

## **AFTECH Offers RSA Multifactor Authentication**

AFTECH's Release 26 -- coupled with the RSA image-and-phrase security combination -- provides AFTECH Clients a suite of enhancements for implementing multifactor authentication for Internet transactions.

AFTECH has 'split' the authentication process into two screens (one for member number and pin and the other for the home banking password), while the RSA solution involves the assignment of a unique device ID to all computers or other devices that will access **aftech@net**.

This process takes place behind the scenes, without requiring member interaction. The ID will be encrypted and stored on the member's computer or other device, using multiple simultaneous methods for redundancy.

When the member signs in to the online site using his/her password, the RSA solution will instantaneously assess the "profile" of the member's computer or other device, using its unique ID, as the second form of authentication.

This solution will also provide two-way authentication, assuring members that they have reached their credit union's authentic Website as opposed to a spoof site.

When initially registering for the service, the member will choose a unique image from a large pool of options. Whenever the member logs in to the credit union's Internet site, he/she will see that image as proof that the site is authentic.

RSA Security offers:

- \*Two-factor authentication to identify the member's computer/device;
- \*Supplemental authentication to allow members to use different computers/devices, with members required to correctly answer challenge questions to gain access to accounts;
- \*Two-way authentication, by presenting the member with a user-selected image as proof that the Internet site is authentic;
- \*RSA Security's anti-fraud network.

Note that implementation of the 'split authentication' can take place in advance (Release 26 required) to ease introduction of the changes to members. Furthermore, security can be enhanced through the use of 'captive' sessions where a member uses **aftech@net** in a separate browser window, which prevents the member from navigating to an insecure area.