

# **Internet Banking Cookies and Flash Shared Object Reference Guide**

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## Overview

### ***Cookies:***

Cookies are small text files placed on your hard drive that permit web sites to store information about your visit. In most instances, this information is used to personalize subsequent visits to the web site or to remember any personal settings or customization available to you on the site. Most cookies are harmless, particularly when received from web sites such as your personal online banking site for your financial institution. This particular cookie is placed when going through the Multi-Factor Authentication process and we will follow the steps to make sure that this cookie is not deleted in the following material.

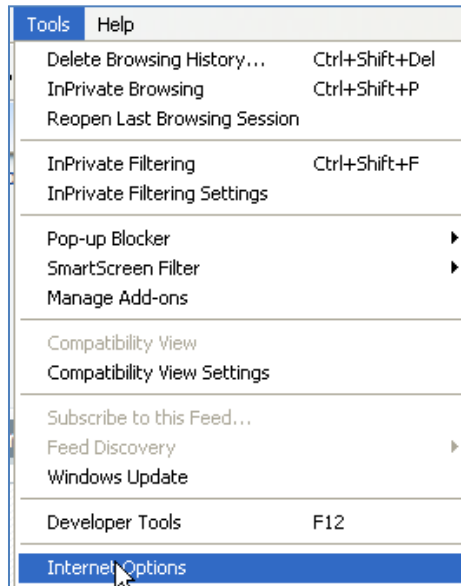
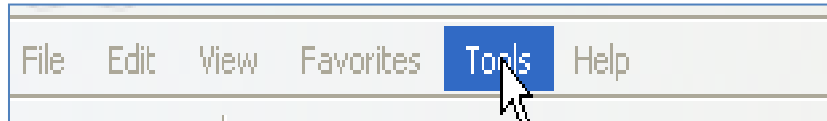
### ***Flash Shared Objects:***

A Flash Shared Object (FSO) is a collection of cookie-like data stored as a file on a user's machine. Unlike the browser cookie, which is written to the web browser cache, the FSO file is written to the Flash Shared folder on the user's hard drive. Adobe Flash Player is required.

FSO is useful for users that do not have control over their local settings or have scheduled cookie sweepers. In this instance the browser cookie is deleted frequently forces the end user to repeat the Multi-Factor Authentication process to log in. FSO is a feature designed to allow a browser to store another file which is used to determine whether or not the browser was activated by the application. This is an alternative to the cookie being placed on the browser. We will follow the steps for FSO in the following material.

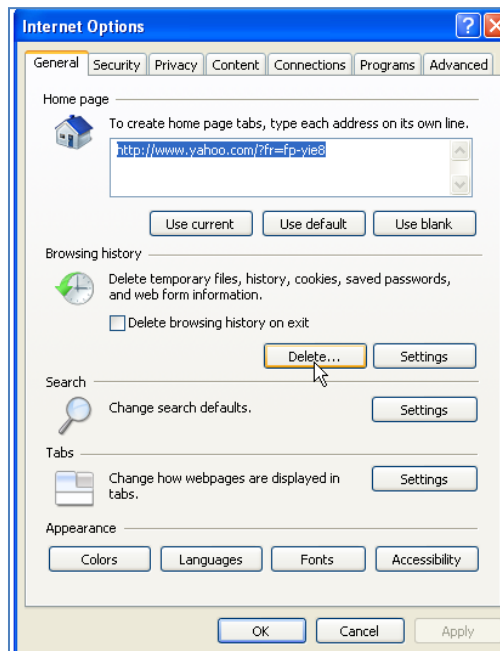
## Setting Your Cookies

In order to set your browser to make sure your cookies are not deleted, click on **Tools** once you have opened a browser window.



Under the **Tool** menu, choose **Internet Options**.

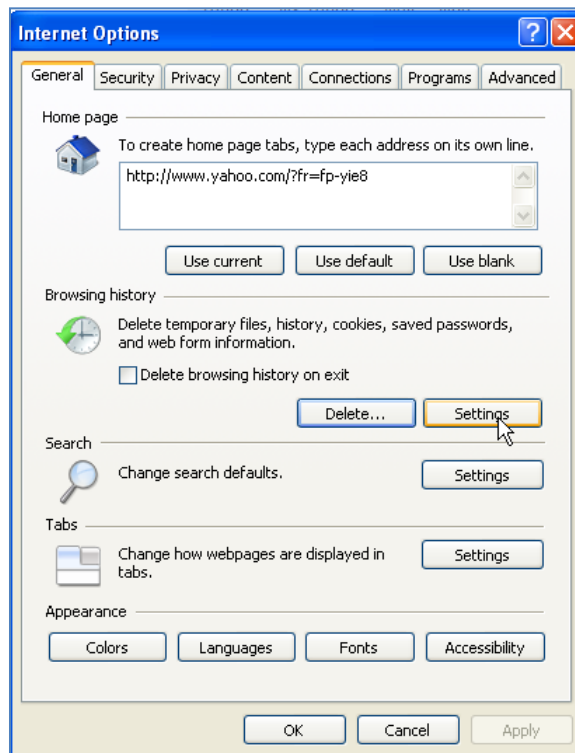
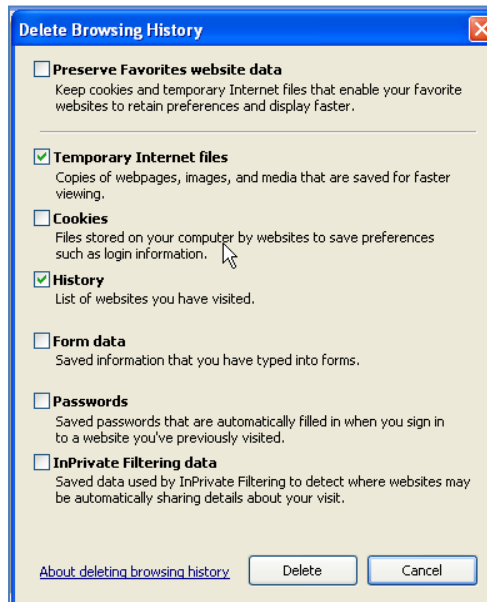
You will see the **Internet Options** box as shown here. Click the **Delete** button.



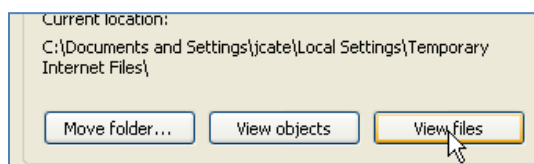
Do **NOT** click **Cookies** or **Preserve Favorites Website Data** and then choose **Delete** as this will remove your financial institution's internet banking cookie.

## Setting Your Cookies

After returning to the Internet Options screen, click on the **Settings** button.



Click on **View Files**.



## Setting Your Cookies-Windows XP and Vista

In Windows XP, you will see the following, which is the location of your financial institution's internet banking cookie. Do **NOT** delete the file:

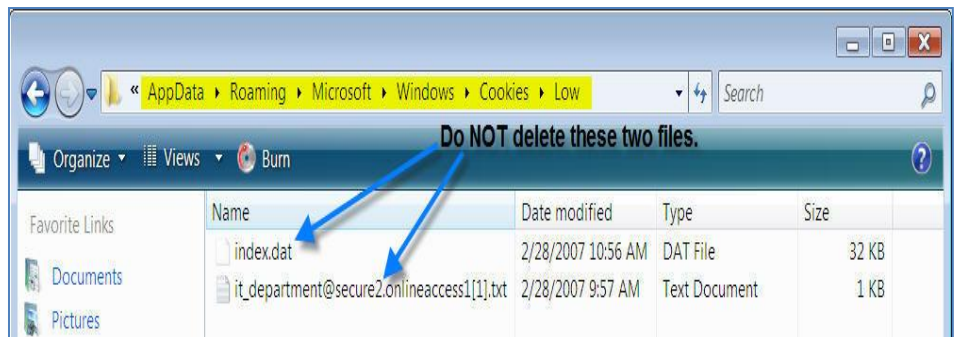
**Cookie:UserName@secure2.onlineaccess1.com.**



In Windows Vista, your financial institution's internet banking cookie is located in a different location than in Windows XP.

You can navigate to **Computer – AppData – Roaming – Microsoft – Windows – Cookies – Low** to find the location of the cookie. Do **NOT** delete the file:

**UserName@secure2.onlineaccess1.com**  
**OR the index.dat files.**

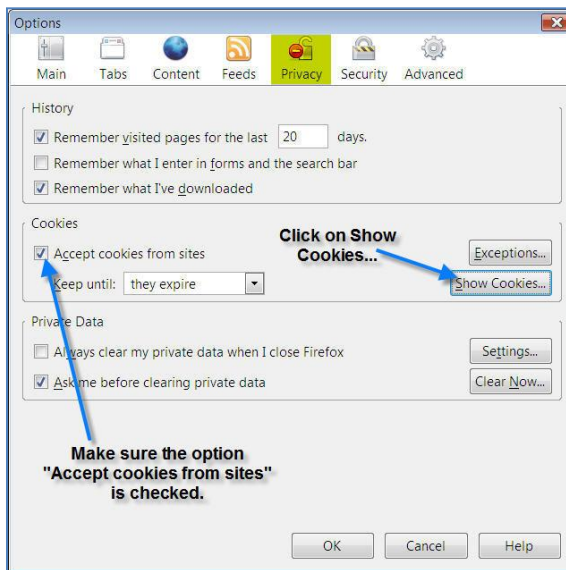


## Setting Your Cookies-Firefox

For Firefox 2.0, click on **Tools** and **Options**.



On the screen that follows, click on the **Privacy** tab and make sure the option **Accept Cookies from sites** is selected. Click on **Show Cookies....**

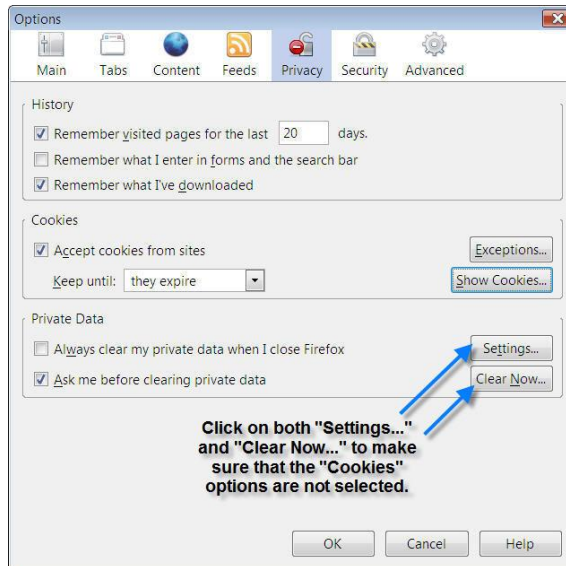


Do **NOT** remove the cookie: **secure2.onlineaccess1.com**



## Setting Your Cookies-Firefox

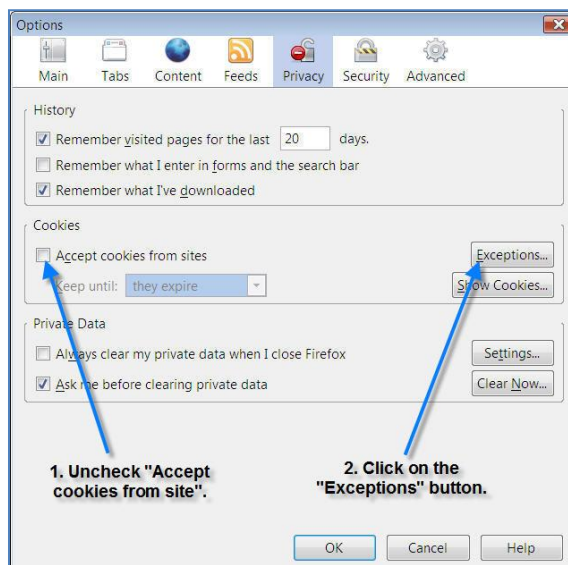
To ensure that your financial institution's internet banking cookie is not deleted, click on both **Settings...** and **Clear Now...** to view the respective options.



Make sure that **Cookies** is not selected.



To set up Firefox to accept only cookies from your financial institution, uncheck **Accept cookies from sites** and click on the **Exceptions...** box under **Privacy**, as shown here.

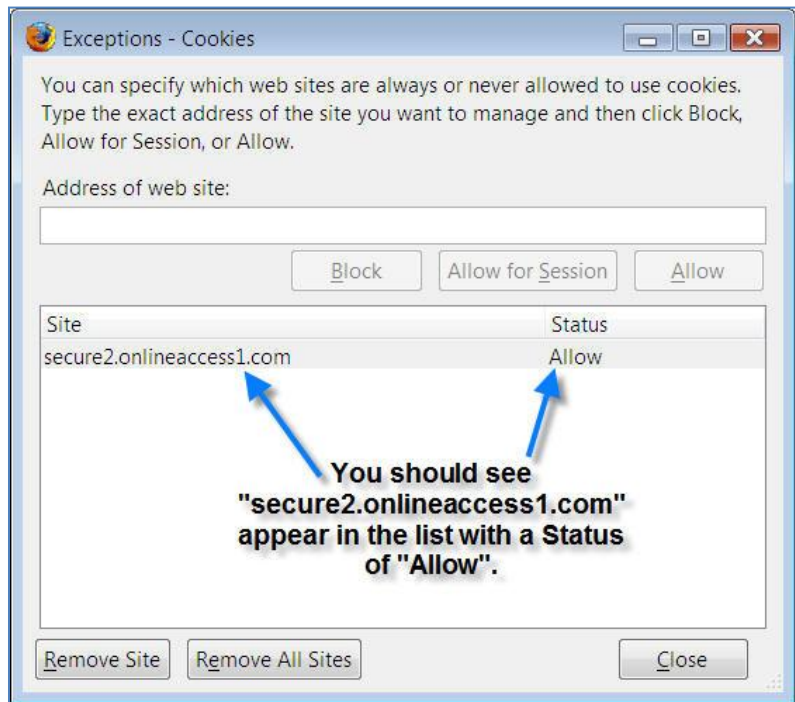


## Setting Your Cookies-Firefox

You will see the screen shown here. Type **secure2.onlineaccess1.com** under **Address of web site:** and click the **Allow** button.

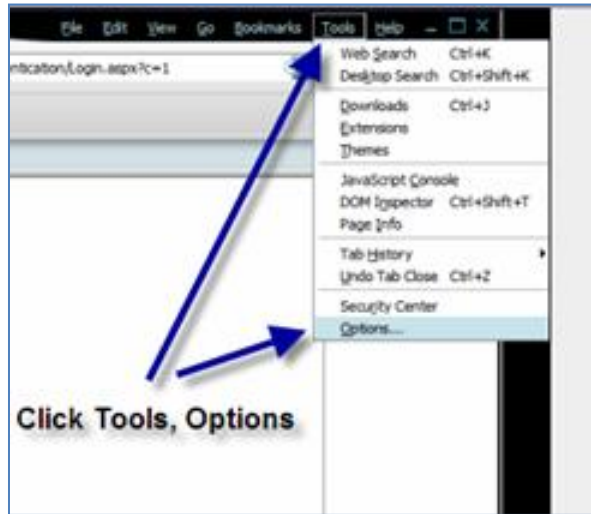


You should see the site added the list with a Status of **Allowed**.



## Setting Your Cookies-Netscape

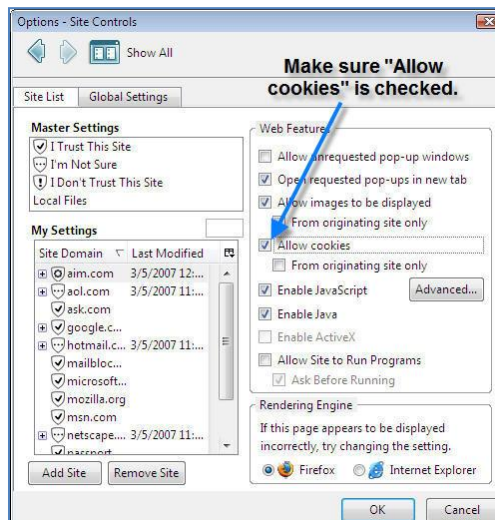
Click on **Tools, Options**.



Click on **Site Controls**.



You will see the box shown here. Make sure that the **Allow cookies** option is checked.



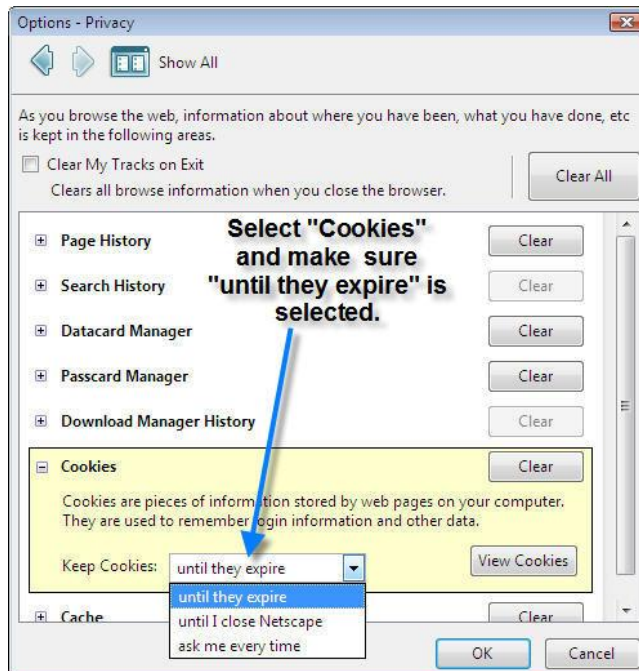
## Setting Your Cookies-Netscape

Select **Privacy** under **Options**.



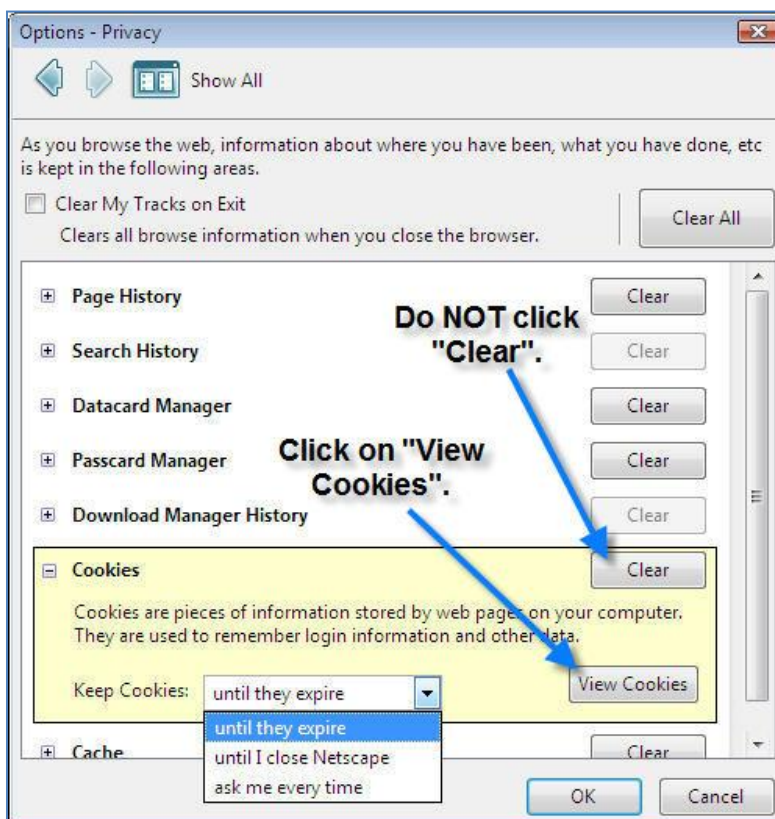
You will see the screen shown here:

Select **Cookies** and make sure you choose **until they expire**.

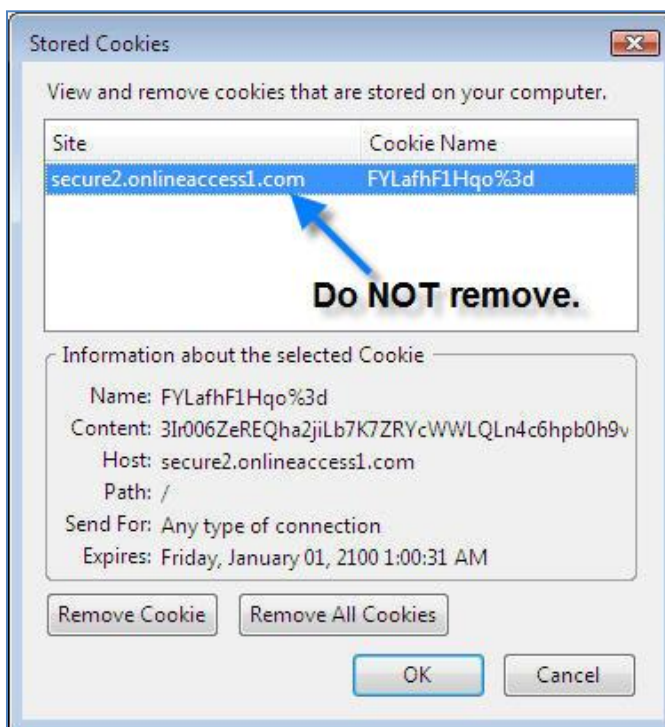


## Setting Your Cookies-Netscape

Do **NOT** click on Clear as this will delete your financial institution's internet banking cookie. Instead, click on **View Cookies**.



Do **NOT** delete your financial institution's cookie.



## Flash Shared Object

As discussed in the **Overview**, if you do not have the ability to adjust your cookies' settings, you can take advantage of the **Flash Shared Object (FSO)** feature.

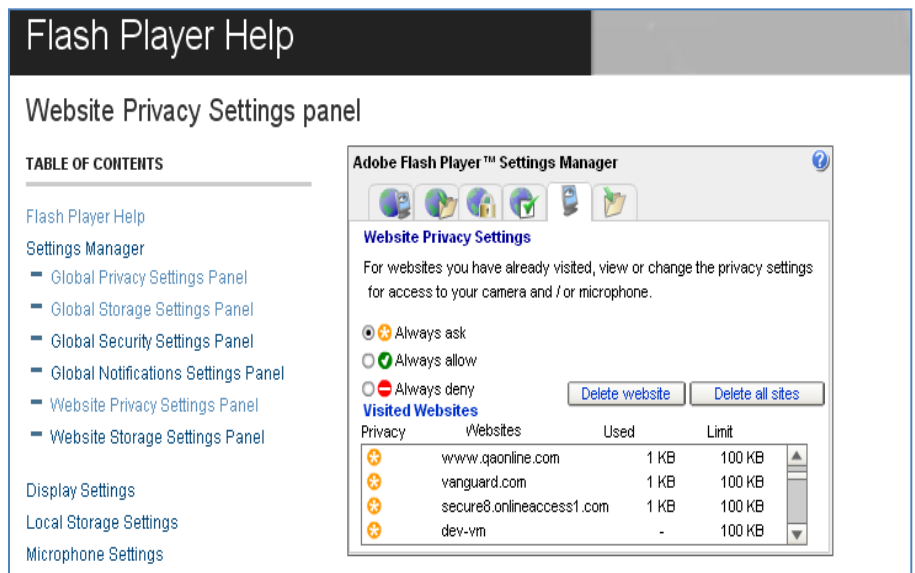
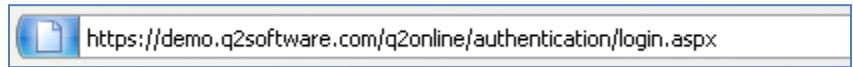
The FSO is stored once you have gone through the Multi-Factor Authentication (MFA) process and the normal activation browser cookie is written.

The site domain is a part of the data in the FSO (Example: [www.onlineaccess1.com](http://www.onlineaccess1.com)).

The FSO can only be read by the same site (URL) that wrote the file. **This means that you must log in from the "/login.aspx" page of the application and not the home page of the bank, in the event the browser cookie has been deleted.**

FSO allows for the object to be written in the Adobe Flash storage area your machine. You may remove the FSO by going to the following site and deleting the desired website:

[http://www.macromedia.com/support/documentation/en/flashplayer/help/settings\\_manager06.html](http://www.macromedia.com/support/documentation/en/flashplayer/help/settings_manager06.html)



**For more information, please go to:**

[http://www.adobe.com/support/flash/action\\_scripts/local\\_shared\\_object/](http://www.adobe.com/support/flash/action_scripts/local_shared_object/)

## Review

Cookies are small text files placed on your hard drive that permit web sites to store information about your visit. In most instances, this information is used to personalize subsequent visits to the web site or to remember any personal settings or customization available to you on the site. Most cookies are harmless, particularly when received from web sites such as your personal online banking site for your financial institution. This particular cookie is placed when going through the Multi-Factor Authentication process and we have reviewed the steps to adjust those settings in several different browsers in this material.

A Flash Shared Object (FSO) is a collection of cookie-like data stored as a file on a user's machine. Unlike the browser cookie, which is written to the web browser cache, the FSO file is written to the Flash Shared folder on the user's hard drive. Adobe Flash Player is required.

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