Blackhawk
BANK & TRUST
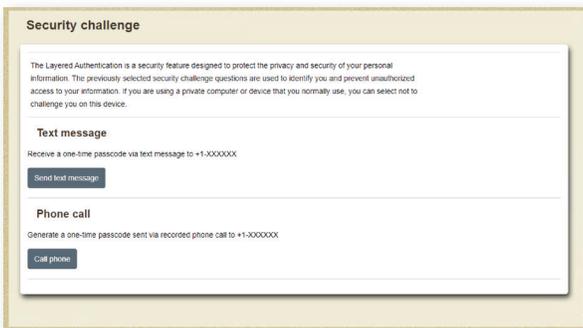
SECURE NOW: A NEW METHOD OF AUTHENTICATION

Introducing One-Time Passcodes for Online Banking Verification

As cybercrimes become more sophisticated, so must the measures we take to ensure your safety and security while banking online. With the introduction of the one-time passcode verification, we can help verify your identity when you access Online Banking from your desktop. <u>This one-time passcode verification adds an extra layer of security by identifying your device while the security challenge questions will continue to be used to identify you.</u> The passcode verification will appear the first time a user logs in after the feature was implemented and will appear each time the system does not recognize the device or location of the user.

1 The passcode is different than your user name and password. You will still use those to login.

2 When we need to verify your identity, you will be asked how you'd like to receive your one-time passcode.

Security challenge

The Layered Authentication is a security feature designed to protect the privacy and security of your personal information. The previously selected security challenge questions are used to identify you and prevent unauthorized access to your information. If you are using a private computer or device that you normally use, you can select not to challenge you on this device.

Text message

Receive a one-time passcode via text message to +1-XXXXXX

`Send text message`

Phone call

Generate a one-time passcode sent via recorded phone call to +1-XXXXXX

`Call phone`

Text message:
Enter a mobile phone number if you'd like to receive a text message with your one-time passcode. If you do not have a mobile device, enter your home phone number here.

Phone call:
Enter your home phone number here if you'd like to receive a recorded voice call with the one-time passcode sent to your home phone. If you do not have a home phone, enter a mobile phone number.

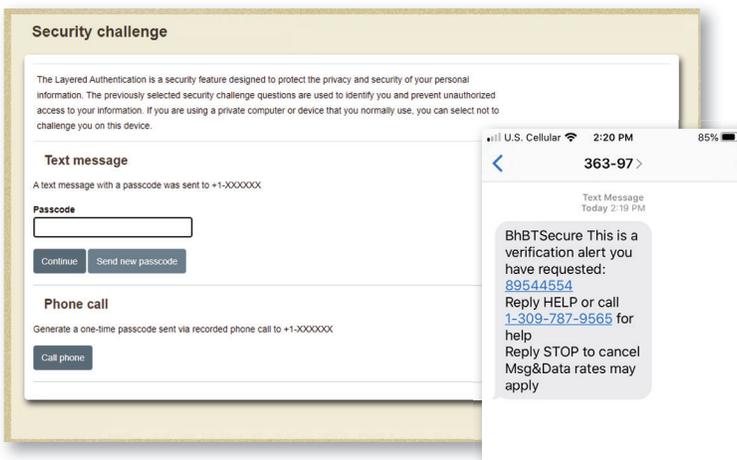**3** You will be sent a one-time eight digit code via your choice of:

Phone call:
Choosing "call phone" will prompt the system to send you a recorded voice call with the one-time passcode. This call can be sent to a mobile device or home phone.

Text message:
Choosing "send text message" will prompt the system to send you a SMS text message with the one-time passcode. This SMS message can only be sent to a mobile device.

4 Type the eight digit code into the confirmation window displayed on the screen of your computer.

Security challenge

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Text message

A text message with a passcode was sent to +1-XXXXXX

Passcode

`Continue` `Send new passcode`

Phone call

Generate a one-time passcode sent via recorded phone call to +1-XXXXXX

`Call phone`

.ıll U.S. Cellular 📶   2:20 PM   85% 🔋

< **363-97** >

Text Message
Today 2:19 PM

BhBTSecure This is a verification alert you have requested:
89544554
Reply HELP or call
1-309-787-9565 for help
Reply STOP to cancel
Msg&Data rates may apply

Passcode:
Once you receive your recorded or SMS delivered passcode, you'll be prompted to enter the passcode.

Once the passcode has been entered, and "continue" is selected, the user will be taken to the home screen of Online Banking and will continue as usual.

One-time passcode verification, or Secure Now, is currently available only via Online Banking on a desktop, mobile device, or tablet using browser based log in methods. Mobile banking and Business Online Banking will continue to be authenticated using multi-factor authentication only (Mobile Banking) or security tokens (Business Online). Message and data rates may apply from your phone carrier to receive SMS text messages.

7 The one-time passcode does not need to be retained or remembered after it is used. A new code will be generated each time we need to verify that it is you.