

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.

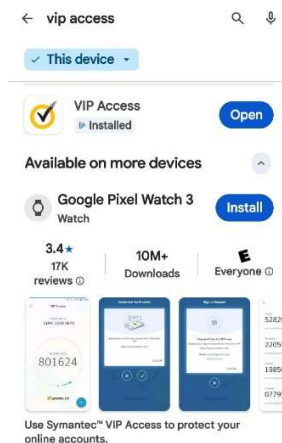
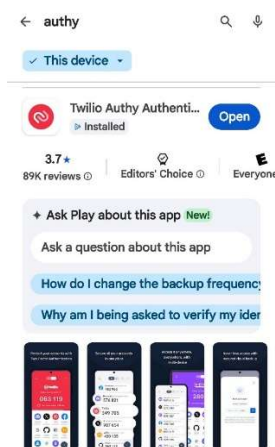
Business users will have the option to choose between two supported virtual token apps:

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

Both 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.

Download Authy

For iOS (iPhone/iPad):

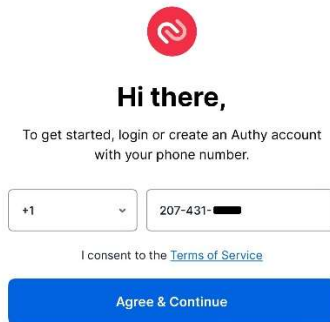
1. Open the App Store
2. Search for "Authy"
3. Tap Get to install the app

For Android:

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

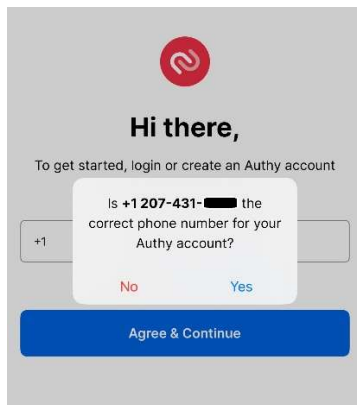
Setup Steps

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 'A'). Below it, the text 'Hi there,' is displayed. Underneath, a smaller line of text says 'To get started, login or create an Authy account with your phone number.' There are two input fields: the first contains '+1' with a dropdown arrow, and the second contains '207-431-' followed by a blacked-out area. Below these fields is a link that says 'I consent to the [Terms of Service](#)'. At the bottom is a large blue button with the text 'Agree & Continue'.

- b. Confirm the entered mobile phone number is correct




This screenshot shows the same Authy app setup screen as the previous one, but with a confirmation dialog box overlaid in the center. The dialog box has a white background and a thin border. It contains the text 'Is +1 207-431- [blacked out] the correct phone number for your Authy account?'. Below this text are two buttons: 'No' in red and 'Yes' in blue. The background of the app screen is dimmed. The 'Agree & Continue' button is still visible at the bottom.


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



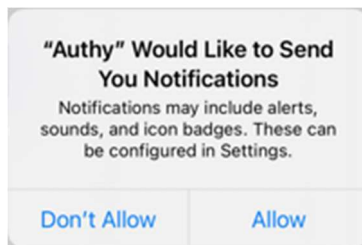
Verify your account

Select one of the following methods to verify your account:

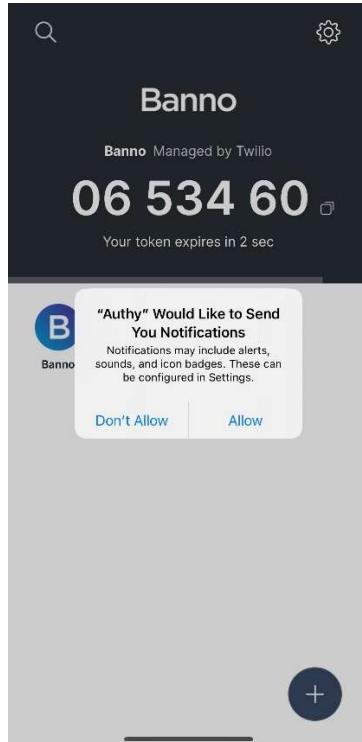
 Receive SMS message

 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):

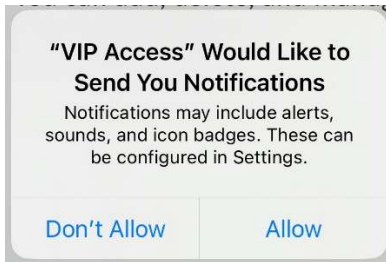
1. Open the App Store
2. Search for "Symantec VIP Access"
3. Tap Download

For Android:

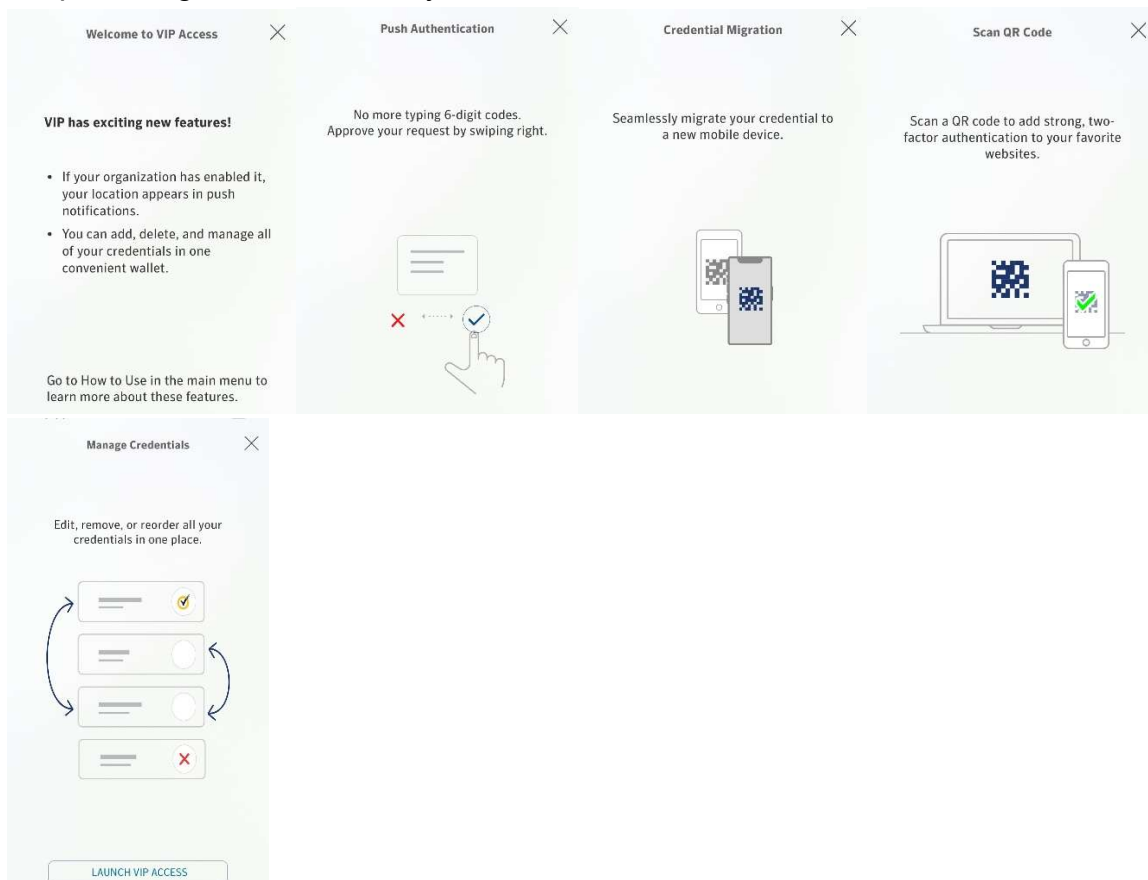
1. Open the Google Play Store.
2. Search for "Symantec VIP Access".
3. Tap Install or use this direct link. [play.google.com]

Setup Steps

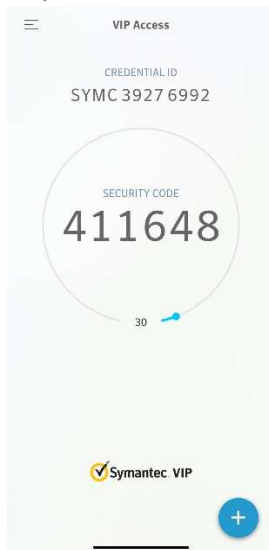
1. Open the VIP Access app after installation.
2. Enable Notifications



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



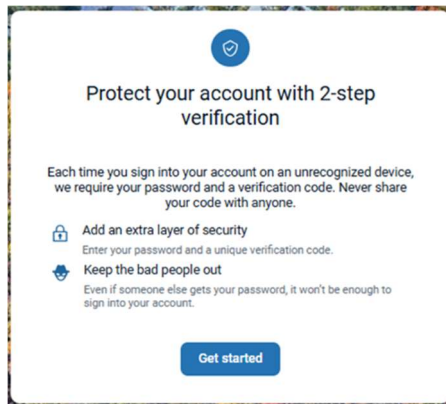
7. Scanning the QR code to link your credential
 - a. You can optionally name your credential and test it during setup.
8. Once registered, the app will generate a new security code every 30 seconds for use during login.

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.

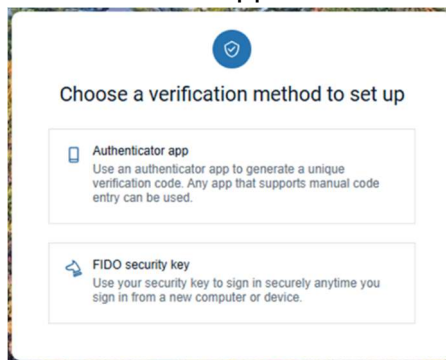
Re-register 2FA

1. Click “Get Started”



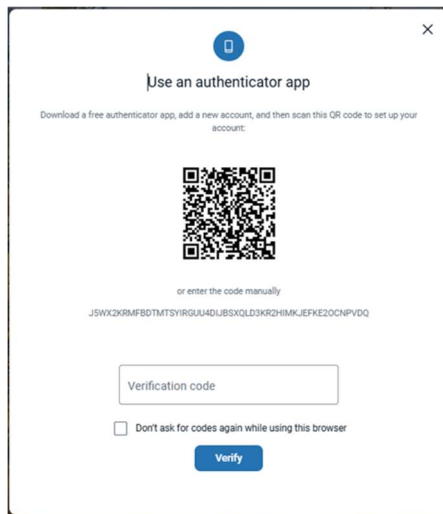
a.

2. Select “Authenticator app”



a.

3. Scan the QR Code



a.

- b. Enter the 7-digit verification code