

## MFA Guide

This guide will help you enroll and log in to Internet Banking using MFA. There are two sections:

- Section 1: Enrollment in MFA.
- Section 2: Log in to Internet Banking using MFA.

### Section 1: Enrollment in MFA

Enrollment in MFA is quick and easy. It should only take you about 5 minutes to enroll. The following steps will guide you through the entire process:

- a) Log in to Internet Banking using your card number, login ID (only for Business Banking customers) and your password. **Please note your card number, login ID and password will not change.**
- b) Click on the "Access Account" button.

### Personal Banking Login Screen

Scotiabank

### Login

Enter your ScotiaCard # and Password to access your online accounts. \* Required Field

Secure Login: English Español

ScotiaCard #:  \*

Password:  \*

Access Accounts

### Business Banking Login Screen

Scotiabank

### Login

Enter your ScotiaCard #, Login ID and Password to access your online accounts. \* Required Field

Secure Login: English Español

ScotiaCard #:  \*

Login ID:  \*

Password:  \*

Access Accounts

- c) Once your login information is successfully verified you will be presented with the screen to select your authentication questions section. Select the first authentication question from the drop down list.
- d) Enter the answer to the question you selected above.
- e) Repeat steps a) and b) for authentication questions 2, 3, 4 and 5. **Please note that you cannot select the same question more than once and answers to all the questions must be unique and cannot be repeated. Each answer should be at least 4 characters in length and should not contain special characters.**
- f) Place a check mark in the "Enroll my Current Computer to Access Internet Banking" check box if you wish to enroll the computer you are currently using. **WARNING: Registering or enrolling the computer eliminates the need to answer the authentication questions every time you log in to Internet Banking. Please ensure that you only enroll computers that you use most frequently and avoid enrolling public computers.**
- g) To save your answers click on the "Submit Info" button.

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## Select Authentication Questions

Use this screen to select and answer your secret authentication questions. Exit

Scotiabank is committed to provide you with a secure environment for Online Banking. [Learn More](#)  
Please enroll yourself by selecting and answering some simple questions of your choice. \* Required Field

**Q & A**

**c** Question 1: **d** Select a Question  \*

Answer 1:  \*

Question 2: Select a Question  \*

Answer 2:  \*

**e** Question 3: Select a Question  \*

Answer 3:  \*

Question 4: Select a Question  \*

Answer 4:  \*

Question 5: Select a Question  \*

Answer 5:  \*

Enroll My Current Computer to Access Internet Banking:  **f**

Registering on this computer may compromise your Internet Banking Access

**Warning** Any person with access to this PC may log into your Internet Banking Accounts with your login ID and password.

**g**

- h) If your submission is successful you will be presented with a new screen with a successful enrollment message. Click on the "Access Accounts" button on this screen to start the banking session as usual.

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## Successful Enrollment

**Successful Submit:**  
Your secret questions have been successfully submitted.  
You will be redirected to you accounts in 5 seconds.  
If you are not redirected within 5 seconds click the 'Access Accounts' button.

**h**

## Section 2: Log in to Internet Banking using MFA

After your enrollment in MFA, your login process will change slightly depending on the computer you are using. Here are the steps to follow:

### Log in using an enrolled computer

- Log in to Internet Banking. Enter your card number, login ID (only for Business Banking customers) and password.
- Click on the "Access Accounts" button. Since the computer you are using has been enrolled for Internet Banking and your login is successful you can start banking online instantly. You will not be required to answer any authentication questions.

### Personal Banking Login Screen



#### Login

Enter your ScotiaCard # and Password to access your online accounts.

\* Required Field

Secure Login: English Español

ScotiaCard #:  \*

Password:  \*

b Access Accounts

### Business Banking Login Screen



#### Login

Enter your ScotiaCard #, Login ID and Password to access your online accounts.

\* Required Field

Secure Login: English Español

ScotiaCard #:  \*

Login ID:  \*

Password:  \*

b Access Accounts

**Log in using a non-enrolled computer**

- a) Log in to Internet Banking. Enter your card number, login ID (only for Business Banking customers) and password.
- b) Click on the "Access Accounts" button.

**Personal Banking Login Screen**

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**Login**  
Enter your ScotiaCard # and Password to access your online accounts. \* Required Field

Secure Login: English Español

ScotiaCard #: \* a

Password: \*

b Access Accounts

**Business Banking Login Screen**

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**Login**  
Enter your ScotiaCard #, Login ID and Password to access your online accounts. \* Required Field

Secure Login: English Español

ScotiaCard #: \* a

Login ID: \*

Password: \*

b Access Accounts

- c) Since your computer is not enrolled for Internet Banking, you will be presented with three randomly selected Authentication Questions and will be required to key in the answers to these questions. **Please note these three questions will be randomly selected from the five questions you selected during the initial MFA enrollment.**
- d) You will also have an option to enroll your computer by placing a check mark in the "Enroll my current computer" check box.
- e) Once you have entered the answers to the authentication questions, click "Submit Info" to access your accounts.

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**Verify User**  
Use this screen to answer your secret authentication questions in order to verify your identity. Exit \* Required Field

Q & A

Question 1: As a child, what did you want to be when you grew up?  
Answer 1: \*

Question 2: What is your favorite hobby?  
Answer 2: \*

Question 3: What is the first name of your oldest nephew?  
Answer 3: \*

Enroll My Current Computer to Access Internet Banking:  d

Warning: Registering this computer may compromise your Internet Banking Access. Any person with access to this PC may log into your Internet Banking Accounts with your login ID and password.

e Submit Info