

OOBA- Out of Band Authentication and DUO MOBILE

1. You will begin with a *Get Started page*. This will pop up the first time you sign onto the App after your Bank has implemented this additional safety measure.





2. You will enter your 10-digit phone number, and a nickname for your device. You will see a line to choose what type of device (Apple/Android/Windows or Blackberry). Select the correct one, then click TEXT ME (this is the most common choice) You may be on a device that is not able to receive a Text- and would choose CALL ME

	3:20		
	AUTHENTICATION SETUP		
	COUNTRY United States	>	
	PHONE NUMBER	required	
	NICKNAME	required	
	Your device's nickname is how it will be referenced signing in later or editing device settings.	when	
(Left to Right) Android Apple Windows Blackberry	Can your device receive a text message?	•	(Jun)

Use other mobile device or landline

3. You will receive a text or call with a verification code. You will see a box to enter the VERIFICATION CODE received by a notification on your device. After putting in the 6 digit code, you will click on the green band at the bottom of the screen: **VERIFY DEVICE**.



Enter the verification code that you received below:

required VERIFICATION CODE



Didn't get a message? Resend Verification Code Enter the wrong phone number? Start the process over



4. If you are using a smartphone- you will be given the opportunity to download DUO MOBILE
Using DUO is not required, you may skip this step and use SMS Text, phone call or Email.
Note: If you are outside the USA, DUO will work when SMS text is not available.



Duo Mobile is an application that runs on your phone and helps you authenticate. Without it you'll still be able to log in using a phone call or text message, but we strongly recommend that you use Duo Mobile to authenticate quickly and easily.

WHY USE DUO MOBILE?

- · It's fast & easy one click Approval/Denial
- · Works in any country
- · Doesn't require cell service

INSTALL THE APP

Select "User Duo Mobile" and receive two text messages:

 THE FIRST MESSAGE WILL CONTAIN A LINK TO INSTALL THE DUO MOBILE APP. PLEASE CLICK THE LINK TO INSTALL THE APP.
THE SECOND MESSAGE WILL CONTAIN A LINK TO ACTIVATE YOUR ACCOUNT. PLEASE CLICK THE LINK TO ACTIVATE YOUR ACCOUNT IN THE DUO MOBILE APP.

USE DUO MOBILE

SKIP THIS STEP →

5. If you choose to download the app, you will receive 2 links via text to download and verify the app. By downloading the DUO Mobile App- your OOBA verification/Approval will be one click. (no code, text, etc.) It will be quick and easy.



After the the DUO Mobile app is downloaded and installed, return to the text and click on this link.

This will install your security certificate.

Continued on next page

6. Once it is verified you will get a DUO MOBILE SCREEN.

This Screen allows you to choose MOBILE APP PUSH

	11:49	
	AUTHENTICATE	
	(?)	
	For added security we have enal Authentication (MFA) for	oled Multi-Factor our users.
	SELECT A DEVICE	
	DEVICE	
	Sally's Mobile	
	CONFIRM VIA	/
	We need to confirm that you have access device by sending a passcode via a third- via text message, or we can call the device	to the selected party application or ce.
	Mobile App Push Push	Phone Call
	ENTER PASSCODE	
DUO MOBILE	Enter the passcode from the Duo mot Choose to receive a one-time passcoo	ile app le via text
Login request: 1836 Auth API		
For added security we have enabled Multi-Factor Authentication (MFA) for our users.		
SELECT A DEVICE		
DEVICE		
Sally's Mobile		

CONFIRM VIA 7.

Once you click on the Mobile App Push- you

will receive a Login Request from Duo Mobile- and will be able to click it. If you miss it- go to your notices- and click on the Login Request from Duo Mobile

Continued...

8. The Login Request Screen will appear- Press Approve and you will-be logged in!



SEE NEXT PAGE FOR INSTRUCTIONS ON HOW TO ADD ANOTHER DEVICE

ADD OTHER DEVICES (this may be done on the INITIAL set up) If you would like to add another device later- Please contact the Bank and they can CLEAR and RESET your OOBA, and you can start over again. (just takes a few seconds!)

1. To add other devices you will click **ADD ANOTHER DEVICE**. This is the screen that pops up at the end of the initial OOBA set up.

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<	AUTHENTICATION SE	TUP	×	
	- 			
Congrati process. keep you You can	ulations! You have finished th Now let's set up some notifi up on top of your accounts also add another device at t	ne enrollment ications to help and money. his time.		
	ADD ANOTHER DEV	ICE		(Land Carlor)
				Q
	COMPLETE SETU	P		

 You MUST make sure the other or new device you want to add- is present. Add the new device phone number and you can nickname it. (Nicknames are important- if you have more than one device) In addition you will choose what type of device and press TEXT ME.

3:19	ull ኛ 🕞	
AUTHENTICATION SETUP		
COUNTRY United States →		
PHONE NUMBER (123) 556-7890		
NICKNAME Sam's Phone		
Your device's nickname is how it will be referenced when signing in later or editing device settings.		
Can your device receive a text message?		Catho
VERIFY DEVICE		
We need to verify the setup of your device. We can call or text a verification code to use on the next step		
TEXT ME		
CALL ME		
Use other mobile device or landline		

3. OOBA- will send a verification CODE to the device you are adding- and you will need to place the code in the box on your current device to verify it is ok to add the new one. Once accepted- you may choose DUO MOBILE for the new device and follow the steps above. (#4 through #9). The 2 texts to add the DUO MOBILE will appear on the new device. (You can add the APP to the new device and activate it.) Now you have both devices set up with OOBA and may choose which device you want the Verification Code sent to when you are in your Mobile App and OOBA Authorization is required.

4. The next time you are asked to use OOBA/ Authenticate – you will be given a choice to SELECT A DEVICE with a dropdown Box Click on the down arrow to open and you will have all your devices listed.

3:19	ull 🗟 🗖		
AUTHENTICA	ATION		
(?)			
For added security we have Authentication (MFA)	enabled Multi-Factor for our users.		
SELECT A DEVICE			
DEVICE	÷	- Bar	
		•	
		3:19	• III 🗢 🕞
		PHONE N	IUMBERS
		Sally's Phone XXX-XXX-2655	>
		Sally's Phone XXX-XXX-2655 Sam's Phone XXX-XXX-2485	>

The device you choose will receive the Authentication/Verification Code or the DUO MOBILE PUSH Screen to send a MOBILE PUSH for OOBA authorization.

Problems or Questions? Please Call:

806-659-5544 Spearman