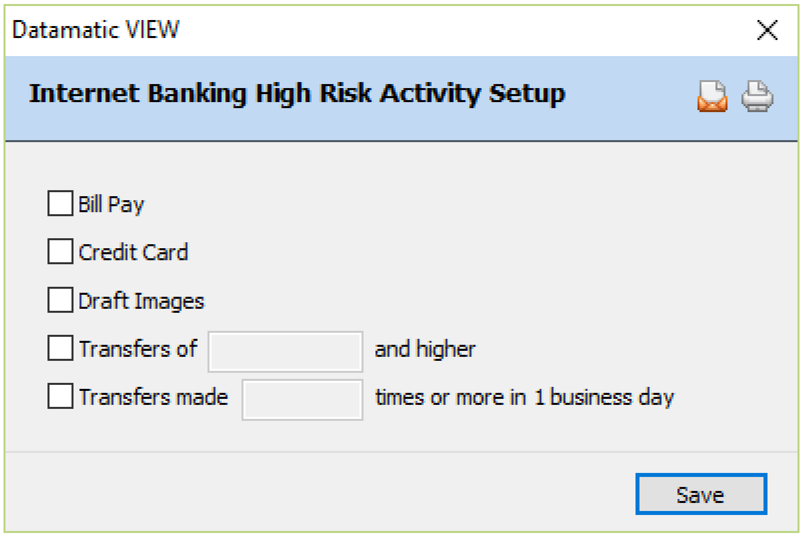
Internet Banking High Risk Activity Setup

The Internet Banking High Risk Activity Setup is used to flag certain activities that may occur in Internet and Mobile Banking as being determined by the credit union to be high risk activities. If any of the listed activities is marked as being high risk, the members doing these activities in Internet and Mobile Banking will be sent a **"Challenge PIN"** via either a text message or e-mail each time the activity is selected that meets the high-risk criteria. The **"Challenge PIN"** rather than the normal Password will need to be used in order to continue.

****Note:** Each credit union will need to do their own risk analysis to determine if any of the activities should be flagged as high risk.



Internet Banking High Risk Activity Setup

□ Bill Pay

□ Credit Card

□ Draft Images

□ Transfers of ________ and higher

□ Transfers made ________ times or more in 1 business day

Figure 1

To flag an activity as high risk, click on the box next to the activity.

For the **"Transfers of _______ and higher"** activity, enter the dollar amount in order for a transfer to be considered high risk.

For the **"Transfers made _______ times or more in 1 business day"** activity, enter the number of times to be considered high risk.

Select Save, to Save the changes.

By default, all of these options are turned off, so that the Credit Union can determine which activities should require additional authentication by the member. Until the Credit Union activates one of these options, the members will not be prompted for their Challenge PIN, except when logging into an **un-authorized device**.