



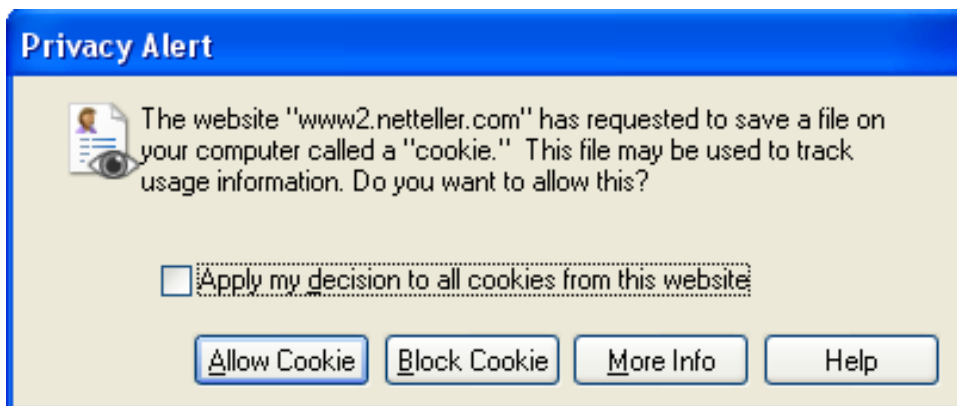
Internet Banking Persistent Cookie: Frequently Asked Questions

1. To further clarify what will happen if you delete the persistent cookie by deleting cookies/clears cache. Will it be written again at the next login and you will be prompted to accept it again if your browser is set to prompt?

- If you delete your cookies, a new cookie with a new machine value will be added once you have successfully authenticated.
- If you have the setting to prompt for cookies you will be prompted every time a new cookie is created.

2. What does the message look like when accepting a cookie?

- Below is an example from Internet Explorer. We suggest checking the box to “Apply my decision to all cookies from this website” and click “Allow Cookie”



3. What if the cookie is copied and placed on another computer? Is the cookie encrypted?

The cookie cannot be placed on another computer.

- The cookie is encrypted.

4. What is the benefit of using a persistent cookie?

- The persistent cookie is a unique cookie that does not change between user sessions, commonly used to save preferences of a user to ease navigation. This way the user and the cookie are associated with a profile. As long as the user is coming from the same cookie, then the system is more trusted.