MIDFIRST BANK

BUSINESS ONLINE BANKING/BUSINESS ONLINE BANKING EXPRESS BANK RECOMMENDED SECURITY PROCEDURES

Your company's online security is important to MidFirst Bank. Business Online Banking and Business Online Banking Express (collectively the system) provide multiple security features to help mitigate fraud risk. This table provides details about MidFirst Bank's Business Online Banking and Business Online Banking Express security controls. We may amend or modify these procedures from time to time and will provide you with any updated procedures.

Customer Type	Bank Recommended Security Procedure	What Is It?	Why Is It Required?
All Customers	**Access Business Online Banking or Business Online Banking Express:** • Secure Sign On - All Companies	• Secure Sign On is a User authentication process that requires a User ID, Company ID and password to access the Business Online Banking or Business Online Banking Express system. A one-time security code via an automated telephone call or SMS text message* may also be part of the authentication process.	• Provides extra security for your company's financial information by using multiple sign-on requirements
	• Secure token approval – All Companies with ACH origination and/or Wire Transfer initiation	• Secure token approval is a User authentication process using a token with an eight-character alphanumeric PIN and six- or eight-digit token code that refreshes every 30 seconds to access the system. The token will be in the form designated by MidFirst Bank.	• Provides an additional safeguard and stronger controls to protect against unauthorized access
	Users (Business Online Banking only): • Users – Two approvers for User creation, modification or deletion	• An Approver is a User that has been entitled to approve selected administrative functions.	• Adds an additional safeguard and security control
ACH Customers (Business Online Banking only)	**Approvers:** • Single Approver for Transactions < $50,000 • Two Approvers for all Transactions ≥ $50,000 • Two Approvers for creation, modification or deletion of Template ACH Entries	• An Approver is a User that is entitled to approve selected ACH transactions. Multiple approvers may be established by function type and have individual dollar thresholds. ○ Approvers may be prevented from approving a transaction they entered.	• Reduces fraud by protecting your company from unauthorized transactions.
	Secure token approval at Transaction Level: • Secure token approval for ACH Entries origination, templates and file uploads	• The Approver is required to input the PIN and token code to approve ACH transactions. Secure tokens may be used with single or multiple Approvers.	• Reduces your company's risk of monetary losses due to fraudulent or unauthorized activity.
Wire Transfer Customers (Business Online Banking only)	**Approvers:** • Single Approver for Template Wire Transfer Transactions < $50,000 • Two Approvers for all Template Wire Transfer Transactions ≥ $50,000 • Single Approver for Free-Form Domestic Wire Transfer < $25,000 • Two Approvers for all Free-Form Domestic Wire Transfer ≥ $25,000 • Single Approver for Free-Form International Wire Transfer < $5,000 • Two Approvers for all Free-Form International Wire Transfer ≥ $5,000 • Two Approvers for creation, modification or deletion of Wire Transfer Templates	• An Approver is a User that is entitled to approve selected Wire Transfer transactions. Multiple approvers may be established by function type and have individual dollar thresholds. ○ Approvers may be prevented from approving a transaction they entered.	• Reduces fraud by protecting your company from unauthorized transactions.
	Secure token approval at Transaction Level: • Secure token approval for Wire Transfer initiation	• The Approver is required to input the PIN and token code to approve Wire Transfer transactions. Secure tokens may be used with single or multiple Approvers.	• Reduces your company's risk of monetary losses due to fraudulent or unauthorized activity.

For additional information, please call Treasury Management Sales at 877.709.7326   *Wireless carrier charges may apply.   Member FDIC   REV-2-2022