LAMP MYACCESS Frequently Asked Questions.

LAMP is committed to ensuring secure online transactions. As many of you know, we recently introduced a new online transaction system called MYACCESS. A key feature of MYACCESS is a more robust security protocol. Here are some things to know about the new log-on process for MYACCESS.

The security steps seem like a hassle, how does the security software really protect me?

We understand that there are more steps in the login process than you may be used to. Unfortunately, identity theft and online fraud are one of the most prevalent crimes against consumers today costing billions of dollars per year and hundreds of hours to fix the damage caused. We have implemented strong security for MYACCESS because we care about our participants and the public's funds and understand the risks associated with having access to public financial information available online.

Our system security protects your entity by making it extremely difficult for non-authorized people to access your local government's account information. The software works on multiple levels that take into consideration more than just your username and password. We use an intelligent system that looks at many factors to determine the legitimacy of anyone attempting to access your entity's account. These factors include things such as identifying the computer you are using or noticing that you are logging in from a different geographic location.

Why must I have a lengthy password?

Passwords can be discovered through simple attacks by choosing words from the dictionary or by generating random passwords. We require that the password you choose be more complex and include numbers and letters as well as capital letters and special characters to make it much harder for hackers to guess.

Why do I have to set up Challenge Questions and Responses?

Challenge questions can help validate that you are who you claim to be during the login process. The setup requires you to provide some extra information that only you would know. We use a sophisticated system that can tell if there is something different about how you log in. This may be the computer you are using or where you are logging in from. To be sure that someone has not stolen your account credentials, we will ask you at various times to give us the answers to the questions you originally chose during the setup process.

Why do I have to answer Challenge questions from every new machine I login from?

In an effort to keep your information private, our system uses multiple factors to determine the identity of the person attempting to log into your account. When you first log into your account our system takes a fingerprint of the computer you are using. This fingerprint is used the next time you log in as one of the checks to validate your access. If you change your computer, the fingerprints will not match and a new fingerprint of your new computer will be required for future login checks.

I rebooted my computer and now I am being asked my Challenge questions again? Why?

Your computer gets a cookie when you first login if you check the 'remember me' box from the log in screen. This is a small file that is given to you by our system and contains specifics about your login, which allows you to bypass the challenge questions the next time you enter the site. If your computer is set to disallow cookie files to be saved or the computer policy erases all of your cookie files on reboot, then you will need to answer the challenge questions at the time of your next login. This happens because the information in the cookie file which allows you to bypass the challenge questions is no longer on your computer.

If you reboot your computer without this cookie file or you are accessing your account from a different geographic location, the system will ask you the challenge questions again to be sure that you are who you claim to be at login.

What does the 'remember me' check box do?

The 'remember me' check box tells your computer to save the cookie file on your computer (see above). Without this file, you will still be able to login quickly without having to enter you challenge answers, unless your geographic location has changed.

On my account views why are my account numbers masked?

There are some critical pieces of information that if lost, could lead to identity theft. The combination of your account holder name and bank account number is considered critical information. While passwords and challenge questions help ensure authorized online account access, masking can help prevent others from gaining non-authorized access to confidential information that could be used to commit identity theft. Masking helps ensure your information is safe even when you step away from a computer screen or leave papers on a printer.

Should you have any additional questions regarding your LAMP account or need assistance with establishing your LAMP MYACCESS account, please contact us at 1-800-272-8162 or by email at LAMPservices@publictrustadvisors.com.