



## Digital Banking Enrollment Guide

### First Steps

- ▶ Log on to our website or download our UCB Banks Mobile Banking App using the QR code at right. *(Your cellular provider's data and messaging rates may apply).*
- ▶ Select "Enroll" from the login page
- ▶ Review & accept the terms and conditions



### Information you will need to set up Digital Banking

- |                          |              |
|--------------------------|--------------|
| ▶ Social Security Number | ▶ First Name |
| ▶ Account Number         | ▶ Last Name  |
| ▶ Account Type           | ▶ Birth Date |

### What to expect the first time logging in with Multi-Factor Authentication

- ▶ **Create a User ID and Password:**
  - **User ID** - 6 to 26 characters (letters, numbers, or special characters accepted). If your User ID request is already in use, you will be prompted to try again. Not case sensitive.
  - **Password** - 12 to 17 characters. Must contain at least one of each of the following: lower case letter, upper case letter, number 0-9, and special character. Case sensitive.
- ▶ **Complete Authentication** - Next, you will be asked to verify your identity using a registered phone number or email.
- ▶ **OTP** - You may then select to receive a one-time passcode (OTP) via text message or phone call. You will need to enter this OTP to proceed with your identity verification to unlock access to your digital profile. **(Never share an OTP with anyone!)**
- ▶ **Submit Enrollment** - Once you have completed all fields, review and submit your enrollment.
- ▶ **Terms & Conditions** - On the next screen, you will be asked to review the terms and conditions and have the option to select your bank theme. Upon acceptance, you will be able to access your accounts.

If you are enrolling on a mobile device with biometric capabilities, you will then be prompted to enroll your device to accept biometric authentication (face or fingerprint ID) if you wish to establish these login security measures.

### What is Multi-Factor Authentication and why do we use it?

Multi-Factor Authentication is another added layer of security to protect your financial interests. It lets you know you are on our secure website and prevents others from accessing your accounts or obtaining your login information without your knowledge.

We encourage you NOT to enroll a non-personal, temporary, or public device/computer. If you must log in to your Digital Banking using someone else's device, laptop, tablet, pc, or any public computer, you will be prompted to select a method to receive an OTP (**never share an OTP with anyone!**). In these situations, unless it is new, personal, or other trusted hardware, do not choose to recognize these devices, browsers, etc. to preserve the security of your login information. If you have any questions about logging in or about your Digital Banking services or features, please contact your Banker or our E-Services Team, toll-free, at 877-BANK-104 (877-226-5104).