

Multi-Factor Authentication (MFA)

MFA is a way to add additional methods of authentication beyond a username and password.

How MFA works with your First National Bank at Paris Account

Online banking customers establish information that will later be used to help demonstrate that they are authorized to access our Online Banking. We use two methods of MFA: Challenge Questions & Watermarks

How Challenge Questions Work

The customer will select 3 questions from a list of options, and then provide the answers to those questions. If a change is detected in your online banking patterns, you will be prompted for your challenge questions. Customers may notice this additional layer of authentication when logging in from a new device or from a new location.



The screenshot shows a web browser window with a yellow header bar. Below the header, there is a message: "Our behavioral monitoring software has detected variation in your use pattern. For your protection, we ask that you verify your identity by answering your personal questions below. Once verified, you will be directed to the page you requested. Answers are not case sensitive." Below this message is a section titled "Challenge Questions". It contains two rows of questions and answers. The first row has the question "What was your boss's first name at your first job?" and the answer "John". The second row has the question "What is the first name of your spouse's youngest sibling?" and the answer "Sarah". At the bottom of the form are two buttons: "Submit" and "Optional Authentication".

After answering your challenge questions correctly your Online Banking session will continue. Incorrect response(s) will result in an error message. **Multiple incorrect/invalid attempts will result in a locked account as a precautionary measure.**

How Watermarks Work

First time online banking customers will browse the watermarks using the **Prev** and **Next** buttons, click on the desired image and click **Submit**. After an image is chosen, the customer will see this image on the bottom of each screen in Online Banking. Watermark images can be changed any time by the customer in the Options tab within Online Banking.

Note: First time online banking customers will see a placeholder image. Selection of the watermark image will be made after the password has been entered.



The screenshot shows a login screen with a watermark image of a pink flower in the top left corner. Below the image are two input fields: "NetTeller ID" and "NetTeller Password". To the right of the password field is a link that says "Forgot Password". Below the input fields is a red "Submit" button.

Returning online banking customers should not continue with login if the image is not the image chosen at account creation.

If you are blocked from the system, please contact us at 479-963-2121 for assistance.