

FAQ'S For Enhanced Login Security for Businesses

Q: What is Enhanced Login Security?

Enhanced Login Security is a new online security feature that provides additional protection from fraud and identity theft. By recognizing your login identification and your computer, Enhanced Login Security verifies that you are authorized to have access to the online system. If the system does not recognize your computer, you will be challenged for additional information, in the form of security questions, that only you will know.

Q: How does Enhanced Login Security work?

The system will give you the opportunity to enroll each computer and/or browser that you use for online banking. Once you have added the extra login security to your computer, you will see no difference to the login functionality. However, if you login from a different computer or browser than one you have enrolled, you will be presented with security questions in order to login.

We recommend that you only enroll computers and browsers that are secure and can only be accessed by authorized individuals. For example: you would not want to enroll a computer located within a public area, or used by many people.

Q: What does it mean to enroll my computer?

When you enroll your computer for this service, you allow the system to place a code, called a cookie, on your computer. The cookie contains a unique identifier that is used in combination with your login identification. At every subsequent login attempt, the system will look for this cookie and validate that it matches the login identification that you entered. This cookie is used by the system only to validate your computer's identity and does not contain any personal information.

Q: Can I login from multiple computers and browsers?

Yes. You can login from any computer or browser. However, if you login from a computer that the system does not recognize, in other words one that is not enrolled, you will be presented with security questions. You will also be given the opportunity to enroll that computer. See recommendation above for guidance on what computers to enroll.

Q: How do I set up Security Questions?

When you access your online banking account for the first time, the system will ask you to select and answer five questions. The system will store your question and answer combinations for use if it becomes necessary to authenticate your identity during a login attempt. You can change your questions and answers by going to Administration/ Login Credentials/ Maintain Security Questions.

Q: When will I be presented with Security Questions and what do I do?

Each time you login on a computer the system does not recognize, you will be challenged with two questions, randomly selected by the system from the five security questions that you answered during setup. Correctly answering the questions and completing the process will authenticate you as a valid user and permit access to the system.

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If you have any questions or problems, please feel free to call one of our online banking customer service representatives at 815-397-3111.