

First-time Login to Business Banking:

1. Receive two emails with login credentials.
2. Log in with system-generated username and password.
3. Validate identity via a one-time passcode sent to a phone.
4. Change password (recommended: change username after login)
5. Enjoy the benefits and ease of Business Banking!

Key Points:

- Immediately after the financial institution successfully sets up the business, the Primary Admin and Secondary Admin(s) **receive two emails: one with the username and one with the password.**
- The login screen for Business Banking is the **same login screen** for Online Banking.
- The username and password are both **system-generated, random values.**
- The business user will **have to change the password** during initial login; it is highly recommended the user **also change the username** after logging in via My Settings.
- The same process applies when a Primary Admin or Secondary Admin sets up a **new business user.**

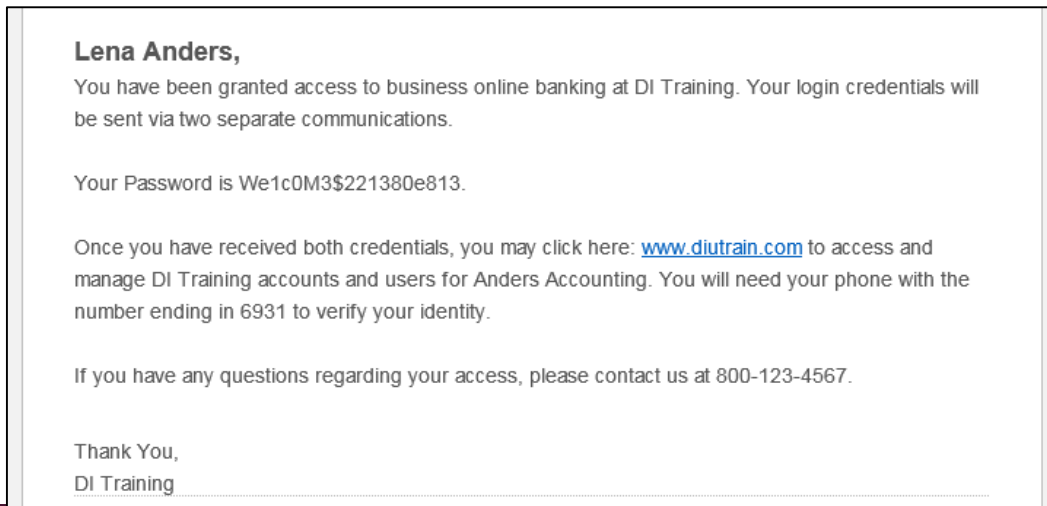
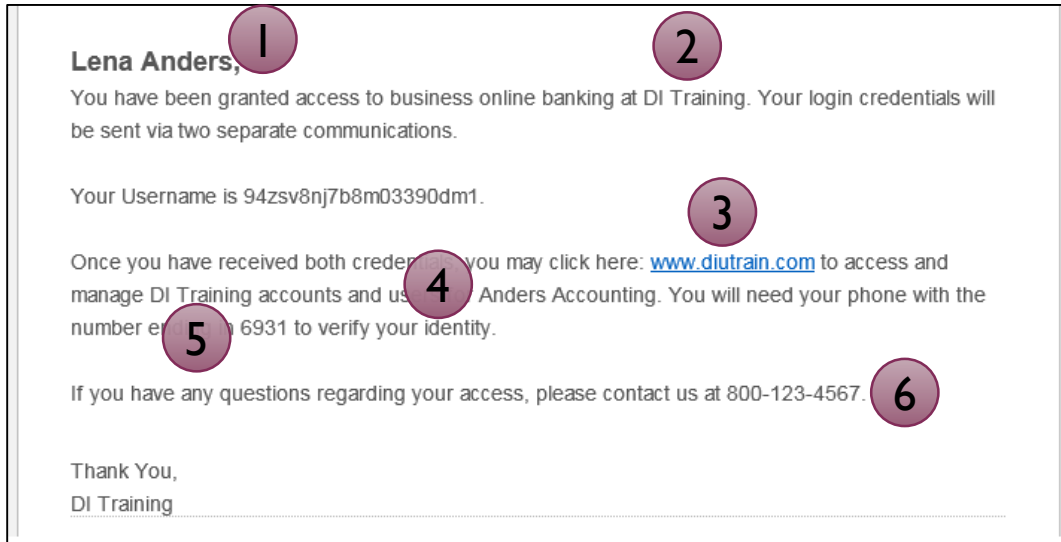
Online Banking First Time Login	Business Banking First Time Login
Enrollment is part of the first time login	Enrollment happens prior to and outside of the first time login
User selects username and password	System assigns the username and password
User can edit email/phone numbers for One Time Passcode	Phone is the only option for One Time Passcode and is not editable

Step 1: Receive emails with login credentials

Below are the two emails sent to every new user, including the Primary Admin, Secondary Admin(s), and business users they set up. The From email is set by the FI. The subject for both emails is “You have been granted access to Online Banking”.

Customized parts of the emails:

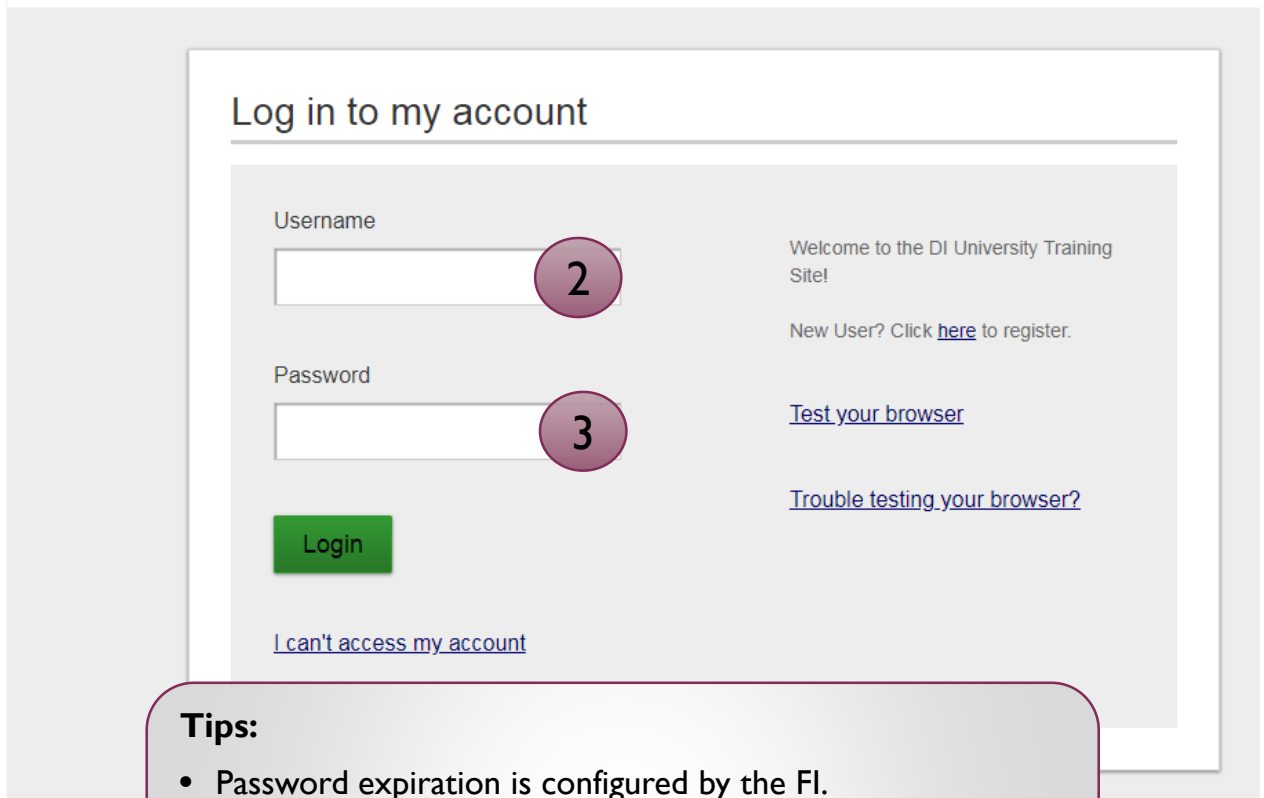
1. “Lena Anders” = Primary Admin
2. “DI Training” = Financial institution name
3. “www.diutrain.com” = URL to FI Online Banking login screen
4. “Anders Accounting” = Business name
5. “6931” = Last 4 digits of the person’s phone, used for MFA
6. “800-123-4567” = FI Support number



Step 2: Go to login screen

The login screen for Business Banking is the **same login screen** for Online Banking.

1. Click the link in the email to the FI website (or just go there in a browser).
2. Copy the username from the email and paste into the Username field.
3. Copy the password from the other email and paste into the Password field.



Tips:

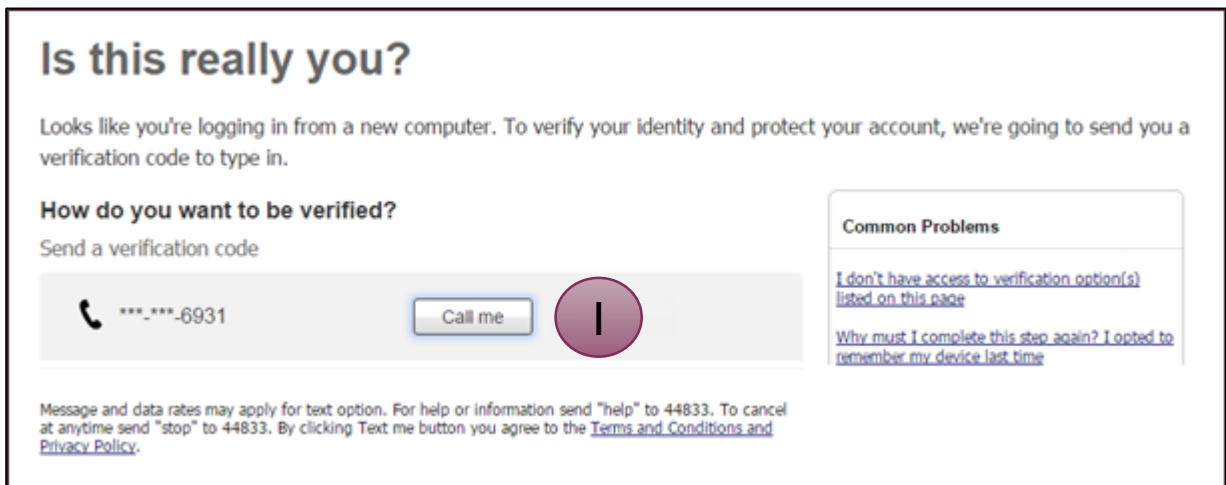
- Password expiration is configured by the FI.
- The username and the password in each email ends with a period. The period is NOT part of the username or password value.

Step 3: Multifactor Authentication

The business user must authenticate identity during the initial login, as well as future logins when the computer isn't recognized.

I. Click Call Me

- The phone number is associated with the business user, not the phone on the main business profile.
- Answer the phone call and press # to receive the 6-digit access code
- Clicking this button refreshes the screen (see next page).




Tip: If the user is having problems getting the code, the financial institution can generate a code from Support Dashboard and provide it to the user over the phone.

Step 3: Multifactor Authentication (con't)

2. Enter the code; expires after 10 minutes and consists of 6 random digits
3. Register the Computer:
 - “Yes, register my **private** computer”: If the user is on their personal computer, select this option to bypass the MFA screen for future logins.
 - “No, this is a **public** computer”: If the users is on a public computer, select this option, which will present this MFA screen at the next login.
 - Clicking either button advances to the next screen.


Is this really you?

Looks like you're logging in from a new computer. To verify your identity and protect your account, we're going to send you a verification code to type in.

 **Within a minute, you'll receive a verification code at ***-***-6931**

2

[Didn't get the code?](#)

 **Save time by registering your computer.**

If this is your personal computer, register it now. We won't need to contact you the next time you log in.

Yes, register my **private** computer

3

No, this is a **public** computer

Common Problems

[I don't have access to verification option\(s\) listed on this page](#)

[Why must I complete this step again? I opted to remember my device last time](#)

Tips:

- When on the phone call, press # to repeat the code if needed.
- Select “Didn’t get the code?” link to initiate the phone call again.

Forced Password Change

The business user is required to change their password upon initial login.

1. Copy the password again from the email into the Current Password field.
2. Create a new password and retype it. Requirements are the same as Online Banking and are stated on screen.
3. Select Update Password, and the business user is in!

Success! You need to change your password.

Temporary password

1
SHOW

New password

2
SHOW

- ▶ Minimum of six characters
- ▶ Use a mix of letters, numbers or symbols

Retype password

2
SHOW

- ▶ Passwords must match

Update password

3

Tips:

- This screen appears as well if the FI resets the user's password.
- Best practice: go to My Settings once logged in to change the username

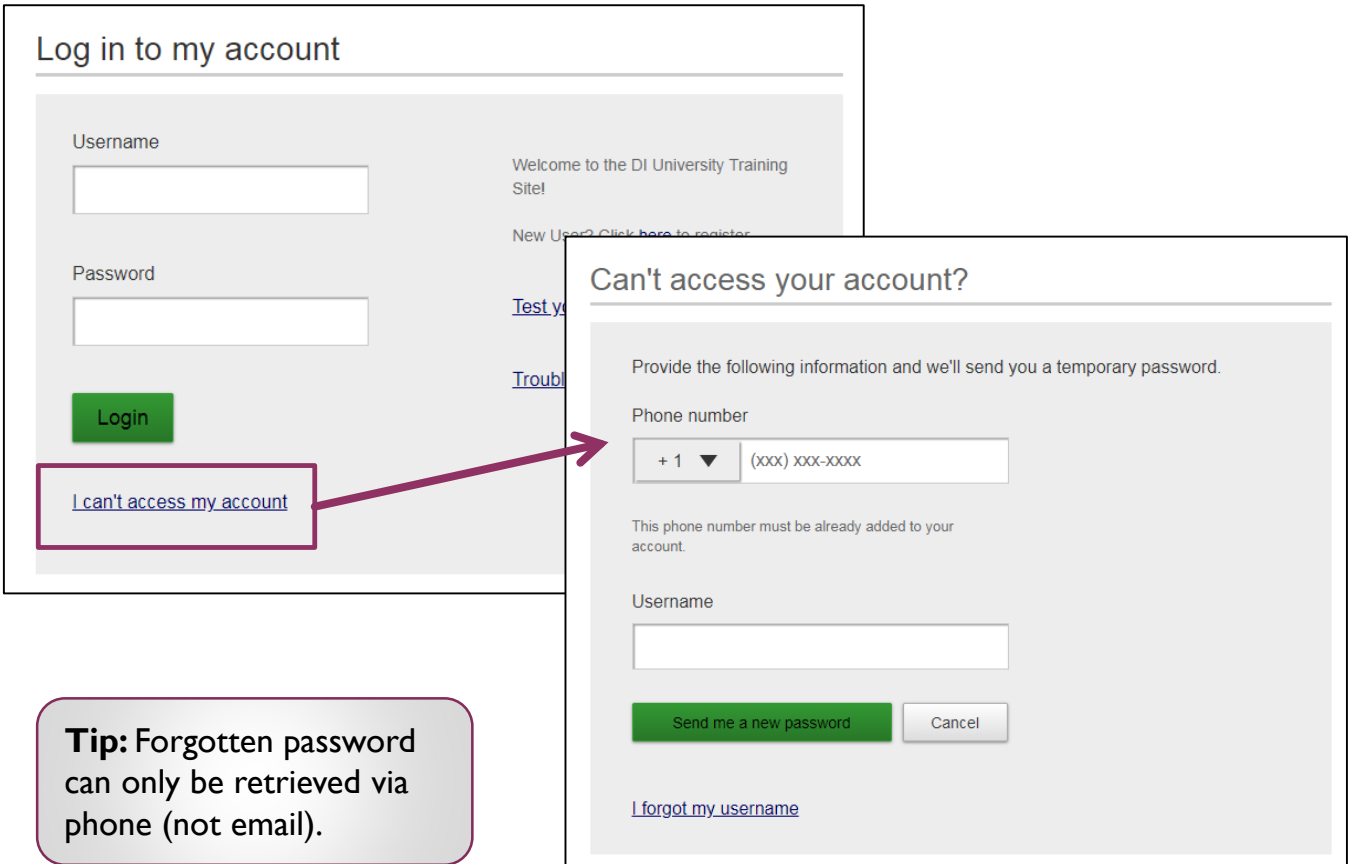
Login Issues/Troubleshooting

Issue: The business user did not receive the emails with username and password.

Root Cause: Typically this happens when the email is incorrect.

Resolution:

1. For the Primary Admin or Secondary Admins, FI goes to Admin Platform to ensure the correct email is set up (Business Banking Administration > Find a Company > Add Business Users step).
 - a. If incorrect, update and Save. *Updating the email will not resend the login credentials* so proceed to Step 3.
 - b. If correct, user should look in the Junk email. Proceed to Step 3 as a backup.
2. For other business users, a Business Admin looks up the user’s profile in Business Banking > Manage Users and makes an update if needed.
3. For all users, go to Support Dashboard, look up that person by email. The username will be that long, system-generated value. Copy and email it to the business user.
4. The user clicks “I can’t access my account”, enters their phone number and username, and the system calls the user with a new password.



The image shows two screenshots of a web application interface. The left screenshot is titled "Log in to my account" and features input fields for "Username" and "Password", a green "Login" button, and a link "I can't access my account" highlighted with a red box. The right screenshot is titled "Can't access your account?" and contains a form for providing a phone number and username to receive a temporary password. A red arrow points from the "I can't access my account" link in the first screenshot to the "Can't access your account?" page. A tip box at the bottom left contains the text: "Tip: Forgotten password can only be retrieved via phone (not email)."

Login Issues/Troubleshooting

Issue: The one time passcode for MFA isn't coming to the phone via call or text.


Root cause: The wrong phone number was entered when the user was added or it was not a direct line (phone extensions are not supported).

Resolution:


1. For the Primary Admin or Secondary Admins, FI goes to Admin Platform to update the phone number (Business Banking Administration > Find a Company > Add Business Users step).
2. For other business users, a Business Admin looks up the user's profile in Business Banking > Manage Users and makes an update if needed (the FI cannot make these updates).
3. The user goes back to the login screen to reinitiate the MFA phone call or text.

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 **Within a minute, you'll receive a verification code at ***-***-6931**

[Didn't get the code?](#)

 **Save time by registering your computer.**

If this is your personal computer, register it now. We won't need to contact you the next time you log in.

Yes, register my **private** computer

No, this is a **public** computer

Common Problems

[I don't have access to verification option\(s\) listed on this page](#)

[Why must I complete this step again? I opted to remember my device last time](#)

Ongoing logins

For future logins, if the computer is not recognized, the user is asked to validate their identity. Options not available at first time login that may show here (if the user set it up in My Settings):

- **Text Me** button
- A **second phone number** (not showing here)
- **Email Me** button (shows only if enabled for all users by the FI)
- **Enter verification code** button for token use

Is this really you?

Looks like you're logging in from a new computer. To verify your identity and protect your account, we're going to send you a verification code to type in.

How do you want to be verified?

Send a verification code

☎ ***-***-6931
Call me
Text me

✉ a*****@digitalinsight...
Email me

Use a security device

✓ VIP Access
Enter verification code

Common Problems

[I don't have access to verification option\(s\) listed on this page](#)

[Why must I complete this step again? I opted to remember my device last time](#)

Message and data rates may apply for text option. For help or information send "help" to 44833. To cancel at anytime send "stop" to 44833. By clicking Text me button you agree to the [Terms and Conditions](#) and [Privacy Policy](#).