1. Q. What is multi-factor authentication and why do I need it?
   A. Multi-factor authentication is another layer of security within Online Banking that can help prevent fraud on your account. As a security measure, some online banking actions require passcodes as a second layer of identity verification to ensure that you are the user authorizing the activity.

2. Q. How does multi-factor authentication work?
   A. When the bank turns on multi-factor authentication the next time you login to your online banking you will be prompted to enter your mobile device phone number in the box labeled Number, and then select your service provider from the drop down listing you will see when clicking on the arrow at the end of the box labeled Provider.

   When you do certain activities, a window will display indicating how to complete the action. If you have previously entered your mobile phone number and you can receive texts then you click on Send Text to generate a Text One Time Passcode.

   Once you receive the passcode in your text messages on your mobile phone, enter it in the box in the window and click Submit. You can now continue with your activity.

   NOTE: You will have three tries to enter your passcode. If it is not completed correctly within those three tries you will be locked out and will need to contact our Customer Care Call Center at 888.543.5510.

3. Q. What activities will require multi-factor authentication?
   A. Activities such as changing your email address, creating or editing a Check Payee or Electronic Payee; Creating a new cash management user or editing an existing Cash Management User, Creating/Editing/Initiating an ACH Batch or Wire, etc.

4. Q. What should I do if I don’t have a mobile device and don’t use text?
   A. You will need to contact First Reliance Bank’s Customer Care Call Center 888.543.5510 and they can provide you with a passcode verbally.

5. Q. What happens if I don’t enter a passcode?
   A. You will receive a message stating that your action cannot be authorized at this time. Once you click Close on this message, the activity is cancelled.
6. Q. Do I need to change my online banking password?
   A. No. Multi-factor Authentication is an additional layer of security entirely independent of your existing login credentials.

7. Q. How do I sign up for Multi Factor Authentication?
   A. You do not need to sign up for Multi Factor Authentication. We have provided this additional layer of security to you automatically.

8. Q. Do I have to use Multi Factor Authentication?
   A. Yes. We are requiring all Online Banking users to use this additional security to prevent unauthorized access to your accounts.

9. Q. What if someone steals my Password? How will Multi Factor Authentication prevent them from accessing my account?
   A. Multi-factor authentication will not prevent them from accessing their account however if the person who stole your password tries to do any activities such as changing your email address or phone number, creating or editing a Check Payee or Electronic Payee; creating a new cash management user or editing an existing Cash Management User, Creating/Editing/Initiating an ACH Batch or Wire, etc., you will be notified with a message regarding the activity and it will ask you to put the passcode in the text message in the pop up box in your online banking. The person who stole the password will not have this passcode text message and therefore will not be able to complete the activity and will need to close out of the box which cancels the requested activity.