

How We Protect Your Online Security

The security of your financial information is one of Payne County Bank's most important responsibilities. We maintain our Internet banking platform using stringent information security guidelines and use many lines of defense to protect your account information. From authentication, SSL, encryption software, high-end firewalls, and automatic log off, your information is always safe and secure.

- **Authentication** ensures that you, the legitimate user is communicating with us and not a fraudster who does not have authority to access your online accounts.
- **SSL** stands for "Secure Socket Layer." This technology allows users to establish sessions with secure Internet sites, meaning they have minimal risk of external violation. Once inside the Internet Banking site, our use of SSL technology keeps you and your account information secure.
- **Encryption** turns words and phrases into coded language. All of your online activities during an Internet banking session become a string of unrecognizable numbers before entering the Internet. We employ the strongest forms of cryptography that are commercially available for use over the Internet, so your account information will read as gibberish to everyone but you and our financial institution.
- **High-end firewalls** protect our computer systems interacting with the Internet against unauthorized access by outside individuals or networks.
- **Automatic log off** is done automatically after 10 minutes of inactivity during an Internet banking session. So if you forget to log off after your online session, we will do this for you to prevent anyone else from accessing your account.

From the moment account information leaves your computer to the time it enters our Internet banking system, we take numerous steps to ensure your information is secure in cyberspace. We make sure only authorized people with secure browsers can access our system.

- You must enter your passcode, and we must verify it before you are allowed to access your accounts.
- Only browsers supporting the SSL security protocol with 128 bit encryption can be used to log on to our system.
- Once online, we make sure only you can view any information about your accounts.
- SSL uses a digital signature to make sure that no one can send you false information; your browser will only accept information from the Internet Banking system.
- SSL also uses the highest level of encryption supported by your browser to encrypt all information before it is sent. This ensures that only the browser that logged on can read any information the system supplies.