

Out of Band Authentication for Payment Origination via Web-Link

Out of Band Authentication (OOBA), is a security method in which two separate networks work together to authenticate an online banking user. Referred to as SureKey, it is an optional security layer that organizations can require for all users entitled to originate ACH and Wire payments or internal transfers from Web-Link.

It authenticates a user by sending them a SureKey Code via text or voice call. Approvers must enter a 6-digit Personal Code established during enrollment, followed by the SureKey Code to complete the transaction in Web-Link.

The phone number is set up in Web-Link user profiles for text messages or calls. Text Messages are sent from 269-265, with a Caller ID of "Webster Web-Link: SureKey". Voice calls are made from 404-923-000 with a Caller ID of "Atlanta GA".

Organizations can choose to require SureKey for payment and transfer approvals and rejections, or require it for payment entry as well. It cannot be applied to a limited set of an organization's users: if enabled, it must apply to everyone set up within that Company ID.

Once SureKey is enabled, users are required to enroll and begin using the OOBA workflow within a two-day Grace Period. Users complete the enrollment process during a login session by establishing their Personal Code. During the Grace Period, transactions can be completed without the SureKey Code. After the Grace Period, users are required to use SureKey.

The SureKey Profile is located on the top navigation bar under Tools:

[Treasury Dashboard](#) | [Accounts](#) | [Payments](#) | [Fraud Control](#) | [Check Services](#) | [File Services](#) | [Tools](#) | [Administration](#)

Depending on your entitlements, the top navigation bar may appear different, e.g., Home instead of Treasury Dashboard.

SureKey Enrollment

After SureKey has been enabled for your organization, you can enroll the next time you log in on your desktop (not from a mobile device). You will see a SureKey Enrollment Notification:

SureKey Enrollment

SureKey enrollment notification

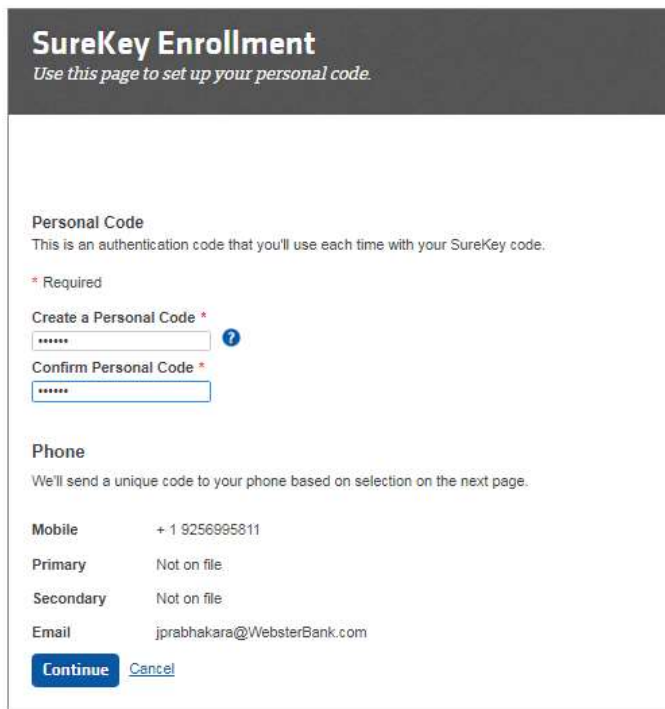
Note

- ABC Bank wants to make all of your banking experience as secure as possible. You have 2 days remaining to enroll with SureKey before enrollment is required to complete certain actions. To begin the enrollment process, make sure you have your mobile phone on hand, and click "Enroll".

Enroll

Remind Me Later

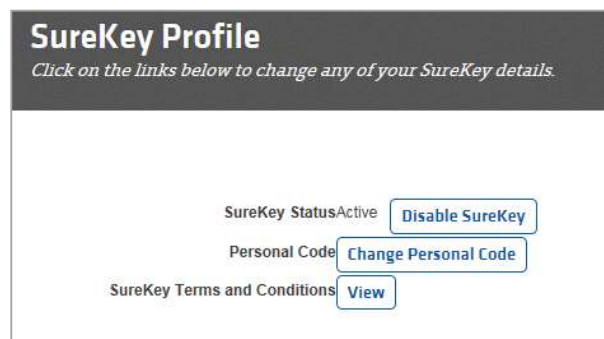
1. Click Enroll to complete the enrollment process. A SureKey Enrollment screen appears
2. Enter a six-digit code that you want for your Personal Code in the Create a Personal Code field. Personal Codes can contain letters, numbers, and special characters. Invalid special characters are % \$ @ &
3. Re-enter the six-digit code in the Confirm Personal Code field
Note: the phone numbers that are available to have the unique code sent to by text or automated call are set in your Web-Link user profile by your CSA
4. Click Continue to select the delivery method and phone number to which to send a unique code
 - a. Select Text Message or Voice
 - b. Select the phone number you want to receive the text message or voice call from
5. Click Send Code to receive the one-time unique code
6. Enter the Personal Code you entered in Steps 2 and 3
7. Enter the unique code you received by text or automated call in the SureKey Code field
8. Click Submit to complete the SureKey enrollment workflow. You can choose to have a new unique one-time code sent by clicking Send New Code instead to the same delivery options selected in Steps 6 and 7
9. The SureKey Profile page appears with a successful submission



Your enrollment is complete. From the SureKey Profile page, you can Change Personal Code or view the Terms and Conditions.

Tips:

- From the SureKey Profile screen you can:
 - Change your Personal Code
 - Disable SureKey (you will not be able to approve transactions)
- Work with your CSA if the phone numbers associated with your User profile need to be changed
- There are six Security Alerts associated with SureKey that you may receive from time to time



Approving a Transaction

Whether you are a user who is authorized to “approve own” payments and transfers or approve transactions that others have entered, when SureKey is enabled, a successful Personal and SureKey Code entry is required in order for the payment can be accepted for processing.

Entry of the codes is done from the Payment or Transfer Center, or on the Preview screen of the pending payment.

From the Payment or Transfer Center

The SureKey Authorization section is at the bottom of the screen:

Before approving, review the list of selected payments.

* Required

Selected	Send Date Effective/Value Date	Payment Number Payment Name/Reference	Status Authorization Memo	Payment Account Company Account Identifier	Payment Type Created by Template	Recipient	Last Modified By Rate	Payment Acct Amount (Items) Recipient Acct Amount (Items)
<input checked="" type="checkbox"/>	06/11/2018 06/12/2018	220225 TEST	Pending Approval	#####4415	PPD - Prearranged Payment and Deposit	321miv	manester15@1306	\$0.03 (1) \$0.03 (1)
<input checked="" type="checkbox"/>	06/11/2018 06/12/2018	220218 Test	Pending Approval	#####4406	PPD - Prearranged Payment and Deposit	321miv	manester15@1306	\$0.02 (1)

New Authorization Memo

SureKey Authorization Request a one-time SureKey code via

Text Message
 Voice

Send my SureKey code to
Mobile +1 9256995810

By selecting one of the contact channels you are providing a one-time authorization for us to send you a SureKey code. For text messages, standard and other rates may apply. See your carrier for details.

1. Select the payments you wish to approve
2. Select text or voice message delivery method for the one time SureKey Code
3. Click Send Code. A message appears on the top of screen "SureKey approval is required". This is normal
4. Within five minutes, enter your Personal Code and the SureKey Code that was sent to you
5. Click Submit Payment:

SureKey Authorization You have 04:51 remaining until the SureKey code expires.

Personal Code * ?

SureKey Code *

To request a new SureKey code, click "Send New Code".
Mobile +91 9172801589

By selecting one of the contact channels you are providing a one-time authorization for us to send you a SureKey code. For text messages, standard and other rates may apply. See your carrier for details.

6. A successful submit message will appear at the top of the page.

Tips:

- If the SureKey Code expires before you enter it, or you need another one sent, click Send New Code
- You can follow the same workflow to reject payments from the Payment Center

From the Preview Screen:

Access or enter the payment as you normally would, stopping at the screen where you submit the payment for approval. The SureKey Authorization section is at the bottom of the screen:

1. Select the text or voice message delivery method for the one-time code
2. Click Send Code. A page message appears on the top of screen: "SureKey approval is required". This is normal
3. Within five minutes, enter your Personal Code and the SureKey Code that was sent to you
4. Click Submit Payment. A successful submit message will appear at the top of the page

Tip: If the SureKey Code expires before you enter it or you need another one sent, click Send New Code

Entering a Payment Transaction

Some organizations may elect to require SureKey for payment entry as well as approval. In this case, you are subject to the same enrollment requirements and the two-day grace period. Until the enrollment process is complete, you will be prevented from creating payments.

Enter the payment as you normally would, stopping at the screen where you submit the payment for approval later. The SureKey Authorization section is at the bottom of the Preview screen. This is an example from a US Wire:

Preview US Wire Payment
Use this page to preview a US Wire payment.

* Required

Payment Information

Debit Account: #####0001 - 9999990001
 Debit Amount: 5,000.00 USD
 Value Date: 06/07/2018
 Send Date: 06/07/2018
 Frequency: One-Time Only

Sender's Reference
 Reference for Recipient
 Details of Payment
 Ordering Customer

Recipient Information

Recipient: Wire Beneficiary
 Account Number 9999999
 Main Street
 Suite 200

Recipient Bank: WEBSTER BANK, N.A.
 ABA (Wire) 211170101

Options

Formatted Remittance
 Intermediary Bank
 Receiving Bank
 Bank to Bank Information

Save as Template: No
 Approve on Submit: No

SureKey Authorization: Request a one-time SureKey code via
 Text Message
 Voice

Send my SureKey code to
 Mobile: +1 8600000000

By selecting one of the contact channels you are providing a one-time authorization for us to send you a SureKey code. For text messages, standard and other rates may apply. See your carrier for details.

1. Select delivery method for the one-time SureKey Code
2. Click Send Code. A message appears on the top of screen reading SureKey approval is required. This is normal
3. Within five minutes, enter your Personal Code and the SureKey Code that was sent to you
4. Click Submit Payment. A successful submit message will appear at the top of the page. It is ready to be approved

Tips:

- If the SureKey Code expires before you enter it or you need another one sent, click Send New Code from the SureKey Authorization page
- If you are not enrolled or enabled, you will get a Page Error message when you try to select a payment type to enter
- ACH Reversals and Payment Rejects are considered part of the approval workflow and will require entry of the SureKey Codes when Out of Band Authentication is enabled