



# New Online Banking Platform Initial Login Steps

1. From the Two Rivers Bank & Trust website, click the blue login button.

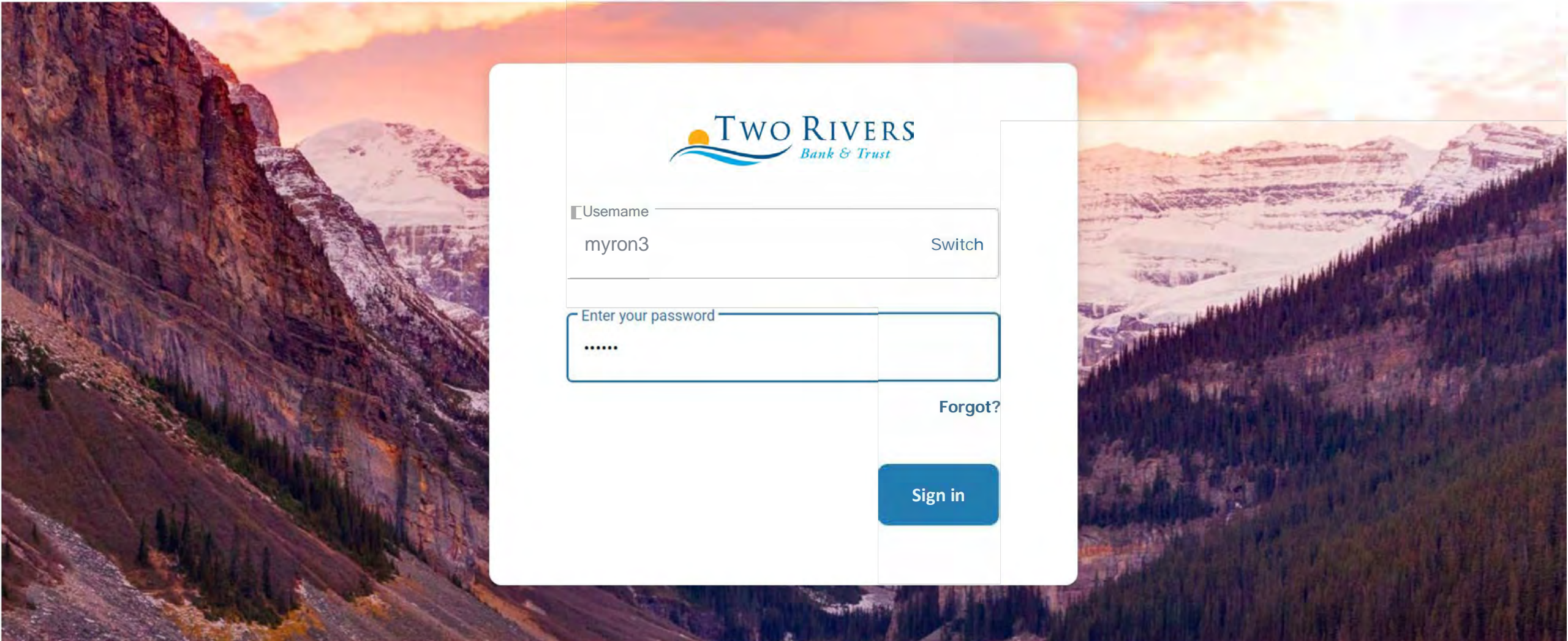
The screenshot shows the Two Rivers Bank & Trust website. At the top, there is a yellow banner with a warning icon and the text: "Update Due to our scheduled enhancements, we will have limited processing abilities on June 16th, so it will be considered a non-business day. READ MORE". Below the banner is the Two Rivers Bank & Trust logo and a navigation menu with links for "Investor Relations", "Find Us", "Search", and "Log In". The main navigation menu includes "Personal", "Business", "Mortgages & Loans", "Wealth Management", "Services & Tools", and "About Us". The main content area features a large banner with the text "Skip the Line. Try using one of our ITMs today!" and a "Learn More" button. Below the banner is a white bar with three buttons: "Open an Account", "Start a Mortgage", and "Make an Appointment". At the bottom right, there is a "Connect with us" button.

**2. Enter your current username and click login. Do not click the enroll now button.**



The image shows a login form for 'Online Banking'. At the top is the logo with a sun icon and the text 'Online Banking'. Below the logo is a text input field labeled 'Username'. Underneath the input field is a dark blue button with the text 'Login' in white. Below the button are two links: 'Forgot Username' and 'Forgot Password'. Below these links are two more links: 'Demo' and 'Enroll Now'. At the bottom of the form is a dropdown menu labeled 'Additional Logins' with a small blue arrow icon on the right side.

3. Enter the last four digits of your social security number as your temporary password. If you are logging on to a business account, you must use the last four digits of the business EIN number as your temporary password.



#### 4. Enter a new password.



Please update your password.

New password

Confirm new password

[Show rules](#)





## Confirm email

We sent an email with a verification code to k\*\*\*\*\*e@jackhenry.com. This code will expire after 5 minutes.

Don't ask for codes again while using this browser

Verify

[Resend Code](#)

**5. Once you have selected a new password, you will be asked to enter the verification code you received in your email.**


**Your email will be the one you used to sign up for Online Banking. The first and last letter of your email will be displayed on the screen like this example.**

OTP verification code



Wed 5/31/2023 11:29 AM



 If there are problems with how this message is displayed, click here to view it in a web browser.

**6. This is an example of the email you will receive with the verification code. Next, enter the code into the verification code box as shown in the example on the previous page.**



Your one time passcode is  
**500403**



If you did not request a one time passcode, please call  
(123) 123-1234 immediately.

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Garden

[BannoMobileImplementation@jackhenry.com](mailto:BannoMobileImplementation@jackhenry.com) | [Privacy Policy](#)

(123) 123-1234

123 4th Street, IDontExist, IA

Member FDIC

## 7. Click get started to set-up Out-of-Band-Authentication (OOBA).



### Protect your account with 2-step verification

Each time you sign into your account on an unrecognized device, we require your password and a verification code. Never share your code with anyone.



Add an extra layer of security

Enter your password and a unique verification code.



Keep the bad people out

Even if someone else gets your password, it won't be enough to sign into your account.

[Get started](#)



## 8. Next, choose the method you would like to use for verification.



### Choose your verification method



Voice or text message

Verification codes are sent to your phone.  
Message and data rates may apply.




Authy

Verification codes are sent to your phone or  
the Authy app.



Authenticator app

Using a different authenticator app? We  
support using any authenticator app using  
either a QR code scan or manual code entry.

 Voice or text message  
Verification codes are sent to your phone.

**This is an example of the phone voice or text verification option.**



## Let's set up your phone

Provide a phone number that we have on file. On sign in, this number will be used to contact you with a unique verification code to confirm it's you. Message and data rates may apply.

Country	Phone
+1	
US/Canada	

Next

Need help?




## How do you want to get codes?

We will send a one-time code to the phone number you provided.  
It will be valid for 5 minutes.

- Text message/SMS (2FA program)  
Message and data rates may apply.  
Reply HELP for help and STOP to opt out.  
[SMS terms](#) [Privacy policy](#)
- Phone call  
[redacted]-6075

Send code

Need help?

 Voice or text message  
Verification codes are sent to your phone.

**9. Next, enter the code. If you would like to stop authentication on the device you are using, click the don't ask me again box.**



## Confirm phone number

We will be sending you a text message shortly at (\*\*\*) \*\*\*-6075 with your verification code. This code will expire after 5 minutes.

Don't ask for codes again while using this browser

Verify

[Resend code](#)



You're all set!

From now on, when prompted for a verification code upon sign in you can receive that code from a text message to this phone number.

Done

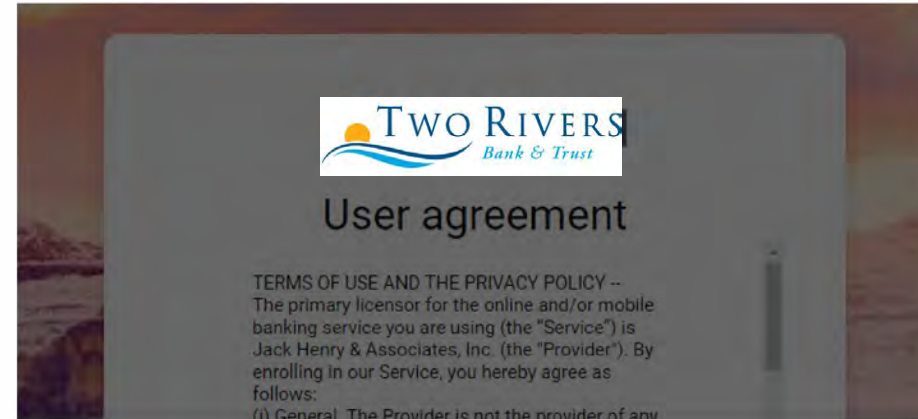


## User agreement

### TERMS OF USE AND THE PRIVACY POLICY -

The primary licensor for the online and/or mobile banking service you are using (the "Service") is Jack Henry & Associates, Inc. (the "Provider"). By enrolling in our Service, you hereby agree as follows:

- (i) General. The Provider is not the provider of any of the financial services available to you through the Service, and the Provider is not responsible for any of the materials, information, products or services made available to you through the Service.
- (ii) Provider Privacy Policy. Provider may access personal information while you use the Service. Provider may access records held by your financial institution for such information as your phone number, home address or email address. Provider will use this contact information to alert you about Service-related events or actions that require your attention. If you grant permission to use phone information, Provider will use the phone number to pre-populate forms that expect a personal phone number for contacting. If you grant permission to use your device's location, Provider will use the data when checking for nearby branch and ATM locations. If you grant permission to use access photos, media or other files stored on your device, Provider will use that information to add an image to a transaction and add a photo to your profile. If you grant permission to use a camera, Provider will use it when taking a picture to add an image to a transaction, or to capture images of a check that is being deposited or to add a photo to your profile. In addition to this Provider Privacy Policy, your financial institution maintains a privacy policy covering the personal and financial information related to your use of the financial institution's services and products, including such information that may be shared with

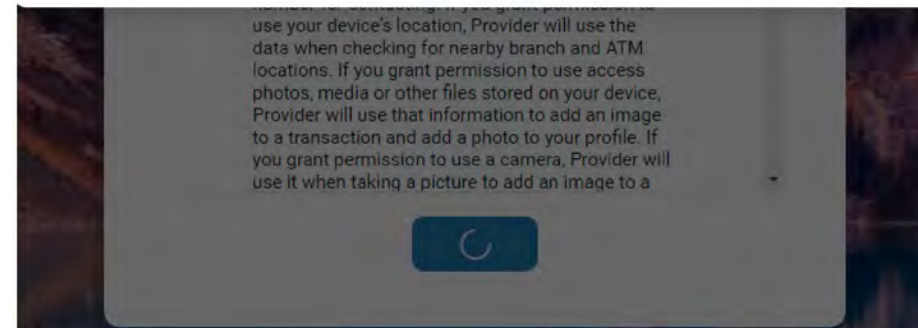


Terms of service

X

I have read and agree to the terms of service.

Accept



10. Finally, review and accept the user agreement for online banking.

**Success!**  
The home screen will appear when you have successfully  
logged on to Two Rivers' Online Banking.



- Dashboard
- Messages 7
- Accounts
- Transfers
- Payments
- Remote deposits
- Autobooks
- Charitable giving
- Support
- Switch back to old version

# Hi, Myron

**Accounts**

<b>Myron Personal</b> x2475	<b>\$29.45</b> Available	<b>Pizza Food Truck</b> x5140	<b>\$16,956.38</b> Available
<b>Wealth 0009</b> x7219	<b>\$56,780.95</b> Balance	<b>Pumpkins</b> x3838	<b>\$5,295.10</b> Available

[View all](#)

**Transfer**   **Pay a bill**   **Pay a person**   **Message**

### Transactions

TRANSFER FROM DDA ACCT NO. XXXX4001 Apr 7, Pumpkins	<b>+\$150.00</b> \$5,295.10
TRANSFER TO DDA ACCT NO. XXXX3838 Apr 7, Vacation Acct	<b>\$150.00</b> \$9,142.54

### Messages

- Felicia** Apr 6  
We appreciate the opportunity, and thank you for your business 11
- Skylar** Apr 2  
Hello! We have currently updated our staffing policy to protect you an...