

FREQUENTLY ASKED QUESTIONS

What is Go IDSM?

Go IDSM is a service that adds an additional layer of security to your online account. When you are releasing wires or an ACH batch you will be prompted to enter a six digit numeric code. As an option you can be prompted to enter the six digit numeric code after your normal user name and password. This six-digit code is provided by your Go IDSM device—a keychain sized device or in a browser based Go IDSM that will be displayed within your toolbar. Both types of token will generate a new number every 60 seconds. Adding Go ID to the sign on and payment process is like adding a deadbolt – in addition to the handle lock to the front door of your home.



How does it work?

When you are sending out payments such as Wire or ACH batches, you will be prompted to enter a six-digit code.

This six digit number is provided by Go ID—a keychain sized device or within your browser based Go IDSM toolbar that generates a new number every 60 seconds. It is like an unpredictable password that is good for only one use and then automatically changes itself.

You will be expected to enter your unique Go ID code each time you are sending out payment such as wire or ACH transactions or when you logging in to your account. This way even if your password falls into the wrong hands your account is not at risk, because your account cannot be accessed without the Go ID code.

How does the website know what number is showing on my Go ID device?

Every Go ID device is unique to its owner. The “random” number that you see on the display screen at any given point is generated by a mathematical algorithm. From the moment you first activate your device the computer knows where you are in that algorithm at any point in time. In this way, when you login with your username, password and Go ID code, the computer runs a simple check to make sure all the information matches.

Do I use the number displayed by Go ID instead of my password when I log on?

No, Go ID adds a layer of security on top of your existing login process of entering a user name and normal password.

When I use Go ID, what will I need to do differently than I do now?

When you add this layer of security to your online account, you will either receive the Go ID token in the mail or you will download the browser based toolbar.

Once you receive the device in the mail or if you choose to use the browser based toolbar simply go to the activation page of our website to activate your Go ID.

Once activated, you will be prompted to enter your unique Go ID code—displayed on the device—each time you login to the website.

What type of GO ID should I choose?

It really depends on how you do your banking. If you are always traveling and accessing your accounts from different computers, you might want to consider a Go IDSM hand-held device. This way you will keep your account safe and secured no matter where you go.

The browser based toolbar will be the most convenient if you are always doing your banking within your office or home. This will allow your GO ID to be with you at all times and not worry carrying token with you every where you go.

Why do I need Go ID?

The Go ID code strengthens you level of online protection. Beyond a simple password, Go ID improves the ability to confirm that you are who you say you are and helps to prevent hackers and identity thieves from accessing your online account.

Do I need this for my online account to be protected?

As the Internet becomes a more popular channel for people to manage their finances and engage in other transactions online users become a more attractive target for those that wish to exploit or defraud honest people. This is nothing to be alarmed about; it is one of the oldest tales in time. However, as a result, the safeguards you use must match the type and extent of transactions you conduct online. For those looking for a higher level of security, Go ID offers proven protection.

What happens if I need to log on, but don't have my Go ID device with me?

If you need to access your account but do not have your Go ID with you, do not worry. You can simply contact Commercial Support at (888) 761-3967 during our normal hours of operation Mon-Fri 8:30 AM to 5:30 PM (PST) and they will help you logon.

What if I lose my device?

If you lose your Go ID device, simply contact Commercial Support at (888) 761-3967 during our normal hours of operation Mon-Fri 8:30 AM to 5:30 PM (PST). The representative will give you the choice of

reordering the device or turning off the added layer of protection. If you request a replacement device, we will provide you with a temporary code that can be used in place of the Go ID code, until your new device arrives.

[How do I activate my device?](#)

To activate your Go ID device, log onto the website as you normally would. Once you are within the log in page, there will be a link to activate your GO ID. Click the "activate my Go ID device" on the screen. You will be prompted to enter some information to ensure that it is really you trying to activate. Finally, you will be asked to answer some questions about your device.

You should then be able to use your device in only a few moments.

[Where do I download the browser based toolbar?](#)

To download your browser based toolbar, simply go to your normal login page and follow the activation link. Once you are within the login page you will be given the option to download the browser based toolbar. Once you completed the download instruction, you can now activate your device.

[Can I get more than one Go ID?](#)

Yes, you can activate and use more than one device to protect a single account. You can order additional devices for \$40 each by clicking on "order additional devices" under the "Manage my devices" link.

[How do I know the Go ID Network is secure?](#)

The Go ID Network is secured by the proven protection of RSA—a leading security provider that has been protecting online identities and digital assets for more than 20 years. The inventor of core security technologies for the Internet, the company leads the way in strong authentication and encryption, bringing trust to millions of user identities and the transactions that they perform. Today, roughly 90 percent of the world's top 50 financial institutions use RSA solutions, protecting approximately 430 million consumers.

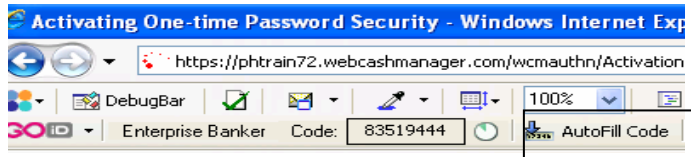
[Where can I find my serial number?](#)

Your serial number is found on the back of your device. It is eight digits long and located above the expiration date.



How do I fill out the Serial number if I am using the browser based token?

Your serial number will be automatically filled out for you by clicking on the "AutoFill Code".



What is my Go ID code?

The Go ID code is the six digit number found on the front of your device. This number changes every sixty seconds and can only be used once.



常見問題與解答

什麼是 GOID?

GOID是一個針對網路帳戶服務所加設的安全防護，當您使用匯款(Wire Transfer)或自動付款 (ACH)服務時，系統將要求使用者輸入六位數字碼。在輸入用戶名稱及密碼之後，立刻輸入六位數字碼。所增設的GOID裝置將提供這六位數字碼或是由瀏覽器工具欄操作器上顯示，這兩種操作器的數字碼每60秒鐘變更一次。



如何使用GOID?

當使用自動付款或電匯服務時，系統將要求輸入六位數字碼。這六位數字碼是由GOID裝置所提供 - GOID裝置是如鑰匙圈大小的操作器或是瀏覽器工具欄操作器，每60秒鐘變更一次數字碼。這六位數字碼無法預測，並且只能使用一次，之後系統會再度自動變更密碼。

在每一次登入使用電匯或自動付款服務前，系統會要求輸入GOID操作器所提供的數字碼，如此一來，即使密碼不慎洩露，帳戶也不會有損失的風險，因為必須使用個人密碼以及GOID操作器所提供的數字碼才能登入帳戶。

網站如何辨識顯示在GOID操作器上的數字碼?

每個GOID操作器只有擁有人可以。操作器上顯示不規則的數字碼是由數學程序所編列。首次啟動裝置時，電腦也同時啟動程式，並對您的用戶名稱 (USERNAME)、密碼(PASSWORD)、和GOID編碼，進行資料核對。

當登入時，可否使用GOID所顯示的編碼來代替個人密碼?

否，GOID是一層加強安全的防護網，因此，還是需要輸入個人用戶名稱及所設的密碼進入系統。

使用GOID後，操作方法與現在有何不同？

當在網路帳戶加設這層安全防護，根據您的選擇，您會收到GOID操作器或下載瀏覽器工具欄操作器。一旦收到操作器，只需依照簡單步驟啟動操作器。如果選擇使用瀏覽器的工具欄操作器，則須至華美銀行網站下載和啟動GOID設置。一旦啟動操作器，系統將要求在每一次使用電匯 (Wire Transfer) 和自動付款服務時，輸入顯示在GOID操作器上的數字編碼。

我應該選擇那一種形式的GOID？

如果您時常外出旅遊並從不同的電腦登入您的銀行帳戶，您可以考慮GOID掌上型操作器，如此，不論您身在何處，都可以在安全的環境中登入您的帳戶。如果您時常在辦公室或家中使用銀行服務，選擇瀏覽器的工具欄操作器則是最方便，因為不需要隨時攜帶操作器便可登入帳戶。

為什麼需要GOID？

GOID能確保您的銀行交易在安全的環境中進行，一個簡單的密碼無法確認您的身份，GOID加強確認的功能，防止您的網路帳戶被駭客入侵以及身份被盜用。

是否需要GOID來保護網路銀行帳戶？

使用網路管理個人財務和進行交易日漸普遍，網路使用者也成為身分盜竊者的目標，此類詐騙行為是無法預知的，因此必須使用可靠的網路防護以保障網路交易的安全性，而GOID則是提供顧客高安全性的網路防護系統。

如果需要登入，但是沒有攜帶GOID的操作器？

如果需要登入銀行帳戶，但沒有攜帶 GOID 操作器，請與商業銀行服務部門 COMMERCIAL SUPPORT 電話 888-761-3967 聯繫。

如果遺失了 GOID 操作器？

如果遺失了 GOID 操作器，請與我們的客戶服務部聯絡，我們將為您重新申請一個操作器或是您可以取消 GOID 的安全防護。如果您申請一個新的操作器，我們則會提供一個暫時的操作器供您使用，直到您收到新的操作器為止。

我可否擁有數個 GOID ？

可以，您可以使用數個操作器來保護一個銀行帳戶，每個操作器只需 40 元。申請額外的操作器，請點選“管理我的操作器”(MANAGE MY DEVICES)，然後再點選“申請額外操作器”(ORDER ADDITIONAL DEVICES)。

怎樣啓動 GOID 操作器？

啓動 GOID 掌上型操作器，請至網頁登入帳戶後，點選“啓動我的 GOID 操作器”(ACTIVATE MY GOID DEVICE)，系統將要求輸入個人資料以確認身份，並回答一些關於操作器的問題，您便能可以在數分鐘內使用操作器。

我可以在那裡下載瀏覽器的工具欄操作器？

先登入網頁，然後點選啓用下載瀏覽器的工具欄操作器連結，選擇下載並完成下載步驟，就可以啓用操作器。

我如何知道 GOID 網是安全呢？

GOID 網是擁有 RSA 認證的網路安全防護-----RSA 有 20 年的網路安全經驗，有最強的網路安全科技，擁有數百萬的網上用戶，全世界前五十大財務機構中，大約有百分之九十已使用 RSA，估計約有四億三千萬名消費者。

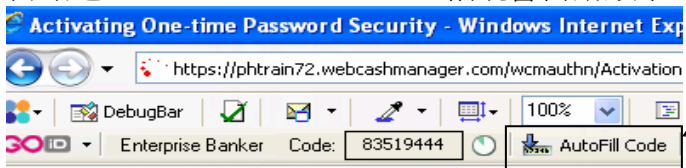
我可以在哪裡找到我的編號？

編號位於操作器的背面，是八位數的字碼排列於過期日的上方。



使用瀏覽器指示器時，如何找出編號？

當點選“AUTO FILL CODE”，編號會自動顯示。



我的 GOID 編號是什麼？

GOID 號碼是六位數字編號，顯示在操作器螢幕，數字碼會在每 60 秒鐘變更一次，而且只限一次使用。

