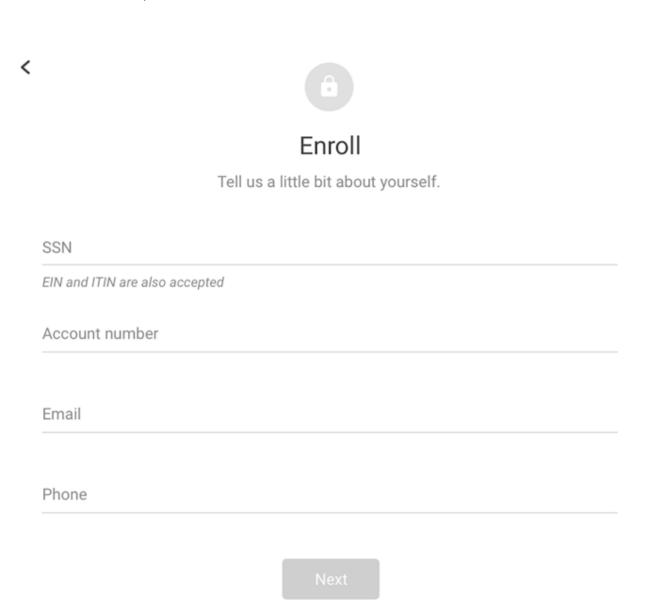# Enrolling in Banno Online

1. Select **First time user? Enroll now**.

2. Enter the information requested on the *Enroll* screen, and then select **Next**.

3. Enter the verification code sent via SMS, and then select **Verify**.

> **NOTE:**
> This step only applies to financial institutions who use two-factor authentication. If this situation applies, the end user sets up two-factor authentication through a wizard that appears the first time that the end user logs on to Banno Online. They can also reset their two-factor authentication settings in the *Security* section of the *Settings* screen.

4. Read the user agreement, and then select **Agree**.

5. Create a username and password by entering information in the **Username** and **Password** fields, and then select **Next**.

The end user can see username and password rules by selecting **Show rules** for either.

If your institution is a bank, whether using NetTeller or Banno Online, Banno uses the same NetTeller password and alias requirements.

If your institution is a credit union using Episys, Banno uses the Episys home banking username and password requirements as defined by the credit union. In addition, the Episys database requires that the username begin with a letter and cannot contain special characters.

CAUTION:

Banno does not enforce its own separate password rules, but it does prevent the use of account numbers as usernames for security reasons.

The *Dashboard* screen for online banking appears.