

Memo

To: Business Online Banking Customers

From: Business Cash Management

Re: Enhanced Business Online Banking Platform

The bank is upgrading its business online banking platform to Banno Business.

As part of this migration, we will be discontinuing the use of hard tokens, which will no longer be compatible with the updated system. Instead, users will transition to virtual tokens, offering the same level of security with greater convenience and ease of management.

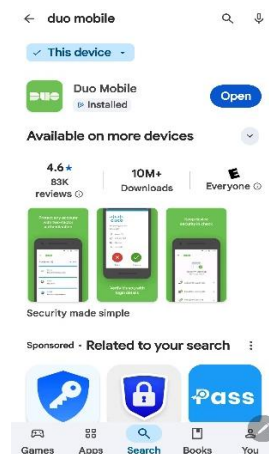
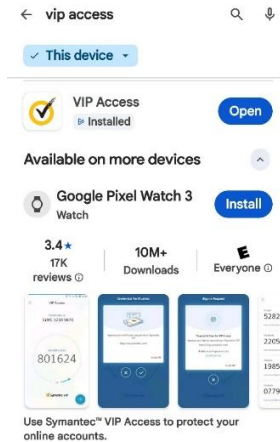
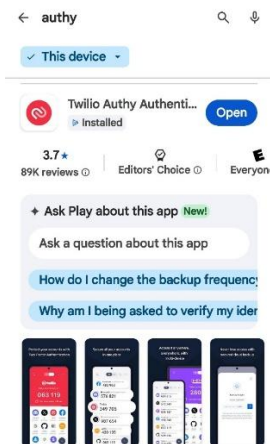
Business users will have the option to choose between the below supported virtual token apps:

- **Authy (by Twilio)**
- **Symantec VIP Access**
- **DUO Mobile**

These apps provide secure two-factor authentication (2FA) and are compatible with the new platform. This change is designed to streamline the login process while maintaining strong protection for your business banking activities.

****You will no longer be prompted for your secure token when accessing Cash Manager until the go-live date for Banno Business, as Cash Manager will no longer be available to access.**

To get started, visit your phone's app store and download either the Authy or Symantec VIP Access app.



Authy (by Twilio)

A popular consumer and business-friendly authenticator app with cloud backup and multi-device support.

Key Features:

- Secure Cloud Backup: Encrypted backups to prevent loss of access if device is lost.
- Multi-Device Sync: Tokens sync across multiple devices.
- Offline Mode: Generates codes without internet or SMS.
- Cross-Platform Support: Available on iOS, Android, Windows, and macOS.
- Biometric Unlock: Supports fingerprint and Face ID.
- Push Notifications: Alerts for login attempts.
- Encrypted Backups: Uses strong encryption algorithms.
- Account Recovery Tools: Helps recover access if phone number changes.
- Supports 8-digit Tokens: Compatible with most major services like Google, Facebook, Coinbase, etc..

Symantec VIP Access

A product by Broadcom (formerly Symantec), designed for enterprise-grade two-factor authentication.

Key Features:

- Strong Authentication: Supports TOTP (Time-based One-Time Password) and push notifications.
- Credential Wallet: Stores multiple credentials for different services.
- Push Authentication: Approve login requests with a swipe.
- QR Code Scanning: Easily add accounts by scanning QR codes.
- Offline Access: Generates codes without needing internet or mobile service.
- Anti-Cloning: Credentials are tamper-resistant and cannot be duplicated.
- Mobile & Desktop Versions: Mobile supports push; desktop supports only OTP.
- Biometric Support: Fingerprint and Face ID authentication available on supported devices.
- Enterprise Integration: Compatible with hundreds of enterprise systems and websites.

DUO Mobile

Best for businesses needing enterprise-grade security, adaptive authentication, and device health checks. Ideal for Zero Trust environments.

Key Features:

- User-Friendly Interface: Simple design for quick approvals and easy setup for both technical and non-technical users.
- Strong Authentication: Supports TOTP (Time-based One-Time Password) and push notifications for secure logins.
- Multi-Account Support: Manage multiple accounts within one app—ideal for users who handle several services.
- Cross-Platform Compatibility: Available on iOS and Android; works with enterprise systems and third-party apps.
- Biometric Integration: Supports Face ID, Touch ID, and Android biometrics for added security.
- Backup & Recovery: Offers encrypted backups via iCloud or Google Drive, simplifying device migration and recovery.
- Device Health Checks: Verifies device security posture before granting access, supporting Zero Trust security principles.

Download Authy

For iOS (iPhone/iPad):

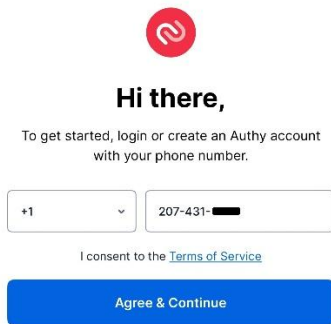
1. Open the App Store
2. Search for "Authy"
3. Tap Get to install the app

For Android:

1. Open the Google Play Store
2. Search for "Authy"
3. Tap Install

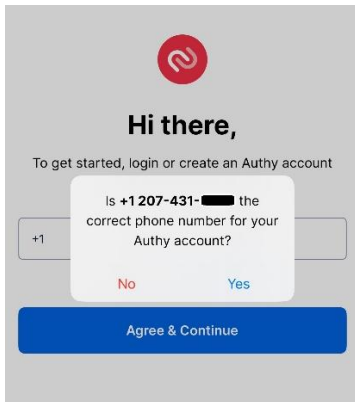
Setup Steps

1. Open the Authy app after installation.
2. Enter your mobile phone number and country code.
 - a. Agree & Continue



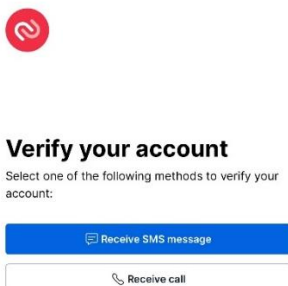
The screenshot shows the Authy app's initial setup screen. At the top is the Authy logo, a red circle with a white 'N' inside. Below the logo, the text 'Hi there,' is displayed in bold. Underneath, it says 'To get started, login or create an Authy account with your phone number.' There are two input fields: the first for the country code, showing '+1' with a dropdown arrow, and the second for the phone number, showing '207-431-'. Below these fields is a link that says 'I consent to the [Terms of Service](#)'. At the bottom is a large blue button labeled 'Agree & Continue'.

- b. Confirm the entered mobile phone number is correct



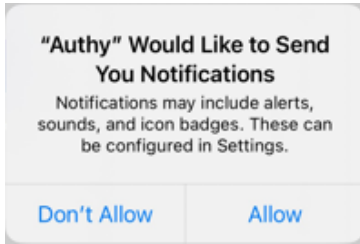
The screenshot shows the Authy app's confirmation screen. It features the same Authy logo and 'Hi there,' greeting. The text 'To get started, login or create an Authy account' is present. A modal dialog box is centered on the screen, asking 'Is +1 207-431- the correct phone number for your Authy account?'. The dialog has two buttons: 'No' in red and 'Yes' in blue. Below the dialog is a large blue button labeled 'Agree & Continue'.

3. Authy will send a verification code via SMS or call to confirm your identity.

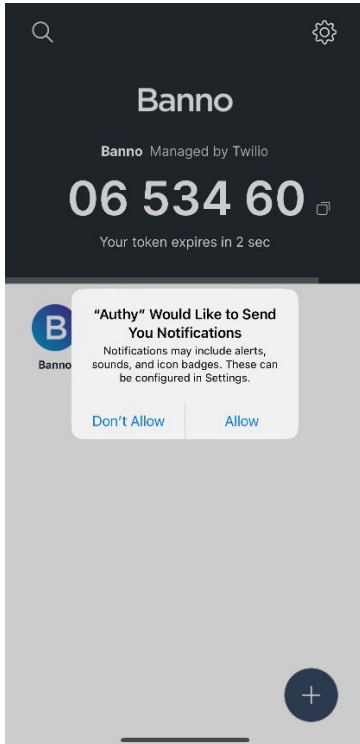


The screenshot shows the Authy app's verification screen. At the top is the Authy logo. Below it, the text 'Verify your account' is displayed in bold. Underneath, it says 'Select one of the following methods to verify your account:'. There are two buttons: a blue button labeled 'Receive SMS message' and a white button labeled 'Receive call'.

- a. Select the appropriate method
- b. Enter the code to validate mobile phone number
- 4. Once verified, you can begin by adding accounts:
 - a. Enable Notifications



- b. Tap the "+" icon to add a new 2FA account.



- c. Scan the QR code provided by the service you're securing

Download VIP Access

For iOS (iPhone/iPad):

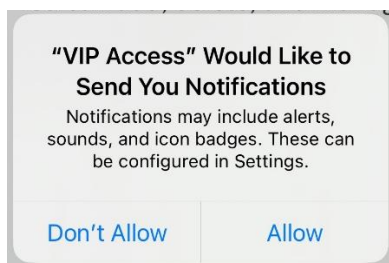
1. Open the App Store
2. Search for "Symantec VIP Access"
3. Tap Download

For Android:

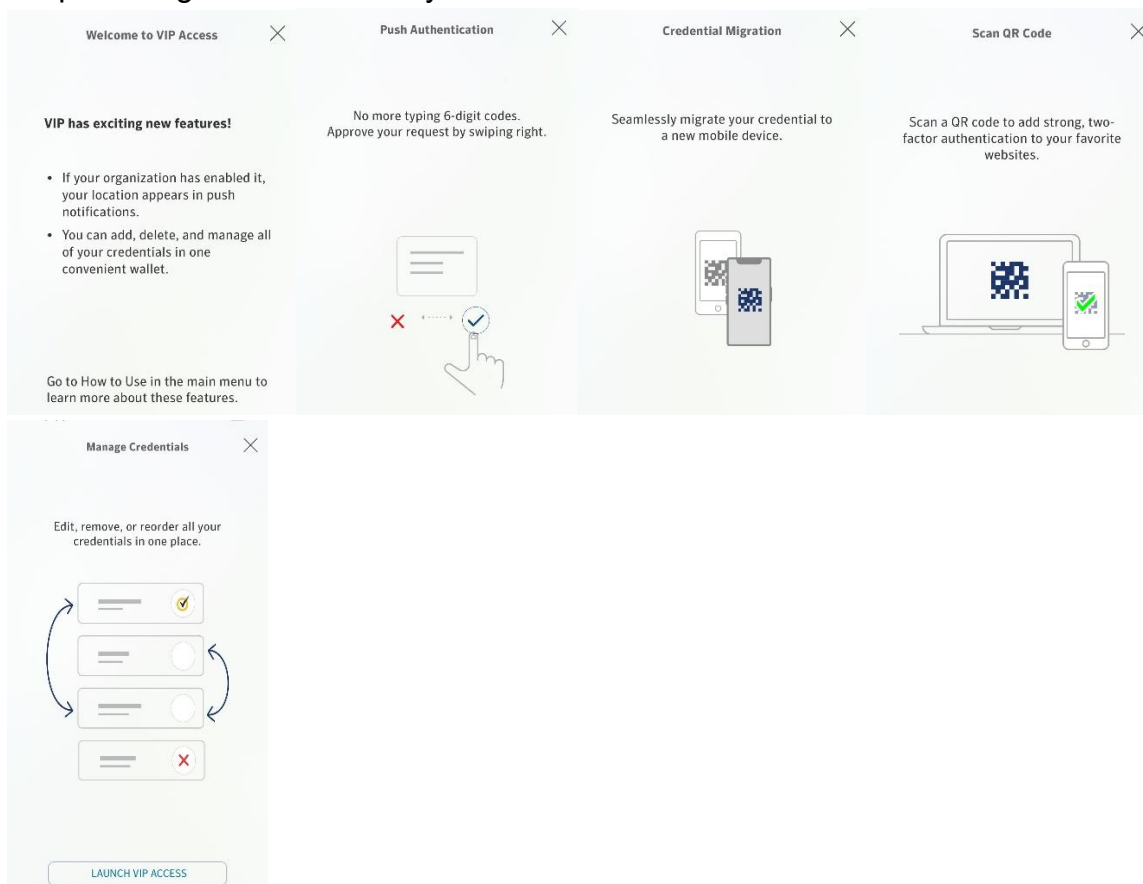
1. Open the Google Play Store.
2. Search for "Symantec VIP Access".
3. Tap Install or use this direct link. [play.google.com]

Setup Steps

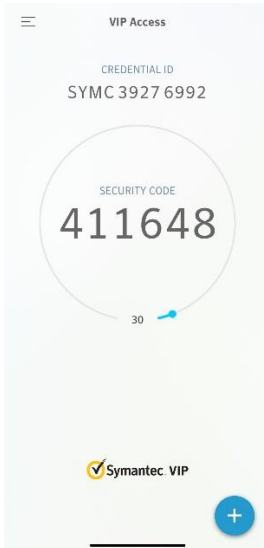
1. Open the VIP Access app after installation.
2. Enable Notifications



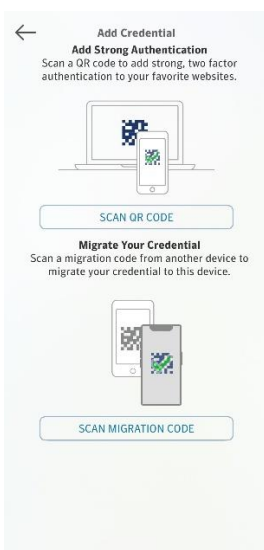
3. Swipe through the introductory screens



4. Once you select Launch VIP Access, you'll be presented with a Credential ID and a Security Code:
 - a. These are unique to your device and used for authentication.
5. Tap the "+" icon to add a new 2FA account.



6. Click Scann QR Code



7. Scanning the QR code to link your credential
 - a. You can optionally name your credential and test it during setup.
8. Once registered, the app will generate a new security code every 30 seconds for use during login.

Notes:

- Do not delete or reinstall the app unless instructed, as it will generate a new Credential ID.
- If you switch to the devices, you may need to migrate credentials or re-register with your organization.
- VIP Access supports push notifications, QR code scanning, and offline code generation.

Download DUO Mobile

For iOS (iPhone/iPad):

1. Open the App Store
2. Search for "DUO Mobile" by DUO Security LLC
3. Tap Get to install the app

For Android:

1. Open the Google Play Store
2. Search for "DUO Mobile" by DUO Security LLC
3. Tap Install

Setup Steps

1. Open the DUO Mobile app after installation.
2. Tap Continue



Welcome to
Duo Security
Let's set up your account to protect
your identity.

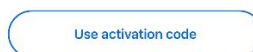
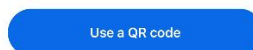


3. Tap Use a QR Code

[< Back](#)



Add your account
Use a QR code or view the account list
for other options.

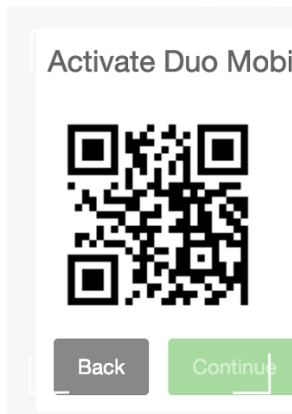


4. Use your camera to scan the QR code shown by Duo Enrollment in your browser. You'll be prompted to allow Duo Mobile permission to use your device camera, please allow while uses the app.

[< Back](#)

Add Account

Scan the QR code from your computer



5. Tap Next

Name your account
to continue



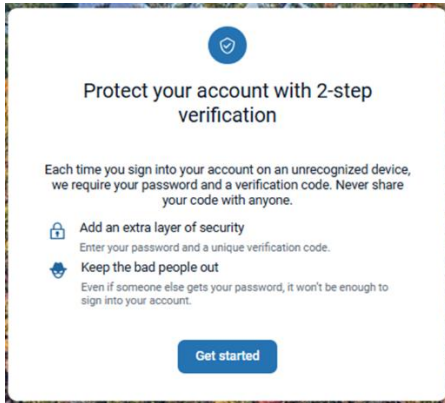
Next

6. Give the new account a name and tap Save.

A screenshot of a mobile app interface titled "Name account". At the top left is a blue "Cancel" link. Below the title is a form with a blue circular icon containing the letter "S". The form contains the following text: "Account Third-Party", "Account name Skowhegan Savings Bank" (with a blue underline), and "Username or email to be displayed for this account". At the bottom of the form is a blue "Save" button.

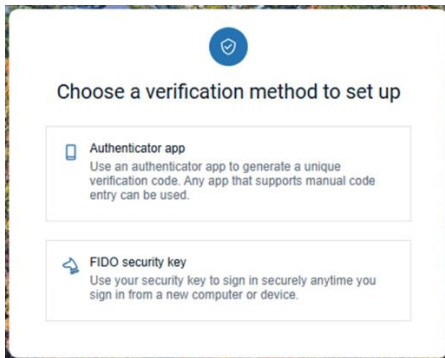
Re-register 2FA

1. Click "Get Started"



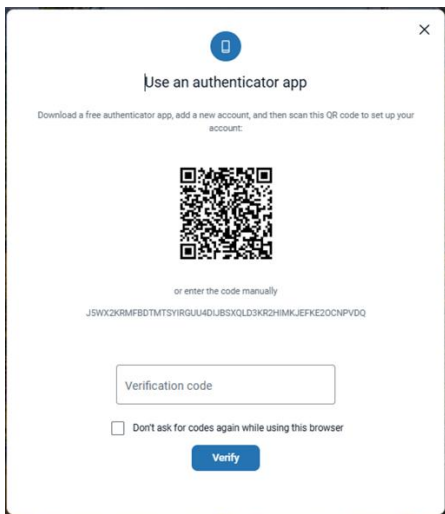
a.

2. Select "Authenticator app"



a.

3. Scan the QR Code



a.

b. Enter the 7-digit verification code