Why is the bank adding Enhanced Login Security to Internet Banking?

Due to the increasing problem of identity theft the Federal Financial Institutions Examination Council (FFIEC) has issued guidance on authentication for Internet Banking. The **guidance requires** that all banks have dual authentication for all on-line products and services, and **must comply** with the guidance no later than the **end of 2006**. Single authentication (password only) is no longer good enough; there must be at least two factors to authenticate the identity of online users.

Enhanced Login Security: How it works

As you are well aware Enhanced Login Security is now required to be able to access Internet Banking. To be able to use Internet Banking without complications you need to understand how the new Enhanced Login Security works.

Used to, when you logged onto Internet Banking the Internet Banking servers would check to be sure that the Customer Number and Password were correct. Now the servers check the Customer Number, Password, and they check for the secure cookie placed on your browser from when you enrolled that computer into Enhanced Login Security. If the secure cookie is not present on the computer, you will be prompted to answer your 3 Challenge Questions before you can gain access.

Once you get all of your computers enrolled that you use to access Internet Banking, you will not notice a difference with Enhanced Login Security, you will be able to login using just your Customer Number and Password, the servers will check for your secure cookie and you won't be able to tell a difference.

How do you add this Extra Security?

When you try to log into your Internet Banking and you are not enrolled into the Enhanced Login Security, you will automatically be prompted to enroll. (If you've already enrolled once and want to know why you are giving to do this again, please read below.) You will be given two options: **1)** Enroll Account Only or **2)** Enroll Account & Computer.

The first option Enroll Account Only is to be used when you are at a computer that you do not normally used to access Internet Banking, such as a public computer at a library or at a friends house.

The second option Enroll Account & Computer is the option you will need to choose if you are logging in from a computer you will normally use to access Internet Banking. (If you have more than one computer that you will normally be using please read below to see how to handle that.)

Once you've choose the proper option for you, you'll then be prompted to set-up your three questions and answers. It important that you know these answers are case sensitive and it is **VERY IMPORTANT** that you can remember your answers.

If you go through the enrollment process properly when you choose to Enroll Account & Computer, the next time you try to access Internet Banking from that same computer you will not notice a difference with the security from the old way you used to log in, Customer Number & Password, then you're in!

3 Challenge Questions: How they work

Any time you try to access Internet Banking from a computer that hasn't been enrolled you will be prompted to answer your three questions before you can get access to Internet Banking.

When you enrolled in Enhanced Login Security you should have set these three questions and answers up then. If not, then it will be the three questions and answers you had previously set-up for Forgotten Password Questions (used to unlock your account yourself) and may have been done some time ago.

Don't forget that your answers are case sensitive and **DON'T FORGET** your **ANSWERS!**

If you forget your answers you will need to contact the bank and have us reset your questions and answers. Unfortunately this will also reset you out of Enhanced Login Security, and you'll have to go through the steps to re-enroll before you can get access, so the best thing would be to remember your answers.

I've already enrolled this computer, why is it asking me my 3 questions?

It is possible that you may get prompted to answer your 3 Challenge Questions on a computer that you've already enrolled into Enhanced Login Security.

As I explained earlier, Enhance Login Security places a secure cookie on your computer that the Internet Banking servers can recognize. Some people make a practice of regularly clearing out their cookies. This may or may not delete the secure Internet Banking cookie; it will depend on each individual computer set-up.

If you clear out your cookies and your secure Internet Banking cookie is deleted then the next time you attempt to access Internet Banking from that computer you will be prompted to answer your 3 Challenge Questions before you can gain access. Once you successfully log on you can then follow the steps under how to enroll another computer below to re-add the extra security to that computer.

I've already enrolled one computer how do I enroll another computer?

If you access Internet Banking from more than one computer and you've already enrolled one computer how do you enroll the other computer?

When you try to access Internet Banking from a computer that has not been enrolled you will be prompted to answer your 3 questions (because the servers can't find the secure cookie.) You will need to answer your questions correctly to gain access to Internet Banking.

Once you are in you can click on User Options. From there choose Enhanced Login Security from the list at the top of the page (it's the third from the top.) Then follow the prompts to add the extra security to that particular computer.

The next time you try to access Internet Banking from that computer you should get in with just your Customer Number and Password.

You can enroll an unlimited number of computers.

What happens if I have to have my Password reset?

By resetting your password it also resets you out of Enhanced Login Security. Thus you will have to start all over with Enhanced Login Security since it is now mandatory to access Internet Banking.

This is yet another reason why it is so important for you to remember your password.

If you need to reset your password, don't forget that you can reset your own password. To do this, go to the login page. At the top right of the box where you put in your Customer Number and Password click on where it says Forgot Password?.

Then follow the prompts to reset your password, you will need to know the answers to your three questions, yet another reason to remember your answers.

How does Enhanced Login Security benefit me the user?

- Provides peace of mind regarding Internet Banking authentication.
- Easy for users – once enrolled, there is little difference in the login process.
- Usable anywhere at any time – users can enroll any number of computers.