



DIGITAL BANKING USER GUIDE

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Welcome to Horizon's Digital Banking! Whether you're using a mobile phone, tablet or laptop, we strive to make your online banking experience easy and convenient.

Getting started

Digital Banking system requirements

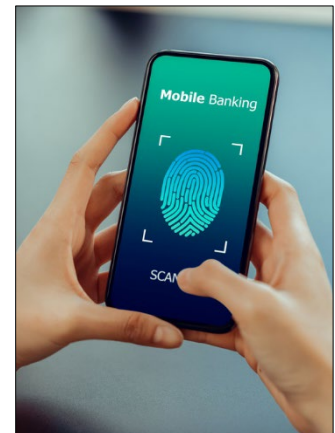
Digital Banking supports Microsoft Edge, Google Chrome, Mozilla Firefox and Safari. Our recommendation is that borrowers maintain the latest version of their preferred browser to ensure that the latest security patches are in place.

If you don't see the loans you're looking for after registering, please use the feature at the bottom of the Account Summary page: **"Don't see your loan? Click here to add it."** Follow the prompts on the screen to add your additional loans.

We now offer biometric authentication!

Biometric authentication is fast becoming an essential component of banking because of its ability to offer unrivaled and highly secure borrower identification processes. That's why we've added fingerprint authentication for Android users and Face ID for Apple/iPhone users.

Download the latest version of our Digital Banking app from Google Play or the App Store today to enable this feature, and be sure to check your phone settings to ensure biometrics are enabled there, too.



How do I register?

- Type Horizonfc.com into your browser and click **Digital Banking**, which is located at the top right-hand corner of the site.

Horizon uses Okta for identity management. If you have previously used this service with us, you may already have a username and password.

- Click **Register** on the **Log in** page.

You must have the following information to register:

- Social Security number or taxpayer ID number.
- Account number or loan number.

TIP: Your loan number can be found at the top of your closing documents. Your account number can be found at the top of your billing statement.

- Enter your loan number or account number and the last four digits of your Social Security number or taxpayer ID number. Example: 123456789

TIP: Do not enter any preceding zeros, all numeric only, no dashes

Click **Next**.

Register

First name

Last name

Login Email

Password

Password requirements:

- At least 10 characters
- A lowercase letter
- An uppercase letter
- A number
- A symbol
- No parts of your username
- Does not include your first name
- Does not include your last name
- Your password cannot be any of your last 4 passwords
- At least 1 day(s) must have elapsed since you last changed your password

[Next](#)

[Already have an account? Log In](#)




- On the next screen, enter your:
 - **First name**
 - **Last name**
 - **Email address** to be used for logging in
 - Create your **Password** for logging in
- Click **Next**

Set up security methods

Borrower@gmail.com

These security methods help protect your account by ensuring only you have access.

Set up required

- 
Email
 Verify with code sent to your email.
- 
Phone
 Verify with your phone.
- 
Security Question
 Choose a security question and answer that will be used for signing in.

- Set your security methods by clicking **Set up** beside each corresponding item.

NOTE: You *must* set up all of the required security methods:

- Email.
- Home/Cell phone number.
- Security question.

It is *critical* to start at the top and work down. Please make sure to complete the registration at one time due to the system timing out.

Set up security question

Borrower@gmail.com

Choose a security question
 Create my own security question

Choose a security question

What is the food you least liked as a child? ▾

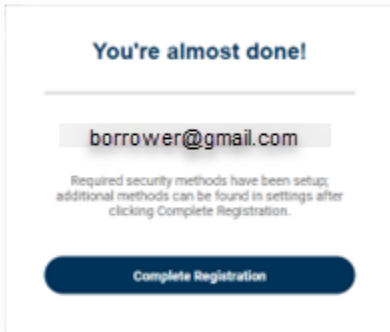
Answer

[Back to security methods](#)
[Back to login](#)

NOTE: When setting up your security question, you can either choose from a predefined list or create your own question.

- Once your security question is selected and you typed the answer, click **Verify**

NOTE: This is the last required security step that must be completed for registration.



- After successfully verifying the last security method, Click complete registration. The **Digital Banking Terms and Conditions** will appear.
- Click **Accept**.
- You should now see your **Accounts Summary**.

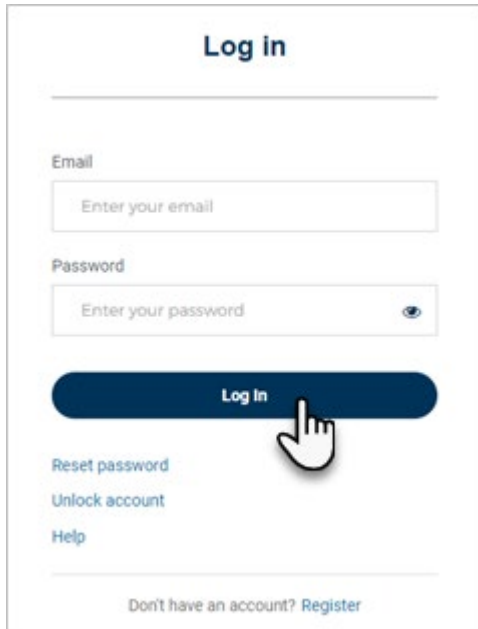
Accounts

All | Active | Payable | **FastCash** | Closed

Customer Number 032-[REDACTED]						
Operating Expenses (0001)						
Status	Principal Balance	Maturity Date	Current Rate	Available Balance	Pa	
Active	\$1,796,827.78	06/01/2024	8.75000%	\$203,172.22	06	
Customer Number 032-[REDACTED]						
Operating Expenses (0000)						
Status	Principal Balance	Maturity Date	Current Rate	Available Balance	Pa	
Active	\$233,399.23	06/01/2024	8.75000%	\$16,600.77	06	
Customer Number 032-[REDACTED]						
Operating Expenses (0001)						
Status	Principal Balance	Maturity Date	Current Rate	Available Balance	Pa	
Active	\$76,233.62	06/01/2024	8.75000%	\$73,766.38	06	

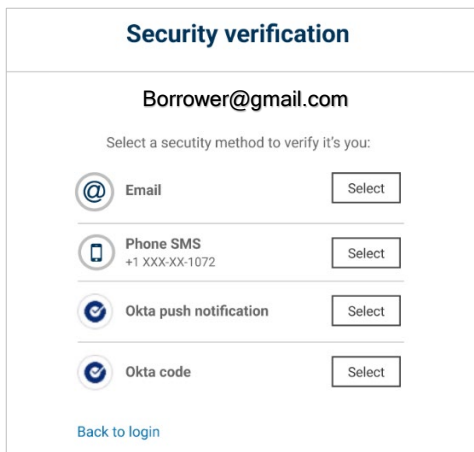
How do I log in?

- Visit the Horizonfc.com website and click **Digital Banking**, which is located at the top right-hand corner of the site.
- Enter your email address and password.
- Click **Log In**.



The screenshot shows a login form titled "Log in". It features two input fields: "Email" with the placeholder text "Enter your email" and "Password" with the placeholder text "Enter your password" and a toggle icon. Below the fields is a prominent blue "Log In" button with a hand cursor pointing to it. Underneath the button are links for "Reset password", "Unlock account", and "Help". At the bottom, there is a link that says "Don't have an account? Register".

- Select one of the security verification methods.

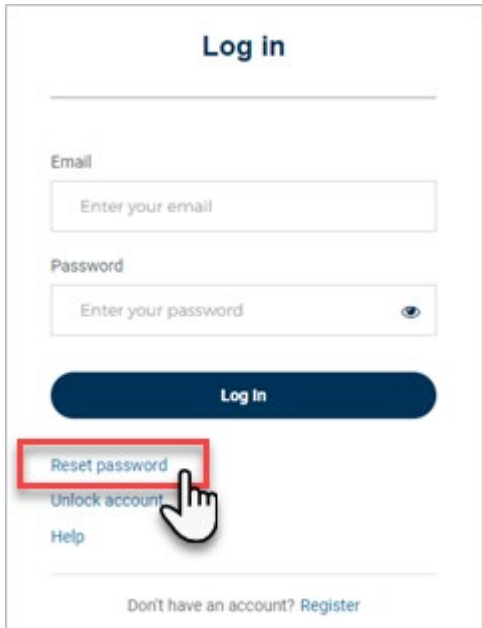


The screenshot shows a "Security verification" page for the user "Borrower@gmail.com". It prompts the user to "Select a security method to verify it's you:". There are four options, each with a "Select" button: "Email" (with an @ icon), "Phone SMS" (with a phone icon and the number "+1 XXX-XX-1072"), "Okta push notification" (with a checkmark icon), and "Okta code" (with a checkmark icon). A "Back to login" link is located at the bottom left.

- After successfully verifying, you should see your **Account Summary**.

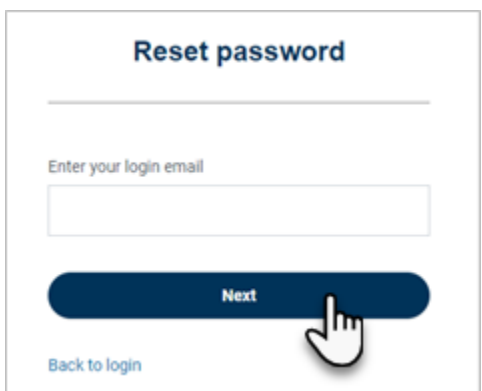
How do I reset my password?

- Visit the Horizonfc.com website and click **Digital Banking**, which is located at the top right-hand corner of the site.
- On the **Log In** page, select **Reset password**.



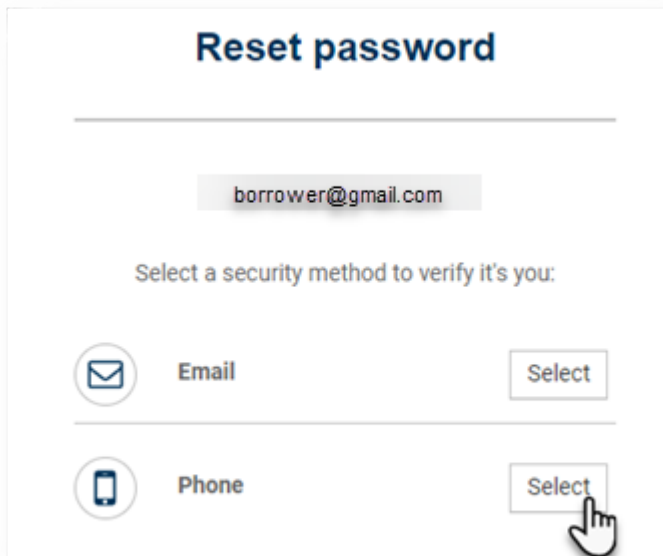
The screenshot shows the "Log in" page. At the top, there is a "Log in" heading. Below it are two input fields: "Email" with the placeholder "Enter your email" and "Password" with the placeholder "Enter your password" and an eye icon. A dark blue "Log In" button is positioned below the password field. Underneath the button, there are three links: "Reset password", "Unlock account", and "Help". The "Reset password" link is highlighted with a red rectangular box, and a hand cursor is pointing at it. At the bottom of the page, there is a link that says "Don't have an account? Register".

- Enter your email address.
- Click **Next**.



The screenshot shows the "Reset password" page. At the top, there is a "Reset password" heading. Below it is an input field with the placeholder "Enter your login email". A dark blue "Next" button is positioned below the input field, and a hand cursor is pointing at it. At the bottom left of the page, there is a link that says "Back to login".


- Click **Select** to have verification code sent to email or sent to phone




Reset password

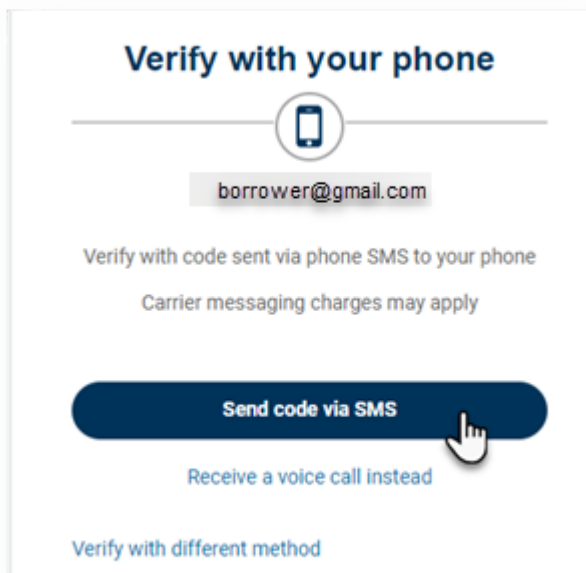
borrower@gmail.com

Select a security method to verify it's you:


 Email

 Phone

- If borrower clicked Select at phone; click **Send code via SMS**



Verify with your phone



borrower@gmail.com


Verify with code sent via phone SMS to your phone
Carrier messaging charges may apply

[Receive a voice call instead](#)

[Verify with different method](#)

- Input the code you received and click **Verify**

Verify with your phone



borrower@gmail.com

Please check your phone. Enter the code below to verify.

Carrier messaging charges may apply


Verification Code

Verify

[Verify with different method](#)

- If borrower clicked **Select** at email; click **Send Email**

Get a verification email



borrower@gmail.com


Verify by entering the code sent in the email.

Send email

[Verify with different method](#)

- Input the code you received and click **Verify**

Verify with your email



borrower@gmail.com

We sent you a verification email. Enter the verification code in the text box.


Verification Code

Verify

[Verify with different method](#)

- Type the answer to your security question and click **Verify**

Security question




borrower@gmail.com

What was your dream job as a child?

Verify

- The **Reset password** screen will appear after verification.

Reset password




Borrower@gmail.com


Password requirements:

- At least 10 characters
- A lowercase letter
- An uppercase letter
- A number
- A symbol
- No parts of your username
- Does not include your first name
- Does not include your last name
- Your password cannot be any of your last 4 passwords
- At least 1 day(s) must have elapsed since you last changed your password

New password



Re-enter password



Sign me out of all other devices

Reset Password

[Back to login](#)

- Create your new password.
- Click **Reset password**.
- You'll receive a confirmation email letting you know you've successfully reset your password.

How do I unlock my account?

NOTE: Your account will be locked after 10 unsuccessful login attempts. Follow these steps to unlock your account if you're not redirected after the 10th attempt.

- Visit the Horizonfc.com website and click **Digital Banking**, which is located at the top right-hand corner of the site.
- Click **Unlock account** on the **Log in** page.

The screenshot shows the 'Log in' page with the following elements:

- Log in** title
- Horizontal separator line
- Email** label above an input field containing the placeholder text 'Enter your email'.
- Password** label above an input field containing the placeholder text 'Enter your password' and an eye icon for toggling visibility.
- Log In** button
- Links for **Reset password**, **Unlock account** (highlighted with a red box and a hand cursor), and **Help**.
- Horizontal separator line
- Text: **Don't have an account? Register**

- Enter your email address.

The screenshot shows the 'Unlock account' page with the following elements:

- Unlock account** title
- Horizontal separator line
- Email** label above an input field.
- Text: **All security methods are shown below, select one that you've already setup.**
- Two selection options:
 - Email** (with an envelope icon) and a **Select** button.
 - Phone** (with a phone icon) and a **Select** button.
- Back to login** link at the bottom.

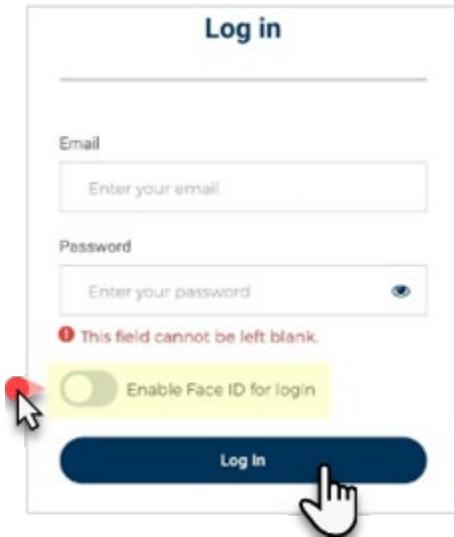
- Click **Select** to receive a security validation. The code will be sent to whichever selection you choose (email or phone)

NOTE: Once security validation is complete, enter your password. You'll receive a confirmation email letting you know you've successfully unlocked your account.

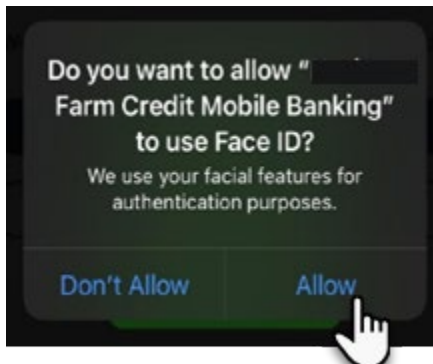
The steps above for resetting password are the same steps for unlocking the account.

How do I enable biometrics?

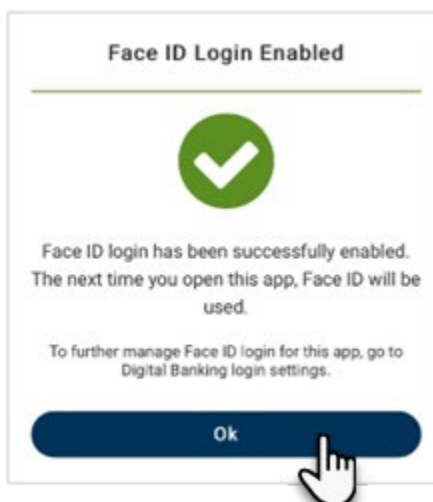
- Open the mobile app



- At the log in screen, use the toggle to select **Enable Face ID for Login**
- Sign in normally using your email address and password



- Select **Allow** to enable biometric authentication



- You'll then see this confirmation notification
- Click **Ok**
- You'll now be automatically logged in to your account using facial/touch recognition next time you log in.

The same steps are used for Androids using fingerprint recognition