



## **Frequently Asked Questions - Security for Online Banking:**

### **Why is Mariner's Bank enhancing online banking security?**

Mariner's Bank has a commitment to protect our customer personal information by providing current state-of-the-art privacy and security solutions in accordance with Federal Bank Regulations. Mariner's Bank has instituted a new enhanced security solution which provides customers with the best security while maintaining ease of use. Mariner's Bank has chosen to implement Encrypted Digital Certificates as our new security. Effective, December 30, 2008, Mariner's Bank will go live with this new security.

### **What is an encrypted digital certificate?**

A digital certificate is a way of establishing one's credentials when doing business or conducting transactions on the Web. Digital certificates are a superior means of providing trusted authentication between our customer's computers and Mariner's Bank online banking.

### **Is installing an encrypted digital certificate safe for a computer?**

Yes, when installed from a trusted source such as Mariner's Bank.

### **Why has Mariner's Bank chosen a solution that involves encrypted digital certificates?**

There are many solutions that would meet FFIEC compliance guidelines. Mariner's Bank has chosen this security solution which will improve protection against fraud, and provide the best convenient solution for our customer.

### **What are the benefits of computer registration to our customers?**

Computer registration dramatically reduces the possibilities of identity theft. Only the few computers that you register will have power to access your accounts, instead of the many millions of computers that could potentially impact you. Customers only have to register once, after which you would log in as normal because Mariner's Bank will recognize your trusted computer. There may be times when you are not using a trusted computer to access your accounts. When this occurs, Online Banking can still be accessed by entering the activation code that is sent through one of the communication modes you choose (phone numbers or email address).

### **What are the changes that Mariner's Bank customers can expect?**

As of the go live date, customers logging into Online Banking will be requested to provide contact phone numbers and email address. In the future, we will use these details to contact you with an activation code whenever you log in from a computer that's not registered with us. Customers will have an option of 'registering' computers they use for Online Banking as trusted / safe to access their accounts. When customers visit Online Banking from one of these registered computers, Mariner's Bank will confirm the presence of a digital certificate, user id and password prior to granting access. When customers visit

Online Banking from a non-registered computer, they will be required to enter an activation code upon logging in.

The Sign-on page for Online Banking will be the same. The first login, the customer will be asked to provide phone numbers and email address, this will only have to be provided one time. You will be asked to download a digital certificate that will uniquely identify your computer and prevent you from having to enter an activation code with each login. (Do not install certificates on public computers, such as library or internet café).

### **How many computers can a customer register?**

Customers may register as many computers as they wish, normally doesn't exceed more than three.

### **Will a customer be able to 'opt out' of this additional authentication control?**

No. Mariner's Bank customers are not required to install the encrypted digital certificate, however, if they choose not to register their primary computers, they will be required to enter an activation code (in addition to their signon ID and password) every time they attempt to access their account.

### **Who can I contact for any further questions?**

Mariner's Bank Online Banking, as well as your local branch, is always available during banking hours to answer any of your questions.

### **Do I need to install more than one digital certificate?**

If you normally use more than one computer or use more than one type of browser, then you will have to install a digital certificate for each of the situations.

### **How can I tell which certificate to use if I have installed more than one certificate on a computer?**

The certificate description will display the last three digits of you sign on id.

### **How do I remove a Digital Certificate in Internet Explorer?**

Select Tools, Internet Options, then on the Content tab, select the individual certificate and click remove.

### **Why do I get security warning questions when I go to install Digital Certificate?**

Certain browsers such as Internet Explorer display these questions to make sure you are aware of the need to install a Digital Certificate from a trusted source. As long as you make sure you are actually on Mariner's Bank's website, you are safe to install the certificate.