Treasury Management

unified identity service (UIS)

Unified Identity Service (UIS) for Treasury Management is a replacement solution to Outseer's (formerly RSA) Multifactor Authentication. UIS aligns with Jack Henry Digitals' strategic direction for platform security by employing modern OAuth 2.0 authentication protocol. We recognize that transitions like this can be difficult, and often bring about new challenges for you and your clients. We promise that we'll do everything we can to make this upcoming transition as seamless as possible, and work with you to resolve issues and provide guidance.

We've answered some of the most frequently asked questions here to get you started:

frequently asked questions

Treasury Management already has 2FA at login. Why this change?

There are several reasons why UIS takes Treasury Management in the right direction. While the existing two-factor login authentication provides the basic need for scrutinized access, UIS takes that to the next level, providing a more consistent and secure mechanism for login authentication.

With UIS, a unique identifier is generated and maintained for a single identity that links an end user with their credentials stored in Google Cloud Identity. Keep in mind that UIS does not impact end user permissions stored in products that utilize UIS; all permissions and ability to access still reside within the Treasury application.

What are the other benefits?

Security & Technology

UIS has substantial infrastructure to identify and block credential stuffing attacks before they lock a user out of their account, and contains preventions to make it difficult for phishing sites and other attach schemes to be possible. Neither of these protective measures are available within Treasury Management today.

Additionally, by moving to UIS, Treasury Management automatically reaps the benefits of changes made to the overall security of the Jack Henry Digital Banking Platform. As changes are made to benefit Banno or Banno Business, for example, Treasury inherits those foundational changes to improve security. We will no longer need to make security and authentication changes through separate Treasury Management development tools.
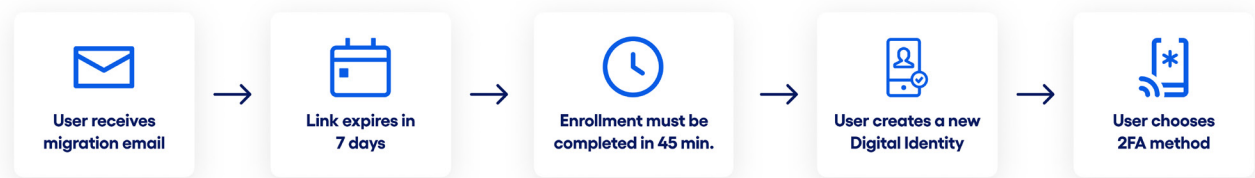
Functionality & Integration

In order for Treasury Management to get to the next level of functionality needed to attract and retain business and grow deposits, we must align with the overall Jack Henry Digital Platform technology strategy. Integrations planned following the migration to UIS include Plaid, Finicity, Conversations for Business, and opportunities for other third-party providers.

user experience ★ New!

## What should users expect during the migration to UIS?

We assume that when it's time, you will be communicating the authentication changes to your users well in advance of them being effective. We'll make sure to let you know when it's time to share this information with your users. You'll want to make sure you include the following talking points in your communication:

- Users who are in an active status and have logged in 45 days prior to your migration date will receive an email with instructions and a link to create a new Digital Identity.

- Action must be taken before the link expires (within 7 days of being issued)

- Once the user accepts the invitation and clicks the link, enrollment must be completed within 45 minutes.

- Clicking the link will prompt the user to select a new username and create a new password that will be used during all subsequent logins.

- After successfully creating their new credentials, users will be prompted to establish their two-factor login method for login (SMS text, voice phone call, authenticator app, or secure token).

| User receives migration email | → | Link expires in 7 days | → | Enrollment must be completed in 45 min. | → | User creates a new Digital Identity | → | User chooses 2FA method |

Users who do not fit the criteria listed above will be handled on an individual basis, with the bank issuing invitation emails on a per-request basis. Once invited, the same credential creation process outlined below applies.
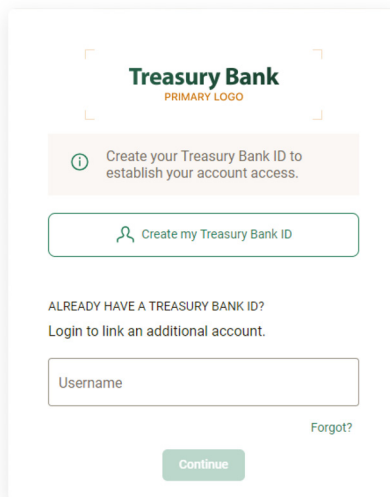
1. Migrated or newly-created channel users will receive an enrollment email.
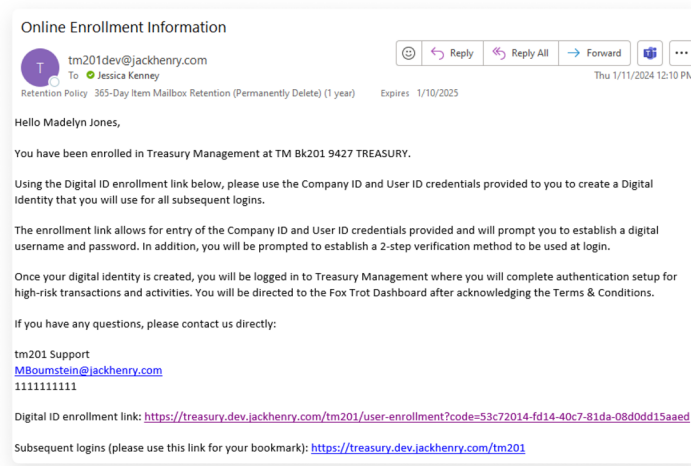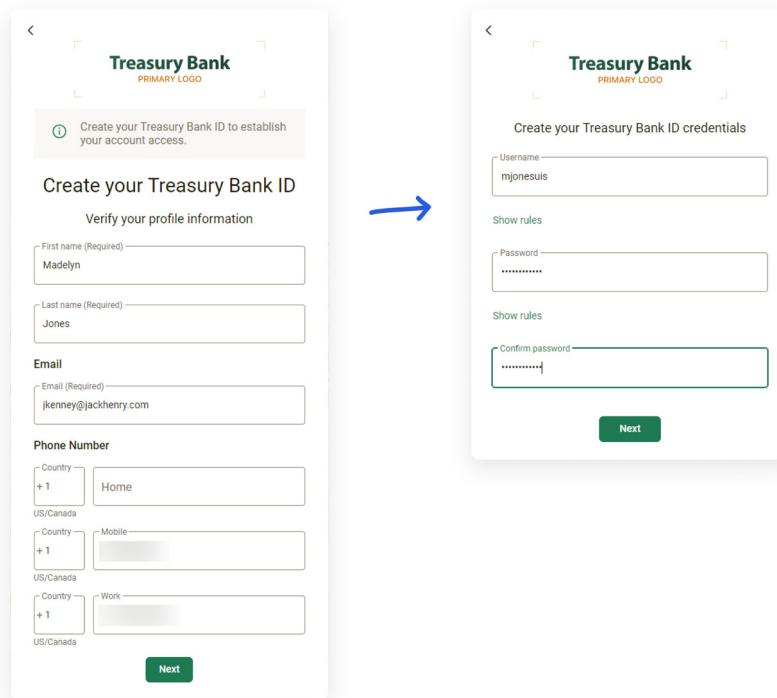

2. The Digital ID enrollment link will direct users to enter the Company and Login IDs provided.
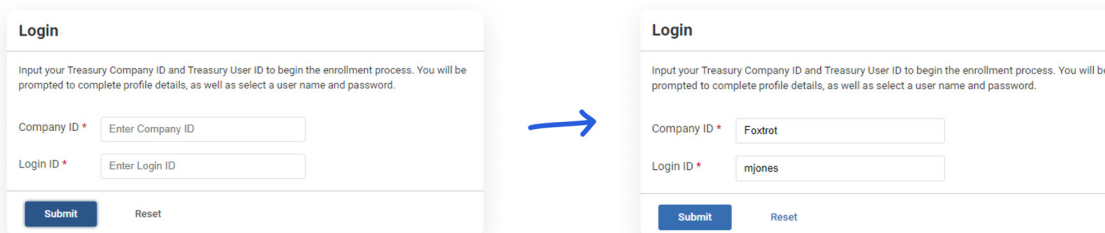
3. Users will be prompted to create their Treasury profile and Digital ID.

- Step 1 of User ID: Users will complete & verify profile information.

- Step 2 of User ID: Users will create their credentials. This Username/Digital ID and Password will be used for subsequent logins.

4. Users will protect their accounts with 2-step verification and choose their preferred method.
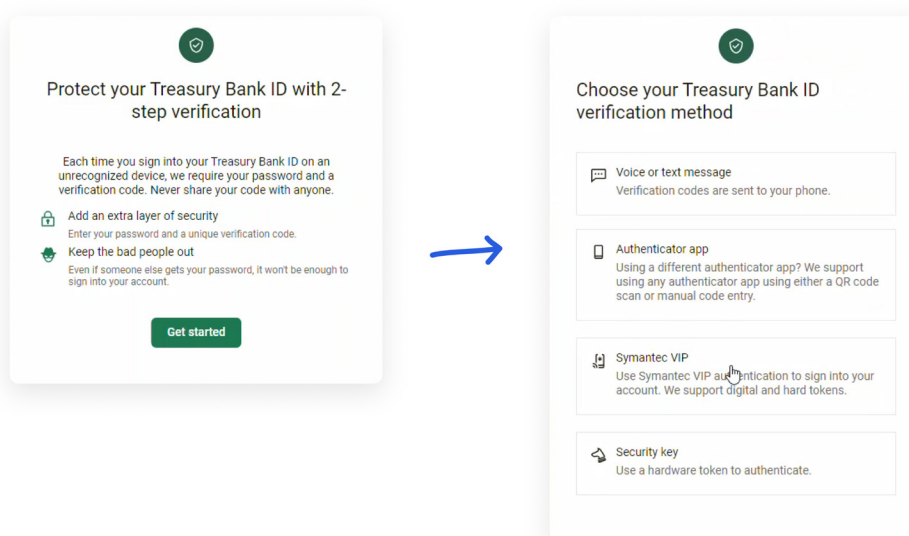
2-Step Verification Methods

Users will have the option to choose from 4 different verification methods: voice or text message, authenticator app, Symentec VIP, or a security key.
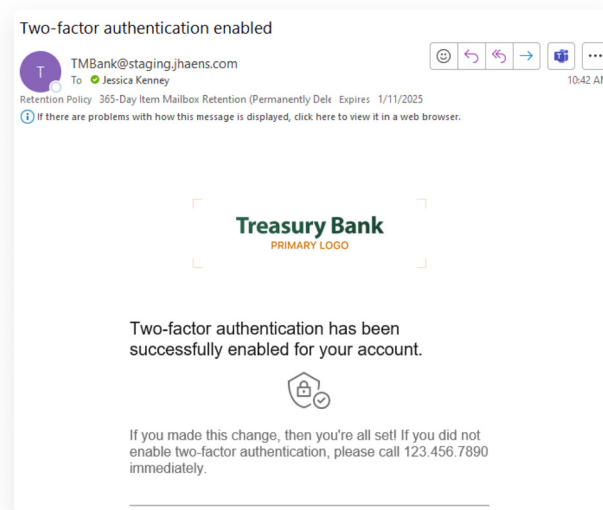
Voice or text message

Authenticator app

Symantec VIP

Security key

5. When complete, user receives an email confirming 2FA verification setup.

See it in action! ★ New!

Click here to view a video of the enrollment process from receipt of the email to creation of the Digital Identity. You may need to authenticate into For Clients to view the video.

migration timeline & testing

When will beta testing occur?

We are starting the beta program mid-February and banks for beta testing have been selected.

Banks with a UAT will be able to enable UIS in that environment prior to migrating their production site to UIS. We are evaluating ways for non-UAT banks to test internally before migrating.

When should we expect the migration to UIS to occur?

The migration window for Treasury Management banks to move to UIS is expected to be between mid-March and September 1, 2024. Banks will have the ability to choose their own date within the migration window. Please note that you must be on UIS prior to migrating to the Progressive Web App (PWA). For more information, take a look at this PWA FAQ.

When determining your preferred date for migration, keep in mind that until you are migrated, any new features developed following the benefit of UIS may not be available to banks still on the current authentication method. For example, let's say Treasury Management develops and makes available a new single sign-on to a feature that your banks is interested in. If that feature should be available prior to your migration, it could not be enabled until your migration was complete.

Can company users be migrated in waves?

No, the migration of qualified users must happen all at once. The current authentication method and Unified Identity cannot be in place in your production environment at the same time.

Based on the active user migration process outlined above, now is a good time to perform any cleanup of user information so that the migration emails sent are as accurate as possible.

How are new users added after migrating to UIS?

New users will continue to be added via Treasury Management Back Office. Upon submitting the new user, they will be sent an email with instructions and a link to create their Digital Identity per the steps outlined in previous pages. Upon clicking the link in the email, the process is the same as the users receiving the migration email.

billing information ★ New!

How much will UIS cost? How will this affect our current contract?

While there will not be a new contract for Unified Identity Service, there are associated costs. These costs will replace those currently being assessed for the Outseer MFA authentication product. Your MFA contract for use with Treasury Management will automatically be terminated with no action on your part. More details on billing will be provided in a separate communication, to follow soon.

additional frequently asked questions

Can my users keep their existing username?

It is possible that the user's existing Login ID can be used again, however usernames now need to be unique across your entire brand, including Banno usernames. In many cases a new username will have to be chosen, especially if you have many users with the Username of Admin. One way to promote choosing a username that will already be familiar is to user a combination of the existing Company ID plus the existing Login ID. For example, a Company ID of C102345 with a Login ID of janedoe could be a UIS ID of C102345janedoe.

What if an end user currently logs into multiple companies? ★ New!

During migration, each user meeting the criteria outlined will receive an email to create their Digital ID. If the same email address is tied to more than one user, whether a different company or the same company, each will receive an individual email.

The first email link clicked on will take the user through the steps outlined above. When they click the link in the second (or third) email, they will be able to use the "Already have a Treasury Bank ID?" Login to link an additional account feature show below. Upon entering their Digital ID their accounts will be linked together under that digital ID. Upon subsequent logins the user will get to choose which company they want to access.

How are password reset requests handled?

Bank Administrator Password reset requests will be handled through Banno People rather than Treasury Management Back Office and will only be available to bank employees. Access to Banno People will require a separate login, although we hope to have a single sign-on (SSO) from the back office at some point in the future. The ability to set a temporary password on the user's behalf will not be available with UIS. Users will be able to perform account recovery activities identical to those the bank can initiate for them via Banno People.

What are the new rules for creating a username?

Usernames must be between 4 and 64 characters in length.

Usernames can contain letters (a-z), numbers (0-9), dashes (-), underscores (_), apostrophes ('), and periods (.) and can begin or end with non-alphanumeric characters except periods (.) and spaces.

Usernames cannot contain more than one period (.) in a row, accents, accented letters, ampersands (&), equal signs (=), brackets (<,>), plus signs (+), at signs (@), or commas (,).

What are the new rules for creating a password?

Passwords must be between 8 and 64 characters in length.

All ASCII and Unicode characters (including spaces) are supported for passwords.

Passwords must not match or contain your username and must not begin or end with a space.

Passwords will not expire.

Can users lock themselves out with UIS at login?

Users can be locked with multiple failed 2FA verification attempts, with varying failed attempts based on the authentication method. Users cannot be locked out due to invalid password attempts.

Can the 'Don't ask for codes again while using this browser' feature be disabled for Treasury Management users?

No, it cannot be disabled. The 'remember this browser' feature is tied to the browser that is used during selection of the 2FA method. If a brute-force attack was attempted, or a login from a different

browser was attempted, 2FA prompts would occur and access would not be granted until successfully validated using one of the established 2FA methods. Additionally, users that integration with Intuit services (Quickbooks Online/QBO/Express Web Connect) will need to elect this feature for the third-party service to work successfully. This eliminates the need to utilize the work around of setting up a second Treasury user without 2FA at login. Remember, post-authentication actions can still be challenged at the activity itself.

Do I have to allow all of the available authentication types?

No, you can choose which of the authentication types you offer at login. If you want to stick to 2FA via SMS or phone to start or just offer Symantec tokens, that's great! You can always add other authentication methods later as needed. Keep in mind that you can still use the authentication methods for transactions and activities that you have today. You'll still be able to challenge users for wires, ACH, transfers, and more, just as you can today.

we're here for you every step of the way

We hope that you're as excited about this new journey as we are. If you have any additional questions or concerns, please reach out – we're happy to help in whatever way we can. As always, thank you for trusting us to serve you and your clients!

experience next-level login

Let's talk about this together. digitalexperience@jackhenry.com

For more information about Jack Henry, visit jackhenry.com.