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How do I sign up for Pauls Valley National Bank Online Banking?

To sign up for Pauls Valley National Bank Online Banking, simply visit Pauls Valley National Bank's website at PVNB.com and click on the Online Banking "Enroll" under First Time User. After reviewing the Internet Banking Disclosures, click the "I Agree" button. This will take you to the First Time Login screen. Fill in the required information (* indicate required fields) and then click "Submit." Then complete the ConnectKey security information. After you finish with that screen your first time login process is complete.

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Who will be able to see or access my accounts?

Only the signers of an account, using their own unique Access ID and password can view or access the accounts. In addition, to insure our customers have the highest level of security available, we require the use of a "strong encryption" (128-bit) browser (see Security).

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What if I forget my password or it doesn't work?

If your password does not allow you access to your accounts, please contact the Electronic Banking Department at (405) 238-9321 Monday through Friday from 8:00 a.m. to 5:00 p.m.

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Is there a fee for online banking?

No. There is no additional fee to access your accounts through Pauls Valley National Bank Online Banking. You can view transactions, make transfers, pay bills or make loan payments free of charge.

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Can I see an example of Online Banking before I sign up?

Yes, click on the "Take Tour" button under First Time User.

Please Note: This is only an example and options may differ slightly.

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What is a cookie?

A cookie is a piece of securely-coded information sent by Pauls Valley National Bank to your computer when you enroll in online banking. Cookies include a randomly generated, unique number used as a sign in or registration identifier. Every time you log in from that same computer, your Web browser then sends us back this cookie, which is a security feature that lets us know that you're using your own computer.

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I share my computer with someone who also uses Online Banking. Can both of us sign in from this computer?

Yes. You can both use the same computer to sign in to your individual Online Banking account safely; you won't see each other's information. There's no limit to how many people can sign in to Online Banking at Pauls Valley National Bank from the same computer. Just remember not to share your Access ID, Password or answers to your challenge questions.

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What type of browser is necessary to access online banking?

To ensure the highest security, a browser using 128-bit encryption is required.

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Can I see an example of Online Banking before I sign up?

Yes, click on the following "[Take Tour of Bill Pay](#)"

Please Note: This is only an example and may options may differ slightly. For any additional questions about Online Bill Pay please click the following "[Bill Pay FAQ's](#)" or contact the Electronic Banking Department at (405) 238-9321 Monday through Friday from 8:00 a.m. to 5:00 p.m.

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What is bill payment and is there a fee?

Pauls Valley National Bank Online Banking offers a bill payment feature in which you can pay all of your bills. This service is for personal checking accounts with Pauls Valley National Bank. Fees only occur if using expedited payments types and are imposed by the receiving merchant not Pauls Valley National Bank.

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What is ConnectKey?

ConnectKey is an enhanced security feature that is now a standard part of your Pauls Valley National Bank.Com Online Banking log in routine. Pauls Valley National Bank is always working to protect you against identity theft and fraud. ConnectKey will add to this protection by preventing unauthorized access to your accounts while reassuring that you're at the valid Pauls Valley National Bank website. ConnectKey consists of three parts: an image, pass phrase and three challenge questions that are secrets between you and Pauls Valley National Bank. All three parts help protect you, whether you're signing in to Online Banking from your own computer or from somewhere else (such as work or a public computer lab).

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Why do I need ConnectKey?

ConnectKey helps to ensure your information is secure by protecting you from fraud and identity theft in two ways. First, it helps you recognize that you're at the valid Online Banking site at Pauls Valley National Bank, rather than a fraudulent look-alike site. Secondly, you can trust that we also recognize you as the true owner of your account. We'll ask you one of your challenge questions if we don't recognize your computer which is an additional line of defense against unauthorized access to your accounts.

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What if someone steals my Password? How will ConnectKey prevent them from accessing my account?

When an unauthorized person tries to sign in from another computer, we will recognize that they're using a different computer, and so we'll ask one of your challenge questions. They won't know the answer and will be unable to log in to your account.

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Why do I need to set up challenge questions?

Challenge questions help prevent unauthorized people from getting access to your Online Banking information. That way, even if they've stolen your Access ID and Password, they won't know the answer to the secret question. And if someone signs in from a computer that we don't recognize (for example, if you sign in from a public library), we'll ask you a challenge question to verify that it's really you.

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What keeps somebody from stealing my ConnectKey image and pass phrase?

After you click on the Submit button, we only show your ConnectKey image and pass phrase automatically if you sign in from a computer we recognize as your computer. If you're at a different computer, we ask one of your challenge questions before showing the image.

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When I enter my Access ID, it asks me a question instead of showing my ConnectKey image. Why?

This is to help verify that it's really you signing in. We ask a challenge question when you sign in from a computer we don't recognize. Your correct answer confirms that it's really you.

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How do I know I'm at the genuine Online Banking site?

ConnectKey will help you figure that out. Type the correct address (www.PVNB.com) into your Web browser. When you arrive at the site and enter your Access ID, click on the Submit button and your secret Connectkey image and pass phrase will appear. That's confirmation that you're at the bank's legitimate Web site. If you do not see your secret image and pass phrase, and are not asked your secret challenge question, do not enter your Password. Since this may represent a fraudulent website, please report this immediately to us at (405) 238-9321 Monday through Friday from 8:00 a.m. to 5:00 p.m.

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How does Pauls Valley National Bank know that I'm signing in from my own computer?

When you sign up for our ConnectKey service, we put a secure cookie on your computer. This cookie contains a randomly generated, unique number used as an identifier. When you sign in after that, your Web browser will send us this cookie, which lets us know that you're using your own computer. The cookie is visible only to the Online Banking site at Pauls Valley National Bank and does not contain any personal information.

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Can I access Online Banking from multiple computers?

Yes, you can access Online Banking from any number of computers and have the same ConnectKey protections. If you sign in from a computer that you haven't used for Online Banking before, you just need to answer one of your challenge questions to verify your identity. Once you answer the question correctly, we will ask you if you would like us to recognize that computer in the future. If you answer yes, you will not need to answer a challenge question in the future.

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What if I get a new computer?

You will need to answer one of your challenge questions to verify your identity. Once you answer the question correctly, we will ask you if you want to recognize that computer in the future. If you answer yes, you will not need to answer a challenge question again.

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Can I change my ConnectKey image, pass phrase and challenge questions?

Yes, you can change your ConnectKey image, pass phrase and challenge questions at any time. We will never ask you to change your ConnectKey information and we will never change it for you. To make the change, sign in to Online Banking and go to the Options tab at the top of the page. Then click Change Security Data.

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Is there a fee for using the ConnectKey service?

ConnectKey is free. It's just part of our ongoing commitment to safeguard your privacy and security.

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What is Mobile Banking?

Mobile Banking is an internet based service that allows you to connect to your Pauls Valley National Bank accounts through any mobile phone or mobile device with internet access.

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What services can I access with Mobile Banking?

With Mobile Banking you can: View account balances, View transaction history, View pending transactions, Transfer funds, Make payments to your Pauls Valley National Bank loans and View Pauls Valley National Bank ATM and bank locations.

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What does it cost to use Mobile Banking?

Mobile Banking is a complimentary service for all Pauls Valley National Bank customers enrolled in Online Banking. Message and data rates may apply. You will need to contact your mobile phone carrier for any charges that apply to web browser usage on your mobile phone.

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How do I enroll in Mobile Banking?

Mobile Banking enrollment is completed by logging into internet banking. Choose "Options" at the top of the page and then "Mobile Banking."

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What do I use for my Access ID?

The Access ID used for Mobile Banking is the same as the Access ID used for Internet Banking.

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Is my Access ID case sensitive?

Yes, Access IDs are case sensitive. The Access ID used for Mobile Banking is the same as the Access ID used for Internet Banking.

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What happens if I lose communication/signal during a transaction?

When you complete a transaction from your mobile device, such as a transfer, you will receive a text message as confirmation that the transaction was successful. If you do not receive this message due to an interruption in service, check your accounts and re-submit the transaction.

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What happens if I lose my mobile device?

Since your account data is not stored on your mobile device, your information can not be stolen. When you replace your device, simply edit your Mobile settings through Pauls Valley National Bank Connect and make any changes to the Wireless Provider and/or Phone number.

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What do I need to do if I get a new phone?

If you get a new phone but are using the same phone number and provider, no changes are necessary.

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What do I need to do if I get a new phone number?

If you get a new phone number, you will need to make that change in your Online Banking Options Menu. Log in to Online Banking, and then go to Options at the top of the page. Scroll down to the Mobile Banking area and click Edit. A new box will open and you can change your phone number there.

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Can I use any mobile device to access my accounts?

Yes. You can access your accounts via any mobile device that is text and web-enabled and allows secure SSL traffic. The SMS text message will be sent to the number of the device given at enrollment.

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Is Mobile Banking secure?

Yes. All messages exchanged between phones and the servers are encrypted with 128 bit encryption. The message is then transferred over the phone carriers' network.

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Is Bill Pay available through Mobile Banking?

Yes Bill Pay is available through Mobile Banking for online banking customers currently enrolled in Bill Pay.

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