

Enhanced Login Security and Challenge Question Setup

Enhanced Login Security:

1. Login to Online Banking, go to User Options
2. Click on Enhanced Login Security
3. The Enhanced Login Security screen appears, click on the first option which is recommended to add the extra security protection to this computer.
4. Click Submit
5. A browser message appears confirming that you want to add the extra protection, click on OK. This will install a non-intrusive secure cookie on the hard drive which links this computer to your User ID and Password.
6. A success screen appears.
7. Continue with online banking as normal.

Adding Enhanced Login Security to Multiple Computers:

1. Login to Online Banking – remember that you are already protected on your other computer – so
2. The system will check and see that you are already a protected user, but using a computer (or browser) that is not yet protected.
3. The system presents a challenge screen (see challenge question setup below).
4. Provide the required challenge data, which takes you to online banking.
5. Click on User Options and follow steps 2 through 7 above.

Removing Enhanced Login Security from a Computer:

This feature would be used in the event you will not be using a particular computer again to access Online Banking. An example would be giving the protected computer to a child who is off to college and you are purchasing a new one.

1. Login to Online Banking, go to User Options.
2. Click on Enhanced Login Security.
3. Click on the second option – Remove extra security from this computer.
4. Click Submit.

Temporary Access from an Unprotected Computer:

1. Login to Online Banking.
2. The system will present you with the challenge screen.
3. Answer the challenge questions to access online banking.

Challenge Question Setup:

The first time you login to Online Banking on or after October 4, 2006, the system will require you to set up your challenge questions and answers. The questions you will answer in the Challenge Question Setup will be used for both Enhanced Login Security and Forgotten Password.

1. Login to Online Banking, go to User Options
2. Click on Challenge Questions Setup
3. Choose a question from each set and type your answer (maximum of 64 characters)
4. Verify your email address
5. Click Continue.

IMPORTANT NOTE TO FORGOTTEN PASSWORD USERS: The Bank of Kentucky has changed the questions used for the forgotten password feature.

These questions will only be asked through Enhanced Login Security when you are using a computer that is not recognized with your User ID and Password. Once you answer the questions, you will gain access to Online Banking and continue as normal.

If you have questions or need additional assistance, please contact Online Banking at 859-372-9755.