

## **Online Banking Frequently Asked Questions**

**Q: Why do I have to change my password so often?**

A: Frequently changing your password helps reduce unauthorized access to your account. It ensures your password is hard to “guess” correctly by someone who is trying to gain access to your information. The system requires you change your password every 180 days.

**Q: Why won't the system tell me if I've entered my username incorrectly?**

A: The system does not alert you if you have entered your username incorrectly because that would provide confirmation to a hacker that they have a valid username. Instead, it asks you security questions you have not chosen. The unfamiliar security questions are your clue that something was entered incorrectly.

**Q: Why do I become locked-out after entering my password incorrectly 3 times?**

A: This feature ensures someone trying to access your account with incorrect information is not allowed unlimited tries at determining your password. The system resets itself overnight. If you become locked-out, you may wait until the automatic reset or contact the bank during regular business hours to unlock it for you.

**Q: Why do I have to re-login after 10 minutes?**

A: If you remain on the same page for 10 minutes, you will be logged out automatically. This feature protects you from inadvertently leaving your account accessible for unauthorized use.

**Q: What are the system requirements?**

A: To access Online Banking and eStatements you must have the following hardware and software

- A computer
- Internet access with one of the following supported browsers: Internet Explorer 11; Mozilla Firefox 36, 37, 38; Google Chrome 41, 42, 43; Safari 7, 8.
- Adobe Acrobat Reader (To ensure successful access, we recommend using the most current version; to download a free copy or the most current version of Adobe Reader, please go to <http://www.adobe.com>.)
- Printer access if you wish to print your eStatements

**Q: What is encryption?**

A: The numbers used as encryption keys are similar to combination locks. The strength of encryption is based on the number of possible combinations a lock can have. The more possible combinations, the less likely someone could guess the combination to decrypt the message.

For your protection, our servers require the browser to connect at 128-bit encryption (versus the less-secure 40-bit encryption). Users will be unable to access online banking functions at lesser encryption levels. This may require some end users to upgrade their browser to the stronger encryption level.

**Q: How do I know if my browser supports 128-bit encryption?**

A: Click "Help" in the toolbar of your Internet browser. Click on "About [browser name]" A pop-up box or window will appear. For Internet Explorer: next to "Cipher strength" you should see "128-bit" For Netscape: you should see "This version supports high-grade (128-bit) security with RSA Public Key Cryptography"

If your browser does not support 128-bit encryption, you must upgrade to continue to access the website's secure pages.

**Q: What are the user ID requirements?**

A: The User ID must be at least six characters in length with a minimum of four alpha characters.

**Q: What are the password requirements?**

A: The Password must be at least six characters in length with a minimum of five alpha characters and one numeric character; each Password will be valid for 180 days.

**Q: What should I do if I think my online banking account has been used by someone I did not authorize?**

A: If you believe your enhanced security and password has been lost or stolen or that someone may or has fraudulently accessed your account, contact us by telephone at Wray (970)332-4111, Windsor (970)674-1488 or Brush (970) 840-3090.

**Q: How can I be sure I'm logged into the bank's internet banking and not a copycat?**

A: Once you enter the log in screen you will notice the browser bar turns to green and also shows a lock symbol. This signifies you are now in an encrypted area that is safe to enter your information.

**Q: When I pull up the website, it appears to be missing parts and/or the formatting looks distorted.**

A: You may have a newer version of Internet Explorer than what is supported. To fix this, click Tools and then select Compatibility View Settings. Or click on the Compatibility icon next to the browser bar.

**Q: I clicked the "forgot password" link, but never received an email with a temporary password?**

A: You did not receive a password because you have not entered an email address in the system. Contact the bank to have your password reset. Once logged in, select the Services tab, choose Change Info. Make sure you have a current email address listed in the Primary Email Address field.

**Q: Why do I have to answer my security questions each time I log in?**

A: After entering your user ID, the next screen contains a drop down menu. This gives you the option to register your computer. If you do not mark it as register, you will be asked a challenge question before you can sign into your internet banking account from this computer. You would want to leave it unregistered if you are on a public computer or a computer shared with multiple

users. If you chose to register your computer, you will not have to answer the security question each time you log in.

If you registered your computer, but still have to enter your security questions, there may be a browser setting that needs changed. Select your browser options or settings, verify the browser is not set to clear history each time it is closed.

**Q: Why do I need a specific browser version?**

A: Internet security is constantly changing. Using the correct version of browser helps avoid risk to vulnerabilities that older versions may have.

**Q: Does it matter what operating system my computer uses?**

A: Yes. Internet browsers such as Internet Explorer are no longer supporting Windows XP and Windows Vista, which means the latest version browser cannot be installed. Without the latest version browser, you will not be able to access online banking. Other browsers have announced they are also moving in that direction. This could eventually mean you must update your software and/or hardware.

**Q: What are my options if my computer has an operating system that is no longer supported by the necessary browsers?**

A: Generally speaking, your options are to choose a different browser or enable TLS1.2. See below for specifics:

First, find out what operating system you have. If you don't know you can go to the "Start" menu - Control Panel - System and Security - System

- Windows XP or Windows Vista Operating System have two options: 1) Install a different internet browser besides Internet Explorer. Other browsers include Google Chrome and Mozilla Firefox. (See steps below to help you install a different browser) If you already have Google Chrome or Firefox, you just need to upgrade to the latest version. 2) Upgrade your operating system to a Microsoft-supported operating system. NOTE: This may be a temporary solution as Google and Mozilla have announced they will not be supporting Windows XP and Windows Vista in the near future.
- Windows 7 has two options: 1) Internet Explorer version 10 can be used if you enable TLS 1.2 (see steps below for help). 2) Upgrade to Internet Explorer 11 (see steps below for help to upgrade). If you are using Google Chrome or Mozilla Firefox, you need to ensure you are using the latest version.
- Windows 8 has two options: 1) Internet Explorer version 10 can be used if you enable TLS 1.2 (see steps below to help enable) 2) Upgrade your operating system to 8.1 which will automatically upgrade you to the newest Internet Explorer browser. If you are using Google Chrome or Mozilla Firefox, you need to ensure you are using the latest version.

Steps to install a different browser or update your existing Chrome or Firefox browser:

1. Decide if you want Google Chrome or Mozilla Firefox
2. Open Internet Explorer

3. Go to [www.mozilla.org](http://www.mozilla.org) or [www.google.com/chrome/](http://www.google.com/chrome/)
4. Click "download" to install

Steps to enable TLS 1.2:

1. Open Internet Explorer
2. In Internet Explorer, click the Tools symbol and then, click Internet Options
3. In the Internet Options window on the Advanced tab, under Settings, scroll down to the Security section.
4. In the Security section, locate the Use SSL and Use TLS options and uncheck Use SSL 3.0 and Use SSL 2.0.
5. If they are not already selected, check Use TLS 1.2
6. Next, click Apply and then click OK.

Steps to upgrade Internet Explorer:

1. Open Internet Explorer
2. Go to [www.windows.microsoft.com](http://www.windows.microsoft.com)
3. Click on "Downloads" in the menu
4. Scroll down to find the "Get Internet Explorer now" link and click
5. Click to install latest version

**Q: Can I use my Apple device with the Safari browser to access my account?**

A: Yes. Our online banking platform supports Safari.