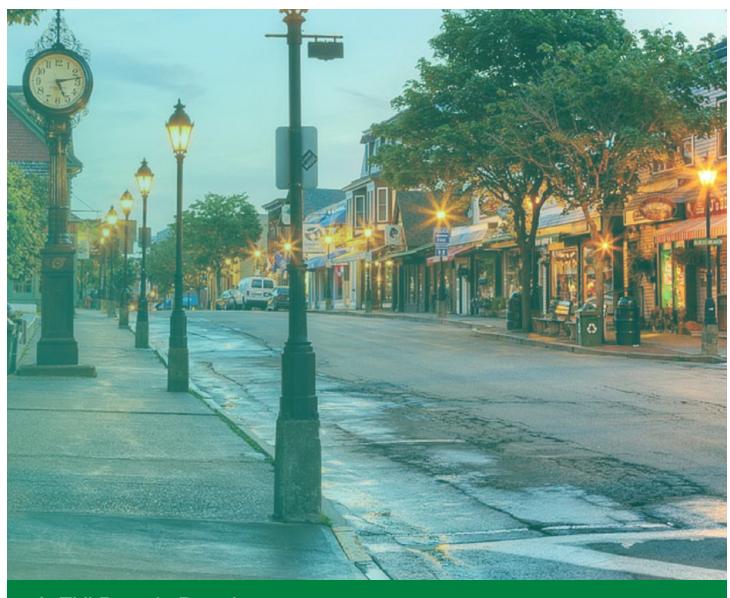
Quick Start for Application-based Authentication





Decision to Migrate to Application-based Authentication
New Online Banking (OLB) Users
Existing OLB Users
Existing OLB Users Who Opt Out of Application-based Authentication 7

Note:

Application-based Authentication requires the following:

- 1. Have your mobile phone handy.
- 2. Ensure your mobile phone can scan a QR code.
- 3. Plan on completing application-based authentication installation during the hours of 8:30 a.m. 3:00 p.m. so you can call customer service at 800-357-3452 for help if needed.

Application-based Authentication

Decision to Migrate to Application-based Authentication

To increase information security related to wire transactions occurring in OLB, FHLBank Boston has implemented app-based authentication. Previously, OLB only supported phone-based authentication, which was easier for bad actors to circumvent. To ensure greater security, FHLBank Boston migrated OLB authentications from phone- to app-based.

New Online Banking (OLB) Users

STEP 1/4

Activate Your Account

 To get started, click on the "Activate Account" button in your welcome email.



STEP 2/4

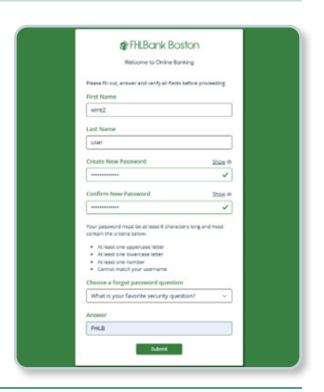
Create Your Password & Set Up Your Security Question and Answer

 Create and confirm your new Online Banking password, noting the criteria on the screen.

Tip: To see the password you've entered, click "Show." To hide it, click "Hide."

- Select a question with an answer that is easy for you to remember but difficult for others to guess.
- After both steps are complete, click "Submit."

Note: You will receive a Password Alert email, confirming that your Online Banking password has been established.

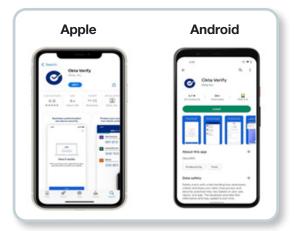


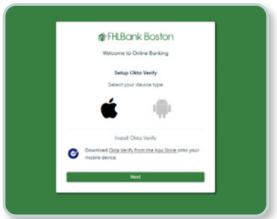
New Online Banking (OLB) Users

STEP 3/4

Set Up Application-based Authentication

- You will then see the "Setup Okta Verify" screen.
- Using your Mobile Device go to the app store and download the appropriate "Okta Verify" application based on your device.
- Once the "Okta Verify" application is successfully downloaded to your mobile device, click on the "Next" button on the screen.
- You will now see the "Setup Okta Verify" screen on your computer. Scan the QR code with your mobile device to install.
- Once the mobile device setup is complete, you will receive the success message on your computer screen.
 Click "Continue", to proceed to the login page.
- Log in with your username, which is typically your email address, and your password.









New Online Banking (OLB) Users

STEP 4/4

Using Application-based Authentication

 Upon logging in you will see the authentication screen with the option to either send a "Push" notification or enter a code.

Push Notification

 Click "Send Push" to send a message to the "Okta Verify" application on your mobile device.
Select "Yes, it's me." on your mobile device.

Enter Code

- Click "Enter Code" to display a code on the "Okta Verify" application on your mobile device.
 Enter the code into the "Authentication" screen.
- After completing one of the authentication methods (Push Notification or Enter Code), you will see the OLB home screen.





Existing OLB Users

STEP 1/4 Log In

• **Log in** to Online Banking with your Username and Password. Your Username is your email address.

Note: The 'i' in the blue circle stands for information. Hover over it to learn more about a function or feature.

Tip: Save time when logging in on your work computer or device by checking "Trust this device." You will not need to authenticate yourself when you log in to that same device in the future.



STEP 2/4

Register for App-based authentication

 Existing OLB users will see a prompt to register for app-based authentication when they log in, click "Register for App-Based Authentication."



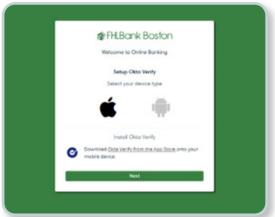
Existing OLB Users

STEP 3/4

Set Up Existing OLB Users

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Existing OLB Users

STEP 4/4

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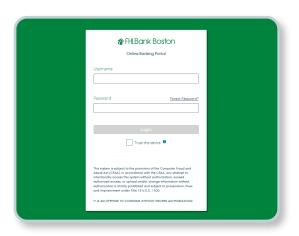
Existing OLB Users Who Opt Out of Application-based Authentication

STEP 1/2 Log In

 Log in to Online Banking with your Username and Password. Your Username is your email address.

Note: The 'i' in the blue circle stands for information. Hover over it to learn more about a function or feature.

Tip: Save time when logging in on your work computer or device by checking "Trust this device." You will not need to authenticate yourself when you log in to that same device in the future.



STEP 2/2

Opt out of App-based authentication

 Users who do not wish to enroll in app-based authentication may continue using phone-based methods. After clicking on "Continue to Online Banking," you will see the OLB home screen.

Note: Application-based authentication is required for wire transfers.

Tip: Reference the <u>Quick Start Guide for Users</u> for additional information on phone-based authentication methods.

