
Commonwealth Bank & Trust Company

Internet Banking Frequently Asked Questions

Secure Log In Information

Why do I need to update?

We have recently updated our Internet Banking technology, including our Multi-factor authentication. This is intended to provide you with the best security possible when accessing your account online. Multi-Factor Authentication consists of validation and authentication of an individual using more than one method of verification. Generally, this is accomplished by verifying three things:

1. Something you are, in the form of identifying information like your dog's name or where you went to high school.
2. Something you have, for example a driver's license, or a security token.
3. Something you know, such as a password or PIN.

Item #1 - You will need to create three (3) question and answer pairs. These are sometimes referred to as challenge questions and answers. By establishing these question and answer pairs, you allow us to verify that you are in fact, you. We do this by presenting you with a question that only YOU know the answer to. If you don't answer the question correctly, you will not gain access to your accounts. A question is presented to you each time you log in to Internet banking, unless you select "Remember this computer." See Question 7 below.

Item #2 - You will also need to create a "Security Key". This allows you to verify that you have reached our Internet Banking site, and not some other site. Every time you attempt to log in to your accounts, we will send you a graphical representation of the Security Key that you created. If you do not see that Security Key or it is not the one you created then you know that you are NOT at OUR site. If this happens, please contact us immediately.

Item #3 - This is one that you already know. This is your password.

Frequently Asked Questions

1) Why has the login page changed?

It is our commitment to you that access to your financial information is secured with the latest technology. The change you are seeing on the login page is due to updating our Internet banking technology, including security. The new security features replace our current multi-factor method of always displaying at login a picture that you previously selected. As always, if you have any questions or concerns regarding these changes please contact us. The following details what you should expect.

Summary of the First Time you log in after the mandatory Security Update:

The first time login process is changing in three ways:

1. *The first time login is a multiple step process.* You must enter your User ID and Random Code. The Random Code is an extra security feature to prevent fraud.
2. *Unless you choose the radio button to "Remember this computer",* you will be asked to answer one of the challenge questions you set up during the security update. If you choose to remember your computer, you will bypass this step going forward. Please Note: Remembering your computer is on the last step of the login process.
3. *The last screen will prompt you to verify the Security Key Image* that you selected during the security update and to enter your password. You may select to remember your computer here.

2) Why all this attention to security?

While the chances of identity theft or monetary loss are slim, there are active malicious entities on the Internet that look to fraudulently gain from unsuspecting individuals. One of the most popular methods of fraud is through impersonating individuals during the login process, when only a User ID and password is required.

3) Will my Username Change?

No. The User ID will be the one you currently use.

4) Will my Password Change?

Yes. You will be prompted to change your password when logging in the first time.

5) What is the Random Code?

The Random Code is an extra security measure used to eliminate fraudsters from randomly selecting account numbers. It is randomly generated each time you try to log in.

6) What is my Security Key Image?

The Security Key Image is used to help you identify our Internet Banking as a legitimate site. The text word or phrase you select will be converted to an image. When you log into Internet Banking you will see the Security Key Image on every page.

Some things to keep in mind:

- Use a unique set of characters or word(s) that you can use to identify our Internet Banking site as your Security Key Image
- Please do not enter any PIN's or Passwords

7) What does "Remember this computer" mean?

If you choose to remember your computer, you will not be prompted to answer one of the questions you set up during enrollment. You will still have to enter in your User ID, the Random Code, and your password. You can remember your computer after you have completed the initial enrollment and login. The system uses information about your hardware and software to recognize a remembered computer. If you delete your browser cookies on your PC, you will have to re-remember the computer. The secure cookie will periodically expire on your computer and will require you to remember your computer again.

8) What does "Do not remember this computer" mean?

If you are using a computer that is accessed by numerous users (Ex. library or at airport kiosks) we recommend that you do not remember your account on this PC. We only recommend you remember your personal computer at home or at work.

9) What is a secure cookie?

A secure cookie is a small text file with hashed content that is placed on a computer to help identify the user. In this case, the cookie that is stored on your PC during login lets you bypass your personalized security questions whenever you access Internet Banking in the future. The secure cookie will periodically expire on your computer and will require you to remember your computer again.

10) Can I remember my Internet banking account on another computer?

Yes. You can remember your account on more than one PC.

11) Can I, my spouse and children remember our Internet banking accounts on the same PC?

Yes. You can remember numerous Internet banking accounts on the same PC. This will bypass the security questions when you log in.

12) Do I have to re-remember my PC when I delete my cookies?

Yes. The system uses your PC hardware and software information to recognize you are a legitimate user. If you delete your cookies, the information is no longer available to authenticate your login. You will be prompted to answer one of your security questions.

13) Why do I have to remember again when I use a separate browser on the same PC to access Internet Banking?

When you remember your account on a certain PC it stores software and hardware information used to access Internet Banking. The system stores information like your browser (Internet Explorer, Netscape, Firefox) and operating system (Windows XP, 2000, Macintosh). If you access Internet Banking with anything different for future logins, you are required to remember the new system information.

14) Will I still have online access to all of my accounts?

Yes. This process only affects how you log into Internet Banking; it does not affect any of your existing account information.

15) What will happen to my recurring transfers or a transfer that I've scheduled to occur after the change?

All recurring and future dated transfers will take place as scheduled.

16) What will happen to my account alerts or any other saved settings within Internet Banking that I had set up before this change?

You will need to re-establish your alert settings within your Internet Banking session. Alerts can be sent to your mobile phone or email.

17) What will happen to my bill payment access?

Your bill payment capabilities will remain the same.

18) What if I forget my password or the answers to my questions?

Please feel free to contact us by phone and we can reset your session. Our phone numbers can be found at www.cbandt.com/locator/

19) Can I change my questions and/or my Security Key Image?

Yes. Once you log into your account you will have access to change your questions and/or your Security Key Image.