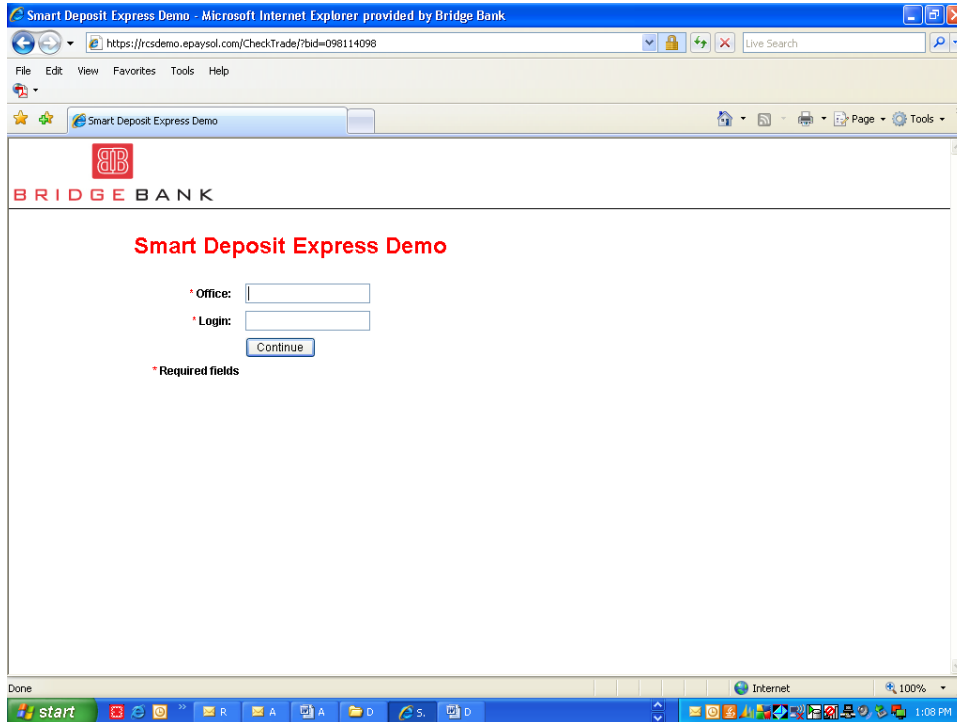


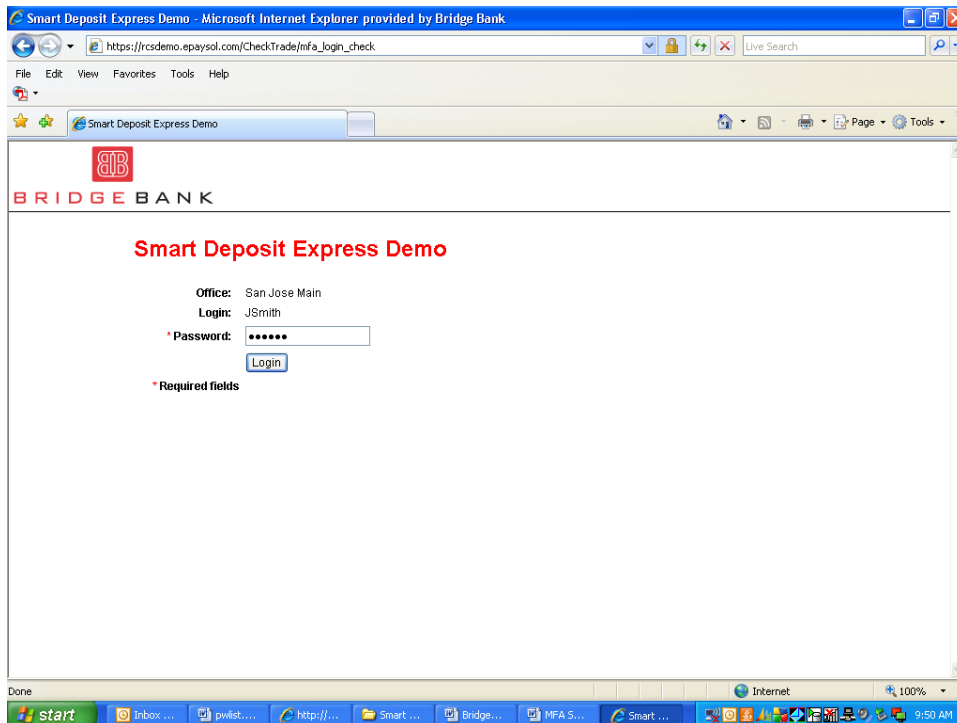
# Smart Deposit Express Sign-In Protection Security Activation

Following is the activation procedure for Sign-in Protection before using the Smart Deposit Express service:

The first screen a user will see will be the following. Please note the Password does not show on the first screen. Actual production screens will vary a little as this is prepared from our “Demo” site.



The user will enter their office and login and press the continue button. This will bring up the following screen, which will ask for their password.

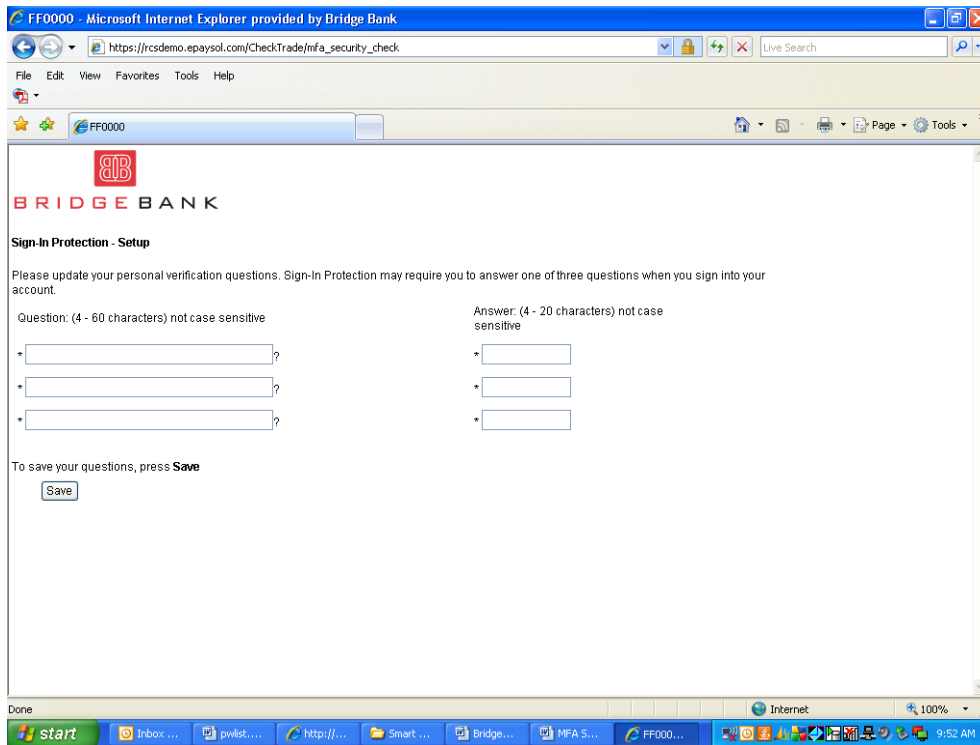


The user will then enter the password and press login.

The user will then see the following screen which provides a brief description of Sign-In Protection.



The user will press the continue button and the following screen will appear.



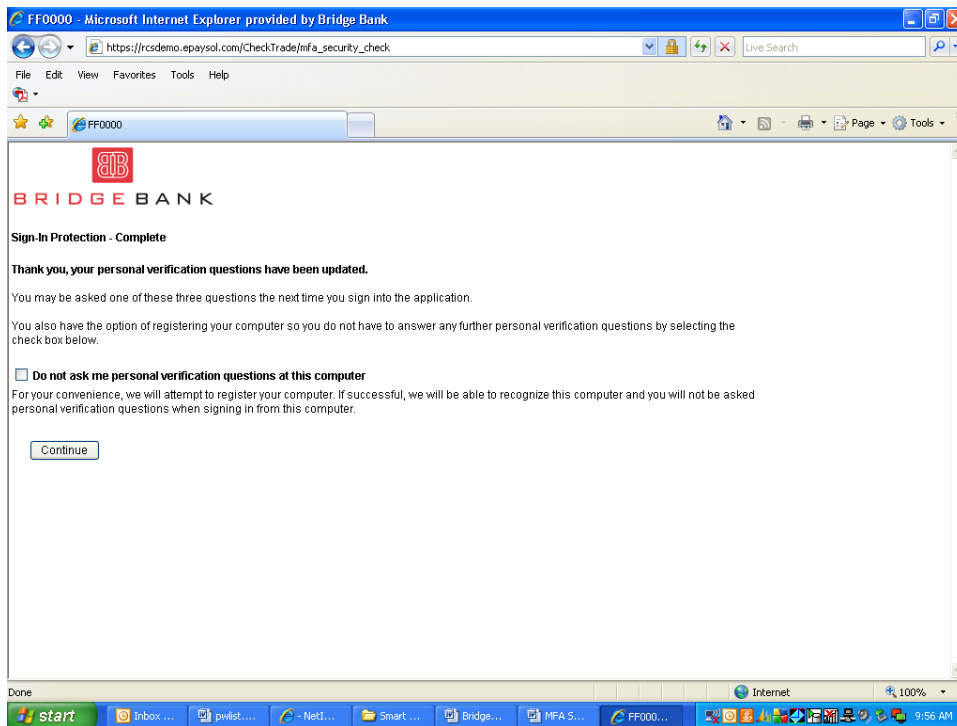
The user will then enter three questions and the answer for each question.

Examples of some verification questions are as follows:

- What city were your born in?
- What is your Mother's middle name?
- Name of your favorite childhood pet?
- What is the model name of your first car?

Neither the questions nor the answers are case sensitive.  
The questions must be 4 – 60 characters. The answers must be 4 – 20 characters.

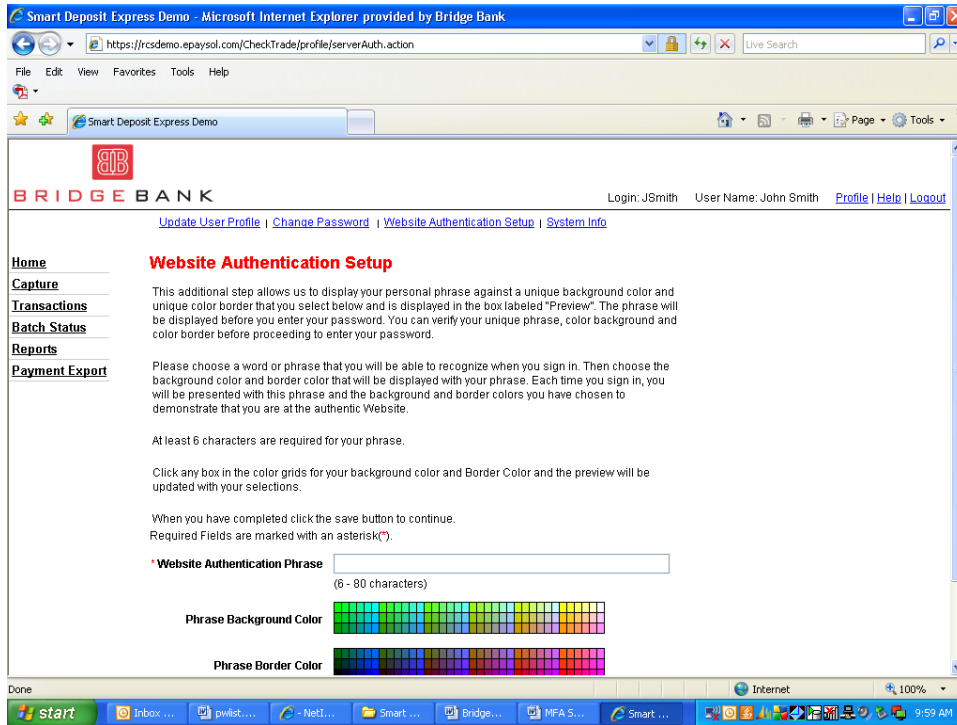
Once this is complete then the user will press the save button and the following screen will appear.



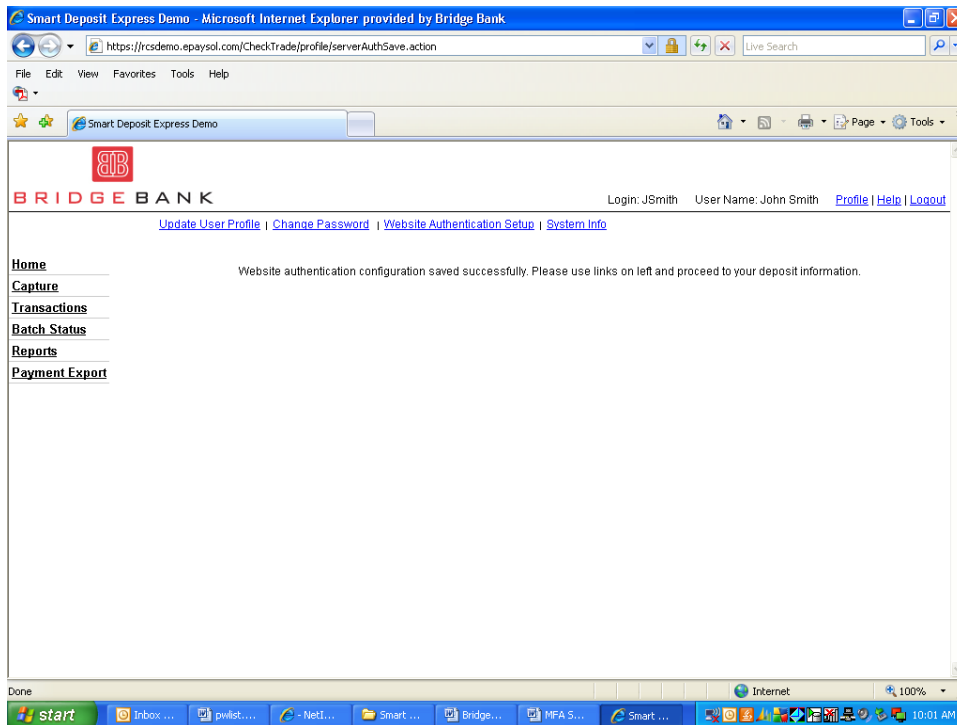
The screen will display to the user the following information:

The user has the option not to be asked these questions on this computer if you check the box. If the user checks the box, the system will save a cookie to the user's computer which should allow the system to recognize the user's computer when the user logs in from that computer. **The user will be periodically prompted with a question in the future even when they log in from the same computer.**

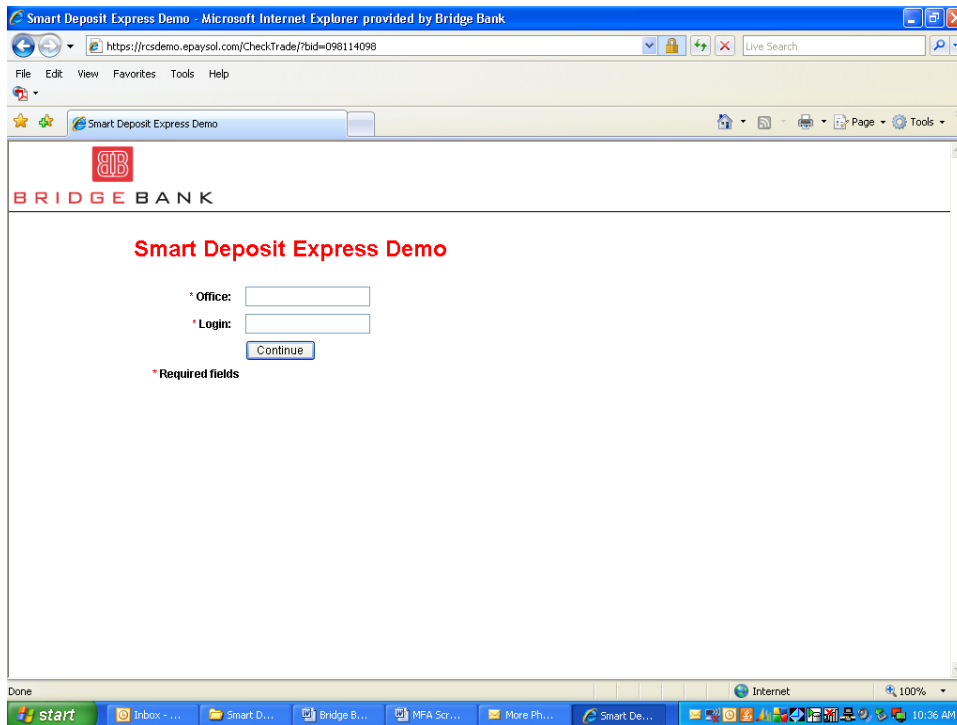
The user will then enter a Website Authentication Phrase and select a background color and a border color.



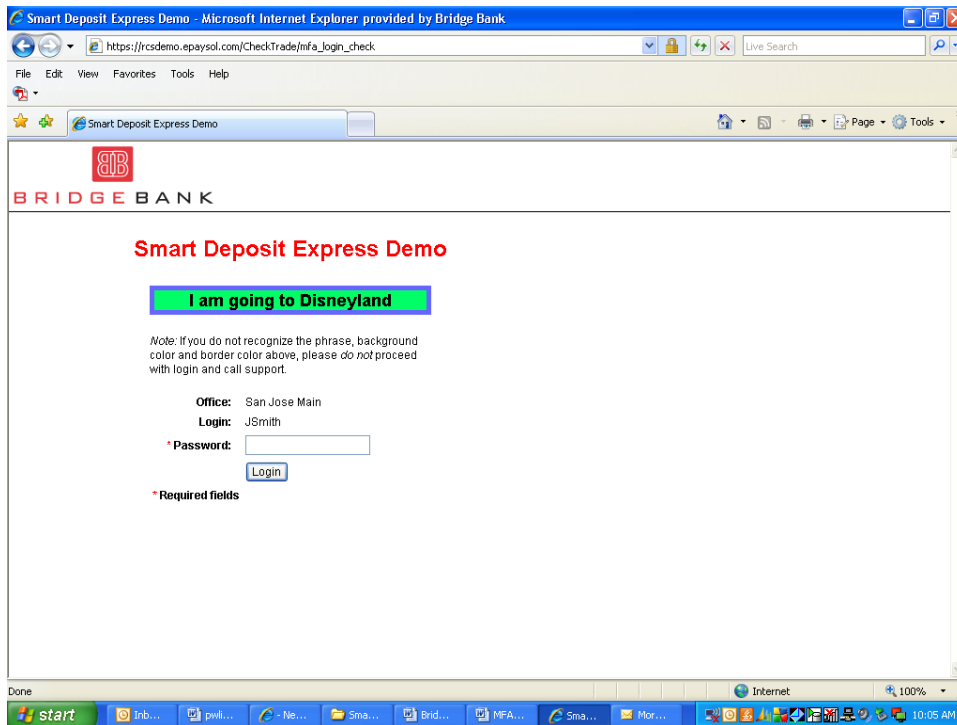
A preview will show the user how their selection will appear. The user will press the save button and will see the following screen.



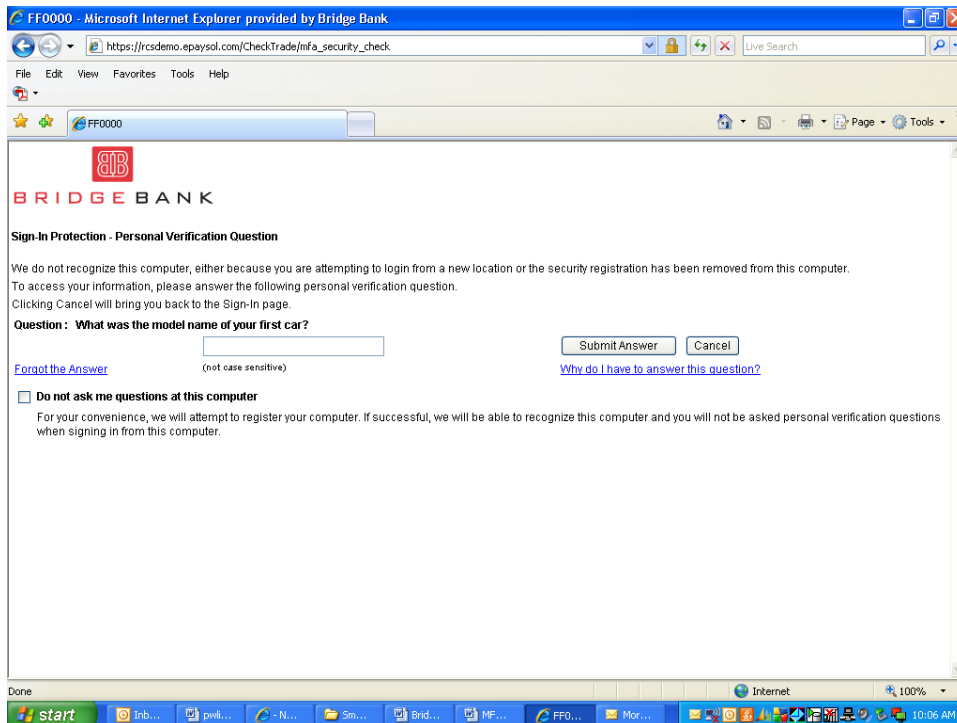
The next time that the user logs in into the system they will see the following screens.



The user will enter the office and login and press enter. This will bring up a screen similar to the following, which displays the phrase and colors selected by the user.



If the user does not recognize the phrase and colors – STOP. Contact the bank as you may be at a fraudulent website. If the user recognizes the phrase and colors as what they selected, they would enter their password and press login. At the first login, and periodically at subsequent logins, a verification screen will be presented:



The user will enter the answer and press the submit answer button. This will take the user to welcome screen and they may begin their work.

