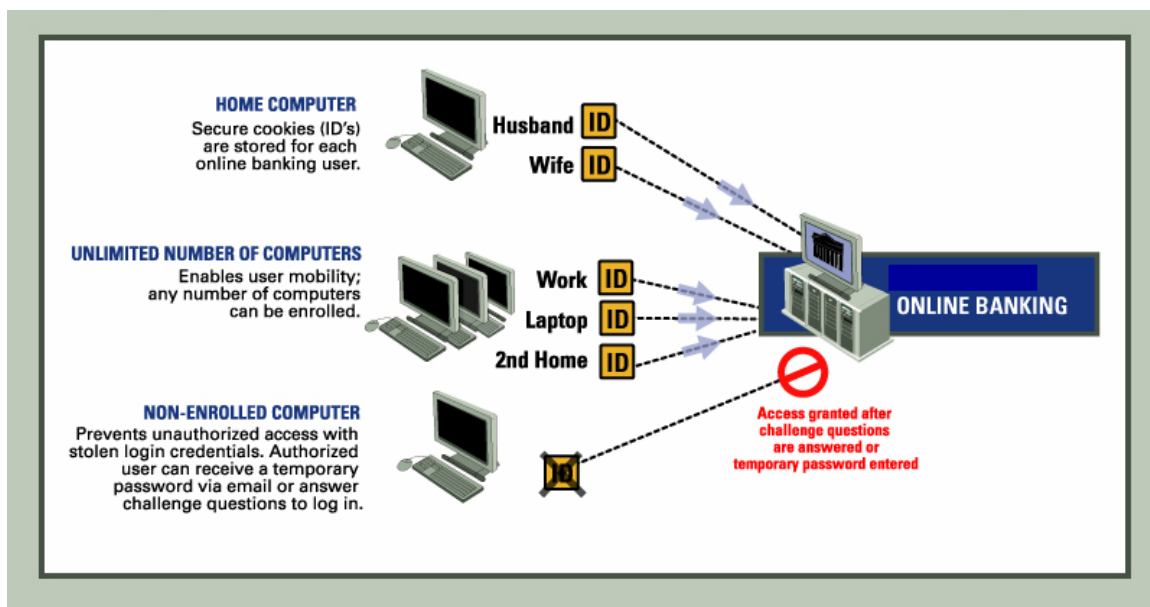


Enhanced Login Security Overview

Enhanced Login Security strengthens security at login while providing peace of mind for retail and commercial online banking users. Powered by TriCipher, Enhanced Login Security protects against online fraud by providing an additional end user authentication 'factor' beyond the username and password used today. The solution was designed to preserve the convenience and usability of your online banking channel.

Features

- Browser-based secure cookie with an individualized credential (ID) stored on the user's computer as a second factor in addition to user name and password.
- End users enroll each computer on which they plan to conduct online banking activities.
- Prevents unauthorized access using stolen credentials on a non-enrolled computer
- Users can authenticate temporarily on a computer they do not wish to enroll, using either challenge questions or temporary password.
- Users can un-enroll PCs they no longer wish to use for online banking activities.



End User Benefits:

- Provides peace of mind regarding online banking authentication
- Easy for users – once enrolled, there is little difference in the login process
- Usable anywhere at any time – users can enroll any number of computers
- Robust protection against unauthorized access, even with stolen password credentials
- Limits your exposure to fraud
- Protects Against
 - o Phishing, pharming attacks
 - o Dictionary attacks
 - o Keystroke logging viruses