



Security

Bankers' Bank of Kansas, N.A. has taken strong steps to provide our customers an Internet-based communications system that provides the strictest protection against damage to their systems, while housing the Host in a physically secure location in our institution.

Host Security

At BBOK, the ABIL Web Host is securely located behind a combination-locked door, with the combination changed semi-annually. The Internet connection is available only during business hours.

The ABIL Web Host resides on our Network, securely placed behind our CheckPoint Firewall. Passwords are required at the Host (for the network, and for the application) prior to initializing ABIL Web in the morning, and once again prior to posting any data for customer retrieval. After 15 minutes of inactivity, ABIL Web will automatically log the user off of the system.

Customer Security

Users are issued a Sign-on ID and required to designate a password that expires every 90 days. Users are given rights to specific applications, as well as dollar limits for each transaction type. Customers are allowed access to ABIL Web after verification of ID, Password, and Digital Certificate authenticity.

Encryption

Customers connecting to the Host via an Internet connection are only allowed access after verification of a Sign-on ID, password and previously issued digital certificate. The data being passed is encrypted using SSL software, and then transmitted through the Internet using 128-bit encryption.