

# Multi-Factor Authentication with Online Banking

To help protect your account information, DeWitt Bank & Trust Co. is introducing **Multi-Factor Authentication (MFA)** in our online banking system. This added layer of security helps keep your account safe from unauthorized access.

MFA will be required for:

- Login or Enrolling in Online Banking
- Making changes to your personal information in Online Banking
- Completing large dollar transfers

## What is MFA?

MFA is a security process that requires two or more ways to verify your identity before allowing access to your account.

For example: After entering your password, you'll also need to enter a **one-time passcode (OTP)** sent to your email.

## Why is MFA Important?

MFA provides an extra layer of protection for your account. Even if someone has your password, they won't be able to access your account without the second verification step.

## MFA OTP

MFA OTP will be required for Online Banking Login.

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## Enrolling in Online Banking

When enrolling for the first time, you'll be asked to provide:

- Account Number
- Account Type
- Social Security Number

Once you enter this information, the system will send a **OTP** to the **email address we have on file**.

- Enter that code in the enrollment form to verify your identity.
- The code is valid for 15 minutes.

If you see a message that says "**No email address on file. Contact customer support.**", please call us to update your information before continuing:

**DeWitt Bank: 563-659-3211 | Wilton Bank: 563-732-3211**

## Updating Personal Information in Online Banking

When you go to your Profile section in online banking, you'll now be asked to verify your identity through an OTP.

- A code will be sent to your email.
- You must enter that code to edit your password, challenge questions, email address, phone number, eStatements, or mobile banking settings.

If you cancel or click outside of the passcode box, you'll still see your profile information, but you won't be able to make changes until you complete verification. If you enter an incorrect passcode, you'll see the message "Incorrect passcode." You'll be asked to verify again each time you return to the profile page.

## Large Dollar Transfers in Online Banking

For your protection, any internal transfer of \$10,000 or more will require MFA verification.

- When you make a large transfer, the system will send an OTP to your email.
- Enter the code to confirm and complete your transfer.



**FOR QUESTIONS CALL**  
**DEWITT BANK: 563-659-3211 | WILTON BANK: 563-732-3211**

