

Enhanced Login Security

Enhanced Login Security uses one-time access code (OTP) technology to authenticate your computer or mobile device via email, text message, and/or a voice push. The OTP options you can select depend on the information you provide during login security setup.

Login Security Setup

When you are presented with the Login Security Setup page seen below, you have the option to set up one or more methods to receive a one-time access code (e.g., SMS text, automated voice call, email).

Login Security Setup
Need Help?
1-888-639-4344

We've improved security with new options How is this different from before ?

Now...


Enter your details below.

So that you have options for how to receive a one-time access code when we need to confirm your identity.

Later...

When we need to confirm your identity, we'll send you a one-time access code.

We'll already have your details on file. All you need to do is choose how you want to receive the code. Then enter the code to access your account securely.




Sending access code...

Your access code is: 123456

MY ACCESS CODE

[Login]

In a hurry? No problem. [Complete this setup later](#)



Text message

What's this ?

Want the option to receive a text message for secure login?
Enter your numbers below. Make sure you also activate each number.

Phone type Number

- -

By clicking Activate I acknowledge that I have read and accept the full [terms and conditions](#) for this phone.

[+ Add another phone number](#)

Message and Data Rates May Apply. For help, text HELP to 44833 from your mobile phone or contact Customer Service at xxx-xxx-xxxx. **To disable this service, text STOP to 44833 from your mobile phone.** By entering a mobile phone number you certify that you are the account holder, or have the account holder's permission to do so.

[Terms and conditions](#)

The following options are available on this page.

Text Message

This option allows you to receive a short message (SMS) text with your one-time access code. To set up the phone number, select the type from the drop down field and enter the phone number in the fields provided and click the **Activate** button.

A new window will open indicating the system has sent an activation code to your mobile device. You can then enter the access code in **The code is:** field and click the **Activate** button. If successful, a confirmation message is displayed indicating that the phone was activated. (The activated number is also auto-filled in the Automated Voice Call list that is described below.)

1

You can also click the Add another phone number link to activate additional mobile devices. You may also set up additional ways to receive their access code or click the **Continue** button at the bottom of the page to complete the setup process.

Text message

[What's this ?](#)

Want the option to receive a text message for secure login?
Enter your numbers below. Make sure you also activate each number.

Phone type	Number
Mobile	540 - 123 - 4566 Cancel activation

Please wait. We're sending you a text message.
Please have your phone ready. You should receive it soon.

Did you receive a text message with an activation code?

Yes The code is:

No Please send it again

[+ Add another phone number](#)

Standard Messaging Charges apply. For help, text HELP from your mobile phone or contact Customer Service at 1-888-344-4674. **To disable this service, text STOP to 44833 from your mobile phone.** By entering a mobile phone number you certify that you are the account holder, or have the account holder's permission to do so.

Compatible mobile carriers include AT&T, Alltel, Cellular One Dobson, Nextel, Sprint, T-Mobile, Unicel, U.S. Cellular®, and Verizon Wireless.

Automated Voice Call

This option allows you to receive a phone call at one of the numbers provided with a **recorded message** stating your one-time access code. You will not actually speak with one of our representatives.

To set up the phone number, select the type from the drop down field and enter the phone number in the fields provided. As noted above, when a phone is set up for text message, it is automatically added here, too.

Automated voice call

[What's this ?](#)

Want the option to receive an automated voice call for secure login?
Enter your numbers below.

Phone type	Number
Home <input type="button" value="v"/>	<input style="width: 40px;" type="text"/> - <input style="width: 40px;" type="text"/> - <input style="width: 40px;" type="text"/>
Work <input type="button" value="v"/>	<input style="width: 40px;" type="text"/> - <input style="width: 40px;" type="text"/> - <input style="width: 40px;" type="text"/>

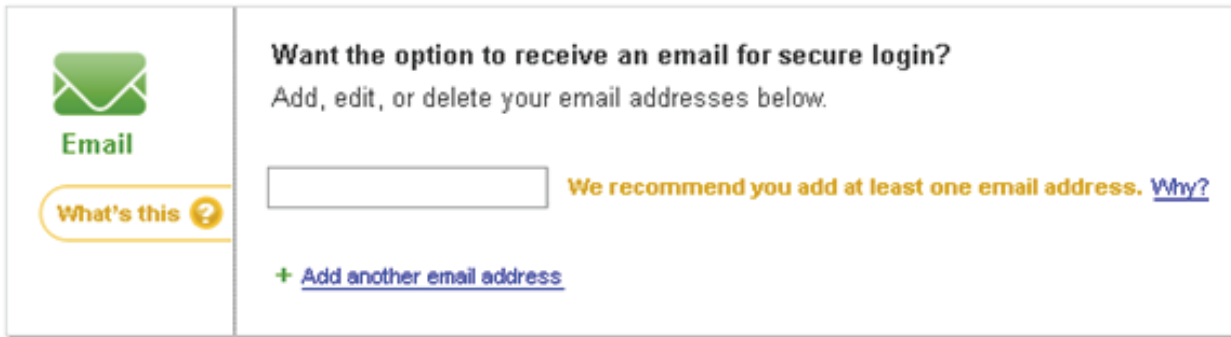
[+ Add another phone number](#)

Email

This option allows you to receive an email with your one-time access code at one of the email addresses provided.

Enter the email address to be used in the field provided. Users can also click the “Add another email address” link to setup additional email addresses.

You may also set up additional ways to receive your access code or click the **Continue** button at the bottom of the page to complete the setup process.

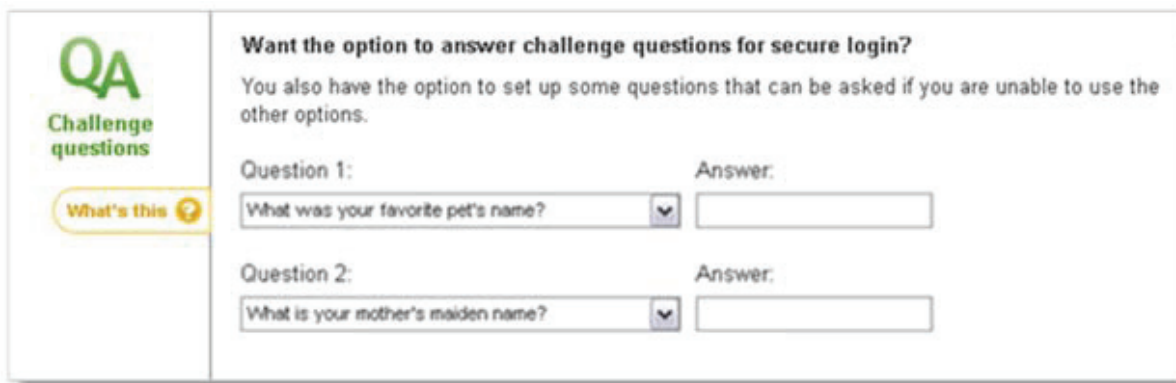


Challenge Questions (Mobile Banking only)

This option allows you to answer the personal challenge questions that you select as an alternative to the other options described above. If challenge questions have already been set up, they can continue to be used unless you choose to edit them.

Select the question you want from each drop-down field and enter the answer in the associated **Answer** field. Make sure you select questions and answers that you will remember and that only you know.

You may also set up additional ways to receive their access code or click the **Continue** button at the bottom of the page to complete the setup process.




Extra Login Security

This option allows you to indicate how you want to handle login security from your private computer and any public computer (like at a library or at school) that you might happen to use.

You will be presented with two sections:

- Select the **Yes, I want extra login security** to apply login security. This option is recommended and only displays if Login Security is an optional feature.
- Setup for the computer that is currently being used: Select the **Private** option if it is the private computer; select the **Public** option if it is a public computer.



Extra login security

What's this ?

Do you want to use extra login security? (If you do not, simply uncheck the checkbox.)

Yes, I want extra login security. **(Recommended)**

This computer - Is this computer private or public?




Private (We will require your username and password to log you in securely.)

Public (We will require your username, password, and **extra login security** to log you in securely.)

When you have completed the fields, click the **Continue** button. The confirmation screen shown below is displayed, and if everything is fine, click the **Save and Continue** button.

Your login security settings have been updated. ✕

Please confirm your information.

 Text message	 Voice call	 Email
(650) 944 3333 Edit	(650) 944 3333 Edit (650) 367 2334 Edit	myemail@gmail.com Edit workemail@yahoo.com Edit

QA Challenge questions and answers

You selected to no longer use challenge questions. If you did not mean to do this, please go back. [Go back and change your selection](#)

Extra Login Security

This computer is set as **private** (only user ID and password required for secure login). [Edit](#)

Now double check...

? Can you always access at least one of the above options...

...when logging in from work, home and while on vacation? If not, [go back and add more options.](#)

? Do you share this account with anyone else?

Have you provided options you and the other account user can access when logging in? If not, [go back and add more options.](#)

[Save and Continue](#)

Note: A user may have the option of postponing Login Security setup for a set number of times by clicking the Complete this setup later link or the **Complete this later** button if it is mandatory and it is allowed. If Login Security is optional, the user can click the check box to not show the setup screen again in the future.

4

Using Login Security

If you are setup for login security and attempt to log in from an unrecognized computer, the system will present a screen asking how you want to receive the one-time access code: Text, Voice or Email.

You must click one of the links to indicate how you want the access code sent (e.g., in the Text message box seen below the user clicks the send to xxx-xxx-4586 link).

When successful, you will gain access to Presidential's Online Banking website. If you enter the access code incorrectly, an error message is displayed instructing you to re-enter the access code.




If challenge questions are available, you may always select the “click here” link under **Having Trouble?** (as seen below) to use your challenge questions as an alternative method, if available.

Login Security
Need Help?
1-888-888-4444

How would you like to receive your one-time access code?

We don't recognized the computer you are using. This access code helps us confirm you are authorized to access this account. Select just ONE option below to receive your code within moments.

QA **Having trouble?**
 If none of the options below work for you, [click here](#).

 Text message	 Voice call	 Email
<small>Make sure your phone is on, please. Standard messaging rates apply.</small>	<small>Make sure your phone is on and your ringer is turned up, please.</small>	<small>Remember to check your SPAM folder.</small>
Send to xxx-xxx-4586 »»	Send to xxx-xxx-8859 »»	Send to j...h@gmail.com »»


Did you get an access code from us over the phone? [Click here to enter your access code](#)

[Cancel and go back to login screen](#)

Please be aware that what is sent to you is a temporary access code. After 15 minutes, it expires and you have to request a new access code.

OTP via Text Message

Clicking the send to xxx-xxx-4586) link sends the access code to your mobile device as a text message. You enter the access code in the field provided and then click the **Continue** button to access Online Banking. If you didn't receive the access code, you can click the link to have it sent again.



Please wait. We're now sending a text message to xxx-xxx-4586
Have your phone ready to receive the text shortly.

Did you get your one-time access code?

Yes The code is:

No [I need it to be sent again](#)

Messaging and Data Rates May Apply. For help, text HELP to 44833 from your phone or contact Customer Service at 1-888-344-4674. **To disable this service, text STOP to 44833 from your mobile phone.**

OTP via Automated Voice Call

A recorded message with the access code will be sent to your phone. Enter the access code in the field provided and click the **Continue** button to access Online Banking. You also have the option of having the access code resent if you encounter a problem receiving it the first time.

Please wait. We're now calling you with an Automated Voice Call at XXX-XXX-9895.
Have your phone - and a pen & paper - ready to receive the call and write down your access code.

Did you get your access code?

Yes The access code is:


No [I need it to be sent again](#)

OTP via Email

An access code message will be sent to the email address that is on file. Enter the access code in the field provided and click the **Continue** button to access online banking.



Please wait. We're sending an email to j...h@gmail.com
You should receive the code within the next 2 minutes.

 **Please do not navigate away from this page** so you can enter the code when you receive it.
[How can I access my email without navigating away from this page?](#)

Did you get your one-time access code?

Yes The code is:

No [I need it to be sent again](#)

OTP via Challenge Questions (Mobile Banking only)


If needed, you can always select the “click here” link under **Having Trouble?** to use your challenge questions as an alternative verification method, if it's available for you.

You will answer the challenge questions that you have previously set up and click the **Continue** button to access Online Banking.



Presidential Generated OTP

If you are still having trouble getting an access code, you can contact Presidential Bank who can generate an OTP for you. You should then click the link next to “Did you get an access code from us over the phone?” (as seen below), enter the access code in the field and click **Continue**.

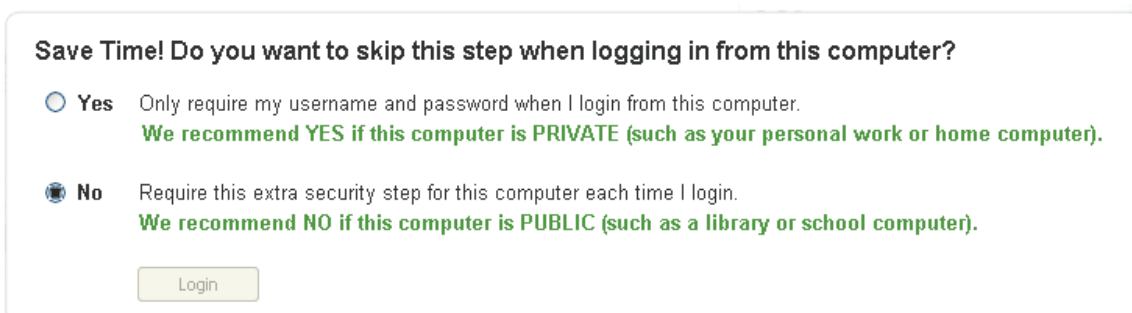


Skip Extra Security Measures

When you successfully enter the access code and click **Continue**, a screen will display asking you if you want to skip this extra step when logging in from that computer.

If it is your home computer or your personal work computer, you should select the **Yes** radio button and click the **Login** button to access Online Banking.

If the computer is used by the general public, such as a library or school computer, you should select the **No** radio button. Clicking the **Login** button launches online banking.




Login Security Management

Contact information changes from time to time. You can go to your **User Options** page to edit your Login Security information. This means you must already be successfully logged into the system in order to edit your information.

Just click the link indicated below to get started. The Login Security edit page is almost exactly like the Login Security setup page.

User Options

This page will allow you to change your personal options listed below.

- [Change Password](#)
- [Change Timeout](#)
- [Login Security - Change Phone/Email/Challenge Questions](#) 
- [E-mail Address](#)
- [BancorpSouth Newsletter](#)
- [BancorpSouth Promotional Email Subscription](#)
- [Default History Sort Order](#)
- [Change Start Page](#)
- [Change Account Nicknames](#)
- [Challenge Question Setup](#)
- [Change User ID](#)

Editing SMS Text numbers

To edit a number activated for text messaging, you click the **Change number** link. You can then type in a new number and go through the process of activation (described earlier). This will deactivate the previous number. The flow is the same as the Login Security setup page.

If you want to delete a number, you can just click the **Delete** link. Since deleting immediately deactivates the phone, an **Are you sure you want to delete?** message appears to make sure you meant to click the **Delete** link.

If you click **Yes**, the number is deleted (a 'number deactivated' message is sent to the phone) and the row is removed from the screen. If the number deleted was the last number in the list for text messaging, a blank row is displayed.

Want the option to receive a text message for secure login?
If you change a number or add a new one, make sure you activate it.

Phone type	Number					
Mobile	540 - 123 - 4566	✓	Change number		Delete	

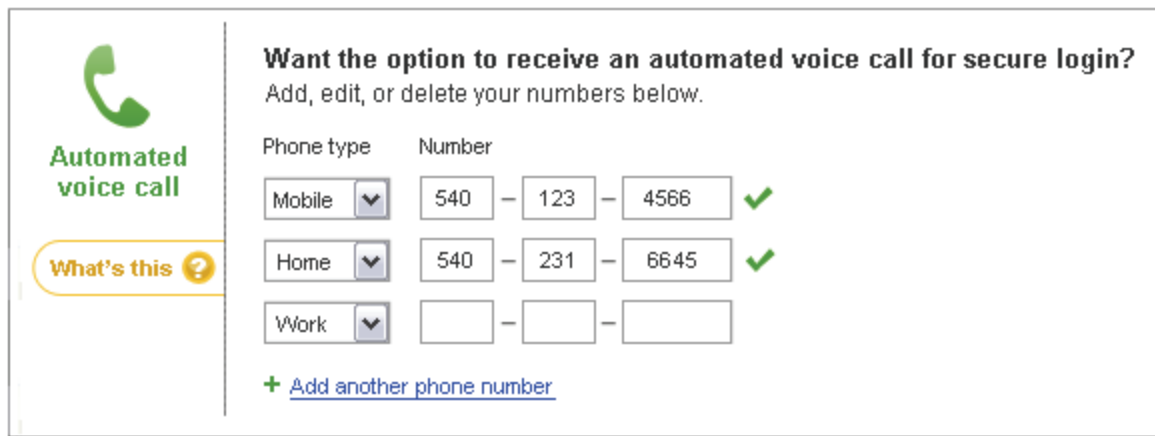
Want the option to receive a text message for secure login?
If you change a number or add a new one, make sure you activate it.

Phone type	Number					
Mobile	540 - 123 - 4566	✓	Are you sure you want to delete?			
			<input type="button" value="Yes"/>	<input type="button" value="No"/>		

[+ Add another phone number](#)

Editing Automated Voice Call numbers

You may simply edit existing numbers with a new value and save the changes. If you no longer want a number, you can simply delete the field values and then click the **Save** button at the bottom of the screen. If you have not yet reached the maximum phone numbers allowed, an **Add another phone number** link is displayed.



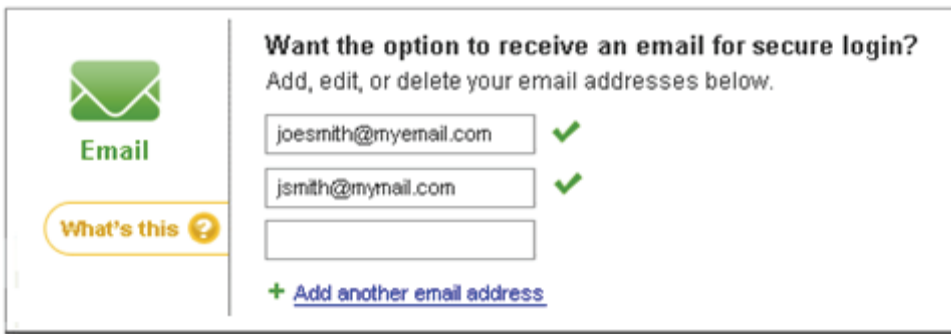
Phone type	Number
Mobile	540 - 123 - 4566 ✓
Home	540 - 231 - 6645 ✓
Work	

[+ Add another phone number](#)

Editing Email Addresses

You may edit existing email addresses as needed and save the changes. If you no longer want an email, simply delete the value in the field and click the **Save** button at the bottom of the screen.

If you have not yet reached the maximum number of email addresses allowed, an **Add another email address** link is displayed.



Email Address
joesmith@myemail.com ✓
jsmith@mymail.com ✓

[+ Add another email address](#)

Editing Challenge Questions (Mobile Banking only)

You can change your existing challenge questions as needed and save the changes. You can simply click the **setup new questions and answers** link in the Q&A section.

The area refreshes to display the Q&A fields. Focus is placed on the first answer drop-down. You must either 1) provide new questions and answers or 2) click the **Keep using my old questions and answers** link to revert to the old ones.

You also have the option of selecting the checkbox to indicate you no longer want to use challenge questions.

QA

Challenge questions

Want the option to answer challenge questions for secure login?

You also have the option to set up some questions that can be asked if you are unable to use the other options.

Already setup! No need to do anything. However, if you would like, you can [setup new questions and answers](#).

I no longer want the option for challenge questions

What's this ?

QA

Challenge questions

Want the option to answer challenge questions for secure login?

You also have the option to set up some questions that can be asked if you are unable to use the other options.

Question 1: Answer:

What was your favorite pet's name?

Question 2: Answer:

What is your mother's maiden name?

Didn't mean to change? [Keep using my old questions and answers](#)

I no longer want the option for challenge questions

What's this ?

Editing the Extra Login Security section

When you visit the Login Security management page in User Options, the **Extra Login Security** authorization options are pre-filled according to the current setup on the machine being used.

You are able to:

- Check or deselect the **Yes, I want extra login security** checkbox. This checkbox only displays if Login Security is an optional feature.
- Change the setting for the current computer by selecting a radio button (**Private** or **Public**)
- **Reset all of my computers to public and use extra login security** by selecting the checkbox at the bottom of the screen

Extra login security

Do you want to use extra login security? (If you do not, simply uncheck the checkbox.)

Yes, I want extra login security. **(Recommended)**

This computer - Is this computer private or public?

Private (We will require your username and password to log you in securely.)

Public (We will require your username, password, and **extra login security** to log you in securely.)

All Computers

If you are concerned about the security of any computer you told us was private, you may reset all of your computers to public and we will require extra login security using the above information.




Reset all of my computers to public and use extra login security

What's this ?

When you have completed editing the screen, clicking the **Save** button displays the confirmation screen on the following page. In addition to reviewing any changes you may have made, you can then change any email address or phone number that is currently on file. When finished on the page, you can click one of the links at the bottom of the screen to either go back to **User Options** or go to their **Accounts Summary** page.

Your login security settings have been updated. ✕

Please confirm your information.

 Text message	 Voice call	 Email
Want this option? Go back and add a number.	(650) 944 3333 (650) 367 2334	myemail@gmail.com workemail@yahoo.com

QA Challenge questions and answers

What is your mother's maiden name? Johnson
 What was the name of your first pet? Fluffy

Extra Login Security



For your security, we will confirm your identity whenever your account is accessed from an unrecognized or public computer.

This computer is set as **private** (only user ID and password required for secure login).

What next?

Do you need to edit your email/phone elsewhere?

These changes only affect Login Security. You may also use your email addresses and phone numbers for other services, so be sure to change these as well.

 Change other email addresses	 Change other phone numbers
Change your primary contact email address Change your notification email addresses	Change your primary contact numbers Change your text message banking number

Go to: [User options](#) | [Account summary](#)

Other Uses

The login security one-time access code will also be used for the Forgotten Password functionality. In this scenario you have forgotten your Online Banking password and have clicked the **Forgot your password?** link on the Log In screen. The following now occurs:

1. You are presented with a screen where you enter your regular Online Banking User ID (or Alternate ID) and then click the **Continue** button.
2. You select how you want to receive your one-time access code (Text, Voice or Email) by clicking the link.
3. You enter the access code in the field provided and clicks **Continue**.
4. You then set up your new password by entering the password, then re-entering the new password and clicking **Continue**.
5. The system issues a congratulations message with a **Go to Login** button that returns you to the Online Banking Log In screen.