

INTERNET BANKING SECURITY

Vantage Bank Texas has added additional layers of security to Internet banking to ensure the safety of your accounts. We have introduced multi-factor authentication and phishing protection for all online accounts. Instead of requiring just a password to access your account, multi-factor authentication requires you provide multiple items to verify your identity, typically something you have and then something you know. When you use an ATM, you use multi-factor authentication – your ATM card is something you have and your PIN is something you know. For Internet banking, we will use your registered computer for something you have and your password is something you know. Phishing is when a scammer sets up a lookalike website in the hopes you will divulge your sensitive financial information to them. Our new phishing protection will help ensure you are actually on the Vantage website and that all of your information is safe and secure.

[Here's how it works:](#)

During the Online Banking enrollment process, you will provide your email address and answer three randomly generated challenge questions. After enrollment, you can change your challenge questions and answers by clicking on "Options" and selecting "Change Security Data".

During the enrollment process, you will also be asked whether you want to register your computer.

Registering your computer lets the Bank know that it's ok to allow access to your accounts from this computer with just a password. If a computer is not registered, you will be required to answer one of your challenge questions in addition to providing the account password. There is no limit to the number of computers you can register, but it is advised you only register trusted computers which you use frequently. For security purposes, you may be asked from time to time to answer a challenge question and re-register your computer.

You can always [visit a local branch](#) or [contact us](#) if you have any questions about Internet banking security.