

One-Time PIN

User Guide



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Setting up One-Time PIN

When you log in to Online Banking, you will be asked to select your One-Time PIN Delivery Method. Choose the Text delivery option to ensure prompt delivery of your PIN. If you do not have an SMS capable phone, choose Email. Once you have selected your delivery method, click **Continue**. A PIN will not be sent as part of the initial setup process. You will receive your first PIN during your next login to an unregistered device.

One-Time PIN Delivery Method

i One-Time PIN (OTP) is a security feature that may require you to enter a PIN when you login. To ensure fast delivery of your OTP, choose the Text delivery option below.

To add or update a mobile phone number, select Skip to log in. You may enter or update your **Primary Mobile Number** through settings once logged in and can select your delivery method upon your next login.

Text HELP to 91977 for help. Text STOP to 91977 to cancel.

Select your Out-of-Band PIN device

Email (customer@hancockwhitney.com)

Default Mobile (9999999999)

[↗ Test Delivery Method](#)

Continue

Cancel

Skip

If your mobile phone number is not displayed or needs to be updated, select **Skip**. Once logged in to Online Banking you can update your contact information. To update your contact information, select **My Profile** under **Settings** in the main menu. You may select your delivery method upon your next login.

Registering your device

You will be asked to register your device when you initially setup OTP and anytime you log in from a device not already registered. Choose “Yes, this is my computer or mobile device that I use regularly” and enter a Device Name to register your device. Your Device Name can be anything you like (e.g., Work PC, Home Computer, or Personal Phone).


If you do not register the device, you will be prompted to enter a One-Time PIN each time you log in.

Device Registration

No, this is not my computer or mobile device.

Yes, this is my computer or mobile device that I use regularly.

Device Name

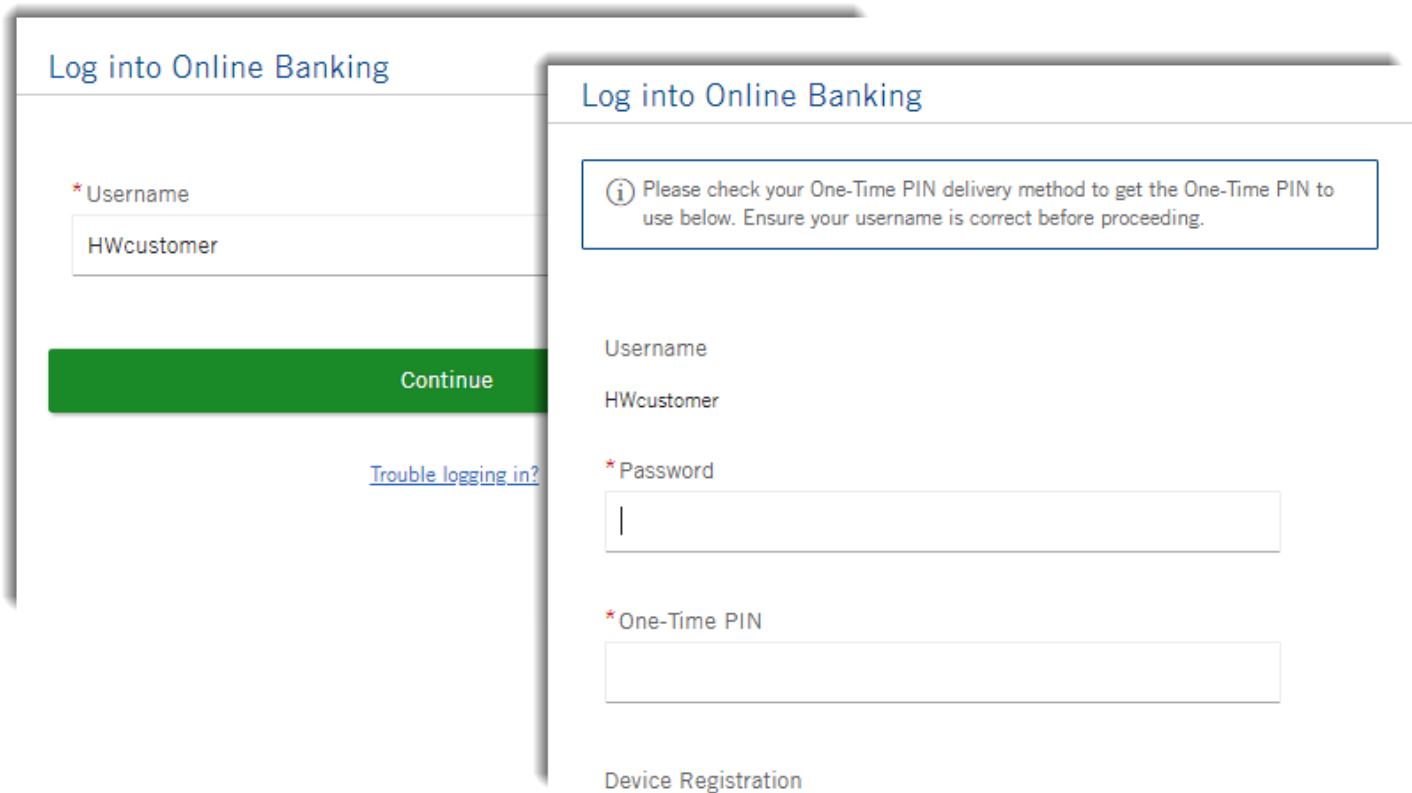


If you are using this computer at home or work, or this is your personal mobile device, you can register it to skip One-Time PIN in the future. This should only be done on your own secure computer or device that no one else uses (never select this option on a shared computer in a public location). Providing a device name will enable you to identify it easily.

Device Registration is specific to each device/browser. Using a different browser or clearing cookies on a registered browser will require OTP on the next login.

Logging in with One-Time PIN

After you set up your One-Time PIN delivery method, you will be prompted to enter a new One-Time PIN along with your password when you log in from an unregistered device. The One-Time PIN will be sent to your previously selected phone number or email address.



If you have selected email for your Delivery Method and do not receive your PIN, be sure to check your Spam/Junk folder.

If the PIN is not delivered, select **Trouble Logging In** from the homepage. Selecting **I have problems with the One-Time PIN** will allow you to verify where your One-Time PIN is currently being sent or to reset your One-Time PIN Delivery Method. You may also contact our Customer Support team at 1-800-448-8812.

Changing One-Time PIN Delivery Method

You may change your delivery method by logging in to Online Banking. Select **Change PIN Delivery Method** under **Security** in the main menu. Select your new delivery method and click **Change One-Time PIN Delivery Method**. Choose the Text delivery option to ensure prompt delivery of your PIN.

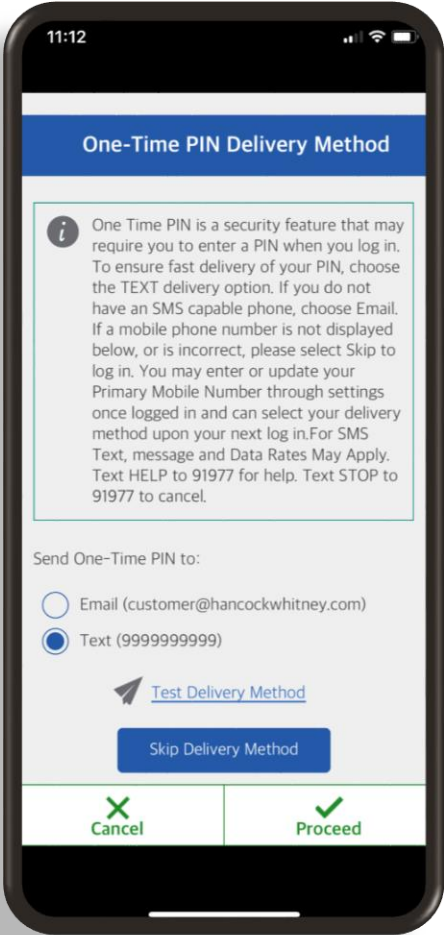
The image illustrates the process of changing a one-time PIN delivery method through three sequential screenshots:

- First Screenshot:** A main menu with options: Home, Accounts & Services, Move Money, Settings, Security, Mask/UnMask Account, Change Password, Change Username, Change Challenge Questions, and **Change PIN Delivery Method** (highlighted with a red border).
- Second Screenshot:** A dialog box titled "Change One-time PIN Delivery Method" with a close button (X). It shows "Send code to:" with "Text" selected and "Email" unselected. The email address "customer@hancockwhitney.com" is selected with a checkmark. A green button "Change One-time PIN Delivery Method" and a white button "Cancel" are visible.
- Third Screenshot:** The same dialog box, but now "Text" is selected and "Email" is unselected. The phone number "(999) 999-9999" is selected with a checkmark. A checkbox for "SMS Text Message Terms & Conditions" is present. The green button "Change One-time PIN Delivery Method" is highlighted, and the white button "Cancel" is also visible.

If your email address or phone number needs to be changed, update your primary email or primary mobile phone number first. To update your contact information, select **My Profile** under **Settings** in the main menu.

Setting up One-Time PIN

When you log in to the Hancock Whitney mobile app, you will be asked to select your One-Time PIN Delivery Method. Choose the Text delivery option to ensure prompt delivery of your PIN. If you do not have an SMS capable phone, choose Email. Once you have selected your delivery method, press **Proceed**. A PIN will not be sent as part of the initial setup process. You will receive your first PIN during your next login to an unregistered device.

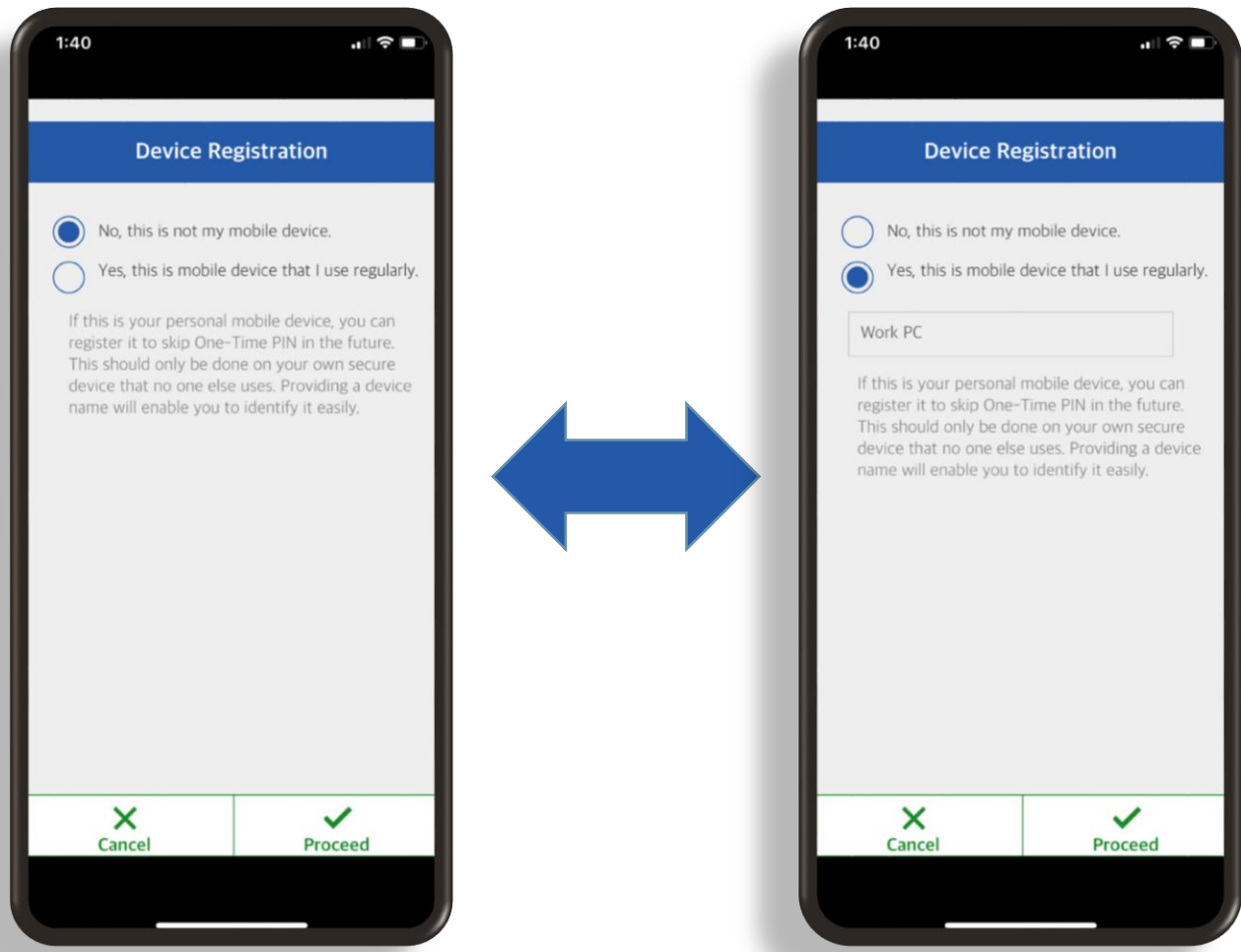


If your mobile phone number is not displayed or needs to be updated, press **Skip Delivery Method**. Once logged in to the mobile app, you can update your contact information. To update your contact information, select **Settings** from the main menu, and then select **About Me**. You may select your delivery method upon your next login.

Registering your device

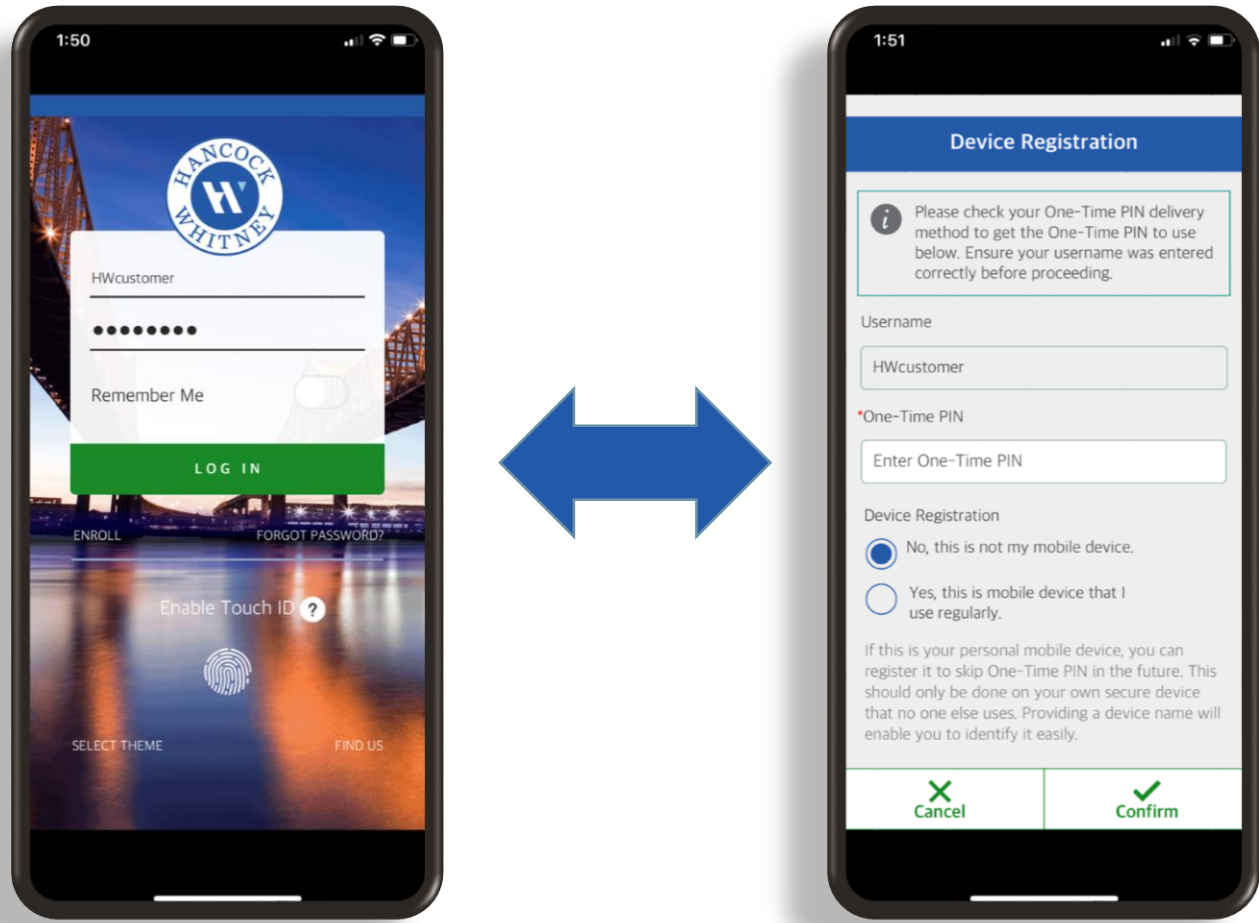
You will be asked if you would like to register your device when you initially setup OTP and anytime you log in from a device not already registered. Choose "Yes, this is my mobile device that I use regularly." and enter a device name to register your device.

If you do not register the device, you will be prompted to enter a One-Time PIN each time you log in.



Logging in with One-Time PIN

After you set up your One-Time PIN delivery method, you will be prompted to enter a new One-Time PIN when you log in from an unregistered device. The One-Time PIN will be sent to your previously selected email address or mobile phone number.

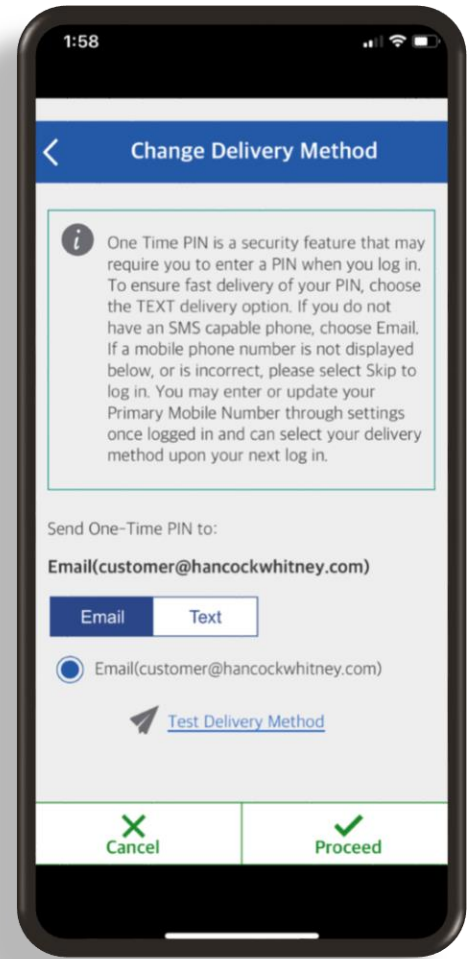
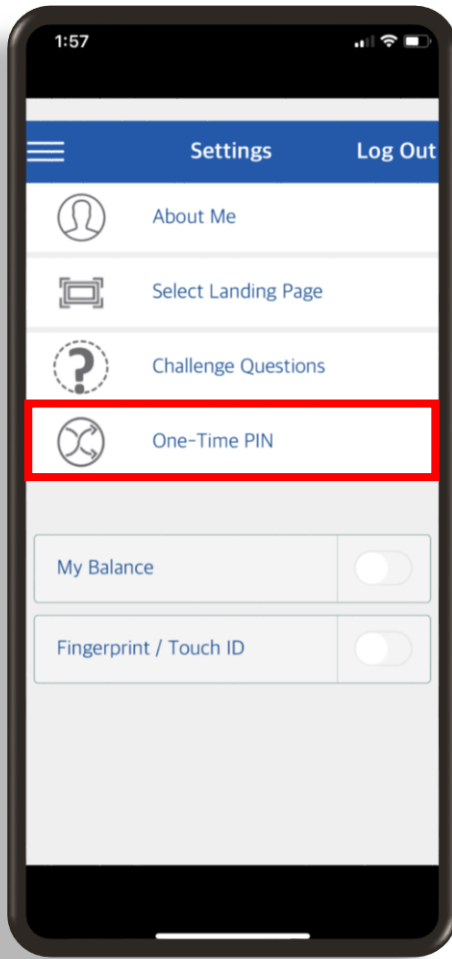
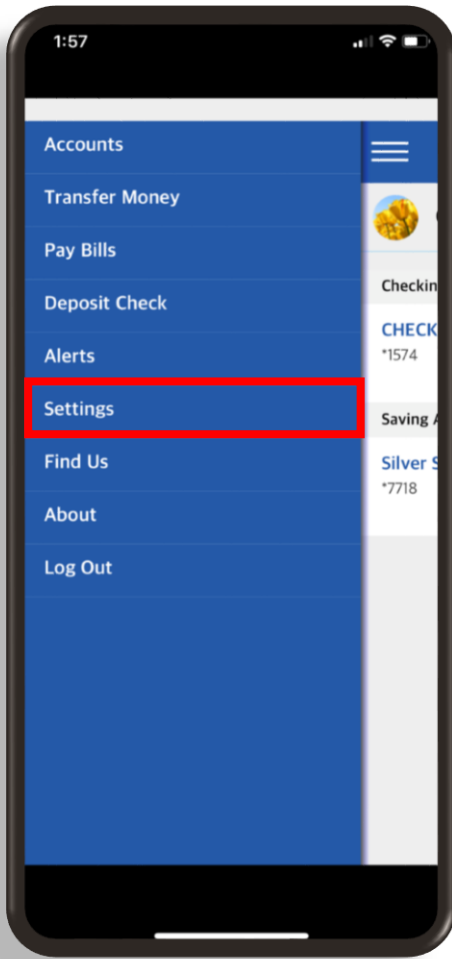


If you have selected email for your Delivery Method and do not receive your PIN, be sure to check your Spam/Junk folder.

If the PIN is not delivered, select **Trouble Logging In** from the homepage. Selecting **I have problems with the One-Time PIN** will allow you to verify where your One-Time PIN is currently being sent or to reset your One-Time PIN Delivery Method. You may also contact our Customer Support team at 1-800-448-8812.

Changing One-Time PIN Delivery Method

You may change your delivery method by logging into the mobile app. Select **Settings** in the main menu, and then select **One-Time PIN**. Select your new delivery method and press **Proceed**.



If your email or phone number needs to be changed, update your primary email or primary mobile phone number first. To update your contact information, select **Settings** in the main menu, and then select **About Me**.

FAQs

What is One-Time PIN (OTP)?

One-Time PIN (OTP) is a unique, single-use 6 character code which provides an additional level of authentication aside from username and password to help protect you from hacking.

What is the benefit of One-Time PIN?

OTP provides another layer of online protection. If your username and password have been compromised, the login process will not be completed without the correct OTP.

How does One-Time PIN work?

Any time you sign into Online Banking or Mobile Banking from an unknown or unregistered device, you will receive a OTP to your previously selected email address or mobile phone number.

Is a PIN required during the first login?

No, a PIN will not be sent as part of the initial setup process. You can select **Test Delivery Method** to test your device, but you will not be required to enter a PIN. You will receive your first PIN during your next login to an unregistered device.

Can I add more than one OTP Delivery Method?

No, only one Delivery Method can be selected for each username. If multiple people need access to accounts on Personal Online Banking, each signer should enroll separately for Online Banking. For Business Online Banking – additional users should be added as Subusers; then they can add their own OTP Delivery Method.

FAQs

Do I have to enter the One-Time PIN each time I log in?

No, you'll only be prompted to enter your OTP when you log in from an unknown or unregistered device or if something changes on your registered device. Register each of your personal devices so you will not be prompted with OTP.

Why am I being prompted for OTP on a Registered Device?

Device Registration is specific to each device/browser. Using a different browser or clearing cookies on a registered browser will require OTP on the next login.

How long does it take to receive my One-Time PIN?

The OTP is sent instantly by the method of your choice and is valid for only five minutes. Choose the Text delivery option to ensure prompt delivery of your PIN. After five minutes, the PIN will expire, and you will need to generate a new OTP by logging in again.

What if I am not receiving my One-Time PIN?

Ensure you have entered your username correctly and check your One-Time PIN delivery method (Email or Text). For email OTP, be sure to check your Spam/Junk folder. If you have not received the One-Time PIN, select Trouble Logging In from the homepage, then select "I have problems with the One-Time PIN." Then select your option to either have the One-Time PIN delivery method sent to the email we have on file or to reset your One-Time PIN. You may also contact our Customer Support team at 1-800-448-8812.