FARM CREDIT

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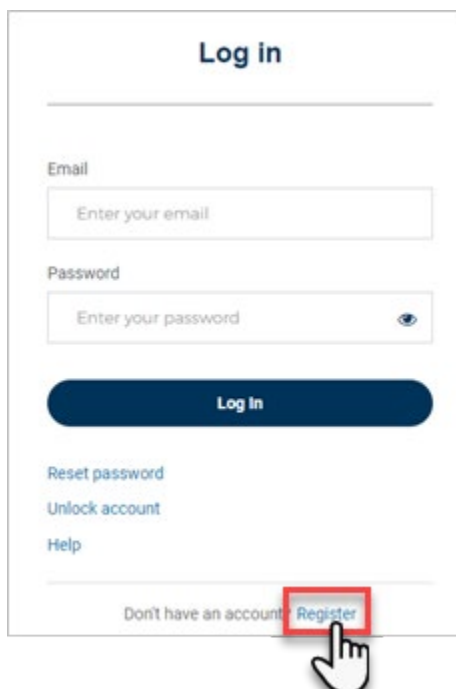
If you don't see the loans you're looking for <u>after registering</u>, please use the feature at the bottom of the Account Summary page: **"Don't see your loan? Click here to add it."** Follow the prompts on the screen to add your additional loans.

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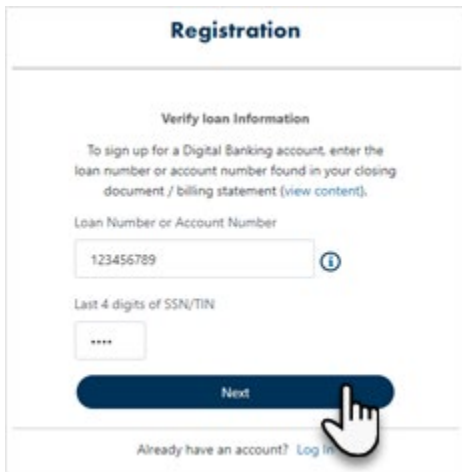
- Click **Register** on the **Log in** page.

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

123456789

Last 4 digits of SSN/TIN
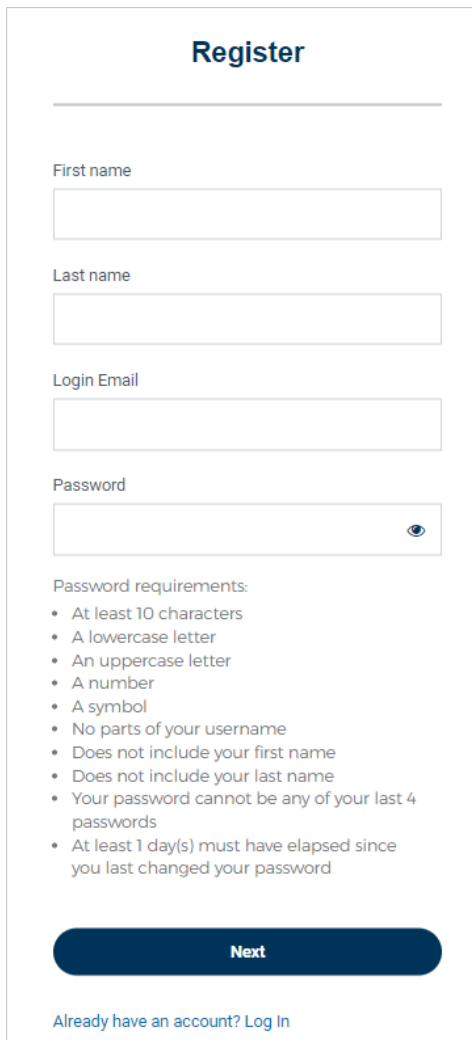
....

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.

TIP Looking at your billing statement, does your loan or account number end in -0XX?

> If yes, enter the **six digits** before the -0XX**.**

> If no, enter the **last ten digits,** beginning with 0**.**

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.
[Set up]

Phone
Verify with your phone
[Set up]

Security Question
Choose a security question and answer that will be used for signing in
[Set up]

- 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

••••••••••• 👁

Verify

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.

- 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.
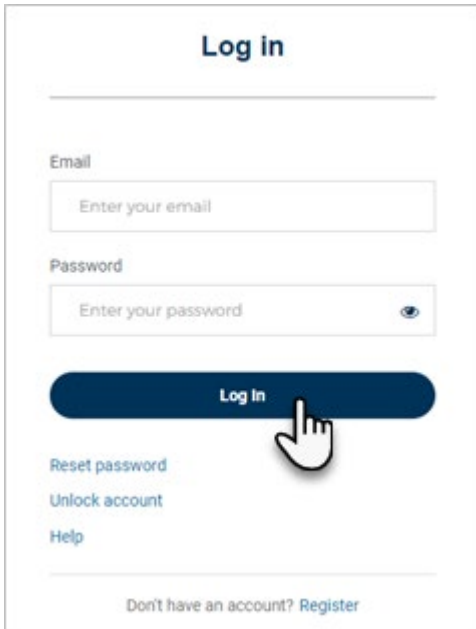
- After successfully verifying the last security method, the **Digital Banking Terms and Conditions** will appear.

- Click **Accept.**

- You should see your **Accounts Summary.**
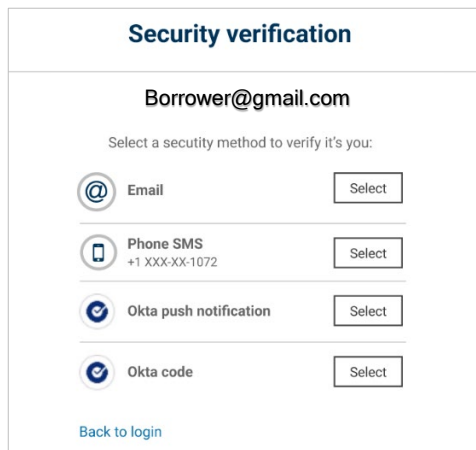
How do I log in?

- 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**.

- Select one of the security verification methods.

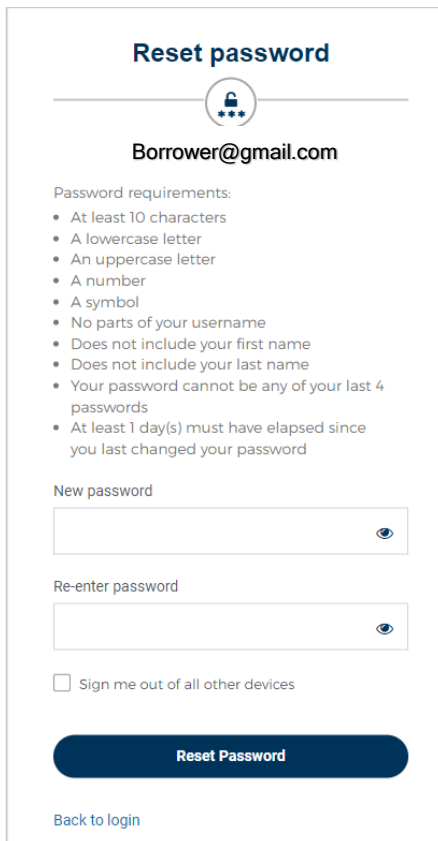- After successfully verifying, you should see your **Account Summary.**
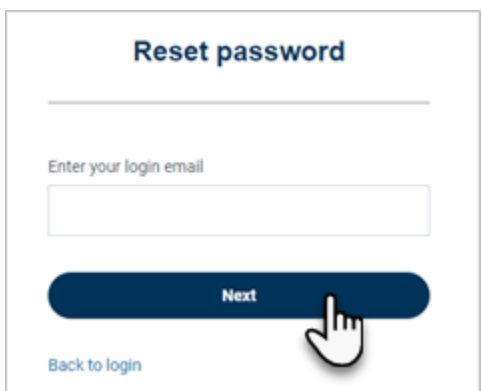
How do I reset my password?

- 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.**
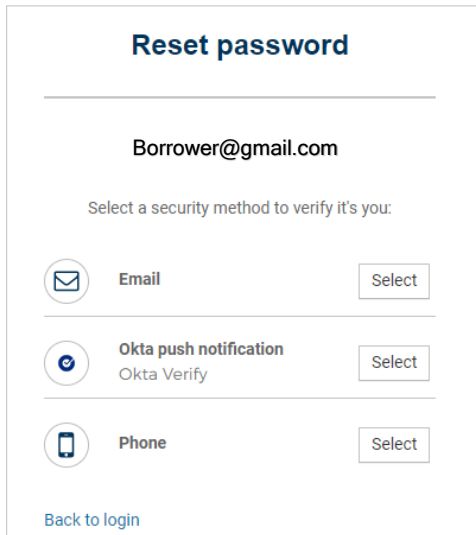
- Enter your email address.

- Click **Next.**

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- Select one of the security verification methods.

- Input the code you received and click **Verify**
- Type the answer to your security question and click **Verify**
- The **Reset password** screen will appear after verification.

- Create your new password.
- Click **Reset password.**
- You'll receive a confirmation email letting you know you've successfully reset your password.
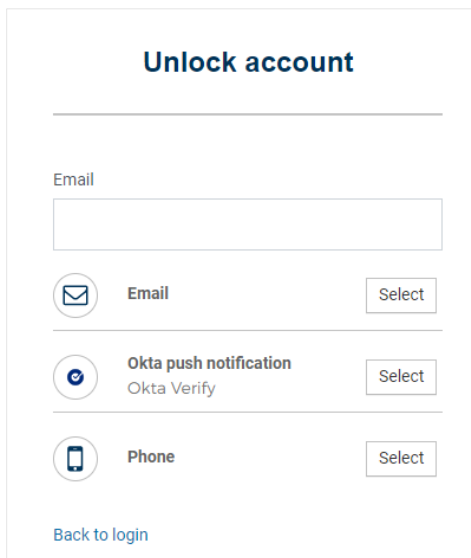
How do I unlock my account?

- 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.

- Enter your email address.

- Select a security verification method.

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