Digital Banking Tips



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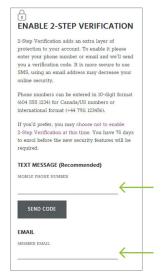
2-Step Verification (2SV)

2-Step Verification provides an additional layer of security for your online accounts. It is designed to make sure that you're the only person who can access your account by requiring both your usual password (PAC) and a six-digit verification code that is automatically sent each time you log in to a trusted method of contact that you choose (i.e. cell phone or email).

Setting up 2SV takes just a few simple steps and, due to the added security it provides, we recommend you set this up at your earliest convenience.

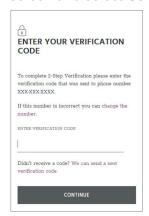
SETTING UP 2SV

- 1 Go to your Online Banking login page or launch the Mobile App and you will be presented with an enrolment screen that prompts you to register a mobile phone number or email address through which one-time verification codes will be sent.
- 2 After you enter your mobile phone number or email address according to the format indicated, hit **SEND CODE** to submit for validation.



The verification code for set-up will then be sent to your mobile phone or email address.

- 4 From the notification received to the mobile phone or email you selected in step 2, retrieve the six-digit verification code.
- 5 In your Online Banking or Mobile App session, enter this code on the ENTER YOUR VERIFICATION CODE screen and select CONTINUE.



6 The ENTER YOUR VERIFICATION CODE screen will then be updated with the message "Enrolment Complete" confirming your successful enrolment.

For more information about 2-step verification, visit PenFinancial.com/2SV