Online registration

Quick start guide
Version 3-8
All users
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Online registration

When you register online, you specify your user ID, specify your password, specify your contact information, and register your accounts. After you complete this process, you are ready to begin using Access Online.

Your organization may have enabled enhanced security for both the Access Online web site and the mobile app. When you register online, you may enroll in or decline the enhanced security option, as described in Enrolling in Enhanced Security Authentication on page 11.

If your program does not use online registration, then your Program Administrator has already registered you, and you can log in to Access Online right away. (Refer to the Access Online: Navigation Basics user guide for procedures on logging in.)

Learn more: Completing online registration lets you log into Access Online. Online registration does not activate your card. To activate your card, click the Activate Your Card link and follow the instructions in the Access Online: Card Activation quick start guide.
Online Registration

Account Information

Please enter the account information below and select Send a Code. We'll use your email address on file to send you a passcode. To register additional accounts, go to My Personal Information.

* = required

Organization Short Name: 

Account Number: 

Account Expiration Date:

Month: Jan
Year: 2019

Send a Code

3. Specify your account information.

<<Back to Login Page
Tip! If you make a mistake in typing your information, then Access Online displays an error message. If you receive this error message, then check your entries for formatting (e.g., that you do not have spaces in your account number), correct the information, and continue. If you cannot continue, then contact the Help Desk or your Program Administrator for assistance. If you become locked out of the registration, then your Program Administrator can unlock you.

If you do not complete a required field (designated with an asterisk on the screen), then Access Online displays the following error message: "A required field has been left blank, please complete." If you receive this error message, then check the required fields and complete the blank ones.

5. Wait for the passcode to arrive to your email inbox.

Online Registration Passcode

A passcode was sent to your email address on file:

correct@acme.com

The passcode will expire in 10 minutes. You may request another passcode after one minute. If this email address doesn’t look correct, please contact your organization.

* = required

One-Time Passcode *

Send me another code

6. Enter the passcode.
Online Registration

Passcode

A passcode was sent to your email address on file:

c****h@acme.com

The passcode will expire in 10 minutes. You may request another passcode after one minute. If this email address doesn’t look correct, please contact your organization.

* = required

One-Time Passcode *

123456

Send me another code

7. Click Continue.

Licensing Agreement

Please read and accept the Licensing Agreement.

Access Online Terms of Service

1. ACKNOWLEDGMENT AND ACCEPTANCE OF TERMS OF ACCESS ONLINE

Access Online, owned and operated by Bank, is provided to the customer under the terms and conditions of this Access Online Terms of Service (ATS) which incorporates by reference any operating rules or policies that may be published by Bank. The ATS as it may hereafter be amended or modified without notice, comprises the entire agreement between Customer and Bank and supersedes all prior communication within one (1) year after the cause of action arise; otherwise, such cause of action is permanently barred.

The section titles in the ATS are solely used for the convenience of the parties and have no legal or contractual significance.

8. Review the licensing agreement.

9. Click the I Accept button.
10. Type a user ID between 7 – 20 alphanumeric characters.

Your organization may use passwords or password phrases. Click the Information icon to find out which option your organization uses and to get suggestions and requirements.

11. Specify your password/password phrase by typing your password/password phrase two times.

12. Specify your authentication questions and responses.

13. Specify your contact information.
Passwords and password phrases

Your organization determines the expiration and complexity of your passwords. Your organization may also use password phrases instead of passwords.

Password expiration

Depending on your organization’s requirements, your password may expire from every 30 days to every 365 days, or your password may not ever expire.

Password complexity

Your organization also controls how complex your password must be. Below are two examples.

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Client A</th>
<th>Client B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of characters</td>
<td>8 – 100</td>
<td>12 – 100</td>
</tr>
<tr>
<td>Letters</td>
<td>One or more</td>
<td>One or more upper case and one or more lower case</td>
</tr>
<tr>
<td></td>
<td>Either upper or lower case</td>
<td></td>
</tr>
<tr>
<td>Numbers</td>
<td>One or more</td>
<td>One or more</td>
</tr>
<tr>
<td>Special characters</td>
<td>Or one or more if no numbers</td>
<td>One or more</td>
</tr>
<tr>
<td></td>
<td>used</td>
<td></td>
</tr>
<tr>
<td>Case sensitive</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

All organizations use the following password restrictions. The password/password phrase:

- Must not contain four consecutive characters from your first name or your last name (not case sensitive)
- Must not contain four consecutive characters from your user ID (not case sensitive)
- Must not contain two consecutive blank spaces or a single space at the beginning or end
The best way to find your organization's requirements is to hover over the information icon.

**Allowed special characters for passwords**

` - = ' ; / . ' ! @ # $ % * ( ) _ + { } | : ? < > ^ ~ &`

**Password phrases**

Password phrases are phrases, instead of single words. You can include multiple words with or without spaces, but do not put a space at the beginning or end of the password phrase and do not put two spaces together. Your password phrase must be at least 14 characters long, but longer is better. Your password phrase can include numbers and special characters, but they are not required. Your password phrase should be unique, so do not use lyrics, quotations, or aphorisms.

**Allowed special characters for password phrases**

For password phrases, the system allows *all* special characters without restrictions.
Access Online requires all users to set three authentication questions and answers. This practice increases the security of system access and thus protects the account information in Access Online. If you registered online, then you set your authentication questions answers then. You can update your questions and answers at any time using the My Personal Information function. Refer to the Access Online: My Personal Information quick start guide. You also answer one of your questions if you use the Forgot Your Password function. Program Administrators can view, but not edit, your questions. Program Administrators cannot view your answers. Help desk staff can also see your questions, but not your answers. Help desk staff can only validate as correct/incorrect the answers you give them on the telephone.
When you are done, click Continue.
Enrolling in enhanced security authentication

When you register online, you must enroll in Enhanced Security Authentication. With Enhanced Security Authentication, you request and enter a single-use passcode every time you log in to Access Online, for additional security.

Your organization may let you choose to use either your mobile telephone or your email address to receive the one-time passcode. Your organization may also have only one of those options available.

**Learn more:** If your organization lets you choose between mobile phone and email, then you have the option to pick which one. If you select to use email, the system uses the email address already in the system. If you do not already have an email address in the system, the system prompts you to specify an email address during enrollment. Your one-time passcode arrives at your email inbox each time you log in.

Our example shows mobile phone enrollment. No matter which option you use, the overall process for enrolling is the same.

**Learn more:** You can manage your enrollment using the My Personal Information function. Refer to the *Access Online: My Personal Information* quick start guide.

1. Select which Enhanced Security Authentication option you want to use.
2. Click Continue.
Enhanced Security Authentication
Text Me a Passcode

Please enter your mobile number below.

* = required

Mobile Number (U.S. and Canada only): *

By providing your mobile number, you expressly agree to the terms and conditions. Message and data rates may apply and you are responsible for any such charges. Please review our Privacy Policy before continuing.

You must view and agree to the Terms and Conditions before continuing.

☐ I have read and agree to the Terms and Conditions agreement. *

Continue

<<Back

Privacy

4. Review the privacy policy.

Consumer Privacy Policy

- Consumer Privacy Pledge
- Exercise Your Privacy Choice
- Want to know more about Consumer Privacy Pledge
- Online Privacy and Security
- Email Preferences
- How we use your cellular phone number

Enhanced Security Authentication
Text Me a Passcode

Please enter your mobile number below.

* = required

Mobile Number (U.S. and Canada only): *

By providing your mobile number, you expressly consent to receive
Message and data rates may apply and you are responsible
Please review our Privacy Policy

You must view and agree to the Terms and Conditions before continuing.

I have read and agree to the Terms and Conditions agreement. *

Continue

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Enhanced Security Authentication
Terms and Conditions

By providing us with a telephone number for a mobile device, including a number that you later convert to a mobile device number, you are expressly consenting to receiving communications—including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system—from us and our affiliates and agents at that number. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls for non-marketing purposes. Calls and messages may incur access fees from your mobile services provider.

Message frequency depends on your account usage. You may opt out at any time by replying STOP to the text message. By sending STOP, you agree to one additional confirmation message stating that you’ve opted out and will no longer receive messages from this Access Online Enhanced Security Authentication service. You must be the mobile phone account holder or have permission from the account holder to use this service. You are not responsible for condition of purchasing any property, goods or services. Your wireless provider are not liable for any delayed or undelivered messages may be delayed or not delivered due to factors outside of Bank’s control. Standard text messaging fees apply, and standard fees may apply, are governed by your mobile provider.

You can manage your mobile phone and email preferences online in the My Personal Information area of Access Online. Receive additional support or help by calling 888-994-6722. Please review our Privacy Policy.
Enhanced Security Authentication
Text Me a Passcode

Please enter your mobile number below.
* = required

Mobile Number (U.S. and Canada only): *

6121231234

By providing your mobile number, you expressly consent to receive 1 message and data rates may apply and you are responsible for such rates.
Please review our Privacy Policy.

You must view and agree to the Terms and Conditions before continuing.

☑️ I have read and agree to the Terms and Conditions agreement.

Continue

10. Select the I have read and agree to the Terms and Conditions agreement check box.

11. Click Continue.
**Enhanced Security Authentication Passcode**

Please enter the code we sent to your mobile number. It will expire in 10 minutes. You may request another code after one minute.

* = required

**One-Time Passcode:**

Send me another code

---

12. Wait for the passcode to arrive to your mobile telephone or your email inbox.

---

13. Note the passcode.
Enhanced Security Authentication
Passcode

Please enter the code we sent to your mobile number. It will expire in 10 minutes. You may request another code after one minute.

*= required

One-Time Passcode:*  654321
Send me another code

14. Type the passcode.

If you do not get your passcode within 10 minutes, click Send me another code.

Continue

<<Back

15. Click Continue.

Licensing Agreement

Please read and accept the Licensing Agreement to continue.

Access Online Terms of Service

Acknowledgment and Acceptance of Terms of Access Online

Access Online is owned and operated by. The Access Online Terms of Service (ATS) refers to and incorporates by reference any operating rules policies that may be published by. The ATS can cease bean or be modified without notice. Compris the entire agreement between Customer and Bank and supersede any prior agreements between the parties regarding the subject matter contained here. By logging on to Access Online and clicking the I Accept button, you are indicating Customer’s agreement to be bound by all of the terms and conditions of the ATS and that you have the authority to execute on behalf of Customer.

If any provision(s), clause(s) or paragraph(s) of a code or policy is deemed unenforceable, void or contrary to law, then such provisions, clauses or paragraphs, as meeting as possible to reflect the intent of the parties with other provisions remaining in full force and effect.

Bank’s failure to exercise or enforce any right or provision of the ATS or any terms of the Agreement of parties, the same and any breach or any delay in exercising such provision or any default in the same shall not constitute a waiver of any such provision or any default in the same, and shall not impair or affect the right of the party to exercise any such right or provision at any time thereafter, including any delay in exercising the same.

The section titles in the ATS are added for the convenience of this section.

16. Click the I Accept button to accept the terms of the licensing agreement and continue.
After you enroll in Enhanced Security Authorization, you request a single-use passcode each time you log in.
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CAT ID: NA

**Survey**

Please take a few minutes to respond to a short [survey](#) on our training.