.
Review credit card and bank account statements as soon as you receive them.
- **Stay informed**
OnGuard Online (<http://onguardonline.gov/index.html>)

National Credit Union Administration (<http://www.ncua.gov/publications>)
Consumer Education on Computer Safety (<http://www.staysafeonline.info>)
Internet Crime Complaint Center (<http://www.ic3.gov>)