

# OVERVIEW

The Digital Banking Consumer Banking interface gives consumer users access to a number of banking functions, including:

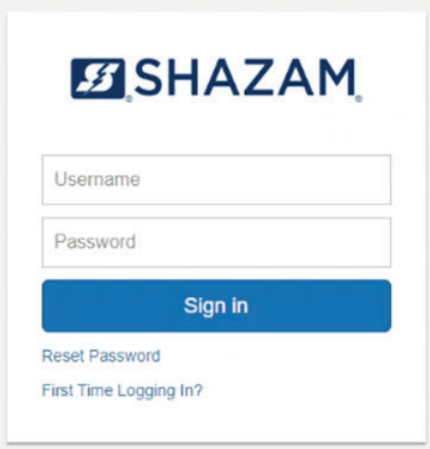
- Monitoring account activity
- Scheduling payments
- Transferring funds between accounts
- View secure messages and alerts

All Digital Banking applications are responsive, enabling consumers to access and manipulate accounts using a digital channel (e.g., web and mobile).

The Digital Banking User Guide is intended to provide information about the Digital Banking product for internal company personnel responsible for running the application and for those assisting customers in their use of the application.

 **NOTE:** The “user”, represents the Digital Banking end user.

## LOGGING IN



Users access the Digital Banking Consumer interface by logging into the institution’s designated Digital Banking website.

First time login is a very simple enrollment process. The Financial Institution will need enter the users email address into the core system prior to enrollment in Digital Banking.

From the log in screen the user will select the First Time Logging In link. The user will be prompted with an enrollment form.

The enrollment form is required to be completed prior to the user submitting the form. The following areas are required fields:

- **SSN:** the last four numbers are required.

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- **Account Type:** a drop-down choice for each user. Options include CLUB, DEMAND, LOAN, SAVINGS and TIME.
- **Account Number:** this field is completely numeric and holds a minimum of four characters and maximum of eleven.
- **Email:** requires a valid email format. Validation will be performed on the email address provided to ensure the address has not previously enrolled.
- **User Name:** this field can be a combination of uppercase, lowercase or numbers. A minimum of six characters and maximum of 15 characters is required.

Enrollment is a two step process. In step one, we will ask for your information to lookup your information and setup a username for you to use. In step two, you will receive an email with a one-time password to setup your account's password. If you have already completed step one, [click here](#) to setup your password.

Complete all fields and click Submit. An email address is required for the receipt of one-time passwords for user authentication during initial login, password resets, or userName resets. For help call: 806-894-7799

Note: In some instances, your Financial Institution may need to approve your enrollment prior to gaining initial access.

Last Four of SSN

Account Type

Account Number

Email Address

User Name

If the Financial Institution has selected to utilize the Two-Step Enrollment process, an internal user will need to first enable this option within the Control Application. *Refer to Digital Banking- Control Guide.*

The two-step enrollment process involves both the customer beginning enrollment using the First Time Logging in and the Financial Institution completing the approval of the user setup.

Once the user completes the First Time Logging In steps and submits, a password reset can be requested/setup. The user will be presented with the following window.

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Please enter your username and a reset code will be emailed to you

Note: If you are a new user, you can change your password, but your financial institution may require approval before you are able to access your account.

  
  
[Back to Sign in](#)

Once the password is reset the user may attempt to login, however the following message will display.

Your Username or Password is incorrect please try again. Or, you may need approval by your financial institution to access your account online.

  
  
  
[Reset Password](#)  
[First Time Logging In?](#)

Once the Financial Institution has completed the approval steps, the user will be able to sign in using the username and password.

Upon successful enrollment, the user will be presented with the following confirmation information:

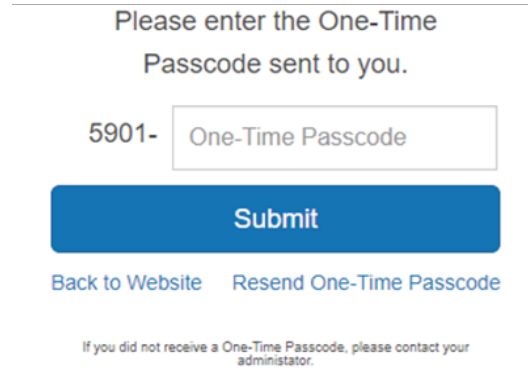
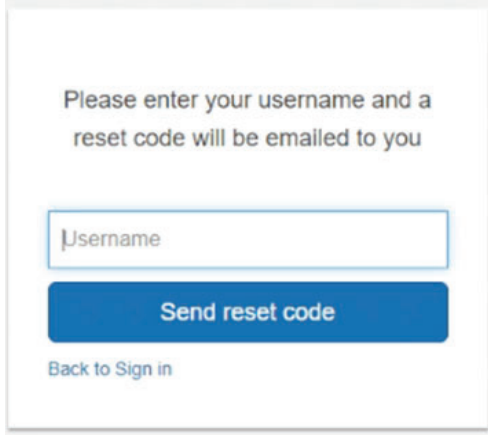
✔ User Enrollment Success ✕

Welcome **Nik Jansen**, you have successfully enrolled in Online Banking! Please note your username: **njansen**. Click the button below to send an email with your first-time password to **njansen@shazam.net**.

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Once the Setup Your Password is selected the user will be prompted to enter the username and select Send reset code. This code will be emailed to the email address previously provided.

A password may be reset by selecting the Reset Password link on the login screen. The user will be prompted to enter the username and select Send reset code.



The password must meet the following criteria:

- At least one numeric digit
- At least one special character @\_#%&\*
- At least one upper case letter
- Minimum length: 8 characters
- Maximum length: 25 characters

The user will be re-directed to the login screen upon completion.

**Password Change Frequency** – 100 days or 3 months

**Invalid Sign On attempts before lockout** – 6 failed attempts before locking

**Inactivity Timeout** - 10 Min

## E - SIGN AGREEMENT

An active E-SIGN Agreement is presented immediately after successful login. End users must accept the e-sign agreement to continue using the system. An Accept button will be greyed out until the user has scrolled down to the bottom after reading the e-sign agreement.

Once the E- Sign agreement has been accepted, the Terms of Service will be reflected if the current terms of service has not been accepted.



**Updated E-SIGN Agreement**

E-SIGN Agreement

**Example E-SIGN Agreement**

We, the Operators of this Website, provide it as a public service to our users.

Please carefully review the following basic rules that govern your use of the Website. Please note that your use of the Website constitutes your unconditional agreement to follow and be bound by these Terms and Conditions of Use. If you (the "User") do not agree to them, do not use the Website, provide any materials to the Website or download any materials from them.

The Operators reserve the right to update or modify these Terms and Conditions at any time without prior notice to User. Your use of the Website following any such change constitutes your unconditional agreement to follow and be bound by these Terms and Conditions as changed. For this reason, we encourage you to review these Terms and Conditions of Use whenever you use the Website.

These Terms and Conditions of Use apply to the use of the Website and do not extend to any linked third party sites. These Terms and Conditions and our [Privacy Policy](#), which are hereby incorporated by reference,

Check to accept e-sign agreement

Print

DECLINE ACCEPT

## TERMS OF SERVICE

An active Terms of Service is required and must be accepted before a user is presented with the Digital Banking Consumer interface. If an active Terms of Service is not defined, the user is presented with a localized message. In the event Terms of Service are modified, all users are required to accept the new terms. If a user does not accept the Terms of Service, the Digital Banking Consumer interface is not presented.

- Refer to the *Digital Control Guide* for more information on defining a Terms of Service.