

OOBA FAQs

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1. What is OOBA?

- a. OOBA stands for *Out-Of-Band-Authentication*. It requires dual authentication at login for digital banking.
- b. Users can be authenticated via a text message, phone call, or the DUO Mobile app.

2. Why is it being implemented?

- a. Two Rivers wants to ensure that our customers' information and accounts are as safe and secure as possible. The increase in fraudulent activity and bad actors has prompted Two Rivers to add additional security features to the login process.

3. Why do I have to use a code when I already put in my password?

- a. The increase in fraudulent activity and bad actors has prompted Two Rivers to add additional security to the login process. This will ensure that someone will not be able to log in from other devices should your username and password be compromised. It is important that this security code not be shared with anyone else.

4. Do I have to do this every time I log in?

- a. Yes, as a part of the security for your digital banking, you will be prompted to enter a code at each login.

5. How do I get the code?

- a. You can receive your code via text message, phone call, or the DUO Mobile app.

6. Can I make it remember my phone, so I don't have to put in the code every time?

- a. No. You will be prompted to enter a new security code at each login, regardless of the device.

7. Can I still use my face or fingerprint to log in?

- a. Yes. You can still bypass your password using whatever feature(s) your smartphone allows. However, you will still be required to enter the code afterwards.

8. If I don't have a smartphone, how am I supposed to get the code?

- a. The dual authentication can be obtained via text message or phone call.

9. How do I get the DUO Mobile app?

- a. You can download the DUO Mobile app through your phone's app store. When setting up your phone for dual authentication, it will walk you through the process of setting up your digital banking with the app.