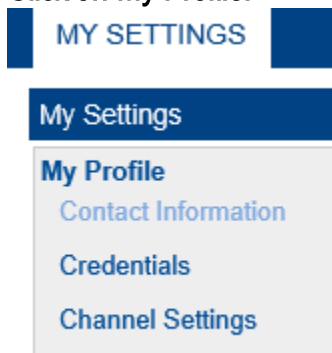


Out of Band Authentication (OOBA) is a secondary means of authentication if you do not wish to use the mobile token app. By signing up for OOBA you can receive a verification code via text or email.

## To sign up for OOBA:

- Log into Treasury Management Direct and navigate to the My Settings module. Click on My Profile.



### My Profile

- Update your email address to the email address at which you would like to receive your passcodes.
- If you would like to receive your passcodes via text, update your phone number under “message enabled cell number” and check the box to enable SMS messages. You will need to agree to the terms and conditions as well.

\* Email Address

\* Encrypted Report Password

Phone Number  Ext

Enable SMS Messages

Terms and Conditions  By clicking here, I agree to the [Terms and Conditions](#).

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**Treasury Management Direct**  
 To opt-out at any time, send **STOP** to 99453. To receive more inform

**Message and Data Rates May Apply. Number of Messages Va**  
 authorizes charges to appear on wireless bill or be deducted from pr

**Tier One Carriers:** AT&T, Verizon, T-Mobile ®, Sprint, Metro PCS ®

**To Contact Support:** Customer Service SF

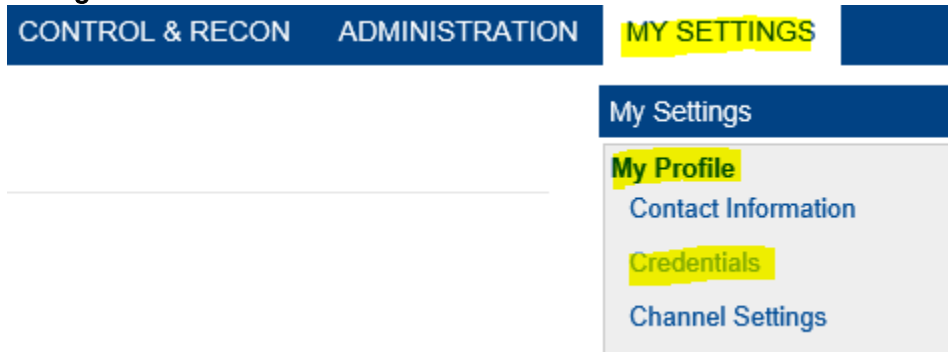
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Message Enabled Cell Phone Number

- If you elect to enable SMS messages, once you submit the changes within Treasury Management Direct, you will receive a text message. You must reply to that message with the code provided in the text in order to subscribe to messages.



- Click back on the My Settings module and click on My Profile. Click Credentials from the right hand side.



- Under “Reverification Out-of-Band” create a PIN. The PIN should be at least 6 characters and contain at least one letter and one number. Click “Update Credentials”.

Reverification Out-of-Band

Your PIN should be at least 6 characters and contain at least one letter and one number

Enter PIN

Confirm PIN

- The screen will update and allow you to select “Out-of-band-Authentication” as your preferred reverification method then click “Update Credentials”.

Reverification Preference

**Software Token Client**  
Requires entry of PIN in Token Generator application (software must be installed and registered by user) to create a one-time passcode.

**Out-of-band Authentication**  
Requires entry of PIN to receive a one-time passcode via Email or SMS (delivery channel based on current user subscription settings).



- Congratulations! When submitting ACH or Wire transactions you will now receive your verification code via email to the email address listed under your My Profile screen in Treasury Management Direct.



- If you wish to receive your verification codes via text and not email, follow the following steps.
  - Click back on the My Settings module and select Subscriptions from the dropdown. Then click on Out of Band Authentication.
    - Select the phone icon if you prefer to receive your verification codes via text. Once you make your selection, click the Save button.

**Out Of Band Authorization** ✓

Delivery Settings

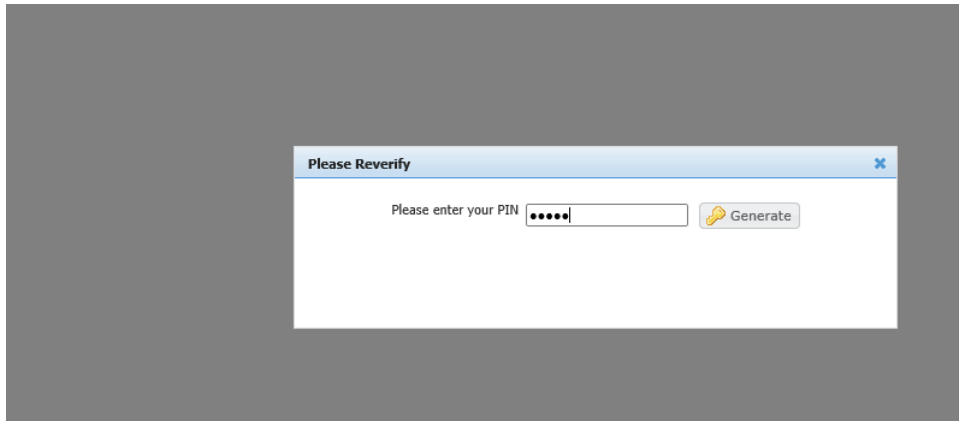
+ / - **Data Type**   **Format Preference**

<input checked="" type="checkbox"/> Out Of Band Authorization	<input checked="" type="radio"/> <input type="radio"/>	HTML ▾
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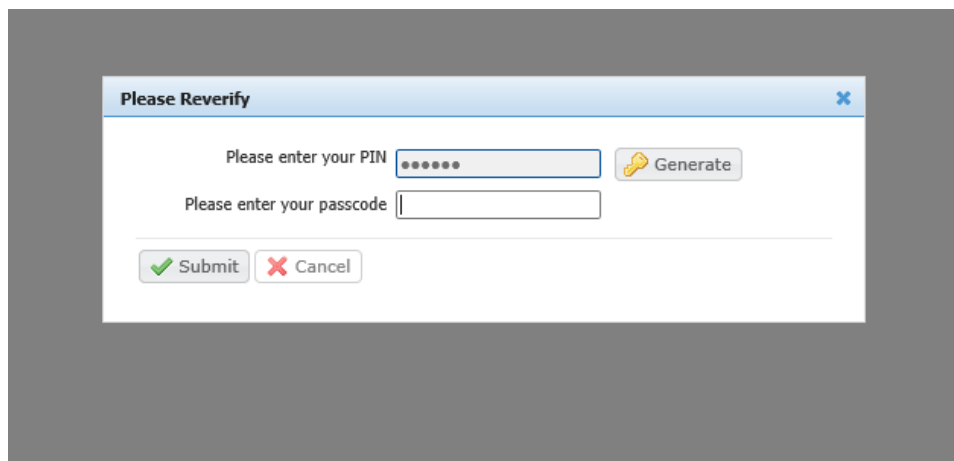
- ▶ Payee Created Report
- ▶ Payee Modified Report
- ▶ **Payments Approver Notification** ✓
- ▶ **Secure Messaging Reply Received** ✓
- ▶ Stop Request Status Change Notification
- ▶ **User Entitled to New Payment Type**
- ▶ **User Lockout Report** ✓
- ▶ **User Password Change Report** ✓
- ▶ **User Password Reset/Change Report for Administrators**
- ▶ User Payment Settings Report
- ▶ **User Profile Change Report** ✓
- ▶ User Profile Created Report
- ▶ **User Unlock Report** ✓
- ▶ **Wire Transfer Items End of Day Notification** ✓
- ▶ Wire Transfer Status Change Digest
- ▶ **Wire Transfer Status Change Notification** ✓

## Using OOBA:

- When submitting ACH or Wire transactions, you will first be prompted to first enter your PIN and then click the Generate button. You will then be prompted to enter the passcode received via text or email. Once you enter that passcode, click Submit.



A screenshot of a web browser dialog box titled "Please Reverify". The dialog has a close button (X) in the top right corner. The main text says "Please enter your PIN" followed by a text input field containing five dots. To the right of the input field is a button with a key icon and the text "Generate".



A screenshot of a web browser dialog box titled "Please Reverify". The dialog has a close button (X) in the top right corner. The main text says "Please enter your PIN" followed by a text input field containing six dots. To the right of the input field is a button with a key icon and the text "Generate". Below this, the text says "Please enter your passcode" followed by an empty text input field. At the bottom of the dialog are two buttons: "Submit" with a green checkmark icon and "Cancel" with a red X icon.

If you have questions about Treasury Management Direct, please call us at 833-377-8265 or email [TMClientSupport@SunflowerBank.com](mailto:TMClientSupport@SunflowerBank.com)