

1. What is IP Address Whitelisting?

IP Address Whitelisting is a security control that restricts system access to a list of pre-approved internet locations. Only users connecting from these approved IP addresses can log in.

2. How does IP Address Whitelisting protect my business banking account?

It adds a layer of security by blocking login attempts from any location that is not on your approved list. Even if someone has your username and password, they cannot access your account unless they are connecting from an authorized IP address.

3. Why would my business need IP Address Whitelisting if we already use passwords and multi-factor authentication?

Whitelisting strengthens your overall security posture by limiting where access can occur. It reduces risks such as credential theft, unauthorized remote access, and exposure from compromised devices or networks. It works in addition to passwords and MFA.

4. What happens if someone tries to log in from a location that is not whitelisted?

Their login attempt is automatically blocked because the system does not recognize their IP address as an approved location.

5. Can I whitelist both single addresses and corporate network ranges?

Yes. IP whitelisting commonly supports a single public IP address, multiple distinct IP addresses, or a range of addresses used by a corporate network.

6. What is the difference between a single IP address, multiple IP addresses, and an IP range?

A single IP address represents one specific internet location. Multiple IP addresses allow access from several locations. An IP range covers a block of addresses typically used by corporate networks or IT-managed environments.

7. What if our office moves—do we need to update our whitelisted IP addresses?

Yes. IP addresses are tied to your internet provider and physical location. If your business relocates or your network setup changes, you will need to update your approved IP list.

8. Can our IT team provide a corporate network range instead of individual addresses?

Yes. Many organizations provide a subnet or IP range so multiple devices within a secure, managed network can access the system without listing each address individually.

9. Will using a VPN affect access to online banking with IP Whitelisting?

Yes. If your business uses a VPN, the public IP address of that VPN must be included in your approved list. Otherwise, VPN users may be blocked from logging in.

10. What if my internet service provider changes our IP address?

If your ISP changes your public IP address, your access may be blocked until the new IP address is added to your approved list. Some businesses use static IP addresses to avoid this issue.

11. Does IP Address Whitelisting replace multi-factor authentication?

No. It is an additional control. Whitelisting limits where access can come from, while MFA verifies who is accessing the account. They serve different purposes and are most effective when used together.

12. Can this feature help prevent account takeover attempts or fraud?

Yes. By blocking login attempts from unauthorized networks, whitelisting reduces the likelihood of remote account takeover, credential abuse, and access from unknown or high-risk locations.

13. How can I identify my IP address?

If your business has an IT Manager or IT Department, your first step should be to confirm your IP address information directly with them. If you do not have IT staff, you can identify your public IP address by visiting <https://whatismyipaddress.com/> using a trusted device on your business network. This will display your public IP address, which may be needed for whitelisting.

14. What is the difference between static and dynamic IP addresses?

A static IP address remains constant over time, making it reliable for whitelisting because it does not change. A dynamic IP address can change periodically depending on your internet service provider. If your IP address changes and you are using dynamic IPs, previously whitelisted IP addresses may stop working until the new IP address is added to your approved list.

For the most up-to-date information, please visit <https://www.mygenesisbank.com/new-security-feature>. For any additional questions, our Service Center team is available to assist you:

Monday – Friday, 8:00 a.m. – 5:00 p.m. Pacific Time, excluding federal holidays

> Phone: [1-888-811-7531](tel:1-888-811-7531)

> Email: servicecenter@mygenesisbank.com