

ENHANCED TWO FACTOR AUTHENTICATION

STEP BY STEP GUIDE

BAKER



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ENHANCED TWO FACTOR AUTHENTICATION (2FA)

Baker Boyer requires enhanced two-factor authentication (2FA) for Business Online Banking. We've outlined three authentication methods to choose from:

- **Authenticator App** – Any free authenticator app (e.g., Google Authenticator, Microsoft Authenticator) is supported and can be used to enable this enhanced security.
- **FIDO Token** – For those who prefer added physical security, FIDO tokens are supported and can be purchased online.
- **Symantec VIP Token** – Available exclusively for Cash Management clients. For more information or to request a Symantec VIP token, please contact us at cmsupport@bakerboyer.com.

Please continue reading through this guide to get started with either an authenticator app or FIDO token.

If you have any questions or need help getting set up, please give us a call at (509) 525-2000.

OPTION 1: AUTHENTICATOR APP

1

If you would like to utilize an authenticator app as your 2FA method, please start by installing an authenticator app on your phone.

- For iPhones, open the App Store.
- For Androids, open the Google Play Store.

2

Within the App Store, search for your preferred Authenticator App. Baker Boyer's Online Banking platform accepts all types of authenticator apps. Google Authenticator® and Microsoft Authenticator® are the most common. Both apps are available to download and use for free.

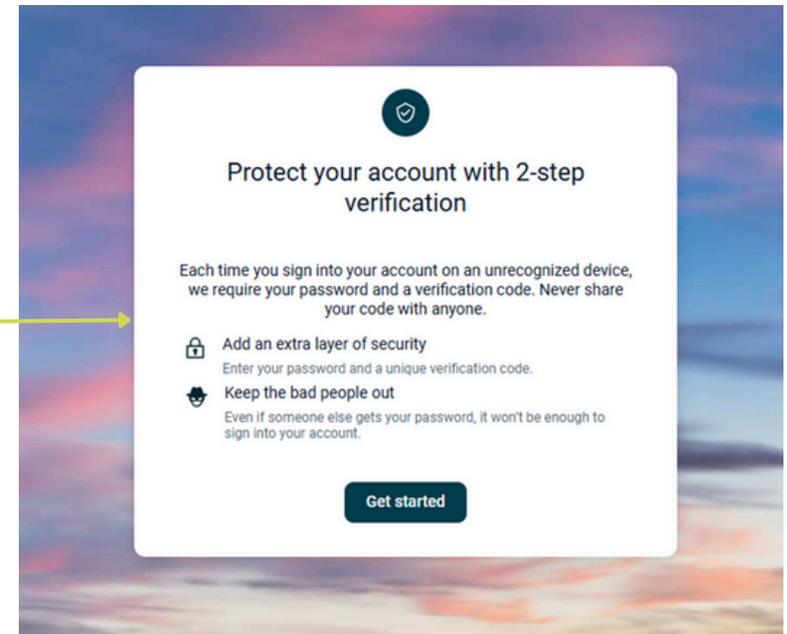
3

Tap "Install" or "Get" to download the app. Next, Log into your Online Banking through your preferred method:

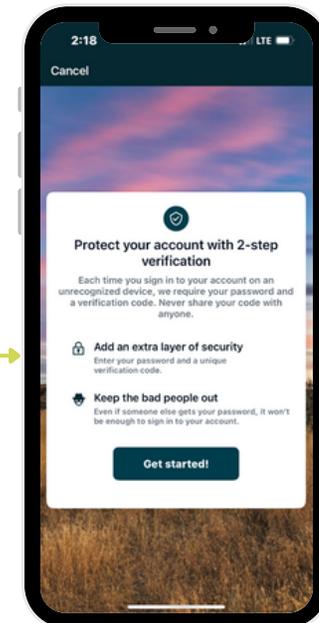
- Access the desktop version by navigating to bakerboyer.com and selecting "login" OR
- Access the mobile version on the Baker Boyer Mobile App installed on your smart phone.

After entering your username and password, the system will prompt you to setup Enhanced 2FA.

Browser



Mobile App



OPTION 1: AUTHENTICATOR APP

4

Chose Authenticator App as your desired verification method.

5

Return to the Authenticator app that you previously downloaded and tap the “+” or “Add Account” button

- If using Google, it is at the bottom right. After selecting “+” you will select “enter code” or “Scan QR code”.
- If using Microsoft, it is at the top right. After selecting the “+” You will need to choose personal account and select either “enter code” or “scan QR code”.

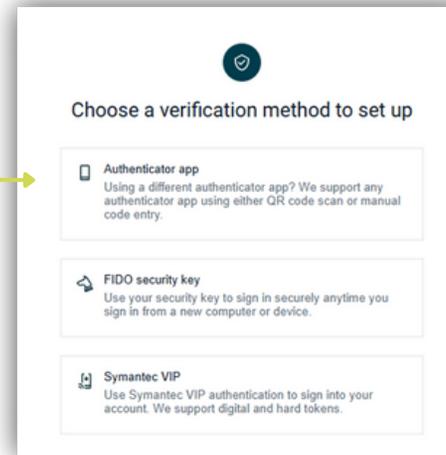
6

On the Online Banking screen, it will prompt you to connect the 2FA app.

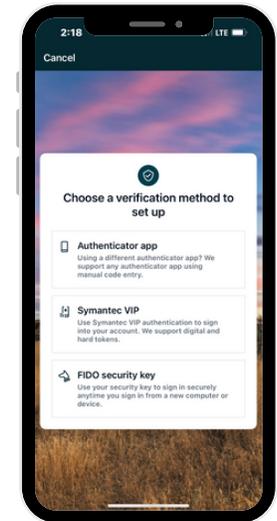
- You can select Scan QR Code and scan the code using your phone’s camera through the authenticator app (only available if you are logged into Online Banking via a browser) OR
- You can select Copy Code and paste that code into the 2FA app if accessing Online Banking from the mobile app.

Finally click Verify or Finish in Online Banking.

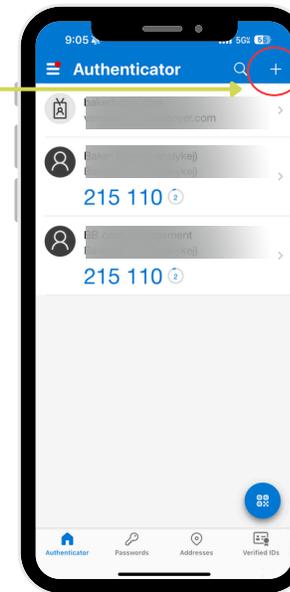
Browser



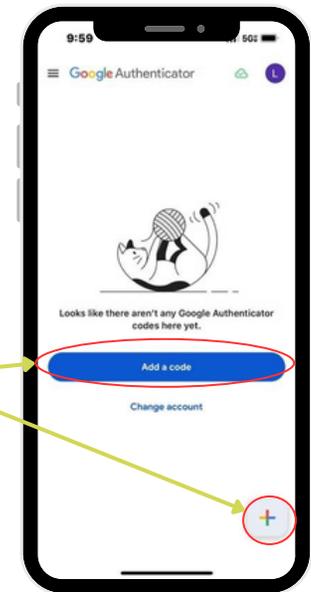
Mobile App



Microsoft



Google



OPTION 1: AUTHENTICATOR APP

7

Now your 2FA method is setup! Grab the 6-digit authenticator code and paste it into your Online Banking to finalize the authentication process.

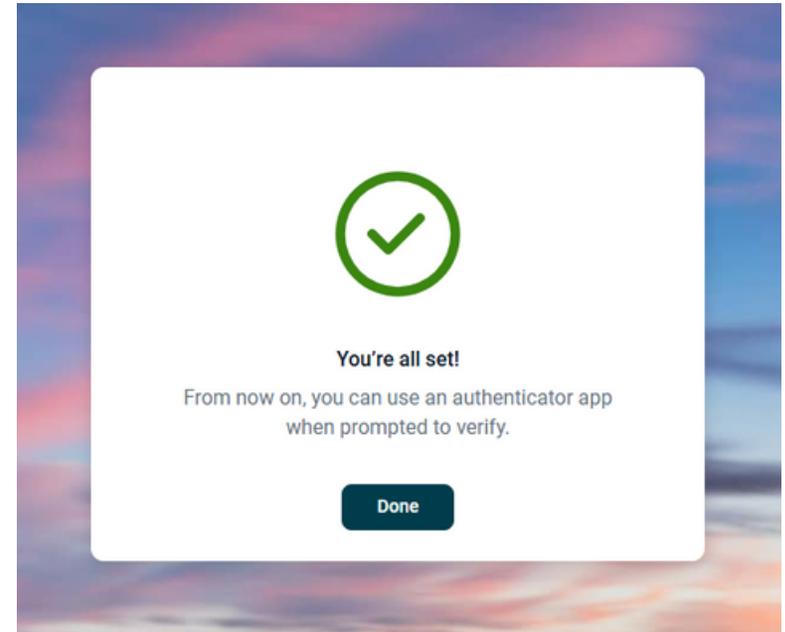
Note: the Authenticator code will update every 30 seconds. If 30 seconds has almost passed, wait for a new code to generate.

8

From now on, if you are logging in from a new or unrecognized device you will be required to authenticate by inputting the 6-digit code from the authenticator app.

If you have any questions or need help getting set up, please give us a call at (509) 525-2000 or contact us via the Online Banking Support Chat.

Browser



Mobile App



OPTION 2: FIDO TOKEN

1

Click the option labeled “FIDO security key”. To complete this step you will have had to have purchased a FIDO key already. Please note that all physical keys must comply with the FIDO protocol. This is not guaranteed in older or legacy keys.

Note: You can test your security key for compatibility by trying to connect it to <https://webauthn.io/>. If your key does not connect, it will fail to connect to Online Banking.

2

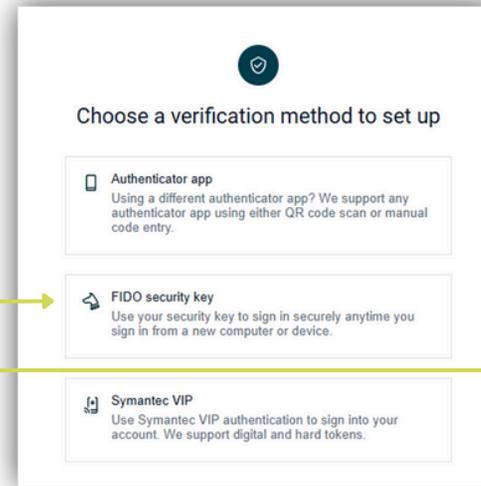
You will be prompted to name and register your FIDO token. The security key can be found on the FIDO token itself. After naming your device, insert the token into a USB port. For the mobile app, place your FIDO token near the top of your device.

3

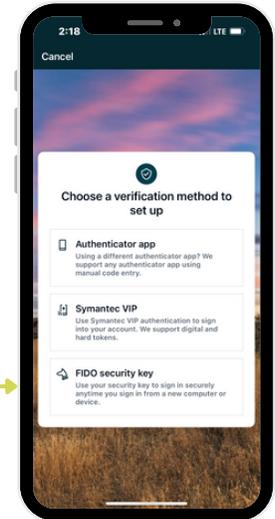
Once you have set up your FIDO token security key, you can now use this method when prompted to verify.

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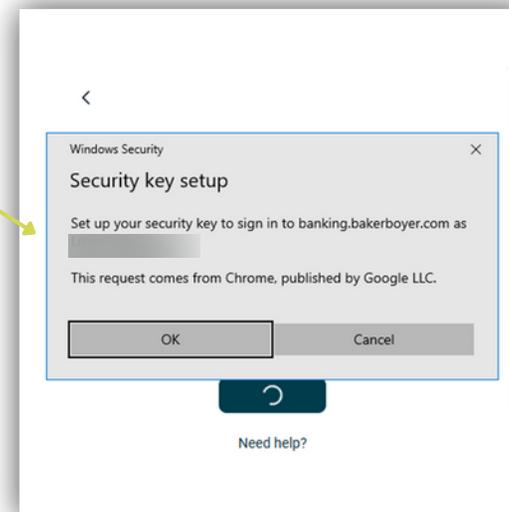
Browser



Mobile App



Browser



Mobile App

