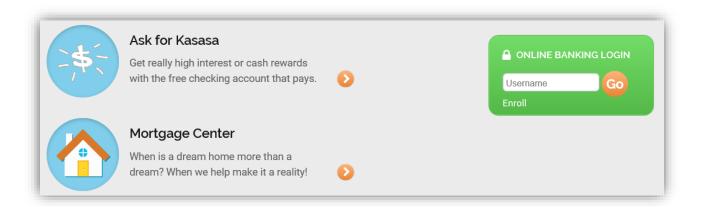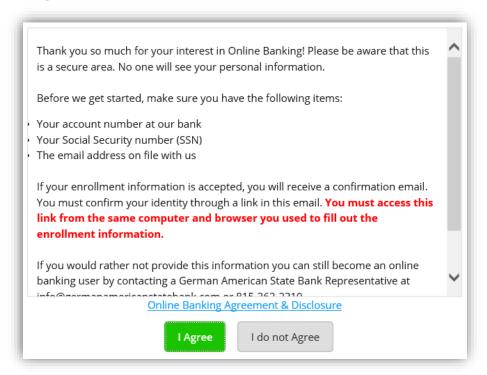# Welcome to German American State Bank's Online Banking!

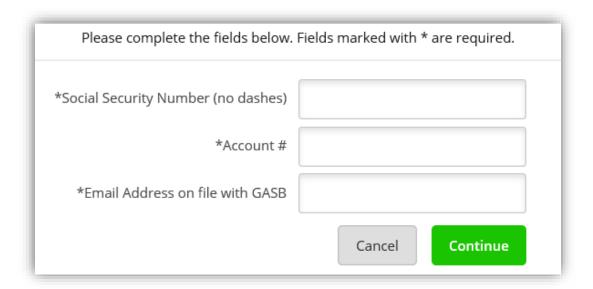1. To enroll in Online Banking, click on **Enroll** below the Online Banking Login on our website: www.germanamericanstatebank.com
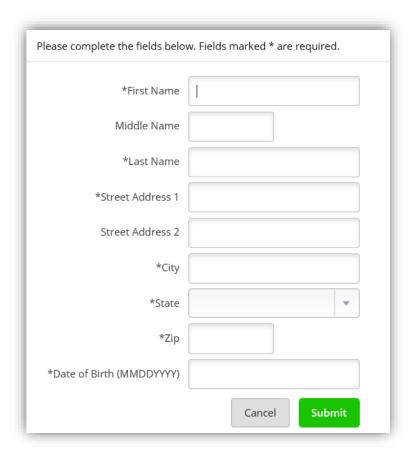

2. You will be taken to the Enrollment Instructions screen. This explains the information you will be asked to provide to enroll in Online Banking. By clicking "I Agree" you are agreeing to all the terms and conditions found in the Online Banking Agreement, accessible via the link located on this screen. Click "**I Agree**" to continue.

3. Next you will be asked to enter the below information. When completed click "**Continue**".

Please complete the fields below. Fields marked with * are required.

*Social Security Number (no dashes)

*Account #

*Email Address on file with GASB

Cancel   Continue

4. Complete the next set of required information; click "**Submit**" when finished.

Please complete the fields below. Fields marked * are required.

*First Name

Middle Name

*Last Name

*Street Address 1

Street Address 2

*City

*State

*Zip

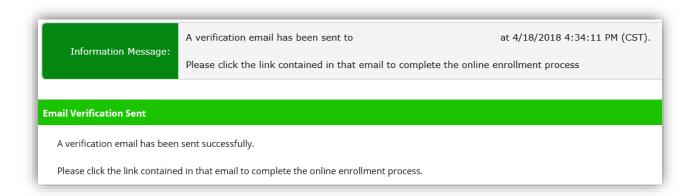*Date of Birth (MMDDYYYY)

Cancel   Submit

5. Next you will be taken to the Email Verification screen. Once you click "**Send Email Verification**" a confirmation email will be sent to you to complete the enrollment process.

   YOU MUST ACCESS THIS EMAIL AND FOLLOW THE LINK USING THE SAME COMPUTER AND WEB BROWSER YOU ARE CURRENTLY USING. YOU MUST ALSO CLICK ON THE LINK WITHIN 1 HOUR FROM NOW.

When you click the Send Email Verification button below, you will be sent an email to verify your online enrollment.

IMPORTANT:

Enrollment will not complete successfully until you click the verification link in the email!

When clicking the link in the email, you must perform that activity from the same computer and web browser you are currently using, and you must click the link within 1 hour from now!

Please click the Send Email Verification button below to continue.

Send Email Verification

6. You will be taken to this screen. This is confirming the date and time the email verification was sent.

Information Message:

A verification email has been sent to   at 4/18/2018 4:34:11 PM (CST).

Please click the link contained in that email to complete the online enrollment process

Email Verification Sent

A verification email has been sent successfully.

Please click the link contained in that email to complete the online enrollment process.

7. The verification email looks like the below. Click on the link at the end of the email to continue the enrollment process.

   YOU MUST ACCESS THIS EMAIL AND FOLLOW THE LINK USING THE SAME COMPUTER AND WEB BROWSER YOU ARE CURRENTLY USING. YOU MUST ALSO CLICK ON THE LINK WITHIN 1 HOUR FROM NOW.
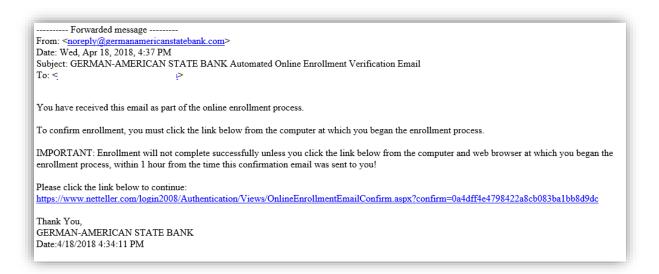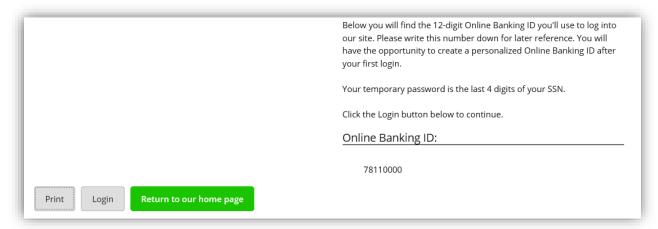

---------- Forwarded message ---------
From: <noreply@germanamericanstatebank.com>
Date: Wed, Apr 18, 2018, 4:37 PM
Subject: GERMAN-AMERICAN STATE BANK Automated Online Enrollment Verification Email
To: <   >

You have received this email as part of the online enrollment process.

To confirm enrollment, you must click the link below from the computer at which you began the enrollment process.

IMPORTANT: Enrollment will not complete successfully unless you click the link below from the computer and web browser at which you began the enrollment process, within 1 hour from the time this confirmation email was sent to you!

Please click the link below to continue:
https://www.netteller.com/login2008/Authentication/Views/OnlineEnrollmentEmailConfirm.aspx?confirm=0a4dff4e4798422a8cb083ba1bb8d9dc

Thank You,
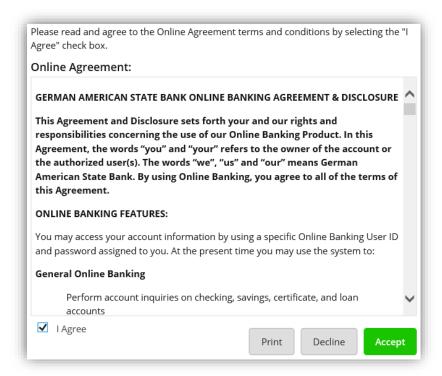GERMAN-AMERICAN STATE BANK
Date:4/18/2018 4:34:11 PM

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8. Once you click on the link you will be taken to this confirmation screen. This screen contains your login credentials for Online Banking. From here you have the options to Print, Login, or Return to our home page.

   Click **Login** to continue on to access your Online Banking account. Use the below Online Banking ID and the last four digits of your social security number for your password to login the first time.

   NOTE: You will have the option to change your User ID to one of your choosing once you are fully enrolled in Online Banking.
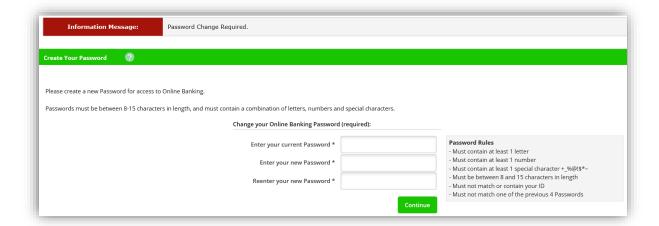

Below you will find the 12-digit Online Banking ID you'll use to log into our site. Please write this number down for later reference. You will have the opportunity to create a personalized Online Banking ID after your first login.

Your temporary password is the last 4 digits of your SSN.

Click the Login button below to continue.

Online Banking ID: _____

78110000

[Print] [Login] [**Return to our home page**]

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9. After clicking Login, you will be taken to the Online Agreement. After reading, please select the box "**I Agree**" and click on "**Accept**" to acknowledge you accept the terms and continue.

Please read and agree to the Online Agreement terms and conditions by selecting the "I Agree" check box.

Online Agreement:

GERMAN AMERICAN STATE BANK ONLINE BANKING AGREEMENT & DISCLOSURE

This Agreement and Disclosure sets forth your and our rights and responsibilities concerning the use of our Online Banking Product. In this Agreement, the words "you" and "your" refers to the owner of the account or the authorized user(s). The words "we", "us" and "our" means German American State Bank. By using Online Banking, you agree to all of the terms of this Agreement.

ONLINE BANKING FEATURES:

You may access your account information by using a specific Online Banking User ID and password assigned to you. At the present time you may use the system to:

General Online Banking

Perform account inquiries on checking, savings, certificate, and loan accounts

☑ I Agree   Print   Decline   **Accept**

10. Next you will be required to change your password. Enter your current Password (the last 4 digits of your social security number) in the first box and your new password in the two boxes following.

MAKE SURE TO ABIDE BY THE PASSWORD RULES TO THE RIGHT AND USE ONE OF THE SPECIAL CHARACTERS LISTED (NO OTHERS ARE ACCEPTED).
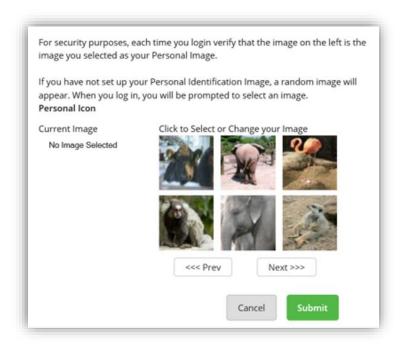
Information Message:	Password Change Required.

Create Your Password ❓

Please create a new Password for access to Online Banking.

Passwords must be between 8-15 characters in length, and must contain a combination of letters, numbers and special characters.

Change your Online Banking Password (required):

Enter your current Password * [   ]

Enter your new Password * [   ]

Reenter your new Password * [   ]

Password Rules
- Must contain at least 1 letter
- Must contain at least 1 number
- Must contain at least 1 special character +_%@!$*~
- Must be between 8 and 15 characters in length
- Must not match or contain your ID
- Must not match one of the previous 4 Passwords

Continue

11. Enter your phone number and cell phone provider for One Time Passcode (OTP) capabilities. Once completed click "**Submit**".

IF YOUR CELL PHONE PROVIDER IS NOT LISTED YOU MAY SKIP THROUGH THIS STEP INITIALLY, HOWEVER, YOU WILL WANT TO CONTACT THE BANK TO UPDATE YOUR OTP NOTIFICATION SETTINGS.
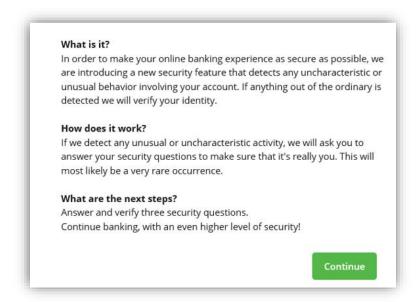
NOTE: When you enter your phone number on a computer, the spacing and symbols will automatically be inserted. If you are entering this information using a smart phone or tablet, you may need to submit it in the following format (###) ###-####, parentheses around area code, space, then the 7-digit phone number with a dash after the first three digits.

For your security, some transactions may require an additional verification step called Text Authentication. Text Authentication allows German American State Bank to send you a transaction specific passcode, sometimes called a **One Time Passcode (OTP)**, via text message to verify your transaction. If you are prompted for text authentication, your screen will display a button to send a passcode to your device and an entry field into which the code must be typed. Once you successfully enter the passcode, your transaction will process.

In order for us to send your passcode via text message, please enter your mobile phone number and mobile service provider below. If you choose to skip this step today, you will have 4 more login attempts to complete this information. **If the information is not provided within the allotted attempts, your online banking account will be locked.** If your account becomes locked or you do not have a mobile phone with text services, please call German American State Bank at 815-362-2310.

PLEASE ENTER YOUR CELL PHONE NUMBER BEGINNING WITH THE THREE DIGIT AREA CODE WITHOUT ANY SPACES OR SYMBOLS.

Number	
Provider	US Cellular ▾

Submit   Skip

12. Choose your security image. This is the image that will appear each time you login to online banking in the future. Once selected, click "**Submit**".

For security purposes, each time you login verify that the image on the left is the image you selected as your Personal Image.

If you have not set up your Personal Identification Image, a random image will appear. When you log in, you will be prompted to select an image.
Personal Icon

Current Image   Click to Select or Change your Image
No Image Selected

<<< Prev   Next >>>

Cancel   Submit

13. Read the security features page. After you have read through the information, click "**Continue**".

What is it?
In order to make your online banking experience as secure as possible, we are introducing a new security feature that detects any uncharacteristic or unusual behavior involving your account. If anything out of the ordinary is detected we will verify your identity.

How does it work?
If we detect any unusual or uncharacteristic activity, we will ask you to answer your security questions to make sure that it's really you. This will most likely be a very rare occurrence.

What are the next steps?
Answer and verify three security questions.
Continue banking, with an even higher level of security!

Continue

14. Select and answer your security quesitons. These are used as additional verification if there is high risk activity on your account. Once completed click "**Submit**".

EDIT QUESTIONS AND ANSWERS BEFORE CLICKING CONFIRM. ONCE CONFIRM IS SELECTED, QUESTIONS AND ANSWERS CANNOT BE MODIFIED.

NOTE: You will be prompted every 180 days to choose new security questions.

15. The Thank You message will appear. Click "**Continue**".

16. Enter or update your email address and establish a password reset question and answer. Answers are case sensitive. These options are also available under Settings if you choose to update your information at a later date. Click "**Submit**" when finished.

17. **Congratulations you are now enrolled for Online Banking!** Please take a moment to familiarize yourself with the layout and features.

18. **To change your User ID** go to **Settings** – **Personal**

19. Scroll to the bottom of the screen to find where you would change your Online Banking ID or password.

20. Enter your new username and click "**Submit**". You will be asked to enter a OTP (One Time Passcode) to complete this process for added security. Select "**Text**" to have the code sent via text to your cell phone. The code is the last four numbers included at the end of the text message.

IF YOU DO NOT HAVE A CELL PHONE OR IF YOUR CELL PHONE PROVIDER IS NOT LISTED, PLEASE CALL THE BANK TO BE ASSISTED.

21. Once you enter the passcode, your changes wil be complete.

22. **To sign up for eStatements -** Click on the "**eStatements**" tab at the top of the screen.

23. You will automatically be taken to this screen. A Validation Code will appear in red (it may take a couple minutes to load). After reading the agreement, **type in the validation code in the gray box** towards the bottom of the screen and click on "**I Accept**".

24. Next, verify the email address shown is correct. If any changes are needed submit them here.

25. Under each drop down menu, make sure **Electronic** is selected for the accounts you no longer want to receive a printed statement for. You may also select to receive your Tax Forms electronically on this screen as well. Click "**Update Preferences**" to save your changes.

26. Going forward you will view your statements by going to "**eStatements**" and selecting the "**Statements**" tab. You can view a printable/pdf version or an interactive/HTML version.

27. **To enroll in Bill Pay** – Go to the "**Bill Pay**" tab at the top of the screen.

28. Once you click on the Bill Pay tab you will be prompted to select which account you would like as your default Pay From account. If the first account listed is not the one you prefer, click "**Continue**".

29. You can keep selecting continue until the correct account shows**. Once the right account appears, click on the circle next to it to select it and click "Continue**".

30. Next accept the terms and conditions and select whether or not you would like to receive promotional/marketing emails in regards to bill pay. Click "**Accept & Submit**".

   NOTE: By unchecking the email notification box you are opting out of marketing emails, but will still receive operational emails (ex: a new a payee has been added).
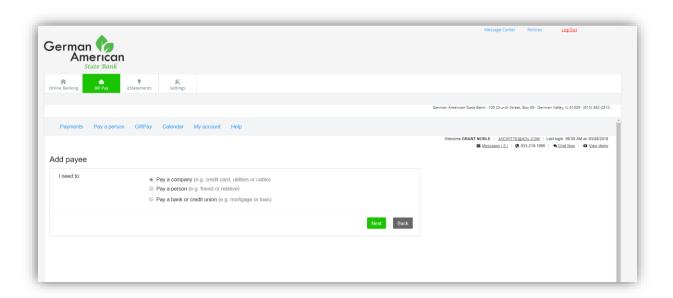

31. This Welcome message appears. Customers can click "**Continue**" or hit the "**X**" at the upper right hand corner of the screen to clear the message.
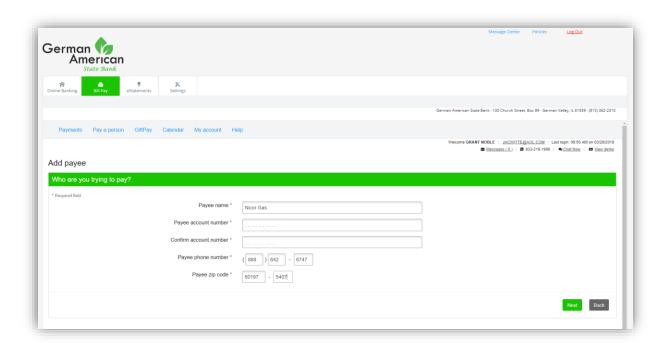
   NOTE: If the screen freezes for some reason, click the Bill Pay tab at the top to refresh the screen, then continue or click X.
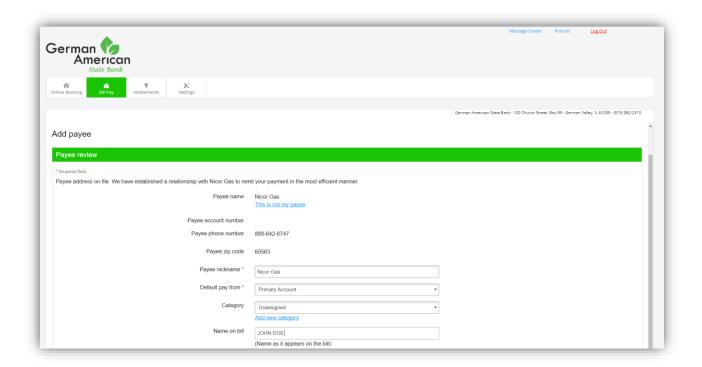
32. This next screen will prompt you to set up a payee. Select which type of Payee you are establishing and click "**Next**".

33. Enter the appropriate information as shown below. Then click on "**Next**".

34. Review the information is correct, then click "**Submit**".

35. Once a Payee is set up, you can manage payees/billers, categorize payees/billers, view pending payments, sign up for eBills (if available), view bill pay history, etc.