



Jonestown Bank & Trust Co.  
bankjbt.com

## Frequently Asked Questions About PassMark

Most likely your questions will be answered here. If not, call us!

### What is PassMark?

PassMark is a new, award-winning online security feature that is now a standard part of your Online Banking sign-in experience. As part of our ongoing commitment to help protect you against identify theft and fraud, PassMark helps prevent unauthorized access to your accounts while reassuring you that you're at the valid JBT website. PassMark consists of three parts: an image, an image title, and three challenge questions that are secrets between you and JBT. All three parts help protect you, whether you're signing in to Online Banking from your own computer, or from somewhere else (such as work or a public library).

### Why do I need PassMark?

PassMark helps to ensure your information is secure by protecting you from fraud and identity theft in two ways. First, it helps you recognize that you're at the valid Online Banking site at JBT, rather than at a phony look-alike site. Secondly, you can ensure that we also recognize you as the true owner of your account because PassMark helps us verify your identity with your chosen image and image description. If we don't recognize your computer, we'll ask you one of your challenge questions as an additional line of defense against unauthorized access to your accounts.

### How does PassMark work?

PassMark is made up of three parts: an image, a image title, and three challenge questions that no one else knows. When you're at your own computer, enter your Online ID. Then click on the Sign In button and we'll show your secret PassMark image and image title, which verifies that you're at the valid Online Banking site at [www.bankjbt.com](http://www.bankjbt.com). You know it's safe to enter your Password.

When you're signing in from a different computer, we ask one of your challenge questions to verify your identity. When you answer correctly, the secret PassMark image title and image appears. You know it's safe to enter your Password and sign in; and we know that it's really you.

### **Has my password changed?**

No. The PassMark image, image title, and three challenge questions and answers you provide are separate from your regular Online Banking login password.

### **Does PassMark use cookies?**

One of the ways we recognize you is by placing a cookie on your computer when you sign up for our PassMark service. The cookie contains a randomly generated, unique number used as an identifier. When you sign in after that, your Web browser sends us this cookie, which lets us know that you're using your own computer. The cookie is visible only to the Online Banking site at JBT and does not contain any personal information. You can also access Online Banking from any number of computers and have the same PassMark protections.

### **What is a 'cookie'?**

A 'cookie' is piece of securely-coded information sent by JBT to your computer when you sign up for our PassMark service. Cookies include a randomly generated, unique number used as a sign-in or registration identifier. Every time you log in from that same computer, your Web browser then sends us back this cookie, which is a security feature that lets us know that you're using your own computer.

### **Does PassMark Use Flash Objects?**

Yes, if you have Macromedia Flash installed on your computer, we will use Macromedia Flash Objects to identify your computer in the event that we can't identify your cookies. By using Flash Objects as a backup method for recognizing you as a valid user, we ensure that your sign-in experience is as quick and convenient as possible.

### **What is a flash object?**

Macromedia Flash Objects store data on your computer in much the same way that cookies do. If you have Macromedia Flash installed, JBT can use Flash Objects to recognize your computer in the event that you erase all your cookies. That way, even if we can't identify you by your cookies, we can identify you as a valid user without having to ask you one of your PassMark challenge questions.

### **How is PassMark more secure?**

PassMark helps you know that you are at the valid Online Banking site at [www.bankjbt.com](http://www.bankjbt.com) before you enter your Password. In addition, we know it's really you signing in because we recognize your computer or we ask you a challenge question to verify your identity.

### **What if someone steals my Password? How will PassMark prevent them from accessing my account?**

When an unauthorized person tries to sign in from another computer, we will recognize that they're using a different computer, and so we'll ask one of your challenge questions. They won't know the answer and will not be able to sign in to your account.

**Why do I need to set up challenge questions?**

Challenge questions help prevent unauthorized people from getting access to your Online Banking information. That way, even if they've stolen your Login ID and Password, they won't know the answer to the secret question. And if someone signs in from a computer that we don't recognize (for example, if you sign in from a public library), we'll ask you a challenge question to verify that it's really you.

**What keeps somebody from stealing my PassMark image and image title?**

After you click on the Sign In button, we only show your PassMark image and image title automatically if you sign in from a computer we recognize as your computer. If you're at a different computer, we ask one of your challenge questions before showing the image.

**When I enter my Online ID, it asks me a question instead of showing my PassMark image. Why?**

This is to help verify that it's really you signing in. We ask a challenge question when you're signing in from a computer we don't recognize. Your correct answer confirms that it's really you.

**How do I know I'm at the genuine Online Banking site?**

PassMark will help you figure that out. Type the correct address ([www.bankjbt.com](http://www.bankjbt.com)) directly into your Web browser. When you click on "access my account" and enter your Online ID, click on the Sign in button, and your secret PassMark image and image title will appear. That's confirmation that you're at the bank's legitimate Web site. If you do not see your secret image and image title, and are not asked your secret challenge question, do not enter your Password. Since this may represent a fraudulent website, please report this immediately to us at 717-274-5180 x-328.

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

When you sign up for our PassMark service, we put a secure cookie on your computer. The cookie contains a randomly generated, unique number used as an identifier. When you sign in after that, your Web browser sends us this cookie, which lets us know that you're using your own computer. The cookie is visible only to the Online Banking site at [www.bankjbt.com](http://www.bankjbt.com) and does not contain any personal information. You can also access Online Banking from any number of computers and have the same PassMark protections.

**Can I access Online Banking from multiple computers?**

Yes, you can access Online Banking from any number of computers and have the same PassMark protections. If you sign in from a computer that you haven't used for Online Banking before, you just need to answer one of your challenge questions to verify that it's really you. Once you answer the question correctly, we will ask you if you would like us to recognize that computer in the future. If you answer yes, you will not need to answer a challenge question when you use that computer.

**I share my computer with someone who also uses Online Banking.  
Can both of us still sign in from this computer?**

Yes. You can use the same computer to sign in to your individual Online Banking accounts safely; you won't see each other's information. There's no limit to how many people can sign in to Online Banking at JBT from the same computer. Just remember not to share your Online ID, Password or answers to your challenge questions.

**Can I change my PassMark image, image title, and challenge questions?**

Yes, you can change your PassMark image, image title, and challenge questions at any time. We will never ask you to change your PassMark information, and we will never change it for you.

**Is there a fee for using the PassMark service?**

PassMark is free. It's just one more way we're working with you to safeguard your privacy and security.

**How do I sign up for PassMark?**

Signing up for and using PassMark is quick and easy. You simply choose a PassMark image, image title, and three challenge questions the first time you log in to online banking.

*If you have any other questions about PassMark, please contact any of our community offices!*

**Jonestown**  
(717) 865-2112

**Newmanstown**  
(610) 589-1234

**Grantville**  
(717) 469-0623

**Cleona**  
(717) 279-7655

**Ebenezer**  
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**Quentin Road**  
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**Lebanon**  
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(717) 838-2265