



United, FCS
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Beginning the Enrollment

Step 1 – Entering the Customer Number and ID

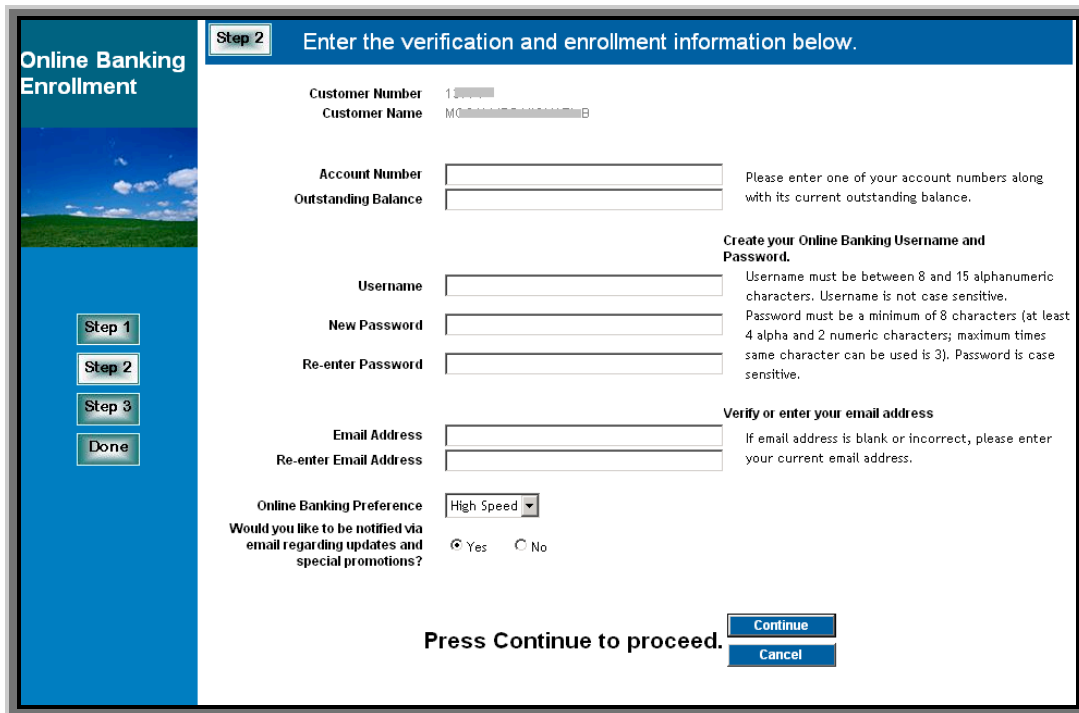
1. Access the **Online Banking Enrollment** via www.UnitedFCS.com
2. Note the **System Requirement Information** on the first screen in Step 1. Click on the [Java Plugin](#) links to insure you have the correct version of this software installed on your computer. **This is a requirement** for the new features in online banking.

Important - System Requirement Information

- Online Banking works best when using the latest version of Internet Explorer. If you would like to download the latest Internet Explorer version, please [Click Here](#).
- To run Online Banking you will need Java Plugin version 1.4 or higher. **To determine what version of Java you currently have installed please [Click Here](#).** To download the latest Java plugin, please [Click Here](#).
- Adobe Acrobat Reader is required to view the Online Banking Agreement, please [Click Here](#) to start downloading the current version.

3. Enter your seven-digit **Customer Number** and **SSN or EIN** in the appropriate fields.
4. Click the **Continue**  button to proceed.

Step 2 – Entering Customer Information





The screenshot shows the 'Step 2' enrollment screen. The title bar reads 'Step 2 Enter the verification and enrollment information below.' On the left, a vertical sidebar contains 'Online Banking Enrollment' and four buttons: 'Step 1', 'Step 2' (highlighted), 'Step 3', and 'Done'. The main form area contains the following fields and instructions:

- Customer Number** and **Customer Name** (pre-filled with masked text).
- Account Number** and **Outstanding Balance** (input fields). Instruction: 'Please enter one of your account numbers along with its current outstanding balance.'
- Create your Online Banking Username and Password.** Includes **Username**, **New Password**, and **Re-enter Password** fields. Instruction: 'Username must be between 8 and 15 alphanumeric characters. Username is not case sensitive. Password must be a minimum of 8 characters (at least 4 alpha and 2 numeric characters; maximum times same character can be used is 3). Password is case sensitive.'
- Verify or enter your email address.** Includes **Email Address** and **Re-enter Email Address** fields. Instruction: 'If email address is blank or incorrect, please enter your current email address.'
- Online Banking Preference:** A dropdown menu set to 'High Speed'.
- Would you like to be notified via email regarding updates and special promotions?** Radio buttons for 'Yes' (selected) and 'No'.

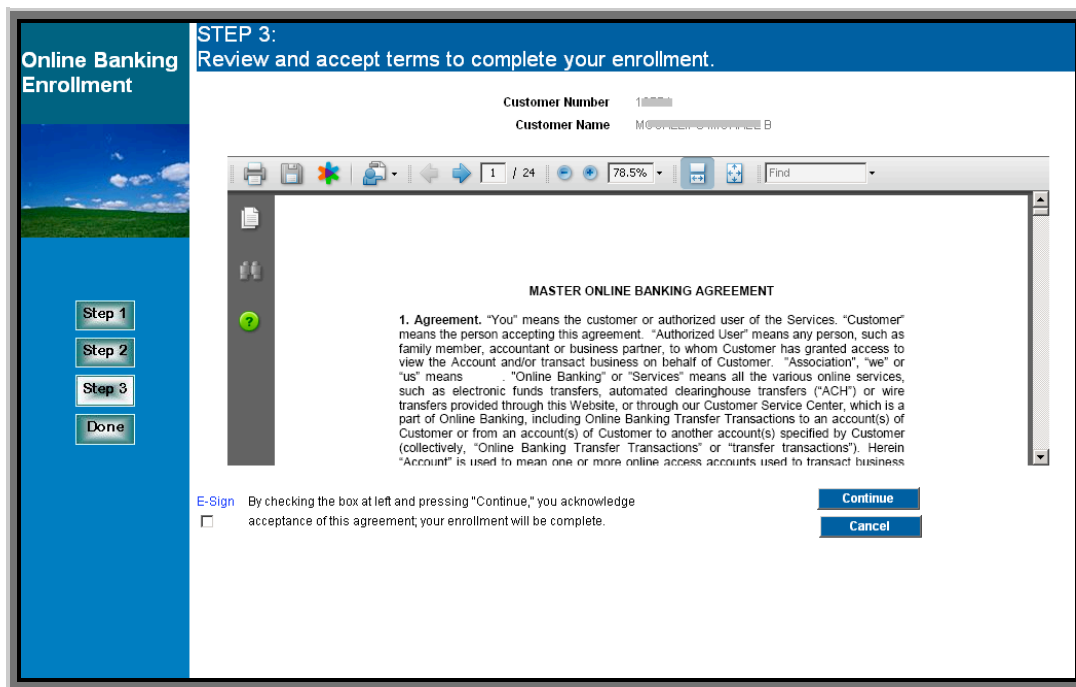
At the bottom, it says 'Press Continue to proceed.' with **Continue** and **Cancel** buttons.


1. One of three verification options appear on the screen. Options include Account Number (Loan), Lease, and Related Services. Complete the option that appears on your screen. This an additional layer of protection to heighten user security.

Field	Description
Account Number	Enter ANY existing account of which you are the primary owner.
Outstanding Balance	Enter the outstanding balance of the account entered in the Account Number field. For stand-alone FCM accounts, enter 0.00  NOTE: Do not enter dollar (\$) signs. You may enter the amount with or without commas and decimals.

2. Complete the remaining fields on the screen:
3. Click the **Continue**  button to proceed.

Step 3 – Reviewing Agreement Terms




1. Use the scroll bar at the right of the agreement window to review the terms of enrollment.
2. After reviewing the terms, check the **E-Sign** box to show acceptance of the terms in the agreement.
3. Click the **Continue**  button to complete enrollment and view additional options, if any.

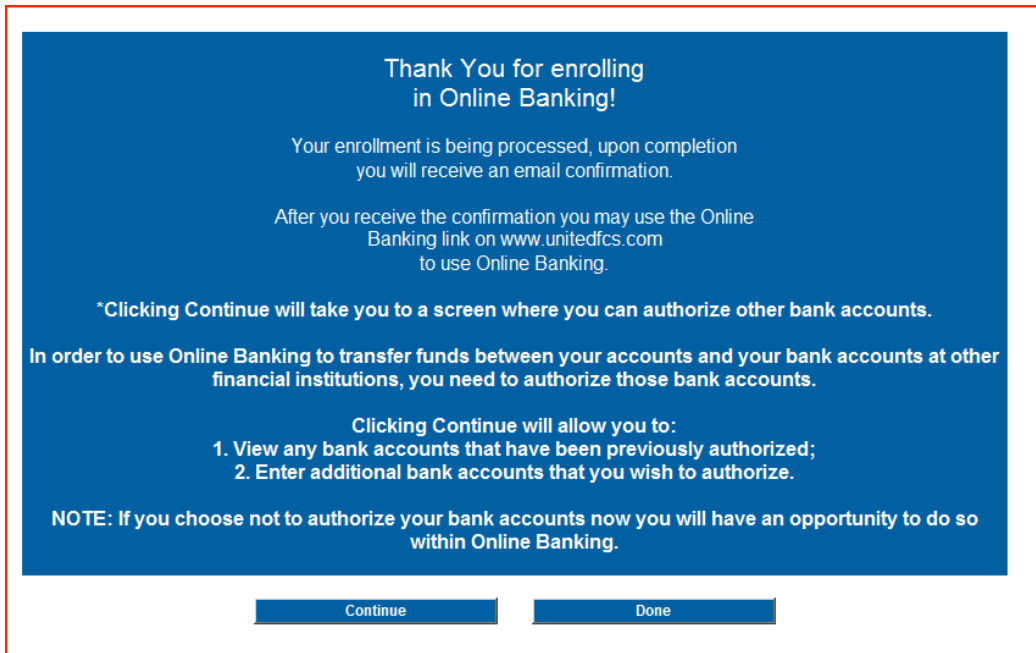
Enrollment Complete

1. The **Done** screen appears showing the process is complete and your enrollment is successful. You will receive an email within the next **30 minutes confirming** your enrollment process.

You may need to check your junk mail for an email from NOREPLY@olbfcs.com and/or add this to your address book for future email notifications. This is the first of two emails you'll receive. Later you'll receive an email that provides an activation code.

 **IMPORTANT:** If you have processed transactions electronically previously, you may be given the option to enter external account information on the next screen.

This step is **OPTIONAL** and performed later within the online banking section, once your registration is complete.



Thank You for enrolling
in Online Banking!

Your enrollment is being processed, upon completion
you will receive an email confirmation.

After you receive the confirmation you may use the Online
Banking link on www.unitedfcs.com
to use Online Banking.

*Clicking Continue will take you to a screen where you can authorize other bank accounts.

In order to use Online Banking to transfer funds between your accounts and your bank accounts at other
financial institutions, you need to authorize those bank accounts.

Clicking Continue will allow you to:

1. View any bank accounts that have been previously authorized;
2. Enter additional bank accounts that you wish to authorize.

NOTE: If you choose not to authorize your bank accounts now you will have an opportunity to do so
within Online Banking.

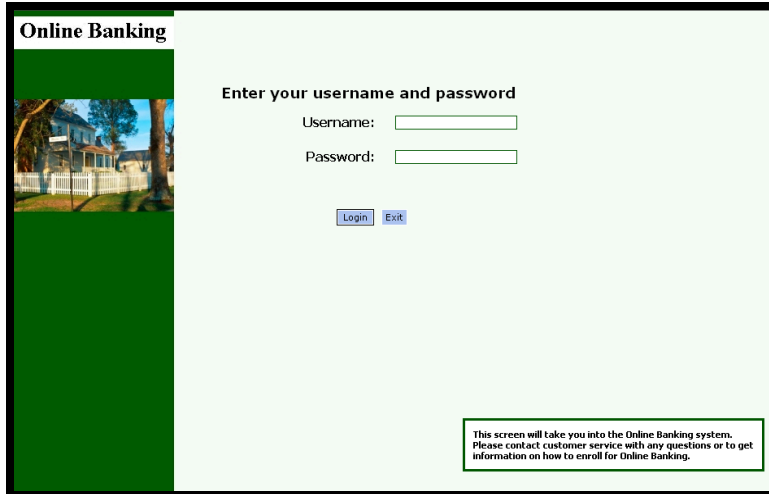
Continue Done

2. Click the  button to exit **Online Banking Enrollment**

First Time Account Activation and Login

Following the Enrollment, access the Online Banking Login via www.UnitedFCS.com
(<https://www.olbfcs.com/CASHplus>)

1. Use the same computer and email address as in the enrollment process. Once the activation is complete – another computer may be used.



2. Enter your username and the password created during the enrollment.
3. Click the **Login** button or press the **Enter** key.

NOTE: You will now create a ‘soft token’, which is a personal identification number (PIN). It will be provided each time you log in to online banking. The soft token is in addition to your password, and provides an extra measure of security and privacy for your data. Remain on the same computer throughout the Token Registration and Activation steps.

Token Registration (activation steps)

TIP: If the current version of Java isn’t enabled, this screen may not respond properly. Refer back to the first screen of the enrollment for further instructions on downloading the Java plugin via the “CHECK JAVA VERSION link.

The **Token Registration** screen displays –

1. Enter your **Username (User ID)** and **Email** address so the temporary authorization/activation key can be sent to you.



2. Click the **OK** button. The **Token Activation** page displays:

Token Activation

The Activation Key has been emailed to you.
Enter the Activation Key, PIN and all the answers to get registered.

Activation Key: e4fgz0nu

Personal Identification Number (PIN):
(6-8 digits)

Re-Enter PIN:

What is your city of birth? New York

What month were you born? January

What was your first pet's name? Doggie

What was your high school mascot? Tiger

What is your mother's maiden name? Doe

Is this a one time login?

Ok Cancel

3. Check your inbox for an email with the subject of VASCO ACTIVATION KEY “*You have been registered to use Vasco Soft Token Authentication. The activation key assigned to you is: xxxxxxxx*”.

It doesn't appear within minutes, check your junk mail for an email from NOREPLY@olbfc.com or add this to your address book for future email notifications. This is the second email you will receive in the Enrollment process.

4. Hi-lite and copy the one-time **activation key value** from the email. Paste, type it into the **Activation Key** first field of the **Token Activation** page above.
5. Then create and enter a new 6-8 digit secure PIN number. You will use this PIN whenever you log into online banking.
6. Answer the remaining questions listed on the **Token Activation** page.
Check the one time login if you are on a public computer, that you won't be using routinely.



TIP: As a security measure, you will be asked to provide the answer to one of these questions (randomly selected) whenever you need to reactivate your soft token **for a different computer** or if you have **forgotten your PIN**.

7. Click OK.

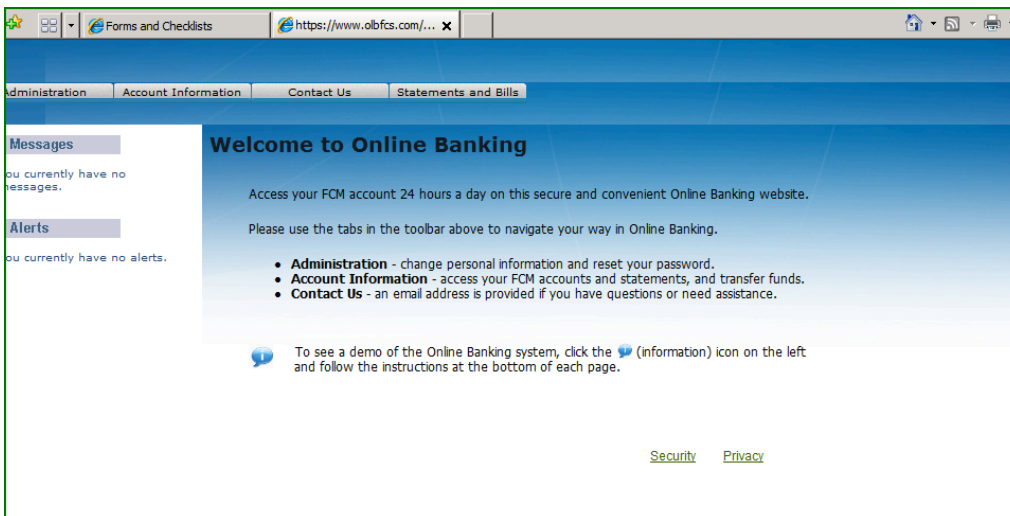
8. Answer the additional three questions on the next screen so that a forgotten password can be automatically be reset in the future.

Screen allows you to answer security questions in the event that you forget your password. This is not the same as the security questions you answered as part of your registration. Once you have answered all the questions, please click OK to save your answers.

Question # 1:	In what city or town did your mother and father meet?
Answer # 1:	<input type="text"/>
Question # 2:	What was the name of your elementary/primary school?
Answer # 2:	<input type="text"/>
Question # 3:	What is the name of your favorite childhood friend?
Answer # 3:	<input type="text"/>

Ok Cancel

9. Your registration is now complete. The Welcome page will now display.



Refer to the Customer User Guide and interactive online Demo online for instructions on navigation and features of the online banking system.