

What you need to know about Out-of-Band Authentication

BankIowa provides an Out-of-Band Authentication solution that uses a phone call or text message to confirm customer identity. This type of sophisticated authentication can help prevent the most common kinds of fraud and identity theft.

To begin authentication using Out-of-Band Authentication, click on **Continue with Security Code** on the Step-Up Authentication page.



Need help?
Contact us at our Customer Service Center

Not yet enrolled?
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We promise to keep your privacy information private and secure.
To learn more, please see our [privacy policy](#).

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Sign in to Consumer Internet Banking

An extra layer of security is needed to complete this request.

One-Time Security Code



When you continue, we will call or send a text message and ask you to enter a one-time code. [Learn more.](#)

[Continue with Security Code](#)

Phone not available? You can [answer verification questions](#) derived from public or commercially available records to continue.

[Cancel](#)

The **Tell Us Where to Reach You** dialog prompts you to either select a phone number to receive a call or to receive a text message on the mobile phone number listed in Banklowa's records. Standard text message rates apply. Please contact your wireless carrier for details. For security reasons, all but the last four digits of the phone numbers are masked.

One-Time Security Code ✕

Tell us where to reach you

We need to call or send a text message to complete this process. Please tell us where you can be reached.

Don't recognize these phone numbers?

You might have entered an incorrect user ID. Return to the sign-in page and re-enter your user ID. If you recognize the phone numbers, but they are no longer accurate, contact us at 1-800-433-0285.

Phone:

- (XXX) XXX-0619
- (XXX) XXX-6270
- (XXX) XXX-0546

Text Message:

- Send a text message to a mobile phone on record.

Note: Standard text message rates apply. Please contact your wireless carrier for details.

Continue

Cancel

[My phone number is not listed](#)

The Out-of-Band Authentication process cannot be successfully completed without at least one valid phone number in Banklowa's records. The **'My phone number is not listed'** link displays instructions about updating phone numbers.

Phone Call Authentication

If you have selected a phone number on the Tell Us Where to Reach You dialog, the **Enter the Security Code** dialog is displayed. You will receive a phone call at the selected phone number.

One-Time Security Code ✕

Enter the security code

Please wait for your phone call. We are now calling (XXX) XXX-7656. During the call, you will be asked to enter the one-time security code displayed below.

Once you complete the phone call, click Phone Call Completed.

One-time security code: **78243**

[I didn't receive a phone call](#)

When the phone call is received, you will be asked to speak or enter the displayed one-time security code. You will have three attempts to correctly enter or speak the security code.

After completing the phone call, click **Phone Call Completed**.

If the correct security code was entered, Out-of-Band Authentication is successful and you will proceed to the Password page (or the Password Reset page if you are updating your password).

If you click the '**I didn't receive a phone call**' link, further instructions will be displayed on the Phone Call Not Received dialog.

Text Message Authentication

If you have selected the text message option on the Tell Us Where to Reach You dialog, the **Enter Your Mobile Phone Number** dialog is displayed. You will be prompted to enter a mobile phone number where the text message can be sent.

One-Time Security Code

Enter your mobile phone number

Please enter the mobile phone number you have on record with us. We will send you a text message with a one-time security code.

Important: By clicking Send Text Message, you agree to the [Terms of Use](#). Standard text message rates apply. Contact your wireless carrier for details.

Country/region: ▼

Mobile phone number:

(Area/city code and local number)

Send Text Message

Cancel

After the mobile phone number has been entered, click **Send Text Message**. The phone number will be validated with the mobile number on record at Banklowa.

Note: If the mobile number entered does not match the mobile number on record at Banklowa, a text message will not be sent to the number entered. If this method fails, please use Phone Call Authentication.

If the mobile phone number matches a number on record, a text message containing a one-time security code is sent to the mobile phone and the **Enter the Security Code** dialog is displayed.

One-Time Security Code

Enter the security code

We have sent a text message with a one-time security code to XXX-XXX-1234. Once you receive the message, enter the security code and click Submit.

Please note that text messages can take a few minutes to be received.

One-time security code:

[I didn't receive a text message](#)

On the **Enter the Security Code** dialog, enter the one-time security code that was sent in the text message and click **Submit**. Online Banking verifies that the entered security code matches the security code sent by text message. You will have three attempts to enter the security code correctly.

After the correct security code is successfully entered, Out-of-Band Authentication is successful and you will proceed to the Password page (or the Password Reset page if you are updating your password).

If you click the '**I didn't receive a text message**' link, further instructions will be displayed on the Text Message Not Received dialog.

Text Message Not Received

Please note that text messages can take a few minutes to receive.

If you have not received your text message from us, you can wait for it or you can cancel and try again.

If you continue to have difficulty, please contact 1-800-433-0285.
