

PassMark – FAQ

Highlands Union Bank

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1. What is PassMark?

PassMark Security provides additional security for the online banking application. It is now a standard part of our online banking and works as part of our commitment to protect you against identity theft and fraud. PassMark prevents unauthorized access to your accounts and reinforces the fact that you are at a valid website.

2. What does PassMark consist of?

PassMark consists of the following: an image, a caption and four challenge questions. This information is known only to you and your financial institution and protects you, whether you are logging in to your accounts from your own computer, or from somewhere else.

3. How does PassMark work?

Once you enter your Login ID on your computer and click the Validate link, your image will be displayed along with the caption. This verifies that you are at your financial institution's website and you are safe to enter your Password and access your information. If you are logging in from a different computer, the challenge questions will be asked to verify your identity. Once you provide the correct answers, your image and caption will display and you may enter your password. You will also be asked if you wish to register the computer from which you are logging in. If you select this option, the system will then capture the information about the computer so that you will not have to answer challenge questions the next time you log in from that same machine (it is not recommended to register computers that are public, such as, library computers or any computer that belongs to someone else).

4. Where is my password?

To enhance the security of this site you are prompted for your password after you have identified yourself by your User ID and we have identified the device from which you are logging in. If you are enrolled in PassMark we retrieve your PassMark image and caption and present this on the password page. This allows you to be sure that you are connecting to a genuine site before entering your password. We no longer prompt you for your User ID and password on the same page.

If you are not yet enrolled in PassMark, which we determine once you've identified yourself by your User ID, then you will be prompted for your Password before enrolling into PassMark.

In addition, if we detect any security concern as we validate your User ID and device then we may challenge you with a question or provide you with a one-time password before presenting the password page.

5. Will I need to change my password?

No. Your password remains the same.

6. Why is the password here?

We prompt you for your password after you've identified yourself by your User ID and we have identified the device from which you are logging in. This allows us to determine whether or not you are already enrolled in PassMark and enables us to present your PassMark image and caption to you when we prompt for your password.

This allows you to be sure that you are connecting to a genuine site before entering your password. We no longer prompt you for your User ID and password on the same page.

If you are not yet enrolled in PassMark, which we determine once you've identified yourself by your User ID, then you will be prompted for your password before enrolling into PassMark.

7. How is PassMark more secure?

The feature confirms that you are at your financial institution website before you enter your password. Further identification is carried out either by the recognition of your computer or by the system asking you a challenge question.

8. If I lose my password, how will PassMark prevent them from accessing my account?

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

9. Why do I need to set up challenge questions?

Challenge questions and answers provide information known only to you. They help prevent unauthorized people from getting access to your account information. If someone else has access to your Login Id and Password, they will not know the answer to your challenge question and will not be able to get to your information.

10. What keeps somebody from stealing my PassMark image and caption?

This information is only displayed once you click the Validate link to sign in from a known computer. If this is not the case, the system will ask one of your challenge questions before it displays the image.

11. When I enter my Login ID, it asks me a question instead of showing my image. Why?

This is to help verify that it's really you signing in. A challenge question is asked when you're signing in from an unrecognized computer. Your correct answer confirms that it's really you.

12. How do I sign up for PassMark?

Signing up for and using PassMark is quick and easy. You simply choose an image, caption, and four challenge questions. You have two ways of signing up for PassMark at the time you enroll in Online Banking or if you are already enrolled in Online Banking the next time you sign in you will be prompted to set up your PassMark image, caption and four challenge questions.

13. How do I NOT sign up for PassMark?

Not participating in PassMark is not an option. All United States regulated financial institutions are under a mandate to implement a dual factor authentication system such as PassMark to promote enhance security to financial information.

14. What's really important for me to remember as a PassMark user?

You must be able to remember the answers to your PassMark questions even if several years has past. Never logon to the PassMark enabled system if the image you selected is not correct. A fake system will not display the correct image that you selected.