



The offices of Ames Community Bank

- Ballard Community Bank
- City State Bank
- Community Bank of Boone

## New Security Measures for Internet Banking Users

\*\*Please note that those already enrolled in online bill pay will see no change in accessing Internet Banking.

At Ames Community Bank, maintaining the security of your account information is a top priority. We're committed to providing you with an online banking experience that's as safe and secure as any in the industry.

With this goal in mind, we are adding a security feature known as "Secure Image Authentication" for all Internet Banking users. This enhancement is designed to make your account information more secure by ensuring that only you can gain access to your account information online.

The Secure Image Authentication lets us know that the log-in request is from you. The authentication process requires a few simple additional on-line safeguards utilized to establish an added layer of security. These safeguards will be used to confirm the identity of your primary computer, as well as your personal identity, should the need arise.

During the initial Authentication process, on the second login screen, you will be asked to activate your Security Enrollment. The following will then occur:

- An Authentication Image will appear on the screen
- Create and enter an Authentication Phrase that relates to the image you were assigned
- Next you will be prompted to select three different challenge questions and supply the correlating answers
- You have the option to register the computer you are using. You may want to consider doing this if this is your personal computer and the one that you use frequently to access your account information. If you do opt to register your computer it will be recognized by Ames Community Bank as one of your primary computers, and you will not be prompted to answer a challenge question or verify your authentication image.
- The final step is to enter your current on-line banking password.

**Please note that you will not have to go through the initial Authentication set-up process on subsequent on-line bill pay use unless the following occurs:**

- You use a computer other than one that Ames Community Bank recognizes as your primary computer.
- You make significant changes to the hardware on your primary computer (i.e. install a new DVD drive)
- You make significant changes to the software on your primary computer.
- You delete the session cookies. (A cookie is a text file that a web server stores on a user's hard drive. Cookies allow a web site to be stored to a user's machine. Every time you log in from the same computer, your web browser then sends a cookie. Think of it as a security feature that verifies you're using your own computer.) \*\*Some anti-virus programs periodically delete cookies automatically.

If any one of the above items does occur, you would be prompted to answer the Challenge Questions that you established on the initial Authentication Security Enrollment. You will only need to answer one question correctly before moving on to the next screen that will display your image, phrase and prompt you for your password.

### Login Changes

If you should wish to change the image, phrase and/or challenge questions and answers go to Services>Security Maintenance. Here you will see a summary screen with your user information and options that would allow you to change Image/Phrase or Questions/Answers. Once you have selected your new options click *Submit* to save changes. The next time you log into Internet Banking you will see the new image and phrase.