



THE UNIVERSITY NATIONAL BANK

1400 Kasold Dr., Lawrence, KS 66049

---

# Browser & Security Settings

## Supported Browsers

This list refers to production versions of publicly released browsers as of December 2006. Beta versions of the individual browsers listed below are not supported. This list may be updated as new versions of individual browsers become available and are qualified with the Internet Banking software. The versions listed below are the minimum required, but it is recommended that you update to the latest versions.

There may be slight cosmetic differences between the look of Internet Banking across the various browser platforms that are supported. This is a function of the different methods and standards that each browser supports and / or how the individual browsers have been coded. It should be noted that the core functionality of Internet Banking is consistent across all supported browsers, except for the ability to rotate a check images, which is only supported in Microsoft Internet Explorer (IE).

- Microsoft Internet Explorer (IE) for Windows version 6.0 or higher, including IE 7.0
- Netscape Navigator version 7.0 or higher
- Mozilla Firefox version 1.0 or higher  
(Firefox 1.5 security and stability support from Mozilla will end in June of 2007. Noting that, it is recommended that users upgrade to version 2.0.0.4+)
- Opera version 7.54 or higher
- Mozilla Camino version 0.8.1 or higher
- Apple Safari version 1.2.1 or higher (Apple OSX only. iPhone not supported)
- **Linux:**  
Due to incompatibilities with Adobe Flash 9,0,48,0 and Mozilla Firefox based browsers (such as Firefox, Netscape, and Mozilla) on the Linux platform, only the following browsers are supported:
  - Opera 9.0 and higher

## Unsupported Browsers

Any browser that is not in the Supported Browser list is unsupported. That does not mean that it will not work with Internet Banking, just that it is not specifically tested to ensure that it does fully function with Internet Banking.

The most notable change from version 2.5 to 2.6 is the exclusion of Microsoft Internet Explorer (IE) version 5.2 for Macintosh. Microsoft discontinued support for this product at the end of 2005.

- AOL's internal browser.  
It is worthy to note that AOL as an Internet Service Provider (ISP) is no different than any other ISP, which is to say that they provide Internet access to end-users. However, even though AOL is one of the largest ISPs, the fact that the application has a built in browser is why it is specifically mentioned in the Unsupported Browser list
  - AOL for the PC uses a version of the IE engine. If they are using the most current version of AOL, the internal AOL browser should work but is still not directly supported. Ideally, an AOL user should use a browser external to AOL which is in the supported browsers list to access Internet Banking. This means the end user would utilize the AOL application to gain access, i.e. 'sign on', to the Internet, but then launch another browser to surf the Internet.
  - AOL for the Mac is based on an early version of the Netscape Gecko engine. However, as of AOL version 10.3.6 the Gecko engine was quite old. The user should use a browser external to AOL which is in the supported browsers list to access Internet Banking. This means the end user would utilize the AOL application to gain access, i.e. 'sign on', to the Internet, but then launch another browser to surf the Internet.

### **Internet Service Providers**

Internet Service Providers, ISPs, simply provide access to the Internet for their clients and are not differentiated as far as support for Internet Banking is concerned. Examples include: cable companies such as Time Warner or ComCast, phone companies such as SBC or TDS, and traditional ISP's such as AOL and NetZero.

## Browser Settings

The following list contains the minimum settings for a browser to access Online Banking.

- First party cookies must be allowed
- First party images must be allowed
- Pop-up blockers inherent to each supported browser are allowed. Some links within Internet Banking spawn a new browser window and could be blocked by a 3rd party pop-up blocker
- SSL connections must be allowed (HTTPS://) for a minimum of 128bit strength
- JavaScript enabled and the running of active scripts allowed
- AIframes allowed
- Minimum browser resolution of 800 x 600

For best computer performance and protection, it is recommended that your computer be up to date, have antivirus software, and firewalls.

## Operating System and Hardware Platforms

The end-user must meet the Operating System and Hardware requirements stated by the developers of each supported browser. Browsers are tested and qualified with Internet Banking, not the operating systems or hardware platforms they run on. We rely on the developers of the browsers to ensure uniform look, feel, and functionality across all supported hardware and software platforms for each specific browser.

## Troubleshooting Add-ons and Toolbars

Occasionally, when normal troubleshooting steps fail to uncover the root cause of a particular problem with Internet Banking or a component of it, it becomes necessary to disable add-ons and toolbars as the functions of these add-ons, such as pop-up blocking, blacklisting, cookie management, and the like, may compound, obscure, or be the cause of the particular problem a user is having. One easy way to prove or disprove that a particular browser is the cause of the problem is to use another supported browser and see if the problem occurs in that browser as well. If it does not, then after normal troubleshooting steps have been exhausted, follow the steps below to disable add-ons:

Internet Explorer 7.0 and later:

- **Method 1**, if an Internet Explorer icon is present on the desktop:
  1. Right-click on the icon, and select "Start without add-ons"
  2. Ensure that you see a "Internet Explorer is currently running with add-ons" message
- **Method 2**, if there is not an Internet Explorer icon on the desktop or the "Start without add-ons" option is not present.
  1. Hit Windows Key-R
  2. In the textbox, type the following (including quotes):  
" C:\Program Files\Internet Explorer\iexplore.exe" -extoff
  3. Ensure that you see a "Internet Explorer is currently running with add-ons" message  
*Note: This will start a 64-bit version of IE in 64-bit Vista or XP, and a 32-bit version of IE in 32-bit Vista or XP.*
- **Method 3**, to selectively disable Add-ons
  1. Start Internet Explorer as normal
  2. Select Tools->Manage Add-ons->Enable or Disable Add-ons
  3. Select each Add-on to modify and click "Disable" below
  4. Make sure the "Show" dropdown is set to "Add-ons that have been used by Internet Explorer"

5. Click "OK" on the warning box
6. Repeat for each Add-on to be disabled
7. Click "OK"
8. Restart Internet Explorer

Internet Explorer 6.x:

- Start Internet Explorer
- Go to Tools -> Manage Add-ons
- Make sure the "Show" dropdown is set to "Add-ons that have been used by Internet Explorer"
- Select each Add-on to modify and click "Disable" below
- Click "OK" on the warning box
- Repeat for each Add-on to be disabled
- Click "OK"
- Restart Internet Explorer

Firefox 2.0.0.0 and later:

- Start Firefox
- Go to Tools->Add-ons
- Click "Disable" on each Add-on to modify
- Close the window
- Restart Firefox

Once any add-ons and toolbars have been disabled, attempt the steps that caused the issue and see if the outcome changes. If the problem is resolved, restore each add-on one at a time and test until the problem add-on is identified.

### **Layered Authentication Support**

If a user is layered authentication enabled, this section supersedes the requirements of retail internet banking.

## Browser Support

The browser requirements are the same for Layered Authentication and retail internet banking. One item of note is that Internet Explorer for the Mac may have worked with retail internet banking in the past but was unsupported, and will fail for Layered Authentication. The user must use one of other mentioned supported browsers.

## Setting a Trusted Site (Internet Explorer)

Trusted sites generally have lessened security restrictions because it involves a user interaction to make a site trusted, and should allow a user to log into layered authentication by default. Also, by logically grouping the retail internet banking site into the Trusted Sites zone, it is easier to adjust security settings without impacting the browsing experience or adjusting security for all other web sites in the Internet zone.

To set a trusted site to retail internet banking, perform the following:

1. Go to Tools-> Internet Options->Security
2. Under "Select a Web content zone to specify its security settings:", click on the Trusted Sites icon
3. Check the "Security level for this zone"
  - o For IE 6 and before, **Medium** is the highest security level that will still allow the user to log into layered authentication.
  - o For IE 7 and later, **Medium-High** is the highest security level that will still allow the user to log into layered authentication.
4. Click on the "Sites" button
5. Enter <https://secureinternetbank.com> into "Add this Web site to the zone:", and ensure the "Require server verification (https:) for all sites in this zone" is checked, then click "Add", then "OK"

When navigating to a Trusted Site, look for a green circle with a check in it (or simply a green check if IE 7) and "Trusted Sites" next to it in the bottom right of your Internet Explorer window. You can ensure you added the site properly to the Trusted Sites zone by this method. If you see a small world and "Internet" next to, double-check the steps above.

If you continue to experience problems with layered authentication after making these modifications, check the settings mentioned below. **After adding the website to the Trusted Sites zone, any Browser Setting mentioned below will now need to be made on the Trusted Sites zone, not the Internet zone.**

### Browser Settings (Internet Explorer)

Within Internet Explorer, two settings must be enabled for Layered Authentication to function. These settings can be viewed and modified under Tools, which is a menu item in IE 6 and previous, while in IE 7 it is on the far right of the screen, under the address bar by default..

#### *Active Scripting:*

1. Tools -> Internet Options -> Security
2. Select the desired zone, Trusted Sites if you have followed the steps in "Setting a Trusted Site", Internet if not
3. Next click Custom Level -> Scripting -> Active Scripting
  - This value must be **Enable**.
  - \*This should already be true, otherwise the JavaScript menus will not render within retail internet banking

*Binary and script behaviors:*

1. Tools -> Internet Options -> Security
2. Select the desired zone, Trusted Sites if you have followed the steps in "Setting a Trusted Site", Internet if not
3. Next click Custom Level -> ActiveX controls and plug-ins -> Binary and script behaviors
  - This value must be **Enable**.

If this is not enabled:

- A user will be able to enroll into Layered Authentication, and then login to retail internet banking afterwards
- After logging out of retail internet banking, when a Layered Authentication enabled user attempts to login to retail internet banking again, they will receive a "Unable to process request" error message

**Also, if Security Level is set to High without making the fine-grained modifications mentioned above, Layered Authentication will not work because it turns off Active Scripting and Binary and script behaviors. A user may be able to modify their Internet Explorer security settings to Medium in IE 6.0 and previous, and Medium-High in IE7.0. These settings can be changed at:**

1. Tools-> Internet Options -> Security
2. Select the desired zone, Trusted Sites if you have followed the steps in "Setting a Trusted Site", Internet if not
3. Next click Custom Level-> Reset Custom Settings, and then click Reset, OK, then Apply

**-Or-**

1. Tools-> Internet Options -> Security
2. Select the desired zone, Trusted Sites if you have followed the steps in "Setting a Trusted Site", Internet if not
3. Next click Default Level, then adjust the slider bar to the desired security level, then click Apply

Changing these settings will adjust more settings than just the two required, so this would be a suggestion for a home user who is not comfortable making fine-grained adjustments.

## Security Objects

When Layered Authentication binds a user to a device, it will place a JavaScript cookie and a Flash object (if Flash is installed) on their computer. If both objects are not available when a user next logs into retail internet banking, even if a user is bound to the device they are currently using, they will be challenged. As a result, if a user does not have Flash installed and

has a cookie manager delete their cookies or manually deletes their cookies upon exiting, they will be challenged when they next login. Clearing cookies and cache is a standard troubleshooting practice and can still be used with the understanding that the user may be challenged next login. Note, that clearing cookies and cache within IE does not delete the Flash object.

You can test for Flash functionality and download the Flash player from:  
<http://www.adobe.com/products/flash/about/>.

## Deleting the Flash FSO Object

The browser requirements are the same for Layered Authentication and retail internet banking. One item of note is that Internet Explorer for the Mac may have worked with retail internet banking in the past but was unsupported, and will fail for Layered Authentication. The user must use one of other mentioned supported browsers.

Occasionally, it becomes necessary to delete the Flash Shared Object (FSO), which is a separate function from deleting cookies within a browser. To delete the FSO, perform the following:

### **Option 1 (Platform Independent):**

1. Navigate to the [Adobe Flash Player Settings Manager Website](#)
2. In the Table of Contents to the left, navigate to the "Website Privacy Settings Panel"
3. In the panel to the right there will be a list of "Visited Websites". Search for "secureinternetbank.com", select it, then click the "Delete Website" button, then click the "Confirm" button to remove the Flash Object.

### **Option 2 (Windows Only):**

1. Open a Search window
  - o Method 1: Hit the Windows Key + F
  - o Method 2: Right-click on "My Computer", and then click "Search"
2. In the "Search for files or folders named:" field, enter: secureinternetbank.com
3. In the Search Options box below, click "Advanced Options", then "Search hidden files and folders"
4. Click "Search Now"
5. In the results window, there may be two folders listed, "secureinternetbank.com" and "secureinternetbank.com". Delete both folders.

After deleting the FSO object, it is a good idea to then go into your browser and delete all cookies to clear out any Layered Authentication related information. You will be challenged by Layered Authentication when you next login. After successfully answering your Layered Authentication challenge, you can then rebind your computer.