

Online Banking – First-Time Login Guide



1. You will go to our web site at <https://www.franklinsynergybank.com>. Your bookmarked <https://www.midsouthbanking.com> web address will also work and redirect to the Franklin Synergy Bank web site.
2. Enter your UserID in the box under Online Banking Login and hit Enter or click on Sign In. The UserID will be the same as you used on your previous Online Banking system unless communicated otherwise.
3. You will be greeted with the following screen. Click on the “Continue with Security Code” button.

Sign on to Online Banking

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

Username:
[Not your username?](#) If this isn't your username, you can go back and re-enter it.

One-Time Security Code



When you continue, we will call or send a text message and ask you to enter a one-time code.

[Cancel](#)

4. You will then be asked what registration method you wish to use. You can select one of your phone numbers to have the system call that number. You will enter the code provided on your screen into your phone with this method. If you select to receive a text message, you will be asked for your Mobile Number. If that number is a verified number on your account, you will be sent a text message to that number and you will enter the one-time code you get from your text message into the screen.

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.

Phone: XXX-XXX-3183
 XXX-XXX-8302

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.

[My phone number is not listed](#)

Note: If you do not recognize the phone numbers listed, please contact us at (615) 236-2963 or (866) 834-4837.

- Once you get past this authentication system, this device will be registered and you will not need to do this process again unless you login on a different device. A registered device will go straight to the Password screen after entering your UserID on our Home Page.
- You will now be presented with the Password screen. Your temporary password will be your password from the previous MidSouth Bank Online Banking system.
- All customers will need to change their password after successfully entering their password. The password requirements are 8 characters in length with at least 1 number, 1 Uppercase and 1 Lowercase character. For "Temporary password", this means either your current password from the previous system or the one you are e-mailed.

Change Password

Customer Service has provided you with a temporary password. Temporary passwords can only be used once to sign on. Please provide a new password to be used to access your financial information and click "Submit".

Temporary password:

New password:

Confirm new password:

8. You will be asked to read and agree to a Terms and Conditions screen. Once you click on Continue, you will be accessing your accounts!

Online Banking Disclosure

Accept the Online Banking Terms and Conditions to access your financial information online. Click the check box, and then click "Continue."

Online Banking terms and conditions

Terms and Conditions

ONLINE BANKING AGREEMENT

The first time you access your accounts through Online Banking, you agree to be bound by the terms and conditions of this Online Banking Agreement ("Agreement") and acknowledge its receipt and your understanding of its terms.

I have read and agree to the terms & conditions.

Other Notes

- If you do not see a valid phone number to use for the Authentication system, please call us at (615) 236-2963 or (866) 834-4837 so that we may enter your updated phone number.
- If you do not remember your password, you may click on the "Reset your password?" link on the Password page and it will go through the same validation steps to reset your password. Once your code is verified via phone call or text message, you will be able to enter a new password.
- If you have any trouble accessing Internet Banking, please contact us at (615) 236-2963 or (866) 834-4837.