

# Two-factor Authentication

With 2-Factor Authentication, logging in to your account will be quick, easy, and most importantly, more secure!

LIVE AS OF

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**The security of your account is always a top priority at Monterey County Bank. That's why we've implemented a new two-factor authentication (2FA) feature for online account access to ensure your internet banking experience remains safe and secure.**

## What does this mean?

You will continue to log in to online banking with your personal username and password. If the system does not recognize the device or network you are logging in on, you will be prompted to enter in a one-time passcode (OTP) that is sent to you via SMS text or phone call. This security challenge is used to identify you and prevent unauthorized access to your information.

## How does it work?

- 1** Log on to Internet Banking with your username and password.
- 2** If you receive a Security Challenge, select how to receive your one-time passcode.
- 3** Enter the code in the Passcode box to verify your identity and complete the log on process.



## Are your contact phone numbers up-to-date?

In order to prevent potential delays in receiving OTPs and ensure we can always reach you should there be any questions or concerns regarding your account, it is important that your contact information with the bank is always up to date.



**SECURITY TIP:** Do not share your One-Time Passcode with unauthorized individuals. Neither the Bank nor it's affiliates will ever contact you to request this code.

## Frequently Asked Questions

### How is Two-Factor Authentication more secure?

Hackers use various methods, such as phishing or malware, to gain access to online accounts and personal information. Usernames and passwords are only the first line of security defense. If this information is compromised, the use of 2FA creates a second layer of security by requiring a unique OTP also be entered into our system prior to gaining access to your online account. Only you will be able to access this passcode on your phone!

### What about my Security Questions?

The use of Security Questions, such as "What is your favorite color?" or "What is the name of your favorite pet?," have become a less secure method for verification. The answers to these questions can often be guessed, searched online, or found on social media thus making it easy for some fraudsters to respond to these questions.

### Can I turn off Two-Factor Authentication?

No, this is an added security measure. With the recent update, you will be required to enroll your mobile number the first time you log in. During subsequent logins, you may be required to complete the 2FA verification only if the system suspects unusual activity during your internet banking log in or you initiate certain online activities such as large transfers or profile changes.

### How are One-Time Passcodes sent to me?\*

Based on the phone numbers established on your account, you may receive OTPs via SMS text to your mobile phone or automated phone call to your mobile, home, or work phone number.

### What if I lost or I am not near my phone?

If you lose or are not near your phone, you may opt to receive an OTP via email as a backup.

### How do I update my phone numbers?

Once you've set up your mobile phone number, you will be able to update it by signing in to your online banking Profile. To update your Home or Work number, please contact your local branch to speak with a representative.

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### Questions regarding your Internet Banking account or don't have access?

Contact your local branch to speak with a representative to learn more or get set up today!

Visit [www.montereycountybank.com](http://www.montereycountybank.com) for the Bank's latest news and updates.

*\*DISCLOSURE: Text and data rates may apply from your mobile service provider(s).*