



## **JBT ONLINE MULTI-FACTOR AUTHENTICATION FAQ'S**

### **What is Multi Factor Authentication?**

Multi Factor Authentication is an online security feature that is a standard part of your Online Banking sign-in experience. As part of our ongoing commitment to help protect you against identify theft and fraud, Multi Factor Authentication helps prevent unauthorized access to your accounts while reassuring you that you're at the valid JBT website. Multi Factor Authentication consists of three parts: an image, a 'cookie' (more on that later), and three challenge questions that are secrets between you and JBT. These help protect you, whether you're signing in to Online Banking from your own computer, or from somewhere else (such as work or a public library).

### **Why do I need Multi Factor Authentication?**

Multi Factor Authentication helps to ensure your information is secure by protecting you from fraud and identity theft in two ways. First, it helps you recognize that you're at the valid Online Banking site at JBT, rather than at a phony look-alike site. Secondly, you can ensure that we also recognize you as the true owner of your account because Multi Factor Authentication helps us verify your identity with your chosen image. If we don't recognize your computer, we may ask you one of your challenge questions as an additional line of defense against unauthorized access to your accounts.

### **How does Multi Factor Authentication work?**

Multi Factor Authentication is made up of three parts: an image, a 'cookie', and three challenge questions that no one else knows. When you're at your own computer, enter your Online Banking ID. Then click on the Submit button and we'll show your secret Multi Factor Authentication image which verifies that you're at the valid JBT Online Banking site. You know it's safe to enter your Password.

When you're signing in from a different computer, we may ask one or more of your challenge questions to verify your identity. When you answer correctly, the secret Multi Factor Authentication image appears. You know it's safe to enter your Password and sign in; and we know that it's really you.

### **What is a 'cookie'?**

A 'cookie' is piece of securely-coded information sent by JBT to your computer as part of our Multi Factor Authentication service. Cookies include a randomly generated, unique number used as a sign-in or registration identifier. Every time you log in from that same computer, your Web browser then sends us back this cookie, which is a security feature that lets us know that you're using your own computer.

### **Why does Multi Factor Authentication use cookies?**

One of the ways we recognize you is by placing a cookie on your computer. The cookie contains a randomly generated, unique number used as an identifier. When you sign in after that, your Web browser sends us this cookie, which lets us know that you're using your own computer. The cookie is visible only to the Online Banking site at JBT and does not contain any personal information. You can also access Online Banking from any number of computers and have the same Multi Factor Authentication protections.

### **How is Multi Factor Authentication more secure?**

Multi Factor Authentication helps you know that you are at the valid JBT Online Banking site before you enter your Password. In addition, we know it's really you signing in because we recognize your computer or we may ask you a challenge question to verify your identity.

### **What if someone steals my Password? How will Multi Factor Authentication prevent them from accessing my account?**

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

### **Why do I need to set up challenge questions?**

Challenge questions help prevent unauthorized people from getting access to your Online Banking information. That way, even if they've stolen your Login ID and Password, they won't know the answer to the secret question. And if someone signs in from a computer that we don't recognize (for example, if you sign in from a public library), we may ask you one or more challenge questions to verify that it's really you.

**What keeps somebody from stealing my Multi Factor Authentication image?**

After you click on the Submit button, we only show your Multi Factor Authentication image automatically if you sign in from a computer we recognize as your computer. If you're at a different computer, we may ask one or more of your challenge questions before showing the image.

**When I enter my Online Banking ID, it asks me a question instead of showing my Multi Factor Authentication image. Why?**

This is to help verify that it's really you signing in. We may ask a challenge question when you're signing in from a computer we don't recognize. Your correct answer confirms that it's really you.

**I am using my own computer, but it asks me a question instead of showing my Multi Factor Authentication image. Why?**

This is to help verify that it's really you signing in. You may have deleted cookies on your computer. Your correct answer confirms that it's really you.

**How do I know I'm at the genuine Online Banking site?**

Multi Factor Authentication will help you figure that out. Type the correct address (bankjbt.com) directly into your Web browser. When you click on "access my account" and enter your Online Banking ID, click on the Submit button, and your secret Multi Factor Authentication image will appear. That's confirmation that you're at the bank's legitimate website. If you do not see your secret image and are not asked your secret challenge question, do not enter your Password. Since this may represent a fraudulent website, please report this immediately to us at 717-274-5180 (Option 1)

**How do you know that I'm signing in from my own computer?**

As part of our Multi Factor Authentication service, we put a secure cookie on your computer. The cookie contains a randomly generated, unique number used as an identifier. When you sign in after that, your Web browser sends us this cookie, which lets us know that you're using your own computer. The cookie is visible only to the JBT Online Banking site and does not contain any personal information. You can also access Online Banking from any number of computers and have the same Multi Factor Authentication protections.

**Can I access Online Banking from multiple computers?**

Yes, you can access Online Banking from any number of computers and have the same Multi Factor Authentication protections. If you sign in from a computer that you haven't used for Online Banking before, you may need to answer one or more of your challenge questions to verify that it's really you. Once you answer the question correctly, we will ask you if you would like us to recognize that computer in the future. If you answer yes, you, generally, will not need to answer a challenge question when you use that computer.

**I share my computer with someone who also uses Online Banking. Can both of us still sign in from this computer?**

Yes. You can use the same computer to sign in to your individual Online Banking accounts safely; you won't see each other's information. There's no limit to how many people can sign in to Online Banking at JBT from the same computer. Just remember not to share your Online Banking ID, Password or answers to your challenge questions.

**Can I change my Multi Factor Authentication image and challenge questions?**

Yes, you can change your Multi Factor Authentication image at any time. However, to change your challenge questions you must contact us at 717-274-5180 (Option 1). We will never ask you to change your Multi Factor Authentication information, and we will never change it for you.

**Is there a fee for using the Multi Factor Authentication service?**

Multi Factor Authentication is free. It's just one more way we're working with you to safeguard your privacy and security.

**How do I sign up for Multi Factor Authentication?**

Signing up for and using Multi Factor Authentication is automatic. You simply choose a Multi Factor Authentication image the first time you log in to JBT Online Banking. You may be prompted to establish three Challenge questions and answers. These questions may be used to verify your identity in the future, if needed.

**What if I have other questions on Multi Factor Authentication?**

If you have any other questions about Multi Factor Authentication, please contact any of our community offices!