



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.

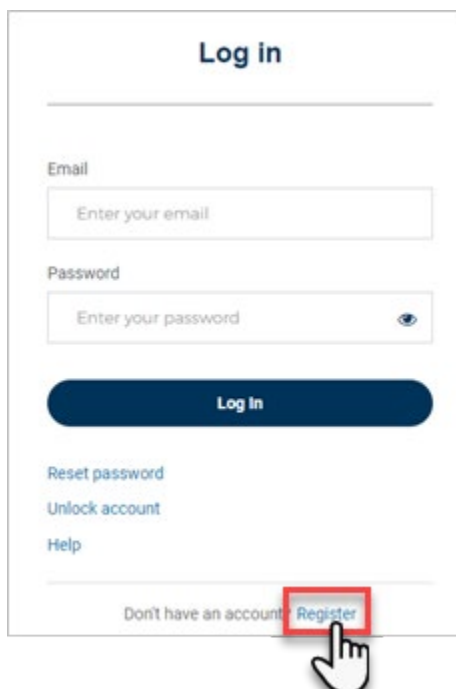
If you don't see the loans you're looking for after registering, please use the feature at the bottom of the Account Summary page: "**Don't see your loan? Click here to add it.**" Follow the prompts on the screen to add your additional loans.

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.

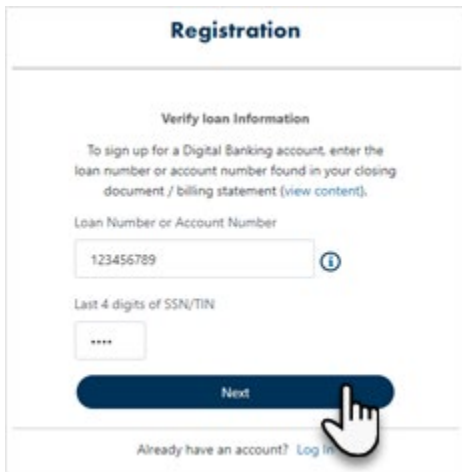
- Click **Register** on the **Log in** page.



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

123456789 ⓘ

Last 4 digits of SSN/TIN

Next

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

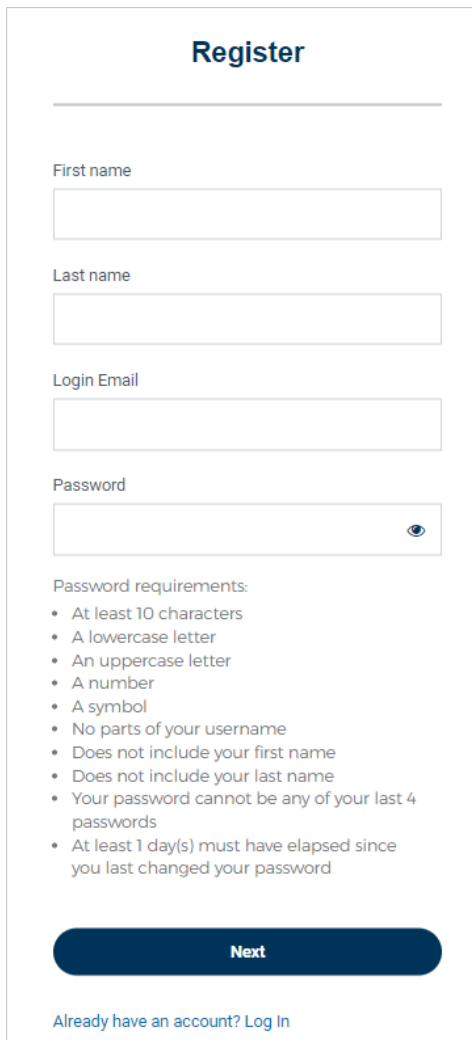
- Enter your loan number or account number and the last four digits of your Social Security number or taxpayer ID number.

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.
- 
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:

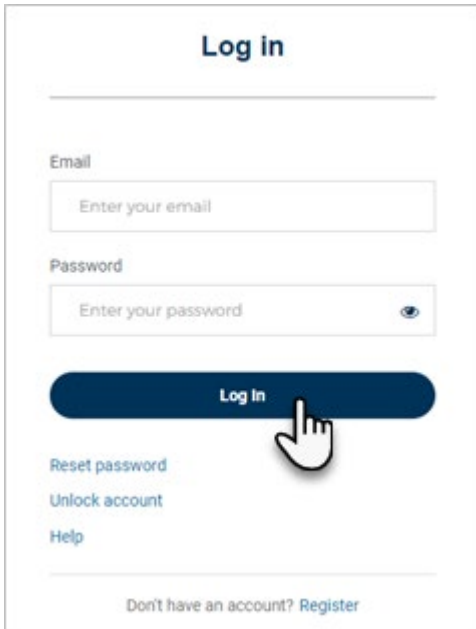


[Can't scan?](#)

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

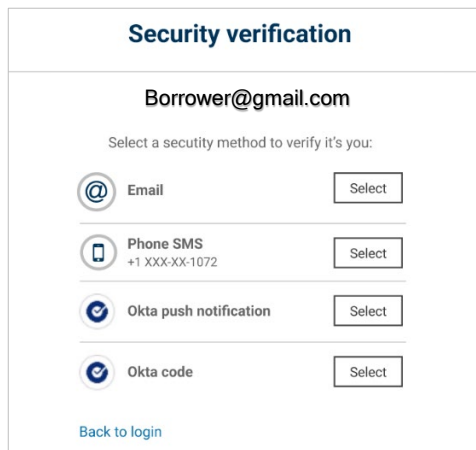
How do I log in?

- 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 for visibility. Below the fields is a prominent blue "Log In" button with a hand cursor icon pointing to it. Underneath the button are three links: "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.

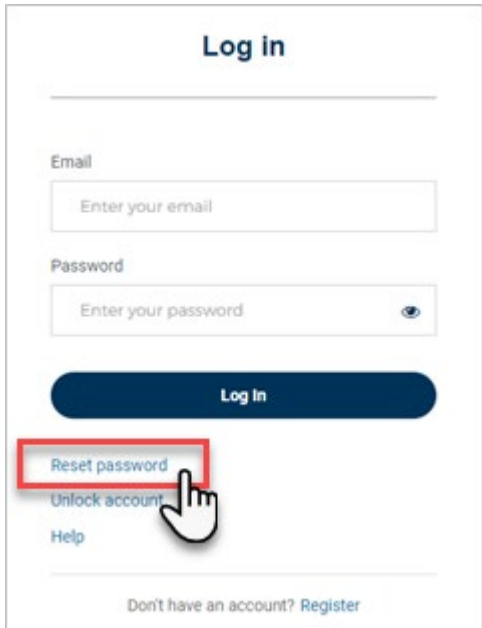


The screenshot shows a "Security verification" page for the user "Borrower@gmail.com". It prompts the user to "Select a security method to verify it's you:". There are four options, each with a "Select" button: "Email" (with an @ icon), "Phone SMS" (with a phone icon and a masked number "+1 XXX-XX-1072"), "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**.

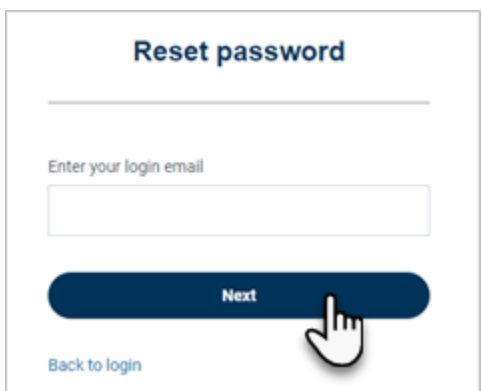
How do I reset my password?

- 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**.



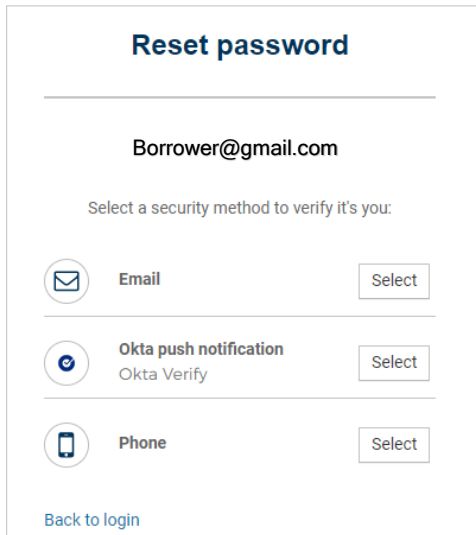
The screenshot shows the "Log in" page. At the top, there is a "Log in" heading. Below it are two input fields: "Email" with the placeholder "Enter your email" and "Password" with the placeholder "Enter your password" and an eye icon. A dark blue "Log In" button is positioned below the password field. 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".




- Select one of the security verification methods.



Reset password

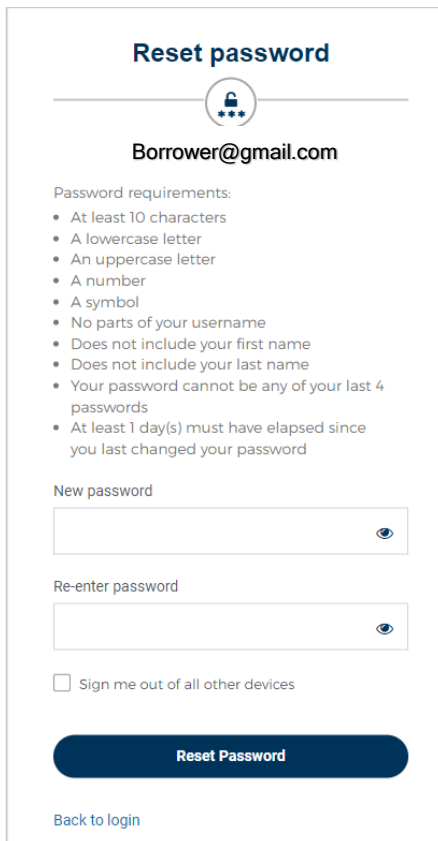
Borrower@gmail.com

Select a security method to verify it's you:


-  **Email**
-  **Okta push notification**
Okta Verify
-  **Phone**

[Back to login](#)

- 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.



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

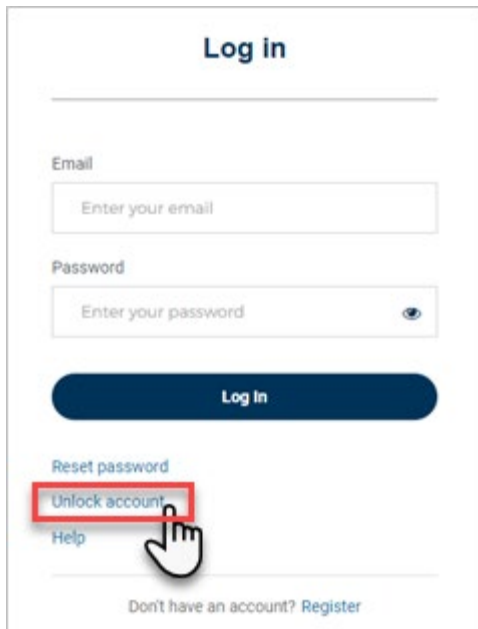
Sign me out of all other devices

[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.

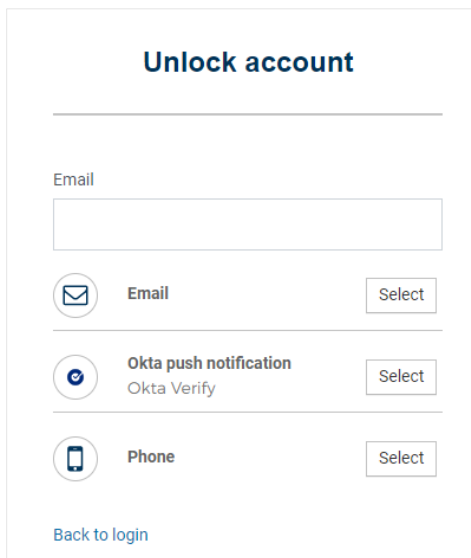
How do I unlock my account?

- 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. 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 are three links: 'Reset password', 'Unlock account' (which is highlighted with a red box and a hand cursor), and 'Help'. At the bottom of the page, there is a link that says 'Don't have an account? Register'.

- Enter your email address.
- Select a security verification method.



The screenshot shows the 'Unlock account' page. At the top, there is a heading 'Unlock account'. Below it is an 'Email' input field. Underneath the input field are three security verification options, each with an icon and a 'Select' button: 'Email' (with an envelope icon), 'Okta push notification' (with an Okta Verify icon and the text 'Okta Verify' below it), and 'Phone' (with a mobile phone icon). At the bottom left of the page, there is a link that says 'Back to login'.

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