

Multi Factor Authentication FAQ's

Q: What is Multi Factor Authentication?

A: Multi Factor Authentication is an online security feature that is now a standard part of your enhanced Business Online Banking sign-in procedures as part of our ongoing commitment to help protect you against identity theft and fraud. Multi Factor Authentication prevents unauthorized access to your accounts and reinforces the fact that you are on a valid website with the use of an image, a phrase and three challenge questions that are known only to you and your financial institution.

Q: Why do I need enhanced login authentication?

A: These enhanced features help to ensure your information is secure by preventing fraud and identify theft in two ways. First, it helps you recognize that you are at the genuine Business Online Banking site and not a look-alike site. Second, we recognize you by your chosen image and phrase and your personal computer that you have registered. If we don't recognize your computer, we will ask you one of your challenge questions as an additional line of security.

Q: How does Multi Factor Authentication work?

A: Multi Factor Authentication has three parts: an image, a phrase, and three challenge questions that only you know. When you are at you own computer, enter your Access Id and click "Submit". Your secret Multi Factor Authentication image and phrase will appear which verifies that you are at the real Online Banking site. You know it is safe to enter your password.

Q: How do you know I'm signing in from my own computer?

A: When logging into Business Online Banking from your computer for the first time, you will be asked if you want to "register" your computer. If you elect to register your computer, we put a secure cookie on your computer. This cookie contains a randomly generated, unique number used as an identifier. When you sign in after that, your browser sends us this cookie which lets us know you're using your own computer.

Q: What is a cookie?

A: A cookie is a piece of information sent by a Web server to your browser. Cookies may include information such as registration id, user preferences, etc. Your browser saves the cookie and sends it back to the Web server whenever you return to our website.

Q: Can I access Business Online Banking from computers other than mine?

A: Yes, you can access Online Banking from any number of computers. If you sign on from a computer that you haven't used for Business Online Banking before, you will be prompted to answer one of your security questions. Once you answer the question correctly, we will ask if you want to register that computer so we may recognize you on future visits. You can register multiple computers (such as your home and work computer) but public use computers should not be registered.

Q: Do I need to change my password?

A: No. Multi Factor Authentication is an additional layer of security entirely independent of your existing login ID and password. However, now your password can only be entered after verifying your personal image and phrase.

Q: Why is the password not on the first login screen?

A: We prompt you for your password after you've identified yourself by your Login ID and we have identified the device from which you are logging in. This allows us to determine whether or not you are already enrolled in Multi Factor Authentication and enables us to present your Multi Factor Authentication image and phrase to you before entering your password. By presenting your Multi Factor Authentication image and phrase, it allows you to be sure that you are connecting to a genuine site before entering your password.

Q: Why do I need to set up security questions?

A: Security questions help prevent unauthorized people from getting access to your Online Banking information. When you login from a computer that we don't recognize, we will ask you one of your security questions to verify that it is really you. So even if someone else has your Login ID and password, they will not know the answer to your security question and therefore would not have access to your accounts.

Q: When I enter my Login ID, it asks me a question instead of showing my Multi Factor Authentication image and phrase. Why?

A: This is to help verify that it's really you signing in. We ask a challenge question when you are signing in from a computer we don't recognize. You may be using a new computer or the cookies originally installed when you registered your computer may have been removed. Your correct answer to the security question lets us know that it's really you. You may then register that computer so we can recognize you next time.

Q: Can I change my Multi Factor Authentication image, phrase or security questions?

A: Yes. You can change your image, phrase or security questions at any time. We will never ask you to change them, and we will never change them for you. When signed in to the Business Online Banking site, go to the 'Update My Info' tab and click on 'Change My Security Information'.

Q: How do I sign up for Multi Factor Authentication?

A: You do not need to sign up for Multi Factor Authentication. We have provided this additional layer of security to our Business Online Banking users automatically. The first time you login after Wednesday, May 16, 2007 you will be prompted to set up your Multi Factor Authentication image, phrase and three security questions.

Q: Do I have to use Multi Factor Authentication?

A: Yes. We are requiring all Business Online Banking users to use this additional security to prevent unauthorized access to their accounts.