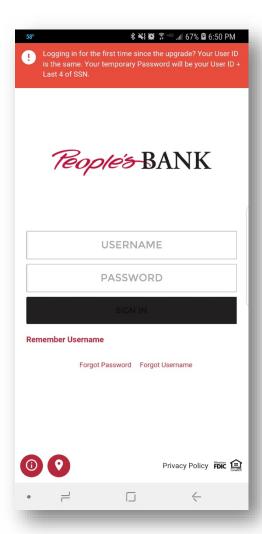
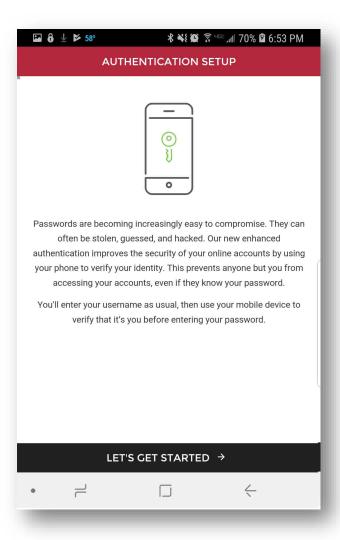


Out of Band Authentication (OOBA) Instructions

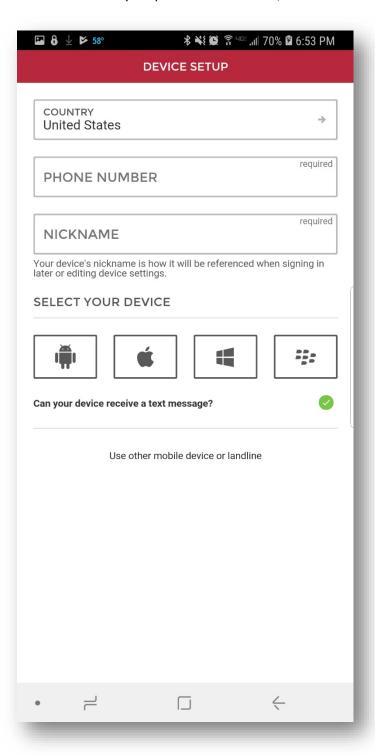
- 1. OOBA is an additional security layer to validate your login to People's Bank eBanking. To sign in to your account, visit www.peoplesbank.bank or through our mobile app.
- 2. Logging in for the first time since the upgrade? Your Username is the same. Your temporary Password will be your Username + Last 4 of your business Tax Identification Number. You will no longer use your Security Token (FOB) device.



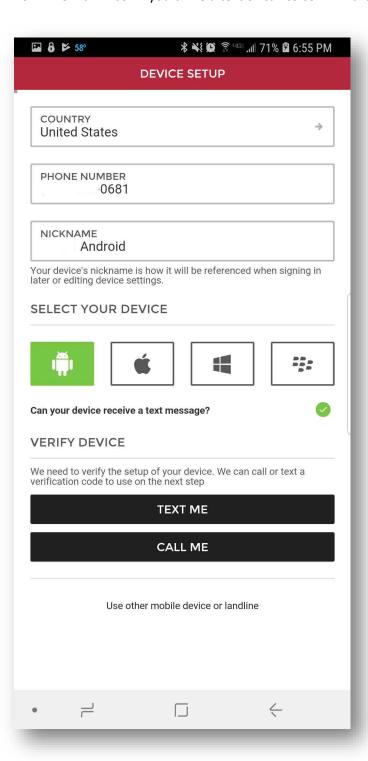
3. Now you will begin the Out of Band Authentication (OOBA) setup. Click on the "Let's Get Started" button below to start



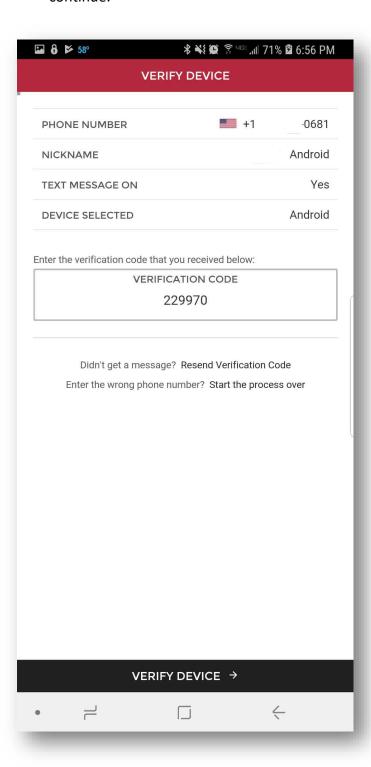
4. First you will be prompted to add a device to your profile (if you haven't already). Enter your phone number and the nickname of the device you wish to associate with it. (If you set up multiple phone numbers on your profile for OOBA use, the nicknames will display in a drop down list for easy reference.)



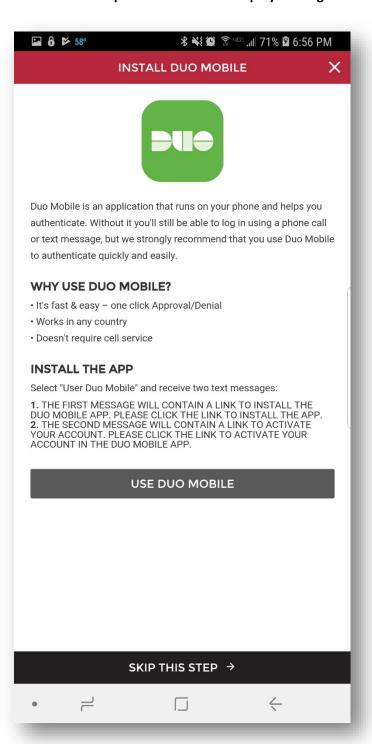
5. Then it will ask if you'd like a text or call to confirm the number you just entered.



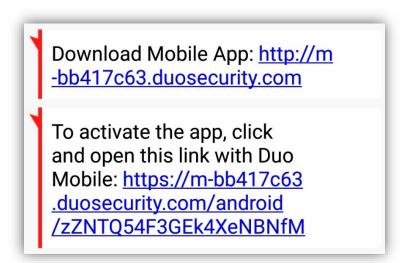
6. Now you will enter the code you received via text or phone call and click VERIFY DEVICE to continue.



7. OPTIONAL: If you have a smartphone, here you can enroll in the app Duo Mobile to log in quicker (it will send you a push notification to your cell phone to accept/deny login instead of having to key in a code). You can skip the Duo Mobile setup by clicking "SKIP THIS STEP" at the bottom.



- 8. If you skipped the Duo Mobile app, your set-up is now complete.
- 9. If you selected the "USE DUO MOBILE" option you will receive 2 links via text to download and verify the app.



10. This will take you to the app store. Click to allow the link to open, then download the Duo Mobile app.

