SOUTHERN MICHIGAN BANK & TRUST

Online Banking Enrollment Guide

Online banking enrollment may be completed though the website, or the SMBT Mobile app.

1. To enroll through the website, visit <u>www.smb-t.com</u> and click **Login**, then choose **Enroll Now.**



To enroll through the SMBT Mobile app, install the app to your device. Launch the app and click **Enroll Now.**

2. Complete the required information and click **Next.**

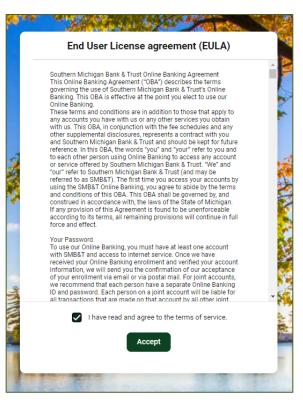


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3. Establish 2-step verification using phone call, text or Authy app.

Protect your account with 2-step verification	Get codes from the Authy app Provide an email and phone number to get codes via phone, Stati, or Authy	< Tow do you want to get your codes?
Each time you sign into your account on an unrecognized device, we require your password and a verification code. Never share your code with anyone. Add an extra layer of security Enter your password and a unique verification code. Keep the bad people out Even if somenee ite gets your password, it wont be enough to sign into your account.	Control and any provider.com	Text message (317) 279-5600 Phone-call (317) 279-5600 Authenticator app We support the Authy app. Download Authy
Get started	Next Need help?	Send code Need help?

4. Review and accept the End User License agreement (EULA)



- 5. **Establish** Username and Password. Username requirements:
 - ✓ Must be between 6 and 25 characters long.
 - ✓ Cannot include a space.
 - ✓ Must contain 1 or more letters.
 - ✓ Cannot be part of the current Password.

Password requirements:

- ✓ Must be between 8 and 25 characters long.
- ✓ Cannot include a space.
- ✓ Must contain at least 1 letter.
- ✓ Must contain at least 1 number.
- ✓ Must contain at least 1 special character +_%@!\$*~
- ✓ Cannot match or contain your ID.
- ✓ Cannot match one of the previous 4 Passwords.
- 6. Click Next.
- 7. The Online Banking dashboard view opens.

	SOUTHERN MICHIGAN BANK & TRUST	
	Create credentials	
Usernan	ne	
Show rules		
Passwo	rd	
Show rules		
Confirm	password	
	Next	