Multi-Factor Authentication OUT-OF-BAND FAQs

- How many phone numbers can I add?
  - One number is required and 3 optional secondary phone numbers may be also added.

- Can this be done on my mobile phone?
  - Yes. Collection and Recollection of Security Questions and Phone Numbers can be completed on your phone.

- What mobile phones are compatible? (service providers, International mobiles, etc)
  - US domestic phone numbers only.

- Can I add multiple IDs to 1 phone number?
  - Yes.

- If I get locked out?
  - If user fails authentication questions, then questions are no longer available. If users are blocked from their authentication questions, can attempt to pass their challenge through the out-of-band phone call method. However, users can be blocked from one authentication method or both.

- Is participating in Out-of-Band optional? Can I opt out of participating with Out-of-Band?
  - It is not optional to collection at least one phone number. It is optional to not use the Optional Authentication (Call Back) when being challenged.

- Do I have to use this along with my security questions?
  - No, if chosen this would be used in place of the security questions. User can opt to receive an automated phone call to complete the challenge instead of answering security questions.