

GBL5477 Customer Authentication Page Flows

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Project Purpose:

Multifactor Authentication is mandated by the Federal Financial Institutions Examination Council's (FFIEC). The FFIEC released an interagency guidance note in 2005 stating that single factor authentication, as used by many banking institutions, is not sufficient in protecting internet banking customers from theft and fraud. OTS is expecting substantial compliance to this FFIEC Guidance by December 31, 2006. After discussions with various business and technical units, it has been determined that our efforts would be focused on meeting the FFIEC's strong authentication guidance as well as essential internal business, technical, audit and security requirements. Based on our evaluation, and with special due diligence paid to meeting our internal requirements, FFIEC's guidance, and the viability of the solution, we have selected the RSA Adaptive Authentication Solution

Business Goals:

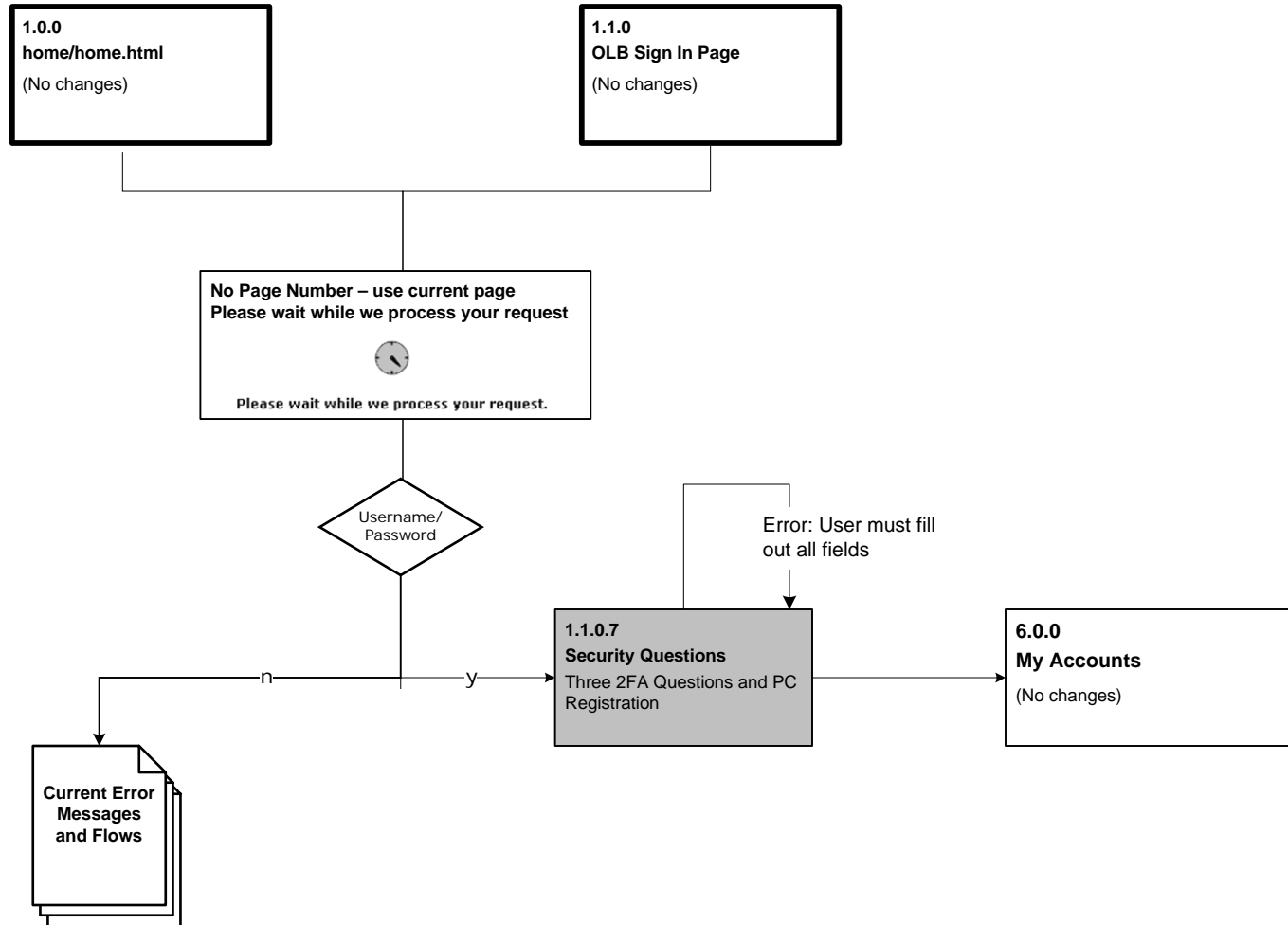
- Implement a Two-Factor Authentication solution to meet the FFIEC's strong authentication guidance for customers accessing World Savings Online Banking and Internet Loan Systems.

Content:

Text will be refined during Content phase. All copy in this wireframe is for illustrative purposes.

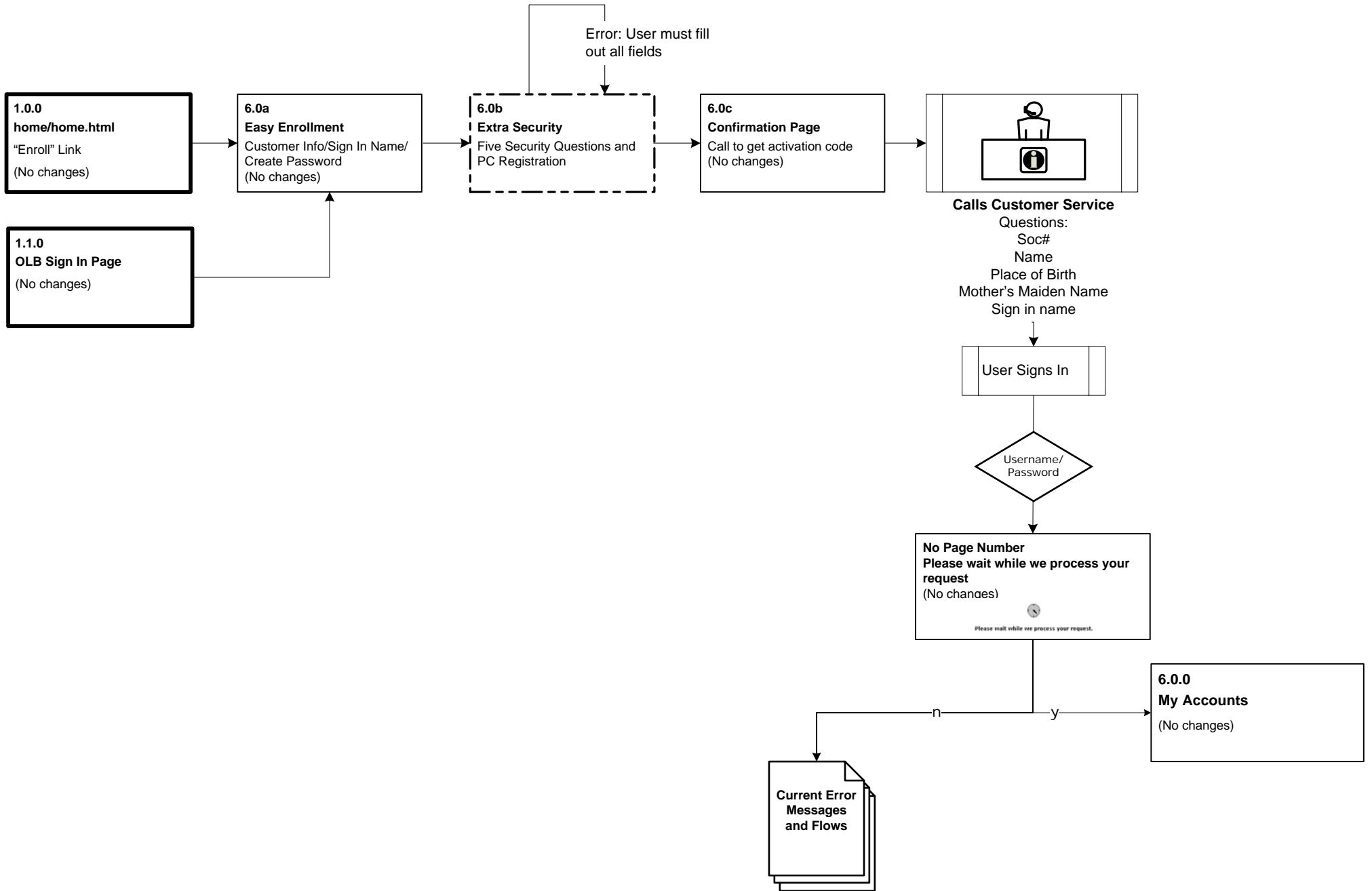
Scenario: Current OLB User who has not answered 2FA Security Questions has to choose three security questions

Main Entry Points: 1.0.0, 1.1.0



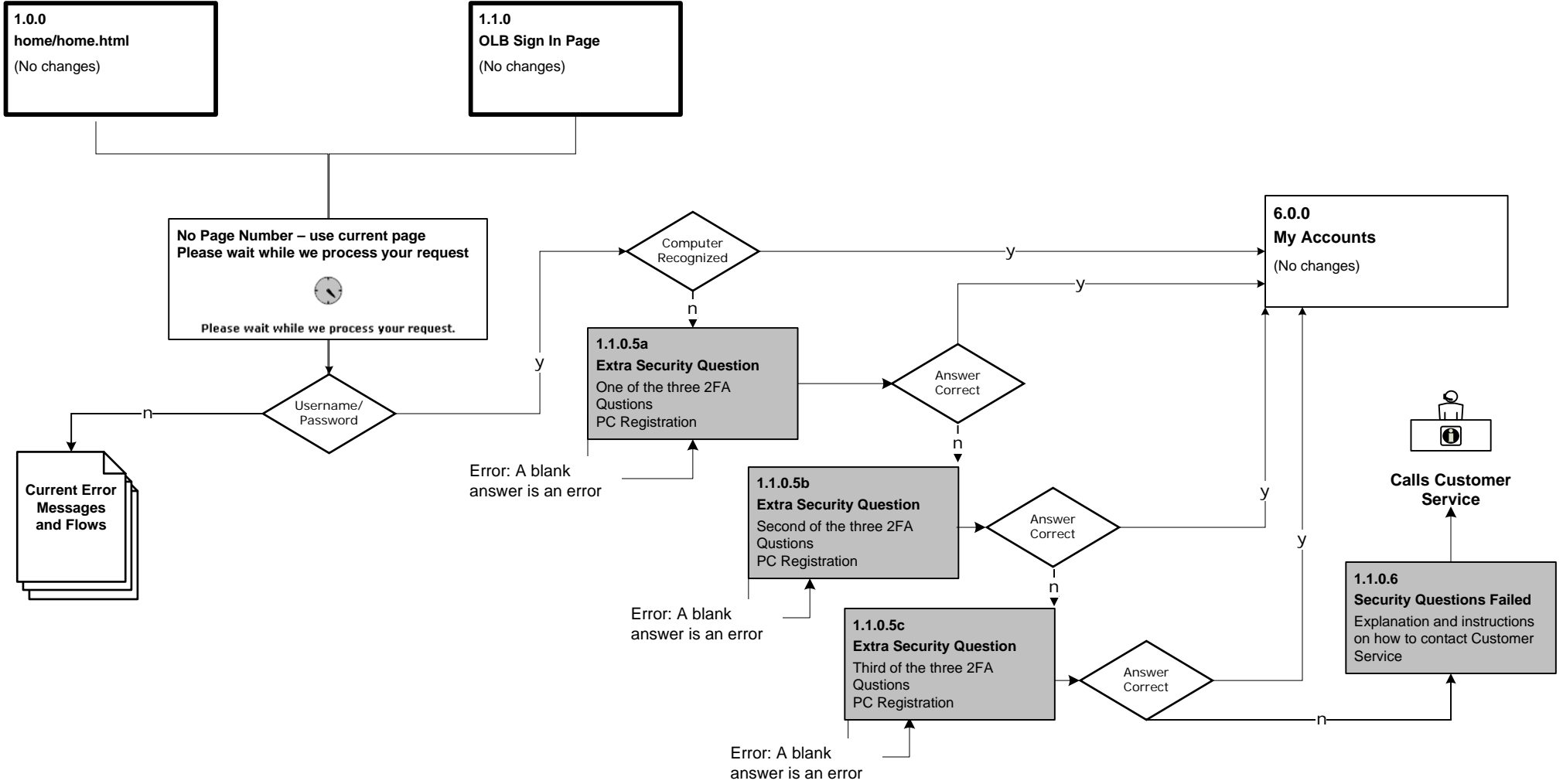
Scenario: Updated OLB Enrollment. Adding Three 2FA questions to the Extra Security page

Main Entry Points: 1.0.0, 1.1.0

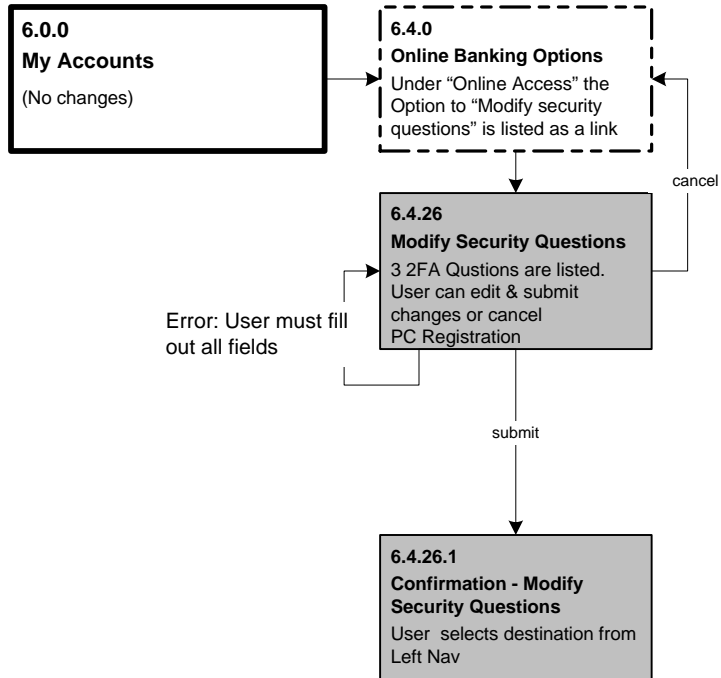


Scenario: Updated OLB Sign-in. If the OLB User is accessing their online account from an unrecognized computer they will be presented with challenge questions.

Main Entry Points: 1.0.0, 1.1.0

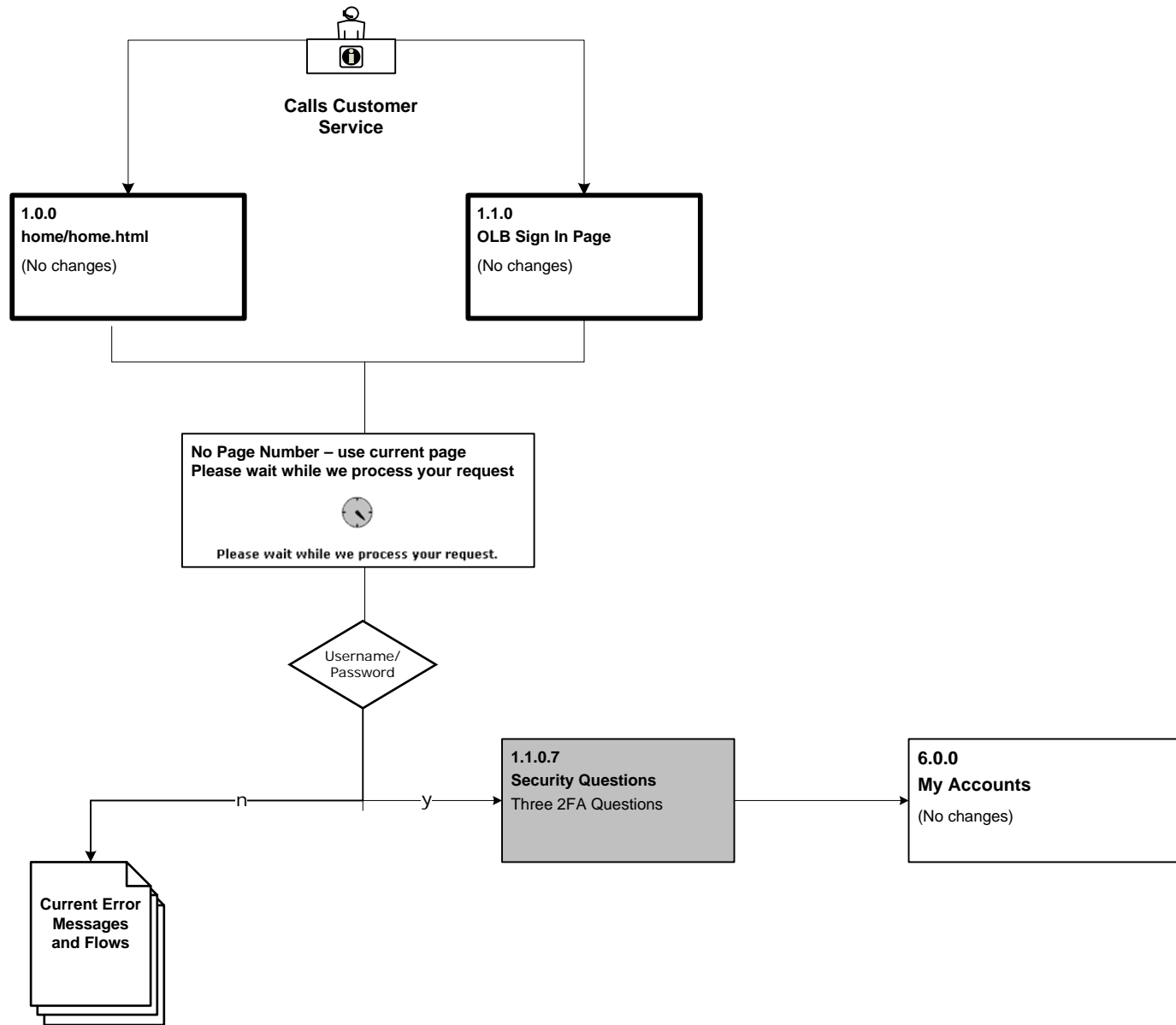


Scenario: OLB User Log into My Account and Modifies 2FA Security Questions
Main Entry Points: 6.0.0



Scenario: OLB User Returns after CS has released the User's account from suspension

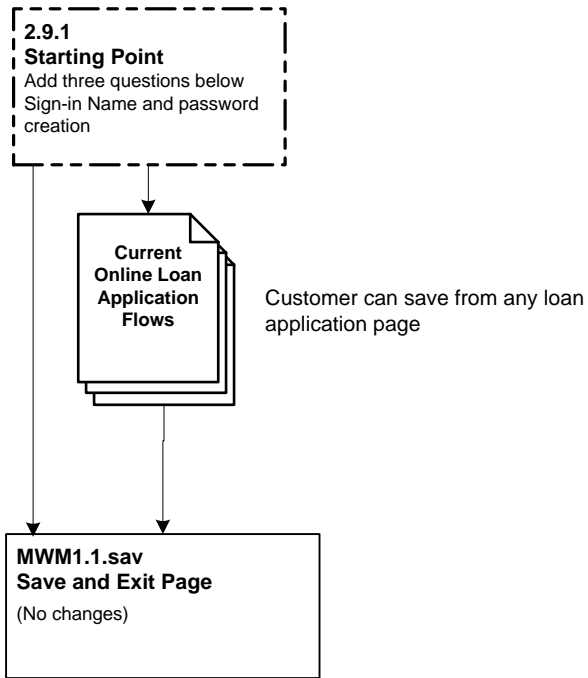
Main Entry Points: 1.0.0, 1.1.0



Scenario: Customer Completes Online Loan Application and Saves Information.

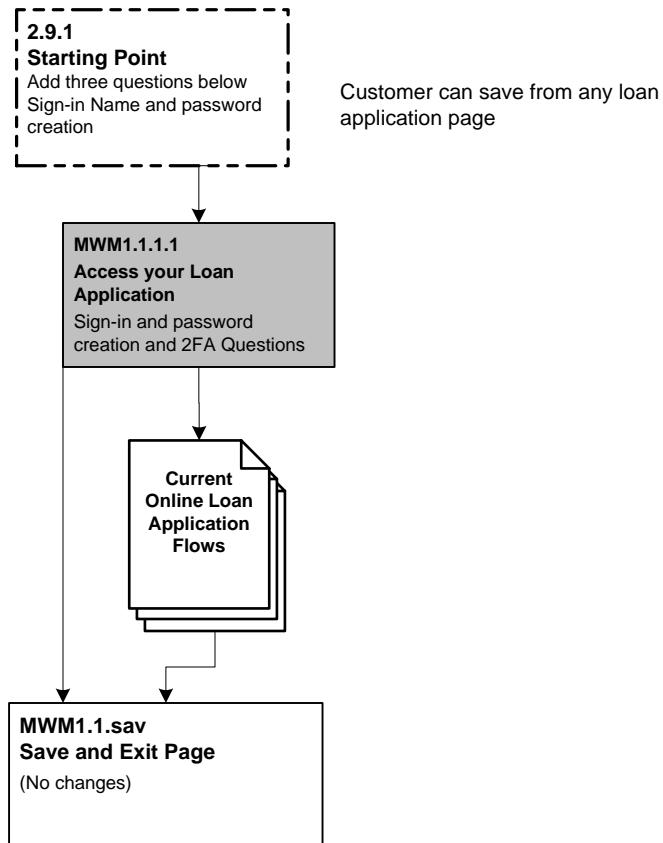
Main Entry Points: 2.9.1

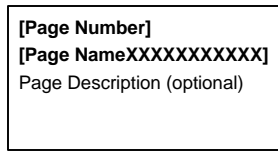
Version 1)
Add three security questions to the "Starting Point" page under create Sign-in Name and Password



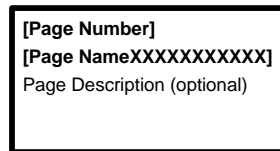
Version 2)
Remove the Sign-in and password creation section from the "Starting Point" page.

Create a new page that includes the Sign-in and password creation section and three 2FA Challenge Questions. Creating anew tab on the set of pages.

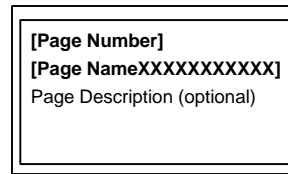




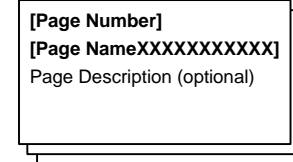
web page



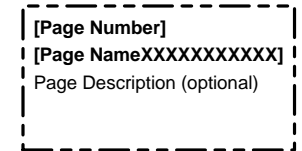
web page:
flow starting point



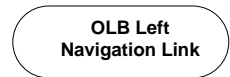
new browser window



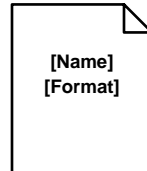
web page:
page stack
(i.e., pages that share similar attributes)



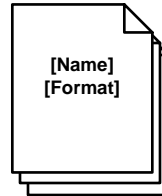
Existing web page with edits





Link
(e.g., Global Nav. Sometimes behaves differently than other nav contexts ex. OLSP)

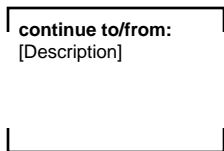


Document

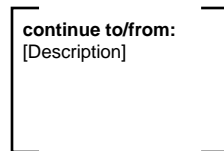


Document stack

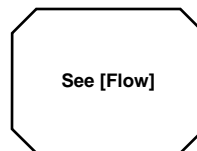
 = new page
 = existing page



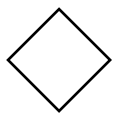
continuation point:
vertical



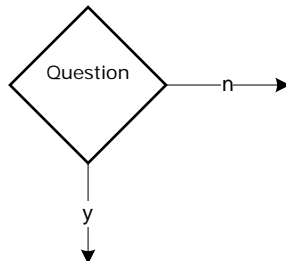
continuation point:
horizontal



Flow Reference



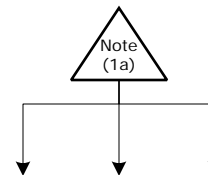
decision point



Note: **decision points** are used when there are two mutually exclusive paths available to the user based on a yes/no question (e.g., "Is the user logged in? If 'yes' go here, if 'no' go there").



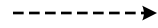
conditional branch



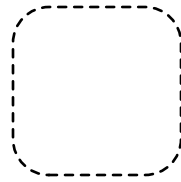
Note: **conditional branches** are used when there are two or more mutually exclusive paths available to the user based on a condition (e.g., "If an ELOC account, go to My ELOC Summary; if a regulklarloan, go to My Loan Summary").



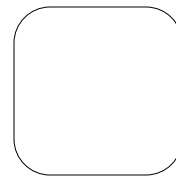
connector



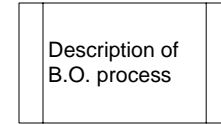
conditional connector



conditional area



area



offline/back office process
