

# DIGITAL BANKING USER GUIDE

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

**AGSOUTH FARM CREDIT**

May 2023

# DIGITAL BANKING USER GUIDE

Welcome to AgSouth 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 5.
- Resetting your password – page 6.
- Unlocking your password – page 8.

## Getting started

### Digital Banking system requirements

AgSouth 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 [www.agsouthfc.com](http://www.agsouthfc.com) into your browser and click **Digital Banking**, which is located at the top right-hand corner of the site.

AgSouth 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**.

## What Digits of My Loan/Account No. Do I Use?

STATEMENT DATE			
LOAN NUMBER	MM/DD/YY		
PAYMENT DUE DATE	03-###-###-#####	←	Use highlighted
TOTAL AMOUNT DUE	MM/DD/YY		numbers located
	\$9,999.99		AFTER
			03-first 6 digits
Statement Date	MM/DD/YY		
Account Number	03-###-###-#####	←	
Payment Due Date	MM/DD/YY		
TOTAL AMOUNT DUE	\$9,999.99		

On the next screen, enter your **first name**, **last name** and **email address** and click **Next**.

- Set your security methods.

**Set up security methods**

Borrower@gmail.com

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

- Email**  
Verify with a link or code sent to your email [Set up](#)
- Password**  
Choose your password [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](#)

[Back to login](#)

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

- Email.
- Password.
- 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

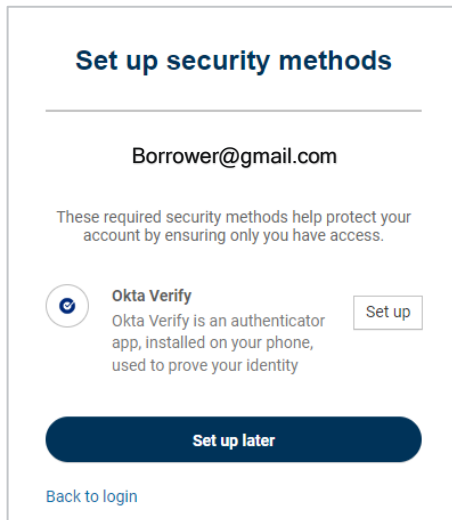
.....

[Verify](#)

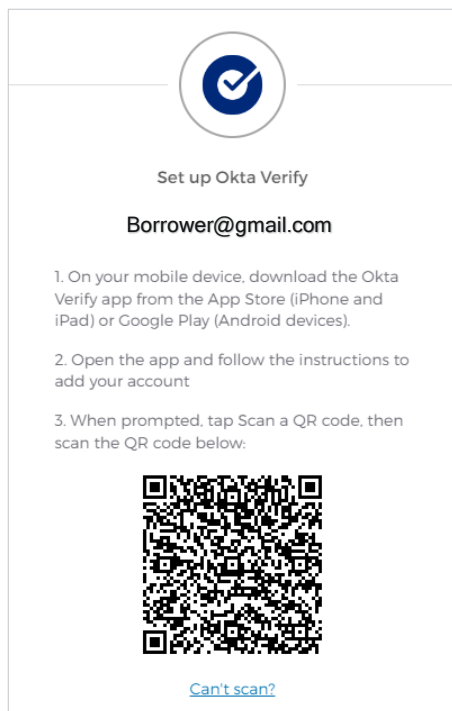
[Back to security methods](#)  
[Back to login](#)

**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.



- 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.

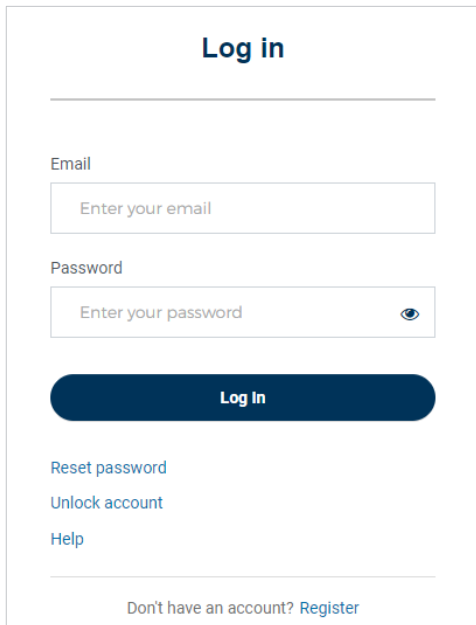


- Follow the onscreen instructions to complete set up.

- After successfully verifying the last security method, the **Digital Banking Terms and Conditions** will appear.
- Click **Accept**.
- You should see your **Accounts Summary**.
- You'll also receive a confirmation email letting you know you've successfully registered.

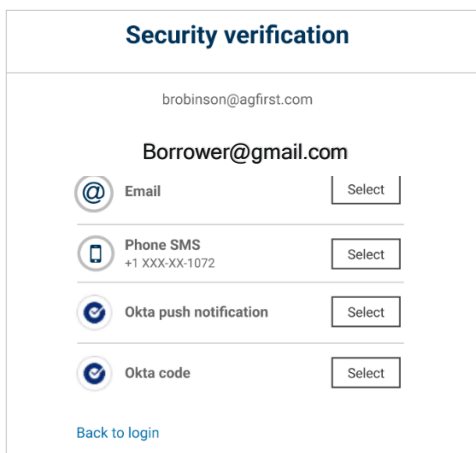
## How do I log in?

- Visit the [www.agsouthfc.com](http://www.agsouthfc.com) 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 titled "Log in". It features two input fields: "Email" with the placeholder text "Enter your email" and "Password" with the placeholder text "Enter your password" and a toggle icon. Below the fields is a dark blue "Log In" button. 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".

- Select one of the security verification methods.

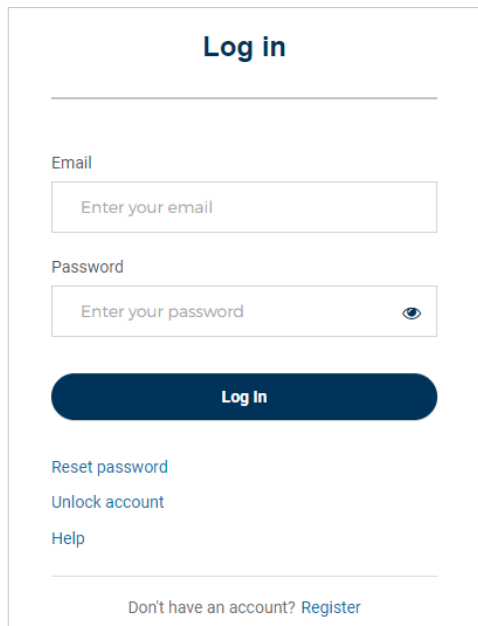


The screenshot shows a "Security verification" page. At the top, it displays the email address "brobinson@agfirst.com". Below that, it shows "Borrower@gmail.com" as the selected method. There are four options listed, each with a "Select" button: "Email" (with an @ icon), "Phone SMS" (with a phone icon and the number "+1 XXX-XX-1072"), "Okta push notification" (with a checkmark icon), and "Okta code" (with a checkmark icon). At the bottom left, there is a link that says "Back to login".

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

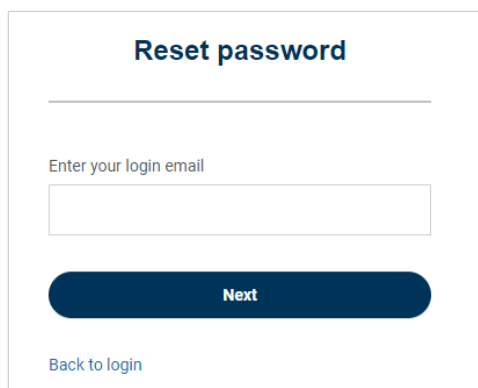
## How do I reset my password?

- Visit the [www.agsouthfc.com](http://www.agsouthfc.com) 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 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 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 title '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


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Borrower@gmail.com


Select a security method to verify it's you:

 **Email**

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 **Okta push notification**  
Okta Verify

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 **Phone**

[Back to login](#)

- The **Reset password** screen will appear after verification.

## Reset password

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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

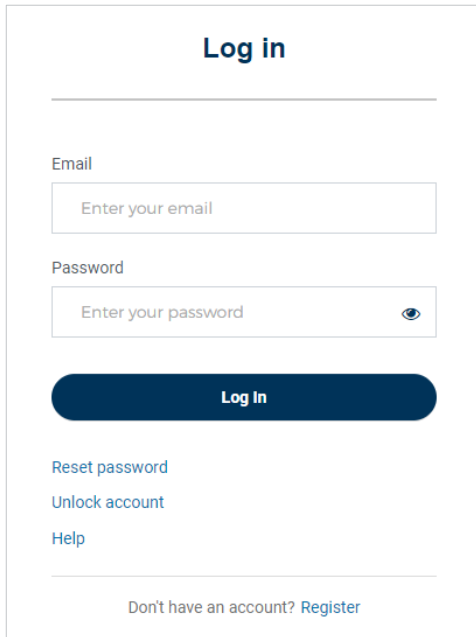
Sign me out of all other devices

[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.

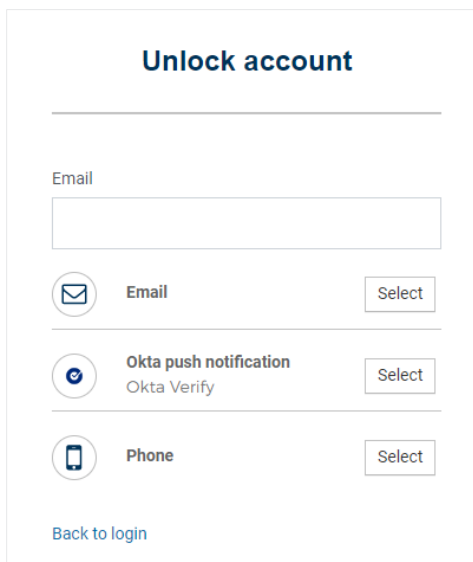
## How do I unlock my account?

- Visit the [www.agsouthfc.com](http://www.agsouthfc.com) 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 security verification options, each with an icon, a label, and a 'Select' button: 'Email' (envelope icon), 'Okta push notification' (Okta Verify icon), and 'Phone' (mobile phone icon). 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 reset your password.