



Advanced Online Authentication

Frequently Asked Questions

1. What is Advanced Online Authentication?

Advanced Online Authentication provides enhanced and additional security for the online banking application. It is now a standard part of our online banking and works as part of our commitment to protect you against identity theft and fraud. Advanced Online Authentication adds extra layers of online security to prevent unauthorized access to your accounts and reinforces the fact that you are at our financial institution's Internet Banking website.

2. What does Advanced Online Authentication involve?

Advanced Online Authentication consists of the following: an image, a caption and three to six challenge questions. This information is known only to you and the financial institution and protects you, whether you are logging in to view your accounts from your own personal computer or another computer.

3. How does Advanced Online Authentication work?

Once you enter your user ID on the Internet Banking login screen, click the Validate link, your image will then be displayed along with the caption you create. This confirms that you are at our financial institution's Internet Banking website and you are safe to enter your Password to access your information. Each time you log in from a different computer, the challenge questions will be asked to verify your identity. Once you provide the correct answers, your image and caption will display and you may enter your password. You will also be asked if you wish to register the computer from which you are logging in. If you select this option, the Advanced

Online Authentication system will then capture the information about the computer so that you will not have to answer challenge questions the next time you log in from that same machine.

4. Can I select my own image rather than the ones provided?

Yes, you can provide your own image. The system will include a link that will allow you to upload the image of your choice. The image should be 100 x 100 pixels in size and will need to be one of which you personally own the rights. You cannot upload a copyrighted image.

5. Will I need to change my password?

No. Your password remains the same.

6. How is Advanced Online Authentication more secure?

Advanced Online Authentication protects you from accidentally or unknowingly revealing your user ID and password to an imposter or a fraudulent website. By entering your User ID and clicking validate, we are able to provide you with your image and caption. If the image presented is the one that you selected, you can feel secure in entering your password to proceed. In addition, if someone does get your user ID and password and attempt to login, they will be using a computer that you did not register, therefore, the system will present the user with challenge questions. Since they will not know the answers to the questions that you provided during the set up process, they will be turned away and the financial institution will be notified.

7. Why do I need to set up challenge questions?

Challenge questions and answers provide information known only to you and the financial institution. They help prevent unauthorized access to your account information. If someone else has access to your user ID and password, they will not know the answer to your challenge question and will not be able to get to your information.

8. Can someone steal my Advanced Online Authentication image and caption?

No, your image and caption is only shown to you if you login to a computer that has been registered or if you have successfully responded to the challenge question(s) that have been asked. It is not possible for an unauthorized person to get access to your image.

9. When I enter my user ID, it asks me a question instead of showing my image.

Why?

This is to help verify that it's really you signing in. There are several reasons why you might be challenged. These challenge questions are meant to keep imposters out because only you know the answers to these questions.

Some reasons might be:

- You are logging in from a different computer
- You are logging in from a different browser
- Your token is missing from your computer because you cleared all the cookies on your computer or your cookie/token disappeared
- You incorrectly types your User ID on the first attempt

If you are challenged, answer the question with the correct answer, and you are correctly shown your image.

10. What if I share my computer with someone who has their own account? Can we both login from the same machine?

Yes, you can use the same computer to log into your individual accounts. There is no limit on how many people can log into the bank website from the same computer.

11. Can I change my image and text phrase?

Yes, to make the change, simply click on the Change Passmark link under 'My Profile' on the Online Banking menu bar. If you are having difficulty, you can contact the financial institution for assistance.