



First-Time User Document

Internet Banking

Introduction

When you are approved for Internet Banking, you will receive a letter from the bank providing the secure address for the Internet Banking site (<https://www.enonlinebanking.com/internet>) and your Login ID.



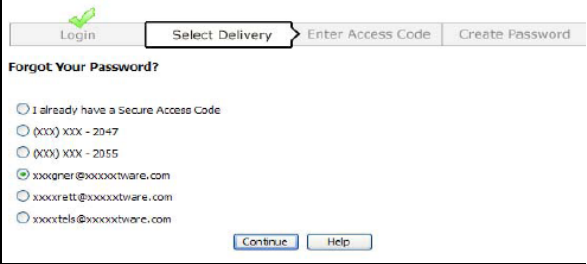
The following are required steps that you must take to use Internet Banking. These are required by law to maintain the security of your financial information and transactions online.

Step	Action	When It Occurs
1	Establish your password	During your first login to Internet Banking.
2	Complete multi-factor authentication	During your second login to Internet Banking AND any time you are on an unrecognized computer.

The following are optional steps that you can take to add additional personal services to Internet Banking:

Step	Action	When It Occurs
1	Set up Bill Pay	During your first login to Internet Banking OR during any Internet Banking session
2	Set up eStatements	During your first login to Internet Banking OR during any Internet Banking session
3	Set up Mobile Banking	During your first login to Internet Banking OR during any Internet Banking session

Establishing Your Password

Step	Action
1	Enter the Login ID that you received in your Welcome Letter in the <i>Login ID</i> box. 
2	DO NOT enter a password.
3	Click on the box next to " <i>I am a First Time User</i> ". 
4	Click LOGIN or press the Enter key on your keyboard.
5	Read and Accept the Online Banking acceptance.
6	Select the delivery channel for your temporary access code (Secure Access Code) and click CONTINUE . NOTE: Delivery channels are based on the contact information that ENB has on file for you. 

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Establishing Your Password (continued)

Step	Action
7	After selecting a Secure Access Code deliver channel, DO NOT CLOSE THE ONLINE BANKING BROWSER.
8	<p>Open your email program or wait for a phone call (depending on the delivery method selected).</p> <p>NOTE:</p> <ol style="list-style-type: none"> 1) For security purposes, the Secure Access Code will not be left on voicemail if you select phone delivery. 2) If you choose email delivery, the email will come from Notifications@EphrataNationalBank.com. 3) If you choose phone delivery, the code will be referred to as a "Temporary Access Code" in the message. 4) The access code expires 20 minutes after delivery. 5) Once the access code is used, it expires and cannot be reused. 6) You need a separate access code for each login that you wish to register.
9	Copy and paste or manually type your secure code into the <i>Secure Access Code</i> box on the internet banking site and select CONTINUE.
10	<p>Change your password based on the password policy rules listed in blue.</p> <div data-bbox="911 905 1502 1192" style="border: 1px solid black; padding: 5px;"> <p>Step Three: Change Your Password For your protection, you are required to change your password at this time.</p> <p>Change Password</p> <p>Old Password * <input type="password"/></p> <p>New Password * <input type="password"/></p> <p>Confirm Password * <input type="password"/></p> <p><input type="button" value="Submit Password Change"/> <input type="button" value="Help"/></p> <p><small>NOTE: Fields marked with an asterisk are required.</small></p> <p>Password Requirements Your password must meet these requirements</p> <ul style="list-style-type: none"> • Must be at least 5 characters • Cannot be more than 15 characters • Must contain at least one number • Cannot be the same as the last 10 passwords </div>
11	Select SUBMIT PASSWORD CHANGE.
12	<p>Update your online profile, if necessary and click CREATE PROFILE.</p> <div data-bbox="911 1224 1502 1514" style="border: 1px solid black; padding: 5px;"> <p>Step Two: Create Your Online Profile</p> <p>Profile Browser Preferences</p> <p>Online Profile</p> <p>Title <input type="text"/></p> <p>First Name * <input type="text" value="JQTest"/></p> <p>Middle Name <input type="text" value="Do Not Delete"/></p> <p>Last Name * <input type="text" value="User"/></p> <p>Suffix <input type="text"/></p> <p>E-Mail * <input type="text" value="brdgnr@q2software.com"/></p> <p>Online Profile Address & Phone Numbers</p> <p>Street 1 * <input type="text" value="123 main"/></p> <p>Street 2 <input type="text"/></p> <p>City * <input type="text" value="Austin"/></p> <p>State * <input type="text" value="Texas"/></p> <p>Postal Code * <input type="text" value="12345-6789"/></p> <p>Home Phone * <input type="text" value="(512) 695-0072 Ext."/></p> <p>Work Phone <input type="text"/></p> <p><input type="button" value="Create Profile"/> <input type="button" value="Help"/></p> <p><small>Note: Fields marked with an asterisk are required fields that must be provided.</small></p> </div>
13	You'll then be taken to the Account Overview screen of Internet Banking.
14	<p>To change your Login ID, select <i>Security</i> under the <i>Preferences</i> menu (lower left). You may change your ID to any available ID.</p> <div data-bbox="1036 1545 1323 1745" style="border: 1px solid black; padding: 5px;"> <p>Preferences</p> <p>Account</p> <p>Alerts</p> <p>Security</p> </div>

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Completing Multi-Factor Authentication

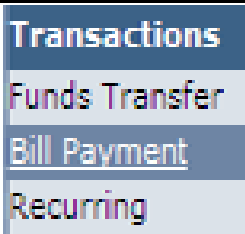
Step	Description
1	<p>On the Internet Banking secure home page, enter your login ID and password at the top of the page and click LOGIN.</p> <div data-bbox="992 342 1373 590" style="border: 1px solid black; padding: 5px;"> <p>Login Id: <input type="text" value="jsmith"/></p> <p>Password: <input type="password" value="••••••••"/></p> <p><input type="button" value="Login"/></p> <p><input type="checkbox"/> Forgot Password?</p> <p><input type="checkbox"/> First Time User?</p> </div>
2	<p>Toward the middle of the page, select a Secure Access Code Delivery Preference. The delivery channels (email address and phone number) are pre-determined based on the contact information listed for you in Internet Banking.</p> <div data-bbox="911 590 1471 852" style="border: 1px solid black; padding: 5px;"> <p>Select Your Secure Access Code Delivery Preference</p> <p>To securely verify your online identity, we are required to send a one-time code to your contacts below. We will send the Secure Access Code to your selected contacts within 5 minutes. This code is required to proceed. Please select your contact preference.</p> <p><input type="radio"/> I already have a Secure Access Code</p> <p><input type="radio"/> jsmith@xxxxxx.com (masked e-mail address)</p> <p><input checked="" type="radio"/> (555) XXX - 2222 (masked phone number)</p> <p><input type="button" value="Continue"/> <input type="button" value="Help"/></p> </div> <p>NOTE:</p> <ol style="list-style-type: none"> 1) For security purposes, the Secure Access Code will not be left on voicemail if you select phone delivery. 2) If you choose email delivery, the email will come from Notifications@EphrataNationalBank.com. 3) The access code expires 20 minutes after delivery. 4) Once the access code is used, it expires and cannot be reused. 5) You need a separate access code for each computer and each login that you wish to register.
3	Click CONTINUE .
4	<p>For Email Delivery: Open a new browser window and check your email for a Secure Access Code.</p> <p>For Phone Delivery: Wait a few minutes for a call providing a “Temporary Access Code”. This will not be left on voicemail.</p>
5	<p>Enter the Secure Access Code you received by phone/email and click CONTINUE.</p> <div data-bbox="911 1339 1471 1541" style="border: 1px solid black; padding: 5px;"> <p>Enter Delivered Secure Access Code</p> <p>Once you receive your Secure Access Code, enter it below.</p> <p>Secure Access Code * <input type="text" value="543889"/></p> <p><input type="button" value="Continue"/> <input type="button" value="Help"/></p> </div>
6	<p>Choose whether or not to “activate your browser”.</p> <p>NOTE: Activation registers your computer with a secure token (cookie), which replaces the Secure Code as your MFA.</p> <div data-bbox="911 1541 1471 1787" style="border: 1px solid black; padding: 5px;"> <p>Activate Browser</p> <p>Are you at a private computer that you will use regularly to access or your browser for future access. If you are at a public computer, selection of this computer will not be activated.</p> <p><input checked="" type="radio"/> Activate this computer for later use</p> <p><input type="radio"/> Give me one-time access only (do not activate this computer)</p> <p><input type="button" value="Continue"/> <input type="button" value="Help"/></p> </div> <p>For information on how to configure your internet browser for cookies, see our web page http://www.epnb.com/mfahelp.asp</p>
7	Click CONTINUE to enter the Internet Banking home page.




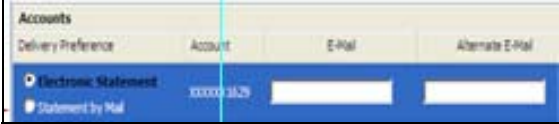
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Setting up Bill Pay

Step	Action
1	To set up Bill Pay, you must first log in to your Internet Banking account.
2	In Internet Banking, under the <i>Transactions</i> menu, select BILL PAYMENT . 
3	This link will take you to the Bill Payment site.
4	Accept the terms and conditions on the Bill Payment site to sign up for Bill Pay.
5	Follow the instructions on the site to set up your account for bill payment.
6	You can begin using Bill Pay immediately after you sign up.

Setting up eStatements

Step	Action
1	To set up eStatements, you must first log in to your Internet Banking account.
2	In Internet Banking, under the <i>Transactions</i> menu, select BILL PAYMENT . 
3	In the Delivery options, select ELECTRONIC STATEMENT . 
4	Type the email address where you would like to be notified when your statement is available.
5	Repeat Steps 3 and 4 for each account that you would like to add to eStatements. NOTE: If you elect eStatements for an account, you will receive eStatements for all accounts that appear on the statement with that account, whether or not you elect eStatements for those accounts.
6	Read and agree to the eStatements terms.
7	Click SUBMIT to finish.
8	eStatements will begin within 1 – 2 statement cycles.

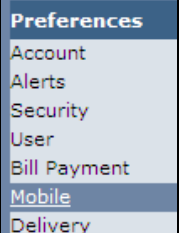
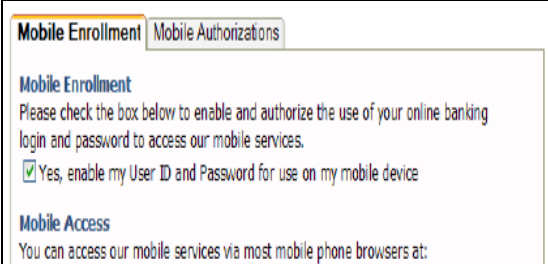
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Internet Banking, Continued

Setting up Mobile Banking

Step	Action
1	To set up Mobile Banking, you must first log in to your Internet Banking account.
2	In Internet Banking, under the <i>Preferences</i> menu, select MOBILE . 
3	On the Mobile options screen, enroll yourself in Mobile Banking. 
4	Agree to the Terms and Conditions of the service.
5	For your convenience, you can type in your email address on the Mobile page and have an email sent to you with the mobile banking secure site email address so you can easily access it from your mobile device.