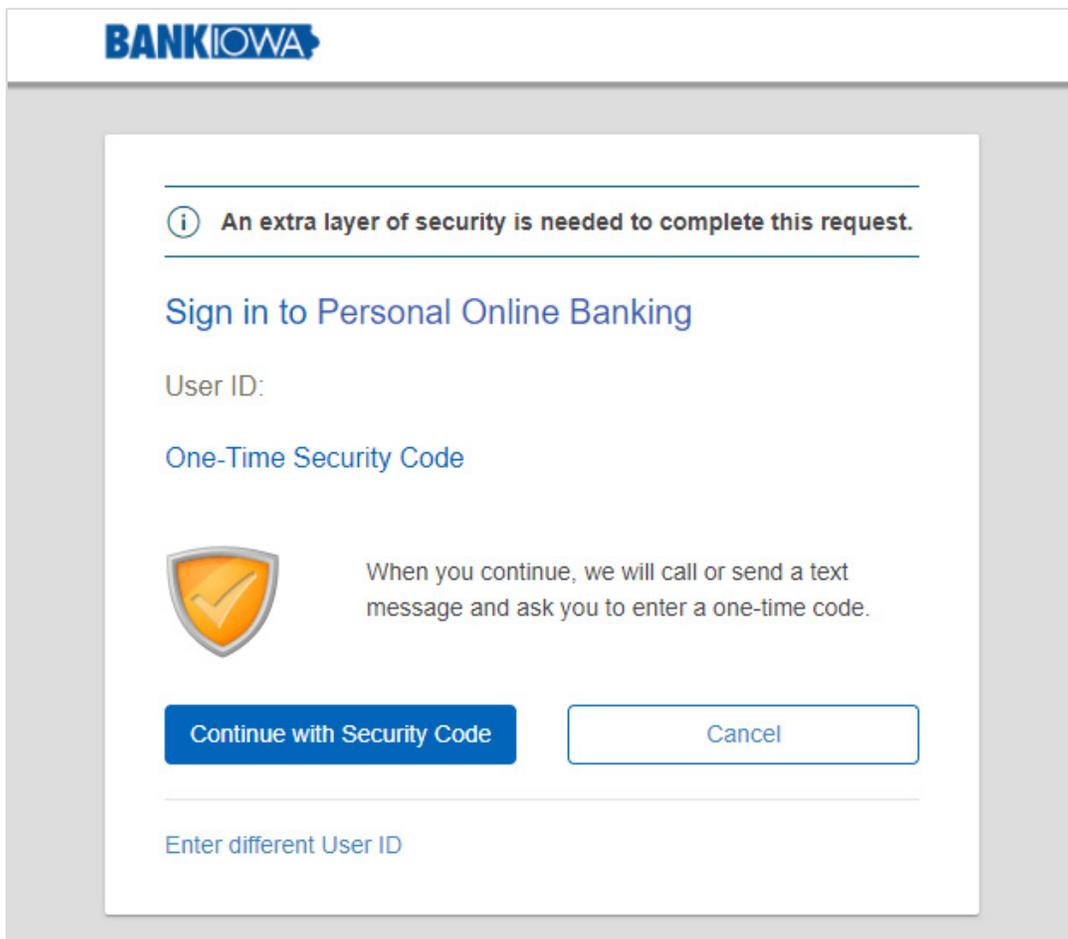


What You Need To Know About Out-of-Band Authentication

BankIowa provides an Out-of-Band Authentication solution that uses a phone call or text message to confirm customer identity. This type of sophisticated authentication can help prevent the most common kinds of fraud and identity theft.

To begin authentication using Out-of-Band Authentication, click on **Continue with Security Code** on the Step-Up Authentication page.



The screenshot shows the BankIowa Step-Up Authentication page. At the top left is the BankIowa logo. Below it is a message: "An extra layer of security is needed to complete this request." followed by the heading "Sign in to Personal Online Banking". There are two input fields: "User ID:" and "One-Time Security Code". Below these is a shield icon with a checkmark and the text: "When you continue, we will call or send a text message and ask you to enter a one-time code." At the bottom, there are two buttons: "Continue with Security Code" (a solid blue button) and "Cancel" (a white button with a blue border). Below the buttons is a link: "Enter different User ID".

The **Tell Us Where to Reach You** dialog prompts you to select a phone number then choose whether to receive a call or a text message. Standard text message rates apply. Please contact your wireless carrier for details. For security reasons, all but the last four digits of the phone numbers are masked.

One-Time Security Code ✕

Tell us where to reach you

Don't recognize these phone numbers?

You might have entered an incorrect user ID. Return to the sign-in page and re-enter your user ID. If you recognize the phone numbers, but they are no longer accurate, contact us at 1-800-433-0285.

Select phone number:

- (XXX) XXX-3361
- (XXX) XXX-9050

Select option:

- Call the selected number.
- Text the selected number.

Important Note: By Clicking Send Text Message, you agree to the [Terms of Use](#). Standard text message rates apply. Please contact your wireless carrier for details.

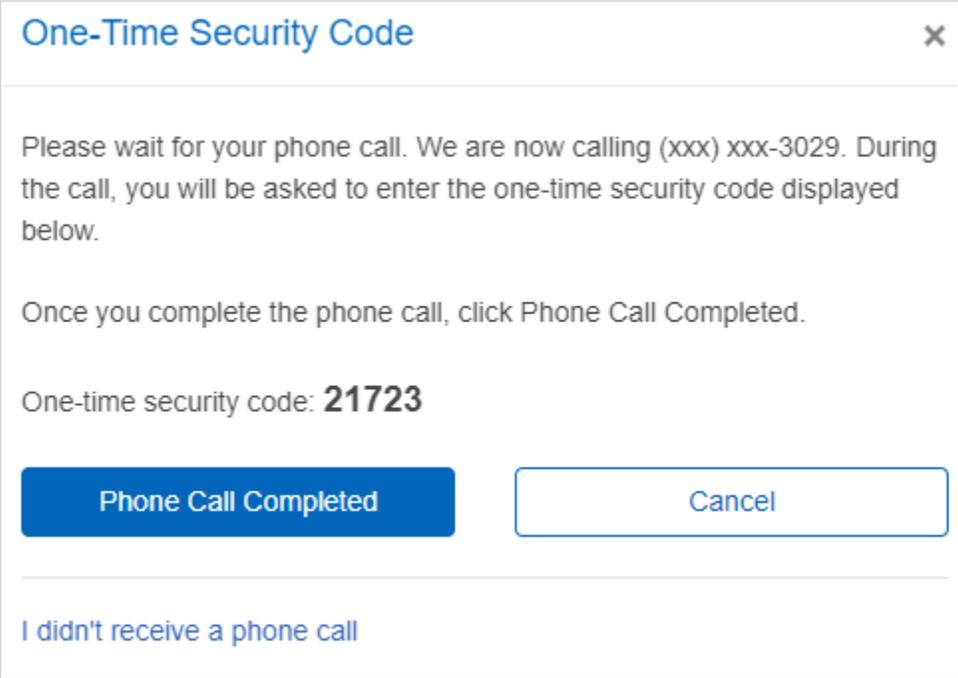
[Continue](#) [Cancel](#)

[My phone number is not listed](#)

The Out-of-Band Authentication process cannot be successfully completed without at least one valid phone number in Banklowa's records. The '**My phone number is not listed**' link displays instructions about updating phone numbers.

Phone Call Authentication

If you have chosen to call the selected phone number on the Tell Us Where to Reach You dialog, the **One-Time Security Code** dialog is displayed. You will receive a phone call at the selected phone number.



The image shows a dialog box titled "One-Time Security Code" with a close button (X) in the top right corner. The main text reads: "Please wait for your phone call. We are now calling (xxx) xxx-3029. During the call, you will be asked to enter the one-time security code displayed below." Below this, it says: "Once you complete the phone call, click Phone Call Completed." The one-time security code is displayed as "21723". At the bottom, there are two buttons: "Phone Call Completed" (a solid blue button) and "Cancel" (a white button with a blue border). At the very bottom, there is a link that says "I didn't receive a phone call".

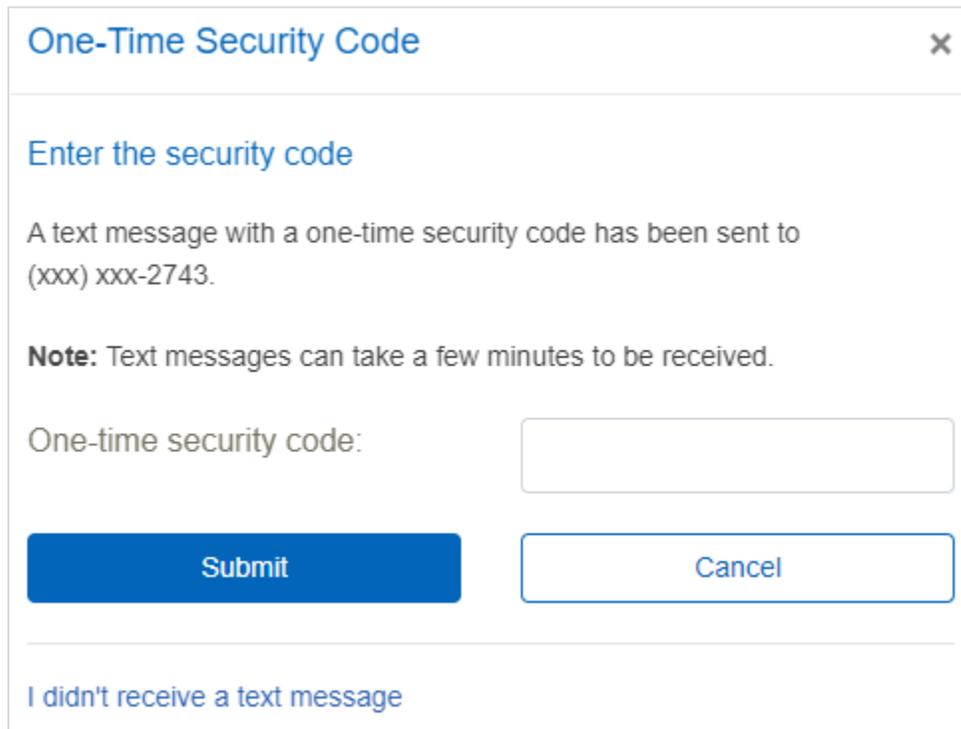
When the phone call is received, you will be asked to speak or enter the displayed one-time security code. You will have three attempts to correctly enter or speak the security code. After completing the phone call, click **Phone Call Completed**.

If the correct security code was entered, Out-of-Band Authentication is successful and you will proceed to the Password page (or the Password Reset page if you are updating your password).

If you click the '**I didn't receive a phone call**' link, further instructions will be displayed on the Phone Call Not Received dialog.

Text Message Authentication

If you have chosen to text the selected phone number on the Tell Us Where to Reach You dialog, the **Enter the Security Code** dialog is displayed.



The screenshot shows a dialog box titled "One-Time Security Code" with a close button (X) in the top right corner. The main heading is "Enter the security code". Below this, a message states: "A text message with a one-time security code has been sent to (xxx) xxx-2743." A note follows: "Note: Text messages can take a few minutes to be received." There is a label "One-time security code:" followed by an empty text input field. Below the input field are two buttons: a blue "Submit" button and a white "Cancel" button with a blue border. At the bottom left, there is a link that says "I didn't receive a text message".

Enter the one-time security code that was sent in the text message and click **Submit**. Online Banking verifies that the entered security code matches the security code sent by text message. You will have three attempts to enter the security code correctly.

Note: If the mobile number selected does not match the mobile number on record at Banklowa, a text message will not be sent. If this method fails, please use Phone Call Authentication.

After the correct security code is successfully entered, Out-of-Band Authentication is successful and you will proceed to the Password page (or the Password Reset page if you are updating your password).

If you click the '**I didn't receive a text message**' link, further instructions will be displayed on the Text Message Not Received dialog.