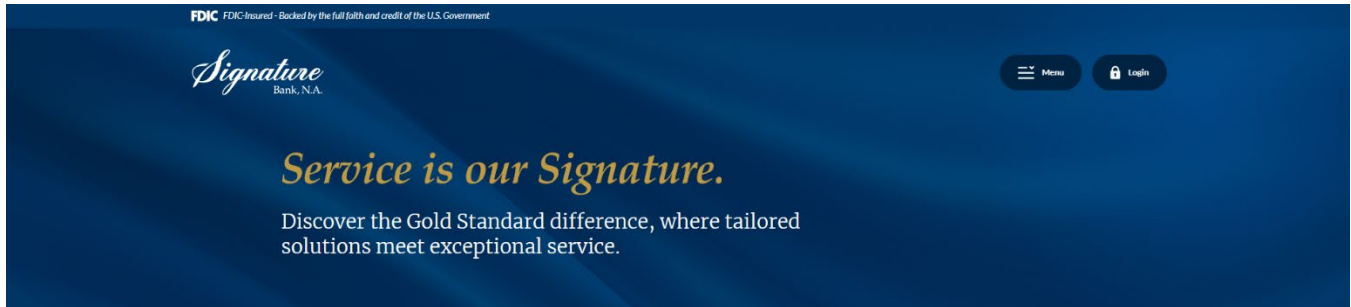




Online Banking Login and 2FA

Online Banking Login

As a new user, you will be provided either an email with a link to set up your account, or a temporary username and password. You can access the login page by selecting the "Login" / lock icon at the top right-hand corner of our website.



2FA Setup

During your first log in, you will set up your Two-Factor Authentication (2FA) methods. The Online Banking platform will walk you through creating the 2FA method of your choice including SMS, Phone, authenticator application, FIDO security key/token, or Passkey (Biometric). You can add additional 2FA methods after logging in. Some business clients with special privileges will have slightly different options.

Example

1.

Signature
Bank, N.A.

Username

[Forgot?](#)

2.

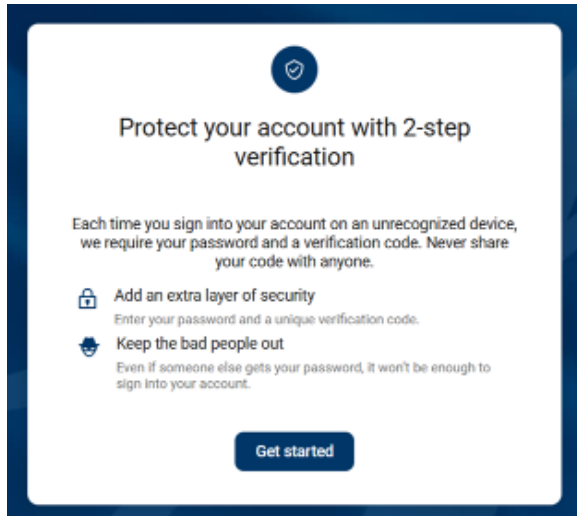
Signature
Bank, N.A.

Username [Switch](#)

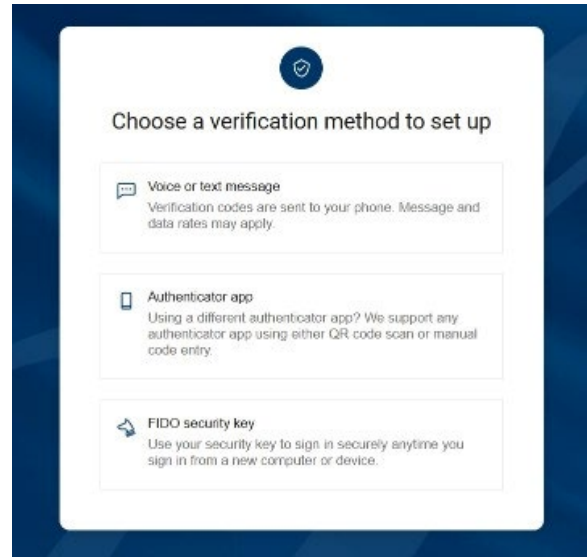
Enter your password

[Forgot?](#)

3.



4.



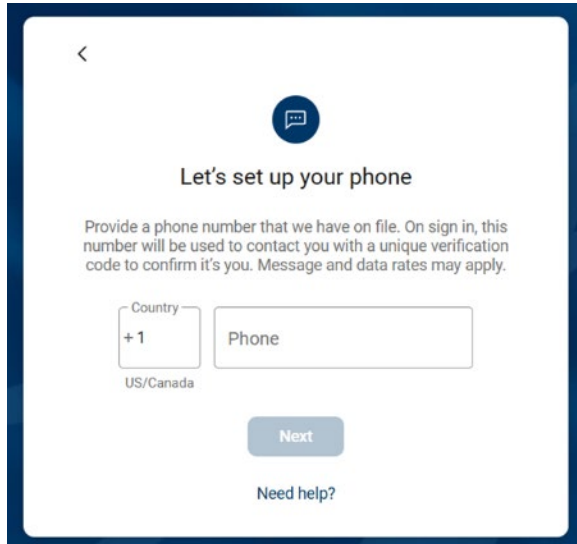
2FA Methods

Our platform has a robust set of 2FA options. You are encouraged to select the 2FA tier that suits your needs. Some business clients with special permissions may have different options.

Type	Description	Security	Notes
SMS / Phone Call	Get a call or text and enter the number on screen	Good	Convenient. Beware of losing a cell phone or Port Out scams
Authenticator App	Get a push notification or open the app and enter the number on screen	Better	Ex: Google Authenticator, DUO, Microsoft Authenticator.
FIDO Security Key/Token	Plug a USB drive into your computer or phone charge port or tap near back of phone	Best	Currently best in class security method, ensuring even if your password is stolen, your account still cannot be accessed without your physical token device
Passkey (Biometric, PIN, Pattern)	Insert a biometric-enabled USB drive or use integrated face ID/thumbprint	Best	Currently best in class security method, ensuring even if your password is stolen, your account still cannot be accessed without your physical presence

SMS/Text Message Authentication Example

1.



Let's set up your phone

Provide a phone number that we have on file. On sign in, this number will be used to contact you with a unique verification code to confirm it's you. Message and data rates may apply.

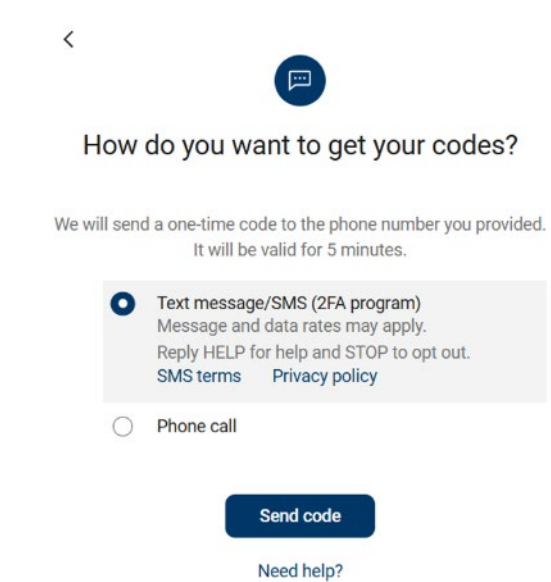
Country
+1
US/Canada

Phone

Next

Need help?

2.



How do you want to get your codes?

We will send a one-time code to the phone number you provided.
It will be valid for 5 minutes.

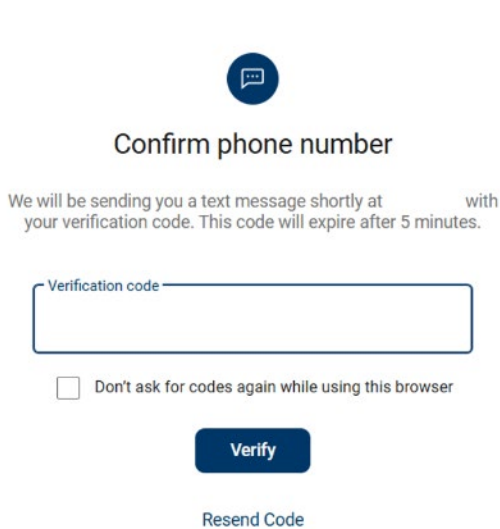
☒ Text message/SMS (2FA program)
Message and data rates may apply.
Reply HELP for help and STOP to opt out.
[SMS terms](#) [Privacy policy](#)

☐ Phone call

Send code

Need help?

3.



Confirm phone number

We will be sending you a text message shortly at with your verification code. This code will expire after 5 minutes.

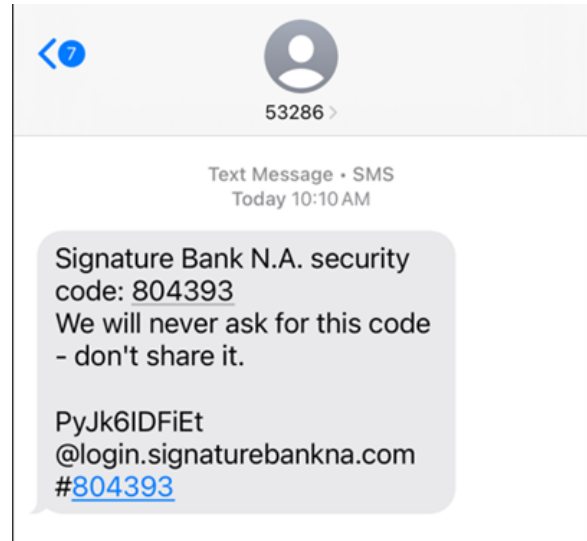
Verification code

☐ Don't ask for codes again while using this browser

Verify

Resend Code

4.



53286 >

Text Message • SMS
Today 10:10 AM

Signature Bank N.A. security code: 804393
We will never ask for this code - don't share it.

PyJk6IDFiEt
@login.signaturebankna.com
#804393

5.



Confirm phone number

We will be sending you a text message shortly at *****8902 with your verification code. This code will expire after 5 minutes.

Verification code

☐ Don't ask for codes again while using this browser

Verify

Resend Code

6.



You're all set!

From now on, you can use the code delivered to this phone number from a text message when prompted to verify.

Done

7.



- Dashboard
- Messages
- Accounts
- Transfers
- Remote deposits
- Bill pay
- Cash Management

Hi there!

Accounts

Int Test Checking n1750	\$0.00 Available 1 hr ago	Int Test Cycle 15 n1106	\$0.00 Available 1 hr ago	Int Test ACS IntAcct n1990	\$0.00 Available 1 hr ago
Int Test Payroll n2906	\$0.00 Available 1 hr ago	Int Test Savings n1992	\$0.50 Available 1 hr ago	Int Test Savings 2 n0588	\$0.00 Available 1 hr ago

Transfer

Pay a bill

Pay a person

Message

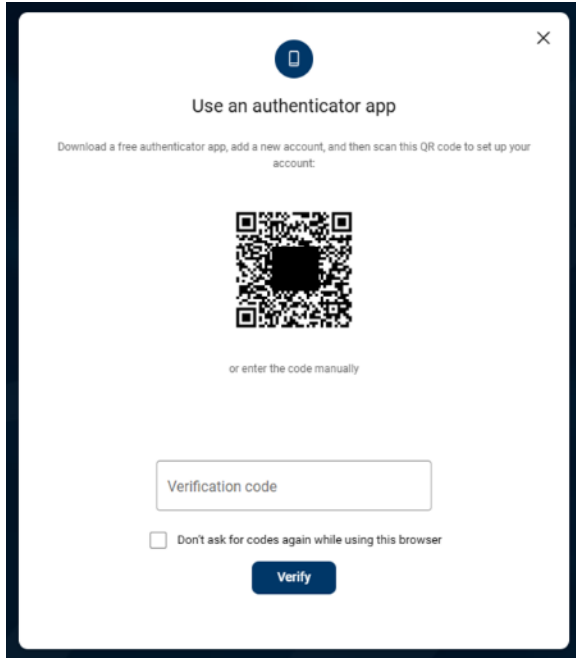
Documents



Authenticator App Authentication Example

Google authenticator is used in this example. Please use the authenticator app of your choice.

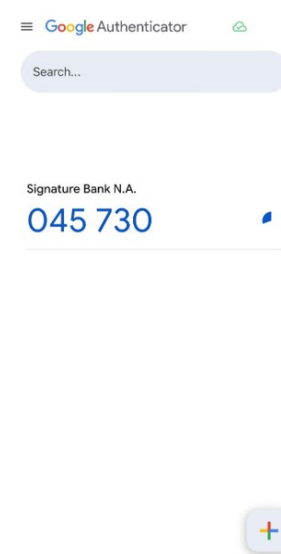
1.



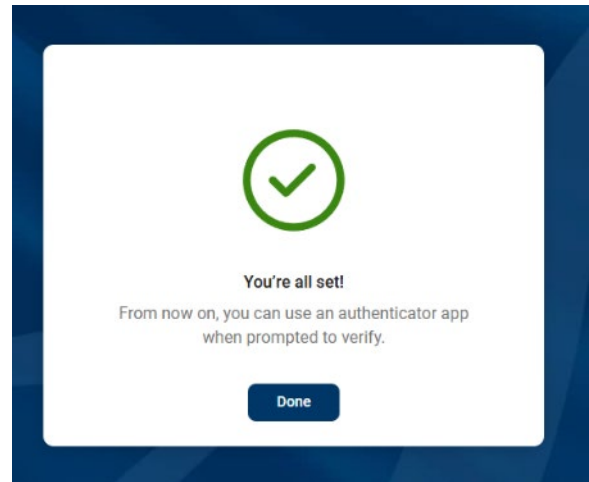
2.



3.



4.





FIDO Security Keys

FIDO (Fast Identity Online) is an authentication standard designed to provide secure, hardware-based login methods. These tokens (AKA security keys) are virtually phishing-resistant and are used to meet advanced security requirements.

- **Enhanced Security:** Protects against phishing, man-in-the-middle, and other advanced attacks.
- **Ease of Use:** A simple tap or biometric authentication secures the login process.
- **Compliance:** Meets modern security standards for businesses and high-risk transactions.

FIDO is not a brand – it is an interoperable security standard – essentially, a set of rules that web applications can meet in order to support these types of tokens. However, these tokens are simpler to use than they sound.

To provide you with maximum flexibility and options, we take a “bring your own token” approach – so that you can choose to source whatever type of token and brand you prefer.

While there are many makes and models of FIDO tokens compatible with different device types, some users have reported good experiences with the brands and token types shown below. Signature Bank does not partner with or endorse any of these brands. Shop with caution – ensure token device meet the WebAuthn/FIDO2 standard and are purchased from reputable vendors to avoid scams. Both of these brands can be purchased directly from the company rather than through resellers.

Brand	Model	Computer (USB-A) or Computer / Phone Port (USB-C)	NFC (Contact-less phone protocol)	Biometric (Thumb-print)	Android / Apple Device Support	Cost	Notes
Yubico	Security Key NFC	USB-A	Yes	No	Both with NFC	\$29.00	Affordable and versatile option right for users with basic needs
Yubico	Security Key C NFC	USB-C	Yes	No	Android / New Apple / NFC	\$29.00	Affordable and versatile option right for users with basic needs
Yubico	Yubico 5Ci	USB-C / Lightning (legacy Apple)	No	No	Apple	\$85.00	Plug in only, supports older Apple devices
Yubico	Yubikey 5 (C) Nano	USB-A USB-C	No	No	Android / New Apple	\$68.00	Small version ideal for keychains. Plug in only



Brand	Model	Computer (USB-A) or Computer / Phone Port (USB-C)	NFC (Contact-less phone protocol)	Biometric (Thumb-print)	Android / Apple Device Support	Cost	Notes
Yubico	Yubikey A/C Bio	USB-A USB-C	No	Yes	Android / New Apple	\$98.00	Uses thumbprint on a connected token. Biometric option without requiring a mobile device
Titan (Google)	USB-A/NFC Security Key	USB-A	Yes	No	Both with NFC	\$30.00	Affordable and versatile option right for users with basic needs
Titan (Google)	USB-C/NFC Security Key	USB-C	Yes	No	Android / New Apple / NFC	\$35.00	Affordable and versatile option right for users with basic needs

Connecting a Security Key

Depending on model, FIDO tokens can have a variety of options for connecting to the device to verify:

1. Insertion into a USB-A drive (a "normal" USB driver on your computer).
2. Insertion into a USB-C drive (the port used to charge your laptop and phone).
3. NFC - holding the token near the back of your phone using a standard cell phone feature used in things like tap to pay.

Using your Security Key

1. **Purchase:** Tokens can be purchased from trusted vendors like Yubico.
2. **Register:** The Online Banking platform will walk you through registering the security key on the first log in or you can add a security key after your first log in by navigating to Profile > Settings > Security > Authentication Methods.
3. **Authenticate:** After entering the username and password, or if configured properly, instead of entering a password, the website checks for the presence of the token connected to or near the device. Enter PIN/touch key to authenticate.

Example

1.

<



Security key

Register with your security key.

Friendly name
SBNA OLB Sec Key

Register

Need help?

2.

<



Security key

Register with your security key.

Friendly name

Register

Need help?

3.

Windows Security

Choose where to save this passkey

 iPhone, iPad, or Android device

More choices

 iPhone, iPad, or Android device

 Security key

Next Cancel

Need help?

4.

Windows Security

Choose where to save this passkey

 Security key

More choices

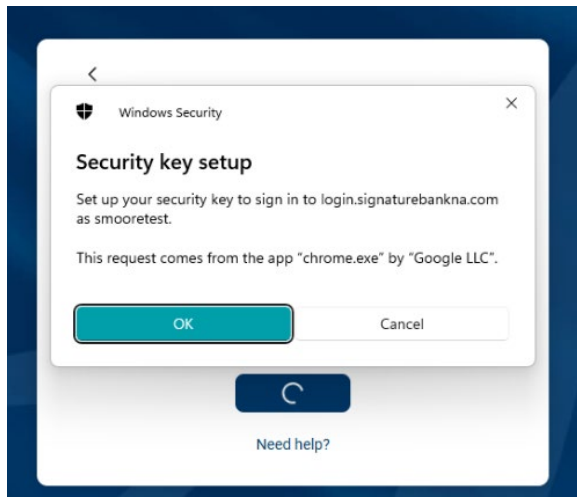
 iPhone, iPad, or Android device

 Security key

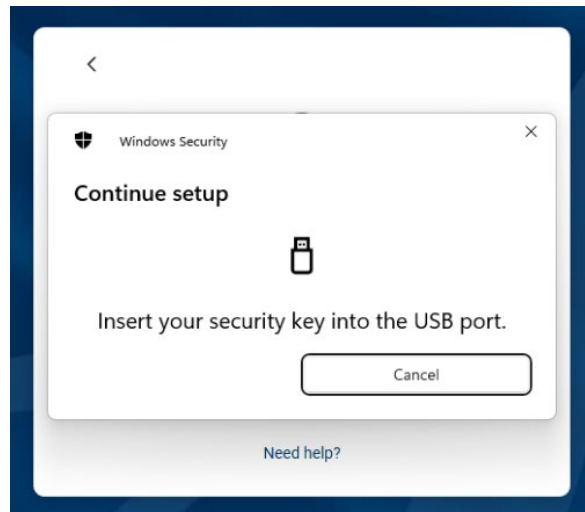
Next Cancel

Need help?

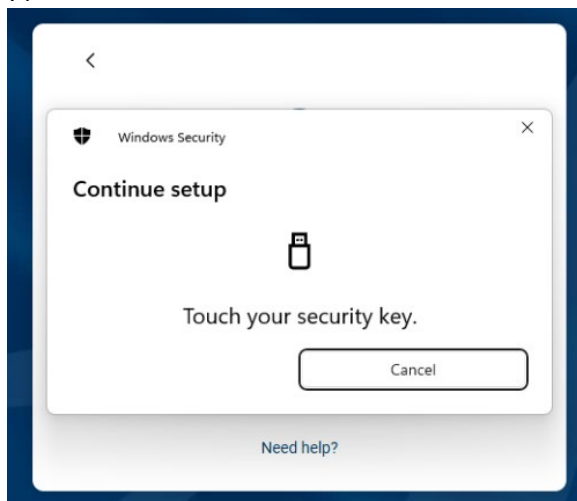
5.



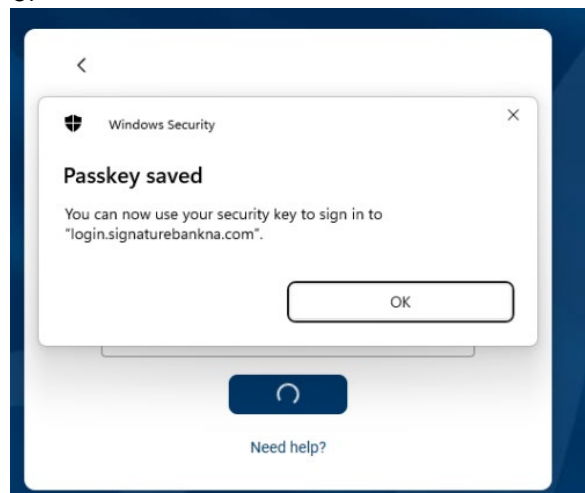
6.



7.



8.



9.

