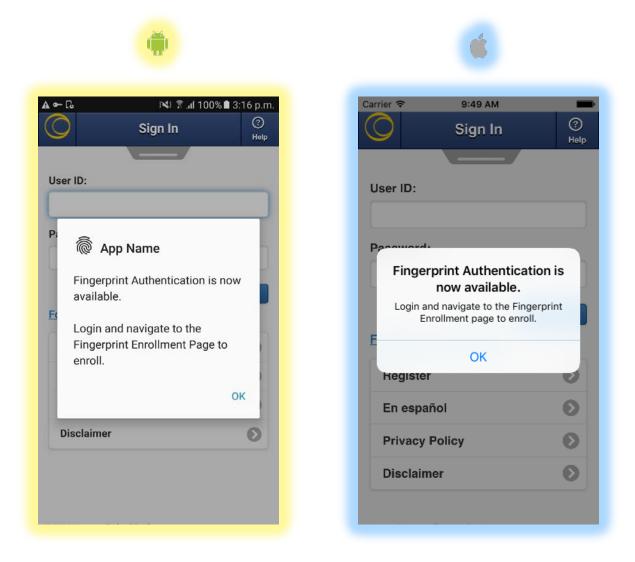
TO ENABLE FINGERPRINT AUTHENTICATION

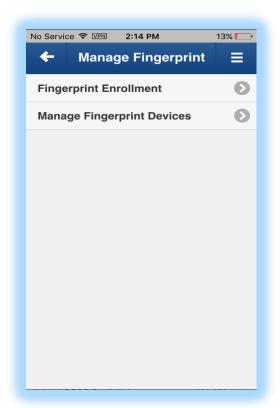
When end user first launches the iMobile app, the app will determine whether the device has Fingerprint support. If so, the First time fingerprint authentication availability prompt is displayed "Fingerprint Authentication is now available to access your Milford Federal app".

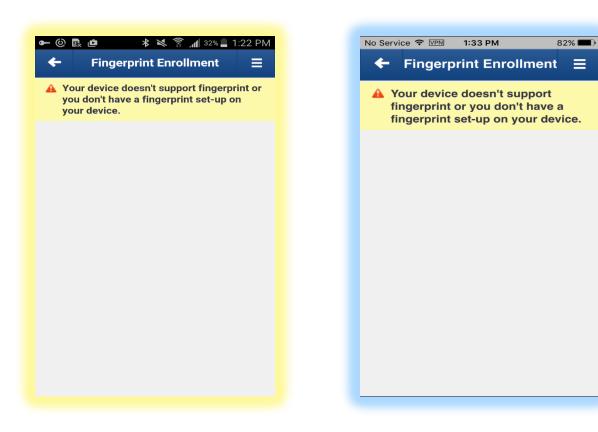
On iOS the app checks to see if the device is fingerprint enabled *and* if it has fingerprints registered with Touch ID. If so then the Fingerprint Authentication availability prompt is displayed.



*Note – These screens are only displayed on the initial install and launch of the app (for Android devices), and on initial launch and validation that a fingerprint is registered on iOS. All other times the user must enable/ disable fingerprint authentication from the "Fingerprint Enrollment" menu under Mobile Services \rightarrow Manage Fingerprint. After a user selects the "Manage Fingerprint" menu two options are displayed: "Fingerprint Enrollment" and "Manage Fingerprint Devices". *The Enrollment page will notify the user if the feature is unavailable.*

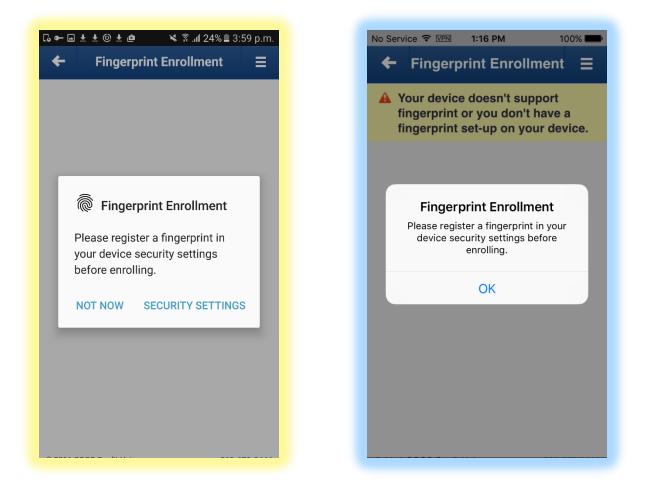
•- @ Ø	🗙 🗟 .nl 40% 🛢	3:08 p.m.
+	Manage Fingerprint	≡
Fingerp	rint Enrollment	Ø
Manage	Fingerprint Devices	Ø





Regular Sign in attempts (Device supported, no fingerprint stored on device)

There may be situations in which devices support Fingerprint Authentication, but where no fingerprint is stored on the device yet. If this is the case, when the end user goes to the Fingerprint Enrollment page, they will be prompted to register a fingerprint.



End users will then need to go into their device settings pages to add a fingerprint. After a fingerprint is added, the user would go back to the Fingerprint Enrollment page to enroll in Fingerprint Authentication.

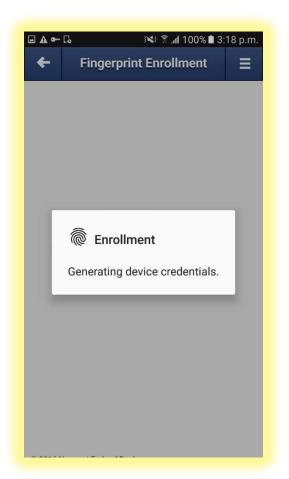
*Fingerprints are checked during the enrollment phase because they are required to exist prior to generating the credentials. It is not possible to enroll without a fingerprint even if the device supports fingerprint enrollment.

On Android, we can navigate to the devices settings from the pop-up message. This isn't available on iOS. Below are sample images from the device's Security Settings page. Please note that each Android Manufacturer, may have a different Security Settings page. So the image below is just a sample. In general the device fingerprint management

screens would be located in the settings app and either under device "Security" or "Lock Screen and Security". For iOS it will be located in the settings app under "Touch ID & Passcode".

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Lock screen and security
Lock screen
Screen lock type
Swipe
Info and app shortcuts
Show app shortcuts, the dual clock, or the device owner's information on the lock screen.
Notifications on lock screen
Hide content
Security
Fingerprints
Find My Mobile
Locate and control your device remotely using your Samsung account.
Unknown sources
Allow installation of apps from sources Other than the Play Store.
*
Protect encrypted data Protect your device by using a screen lock when
, , , , , , , , , , , , , , , , , , ,

Navigating back from Security Settings refreshes the page and generates the credentials.



Note: Corresponding image not visible in iOS.

Fingerprint Enrollment:

After navigating to the Fingerprint Enrollment page, the end user is presented with the following screen in which they would enter a device name and confirm their existing iBanking User ID and Password.

■ ▲ ← נ₀ ३ × ३ ह ⊿í 100% 8 3:19 p.m.
← Fingerprint Enrollment Ξ
Fingerprint Authentication allows you to log into Mobile Banking with the Fingerprint Sensor on your device. Device Name (e.g., Mary's Phone)
User Id:
Password:
Enroll

*Please Note:

- It is suggested for users to enter a unique descriptive device name, since iBanking will allow duplicate entries. For Ex: If an end user and their spouse both have an iPhone 6 and both enroll in Fingerprint Authentication access to the same account, then there will be 2 iPhones listed in device management with the same name.
- The user would enter their iBanking credentials here.
- Currently the end user can register up to 5 devices.

Post Device Enrollment

After the user has filled out the required fields to enroll their device in fingerprint authentication, the page will refresh and load with the 'Accounts' page where they will see a message at the top indicating their successful enrollment for the feature.

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\bigcirc	Accounts	≡
· · · · · · · · · · · · · · · · · · ·	ice has been enroll int Authentication.	
Deposits		
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NOW – x8 Current Balan Available Bala	ice:	\$624.17 () \$624.17

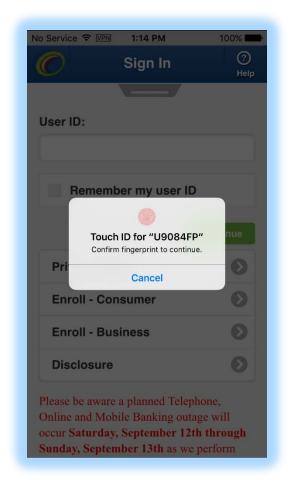
If a user navigates to the enrollment page after already having enrolled their device, they will see the device name and a "Manage Devices" button which will bring them to the "Manage Fingerprint Devices" page. If a user has added a new fingerprint to their device (or deleted their device from the device management page, they must unenroll via this page using the Unenroll button.

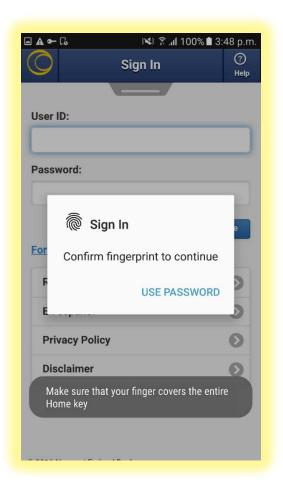
 ■ ● ± □ ± ◎ ± @ × ? ₁ 35% ± 2:03 p.m. ← Fingerprint Enrollment Ξ 	No Service 중 ☑ 12:20 PM 22% ← Fingerprint Enrollment =
Unenrolling will disable Fingerprint Authentication on this device. Device Name	Unenrolling will disable Fingerprint Authentication on this device. Device Name
Manage Devices Unenroll	6plus Manage Devices Unenroll

Failed Sign In with Registered Fingerprint

If an end user has difficulty with their fingerprint, the device's existing process for fingerprint access will apply. Whether that be a device being locked out for a certain timeframe or needing to use a password or pattern to enter the device. The iMobile app will also prompt the end user to Sign In with their iBanking password and will be able to use their fingerprint once again at next Sign In.

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\bigcirc	Sign In	? Help
User	ID:	_
Pass	word:	
	🖗 Sign In	e
For	Confirm fingerprint to continue	
F	USE PASSWORD	>
E.		D
Priv	vacy Policy	O
Dis	claimer	Ο





Note: Corresponding image not visible in iOS.

*Note: Helper messages issued by Android are also displayed (these messages are not available on IOS).

Regular Sign In (After Fingerprint is enabled)

Below is what end users will see after their device has been registered and when they attempt to Sign In to the iMobile app using Fingerprint recognition or the regular User ID and Password.

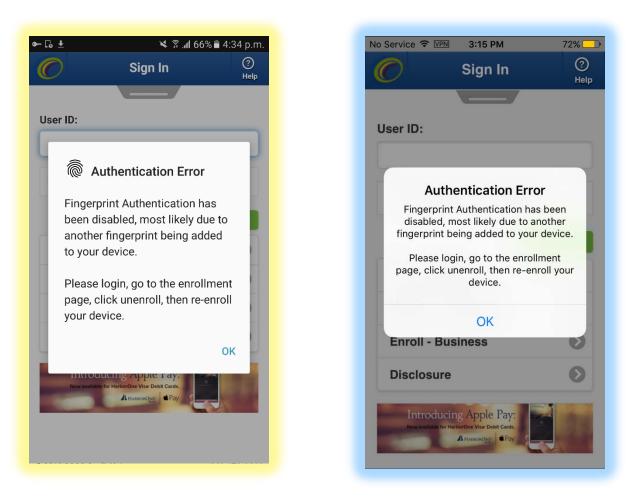
r ID: sword:	User ID:
sword:	
sword:	
	Remember my user ID
	Remember my user ID
🖗 Sign In	
	Touch ID for "U9084FP
Confirm fingerprint to continue	Confirm fingerprint to continue
	Cancel Enroll - Consumer
ivacy Policy 💿	Enroll - Business
isclaimer 🔊	Disclosure

*Note: Currently 5 devices per user are allowed

New Fingerprint Added to Device:

The following screens will be visible to end users in various situations:

- If a new fingerprint is added to the device.
- All fingerprints are deleted from the device (Android).
- The device is deleted from device management.



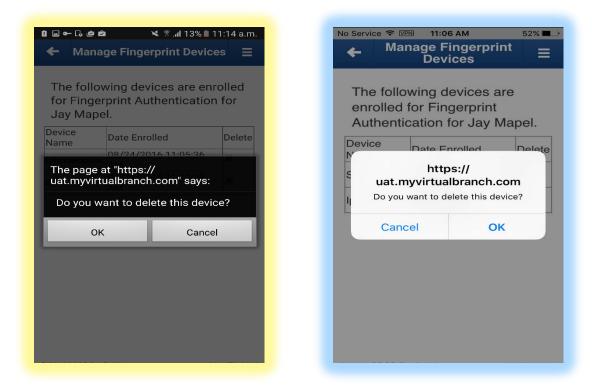
Unenrolling in Fingerprint Authentication:

Users will be able to unenroll/ delete their devices using the following methods:

- By using the mobile app and navigating from the: Sign In page → Mobile Services → Manage Fingerprint → Fingerprint Enrollment → Click "Unenroll".
- 2. Using the mobile browser to Sign In into their accounts and navigate to the "Manage Fingerprint Devices" screen shown below or the Fingerprint Enrollment page.
- 3. Using a PC and navigating to the desktop version of "Manage Fingerprint Devices" shown in the next section.
- 4. If the end user deletes their device from the Mobile app using the Manage Fingerprint devices screen (Mobile Services → Manage Fingerprint → Manage Fingerprint Devices → Click the red 'x' in the delete column that corresponds to the device you wish to delete), the next time that device attempts to Sign back in, they will be unable to use the registered device fingerprint and must unenroll their device from the Fingerprint Enrollment screen.

Date Enrolled Delete hone6plus 08/24/2016 11:05:36 AM × , 08/24/2016 11:13:28 AM	- G 🗆 🛎 🖻 - Mana	। 🛛 🔀 🕅 13% 🖿 ge Fingerprint Devic	No Se	ervice 중 ⅣP Man	age Fingerprint	52
Device Name Date Enrolled Delete phone6plus 08/24/2016 11:05:36 AM × 57 08/24/2016 11:13:28 AM	for Finger	rprint Authentication	e	nrolled f	ving devices are or Fingerprint	
AM A S7 08/24/2016 11:13:28 AM	Device Name		De	vice		
AM 08/24/2016	phone6plus	AM 08/24/2016 11:13:28				×
Iphone6plus 11:05:36 AM		AM	Iph		08/24/2016	×

The following confirmation prompt is displayed when deleting a device.



Once the user confirms to delete the device, the page will refresh and display as shown below:

52% 💷

Delete