

# TWO FACTOR AUTHENTICATION (2FA)

STEP BY STEP GUIDE

BAKER



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Member FDIC



# ENHANCED TWO FACTOR AUTHENTICATION (2FA)

In this guide, we've provided step-by-step guidance on how to update your Two-Factor Authentication method and set up either an Authentication app or FIDO token for added protection. Within Online Banking you'll be able to choose from the following three options:

- **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.
- **SMS Text or Phone Call** - If you select the 'text message' option or 'phone call' for authentication, a message containing your authorization should arrive within a few moments.

Please continue reading through this guide to get started.

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

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# 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.

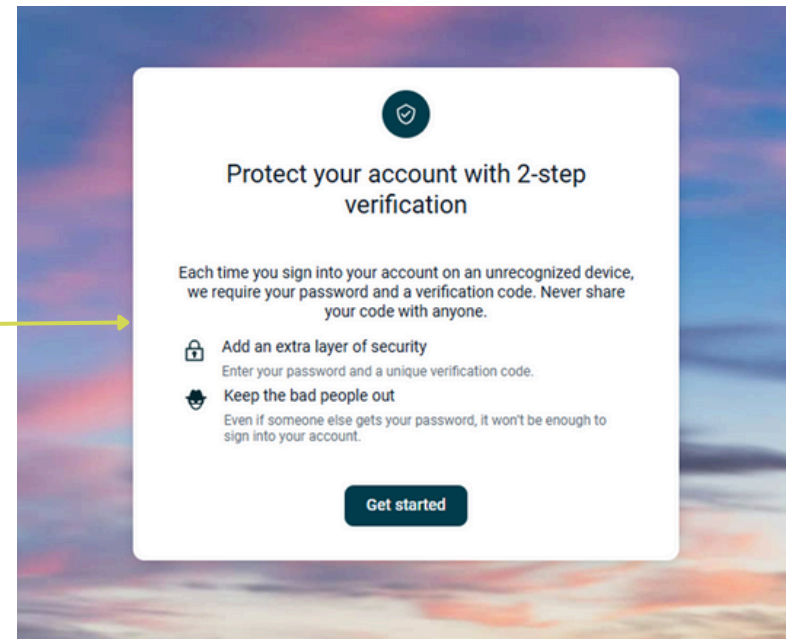
3

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

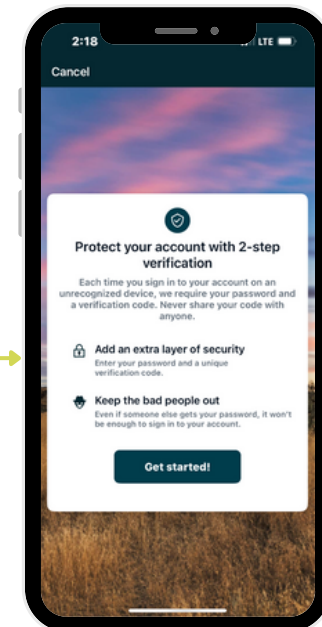
- Access the desktop version by navigating to [bakerboyer.com](http://bakerboyer.com) and selecting "login" OR
- Access the mobile version on the Baker Boyer Mobile App installed on your smart phone.

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”.

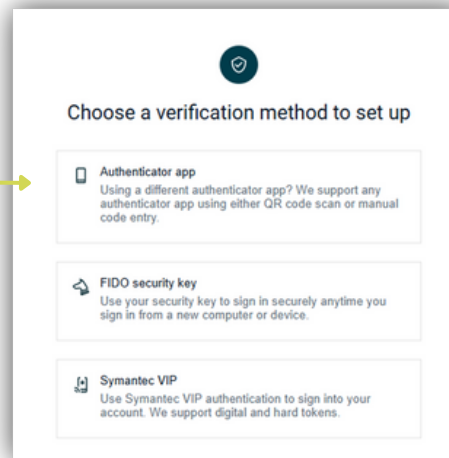
6

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

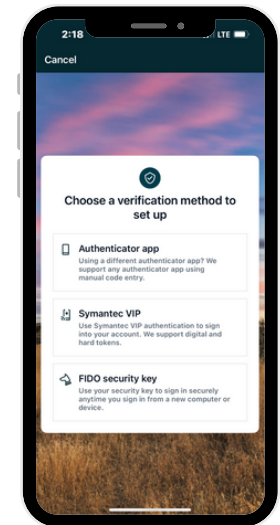
- You can select Scan QR Code and scan the code using your phone’s camera through the authenticator app (only available if you are logged into Online Banking via a browser) OR
- You can select Copy Code and paste that code into the 2FA app if accessing Online Banking from the mobile app.

Finally click Verify or Finish in Online Banking.

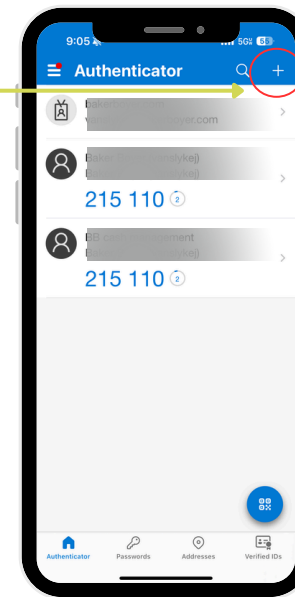
## Browser



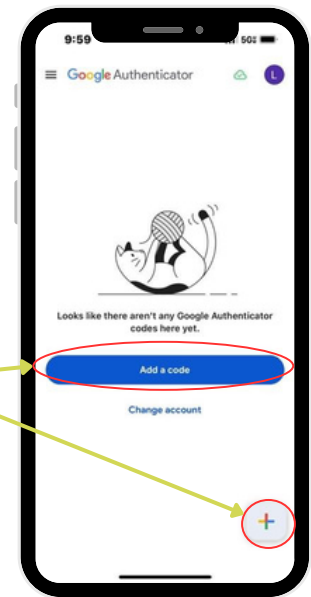
## Mobile App



## 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.

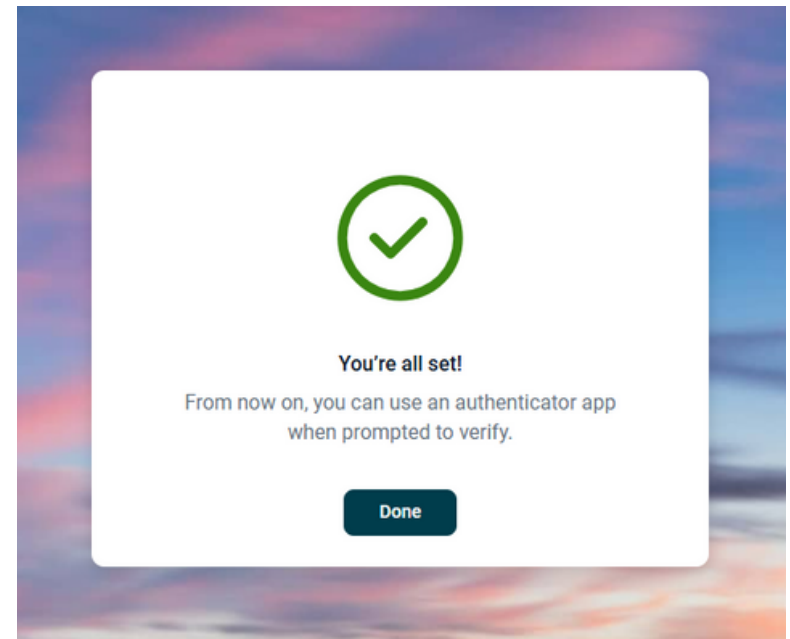
Note: the Authenticator code will update every 30 seconds. If 30 seconds has almost passed, wait for a new code to generate.

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.

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## 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

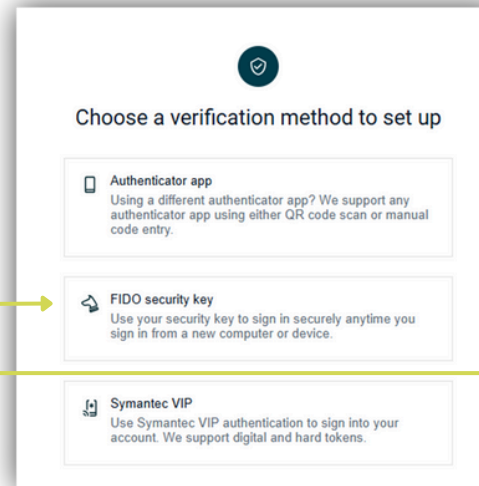
You will be prompted to name and register your FIDO token. The security key can be found on the FIDO token itself. After naming your device, insert the token into a USB port. For the mobile app, place your FIDO token near the top of your device.

3

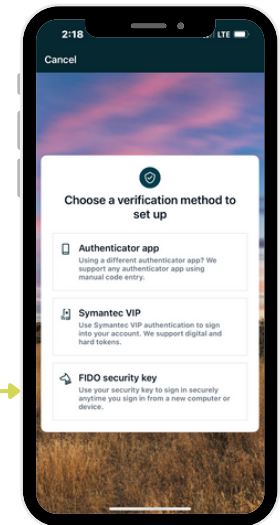
Once you have set up your FIDO token security key, you can now use this method when prompted to verify.

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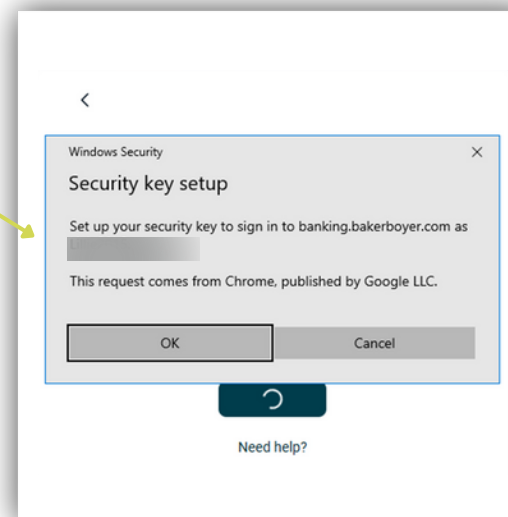
### Browser



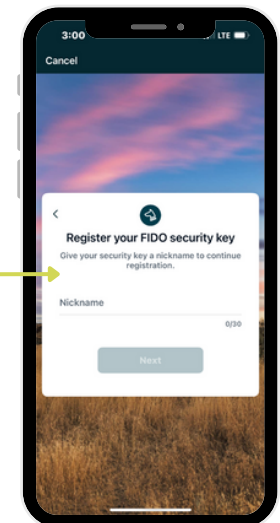
### Mobile App



### Browser



### Mobile App



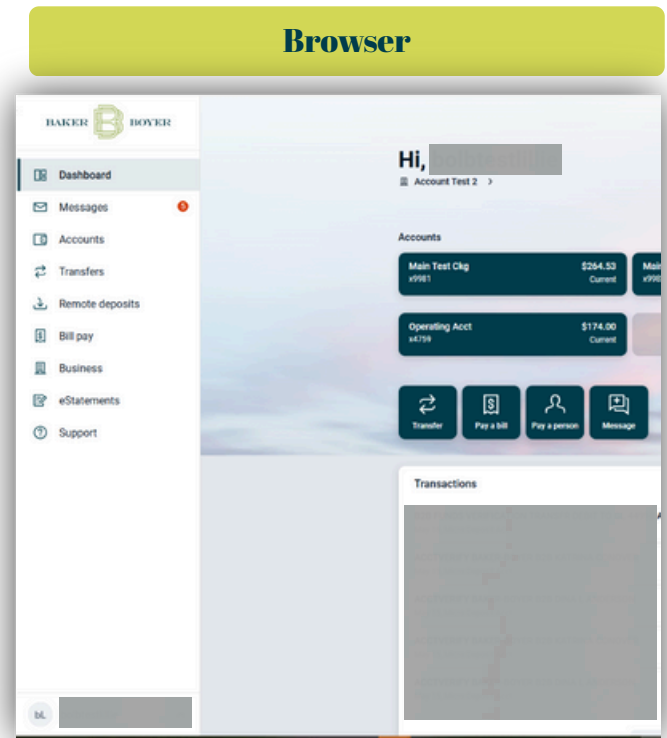


# HOW TO CHANGE YOUR AUTHENTICATION METHOD:

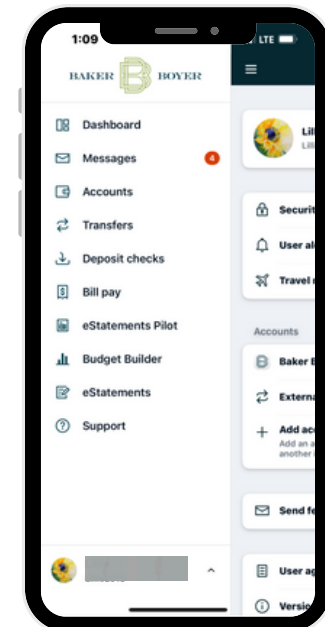
In this guide, we've provided step-by-step guidance on how to update your Two-Factor Authentication method. You'll be able to choose from the following three options:

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- **FIDO Token** – For those who prefer added physical security, FIDO tokens are supported and can be purchased online.

Please continue reading through this guide to learn how to change your authentication method.



## Mobile App

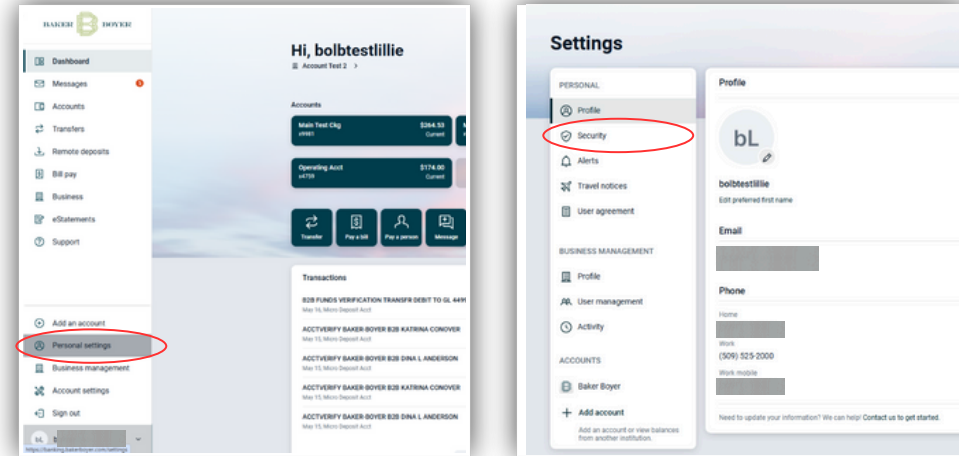


# HOW TO CHANGE YOUR AUTHENTICATION METHOD:

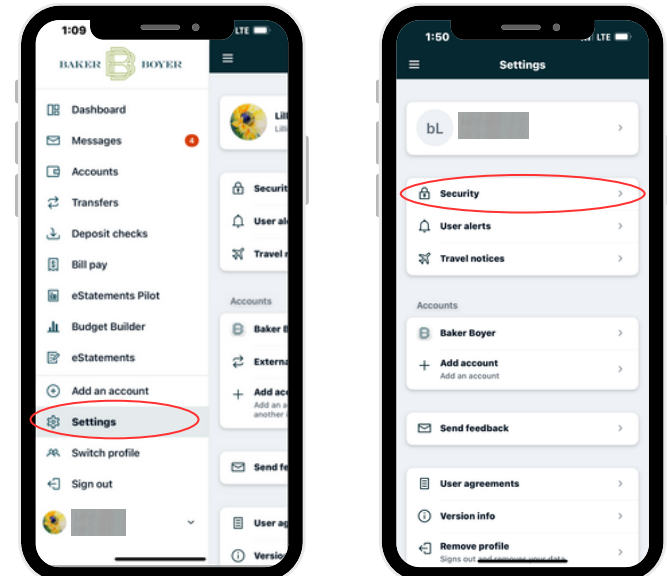
- 1 Click on your profile at the bottom left of your screen and navigate to “Personal settings”
- 2 Next click on “Security” in your list of settings.

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## Browser



## Mobile App





# HOW TO CHANGE YOUR AUTHENTICATION METHOD:

3

Next click on “Edit Settings” located under the 2-step verification section.

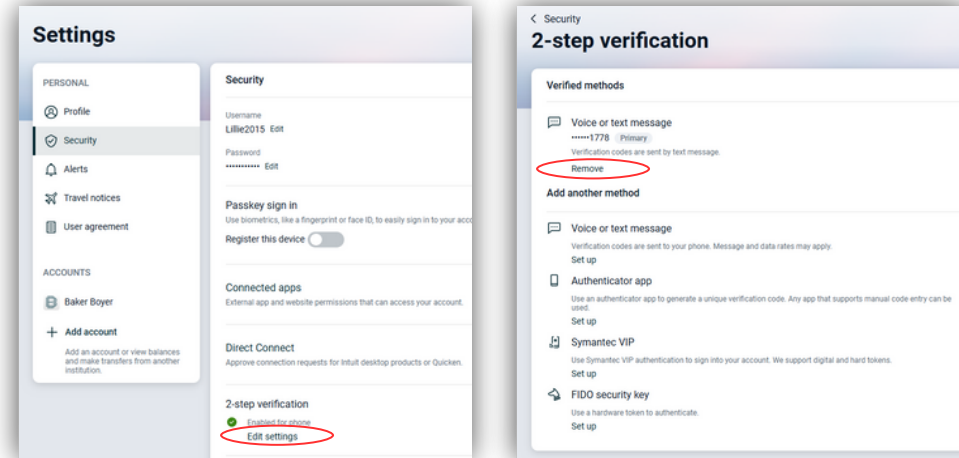
4

Click “Remove” under the verified Method.

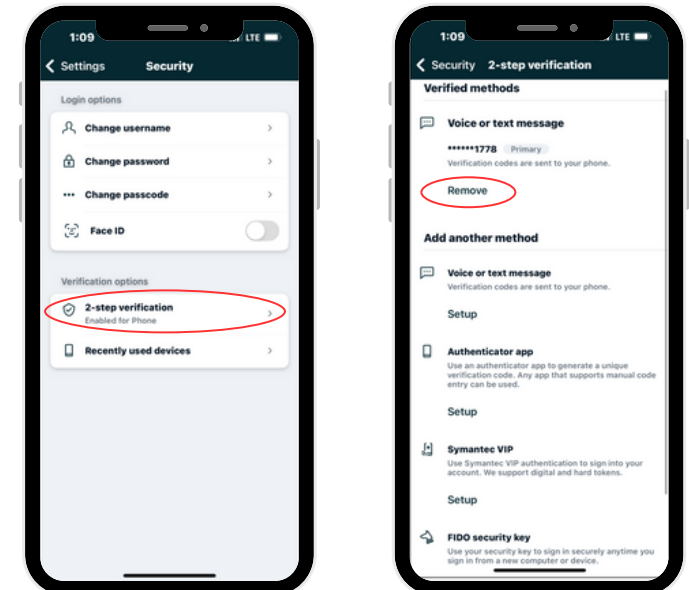
Note: This will prompt you for a 2FA code (using your current method).

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## Browser



## Mobile App



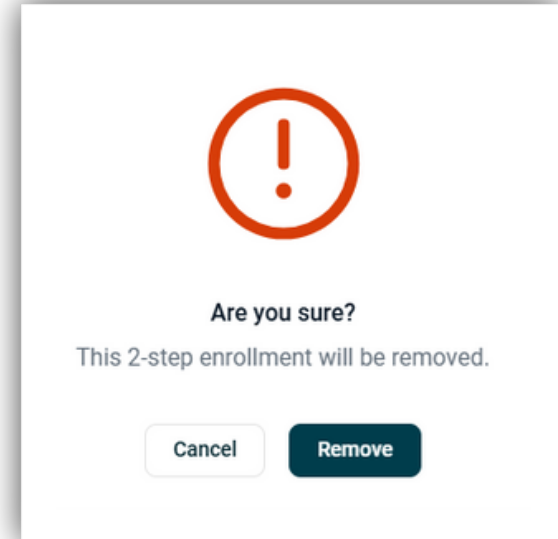
# HOW TO CHANGE YOUR AUTHENTICATION METHOD:

## 3 Finally Click “Remove”

You will then be redirected to the home page where you can log back in and will be prompted for 2FA. Please reference the pages 2-4 in this guide to learn how to add either an Authenticator App or FIDO TOKEN.

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### Browser



### Mobile App

