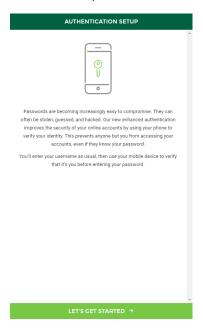
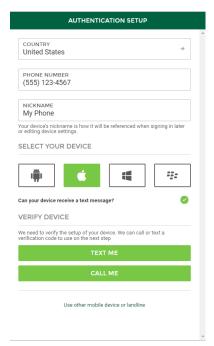
OOBA (DUO App) Customer Login

Step 1 – Customer is actually logged in for the first time but Out of Band Authentication (OOBA) must be setup before the customer can do anything else. Customer clicks "Let's Get Started" in the screen shot below to complete the rest of the setup process.



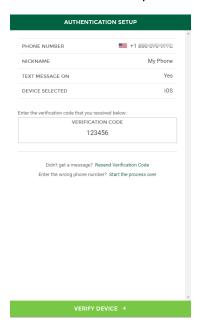
Step 2 – Customer enters their phone number and the nickname of the device they wish to associate with the phone number. The nickname is displayed in a drop down list to the customer that they can select from (if multiple phone numbers are setup for OOBA verification with their profile) when the system prompts for OOBA verification. The customer also must select the type of device they are going to use to validate with, then click "text me" or "call me".



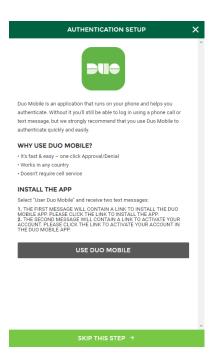
Step 3 – If the customer selected "text me" they should receive a Text Message like in the screen shot below and they will need to key the verification code from the text message into the prompt as shown in the screen shot below the text message screen shot.



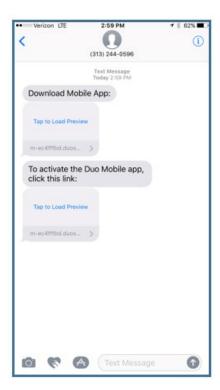
Customer clicks "Verify Device" at the bottom of the screen.



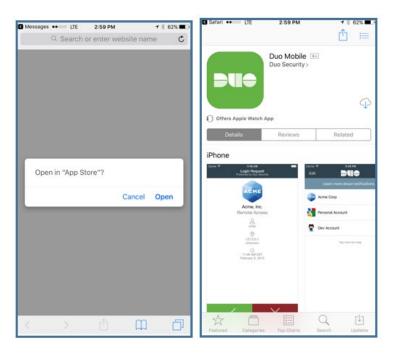
Step 4 – The customer can choose to skip the duo mobile setup if they'd like, by clicking "SKIP THIS STEP." If they skip, they will click "Complete Setup" on the next screen they see. If they want to complete it they will need to click the "USE DUO MOBILE" option in the screen shot below.



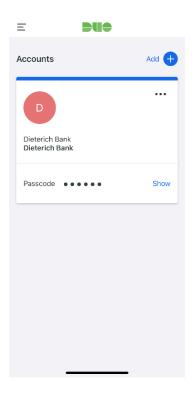
If the customer selected the "USE DUO MOBILE" option, they will receive the following text message from 386732:



From the text message above the customer will need to click the link for "Download Mobile App". This link takes the customer to the app store where they will be prompted to allow the link to open then they will see the download screen to be able to install the DUO app as outlined in the screen shots below.



Once Duo Mobile is installed the user will need to go back to their text message and click on the <u>"Activate the DUO MOBILE APP"</u> link which opens the Duo Mobile app where they must agree to allow push notifications. Once they agree they will see the Dieterich Bank line listing at the top of the screen. Screen shot of both are included below. User should now go back to their Dieterich Bank Mobile App to complete setup.



Step 5 – User login and OOBA and, if chosen, Duo Mobile setup is complete. User can choose to add another device or they can choose to "Complete Setup". If the user choose to "Add Another Device" they will prompted to complete steps 6-9 again.

