



Frequently Asked Questions

CoastNet Home Banking New Security Feature

Effective: February 2007

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Question 1: Why is my online banking experience changing?

Answer: In order to make your online banking experience as secure as possible, we are introducing a new security feature that changes the way you log into your CoastNet account. Once you have logged into your CoastNet account, your online banking experience will be the same as it was before, only now you will have an extra layer of security working behind-the-scenes to protect your account. This means you can now bank online with a renewed sense of confidence.

Question 2: What is this new security feature?

Answer: A new CoastNet login screen will replace the old one, and it will prompt you to create a username, select a personal eStamp image and create a personal eStamp phrase. Once you have created all three, you will login using your newly created username. By verifying that the personal eStamp image and phrase are the ones you have chosen, you can feel confident that you are logging into CoastNet and not a phishing look-a-like site.

Additionally, our new online security will detect any activity that does not seem like your typical behavior, such as logging in from a computer that you don't normally use. If this occurs, you will be prompted to further verify your identity by answering several challenge questions that you will set up, of which only you know the answers. This is so that we can ensure that it is you accessing your account and not an unauthorized user attempting to compromise it. This should only happen on rare occasions.

Question 3: How do I sign up for the new security feature?

Answer: You do not need to sign up for this feature. On February 5, 2007, a new CoastNet login screen will replace the old login screen. The next time you login to access your CoastNet account you will be prompted to create a username, select a personal eStamp image and create a personal eStamp phrase. Also, expect that at some point when logging in, you will be prompted to answer several challenge questions.

Question 4: How much will it cost?

Answer: There is absolutely no cost associated with the new security features.

Question 5: When will I be asked to answer these challenge questions?

Answer: At some point when logging in, you will be prompted to choose several challenge questions from a list and provide the answers.

Going forward, you will only be prompted to answer a challenge question when a particular activity or transaction appears to be unusual or uncharacteristic of your typical behavior.

Question 6: What is "unusual or uncharacteristic" behavior?

Answer: Unusual or uncharacteristic behavior is anything that appears out of the ordinary compared to how and where you normally normally bank online. If the action being requested does not appear to be something you would normally do,

we will ask you for more information to verify that it is really you and not an unauthorized user.

Question 7: How is Coastline able to detect unusual or uncharacteristic behavior?

Answer: The security feature takes into account factors such as the type of transactions you ordinarily perform, the computers you typically use to access your account, or the typical security settings for your computer. Hundreds of factors such as these, create a profile that is unique to you that allows us to make decisions about whether the person conducting a given activity and transaction within your account appears to be really you.

Question 8: Will I be asked to answer these challenge questions all the time now?

Answer: You will be asked to verify your personal eStamp image and phrase every time you login, so that you know you are on CoastNet and not a phishing look-a-like site.

You will only be asked to answer a security question when unusual or high risk behavior is detected. This will most likely be a very rare occurrence.

Question 9: How do I know the new security feature is working?

Answer: Once you complete the set up process, the new security feature will work automatically, which means you are being protected every moment when you are online and more importantly, when you are not.

Question 10: How will this help prevent online fraud?

Answer: In order for an the unauthorized user to access your account, he/she would have to be able to answer your challenge questions correctly before being able to access your account or complete a fraudulent transaction. If the user isn't able to provide this information, the activity would be blocked. This added layer of security helps us protect your online account at all times.

Question 11: I check my account often. Wouldn't I know if something unusual showed up on my account?

Answer: It is always a good idea to regularly monitor your account for any unusual activity (like payments you didn't make). This security service helps prevent those incidences from ever occurring, so when you check your account, everything is exactly how it should be.

Question 12: I already have anti-virus and a personal firewall. Why do I need this extra security feature?

Answer: We are glad to hear you use antivirus and a personal firewall. Be sure that you keep both software programs up-to-date for the best possible protection against viruses, Trojans, and hackers. This new security feature protects against other kinds of threats such as a stolen user name and password. It works with your other personal security programs, but it does not replace them. Additionally, beginning in 2007, government regulations require the use of this security feature on all online banking sites.

Operational Questions

Question A. The username I chose wasn't accepted. Why?

Answer: Check the user name you created to make sure it meets the following requirements:

1. It is 8-15 characters in length
2. It starts with a letter
3. It consists of letters and numbers only. No special characters (periods, slash, ampersands, asterisks, spaces etc.) can be used.
4. It is not a duplicate user name. (No other Coastline member can have the same username as you)

Question B. I am prompted for a password. What's this?

Answer: The password you're being asked for is the same ART/CoastNet access code or PIN that you've always been asked for when signing into Home Banking. This is a four digit number that must be established in ART before you log into CoastNet Home Banking for the very first time. To establish an ART/CoastNet access code, call (904)346-1700, and press 2 and follow the prompts.

Question C. Why am I required to choose a Personal eStamp image and phrase?

Answer: The purpose of choosing a Personal eStamp image and eStamp phrase is so you can verify each time you log into CoastNet Home Banking that you are logging into the legitimate Coastline site and not a phony phishing look-a-like site. Don't ever enter your password without seeing your eStamp image and phrase first.

Question D. I forgot the answers to my challenge questions. What do I do?

Answer: Contact the credit union at 904-346-1700 and ask a Member Service Representative to reset the answers to your challenge questions.

Question E. I couldn't remember the answers to my challenge questions and I got locked out of CoastNet Home Banking. What should I do?

Answer: Contact the credit union at 904-346-1700 and ask a Member Service Representative to unfreeze/unlock your CoastNet account and to reset the answers to your challenge questions.

Question F. How accurate do the answers to my challenge questions have to be?

Answer: The answers must be exact, but they are not case sensitive.

Question G. If I am joint on an account, do I need to create my own username?

Answer: For every account number, there will be only one username. In other words, if you are joint on an account, you will access the account using the same username and password and verify the same Personal eStamp image and phrase as the primary member.