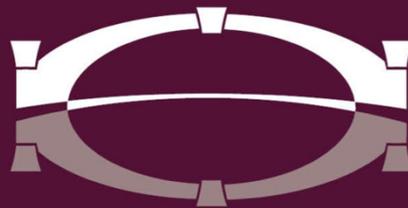


The Bridge

Setting Up Out of Band Reverification



BRIDGEWATER BANK

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What is Out of Band?

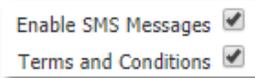
A type of two-factor authentication that requires a secondary verification method when performing high-risk actions within The Bridge, such as sending ACH or Wire transactions. On initiation and approval of an ACH or Wire transaction, you will be asked to enter an **Out of Band Pin**. After entering the Out of Band Pin, you will select **Send One Time Passcode** which will be sent to the email or phone number listed in your profile. The following steps are needed to establish your Out of Band Pin and the delivery method of the One-Time Passcode. Please contact one of our dedicated team members at 952.542.5100 or hello@bridge2bwb.com for more information.

Setting Up Out of Band:

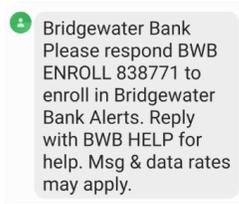
1. Log into The Bridge and go to **My Settings > My Profile**.



2. Confirm your email address and Message Enabled Cell Phone Number are correct.
 - If they are blank or need to be updated – make the changes on this page.
3. If you would like the ability to receive text messages from The Bridge you will need to check **Enable SMS Messages** and Check **Terms and Conditions** and select **Save**.



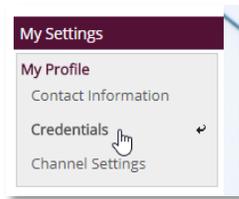
4. An enrollment text message will be sent to your phone number.



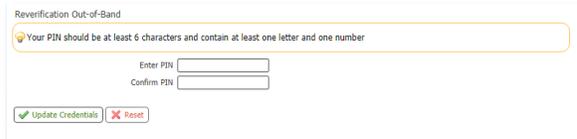
- Respond to the enrollment message with **BWB ENROLL XXXXXX** and you will receive a message that the enrollment was successful.



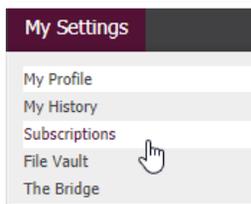
- Log into The Bridge and go to **My Settings > My Profile** and select **Credentials** on the right-hand side.



- Create a PIN that is at least 6 characters and contains at least one letter and one number.
 - This pin will be saved and used to authorize payments – if you need to reset it please contact us at 952.542.5100 or hello@bridge2bwb.com.*



- Click **Update Credentials**.
- If you would like the ability to receive the One-Time Passcode through text message will need to complete the following steps.
- Go to **My Settings > Subscriptions**.



- Click on the subscription **Out of Band Authorization** to display available options.

12. Select the radio button under the cellphone icon.



13. Select **Save**.