

STEP-BY-STEP GUIDE

DIGITAL BANKING REGISTRATION AND LOGIN

TO BEGIN AND COMPLETE ENROLLMENT:	
Click the <i>"Enroll Now"</i> button	Located inside the Online Banking Login box in the upper left hand corner of our homepage at Banterra.com.
Complete the Digital Banking Registration Form	<ul style="list-style-type: none"> • Enter your personal information. All information is required unless indicated. • Choose Security/Validation Questions. These questions and answers are used to validate your identity when you contact us for assistance by phone or email. • Enter Username/Login ID. <i>Please make note of this. You will be asked to enter your Username/Login ID to complete your initial login.</i> • Click Terms & Conditions link. • Read and accept Terms & Conditions. • Enter security Captcha code (from the image displayed). • Click <i>"Submit."</i> • Your form will be processed within two business days. An email invitation from customercare@banterra.com will be sent to the email address you provided. An email is required to complete the initial login process.
TO COMPLETE YOUR INITIAL LOGIN:	
Check your email for the email invitation	<ul style="list-style-type: none"> • Click the link in the email to begin the Initial Login process, detailed below.
Enter your Security Code	<ul style="list-style-type: none"> • The Security Code is the username that was entered on the Digital Banking Registration form followed by the last four of the social security number. • Click <i>"Continue."</i>
Create a login	<ul style="list-style-type: none"> • Enter your username you entered during registration and create a password. • Click <i>"Submit."</i>
Select Security Questions & Answers	<ul style="list-style-type: none"> • Select three separate Security Questions and Answers. • Click <i>"Update."</i>
Verify/Update Your Email Address and Accept Terms	<ul style="list-style-type: none"> • Click "Verify" if the email is correct or click "Update Email Address" to update your email. • Review and accept the terms to continue to next step.



STEP-BY-STEP GUIDE

DIGITAL BANKING REGISTRATION AND LOGIN

<p>Set up Security Settings <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"> • Click "Let's Get Started" to finalize Authentication Setup.
<p>Device Setup</p>	<ul style="list-style-type: none"> • Enter the phone number/device • Enter Nickname (i.e. Cell, home, etc.) • Select the device from the available options. <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>Receive Verification Code</p>	<ul style="list-style-type: none"> • Select "Yes" or "No" if your device can receive a text message. • 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. <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>Enter Verification Code</p>	<ul style="list-style-type: none"> • Enter Verification Code you received • Click "Verify Device."
<p>Install the DUO Mobile App <i>(Optional)</i></p>	<ul style="list-style-type: none"> • To begin the App installation, click "Use DUO Mobile" <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:</p> <ol style="list-style-type: none"> 1) to Download the App 2) to Activate the App From your mobile device <p>Click "Complete Setup" to continue to Digital Banking Account access</p>
<p>Congratulations you have completed the Digital Banking Registration and Login process. For future logins you will be required to enter: your Username, new Password and complete the additional security steps, if your device 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. and Saturday 8:00 a.m. - 12:00 p.m., excluding Bank holidays.</p>	

