About Transport Layer Security (TLS)

Transport Layer Security (TLS) is a protocol that ensures that a connection to a remote endpoint is securely encrypted in order to provide privacy and data integrity. Web applications and application programming interface (API) connections use TLS as a key component of their security. TLS 1.2 is the most current version and is considered to be the most secure. TLS 1.0 and 1.1 are earlier, now less secure versions. The predecessor to TLS, Secure Sockets Layer (SSL), has been disabled in West Texas State Bank systems.

Disabling TLS

Most user connections to West Texas State Bank services currently are already using TLS 1.2. Browsers and operating systems that support TLS 1.2 will typically utilize it by default, preferring TLS 1.2 over older, less secure encryption protocols. West Texas State Bank is disabling the less secure TLS 1.0 and 1.1 encryption protocols across all applicable services. After this change, users accessing bank systems must use operating systems and browser versions that support TLS 1.2 and ensure that TLS 1.2 is enabled.

TLS Preparations

To prepare for this change, your institution will need to ensure that all users accessing West Texas State Bank services, including your customers, are using operating systems and browsers that support TLS 1.2. Below is a basic TLS 1.2 compatibility chart. Please contact your specific vendor(s) for full details.

<table>
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<tr>
<th>Browsers and Operating Systems</th>
<th>TLS 1.2 Compatibility Notes</th>
</tr>
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<tbody>
<tr>
<td>Microsoft Edge</td>
<td>Compatible by default</td>
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<tr>
<td>Microsoft IE Desktop and mobile version 11</td>
<td>Compatible by default</td>
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<tr>
<td>Microsoft IE Desktop versions 9 and 10</td>
<td>Capable when run in Windows 7 or newer, but not enabled by default</td>
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<tr>
<td>Firefox 27 and higher</td>
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<td>Google Chrome 38 and higher</td>
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<tr>
<td>Mobile Safari versions 5 and higher</td>
<td>Compatible by default</td>
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<tr>
<td>Microsoft Windows Server 2008 R2 and higher</td>
<td>Compatible by default</td>
</tr>
<tr>
<td>Microsoft Windows Server 2008 and below</td>
<td>Not compatible with TLS 1.2</td>
</tr>
<tr>
<td>Microsoft Windows 7, 8.0, 8.1 and 10</td>
<td>Compatible by default</td>
</tr>
<tr>
<td>Microsoft XP/Vista and below</td>
<td>Not compatible with TLS 1.2</td>
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</table>
Service Disruption
West Texas State Bank clients are advised to start working towards ensuring support for TLS 1.2 in their West Texas State Bank facing environments now. If applicable, notifications should be sent to your customers informing them of the pending change. Not supporting TLS 1.2 prior to West Texas State Bank disabling of TLS 1.0 and 1.1 may result in a disruption of service.

Browser Settings
Browser settings below are intended to be used as a basic guide. West Texas State Bank recommends to consult your IT support group for detailed instructions.

Internet Explorer:

On the Menu bar, Click on Tools, Click on Internet Options, click on the Advanced tab at the top of the window.
Scroll down to the end of the list and click in the square check box next to "Use TLS 1.2" ('x' should appear).
For additional security, click in the square check box next to "Use SSL 3.0" if it has a check mark in it to remove the check mark.

When complete, the screen should resemble the following, where "Use TLS 1.2" has a check mark in the check box. While "Use SSL 2.0", "Use SSL 3.0", and "Use TLS 1.0" do not have check marks in the check boxes next to them.

Press the OK button to save this change
**Firefox:**

Firefox 43 supports TLS 1.0, 1.1, and 1.2 by default.

You shouldn’t need to make any changes, but you can double-check the settings here if you like:

1. In a new tab, type or paste `about:config` in the address bar and press Enter/Return.
2. In the search box above the list, type or paste `TLS` and pause while the list is filtered
3. If the `security.tls.version.max` preference is bolded and "user set" to a value other than 3
   - right-click > Reset the preference to restore the default value of 3
4. If the `security.tls.version.min` preference is bolded and "user set" to a value other than 1
   - right-click > Reset the preference to restore the default value of 1

The values for these preferences mean:

1 => TLS 1.0
2 => TLS 1.1
3 => TLS 1.2

**Chrome:**

- Open the browser.
- Select Settings from the menu.
- Scroll down and select “Show advanced settings.”
- Scroll down to the Network section and click on “Change proxy settings.”
- Choose the Advanced tab and scroll to the Security section.
- Check Use TLS 1.2.
- Press OK.