

Hingham Institution for Savings

Frequently Asked Questions

BusinessOnline Enhanced Login Security

What is the Enhanced Login Security service?

This is a new feature we are offering to help improve the security of your Internet Banking account. It will help prevent unauthorized access to your **BusinessOnline** account.

How does Enhanced Login Security Work?

Once you've enrolled in the service, you won't even know it's there. A unique, secure device ID will be placed in the browser of your computer. After you enroll, we will check for your IDs, passwords and your computer to validate your login. If you log in from a computer we don't recognize, you will be challenged to authenticate your identity.

Can I enroll more than one computer?

Yes. There is no limit to the number of computers you may enroll.

How does the Enhanced Login Security feature work if we have more than one User?

As part of the enrollment process, each User will be asked to establish his/her challenge question information and email address. Upon enrollment in the Enhanced Login Security, each User will be assigned his/her own unique, secure device ID that will be used to validate the users subsequent login.

I share my computer with someone else that also uses BusinessOnline. Can both of us still sign on from the same computer?

Yes. You can use the same computer to login as the "cookie" placed on the computer are specific to each User ID.

What if I need to access my accounts from another computer?

If you need to access your accounts from a computer other than your primary computer, such as a home computer, you will be asked to provide authentication information that only you will know. You will gain access to your accounts upon successfully providing that information.

How do I establish my authentication information?

As part of the enrollment process, you will be prompted to select and answer 5 challenge questions. Please select questions with clear answers that can be easily remembered.

I've just purchased a new computer. Will I still be protected?

Yes. You will be prompted to provide your additional validation information and can choose to add the Enhanced Login Security to your new computer at that time. We suggest unenrolling your old computer if you will no longer be using it to access your accounts. To unenroll, log into your **BusinessOnline** account from the old computer and go to the **Administration** dropdown menu. Select **Enhanced Login Security** and then select **Unenroll This Computer**. Confirm your selection to unenroll your old computer.

If I'm already enrolled in the Enhanced Login Security, why am I being asked to answer challenge questions? Are you using a different browser than usual? If so, please provide the answers to access your **BusinessOnline** account. In addition to having to enroll each computer, you will also need to enroll each browser. Once you've logged in you can add the Enhanced Login Security service to the additional browser using the steps above.

Have you recently deleted your cookies? If so, you may have deleted the cookie that our security feature uses to recognize you. Simply provide the answers to access your **BusinessOnline** account and add the Enhanced Login Security service using the steps provided above.

What if I don't remember the answers to my challenge questions?

If you don't remember the answers to your challenge questions, click on the **Change Questions** button on the bottom of the challenge questions screen. On the following screen, you will be asked to enter a Security Code. This code will be emailed to you at the email address we have on file. Copy and paste the security code into the appropriate box and click continue to gain access to your online account. ***Please note, this security code is only valid for 30 minutes.***

If you are unable to remember the answers to your challenge questions and you do not have access to the email address on records to obtain the security code, please contact your Business Online Administrator. If you are the Business Online Administrator for your company, please contact Hingham Institution for Savings at 781.749.2200 and we will be happy to assist you.

How do I enroll?

Online Banking Representative from Hingham Institution for Savings will contact you to schedule an enrollment date. If you would prefer to register now, simply contact Hingham Institution for Savings at 781.749.2200 to schedule and enrollment date.