

Additional Security for First Security's Internet Banking Customers

First Security is adding additional security to our Internet Banking Service called Multi-Factor Authentication. This additional security will help ensure that your private information remains secure and it will provide protection from fraud and identity theft. Multi-Factor Authentication verifies your identity in two-ways. Every time you log in to Internet banking, the bank identifies you, and you identify the bank using a private image and pass phrase.

Enroll for Multi-Factor Authentication

To enroll for Multi-Factor Authentication, go to our website at <http://www.nbanker.net/> and click on the link for Free Online Banking, then follow these steps:

1. Log in by entering your current User ID.
2. Click CONTINUE.
3. Enter your current password.
4. Click LOGIN.
5. Complete the ImageKey Enrollment form.
 - a. Enter an Authentication Phrase for the randomly selected Authentication Image.
 - b. Provide answers for 3 challenge questions.
 - c. Select whether you are logging in with your personal computer, or a public computer.
Only register personal computers that you frequently use and are not available for public use.
6. Click SUBMIT.

That's it. The next time you log in, Multi-Factor Authentication will recognize you and display your private image & phrase.

Log in with Multi-Factor Authentication

Once you have enrolled for Multi-Factor Authentication, follow these steps to log in.

1. Log in using your current User ID.
2. Click CONTINUE.
3. Your Authentication Image & phrase are displayed.
4. If they match your private image and phrase, then enter your password.
If the authentication image and phrase do not match, do not enter your password. Start over, or contact First Security Bank at 785-877-3313 for assistance.
5. Click LOGIN.

That's it. You are now securely logged in.

Log in from other locations

Learn how to log in from computers other than the one you enrolled with, or when logging in from other locations.

1. Log in using your current User ID.
2. Click CONTINUE.
3. You'll be asked to answer one of your challenge questions. Answer it and select public computer.
4. Your Authentication Image & phrase are displayed.
5. If they match your private image and phrase, then enter your password.
If the authentication image and phrase do not match, do not enter your password. Start over, or contact First Security Bank at 785-877-3313 for assistance.
6. Click LOGIN.

That's it. You are now securely logged in.

Change your Authentication Image & Phrase

Over 10,000 images for you to choose from. To select the one that's right for you, just follow these steps.

1. Log in by entering your current User ID.
2. Your authentication image & phrase are displayed.
3. If the authentication image and phrase are correct, enter your password.
4. Click SUBMIT.
5. Once logged in, Select "ImageKey Maintenance" from the menu.

That's it. The next time you log in, your new authentication image and phrase will be displayed.

Frequently asked Questions

What is Multi-Factor Authentication?

First Security Bank is proud to deliver the highest level of security for our Internet banking customers. We're adding an additional layer of security to our log in process called Multi-Factor Authentication. This helps ensure that your information is secure, protecting you from fraud and identity theft.

How does Multi-Factor Authentication work?

Multi-Factor Authentication verifies your identity in two ways. Every time you log in to Internet banking, First Security Bank identifies you, and it lets you identify First Security Bank using an authentication image and phrase.

Why do we need Multi-Factor Authentication?

With Multi-Factor Authentication, we're adding another layer of Security to protect our customers' information and their online banking accounts. Multi-Factor Authentication also guards against ever-increasing e-mail scams called phishing and pharming.

Has my password changed?

No. You can still use your current password for logging in to Internet banking.

How do I enroll for Multi-Factor Authentication?

Customers will automatically be prompted to the enrollment screen when they log in to Internet banking.

If someone steals my password, will Multi-Factor Authentication prevent them from accessing my account?

Yes. If an unauthorized person tries to log in to your account from another computer, they will be asked to correctly answer 3 challenge questions that you provided during enrollment. Without this additional personal information they will not be able to log in to your account.

What keeps someone from stealing my authentication image and phrase?

Your authentication image and phrase automatically appear only if you log in from a computer we already recognize as yours. If you log in from a different computer, we will ask you to correctly answer your challenge questions before displaying your authentication image and phrase.

How do I know I'm at the valid Internet banking site?

Your authentication image and phrase will appear confirming that you're at the legitimate Web site.

How do you know that I'm logging in from my own computer?

When you enroll, Multi-Factor Authentication uses a cookie to identify your computer. Each time you log in, our software identifies your computer, your IP address, and other unique identifiers. The cookie is secure and does not contain any personal information.

If I delete my cookies, will I need to register the computer again?

Not necessarily. If you have Adobe® Flash® Player installed on your computer, we may use Flash shared objects to identify your computer in the event that we can't identify your cookies. By using Flash shared objects as a backup method for recognizing you as a valid user, we ensure that your log in experience is as quick and convenient as possible.

Can I access Internet banking from multiple computers?

You can access Internet banking from any number of computers. If you log in from a computer that you haven't used for Internet banking before, you just need to correctly answer your challenge questions to verify that it's you. You can register as many PCs as you like.

I share my computer with someone who also uses Internet banking. Can both of us still log in from this computer?

There's no limit to how many people can log in to Internet banking from the same computer. Remember not to share your User ID, Password, or answers to your challenge questions.

Can I change my Multi-Factor Authentication image, phrase, and challenge questions?

After logging in, select IMAGEKEY MAINTENANCE from the menu.

SAFETY TIP: First Security Bank will never ask you to change your private information, and we will never change it for you.

Need Assistance? If you have additional questions, contact First Security Bank at 785-877-3313.