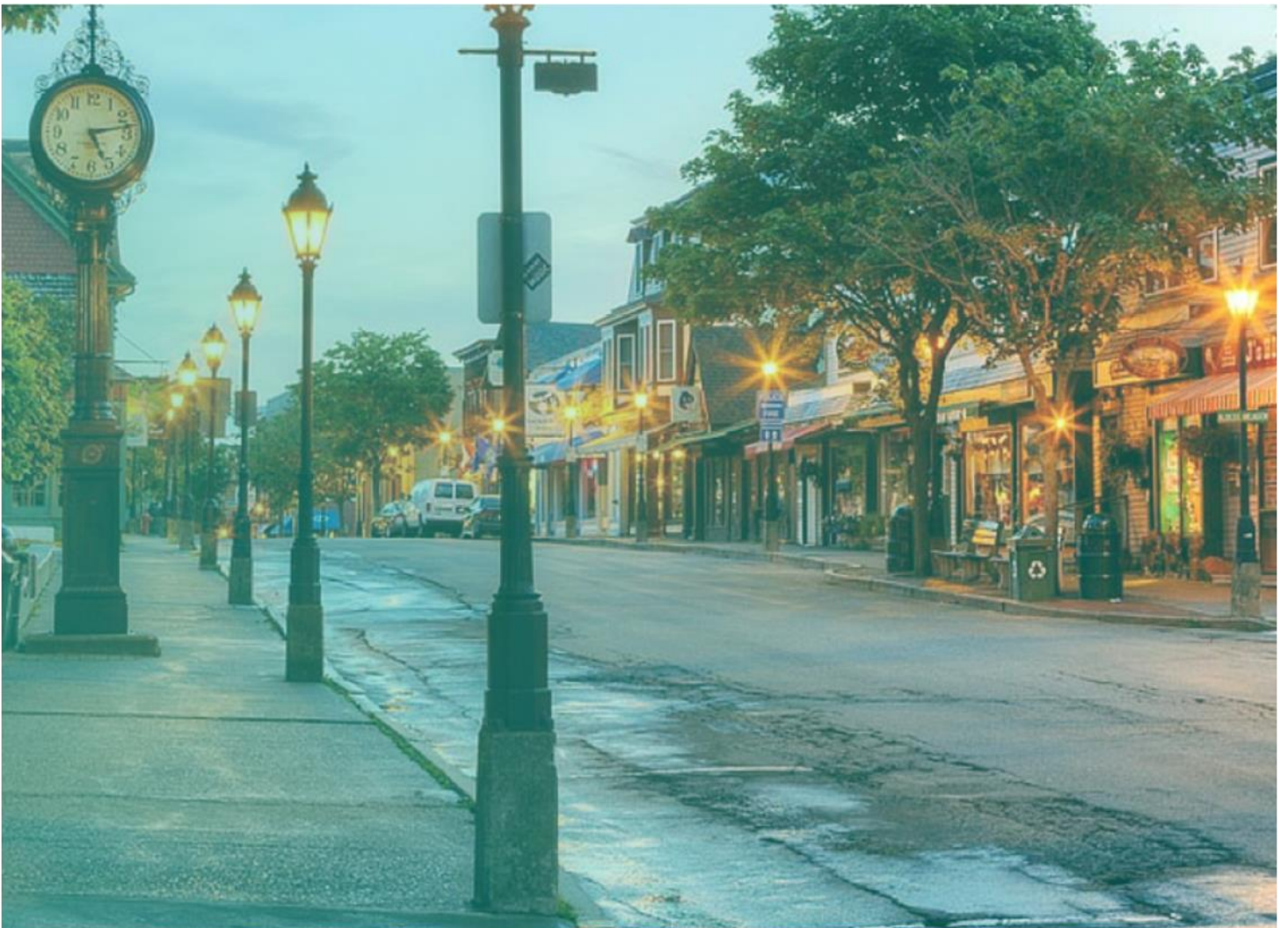


# FAQs for User Entitlement Administrators



 FHLBank Boston Online Banking

## THE UEA ROLE

### What is a User Entitlement Administrator (UEA)?

A User Entitlement Administrator (UEA) is an individual at your institution designated to control access rights to the FHLBank Boston Online Banking platform.

Many functions require dual control, so at least two UEAs must be designated and maintained at each institution.

### What is the UEA's role?

- Upon account activation, the UEA's role is to approve and activate users once they have been confirmed.

Once all users are activated in Online Banking, the UEA's ongoing role is to:

- **Add** new users
- **Delete** users who should no longer have access
- **Change** user entitlements
- **Reset** user passwords (if a user's self-service password reset is unsuccessful)

### Can a UEA be a user as well as an administrator?

Yes. A UEA can have both administrator and user permissions.

### Can a UEA deactivate an Online Banking user?

No. The UEA should delete the user.

### Can a UEA remove all user entitlements but leave the user active?

Yes. However, we recommend deleting users that should not have access to the system.

### What happens if a user account is deleted in error?

Once a user account is deleted, it is gone, and a UEA should set up a new account for that user.

## ESTABLISHING UEAs

### How do I designate a UEA?

To designate a UEA, please complete [Exhibit E](#).

Your institution's UEAs will self-manage adding, changing, or deleting additional UEA accounts.

### What is the Exhibit E?

[Exhibit E](#), is the [FHLBank Boston Online Banking Administrator for User Entitlement Administrator \(UEA\) form](#). It is used to designate and authorize Online Banking UEAs for your institution.

### How should I manage the process of establishing UEAs and users?

Each institution is expected to maintain its own prudent user access management and control process. Please reference the [Correspondent Services Control Standards for Members](#) document to learn more.

## GETTING STARTED

### How is an Online Banking account activated?

The account activation process starts when you receive a “Welcome to FHLBank Boston Online” email and click on the “Activate Account” link button. You will then establish and confirm a password, establish a security question and answer, and set up multi-factor authentication (MFA) credentials.

Once these three items are established, your account is activated and you can log in to Online Banking at <https://olb.fhlbboston.com>. (Please bookmark this site for future reference.)

- **UEAs** will receive the activation email from the Bank on the day of their rollout.
- **Users** will receive the activation email when a UEA approves the user’s entitlements.

### What happens if the account is not activated within seven days of the activation email?

- If a **user account** is not activated, a UEA can resend the user an activation email.
- If a **UEA account** is not activated, another UEA can resend that UEA an activation email.
- If **none of the UEA accounts** are activated, please contact the Bank at 800-357-3452, option 3 or email [customerservice@fhlbboston.com](mailto:customerservice@fhlbboston.com).

### What are the password requirements?

- At least eight characters long
- At least one uppercase letter
- At least one lowercase letter
- At least one number
- Cannot match any part of your username
- Special characters are allowed

### What is the security question used for?

The security question is used as a layer of multi-factor authentication for password changes.

### What is multi-factor authentication?

Multi-factor authentication provides additional security by requiring both something you know (your username and password), and something you have (a smartphone, landline, and/or answers to security questions).

### When is multi-factor authentication required?

Multi-factor authentication is required when logging in for the first time, logging in with a new device or a new browser, and when resetting a password.

### Can I change the multi-factor authentication requirements?

No. Please see the Transaction Segregation of Duties and MFA Grid listed on page 6 to learn more.

### What number should I use for my voice call authentication?

Either an office phone or a mobile phone can be used for the voice call authentication. However, extensions will not work with Online Banking.

If you think you’ll need to access Online Banking while away from the office, or if you have an extension in your office phone number, we recommend you use your mobile phone for voice authentication.

**Can I use the same phone number for both voice and text authentication?**

Yes.

**I don't have a mobile phone. Is it required?**

No. You can use a direct dial land line for your voice call authentication. Text message authentication is optional, though highly recommended.

**What happens if I enter the passcode received via voice or text message incorrectly?**

You may re-enter the correct passcode within 30 seconds of receiving it. After 30 seconds has transpired, you must request a new passcode by clicking on the "Resend Code" link.

## LOGGING IN

**What is my username?**

Your username is your email address.

**Can I change my username?**

No. Usernames cannot be changed. If a username was set up incorrectly, a UEA must delete the account and set up a new account.

**How often will I have to change my password?**

Passwords must be updated every 90 days.

**What does "Trust this device" mean?**

If you are logging in from a device you use often, you can designate it as a trusted device. You will not need to authenticate yourself every time you log in from this device in the future.

However, every 90 days you will need to re-authenticate yourself.

**How many attempts do I have to log in to Online Banking before I am locked out?**

You have five attempts to log in to the system before being locked out.

We recommend clicking on the "Forgot Password" link to reset your own password prior to being locked out.

**What happens if I am locked out?**

A UEA can send a user (or another UEA) a password reset email.

## USER ADMINISTRATION TERMINOLOGY

### What do the terms in the User Administration screen mean?

| ↓ User Admin | ↓ User Status | ↓ Entitlements |
|--------------|---------------|----------------|
| Yes          | Staged        | Pending        |
| Yes          | Provisioned   | Approved       |
| No           | Active        | Approved       |

**User Admin**—Indicates whether or not the user is a User Entitlement Administrator.

**User Status**—Indicates if the user account has been approved or activated.

- **Staged** means the account has been created, but not yet approved by a UEA.
- **Provisioned** means the account has been approved, but not yet activated by the user.
- **Active** means the account has been approved by a UEA and activated by the user.

**Entitlements**—Indicates if the user’s entitlements have been approved, rejected, or pending UEA approval.

## ENTITLEMENTS

### What level of entitlements are available?

The UEA will be able to set up Online Banking users with the following levels of entitlements:

| Access Category     | View <sup>1</sup>                   | Initiate <sup>1</sup>               | Approve Own <sup>1</sup>            | Approve <sup>1</sup>                | All <sup>1</sup>                    |
|---------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| Safekeeping         | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| User Administration | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |                                     | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Advances            | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |                                     |                                     | <input checked="" type="checkbox"/> |
| Deposits            | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |                                     |                                     | <input checked="" type="checkbox"/> |
| Letters Of Credit   | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Wires               | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |

- **View**—Entitles the user to see information and transaction lists. A user with only view access cannot create, edit, or approve transactions.
- **Initiate**—Entitles the user to create and view transactions.
- **Approve**—Entitles the user to view all information and approve transactions initiated by others.
- **Approve Own**—Entitles the user to view and initiate and approve one's own transactions and changes.

*Approve own is **not allowed** for user-related changes, trades of securities or shares delivered outside of your institution’s safekeeping account, and wires that are created without recurring instructions.*

**What do the different colored checked boxes mean?**

A green box with a white check mark inside of it indicates that the user has been deliberately approved for and granted that ability.

A white box with a green check mark inside of it indicates that the user has inherited that access by default based on the hierarchy of another entitlement granted.

| ENTITLEMENT PERMISSIONS |          |             |         |  |
|-------------------------|----------|-------------|---------|--|
| View                    | Initiate | Approve Own | Approve | Combinations for Granted and Inherited Permissions*                                |
| ✓                       | ✓        | ✓           |         | If a user has <b>Approve Own, Initiate</b> and <b>View</b> are included by default |
| ✓                       | ✓        |             |         | If a user has <b>Initiate, View</b> is included by default                         |
| ✓                       |          |             | ✓       | If a user has <b>Approve, View</b> is included by default                          |
| ✓                       |          |             |         | A user can have <b>View</b> by itself  |
| ✓                       | ✓        | ✓           | ✓       | A user can have both <b>Approve Own</b> and <b>Approve</b>                         |
| ✓                       | ✓        |             | ✓       | A user can have <b>Intiate</b> and <b>Approve</b>                                  |

\*Exceptions apply. See the "Transaction Segregation of Duties and MFA Grid" on the last page.

**Do entitlement changes require a second approval?**

Yes. Entitlement changes require a second approval, which is why we require a minimum of two UEAs per member.

**Exceptions:**

- Deleting a user does not require a second approval.
- A UEA can delete his or her own account.

**I am a UEA. Can I change my own entitlements?**

No. As a UEA, you can initiate changes to your own entitlements; however, a second UEA must approve these changes.

**Do I need to notify the Bank of entitlement changes once my Online Banking is live?**

You can self-manage entitlements in Online Banking, so you don't need to notify the Bank of delegation changes in most cases. Online Banking entitlements supersede all previous advance, deposit (Exhibit B), and safekeeping (Exhibit D) delegations.

| Type of Entitlement      | Process                                |
|--------------------------|--|
| <b>Advances</b>          | Self-managed by UEAs in Online Banking |
| <b>Deposits</b>          | Self-managed by UEAs in Online Banking |
| <b>Safekeeping</b>       | Self-managed by UEAs in Online Banking |
| <b>Funds Transfer</b>    | Self-managed by UEAs in Online Banking |
| <b>Letters of Credit</b> | Self-managed by UEAs in Online Banking |

## USER CHANGES

### Can a UEA change a user’s phone number?

No. Users can change their own phone number on their User Profile page.

### Can a UEA add a mobile phone number for a user at a later date?

No. Users can add a mobile phone number on their User Profile page.

## MISCELLANEOUS

### Where was the picture from the Online Banking Portal log in page taken?

The picture was taken in Camden, Maine by photographer Benjamin Williamson.

### What is the Transaction Segregation of Duties and MFA grid?

The Transaction Segregation of Duties and MFA Grid summarizes the logical controls established within Online Banking to help mitigate segregation of duties and identity theft risk.

| TRANSACTION SEGREGATION OF DUTIES AND MFA GRID |                                      |                                  |                         |                                  |
|--|--------------------------------------|----------------------------------|-------------------------|----------------------------------|
| Functional Area/Access Level                   | View/Reports with MFA Required (Y/N) | Initiate with MFA Required (Y/N) | Approval Required (Y/N) | Approval with MFA Required (Y/N) |
| <b>User Administration</b>                     |                                      |                                  |                         |                                  |
| Add New User                                   | No                                   | No                               | Yes                     | No                               |
| Update Existing User                           | No                                   | No                               | Yes                     | No                               |
| Inactivate User                                | No                                   | No                               | No                      | No                               |
| <b>Safekeeping</b>                             |                                      |                                  |                         |                                  |
| Free Delivery                                  | No                                   | Yes                              | Yes                     | Yes                              |
| Free Receive                                   | No                                   | No                               | No                      | No                               |
| Sale   | No                                   | Yes                              | Yes                     | Yes                              |
| Purchase                                       | No                                   | No                               | No                      | No                               |
| Transfers                                      | No                                   | No                               | No                      | No                               |
| <b>Advances</b>                                |                                      |                                  |                         |                                  |
| Request New Advance                            | No                                   | No                               | No                      | No                               |
| <b>Deposits</b>                                |                                      |                                  |                         |                                  |
| Book Transfers                                 | No                                   | No                               | No                      | No                               |
| <b>Funds Transfer</b>                          |                                      |                                  |                         |                                  |
| Wires  | No                                   | Yes                              | Yes                     | Yes                              |
| <b>Letters of Credit</b>                       |                                      |                                  |                         |                                  |
| Letters of Credit                              | No                                   | No                               | Yes                     | No                               |