



Digital Banking Borrowers' Guide

[ASSOCIATION NAME]

February 2024

DIGITAL BANKING USER GUIDE

Welcome to River Valley AgCredit 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 4.
- Resetting your password – page 5.
- Unlocking your account – page 7.

Getting started

Digital Banking system requirements

River Valley AgCredit Digital Banking supports Microsoft Edge, Google Chrome 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 <https://www.rivervalleyagcredit.com> into your browser and click **Digital Banking**, which is located at the top right-hand corner of the site.
- 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 account number can be found at the top of your billing statement.

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


- Enter your first name, last name and email address to create your password.


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

- Set your security methods. You must set up 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.

Borrower@gmail.com

emily.batchelor410+test52523@gmail.com

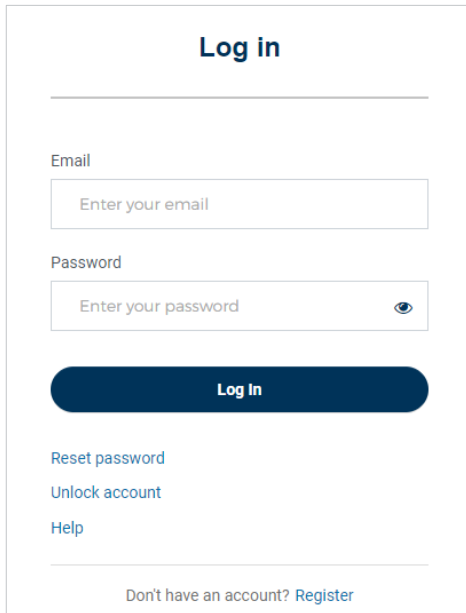
Required security methods have been setup,
additional methods can be found in settings after
clicking Complete Registration.

Complete Registration

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

How do I log in?

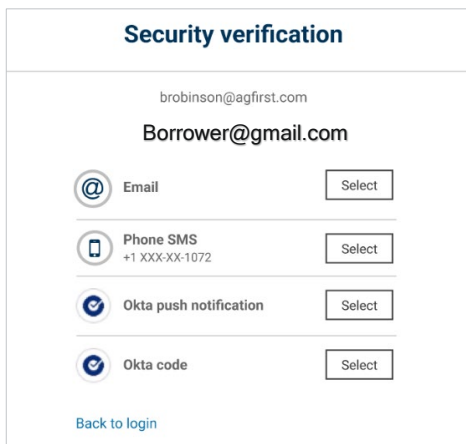
- Visit the River Valley AgCredit website and click **Digital Banking**, which is located at the top right-hand corner of the site.
- Enter your email address and password.
- Click **Log In**.



The screenshot shows a login form with the following elements:

- Log in** header
- 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.
- A dark blue **Log In** button.
- Links for [Reset password](#), [Unlock account](#), and [Help](#).
- A footer link: [Don't have an account? Register](#).

- Select one of the security verification methods.



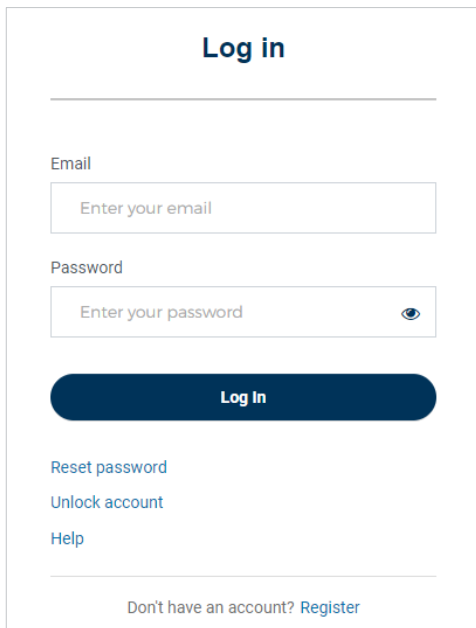
The screenshot shows a security verification page with the following elements:

- Security verification** header
- User email: `brobinson@agfirst.com`
- Selected email: **Borrower@gmail.com**
- Four security methods, each with a "Select" button:
 - Email** (with @ icon)
 - Phone SMS** (+1 XXX-XX-1072, with phone icon)
 - Okta push notification** (with checkmark icon)
 - Okta code** (with checkmark icon)
- [Back to login](#) link at the bottom left.

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

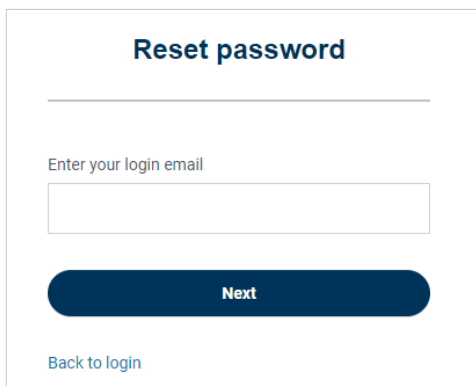
How do I reset my password?

- Visit the River Valley AgCredit 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, 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

Select



Okta push notification
Okta Verify

Select




Phone

Select

[Back to login](#)

- Answer the **Security question** 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

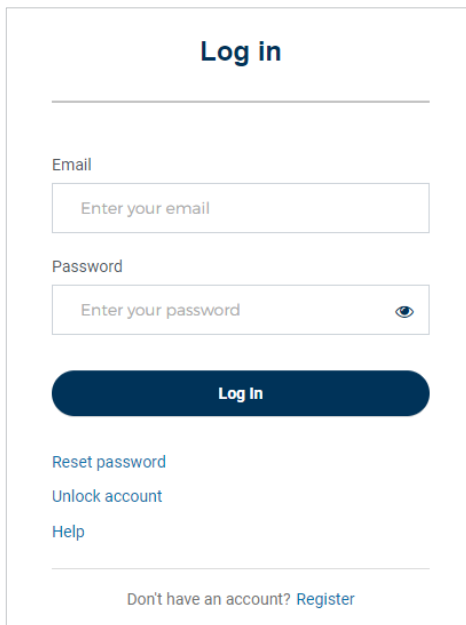
[Reset Password](#)

[Back to login](#)

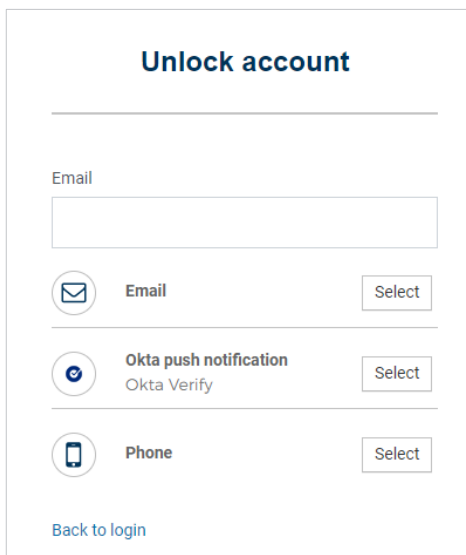
- The **Reset password** screen will appear after the security question has been successfully answered.
- Create your new password.
- Click **Reset password**.
- You'll soon receive a confirmation email letting you know that you've successfully reset your password.

How do I unlock my account?

- **NOTE:** Your account will be locked after 10 unsuccessful login attempts. Follow these steps to unlock your account if you're not redirected after the 10th attempt.
- Visit the River Valley AgCredit 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 'Enter your email' and 'Password' with the placeholder 'Enter your password' and an eye icon for visibility. A dark blue 'Log In' button is centered below the fields. 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'.



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 security verification options, each with an icon and a 'Select' button: 'Email' (envelope icon), 'Okta push notification Okta Verify' (Okta logo icon), and 'Phone' (mobile phone icon). At the bottom left, there is a link that says 'Back to login'.

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

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