

Logging in for the first time

The login process may vary depending on your FI's settings. The most common methods are:

- A secure access code (SAC)
- A code generated by a VIP token or app

When you use a SAC, we send a one-time code to an email address, text message number, or phone number that is on file for you. For even greater security, we may configure your account to use codes from a VIP token.

Note: If you do not already have a login ID, contact your FI to obtain one.

To log in for the first time with a secure access code

1. On the Login page, do the following:
 - a. Click or tap **I am a new user**.
 - b. Enter your **Login ID**.
 - c. Click or tap **Submit**. The Select Secure Access Code Target page appears.
2. On the Select Secure Access Code Target page, click or tap one of the contact methods to send a secure access code. The Enter Secure Access Code page appears.
3. On the Enter Secure Access Code page, do the following:
 - a. When the code arrives, enter the code.
 - b. Click or tap **Submit**.
 - c. If prompted to register the device, click or tap **Register Device**.
4. Enter a password, then re-enter it in the **Confirm Password** field.
5. Click or tap **Submit**.
6. Update your online profile and click or tap **Submit Profile**.
7. Read the agreement on the Disclaimers page and click or tap **I Accept**.
When you accept the agreement, the Home page appears.

To log in for the first time with a VIP token code

1. On the Login page, do the following:
 - a. Click or tap **I am a new user**.
 - b. Enter your **Login ID**.
 - c. Click or tap **Submit**. The Enter VeriSign Token page appears.
2. Locate the current code on your VIP token and enter it in the **Enter Symantec VIP Token** field.

Note: You may need to wait for a new code to appear, then enter the second code in the **Enter Second Symantec VIP Token** field.

3. Click or tap **Submit**.
4. Enter a **Password**, then re-enter it in the **Confirm Password** field.
5. Click or tap **Submit**.
6. Update your online profile, if necessary, and click or tap **Submit Profile**.
7. Read the agreement on the Disclaimers page and click or tap **I Accept**.
When you accept the agreement, the Home page appears.



Note: You may be prompted to enter a second code for some types of transactions and the first time you use a code generated by a VIP token.

Passcode

You can set up a Passcode that can be used on a mobile device in lieu of a login ID and password.

Before enabling this feature on a mobile device, you must first log in to your mobile banking app and follow any multi-factor authentication (MFA) process your FI requires, such as providing a SAC. After successfully logging in and registering the device, you can enable the four-digit passcode feature on the Login or Security Preferences pages.

Login page



Note: Only one registered user per mobile device can enable this feature. If another user already enabled the feature, the related option on the Security Preferences page will appear dimmed.

Logging in after the first time

When you log in, enter your login ID and password. If you use a browser or a device that is not registered, you must also enter a SAC.

To log in after the first time

1. On the Login page, enter your **Login ID**.
2. (Optional) Select the **Remember me** check box to save your login ID for the next time that you log in.
3. Enter your **Password**.
4. Click or tap **Sign In**. When the connection is complete, the Home page appears.

To log in after the first time with a Symantec VIP Token

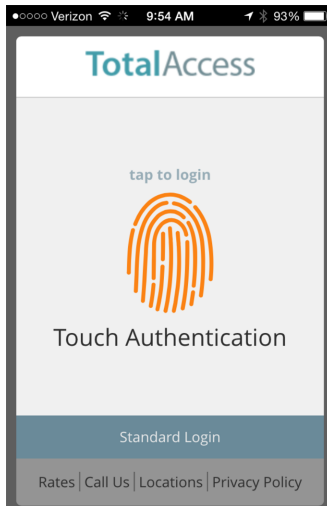
1. On the Login page, do the following:
 - a. Enter your **Login ID**.
 - b. (Optional) Select the **Remember me** check box to save your login ID for the next time that you log in.
 - c. Enter your **Password**.
 - d. Click or tap **Sign In**. The Enter VeriSign Token page appears.
2. Locate the current code on your Symantec VIP Token or the VIP Access mobile app and enter it in the **Enter Symantec VIP Token** field.
3. Click or tap **Submit**. When the connection is complete, the Home page appears.

Logging in with Touch Authentication

If your FI offers Touch Authentication, you can log in using your mobile device's fingerprint sensor rather than a login ID and password.

If your Apple or Android mobile device has a fingerprint sensor and is operating on a supported OS version, you can log in using your fingerprint. Only one fingerprint can be registered to an account. The encrypted fingerprint is stored on the mobile device only and is not available to any other service providers, including the FI.

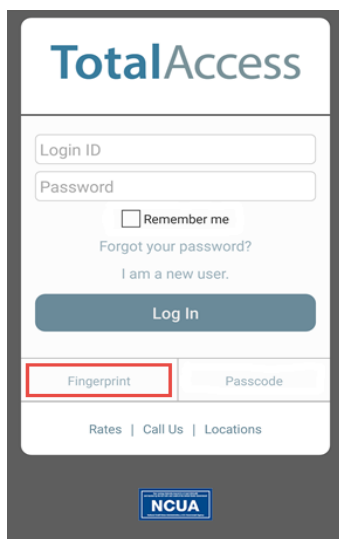
Touch Authentication page



Caution: You must set up fingerprint authentication on your device before logging in. For iOS, refer to <https://support.apple.com> for information on setting up Touch ID on your device and scanning a fingerprint for the first time. For Android, refer to <http://developer.android.com> for information on fingerprint authentication.

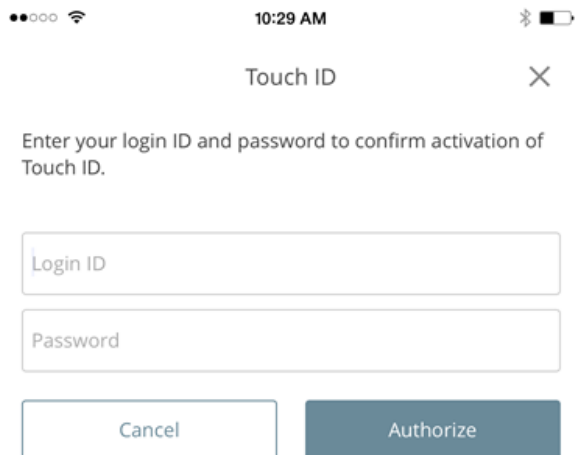
To enable Touch Authentication settings

1. On the Login page, tap **Fingerprint**.

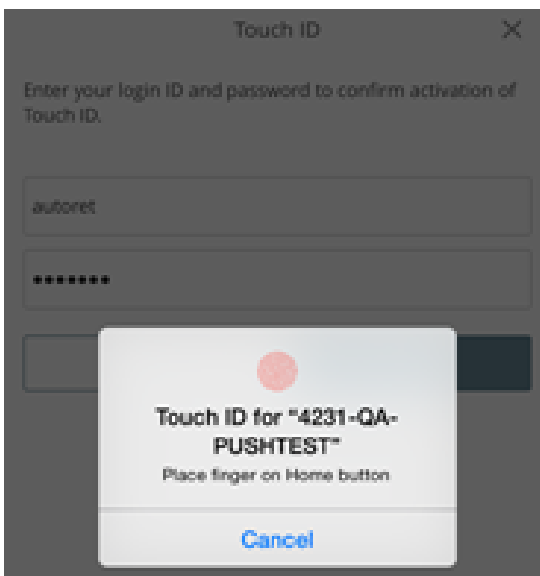


2. On the page explaining the fingerprint authorization feature, tap **Enroll Now**.

2. On the Touch Authentication page, do the following:
 - a. Enter the **Login ID**.
 - b. Enter the **Password**.
 - c. Tap **Authorize** to finalize changes.



4. Place your finger on the Home button to capture your fingerprint.



To log in with Touch Authentication

Note: Touch Authentication is tied to your online banking password. Therefore, if you change your password for online banking, you must disable fingerprint authentication, then enable it again to be able to log into online banking with Touch Authentication.

- On the Login page, do the following:
 - Touch the Home button with your enrolled finger. If fingerprint authentication doesn't recognize your finger, a message will prompt you to touch the button again.
 - (Optional) Select the **Remember me** check box to save your login ID for the next time that you log in. When the connection is complete, the Home page appears.

Note: After five failed attempts, you'll be given the option to enter your account password. You will also have to enter your password after you restart your device, or enroll or delete fingerprints.