



## Frequently Asked Questions

### 1. What is Multifactor Authentication?

Multifactor Authentication (MFA) for Online Banking is a way to make your computer more secure by means of your current Login ID, password and registration of your computer. MFA provides additional security while meeting federal recommendations for stronger password authentication.

### 2. When will I see this new security feature?

Pacific Western Bank is implementing MFA starting August 2010. Not all accounts will be activated at the same time. However, when MFA is activated for your account, you will be automatically prompted to register your computer at the time you login to **VIPbanker™**.

### 3. How does it work?

The registration for your computer is achieved by delivery of a Secure Access Code through telephone or email. This secure access code is for one-time use only, and is not a password. Your original password will remain unchanged. When prompted, you will input the Secure Access Code to register your computer. Once registered, a secure “cookie” will be placed on your computer.

### 4. What is a secure “cookie”?

A secure cookie is a small text file placed on your computer’s hard drive that permits a web site to recognize you from visit to visit. The cookie placed on your computer via **VIPbanker™** contains no personal or account information.

### 5. If I delete my cookies, will I need to register my computer again?

Yes, if you are uncomfortable accepting cookies, you can set your browser to accept cookies from our **VIPbanker™** site only: [www.pacificwesternbank.com](http://www.pacificwesternbank.com). This will eliminate having to go through the registration process again.

### 6. Can I register several computers – such as home and at work?

Yes. However, do not register any public computers such as at an internet café, a hotel business center, or a library.

### 7. If I share my computer with someone else who also uses **VIPbanker™**, can both of us still login from this computer?

Yes. There is no limit to how many people can log into **VIPbanker™** from the same computer. You will only need to register the computer once. However, each person will need to enroll for a unique Login ID and Password. Do not share your Login ID, Password, or other information.

### 8. Can I opt out of this new security feature?

This security measure is not only provided for your protection, but is required to comply with federal mandates. As such, it is required for all **VIPbanker™** customers. Once prompted, you will need to register your computer.

### 9. Is there a cost to me for this added protection?

No. Your security is among our highest priorities. This extra layer of security is at no cost to you.

### 10. Who do I contact if I have additional questions or can’t log onto **VIPbanker™**?

Contact us toll-free at (800) 350-3557 or (760) 432-1210 Monday through Thursday from 8 a.m. to 5 p.m. and Friday from 8 a.m. to 6 p.m. for online banking assistance.