

# New Security Features

## Questions about MultiLayer Protection?

If you have questions or concerns, please [contact your local Anstaff Bank location](#)

Or call (800)445-5745 or (870)438-5214 during regular banking hours.

You may also contact us online by [email](#).

*New Security Features are coming to Internet Banking March 10, 2015.*

## What is MultiLayer Protection ?

---

**MultiLayer Protection is our Log In authentication system for Online Banking.** It utilizes multiple layers of security to ensure that your accounts and information remain secure. MultiLayer Protection protects you from fraud and identity theft by preventing unauthorized access to your accounts.

## How do I enroll?

---

**MultiLayer Protection is very easy to use and there is no software to install.** Just follow the instructions to enroll and learn about MultiLayer Protection log-in procedures.

## How does MultiLayer Protection work?

---

**The system uses multiple layers of security ensuring unauthorized users cannot gain access to your accounts.** We do this by verifying three important criteria:

1. **Your Log In Credentials** - Access ID and Password must match with our system records or access is refused.
2. **Your Device** - We check the device you are using – whether it's your computer, mobile phone or tablet. If we don't recognize the device, we may ask you to answer a Security Challenge question to ensure your identity.
3. **Your Location** - If access is being requested from an unusual geographic location, we may ask you to answer one of your Challenge questions before giving you access.

When you are logging in, our Extended Validation Certificate will display as a "green bar" in your browser address bar. You can always enter your credentials with the assurance that if your browser address bar is green, your connection is safe. It is a known and trusted way to verify the authenticity of a website.

## What is changing?

---

The login process will no longer display your selected image and pass phrase.

## **Will the new security make it harder for me to login?**

---

Your login will remain simple and convenient, because the additional layers of security are usually transparent to you.

## **How does it work?**

---

Your AccessID and Password are still the most important keys to accessing your account, but they are just the beginning. We'll also look at the device you are using to access your account. If it is a device we haven't seen you use before - a different computer or a new tablet, for example - we'll ask you one of the Security Questions you chose during enrollment. That provides added protection in case your AccessID and Password have been compromised. We also will look at "geo-location" factors. If the login is coming from an unusual location, again, we'll ask you to answer one of your Challenge questions.

## **How do I know I have a safe connection?**

---

When you are logging in, our Extended Validation Certificate will display as a "green bar" in your browser's address bar. It is a known and trusted way to verify the authenticity of a website.