

Advanced Online Authentication **Frequently Asked Questions**

This page provides additional information about the Advanced Authentication feature.

1. What is Advanced Authentication?

Advanced Authentication Security provides 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 Authentication prevents unauthorized access to your accounts and reinforces the fact that you are at a valid website.

2. What does Advanced Authentication consist of?

Advanced Authentication consists of the following: an image, a caption and three challenge questions. This information is known only to you and protects you, whether you are logging in to your accounts from your own computer, or from somewhere else.

3. How does Advanced Authentication work?

Once you enter your Login ID on your computer and click the 'Submit' link, your image will be displayed along with the caption. This verifies that you are at your financial institution's website and you are safe to enter your Password and access your information. If you are logging in from a different computer, one or more challenge questions will be asked to verify your identity. Once you provide the correct answer(s), your image and caption will be displayed. You should verify that the image presented is your image and then may enter your password to proceed.

4. Will I need to change my password?

No. Your Password remains the same.

5. How is Advanced Authentication more secure?

The feature confirms that you are at your financial institution website before you enter your password. Further identification is carried out either by the recognition of your computer or by the system asking you a challenge question.

6. If I lose my password, how will the Advanced Authentication security system prevent an unauthorized person from accessing my account?

When an unauthorized person tries to sign in from another computer, the system will recognize that they're using a different computer, and will ask one of your challenge questions. They won't know the answer and will not be able to sign in to your account.

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

Challenge questions and answers provide information known only to you. They help prevent unauthorized people from getting access to your account information. If someone else has access to your Login ID and Password, they will not know the answer to your challenge question and will not be able to get to your information.

8. What keeps somebody from stealing my Advanced Authentication security image and caption?

This information is only displayed once you click the 'Submit' link to sign in from a known computer. If this is not the case, the system will ask one of your challenge questions before it displays the image.

9. Can I upload my own image?

Yes, to upload an image, click the 'Browse' button and locate the image that you wish to upload from your local or network drive. Click 'Accept this image' to proceed. The image must be 100 x 100 pixels.

10. When I enter my Login ID, it asks me a question instead of showing my image. Why?

This is to help verify that it's really you signing in. A challenge question is asked when you're signing in from an unrecognized computer. Your correct answer confirms that it's really you.

11. How do I sign up for Advanced Authentication?

Signing up for and using Advanced Authentication is quick and easy. You simply choose an image, caption, and three challenge questions. You have two ways of signing up for Advanced Authentication at the time you enroll in Online Banking or if you are already enrolled in Online Banking the next time you sign in you will be prompted to set up your Advanced Authentication security image, caption and three challenge questions.