

INSTRUCTIONS FOR SETTING 2-FACTOR AUTHENTICATION

We've upgraded our security for your protection. To sign into your JN Bank LIVE profile, you no longer need to choose a security image; answer a security question; or enter a transaction password. Two-factor authentication (2FA) is now required via Google Authenticator to verify login details and to conduct your transactions.

Below are the steps to enable 2FA on your first login into JN Bank LIVE when this security feature has been made effective. For this process, you will need to input your:

- Username
- Password
- Cell number you provided to JN Bank

What is your username?

This is the name that was created when you sign up for JN Bank LIVE. If you have forgotten your username, you can retrieve it using one of the methods:

- (1) Click the self-service option ('Forgot your credentials') below the 'Sign In' button, and the select forgot username,
- (2) Send an email to live@jnbank.com to request recovery of your username
- (3) Contact the Member Care Centre at the following numbers:

Jamaica: 1-888-991-4065/6

United Kingdom: 0-800-328-0387

USA & Canada: 1-800-462-9003

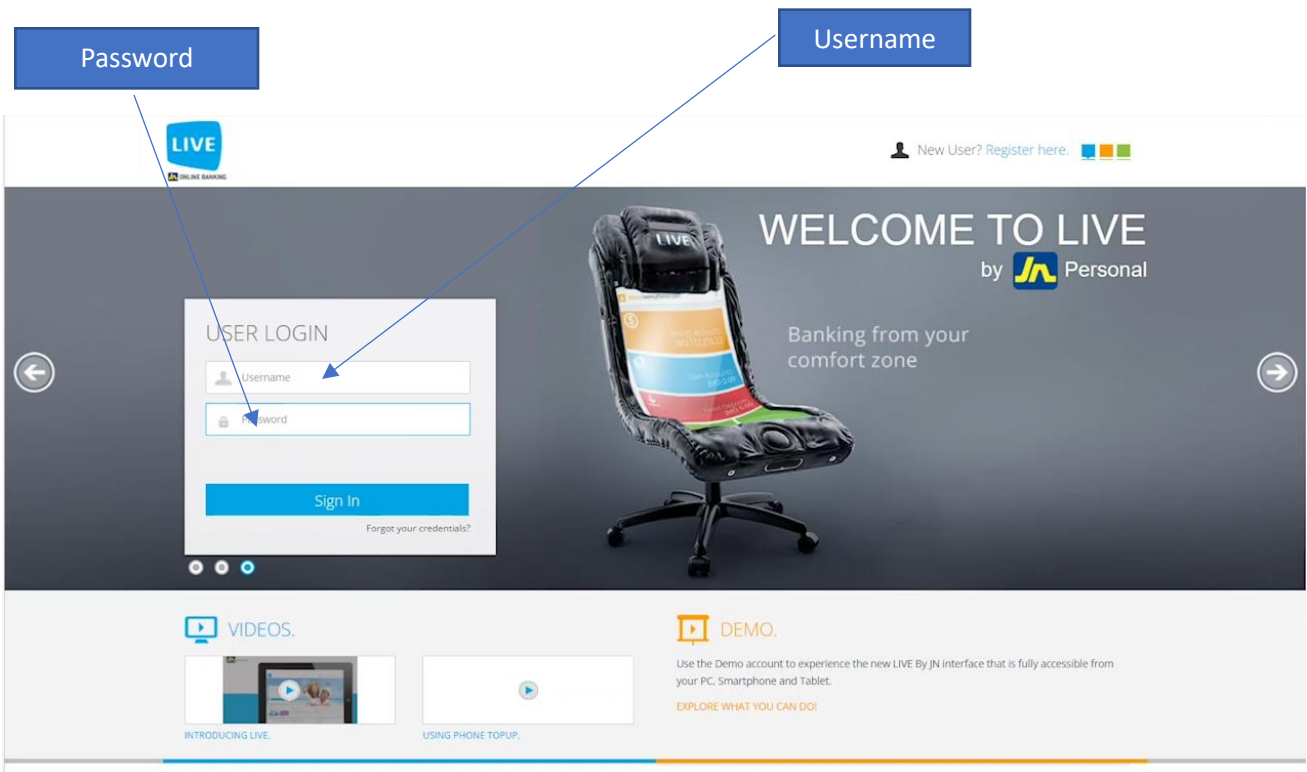
What is your login password?

Your login password should be a minimum of 9 characters in length. The characters should comprise 5 letters with at least one letter being capital, a minimum of 3 numbers, and a special character.

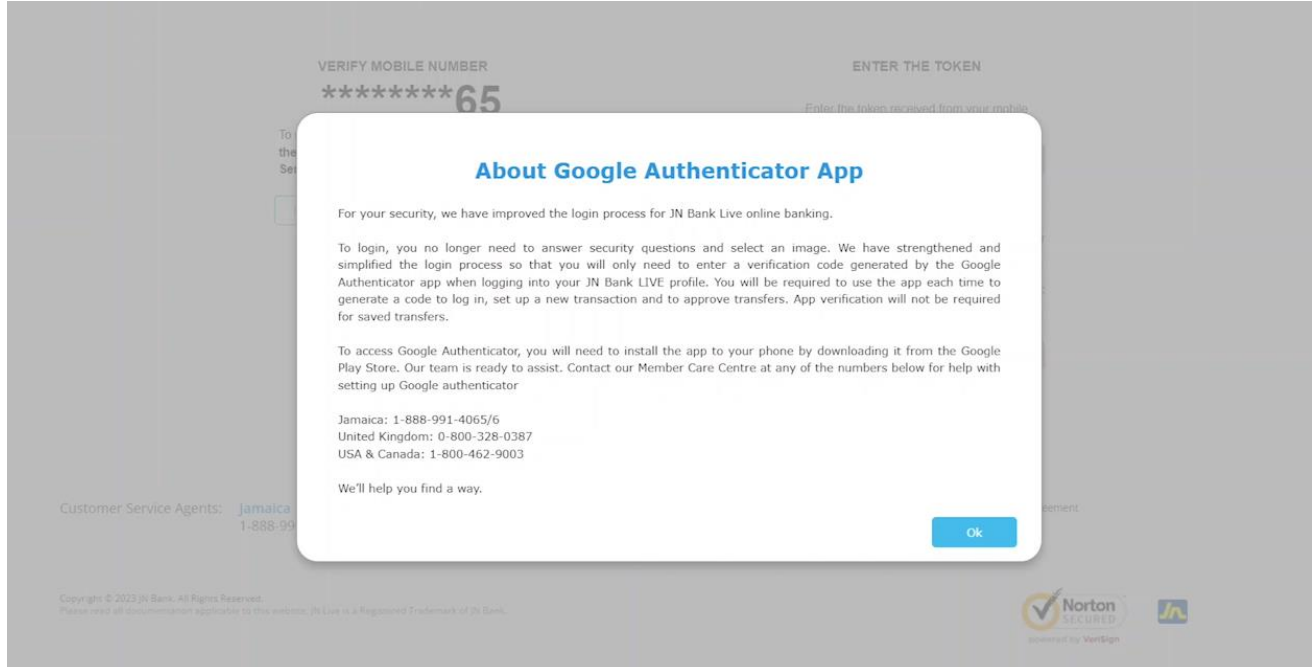
If you don't know your login password, you should contact our Member Care Centre.

Logging in for the first time since 2FA

Step 1: With your username and password, log into JN Bank LIVE Personal (www.jnbslive.com) as you've always logged in (see below).

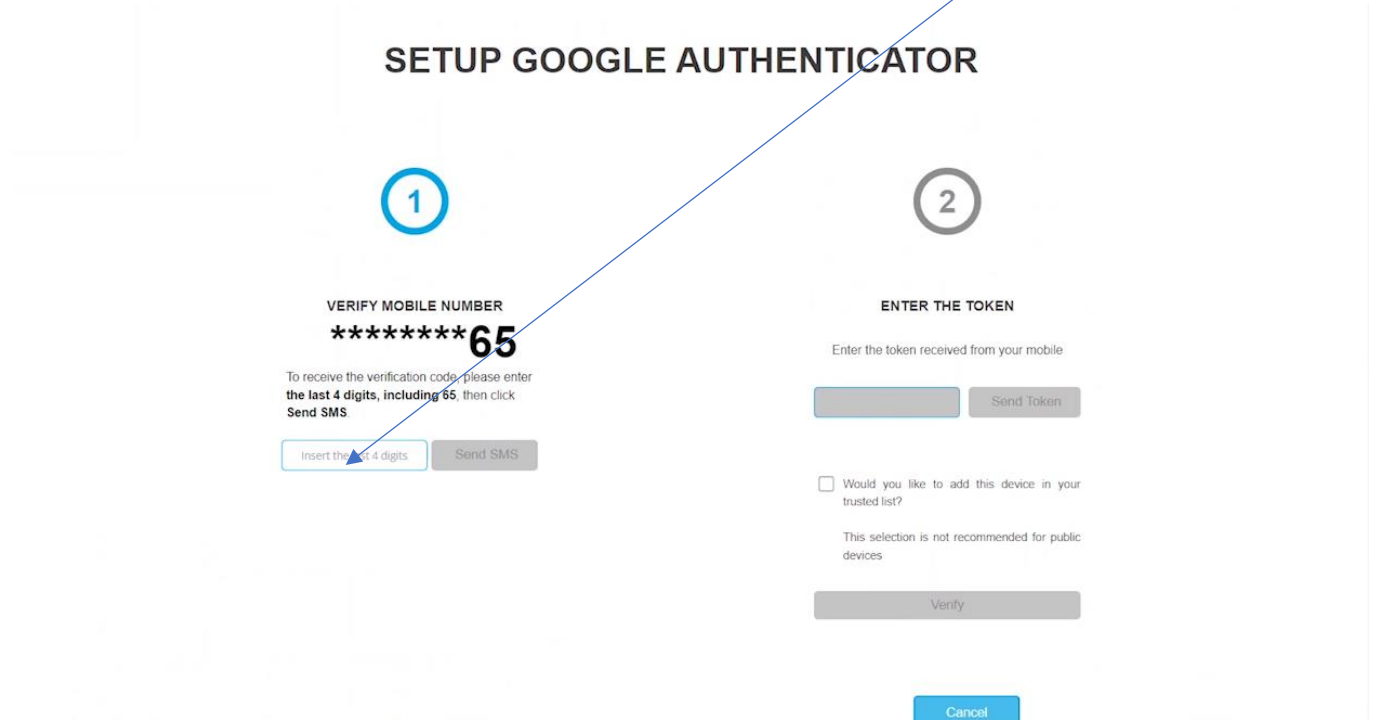


Step 2: When you've successfully logged in, a notice will appear onscreen similar to the one below about the enhanced security features of the website, including the introduction of 2FA verification via Google Authenticator. Please read and click "OK" to continue.

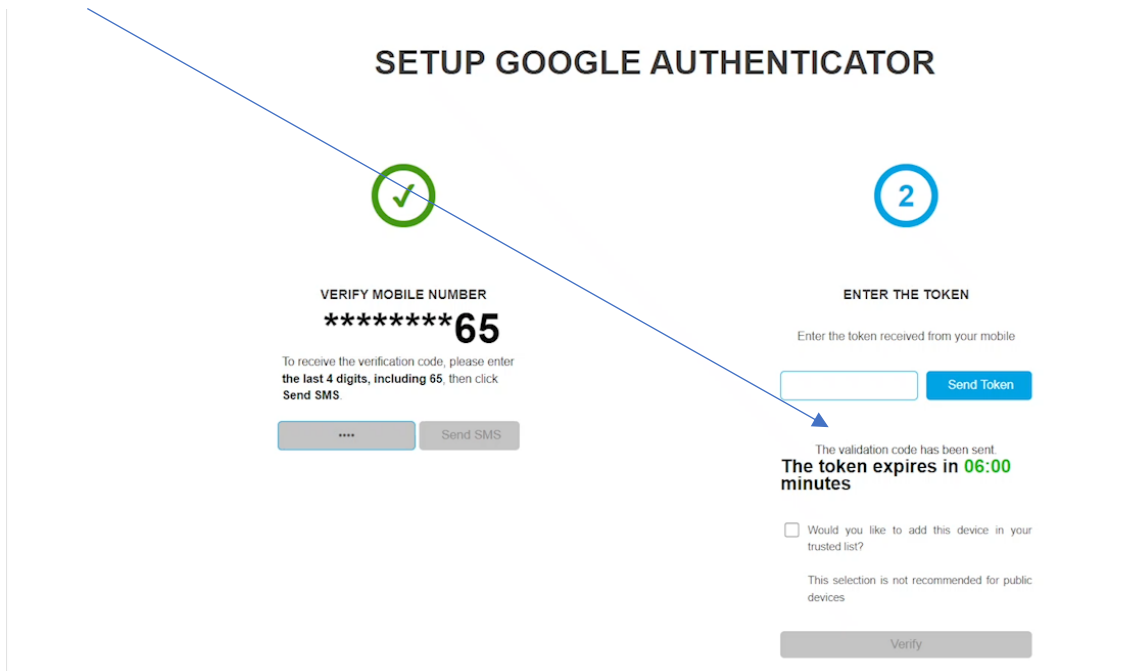


Step 3: On the screen titled “Setup Google Authenticator” as seen below, enter the last 4 digits of the mobile number we have for you at JN Bank, then click “Send SMS”.

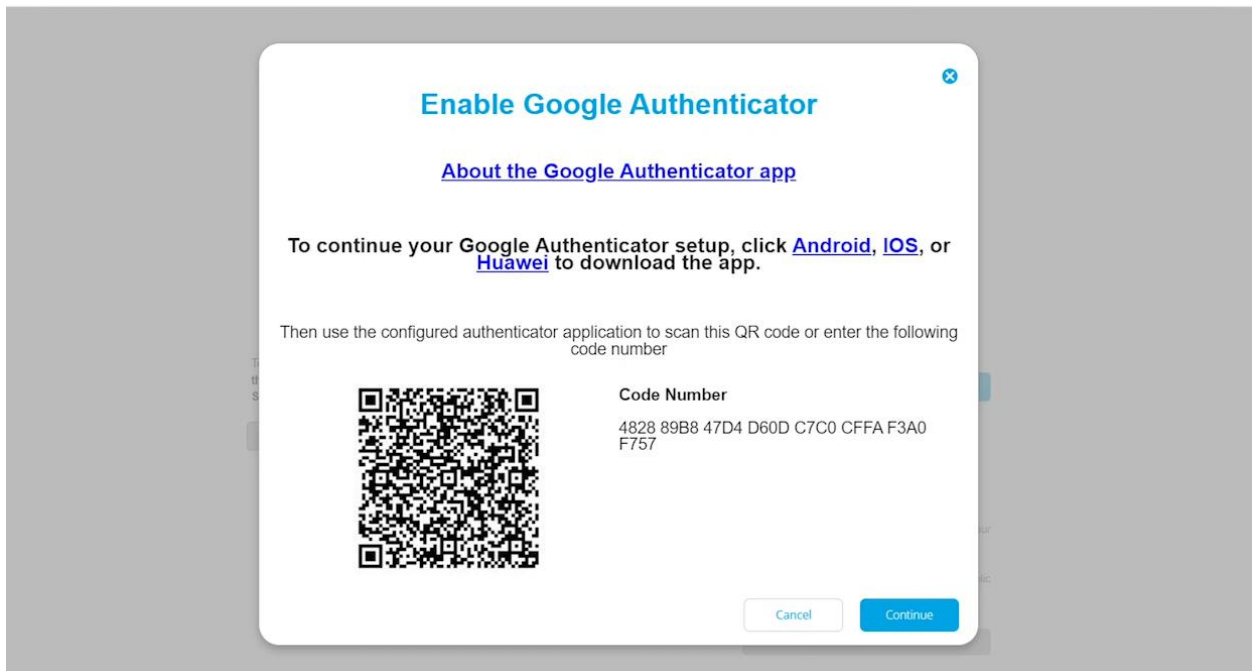
N.B., a verification token will be sent to your mobile phone verified via SMS text messaging.



Step 4: When you receive the verification code, enter it in the second screen below and click “Verify”



Step 5: Scan the QR Code using Google Authenticator or enter the numbers below into the app. Then click “Continue”.



Linking the Google Authenticator app with your JN LIVE account

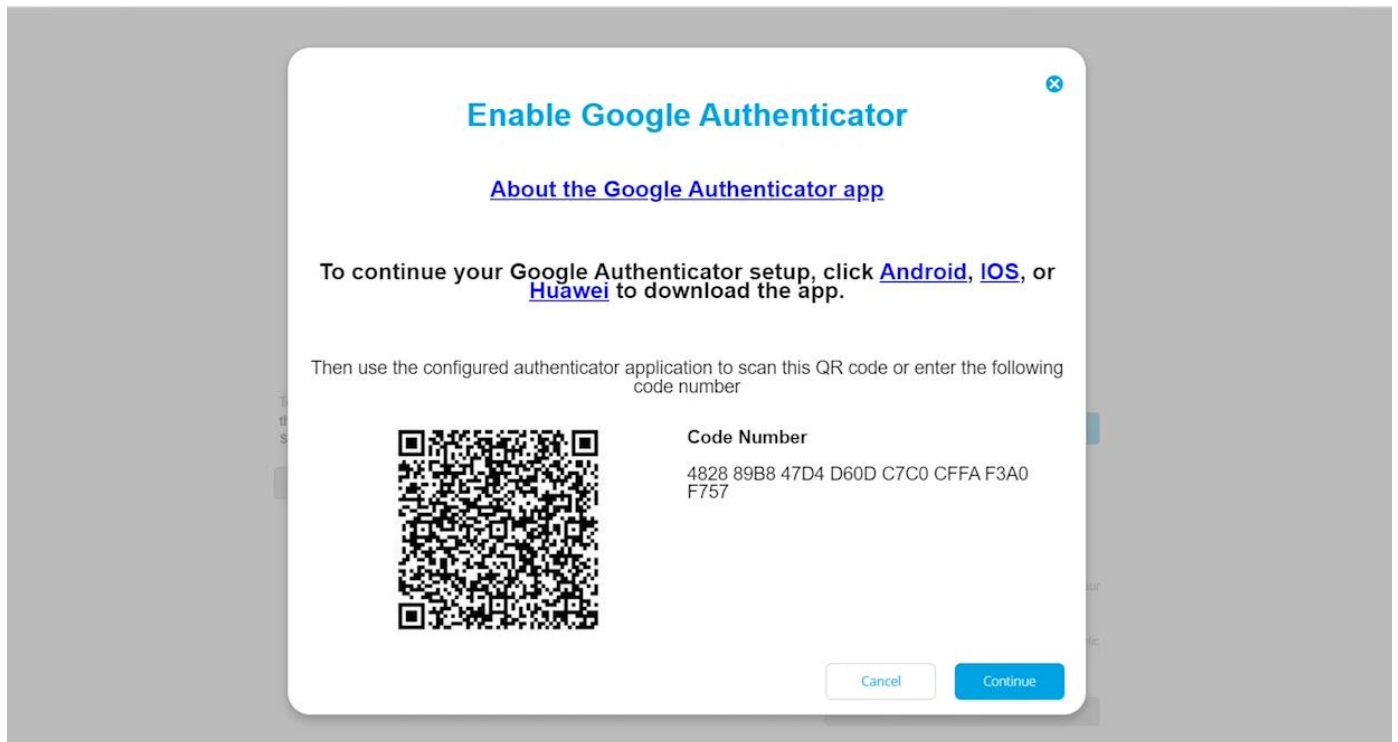


Google Authenticator logo

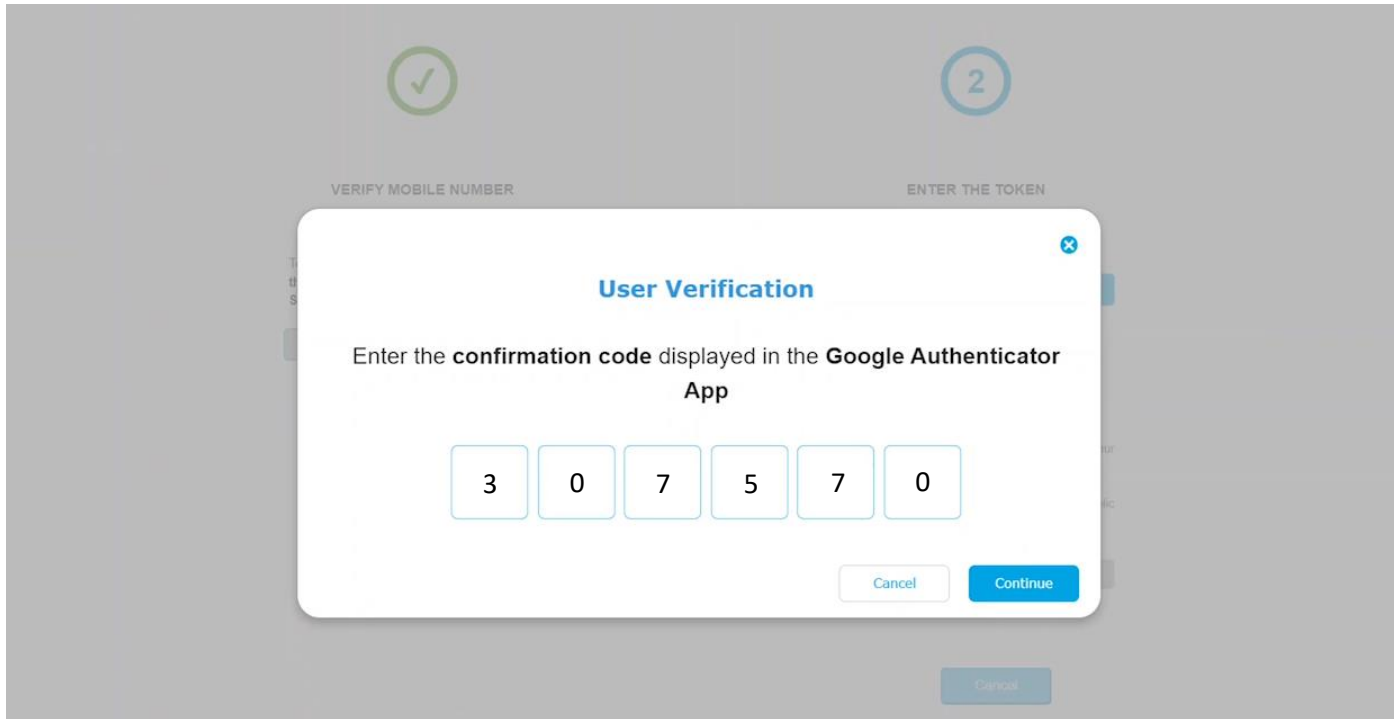
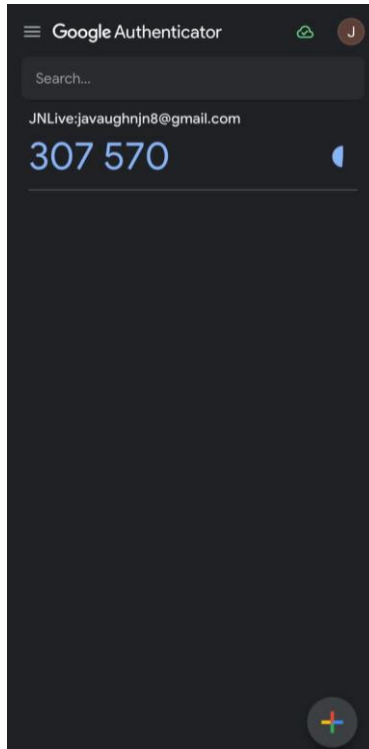
There are a few things to know before linking the app to your JN Bank LIVE Personal profile:

- i. You will need a cellphone or a tablet to download the Google Authenticator app.
- ii. If you do not have the app on your device, go to the the Google Play Store or the App store and downloand the app there. Search for the Google Authenticator logo as displayed above.
- iii. Launch the app.
- iv. Select “add a code” or click on the + icon in the lower right hand corner.
- v. Either the QR Code or the code number can be used to enable Google Authenticator.

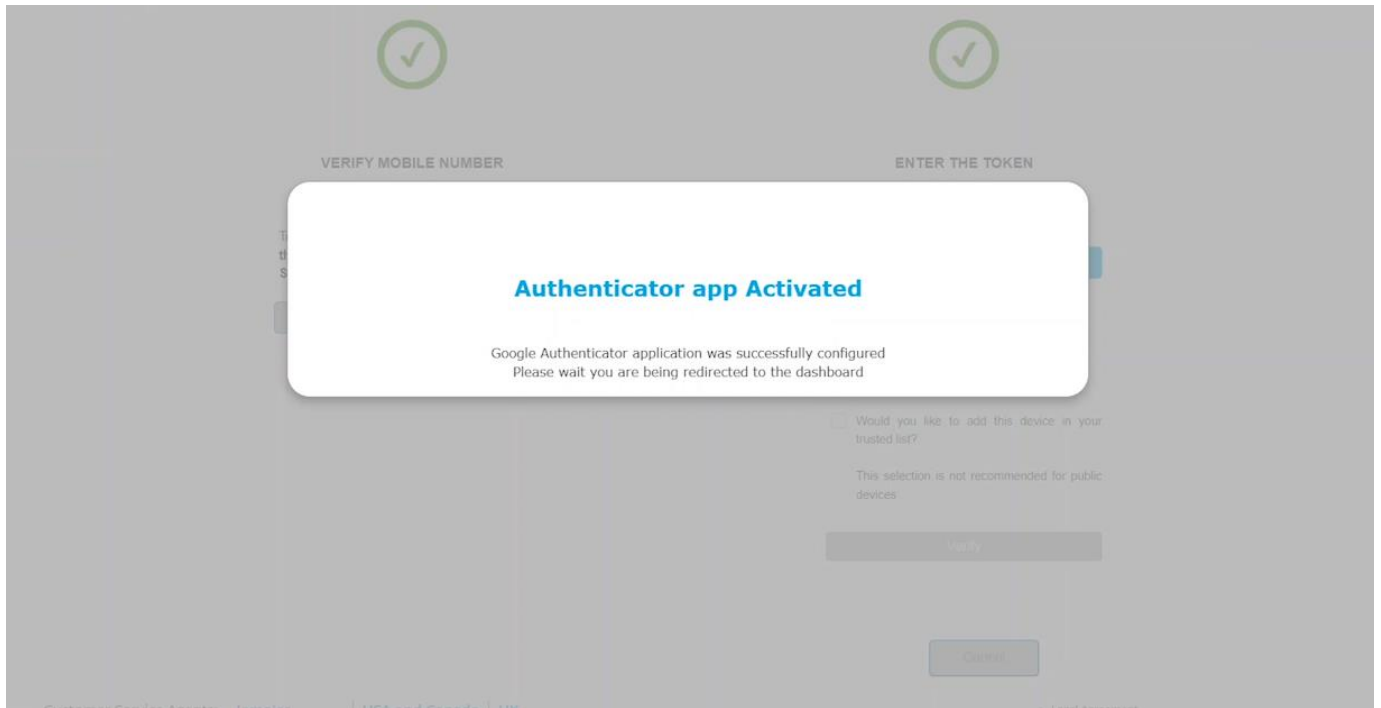
Set 6: Once you have scanned the QR Code or entered the code number, click on “Continue.”



Step 7: Your Google Authenticator app, as seen below, will display a confirmation code. Enter the code on the user verification screen on JN Bank LIVE.



Step 8: If the code is entered correctly, you should receive a message stating that Google Authenticator has been successfully activated, and you will be redirected to your JN Bank LIVE Personal dashboard in a few seconds. Please wait.



If the code is entered incorrectly, you'll receive an error message like the one displayed below. If this happens, please review the code and re-enter.

N.B. You have 3 chances to enter the correct code.

