

# STEP-BY-STEP GUIDE

## DIGITAL BANKING REGISTRATION AND LOGIN

TO BEGIN AND COMPLETE ENROLLMENT:	
Click on <i>"Online Banking"</i>	Located in the upper right hand corner of our homepage at Banterra.bank.
Click <i>"Enroll Today"</i> button	Located in the gold bar at the bottom of the Online Banking pop-up.
Complete the short Self-Enrollment process	<ul style="list-style-type: none"> <li>• Click <i>"I Already Have An Account."</i></li> <li>• Click <i>"Continue."</i></li> <li>• Click <i>"Let's Get Started!"</i></li> <li>• Enter your personal information. All information is required unless indicated.</li> <li>• Answer verification questions. These are presented by a credit bureau and are used to authenticate your identity for enrollment.</li> <li>• Select a verification method.</li> <li>• Enter in your full phone number or email address.</li> <li>• Click <i>"Send Text Message"</i> or <i>"Send Email."</i></li> <li>• Click the link in the text message or email to complete the verification.</li> <li>• Click <i>"Finish."</i></li> </ul>
TO COMPLETE YOUR INITIAL LOGIN:	
Create a login	<ul style="list-style-type: none"> <li>• Create a username and password.</li> <li>• Click <i>"Submit."</i></li> </ul>
Select Security Questions & Answers	<ul style="list-style-type: none"> <li>• Select three separate Security Questions and Answers.</li> <li>• Click <i>"Update."</i></li> </ul>
Accept Terms	<ul style="list-style-type: none"> <li>• Review and accept the terms to continue to next step.</li> </ul>



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<p><b>Set up Security Settings</b>  <i>(Additional security called Out Of Band Authentication – only used when your computer/mobile device is not recognized at login)</i></p>	<ul style="list-style-type: none"> <li>• Click "Let's Get Started" to finalize Authentication Setup.</li> </ul>
<p><b>Device Setup</b></p>	<ul style="list-style-type: none"> <li>• Enter the phone number/device</li> <li>• Enter Nickname (i.e. Cell, home, etc.)</li> <li>• Select the device from the available options.</li> </ul> <p>If your device is not listed, click "Use other mobile device or landline."</p> <p>You will use this device to authenticate future logins when prompted. You may add additional phone numbers/devices at any time.</p>
<p><b>Receive Verification Code</b></p>	<ul style="list-style-type: none"> <li>• Select "Yes" or "No" if your device can receive a text message.</li> <li>• Click "Text me" if you want to receive a verification code via text message or Click "Call Me" if you want a the verification code via phone call.</li> </ul> <p><i>Note: You must have access to this device now. A verification code will be sent to that phone to verify the device and complete the Out of Band Authentication set up process.</i></p>
<p><b>Enter Verification Code</b></p>	<ul style="list-style-type: none"> <li>• Enter Verification Code you received</li> <li>• Click "Verify Device."</li> </ul>
<p><b>Install the DUO Mobile App</b>  <i>(Optional)</i></p>	<ul style="list-style-type: none"> <li>• To begin the App installation, click "Use DUO Mobile."</li> </ul> <p><i>Note: The App can be used instead of receiving a text message or phone call to the mobile device, when prompted for the Additional Security step. Click "Skip This Step" if you choose not to install the App.</i></p> <p>You will receive two text messages:          1) to Download the App          2) to Activate the App From your mobile device</p> <p>Click "Complete Setup" to continue to Online Banking Account access</p>
<p><b>Congratulations you have completed the Digital Banking Registration and Login process.</b>          For future logins you will be required to enter: your Username, new Password and complete the additional security steps, if your computer is not recognized.</p> <p>For assistance with the enrollment or login process, please contact Banterra Customer Care toll free at 866-Banterra (226-8377), option 2. We are available Monday through Friday 7:30 a.m. - 5:30 p.m. CT and Saturday 8:00 a.m. - 12:00 p.m. CT, excluding Bank holidays.</p>	

