

DIGITAL BANKING USER GUIDE

*Get ready for a new online and
mobile banking experience!*

ArborOne Farm Credit

April 2023

DIGITAL BANKING USER GUIDE

Welcome to ArborOne Farm Credit Digital Banking! Whether you're using a mobile phone, tablet or laptop, we strive to make your online banking experience easy and convenient. This guide offers instructions for:

- Registering – page 1.
- Logging in – page 6.
- Resetting your password – page 7.
- Unlocking your password – page 10.

Getting started

Digital Banking system requirements

ArborOne Farm Credit 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 ArborOne Farm Credit into your browser and click **Digital Banking**, which is located at the top right-hand corner of the site.

ArborOne Farm Credit 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.

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

Tip: If you're referring to a billing statement, please enter the last portion of the account number or loan number located at the top of your statement.

If you're referring to a loan document, please enter the last portion of the number in the following format: 123456789 or 123456-123.

- On the next screen, enter your first name, last name and email address.
- Create your password and 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](#)


- Set your security methods.

Set up security methods

emily.batchelor410+1234@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](#)

NOTE: You must set up of all required security methods:

- Email.
- Cell phone number.
- Security question.

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.


- 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 security methods help protect your account by ensuring only you have access.

Set up optional

 **Okta Verify**
Okta Verify is an authenticator app, installed on your phone, used to prove your identity

[Set up](#)

[Complete Registration](#)

- 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.



Set up 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:



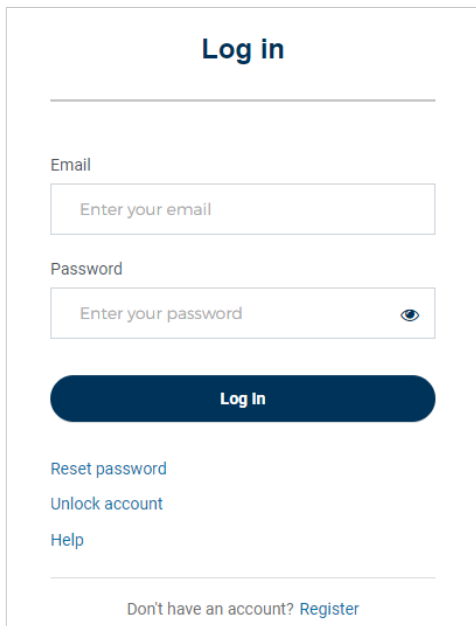
[Can't scan?](#)

- 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?

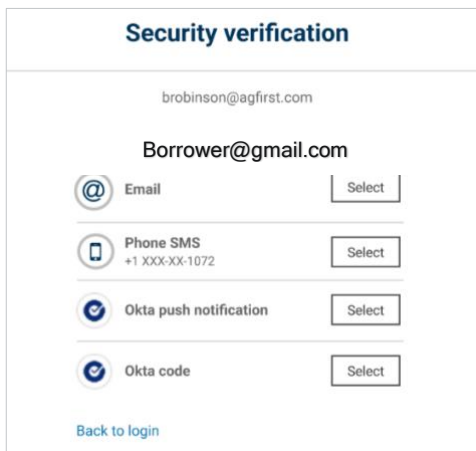
- Visit the ArborOne Farm Credit website and click **Digital Banking**, which is located at the top right-hand corner of the site.
- Enter your email address and password.
- Click **Log In**.



The screenshot shows a login form with the following elements:

- Log in** (Section Header)
- Horizontal separator line
- Email** label above a text input field containing the placeholder "Enter your email".
- Password** label above a text input field containing the placeholder "Enter your password" and a toggle eye icon.
- Log In** button (Dark blue rounded rectangle).
- Links: [Reset password](#), [Unlock account](#), [Help](#).
- Horizontal separator line.
- Text: "Don't have an account? [Register](#)".

- Select one of the security verification methods.



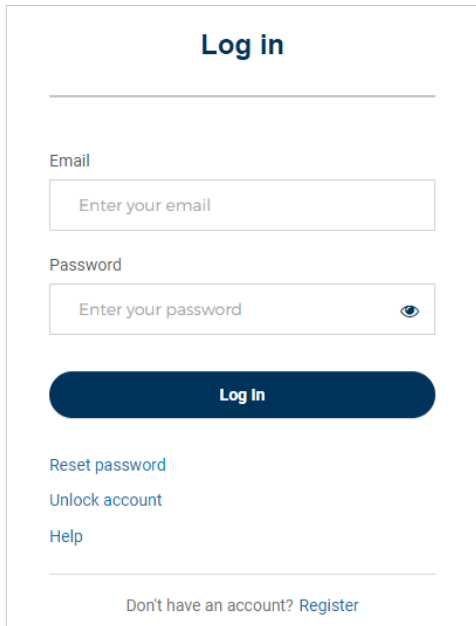
The screenshot shows a security verification page with the following elements:

- Security verification** (Section Header)
- Horizontal separator line
- Text: "brobinson@agfirst.com"
- Text: "Borrower@gmail.com"
- Four security methods, each with an icon, a label, and a "Select" button:
 - Email** (Email icon)
 - Phone SMS** (Phone icon) with subtext "+1 XXX-XX-1072"
 - Okta push notification** (Okta icon)
 - Okta code** (Okta icon)
- Horizontal separator line
- Text: [Back to login](#)

After successfully verifying, you should see your **Account Summary**.

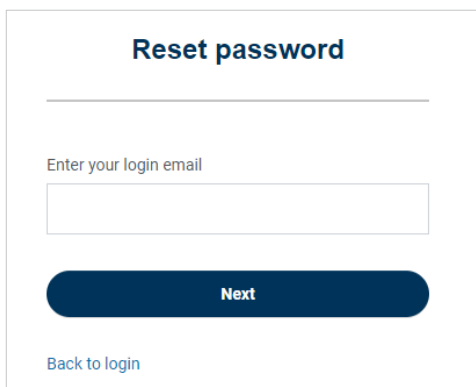
How do I reset my password?

- Visit the ArborOne Farm Credit 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, the text 'Log in' is centered. Below it is a horizontal line. There are two input fields: 'Email' with the placeholder 'Enter your email' and 'Password' with the placeholder 'Enter your password' and a toggle icon. A dark blue 'Log In' button is below the fields. Underneath are links for 'Reset password', 'Unlock account', and 'Help'. At the bottom, there is a link: 'Don't have an account? Register'.

- Enter your email address.
- Click **Next**.




The screenshot shows the 'Reset password' page. At the top, the text 'Reset password' is centered. Below it is a horizontal line. There is one input field with the placeholder 'Enter your login email'. A dark blue 'Next' button is below the field. At the bottom left, there is a link: '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](#)

- Please answer the **Security question** after verification.
- The **Reset password** screen will appear after the security question has been successfully answered.

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

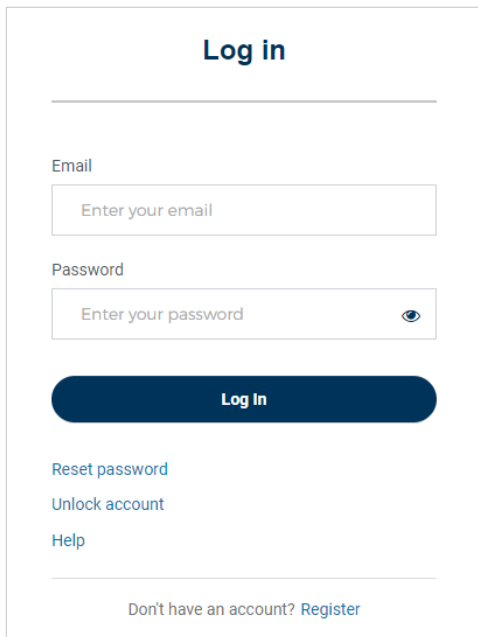
Sign me out of all other devices

[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.

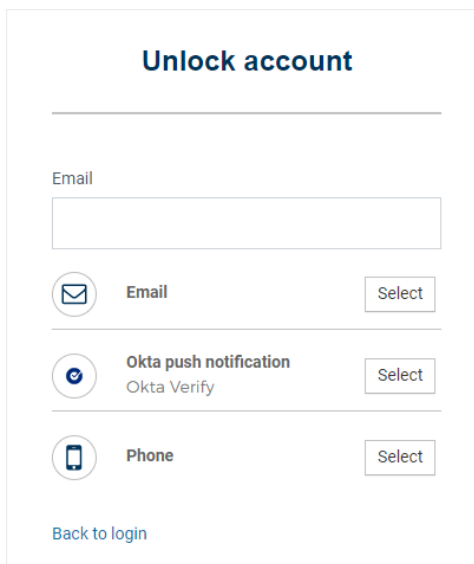
How do I unlock my account?

- Visit the ArborOne Farm Credit 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, the title 'Log in' is centered. Below it is a horizontal line. There are two input fields: 'Email' with the placeholder text 'Enter your email' and 'Password' with the placeholder text 'Enter your password' and an eye icon for toggling visibility. A dark blue 'Log In' button is positioned below the password field. 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'.

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



The screenshot shows the 'Unlock account' page. At the top, the title 'Unlock account' is centered. Below it is a horizontal line. There is an 'Email' input field. Below the input field are three options for security verification: 'Email' with an envelope icon and a 'Select' button, 'Okta push notification' with a checkmark icon and 'Okta Verify' text below it, and 'Phone' with a mobile phone icon and a 'Select' button. At the bottom left, 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.