

ACTIVATING YOUR SECURITY TOKEN AND LOGGING INTO UMB DIRECT

PLEASE TAKE ACTION AT YOUR EARLIEST CONVENIENCE

UMB takes the safety and security of our customer's data very seriously. This is why UMB provides all users who have the ability to originate or approve payments through UMB with an RSA SecurID token. This token is a hand-held device that provides a continuously changing and unique 6-digit secure authentication **Passcode**. This authentication **Passcode** is an important part of a multi-factor security system that helps ensure the confidentiality, integrity and security of your sensitive information.

This document will walk you through the process of logging in to UMB Direct; enabling your security token and then logging in with the token once it has been enabled.

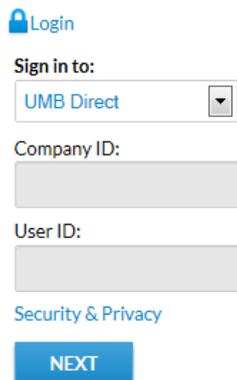
PLEASE NOTE: You will receive a temporary authentication Passcode via email at the time your token is issued. The temporary authentication Passcode allows you to login to enable your token. If you do not enable your token, you will be unable to access UMB Direct until you request a new temporary authentication Passcode.

LOGGING IN TO UMB DIRECT FOR THE FIRST TIME

In addition to your **Username** and **Password**, you must create a unique security profile the first time you access the system. This profile assists UMB in recognizing you and your computer as well as verifying that you are on the authentic UMB Web site.

NOTE: Follow the procedure below the **first time** you log on to UMB Direct.

1. Access the URL www.umb.com.
2. In the Sign In section, select UMB Direct from the **Sign in to** dropdown box.



The screenshot shows the login interface for UMB Direct. At the top left is a blue padlock icon followed by the text "Login". Below this is a "Sign in to:" label and a dropdown menu with "UMB Direct" selected. Underneath are two empty input fields labeled "Company ID:" and "User ID:". At the bottom left of the form area is a link for "Security & Privacy" and a blue button labeled "NEXT".

3. Enter your **Company ID** and **User ID** supplied to you by UMB in the appropriate fields and click the **Next** button.

NOTE: You may be asked to answer one of your security questions that you previously selected at the time of your initial online profile setup. Enter the answer to your security question in the **Answer** field box. If this is a computer you use regularly and is not shared between users, you may select the **Remember this computer** check box. Click on the **Submit** button.

4. The Sign In page will then open, displaying your security image and caption.

Account Sign In

Sign in to:
UMBDirect

User ID:

Password:

Security Token Code:

[Forgot Password?](#)

5. Enter your **Password** in the **Password** field and your temporary authentication **Passcode** in the **Security Token Code** field.
6. Click the **Sign In** button.
7. After successfully entering your information, you will need to reset your temporary authentication **Passcode** to a new value. Enter the same 6-8 digit number in both fields. You will use this as your Security Token Code until your physical token arrives and you activate it.

Account Sign In

Sign in to:
UMB Direct

User ID:

Please select a new temporary passcode, (6-8 digit number)

New Temporary Passcode:

Confirm New Temporary Passcode:

[Forgot Password?](#)

8. The UMB Direct landing page is displayed.
9. To fully protect your information while using UMB Direct we require you to enroll in additional security measures.
10. The first step in this process is to select a security image and caption. If our system recognizes your computer when you log on, the image and caption is displayed. This verifies that you are on the authentic UMB Web site and that it is safe to enter your **Password**.

Security Profile

What is this?

- Security image
- Security questions
- Identify question
- Confirm
- Complete

Security Profile

What is This?

As you know, security of your personal information is vitally important. Therefore, technology that provides security is continually improving. To fully protect your personal information online, you are required to enroll in additional security measures below before continuing.

After you're enrolled, you will not be prompted for this information again unless the system does not recognize your computer. And, by selecting a security image and caption, you will always know that you are on an authentic Web site.

How It Works

The next time you sign in, you'll follow a slightly changed process:

Account sign in

Sign in to:
User Name:

You will only be prompted to enter your user name in the Account Sign In.



If the system recognizes your computer, the image and caption you saved to your Security Profile will be displayed. This verifies that you are on our authentic Web site and it's safe to enter your password.
(Do not enter your password if you do not recognize the image or do not see one.)

Security question

Security question:
What was the name of your high school?
Answer:

If the system does not recognize your computer, you will be asked to answer a security question for which you provided the answer and saved to your Security Profile.

- Click the **Next** button to select your image and caption.
- Select your image from the options displayed on the right side of the screen. You can view additional images by clicking the **Next Image** button.

Once you select an image, enter a caption in the **Caption** field. **DO NOT ENTER YOUR PASSWORD.** Your image caption should be a word, phrase, or sentence you can remember and recognize later. It will always appear together with your security image when you log on.

- To save the image and caption, click the **Next** button. You will then be asked to answer three security questions. If our system does not recognize your computer when you log on to UMB Direct, you will be asked to provide the answer to one of the questions you establish in this step.

- Click the associated drop-down arrow and selecting question. You must provide an answer to three questions to complete your profile.

15. To save your questions and answers, click the **Next** button. Next, you are asked to enter an identity question and its answer. The question should ask for information that is known only to you. It will be used by UMB Technical Support to verify your identity if you need to call for assistance with your account.

My Profile

[UMB Web Exchange](#) > [Security Profile](#) > Change Identity Question and/or Answer

Identity Question

Please provide an identification question and answer. This question and answer pair will be used to provide positive identity verification whenever you contact UMB Direct technical support. It does not replace your Security Questions used at login time, but will allow a Customer Technical Support representative to more accurately confirm your identity.

Please choose a question and answer that are not commonly known information about yourself. Only share the answer to this question when asked by UMB Direct Technical Support.

Examples:

What was the first concert you attended?
Bob Dylan
Where did you go on your first date?
The carnival.

Your question: *
Your answer: *

You may contact us at 800.821.2171 extension 3999 or from within the Kansas City metro area, call 816.880.3999. Representatives are available to assist you Monday - Friday, 7 a.m. - 6 p.m. CT. You may also [contact us via e-mail](#).

Enter a question in the **Your question** field.

16. Enter the answer in the **Your answer** field.

17. Click **Next**.

18. Confirm your Security Profile. You can change the image, caption, security questions/answers, or identity question/answer by clicking the **Change** option associated with each.

Security Profile

- What is this?
- Security image
- Security questions
- Identity question
- Confirm**
- Complete

Security Profile: Confirm

Please confirm!
Please verify and confirm the questions you selected and answers you entered. Your security profile will not take effect until you confirm.



Your caption:
Lightbulb [\(Change?\)](#)

Security Questions

Security question 1
Question: *
Answer: conrad [\(Change?\)](#)

Security question 2
Question: *
Answer: palm tree [\(Change?\)](#)

Security question 3
Question: *
Answer: jean [\(Change?\)](#)

Identity question
Question: Security question
Answer: Security answer [\(Change?\)](#)

Other Information

E-mail Address
E-mail address: Michele.Krueger@umb.com

Remember this computer
 Yes, allow me to log in from this computer in the future.

19. When complete, click the **Confirm** button. Your Security Profile is complete.

20. The final step is to change your temporary **Password** previously mailed to you.

Password Expired

Your password has expired. You must set a new password now.

Please keep your new password secure. If you must write it down, please keep it in a safe place!

Update Password

Old Password

New Password

Confirm Password

Security Image and Caption



Lightbulb

Submit

Creating Secure Passwords	Policy	Examples
To help you protect your information, please follow these rules for a more secure password.	<ul style="list-style-type: none">Your password must contain at least 8 characters.Of those characters, at least 3 must be different.Any one character can be repeated 2 time(s).Your Password must contain at least 1 upper-case and at least 1 lower-case letter(s).Your Password must contain at least 1 number(s) (digit).	For example, the following passwords would meet those requirements: <ul style="list-style-type: none">car325DOGcarWAS2blueWhat1MEisIt?eyesRblue2

To help you protect your information, UMB has put rules in place for your **Passwords**. Following these rules gives you a more secure **Password**.

- Your password must contain at least eight characters.
- Of those eight characters, at least three must be different.
- Any single character can be repeated only twice.
- Your password must contain at least one uppercase and at least one lowercase letter.
- Your password must contain at least one number (digit).

NOTE: Your new password is valid for 90 days. When it expires you will be asked to change it using the same procedures outlined above.

- Enter your **Old Password**.
- Enter your new password in the **New Password** and **Confirm Password** fields.
- Click **Submit**. If the **Password** does not meet a requirement, the displayed message indicates how the **Password** must be changed to meet the requirement.

If the **Password** meets all requirements, the **Password** is changed and you are passed to the UMB Direct landing page.

NOTE: If the timeline to enable your token has expired, the system takes you directly to the Enable Your Token screen. You will not be able to access UMB Direct until you enable your token or request a new Temporary Authentication **Passcode**.

ENABLING YOUR SECURITY TOKEN

Once you have received your email with the token enablement code and your physical token, you will need to enable it to use. To do so, log on to UMB Direct and follow the steps below.

- On the UMB Direct landing page, click the **Manage Token** link at the top of the screen.



The UMB Token Self-Service window opens.

- Click the **Enable your token** link in the Self-Service window. The Enable Your Token screen displays.
- On the following screen, your **User Id** is a combination of your **Company Id** and **User Id** that you previously used. Enter your **User ID** by typing the **Company ID**, followed by a single dash, followed by the **User ID**.

Example: abcco-name

4. Enter the **Enablement Code** previously emailed to you by UMB.
5. Enter the **Token Serial Number**. This is a nine-digit numeric code on the back of the token.

6. Click **OK**. A message is displayed, informing you that your token was successfully enabled and is now ready for use.

If you receive an error message, please contact UMB Direct Support at 800.821.2171, ext: 3999, or from within the Kansas City metro area, call 816.860.3999.

7. Click the link to close the window.

Your token is now active. Please use this token for future UMB Direct activities.

LOGGING IN TO UMB DIRECT

UMB uses the highest industry standards to encrypt your information when accessing your information online. When you log on to UMB Direct you must enter a **User ID**, **Password** and authentication **Passcode**. This prevents others from accessing your information.

1. Access the URL www.umb.com.
2. In the Sign In section, select UMB Direct from the **Sign in to** dropdown box.

3. Enter your **Company ID** and **User ID** supplied to you by UMB in the appropriate fields and click the **Next** button.

NOTE: You may be asked to answer one of your security questions that you previously selected at the time of your initial online profile setup. Enter the answer to your security question in the **Answer** field box. If this is a computer you use regularly and is not shared between users, you may select the **Remember this computer** check box. Click on the **Submit** button.

4. The Sign In page will then open, displaying your security image and caption.

Account Sign In

Sign in to:
UMBDirect

User ID:

Password:

Security Token Code:

[Forgot Password?](#)

5. Enter your **Password** in the **Password** field and your temporary authentication **Passcode** in the **Security Token Code** field.
6. Click the **Sign In** button.
7. After successfully entering your information, you will need to reset your temporary authentication **Passcode** to a new value. Enter the same 6-8 digit number in both fields. You will use this as your Security Token Code until your physical token arrives and you activate it.

Account Sign In

Sign in to:
UMB Direct

User ID:

Please select a new temporary passcode, (6-8 digit number)

New Temporary Passcode:

Confirm New Temporary Passcode:

[Forgot Password?](#)

8. The UMB Direct landing page is displayed.

ENABLING YOUR SECURITY TOKEN

Please refer to the “Enabling Your Security Token” section above.

LOGGING IN WITH YOUR SECURITY TOKEN

Now that your security token has been enabled, you must have it with you to sign in to UMB Direct. In addition to the **User ID** and **Password**, you will also enter the six-digit authentication **Passcode** displayed on your token.

To log in to UMB Direct with your security token, follow the steps below.

1. Navigate to the URL www.umb.com
2. In the Sign In section, select UMB Direct from the **Sign in to** dropdown box.

Login

Sign in to:
UMB Direct

Company ID:

User ID:

[Security & Privacy](#)

NEXT

3. Enter the **Company ID** and **User ID** supplied to you by UMB in the appropriate fields and click the **Next** button.

NOTE: You may be asked to answer one of your security questions that you previously selected at the time of your initial online profile setup. Enter the answer to your security question in the **Answer** field box. If this is a computer you use regularly and is not shared between users, you may select the **Remember this computer** check box. Click on the **Submit** button.

4. The Sign In page opens, displaying your security image and caption, as well as **Password** and **Security Token Code** fields.

Account Sign In

Sign in to:
UMBDirect

User ID:

Password:

Security Token Code:

[Forgot Password?](#)

5. Enter your password in the **Password** field.
6. In the **Security Token Code** field, enter the six-digit code displayed on your security token.
7. Click **Sign In**.
8. The UMB Direct landing page will then be displayed.