

# Stronger Security for Online Banking



## Introducing Stronger Security

To protect the privacy and the security of your personal information, we are introducing a new security feature. The new security feature uses an image, called a PassMark™, and a phrase which helps you to identify that you are at our Web site, not a fraudulent look-a-like site. Additionally, the new security feature provides you added safety by helping us to identify you and prevent unauthorized access to your accounts.

Your PassMark™ and phrase enable you to identify us over the Internet. When you enroll in our new security feature, you will select an image called a PassMark™ and a phrase known only to you. Whenever you login we will show you this image and phrase so you can rest assured that you are accessing our real Web site and not an impostor site.

We can identify you by checking the computer(s) that you are using to access our Web site. Typically you will access our Web site from one or two computers, such as your work and home machines. Either way, our Web site will remember your computer, preventing potential fraudsters from logging into your account even if they acquire or guess your Login ID and password. Should you need to login from a different computer, such as an Internet café, we will take additional steps to verify your identity, through a series of Challenge Questions you set-up at the time of enrollment.

Above all, this new security feature provides a significant increase in your online banking security versus Login ID and password authentication without much change in your experience.

## Frequently Asked Questions

### What is a PassMark™ and why do I need it?

A PassMark™ is an enhanced security feature that helps protect you while you access your account. On the Internet today, fraudsters attempt to steal your identity by impersonating the Web sites you trust. We are committed to proactively protecting you, our customer, against such attacks. The PassMark™ helps us do this.

### Where do I enter my Password?

The login process has improved to protect the privacy and the security of your personal information. We will still ask you for your Password, but not until we have confirmed your identity and let you know you are at the correct Web site.

### How will you confirm my identity?

We will confirm your identity by two authentication “factors.” These factors include:

- Something You Know (your Login ID and Password)
- Something You Have (your computer)

We use your computer as the second factor (something you have). If we cannot confirm your identity or we do not recognize your computer, we will ask you a Challenge Question to which only you will know the answer. These Challenge Questions are selected and answered by you when you enroll in the new security feature. If you answer the Challenge Question correctly, your identity will be confirmed and you can proceed with login. You can also let us know to recognize your computer for future login.

### How will I know that I am not at a fraudulent site?

Previously, you logged into online banking using your Login ID and Password. Now, you'll also use an image, called a PassMark™, and a Phrase. Your PassMark™ and Phrase help you to identify that you are on our Web site, not a fraudulent look-alike site. Here's how it works:

1. First, you'll enter your Login ID and click the Submit button.
2. If we recognize the computer you are using, your PassMark™ and Phrase will be presented to you on the next page. Once you confirm your PassMark™ and Phrase, you'll know you can safely enter your Password. **If you don't recognize your PassMark™ and Phrase, don't enter your Password and contact us immediately.**

### I am not an Internet expert. How easy is this security feature to use?

Our new security solution is extremely simple for anyone to use. You don't need to memorize anything new—just use the site as usual and look for your PassMark™ and Phrase at login.

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## Why has the login process changed?

Login has changed to protect the privacy and the security of your personal information.

## Can I access my account from multiple computers?

Yes, you can still access your account from any number of computers. If you login from a new computer or a public terminal, you will just need to go through one extra step of answering a Challenge Question. This helps protect you by keeping unauthorized people from accessing your valuable information. There is no limit on how many different computers you can use to login to your account.

## Why am I being asked a question when I try to login?

We ask you a Challenge Question when we detect that you are trying to login from a new computer. This is to prevent unauthorized access to your accounts. Since only you know the answer to the questions, we will know it's really you. Generally you will be asked to answer a secret question only when you login for the first time from a new computer. After you answer the question, you will be asked whether we should remember this computer for future logins. If you are using a public terminal, you will want to answer no.

## How do I register a computer for future login?

If you have not created your PassMark™ and Phrase, you will be prompted to do so the first time you enter your Login ID and click the Submit button before entering your password. During enrollment, you will register your computer while selecting and answering your Challenge Questions. If you have already enrolled in the security feature, you will have the opportunity to register your computer after answering your established Challenge Questions.

## What keeps somebody from stealing my PassMark™ and Phrase?

We only show you your PassMark™ and Phrase if you login from your registered computer, or after you have answered a secret question. So, it is not possible for an unauthorized person to get access to your PassMark™ and Phrase.

## When will I establish my PassMark™ and Phrase?

If you have not yet established your PassMark™ and Phrase, you will be prompted to do so the first time you enter your Login ID and click the Submit button before entering your password. In addition to establishing your PassMark™ and Phrase, you will also be asked to select and answer Challenge Questions and register your computer for future login.

## Can I upload my own PassMark™?

No, you cannot upload your own PassMark™ at this time. For security reasons, you must choose from the over 50,000+ images we provide to you during enrollment.

## Can I change my PassMark™ and Phrase at any time?

Yes, you can change your PassMark™, Phrase and Challenge Questions by selecting the appropriate check box during login.

## What should I do if my PassMark™ and/or Phrase are incorrect?

If you do not recognize your image and pass phrase, please contact us immediately.

## When will I establish my Challenge Questions?

You will be prompted to do so the first time you enter your Login ID and click the Submit button before entering your password. In addition to selecting and answering your Challenge Questions, you will also be asked to create your PassMark™ and Phrase and register your computer for future login.

## Can I change my Challenge Questions at any time?

Yes, you can change your PassMark™, Phrase and Challenge Questions by selecting the appropriate check box during login.



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