



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.

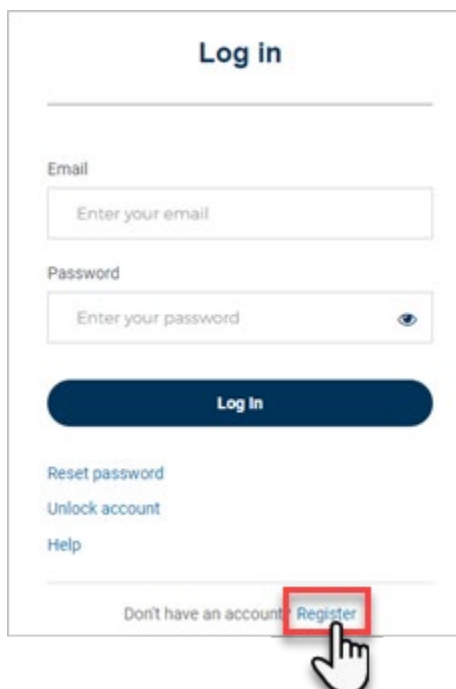
If you don't see the loans you're looking for after registering, please use the feature at the bottom of the Account Summary page: "**Don't see your loan? Click here to add it.**" Follow the prompts on the screen to add your additional loans.

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.

Registration

Verify loan information

To sign up for a Digital Banking account, enter the loan number or account number found in your closing document / billing statement (view content).

Loan Number or Account Number

 ⓘ

Last 4 digits of SSN/TIN

Next

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

- 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.

- *Optional:* You can set up additional security with Okta Verify or **skip this step** and set up at a later time, if desired.

Set up security methods

Borrower@gmail.com

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




Okta Verify
Okta Verify is an authenticator app, installed on your phone, used to prove your identity

Set up

Set up later

[Back to login](#)


- If you do want this additional security measure, download the **Okta Verify** app from **Google Play** or the **App Store** to your mobile device.
- Open the app and follow the instructions to add your account.
- Tap **Scan a QR Code**.
- Scan the QR code.
- Follow the onscreen instructions to complete set up.



Setup Okta Verify

Borrower@gmail.com

1. On your mobile device, download the Okta Verify app from the App Store (iPhone and iPad) or Google Play (Android devices).
2. Open the app and follow the instructions to add your account
3. When prompted, tap Scan a QR code, then scan the QR code below:

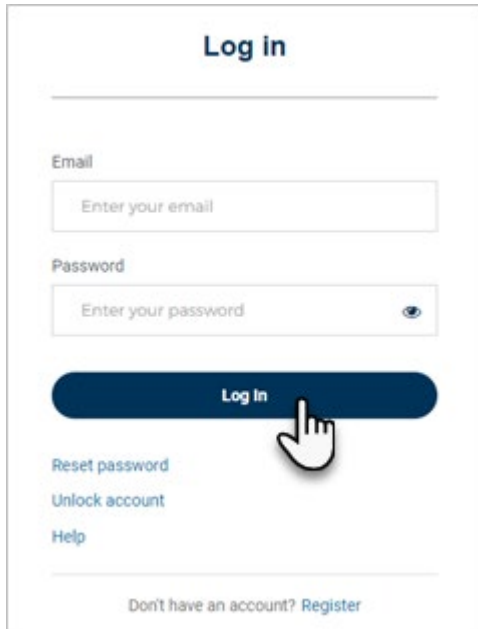


[Can't scan?](#)

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

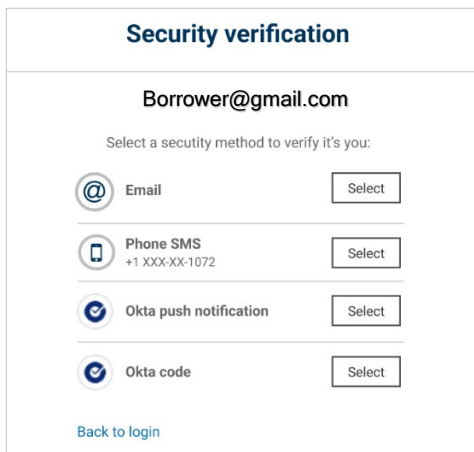
How do I log in?

- 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 dark 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:" and lists four options, each with a "Select" button:

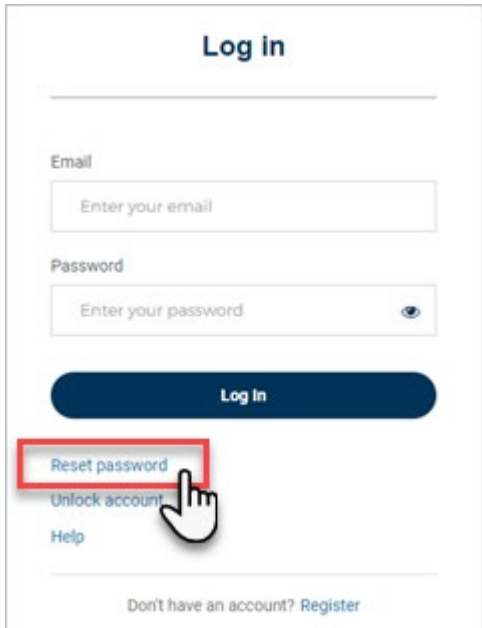
 Email	Select
 Phone SMS +1 XXX-XX-1072	Select
 Okta push notification	Select
 Okta code	Select

At the bottom left, there is a link for "Back to login".

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

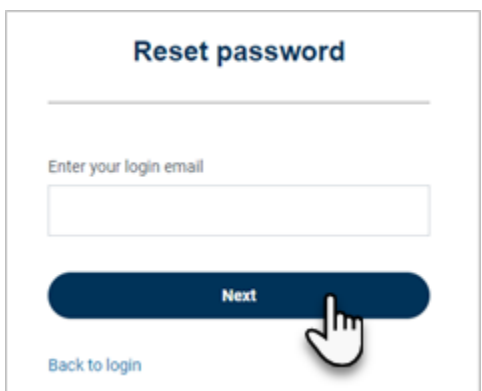
How do I reset my password?

- 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**.



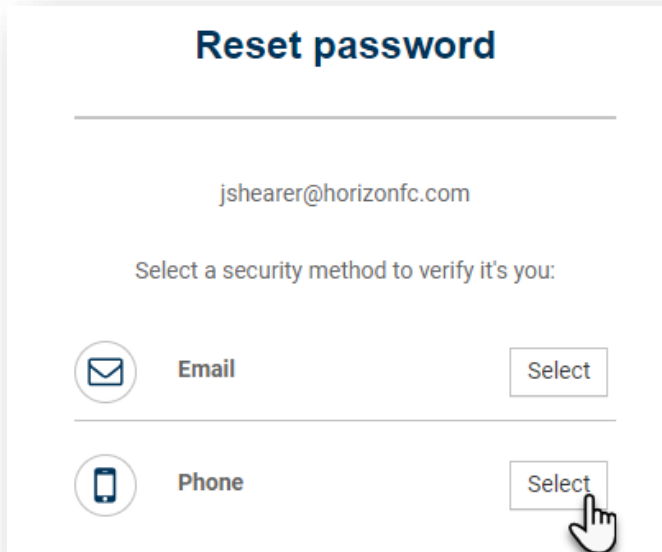
The screenshot shows the "Log in" page. At the top, the title "Log in" is centered. Below it is a horizontal line. There are two input fields: "Email" with the placeholder text "Enter your email" and "Password" with the placeholder text "Enter your password" and an eye icon. Below the input fields is a dark blue "Log In" button. Underneath the button, there are three links: "Reset password" (highlighted with a red box and a hand cursor), "Unlock account", and "Help". At the bottom, 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, the title "Reset password" is centered. Below it is a horizontal line. There is one input field with the placeholder text "Enter your login email". Below the input field is a dark blue "Next" button with a hand cursor pointing to it. At the bottom left, there is a link that says "Back to login".


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




Reset password

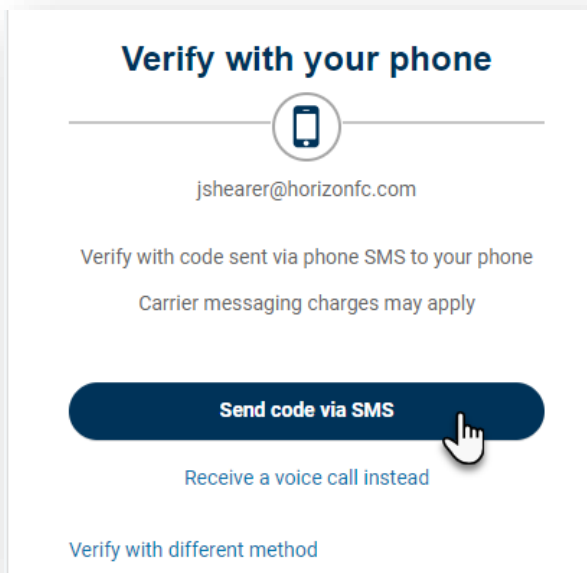
jshearer@horizonfc.com

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



jshearer@horizonfc.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



jshearer@horizonfc.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



jshearer@horizonfc.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



jshearer@horizonfc.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




jshearer@horizonfc.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?

- 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)
- Email** field: Enter your email
- Password** field: Enter your password (with an eye icon for visibility)
- Log In** button
- Reset password** link
- Unlock account** link (highlighted with a red box and a hand cursor)
- Help** link
- Don't have an account? Register** link

- Enter your email address.

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

- Unlock account** (title)
- Email** field: |
- Text: All security methods are shown below, select one that you've already setup.
- Email** selection option (with an envelope icon and a 'Select' button)
- Phone** selection option (with a phone icon and a 'Select' button)
- Back to login** link

- 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.