



## Online Banking & Mobile App Auto Enrollment Instructions

### **Important Note:**

*In order for customers to enroll in eStatements, the first 3 Names on the Account MUST establish an Online Banking Access ID & Password. It is recommended for Joint Accounts, each account owner establish a personal Access ID & Password. This will reduce the risk of “locking” yourself out of the account due to entering incorrect passwords. In addition, any owner of the account may establish an Online Banking Access ID and will be able to view all information related to the account. However, only the first 3 Names on the Account are authorized to make changes online.*

### **PLEASE WAIT 24 HOURS BEFORE ATTEMPTING TO AUTO ENROLL**

1. Establish an Internet connection and go to [www.focusbank.com](http://www.focusbank.com)
2. Locate the Online Banking log-in section on the left hand side of the home page.
3. Inside the Online Banking log-in section, locate the link “Enroll”.
4. Click on the “Enroll” link.
5. Enter the Date of Birth for the person enrolling.
6. Enter the Account Number you would like to view online
7. Select the Account Type: Checking, Savings, Certificate or Loan
8. Enter your 4 digit password – *The password is the last 4 digits of your SSN – Social Security Number.*
9. Click “Agree” or “Disagree” to the terms for the FOCUS Bank Online Agreement.
10. You will then be prompted to create a New Access ID and Password. Your new password must be a minimum of 8 random characters containing at least 1 number, 1 uppercase and 1 lowercase letter, and 1 special character -!@#\$\$%^&\*(). **NOTE \* The Password cannot contain any part of the Access ID, the word “Password” or the word “Fiserv”.**
11. Enter and confirm a valid email address. This address may be changed at any time by selecting the “Options” tab within online banking.
12. The system will then generate an Image which will be displayed each time you log into online banking. This security process is called MFA – Multifactor Authentication. Multifactor Authentication (MFA) is a procedural safeguard that creates an online identity for you through a series of questions, display images and phrases, and technology that is able to identify you by the computer(s) that you use. The Federal Financial Institutions Examination Council (FFIEC) establishes guidelines that all banks must follow. Among these guidelines are the additional security features that have been implemented here. To better help you understand Multifactor Authentication and how to set-up these additional security features, we have prepared training videos as well as step-by-step procedures to assist you in the set-up process. To view this information, please visit the following link:  
<http://onlinebanktours.com/FocusBank>.
13. Select the Challenge Questions and Answers from the drop-down menu and check the appropriate box to indicate if the computer you are using is a personal computer or a public computer.
14. If you are one of the first 3 Names on the Account, you will then be prompted to sign-up for eStatements. You may select all the accounts displayed or select an individual account. Please check the box agreeing to receive the statement(s) selected via online banking. You may also select “Decline” or “Ask Me Later”. The system will generate another eStatement prompt in 30 days.
15. Upon completion of the eStatement enrollment option, the account data for the selected accounts will appear signaling the enrollment process has successfully been completed.

*For Frequently Asked Questions or Troubleshooting Tips, please visit our website and click the following links:*

<https://www.focusbank.com/troubleshooting-tips.html>

<https://www.focusbank.com/frequently-asked-questions.html>

## **Enrolling for Mobile Banking & Mobile App**

1. Log into your online banking and proceed to the options tab.
2. Select Mobile Banking Profile – Manage Devices. Here you will set-up your phone/tablet for all 3 services (text banking, mobile browser banking, mobile application banking).
3. Receive a link on your phone to install the app. Follow the prompts to complete the install.

### **How do I download Mobile Banking to my iPhone?**

During enrollment, you are sent a unique link to the App Store where you can download "Touch Banking/FOCUS Bank". If you download "Touch Banking/FOCUS Bank" in the App Store without enrolling first, the download will not work. Download "Touch Banking/FOCUS Bank" as you would any other application from the App Store. After you download and install the application, you will receive a text message with an activation link. Click the link to launch the application and go to the Mobile Banking login page.

### **When I click the link to download Mobile Banking nothing happens, what should I do?**

Every mobile device and mobile network is different, so you may not be able to download Mobile Banking to your mobile device. If you are having trouble, contact your mobile service carrier to make sure your mobile device supports application downloads.

### **What is Activation?**

Activation is a one-time process that helps ensure your security. An activation code is issued to you on the online enrollment site. You will need to enter this code on your device to begin text banking. We recommend you print your activation code and installation instructions for easy reference during installation.

### **Who can I contact if I have questions?**

If you need help setting up your Mobile Banking or have questions about how to use it, please call us toll-free at 800-464-3150. Our customer service representatives are available Monday-Friday 8:00am to 5:00pm CST.