



CTBC BANK

SecureNow FAQ Step-by-Step Guide

MEMBER FDIC



Equal Housing Lender

SecureNow FAQ

- **What is SecureNow?**

- SecureNow is an integrated and real-time risk-decisioning engine designed to centralize and simplify management while accelerating the response to security threats to ensure a positive digital banking experience.

- **Why use SecureNow?**

- As fraudsters and bad actors evolve their strategies, financial institutions need a solution that keeps them one step ahead in safeguarding their end users' accounts. SecureNow provides both a solution and a professional service to greatly reduce the risk of account takeover and other compromises.

- **How does it work?**

- “Login Defense” will protect your identity by identifying your device to see if it has been seen before, check login history, uncover unwanted connections, and check for anomalies that you may not be aware of.
 - Based on risk rating, “Login Defense” will return of the following values:



Nothing negative was associated with the device



Risk or new device seen, may want to challenge



Device has history of fraud or other serious risk

- “Out of Band” authentication allows a user to be verified via an automated text messages or voice call that delivers a one-time passcode that user submits to online banking session.

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How to complete enrollment



CTBC BANK

[Contact Us](#) | [Locations](#) | [Log in](#)

Log in

Username

Password

Log in

[Forgot password?](#)

Not yet enrolled? [Enroll now.](#)

- Please begin by logging in with your username and password. After successful login please proceed to Step 1

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Need help? Call us 1-888-889-8369



Set up phone numbers

Please enter your phone numbers below, to receive a one-time passcode.

- For U.S. numbers, do not include the 1 in front of the Area Code.
- To receive an SMS Text Message, the Mobile phone number is REQUIRED.
- If you do not have a Home number, please enter the Mobile number in Home and Mobile fields.
- If you do not have a US Home number please enter 111-111-1111 to proceed.

Home phone *

Mobile phone

USA (+1)

We send authentication passcodes via text message

Work phone

Work extension

[Continue](#)

- **Step 1:** When you first login you will be presented with an option to set up phone number. ***If you do not have a U.S. home number please enter 111-111-1111 to proceed.**

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Security challenge

The layered Authentication is a security feature designed to protect the privacy and security of your personal information. This challenge is used to identify you and prevent unauthorized access to your information.

Phone call

An automated phone call with a passcode was made to (XXX) XXX-XXXX

Passcode

[Continue](#)

[Request new passcode](#)

Don't have access to these numbers? [Click here](#) to proceed with a one-time passcode via email

- **Step 2:** Once phone number is added please verify authentication by receiving a call or text to phone number inputted and press continue.
- **Step 3:** You have successfully enrolled in SecureNow!

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Options for receiving one-time code

Text message

Receive a one-time passcode via text message to (XXX) XXX-5566

Send text message

Phone call

Receive a one-time passcode via automated phone call to (XXX) XXX-5566 ▼

Call phone

- You can choose between receiving a text message or phone call

Security challenge

The layered Authentication is a security feature designed to protect the privacy and security of your personal information. This challenge is used to identify you and prevent unauthorized access to your information.

Phone call

An automated phone call with a passcode was made to (XXX) XXX-████

Passcode

123456

Continue

Request new passcode

Don't have access to these numbers? [Click here](#) to proceed with a one-time passcode via email

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Security challenge

The Layered Authentication is a security feature designed to protect the privacy and security of your personal information. The Challenge Questions/Answers and/or One Time Passcode are used to identify you and prevent unauthorized access to your information. Registering the computer(s) you normally use to access your information provides additional security to verify your identity. Verifying

Phone call

Generate a one-time passcode sent via recorded phone call to (XXX) XXX-1212

Call phone

Don't have access to these numbers? [Click here](#) to proceed with a one-time passcode via email

- You can also choose email if you don't have access to your phone

Security challenge

The Layered Authentication is a security feature designed to protect the privacy and security of your personal information. The Challenge Questions/Answers and/or One Time Passcode are used to identify you and prevent unauthorized access to your information. Registering the computer(s) you normally use to access your information provides additional security to verify your identity. Verifying

Enter a passcode

An email has been sent to: *****@fiserv.com

Passcode

Continue

- You have the option to receive a one-time passcode via your registered email. This passcode is valid for 15 minutes and you get 3 attempts to enter the correct passcode.

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Need help? Call us 1-888-889-8369

Possible Scenarios

Log in

① Your account is locked. Contact customer support.

Username

Password

Log in

[Forgot password?](#)

Not yet enrolled? [Enroll now.](#)

- **Scenario 1:** Above shows a scenario where you have been locked out due to incorrect phone passcode.
- You will have **5** attempts to input correct phone passcode before you are locked out.
- After **5** attempts you will see this screen
- For assistance with unlocking your account please contact Treasury Management Support at: **TMC Hotline: 888-889-8369** or TMC Email: tmcsupport@ctbcbankusa.com

Log in

① We were unable to log you in. Try again, or contact customer support.

Username

Password

Log in

[Forgot password?](#)

Not yet enrolled? [Enroll now.](#)

- **Scenario 2:** Above shows a scenario where you have been logged off due to incorrect email passcode.
- If you fail email passcode authentication you **can try again** and attempt email again. You are **NOT** locked out.

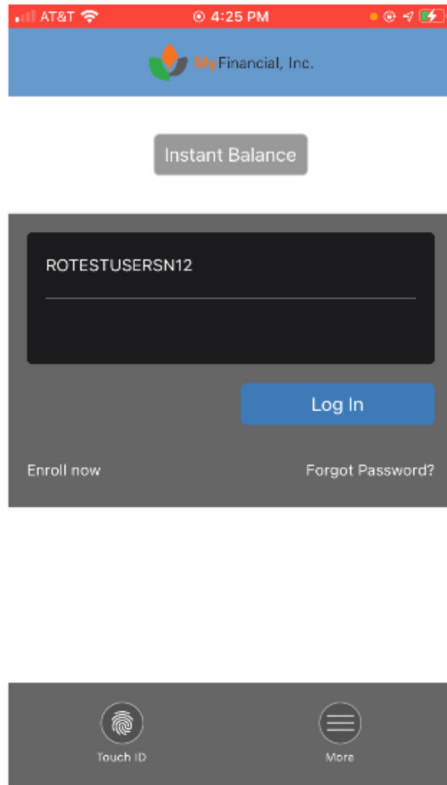
7

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Mobile App Enrollment

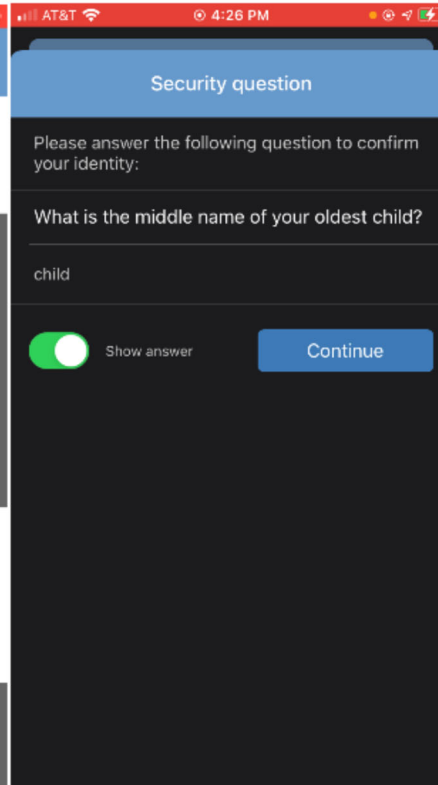
If you are a current Retail Online new SecureNow enrollment will look as follows:

1: First Login



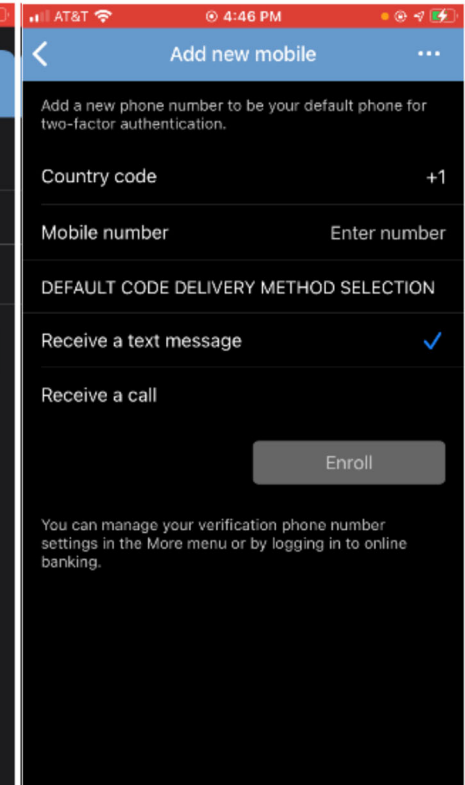
The first login screen displays the "My Financial, Inc." logo at the top. Below it is an "Instant Balance" button. A large dark grey box contains the text "ROTESTUSERSN12" and a "Log In" button. At the bottom of this box are links for "Enroll now" and "Forgot Password?". The bottom navigation bar includes a "Touch ID" icon and a "More" menu icon.

2: Challenge Question



The challenge question screen has a blue header with the title "Security question". The main text asks the user to "Please answer the following question to confirm your identity:". The question is "What is the middle name of your oldest child?". Below the question is a text input field containing the word "child". At the bottom, there is a toggle switch labeled "Show answer" (which is turned on) and a blue "Continue" button.

3: Setup Mobile Phone

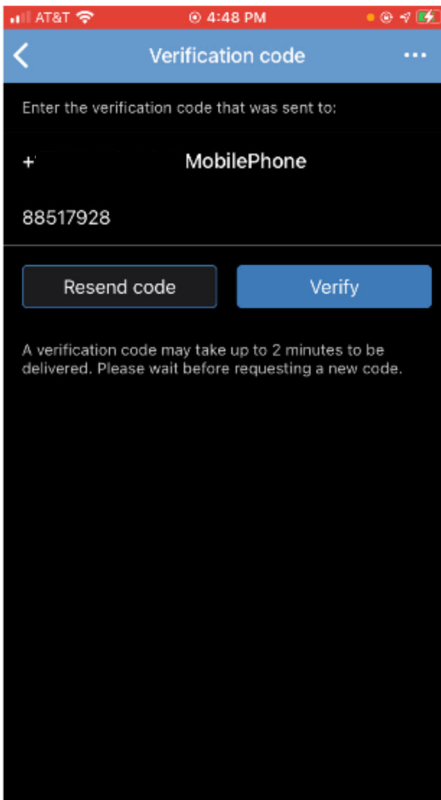


The setup mobile phone screen has a blue header with the title "Add new mobile". The main text says "Add a new phone number to be your default phone for two-factor authentication." Below this are fields for "Country code" (with a "+1" placeholder) and "Mobile number" (with an "Enter number" placeholder). A section titled "DEFAULT CODE DELIVERY METHOD SELECTION" contains two options: "Receive a text message" (which is selected with a blue checkmark) and "Receive a call". An "Enroll" button is located at the bottom right. A footer note states: "You can manage your verification phone number settings in the More menu or by logging in to online banking."

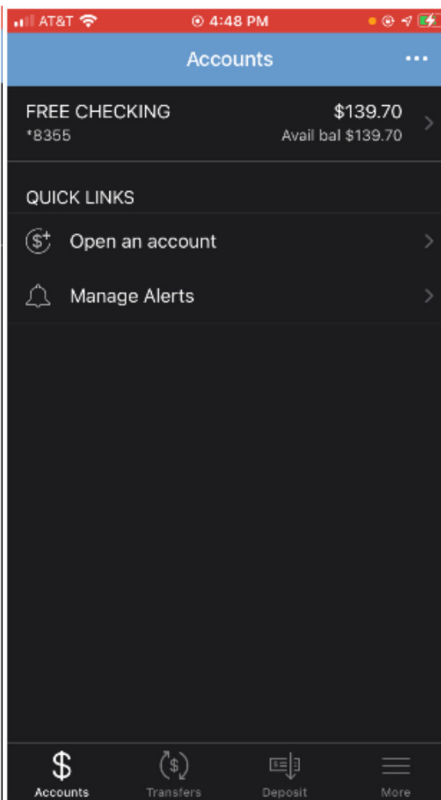
8

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4: Verify Code



5: Successful Login



If you are a new Retail Online user enrollment with SecureNow will look as follows:

1: Enrollment

Enrollment

Please complete the form below to enroll in Personal Online Banking. If you need assistance please contact Online Banking services at 262-879-5000.

Type Of Account

Checking

Account Number

██████████

Social Security Number

██████████

PIN

██████████

Already Enrolled?

Login Now

Cancel Next

2: Setup Phone/Email

Set up Phone Number

To help us serve you better by sending one-time passcodes to your telephone during the sign-in process, update your telephone information below. For text messaging, normal data rates may apply.

HomePhone

MobilePhone

NZL(+64)

We Send Authentication Passcodes Via Text Message

WorkPhone

WorkPhoneExtension

Continue

3: Terms & Conditions

Terms and conditions

Online Internet Banking Terms and Conditions Agreement

This Agreement describes your rights and obligations as a user of the Online Banking Service or the Bill Payment Service ("Service" or "Services"). It also describes the rights and obligations of Fiserv. Please read this Agreement carefully. As an authorized account holder you must abide by the terms and conditions of this agreement, and those provided to you at account opening, in order to use this Service.

CUSTOMER DISCLOSURE AND AGREEMENT TO RECEIVE ELECTRONIC COMMUNICATIONS

By selecting the "I Accept" button below, you are (1) acknowledging your receipt of the information listed below, (2) agreeing that any contract you enter into with Fiserv for the provision of certain Online Banking Services, may be in electronic form, and (3) agreeing that certain information that may be

By selecting "I agree", I acknowledge that I have read and accept the above terms and conditions.

I agree Decline

4: Verify Code

Verification code

For your protection, an additional security step is required. Enter the verification code that was sent to:

+64 220-452-110 MobilePhone

98234392

Resend code Verify

A verification code may take up to 2 minutes to be delivered. Please wait before requesting a new code.

I want to verify using another phone number, or change current delivery method.

5: Mobile Alerts

Alerts

Never Miss a Thing

Turn on Live Update alerts to stay in the know about what's happening with your mobile banking app, including functional improvements and planned maintenance downtime.

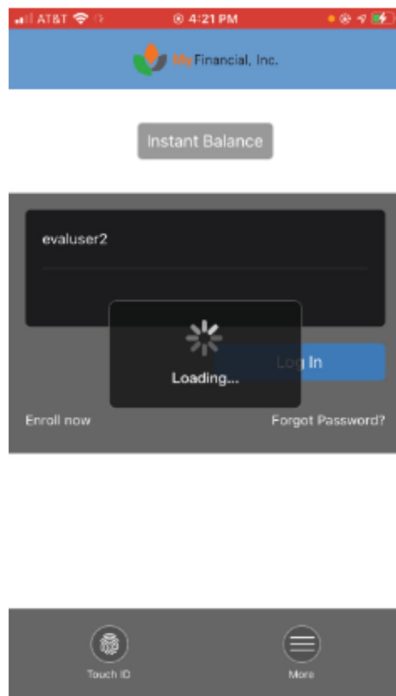
Would you like to opt in?

Not Now OK

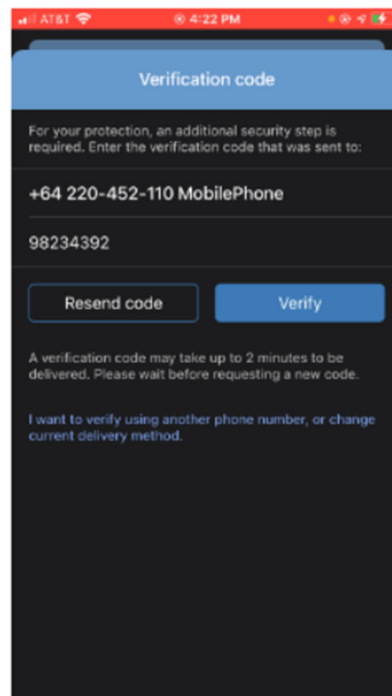
10

Future logins will look as follows:

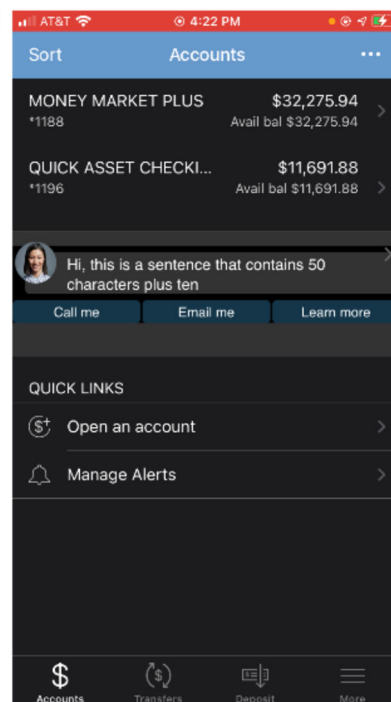
1: Future Logins



2: Verify Code



3: Successful Login



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