



Enhanced Login Security

How To Guide



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Enhanced Login Security

- **February 11, 2008 – Changes in Enhanced Login Security**
- In response to client feedback regarding our current security code authentication process, Johnson Bank will, on February 11, 2008, implement an easier to use authentication process. Upon an authorized users login to the Johnson Online Cash Management system on February 11th, users will be asked to enroll their computer in Enhanced Login Security using security questions. *Enhanced Login Security is Mandatory.* Authorized users should follow these steps to enroll their computers.
- **Step 1:** User logs into the Johnson Online Cash Management site.
- **Step 2:** User is prompted with the following screen:

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Create Security Questions [Help with Security Questions](#)

For additional security protection, please select one question from each drop-down menu presented below. Type your answers in the fields provided.

During future logins, if the system does not recognize the computer you are using, two randomly selected questions of the five you setup must be answered correctly to gain access to the system.

*Choose questions with clear answers that can easily be remembered.
*Answers must have between 2 and 50 characters.
*Special Characters allowed: ! @ # \$ % ^ & * . () - ? _ ; : , ~ = + /"
*Answers are not case-sensitive.
*Each answer must be unique.

Questions	Answers
1 Please select one	1
2 Please select one	2
3 Please select one	3
4 Please select one	4
5 Please select one	5

*Five questions must be selected and answered

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- **Step 3:** The user must select a question from each of the five dropdown menus and answer each question.
- Answers must have between 2 and 50 characters.
- Special Characters allowed are: ! @ # \$ % ^ & * . () - ? _ ; : , ~ = + / “
- Answers are not case-sensitive.
- Each answer must be unique.
- **Step 4:** After answering each question, verify that the selected questions and answers are correct. If correct, click the ‘confirm’ button and continue through the setup process. The questions and answers can be edited by selecting the ‘cancel’ button, which returns back to the *Create Security Questions* screen.



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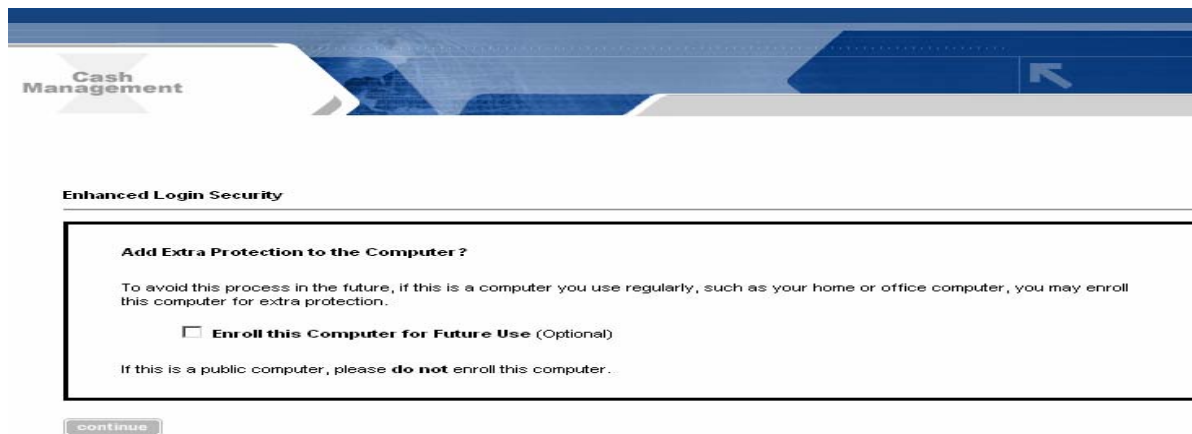
Confirm Security Questions

Please verify the following questions and answers are correct:

1. In what year did you graduate from high school?
1987
2. What is your father's middle name?
maris
3. What is the name of the high school you graduated from?
royal
4. What did you name your first pet?
spanky
5. What is the first name of your first niece or nephew?
konner

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- **Step 5:** Once the security questions are confirmed, the *Extra Security Protection* screen is displayed. Users have the option of checking the box to 'Enroll this Computer for Future Use'. Selecting this box and clicking 'continue' installs a cookie into the computer's browser. After installing the cookie, the user will not be challenged to answer questions from this computer/ browser until the cookie is deleted or invalidated. If the checkbox is not enabled and the 'continue' button is clicked, the system will bypass the cookie installation. Upon the users next login, they will be prompted to answer their security questions again.



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Add Extra Protection to the Computer?

To avoid this process in the future, if this is a computer you use regularly, such as your home or office computer, you may enroll this computer for extra protection.

Enroll this Computer for Future Use (Optional)

If this is a public computer, please **do not** enroll this computer.

continue

- **Step 6:** Upon completing Security Questions setup, users will continue to the Johnson Online Cash Management Main Page. If "add extra protection to the computer" was chosen in step 5, subsequent logins will take the user directly into online banking. If the cookie is deleted or if another computer (without a cookie) is used to log into the same account, the user will be prompted to follow the additional instructions below.

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- **Step 7:** Users that do not have the cookie installed on their browser will be challenged with the following screen after logging on with their company id, company password, user id and user password.

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Please validate your identity [Why do I need to answer these questions?](#)

Your computer is not recognized. Extra security validation is required to login to the system. Please answer both questions presented to validate your identity. If this is a computer you use frequently, such as your home or office computer, you can avoid this page in the future by enrolling this computer.

Security Questions

What is your father's middle name?

What is the first name of your first niece or nephew?


Enroll this Computer for Future Use (Optional)

If this is a public computer, please **do not** add enroll this computer.

Presented on the screen will be two of the user's previously setup questions. The user should enter the correct answers and select the '*continue*' button to proceed. Also available is the '*Enroll this Computer for Future Use*' as mentioned above in step 5.

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- If the user does not remember the answers to the displayed questions, select the “request different questions” button. Once this button is clicked, two different questions will be displayed. Entering the correct answers and selecting the “continue” button will allow access to online banking. If a user is unable to correctly enter the second set of questions, the user will be locked out of online banking. User’s must contact their company administrator to be unlocked. If a Company Administrator becomes locked out, they must submit a password reset form located on the Johnson Online Cash Management sign on page.
- The “request different questions” button can only be selected once. Clicking the “request different questions” button a third time will incur a “Login Error: Invalid Login (300)” message. The user will then be locked out of online banking.
- **Maintaining Security Questions**
- Once logged in to online banking, a user can edit their security questions at any time on the Maintain Security Questions screen. This screen is located under Administration, Login Credentials.

ADMINISTRATION	ACCOUNT SERVICES	BALANCE REPORTING	FUNDS
User Maintenance			
Activity Reporting			
Balance Alerts			
Account Maintenance			
Login Credentials			
Change User Preferences	Change Company Password	Change User Password	
Change Timeout	Enhanced Login Security		
	Maintain Security Questions		

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- On this screen, users can change their questions and answers. All five questions must be selected and all five answers must be entered. Users do not have the ability to change only a select number of questions. After the security questions are selected and answered, users should select the submit button for which will bring them to the Security questions confirmation screen. Users should then confirm the entries by selecting the confirm button.
- **Additional Notes:**
- Once an authorized user enrolls their first computer, the user is now enrolled in the Enhanced Login Security feature.
- Authorized users can enroll as many computers as they wish. Johnson Bank recommends that users enroll the computer(s) they use most frequently.
- Once a computer/browser is enrolled, authorized users will see nothing different in the future when they login the Online Cash Management site.
- Scenarios where the authorized user may be presented with the Enhanced Login Security screen questions:
 - *If the authorized user tries to access the Online Cash Management site from any non-enrolled computer/browser.*
 - *If the authorized user's cookies have been cleared on their enrolled computer.*
 - *If the company administrator has reset login credentials for the user.*
 - *If the company administrator has unenrolled all computers for the user.*
 - *If the company administrator has reset the security questions for the user.*
- **Unenroll a Computer/Browser**
- Users or company administrators may wish to unenroll computers with Enhanced Login Security that are no longer in use by the user. Unenrolling a computer can be done by following these steps:
- **Step 1:** Once logged in, the authorized user goes to Administration → Login Credentials → Unenroll Computers
- **Step 2:** On the Unenroll Computers screen, user selects either the first option (to unenroll this computer) or the second option (to unenroll all computers).
- **Step 3:** The Enhanced Login Security cookie is removed from the user's browser.