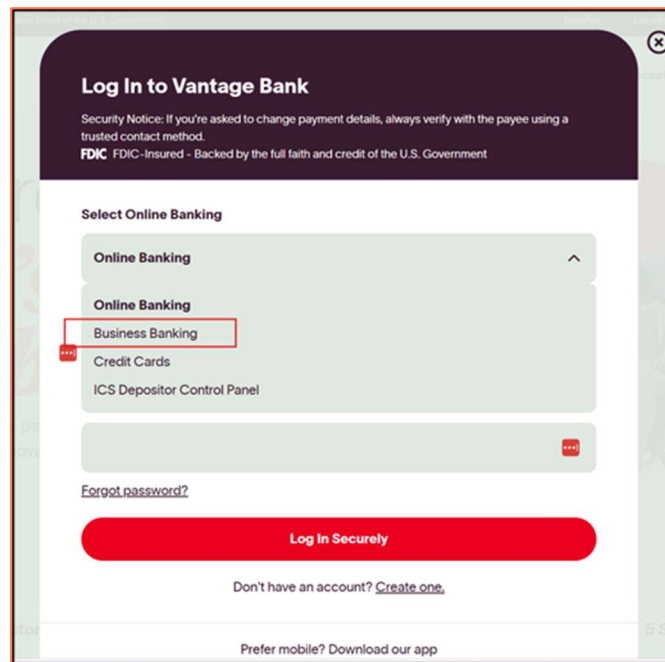


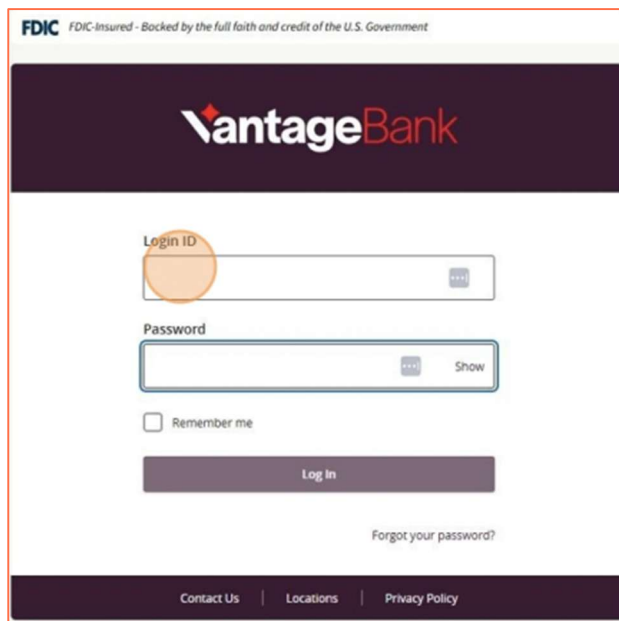
Entersekt Reference Guide Enabling Enhanced Authentication

Desktop

Step 1: Visit our website at www.vantage.bank to log into your business account.



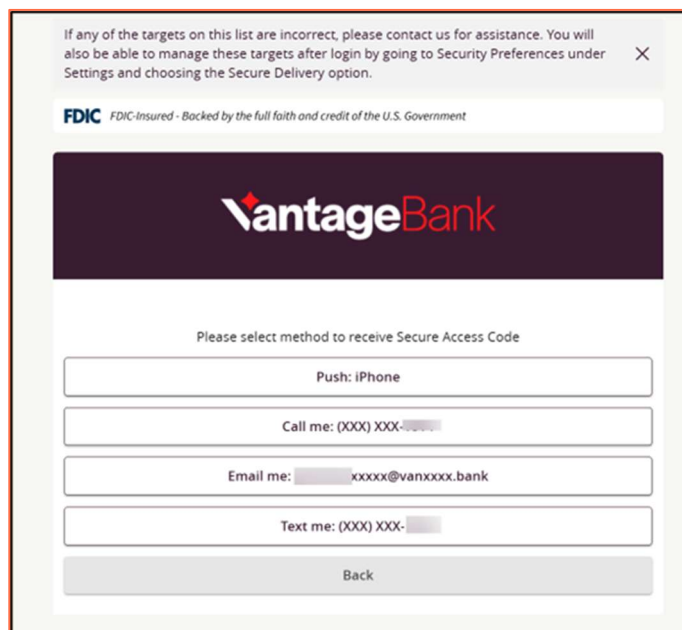
Step 2: Enter your credentials and click "Log In"



The image shows the VantageBank login interface. At the top, it says "FDIC FDIC-insured - Backed by the full faith and credit of the U.S. Government". Below that is the VantageBank logo. The login form includes a "Login ID" field with a circular icon to its left, a "Password" field with a "Show" button, a "Remember me" checkbox, and a "Log In" button. A link for "Forgot your password?" is located below the "Log In" button. At the bottom, there are links for "Contact Us", "Locations", and "Privacy Policy".

Step 3: To obtain a secure access code, you can typically choose from the following methods:

1. **Email Verification:** Receive the access code via your registered email address.
2. **Voice Call:** Receive the access code through an automated voice call to your phone.
3. **SMS Text:** Receive the access code via your registered mobile number.



The image shows the VantageBank secure access code selection screen. At the top, there is a notification: "If any of the targets on this list are incorrect, please contact us for assistance. You will also be able to manage these targets after login by going to Security Preferences under Settings and choosing the Secure Delivery option." Below this is the VantageBank logo. The main heading is "Please select method to receive Secure Access Code". There are four selection options: "Push: iPhone", "Call me: (XXX) XXX-XXXX", "Email me: xxxxx@vanxxxx.bank", and "Text me: (XXX) XXX-XXXX". A "Back" button is at the bottom.

Step 4: Enter Secure Access Code and click "Submit"

Secure Access Codes are temporary, one time use codes and are active for 15 minutes after they have been requested. If you haven't yet received your code, please contact us for assistance. X

FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

VantageBank

Enter your Secure Access Code

Back Submit

Step 5: To add your preferred authentication method for approving transactions, please click "Yes, I want to proceed."

Home Transfers & Payments Treasury Solutions Other Services Settings Messages 46 Log Off

Accounts

Quick Transfer

VANTAGE BUSINESS CHECKING

Quick Transfer

View all accounts

FRIDAY, NOVEMBER 28 Filter accounts

ONLINE BANKING TRANSF... -\$0.08 Expenses

Experience heightened security

Advanced authentication options available in 'Authenticator Settings'.

Do you wish to proceed?

Yes, I want to proceed

Maybe Later

Move Money

Transfer funds across multiple accounts, people, or financial institutions.

Transfer Money

LOCKED LOGINS

On top of things!

There are no locked logins at this time.

Contact Us

Have a question or concern? Reach out to us!

Messages Branches

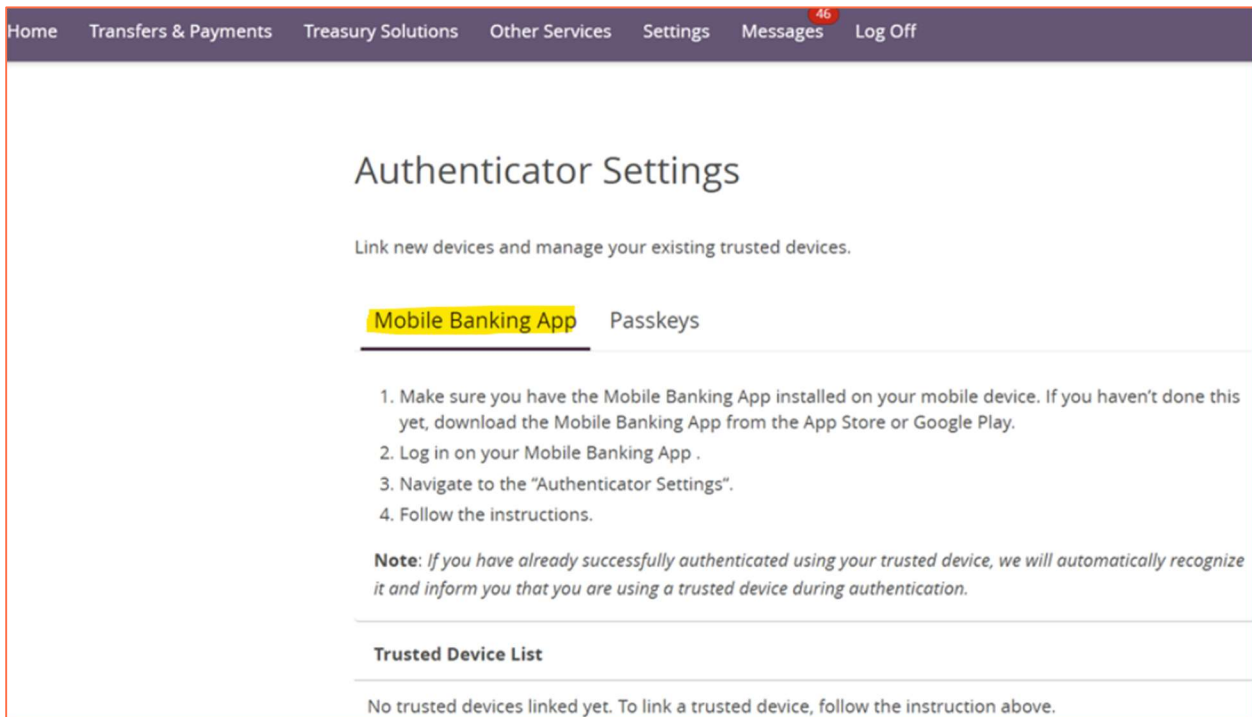
To set up different options for transaction approval, you can choose from the following methods:

- **Mobile Banking App:** You will receive a notification on your phone that requires your confirmation or denial for the approval of transactions. Please be aware that once you register the mobile app, you will need your phone to login and approve transactions.
- **QR Code:** Use a QR code to link your mobile device for transaction approvals.
- **Windows Hello:** Utilize biometrics such as fingerprint or facial recognition for secure access. Please be aware that if you register your windows computer you will not be able to login via any other computer unless you register a QR passkey.

Note: it is only necessary to have one option installed for transaction approvals. If you add Windows Hello, you don't need any other methods, as it will be the default option for authentication.

Mobile App

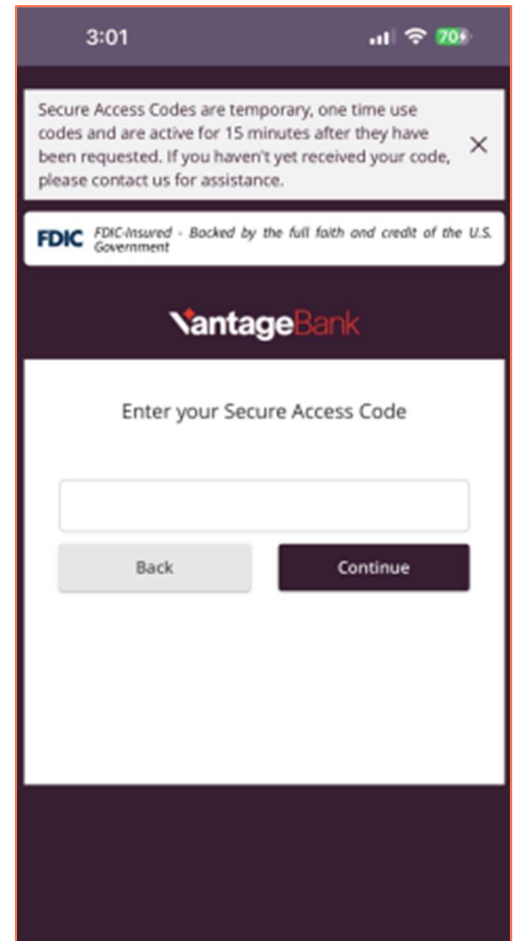
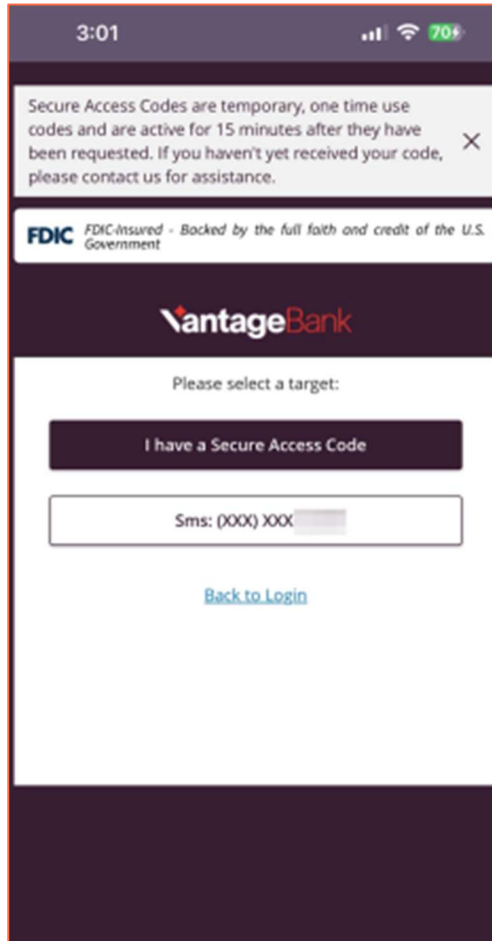
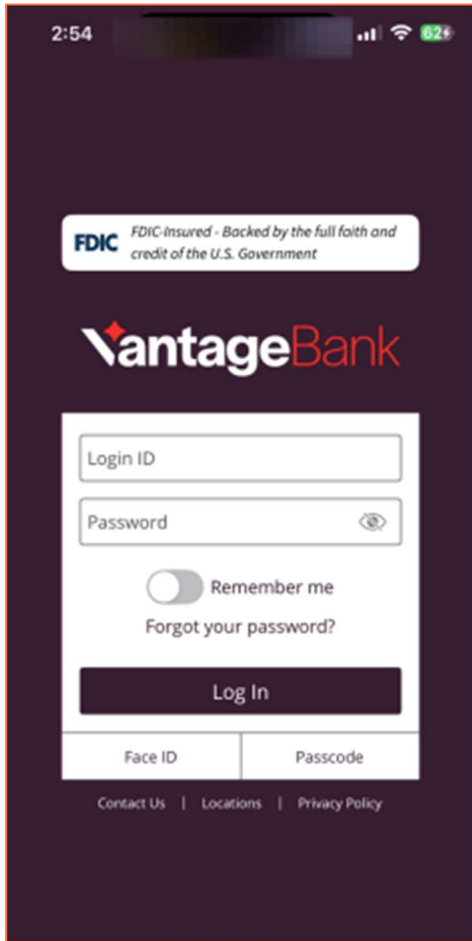
Step 1



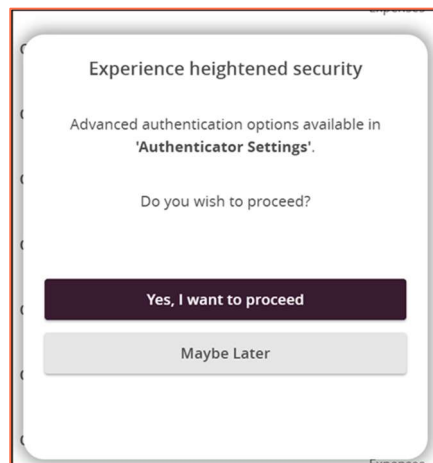
The screenshot shows the 'Authenticator Settings' page in the VantageBank mobile app. The page has a dark purple navigation bar at the top with links for Home, Transfers & Payments, Treasury Solutions, Other Services, Settings, Messages (with a notification badge for 46), and Log Off. The main content area is white and features the title 'Authenticator Settings' and a subtitle 'Link new devices and manage your existing trusted devices.' Below this, there are two tabs: 'Mobile Banking App' (which is highlighted in yellow) and 'Passkeys'. Under the 'Mobile Banking App' tab, there is a numbered list of four steps: 1. Make sure you have the Mobile Banking App installed on your mobile device. If you haven't done this yet, download the Mobile Banking App from the App Store or Google Play. 2. Log in on your Mobile Banking App. 3. Navigate to the "Authenticator Settings". 4. Follow the instructions. A note follows: 'Note: If you have already successfully authenticated using your trusted device, we will automatically recognize it and inform you that you are using a trusted device during authentication.' Below the instructions is a section titled 'Trusted Device List' which currently shows 'No trusted devices linked yet. To link a trusted device, follow the instruction above.'



Step 2: Upon logging into the mobile app, you will be prompted to choose an option to receive a secure access code. This code is essential for verifying your identity. Once received, enter your Secure Access Code.



Step 3: You will be prompted with a message "Experience heightened security" select "Yes, I want to proceed".



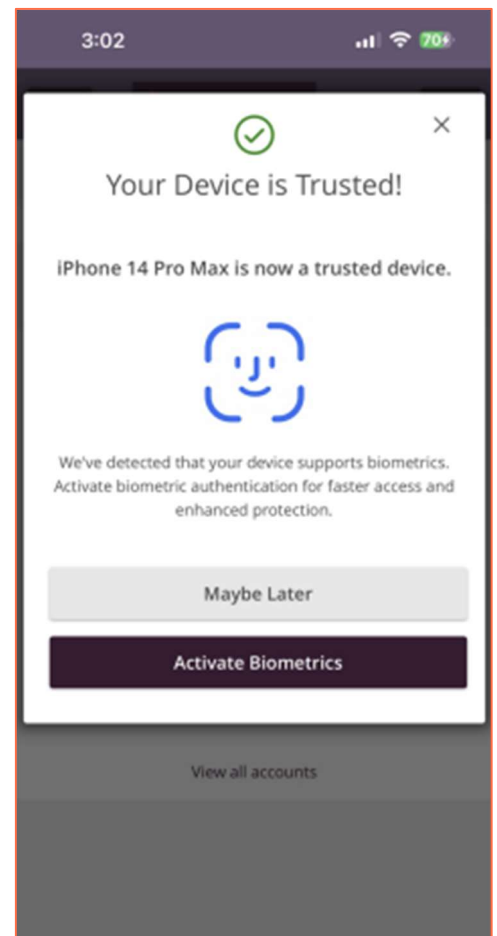
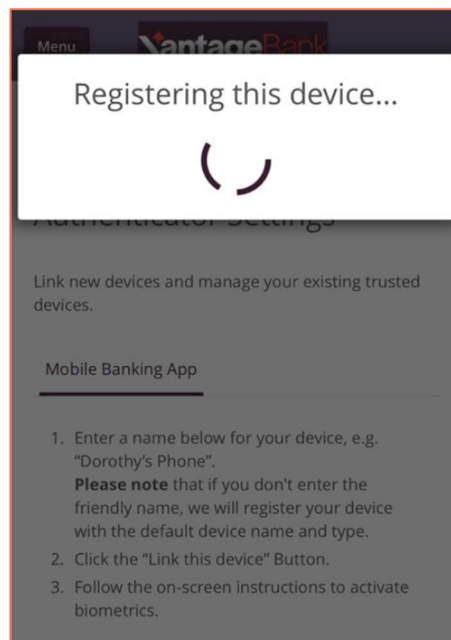
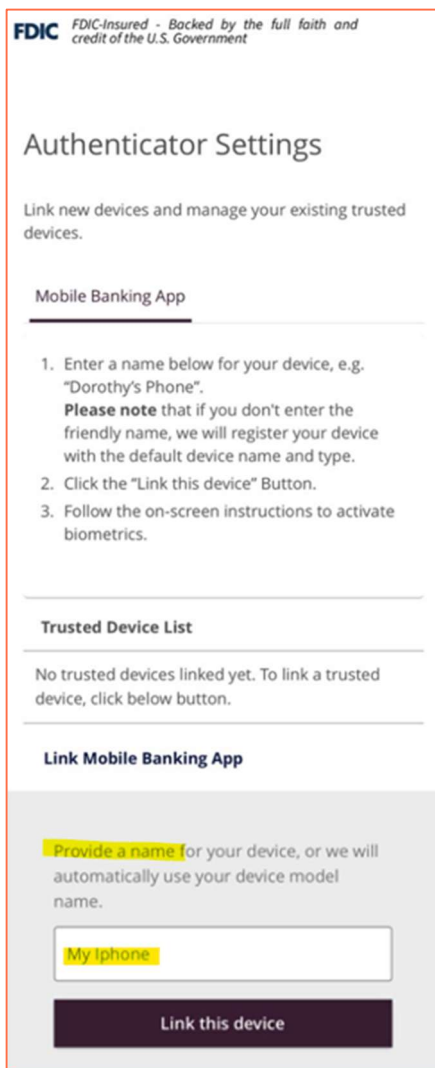
Step 4: Once you are at the Authenticator Settings screen, you will nickname your device, click "Link this device", then you will receive a notification prompting you to activate Biometrics. This step is crucial for enhancing the security of your transactions.

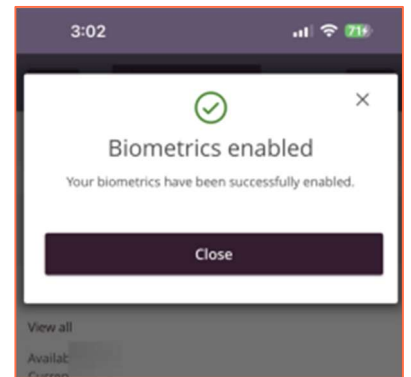
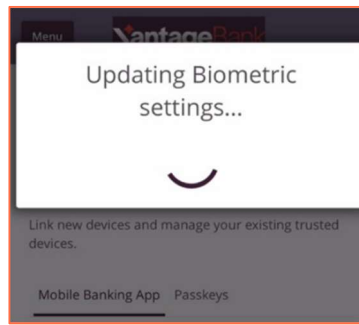
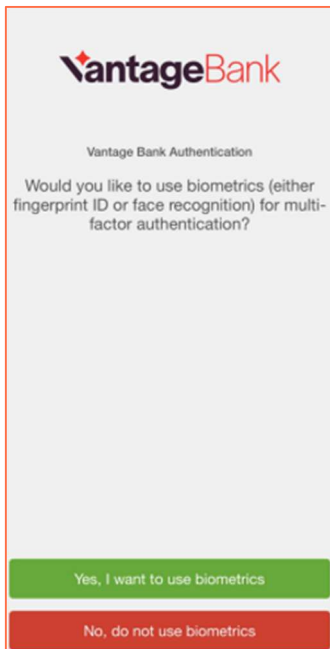
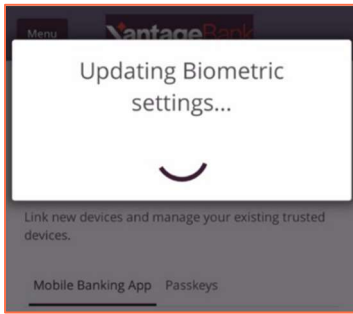
Click "Activate Biometrics"

Click "Yes, I want to use biometrics"

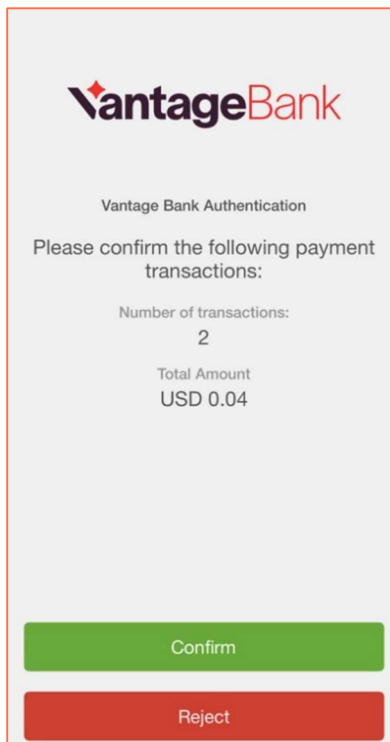
Click "Close"

*Please be aware if you do not have face id enabled on your phone, you will not be prompted to see the screenshots shown below. You will still be able to register and link your phone.





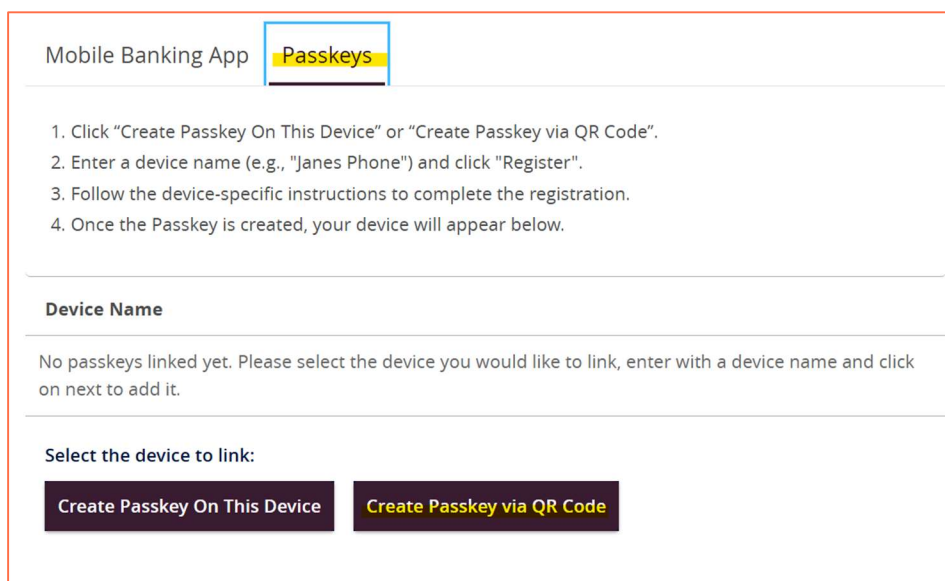
Step 5: Every time you process transaction(s), a screen will appear displaying the transaction details and providing options for you to confirm or deny the transaction.



QR Code

Step 1: The next available option is to install QR code approval. This method allows you to securely approve transactions by scanning a QR code with your mobile device. For this method, it is recommended to have face id or biometrics enabled on your mobile device.

Click on "Passkeys" and "Create Passkey via QR Code"



Mobile Banking App **Passkeys**

1. Click "Create Passkey On This Device" or "Create Passkey via QR Code".
2. Enter a device name (e.g., "Janes Phone") and click "Register".
3. Follow the device-specific instructions to complete the registration.
4. Once the Passkey is created, your device will appear below.

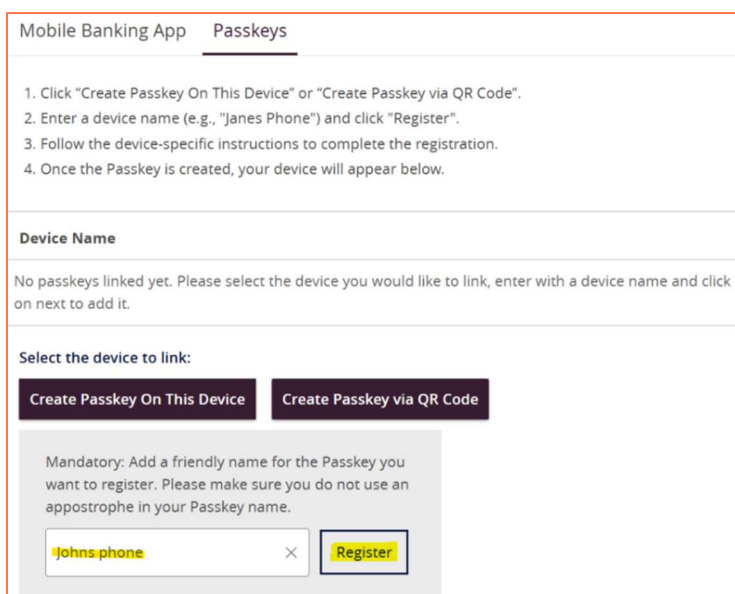
Device Name

No passkeys linked yet. Please select the device you would like to link, enter with a device name and click on next to add it.

Select the device to link:

Create Passkey On This Device **Create Passkey via QR Code**

Step 2: Nickname your device and click "Register".



Mobile Banking App **Passkeys**

1. Click "Create Passkey On This Device" or "Create Passkey via QR Code".
2. Enter a device name (e.g., "Janes Phone") and click "Register".
3. Follow the device-specific instructions to complete the registration.
4. Once the Passkey is created, your device will appear below.

Device Name

No passkeys linked yet. Please select the device you would like to link, enter with a device name and click on next to add it.

Select the device to link:

Create Passkey On This Device **Create Passkey via QR Code**

Mandatory: Add a friendly name for the Passkey you want to register. Please make sure you do not use an apostrophe in your Passkey name.

× **Register**



Step 3: To proceed with setting up your transaction approval method using QR code, please follow these steps:

1. A QR Code Will Appear: Ensure you are on the screen where the QR code is displayed.
2. Open the Camera on Your Phone: Launch the camera application on your mobile device.
3. Point the Camera Towards the QR Code: Align your phone's camera with the QR code on the screen.

Your phone should recognize the QR code and prompt you to complete the setup process.

Mobile Banking App **Passkeys**


1. Click "Create Passkey On This Device" or "Create Passkey via QR Code".
2. Enter a device name (e.g., "Janes Phone") and click "Register".
3. Follow the device-specific instructions to complete the registration.
4. Once the Passkey is created, your device will appear below.

Device Name

No passkeys linked yet. Please select the device you would like to link, enter with a device name and click on next to add it.

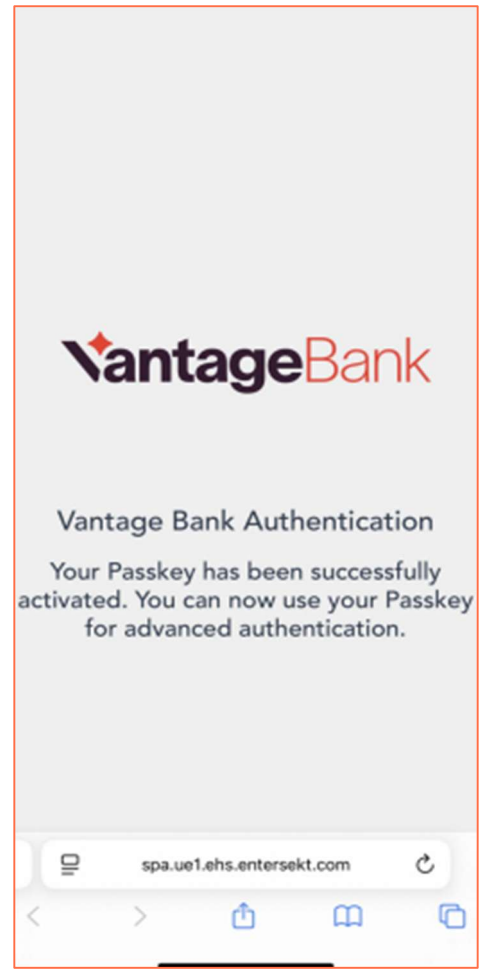
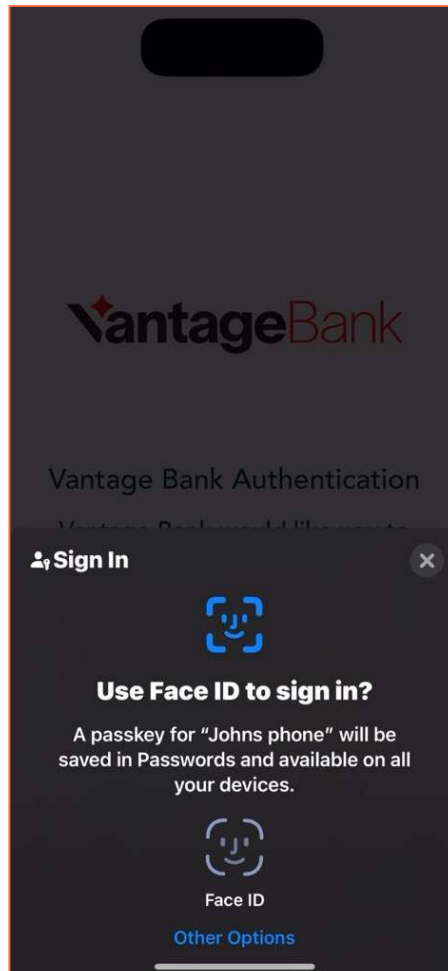
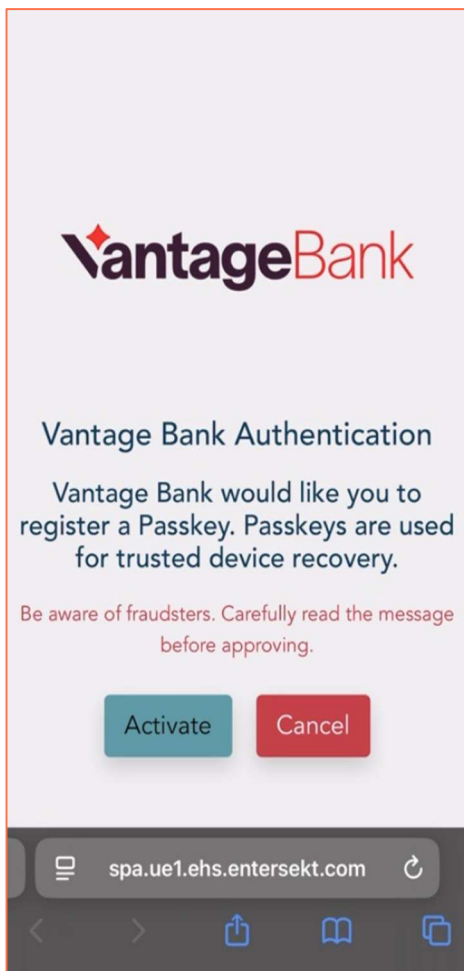
Select the device to link:

[Create Passkey On This Device](#) [Create Passkey via QR Code](#)

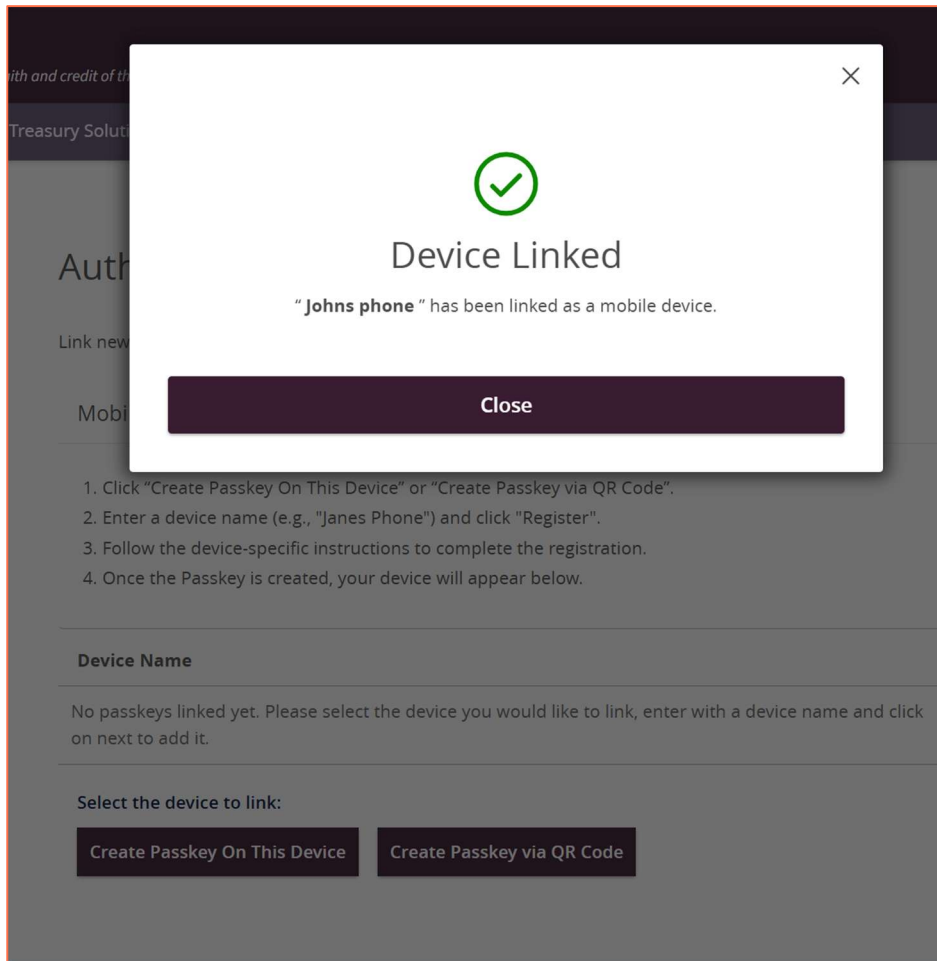


Step 4: Once you have scanned the QR code with your phone, you will receive a notification like below, click "Activate".

Once you activate the device, you will see a confirmation message indicating that the setup is complete. This message will typically confirm that your device is now linked and ready to be used for approving transactions.

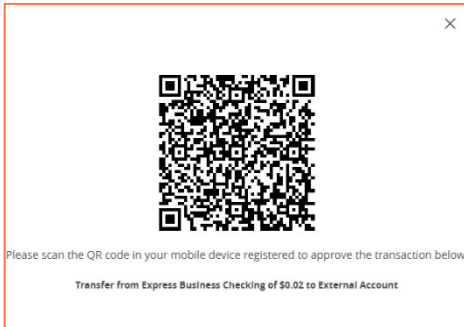


Step 5: After you activate the device, a confirmation message indicating that the device is linked will appear on your computer screen. Click "Close".

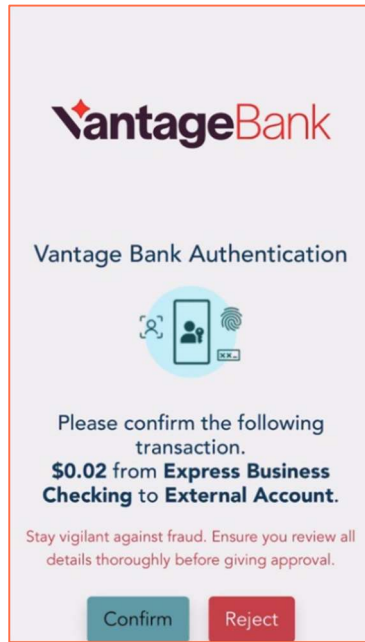


Step 6: When approving transactions, you will be prompted with a QR code, followed by confirmation screens and an "Approval Successful" message once transactions selected have been approved.

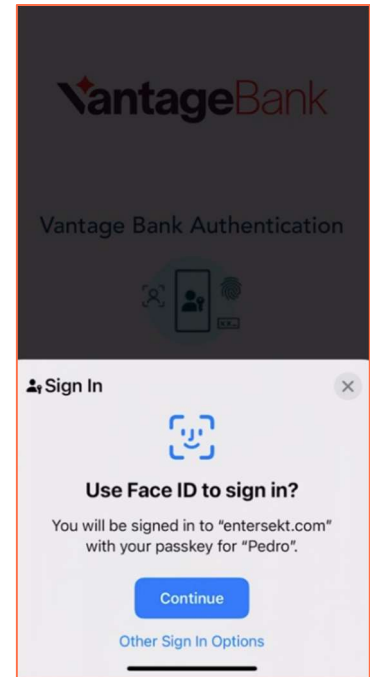
1.



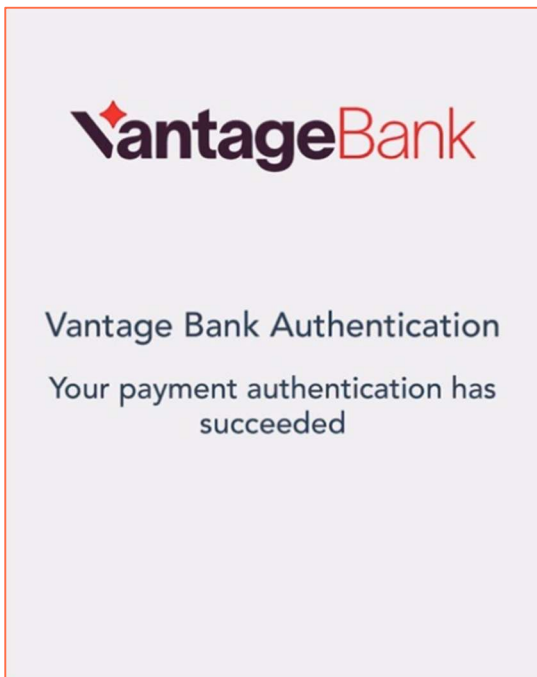
2.



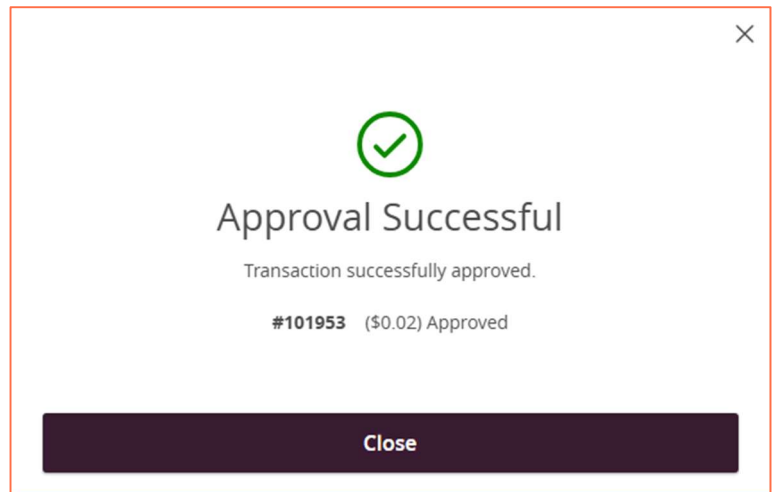
3.



4.



5.



Windows Hello

Step 1: Last option is to use Windows Hello for approving transactions, which utilizes biometrics like facial recognition, please ensure that Windows Hello is set up on your computer. Follow these instructions to install and configure Windows Hello:

[Configure Windows Hello - Microsoft Support](#)

Click "This device using Windows Hello".

Authenticator Settings

Link new devices and manage your existing trusted devices.

Mobile Banking App **Passkeys**

1. Click "Create Passkey On This Device" or "Create Passkey via QR Code".
2. Enter a device name (e.g., "Janes Phone") and click "Register".
3. Follow the device-specific instructions to complete the registration.
4. Once the Passkey is created, your device will appear below.

Device Name

No passkeys linked yet. Please select the device you would like to link, enter with a device name and click on next to add it.

Select the device to link:

Create Passkey On This Device **Create Passkey via QR Code**



Step 2: Nickname your device and click "register".

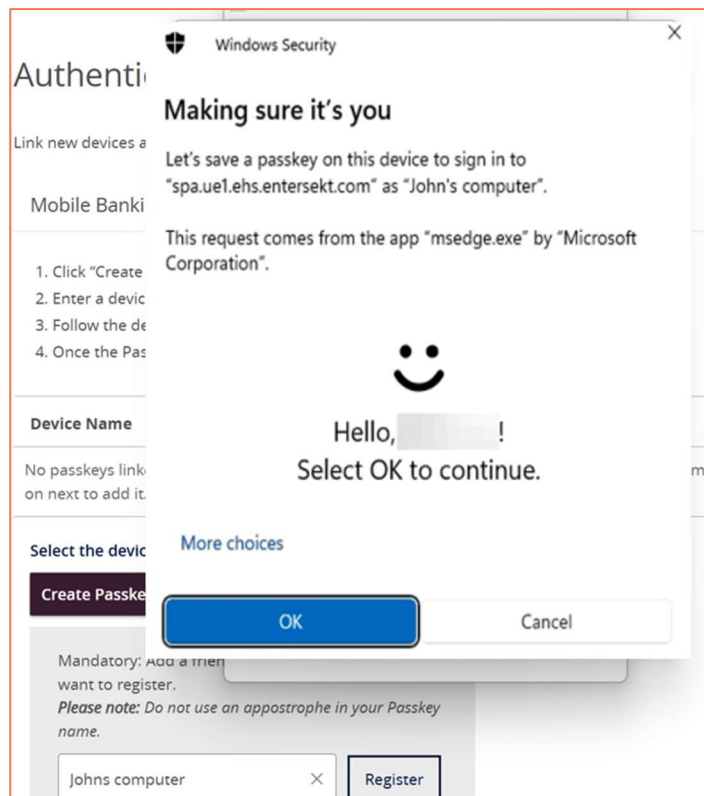
The screenshot shows the 'Mobile Banking App' section with a 'Passkeys' sub-header. It contains a list of four instructions: 1. Click "Create Passkey On This Device" or "Create Passkey via QR Code". 2. Enter a device name (e.g., "Janes Phone") and click "Register". 3. Follow the device-specific instructions to complete the registration. 4. Once the Passkey is created, your device will appear below. Below the instructions is a 'Device Name' section with the text: 'No passkeys linked yet. Please select the device you would like to link, enter with a device name and click on next to add it.' Underneath, there are two buttons: 'Create Passkey On This Device' and 'Create Passkey via QR Code'. A grey box contains the text: 'Mandatory: Add a friendly name for the Passkey you want to register. Please note: Do not use an appostrophe in your Passkey name.' Below this is a text input field containing 'John's Computer' and a 'Register' button.

Step 3: When setting up Windows Hello, you will see a screen on your computer prompting you to activate the feature. Click "Activate".

The screenshot shows a dialog box titled 'Vantage Bank Authentication' overlaid on the registration screen. The dialog box contains the Vantage Bank logo, the text 'Vantage Bank Authentication', and 'Vantage Bank would like you to register a Passkey. Passkeys are used for trusted device recovery.' Below this is a warning: 'Be aware of fraudsters. Carefully read the message before approving.' At the bottom of the dialog are two buttons: 'Activate' and 'Cancel'. The background registration screen is partially visible, showing the 'Device Name' section with the text 'No passkeys linked yet. Please on next to add it.' and the 'Select the device to link:' section with the 'Create Passkey On This Device' button. The text input field now contains 'Johns Computer' and the 'Register' button.

Step 4: Your computer will use biometrics, such as facial recognition, to identify you.

"Click Ok".



Step 5: Once you receive the "device linked" message on your screen, it confirms that the setup is complete. Depending on the authentication methods you have added, you will now be able to approve transactions using your preferred method, such as QR code or Windows Hello.

