Online Banking Authentication

Security Enhancements

Go Live Date: October 25, 2014
Need Help?

Need to know when our Customer Service Representatives are available to assist you?

The hours are easily accessible on our sign in page.

Sign In

We have improved our sign in page to include the User ID and Password on the same page.
First Prompt After Signing In

Security Challenge

For security purposes, please validate your identity by answering the following question.

Question: What was the name of your first pet?
Answer:  

A security question is required initially after signing into online banking.

Authenticate  Cancel
Please Review our Extended Authentication Overview Page

Extended Authentication Overview

The protection and security of your accounts and private information is very important. Extended authentication goes beyond your user signon name and password to provide multi-factor, or extended, authentication when you change your private information or create large transactions. With extended authentication, we verify your identity using two different factors: something that you know and something that you have.

Security Questions

The first step in setting up extended authentication is to select several questions from the list and provide answers to those questions. In addition to your user signon name and password, the answers to these questions are the things that you know. When needed, you may be asked one or more of these questions and must provide the answer before you can proceed. Notice that these questions have been chosen to avoid common information that is readily available on the internet, such as your date of birth or the place you were born.

Phone-Based Verification

The next step is setting up something that you have - your phone. In using your own phone for authentication, even if a malicious person were to get access to your signon information and could guess at your security questions, they would not have access to your phone. In this step, you set up one or more phones to use for verification for large transactions or access to your personal information. You can set up a single phone or multiple phones, that’s your choice. If you are using a mobile phone, you can choose to have that numeric code sent to you in one of two ways: either through an SMS text message or through a telephone call where the code is provided to you directly. Note that text messaging and data charges may apply to receive SMS messages. If you are using a landline phone, you will receive your numeric code via a telephone call.

When you perform a large transaction or view personal information, you’ll be prompted to choose one of the phones you set up as well as the delivery method: SMS or voice call. Once the numeric code is delivered, you type it into the prompt and continue your session. This code is only good for three minutes. If you run out of time, you can request a new numeric code to be sent to you.

Click the Continue button to get started.

Click "Continue"
Once you have finished reading our Extended Authentication Overview Page
Set Up Phone

Associate A Telephone Number With Your BancorpSouth Account

Welcome John Doe

Set Up Phone

Use this page to select a phone to use for extended authentication. You can use the existing phone number or enter a new one. Add a nickname for the phone and choose the method to use for delivery of the security code for that phone.

Enter the phone number on this page where you want to be notified of the authentication code. Remember, you can receive this code either by a SMS TEXT or through an automated phone call.

Click “Validate” Once you have linked a telephone number to your account and chosen your method of delivery.

Phone: +1-123-456-7890

Phone Name: 

Delivery Method: 
- Send me an SMS message
- Call Me

Validate  Cancel
Verification Alert Will Be Sent to Your Phone After Setup

**VOICE CALL**
The customer will receive a call at the number they initially set up for “Call Me” in online banking. The automated attendant will provide the authentication code to the customer. Number on caller ID will be: (888) 797-7711 (BancorpSouth)

**SMS Text**
A SMS text message will be automatically sent to the cell phone the customer initially set up in online banking. Once received, the customer will enter this number in the Verification field in online banking.

Incoming Call
(888) 797-7711

**Answer**

SMS Text
BancorpSouth
This is a verification alert you have requested: 12345678
Reply HELP or call (888) 797-7711 for help
Reply STOP to cancel
Msg&Data rates may apply
Enter Your Verification Code

Please enter your verification code to proceed.

**Verification Code:** ******

- **Enter Code**
  - Enter the verification code received from automated phone call or SMS text.

- **Authenticate** once you've entered your verification code to verify your account.
Phone Successfully Added & Verified

Depending on your method of verification you chose, one of the two screens will display.

Call Me Method

SMS Method

OR

Click “Continue”
To move forward in the verification process.
You Have Successfully Logged In!

After verification is complete you will be able to access your BancorpSouth accounts online.

Welcome! You will then be directed to your destination page within online banking.