

ONLINE BANKING ENROLLMENT INSTRUCTIONS

To login to the Flatwater Bank Online Banking system for the first time, on or after July 1st, you will:

1. Go to www.flatwater.bank and select “Enroll Now” under Online Banking.
2. Follow the self-registration steps. Our system utilizes credit bureau report information to verify your identity. If you don't have a credit history, are under the age of 18, or can't answer the questions when prompted, contact the bank to be set up.
3. During the registration process you will choose a Username and Password. Write down/remember the username and password and keep in a safe place as you will use this for future logins.
4. After accepting the Terms and Conditions, you will be prompted to choose three security questions.
5. After successfully choosing your three security questions you will see a Success Screen letting you know that you have successfully enrolled in online banking. The success screen will also include a prompt allowing you to view your account(s) for the first time. If you would like to view your account(s) at this time, click on View My Account.
6. The first time you login after completing the enrollment process you will be asked to answer one of your security questions and be allowed to remember your device for future logins. You will also be asked to accept the online banking terms, verify your email, complete your authentication & device setup, and be given the opportunity to install Duo Mobile. Duo Mobile is an app that provides a “push” notification alternative to the phone call or text used for authentication during the login process. The app can also generate a one-time pass code for users to type into their login prompt when cellular service is unreliable. Installing the Duo Mobile App is NOT required and will not inhibit the use of your Flatwater mobile banking app.
7. Setup is complete. You are ready to begin using online banking any time you need to check your balance, make a payment, transfer money, turn off your debit card, view your statement or many other things available through our system.

IMPORTANT: If you currently use SSB's online banking to pay bills please use our bill pay instructions.
