

Domestic Bank: Enhanced Online Banking Security Profile Set-up Guide

INTRODUCTION

In order to better protect our customers from identity theft and “phishing” scams, Domestic Bank is implementing “**Enhanced Online Security**” for our online banking customers, **effective April 24, 2007**. This system will require an additional level of validation (an authentication image, pass phrase and challenge questions) to verify your identity to the bank AND the bank’s identity to you.

(NOTE: If you currently access Online Banking by using a “bookmark” or page marked in your “favorites”, you will need to update the reference page after this change takes place. To access the Enhanced Security Online Banking site, please log in to Online Banking directly from www.domestic.com.)

Below is a list of quick steps to help you get set up when you log-in for the first time on or after 4/24/07. If you have any questions during the process, feel free to call **Domestic Bank’s Service Excellence Center** at **1-800-398-8472**.

STEP ONE

When you visit the log-in screen for online banking, you will no longer be prompted for both your username and password at the same time. Enter your “Access ID” (this has not been changed) and click SUBMIT.

Domestic Bank - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites Mail

Address <https://ebank.domestic.com/pbi1961.asp?RT=2115748338&LogonBy=connect?SPMAccess=Account&afc=1> Go Links

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Log In

Please Enter just your access ID. You will be prompted to enter your password after clicking "submit"

Access ID:

Submit

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Done

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STEP TWO

The first time you log in, you will need to set up your individual security profile for online banking. Complete all fields that appear on the “Set Security Data” screen. You will be required to:

- Enter a valid email address
- Enter your own “Pass Phrase” to appear with the “Authentication Image” shown
(NOTE: You will be able to select a different image if you want, after this process is complete.)
- Enter your personal responses to three different challenge questions
(NOTE: You can select a different challenge question by using the drop-down option on each box)
- Select the type of computer that you are currently working from.
 - If you are using your home computer (or a computer that you will frequently use for online banking) select “This is a Personal Computer. Register It.”
 - If you are using a computer that may also be used by other people, select “This is a Public Computer. Do Not Register It.”

(NOTE: This will not prevent you from using online banking from this computer, but will provide added security by prompting you with a “Security Challenge” to answer to one of your questions next time you log in.)

Domestic Bank - Microsoft Internet Explorer

Address: <https://ebank.domestic.com/Pbi1961.asp?WCI=MFA&WCE=PasswordSubmit>

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Set Security Data

Contact Information

Enter E-mail Address:

Confirm E-mail Address:

Image and Phrase

Authentication Image: 

Authentication Pass Phrase:

Challenge Questions and Answers

Challenge Question 1:

Answer:

Challenge Question 2:

Answer:

Challenge Question 3:

Answer:

Select One of the Following Options: This is a Personal Computer. Register It.
 This is a Public Computer. Do Not Register It.

All Fields Are Required And May Only Contain A Through Z And 0 Through 9.

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Done

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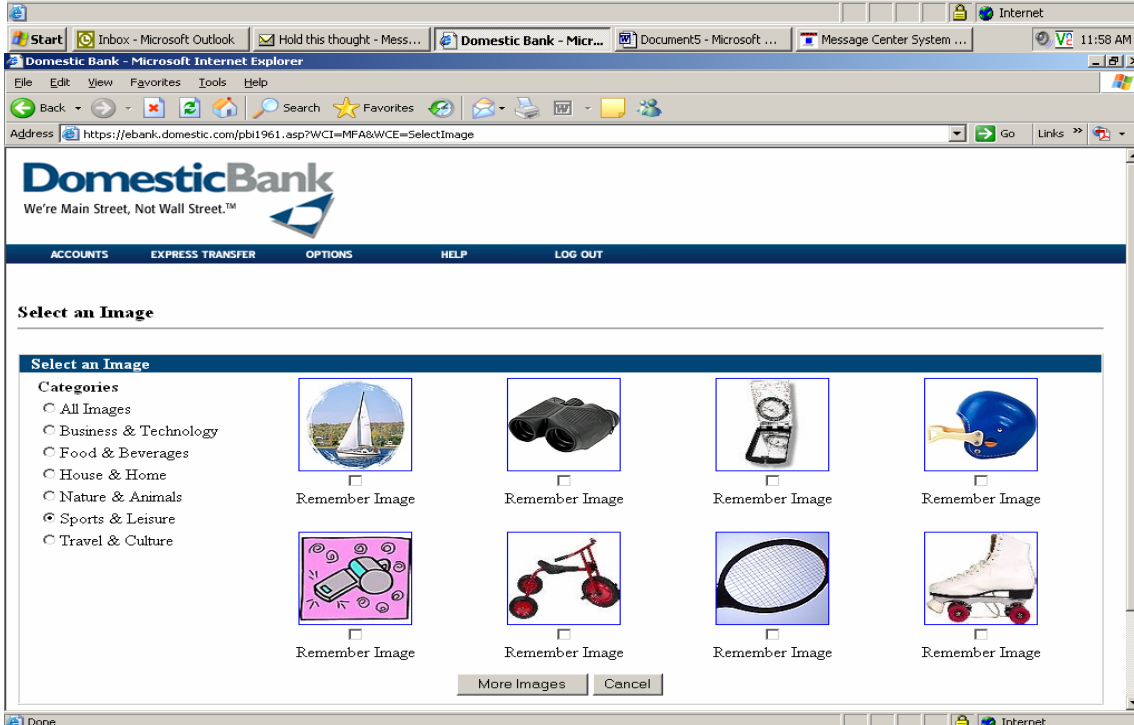
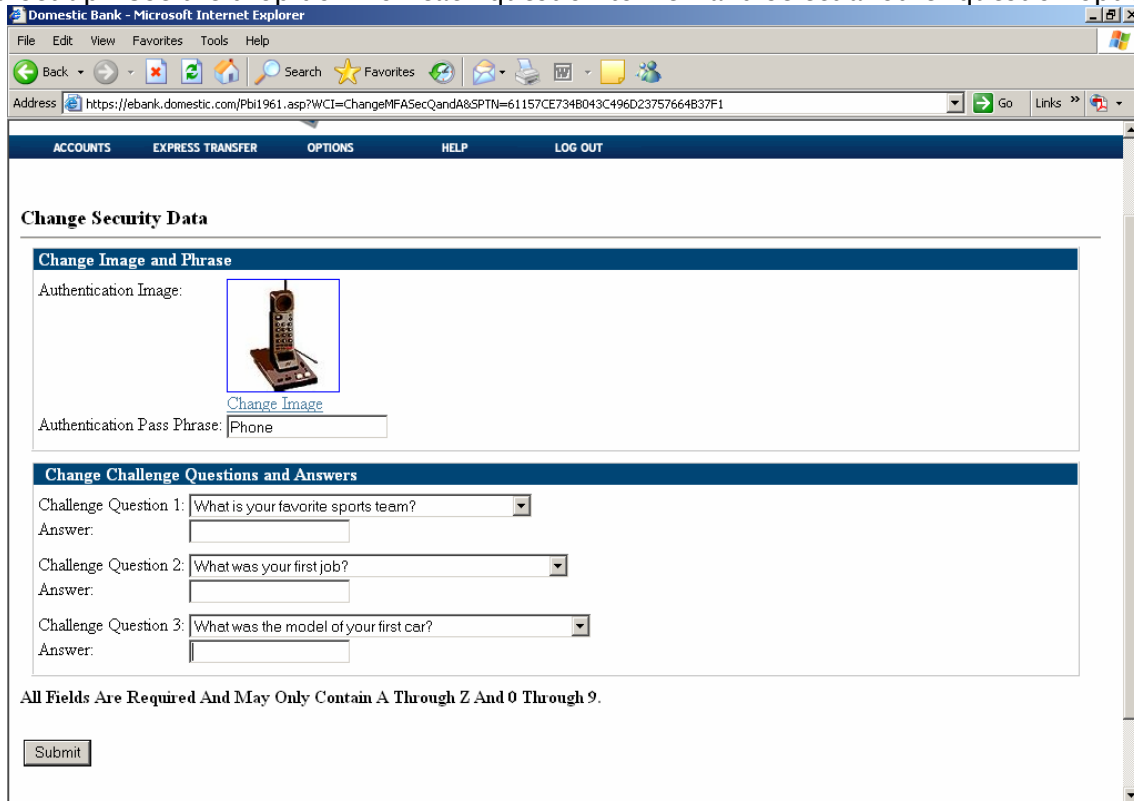
STEP THREE

Once you have gone through the initial set-up process and have been logged-in to online banking, you can change your Authentication Image, Pass Phrase and Challenge Questions/Answers by clicking on “Change Security Data” from your account screen.

- You can change your Authentication Image by clicking “Change Image” below where the current image is shown. You will be presented with a large variety of image choices for different themes. Select a new image by clicking directly on your image of choice.

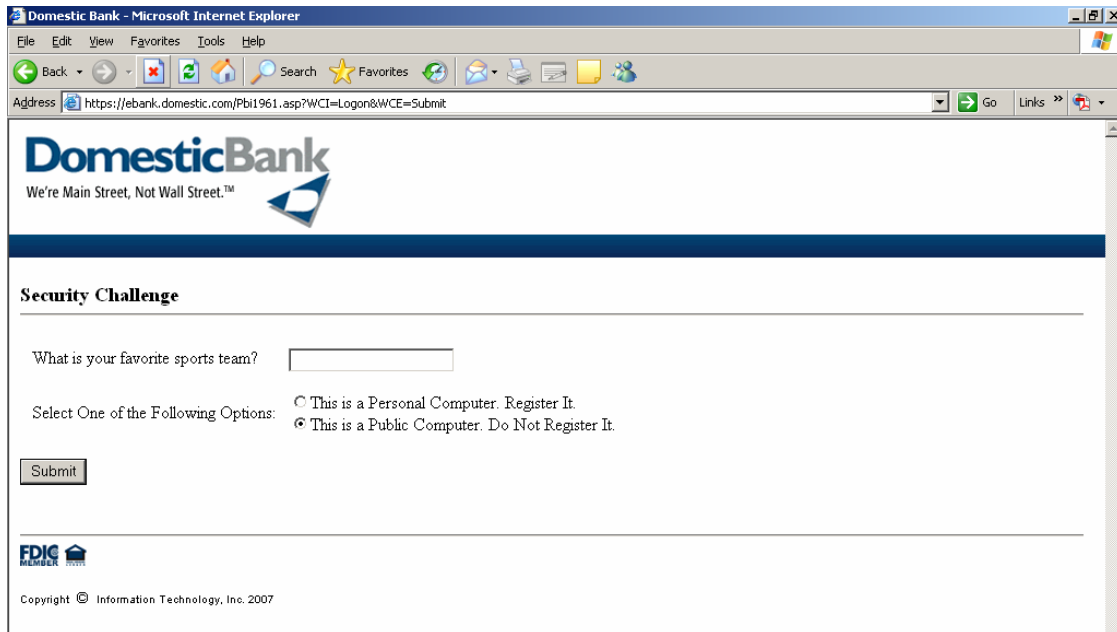
(NOTE: Do NOT double-click the image. This will result in being logged out of the program and will require you to start over from the beginning. Use a SINGLE CLICK when selecting your new authentication image.)

- You can change your challenge questions and answers by following the same steps that you used in the initial set up. Use the drop down on each question to view and select another question option.



FUTURE ONLINE BANKING SESSIONS

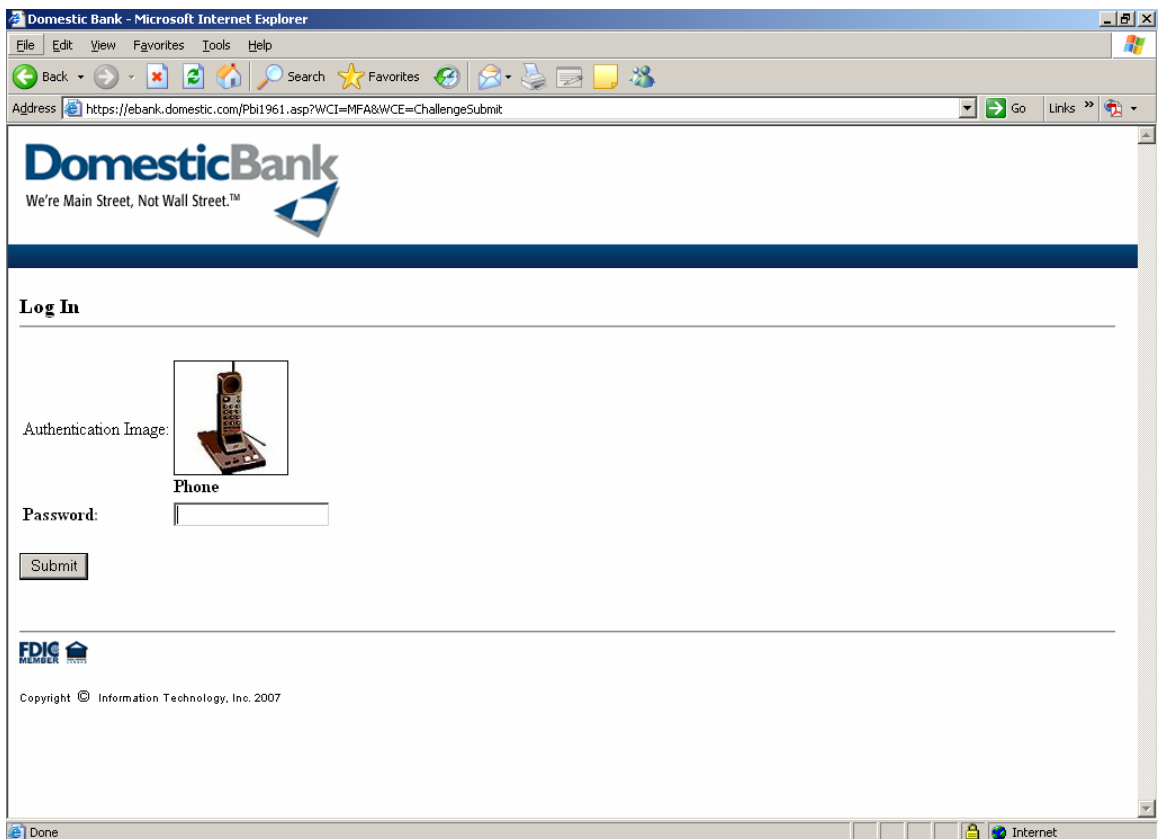
When logging in from a computer that has not been previously used for online banking, you will be prompted to answer one of your security challenge questions and select the type of computer you are working from.



The screenshot shows a Microsoft Internet Explorer browser window displaying the Domestic Bank website. The address bar shows the URL: <https://ebank.domestic.com/Pbi1961.asp?WCI=Logon&WCE=Submit>. The page features the Domestic Bank logo and the slogan "We're Main Street, Not Wall Street.™". Below the logo, the heading "Security Challenge" is displayed. The challenge consists of a text input field for "What is your favorite sports team?" and a radio button selection for "Select One of the Following Options: This is a Personal Computer. Register It. This is a Public Computer. Do Not Register It." A "Submit" button is located below the options. At the bottom of the page, there is an FDIC Member logo and a copyright notice: "Copyright © Information Technology, Inc. 2007".

When logging in from a previously used "Registered" computer you will be shown the authentication image and pass phrase, and prompted to enter your password.

*(NOTE: If the image or pass phrase shown do not match the ones you selected, close your browser and start over again. If they still do not match, contact the **Service Excellence Team** for support at 1-800-398-8472.*



The screenshot shows a Microsoft Internet Explorer browser window displaying the Domestic Bank website. The address bar shows the URL: <https://ebank.domestic.com/Pbi1961.asp?WCI=MFA&WCE=ChallengeSubmit>. The page features the Domestic Bank logo and the slogan "We're Main Street, Not Wall Street.™". Below the logo, the heading "Log In" is displayed. The login screen includes an "Authentication Image" section showing a mobile phone with the label "Phone" below it. A "Password:" label is followed by a text input field. A "Submit" button is located below the password field. At the bottom of the page, there is an FDIC Member logo and a copyright notice: "Copyright © Information Technology, Inc. 2007".