Online Banking Information

Overview of Security

The Internet Banking login process includes several layers of security. This security is intended to prevent unauthorized access to your account, validate your identity, protect your account information from fraudulent use, and prevent the theft of your identity.

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Security Data

The following security information, which you set up during an initial login session, is used to protect your Internet Banking sessions:
- Access ID
- Password
- Email address
- Authentication image
- Authentication pass phrase
- Challenge questions
- Computer registration

Security Challenge

A security challenge occurs when your financial institution's online banking software does not recognize the computer from which you are attempting to log in. The purpose of the security challenge is to prevent unauthorized people from accessing your account information.

The challenge requires you to prove your identity either by correctly entering a one-time passcode that is sent to your email address, or by correctly answering one or more of the challenge questions you selected when you set up the authentication security data.

Bill Pay in Online Banking

- Online banking requires you to use an email account.
    - Protect access to this account at all times because it is used for communication from online banking.
- If you elect to use online banking, you can then register for bill pay.
- Once you register for bill pay, payees can be established.
    - Recipients receive the money in one of two ways depending on the recipient's capability:
        - Paper check
            - These are cut and sent in advance of the scheduled day.
        - Electronic ACH
            - These funds are immediately transferred on the scheduled day.

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What are the risks of using bill pay?

- If you do not protect your computer or device in the manner described, a hacker could take over your machine.
- After taking over your machine, they could watch you login into online banking.
- After learning your online banking credentials, they could add themselves as a payee in online banking and pay money out of your account into theirs.

Ways to protect yourself

- Log into your account regularly and check your balances, activities, and payees.
- Secure your device as described previously.
- Monitor your emails diligently for notifications of changes to your online account and payees.