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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 the user's choice of either email or phone.
4. You will be prompted to change password and username after login. We recommend that you change your Username to the same User ID used in the legacy Online Business Banking system.
5. Enjoy the benefits and ease of Business Banking!

Key Points:

- Immediately after the Bank 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** as Online Banking.

- The username and password are both **system-generated, random values**.

- The business user will be required **to change the password and username** during initial login. **We recommend that you change your Username to the same User ID you used in the legacy Online Business Banking system.**

- The same process applies when a Primary Admin or Secondary Admin sets up a **new business user, except,** that their one-time password (OTP) login password will be sent via telephone. SMS and email can be set up for future OTP communications.

Business Banking First Time Login

Enrollment happens prior to and outside of the first-time login

System assigns the username and password

User can choose email/phone numbers for One-Time Passcode

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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 address is CustomerServiceCenter@BankFinancial.com. 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. "www.BankFinancial.com" = URL to access Online Business Banking login screen
3. "Anders Accounting" = Business name
4. "6931" = Last 4 digits of the person's phone, used for MFA
5. "1-800-894-6900" = *BankFinancial* Support number

Lena Anders,

You have been granted access to business online banking at *BankFinancial*. Your login credentials will be sent via two separate communications.

Your Username is 94zsv8nj7b8m03390dm1

Once you have received both credentials, you may click here: www.BankFinancial.com to access and manage DI Train... counts and user for Anders Accounting. You will need your phone with the number ending in 6931 to verify your identity.

If you have any questions regarding your access, please contact us at 1-800-894-6900

Thank You,
BankFinancial

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 or just go to BankFinancial.com and click on the SIGN IN button, and select **>Online Banking<.**
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.

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Log in to my account

Username

2

Welcome to the DI University Training Site!

New User? Click here to register.

Password

3

Test your browser

Trouble testing your browser?

Login

I can't access my account

Tips:

• Password expiration is 72 hours.

• The username and the password in each email ends with a period. The period is NOT part of the username or password value.

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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. User can choose how to receive the access code.

1. 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).

2. Email Me
    - The email associated with the business user.
    - Email will contain a 6-digit access code
    - Clicking this button refreshes the screen (see next page).

> **Tip:** If the user is having problems getting the code, *BankFinancial* can generate a code and provide it to the user over the phone.

Step 3: Multifactor Authentication (con't)

3. Enter the code; expires after 10 minutes and consists of 6 random digits
4. Register the Computer:
   - "Yes, register my **private** computer": If the user is on their business 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**

3 | Enter the code here. | Didn't get the 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

💻 **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 | **4** | No, this is a **public** computer |

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 or email again.

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Forced Username Change

At initial login to the new Online Business Banking system, the business user will be prompted to change their username.

1. Enter the username again from the email into the Current Username field.
2. Enter a new password and retype it. Requirements are stated on screen.
3. Select Update Username.

Tips:

•   At initial login to the new online business banking system, it is recommended that you use the User ID used in the legacy Online Business Banking system.

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 stated on screen.
3.   Select Update Password, and the business user is in!

Tips:
•   This screen appears as well if *BankFinancial* resets the user's password.
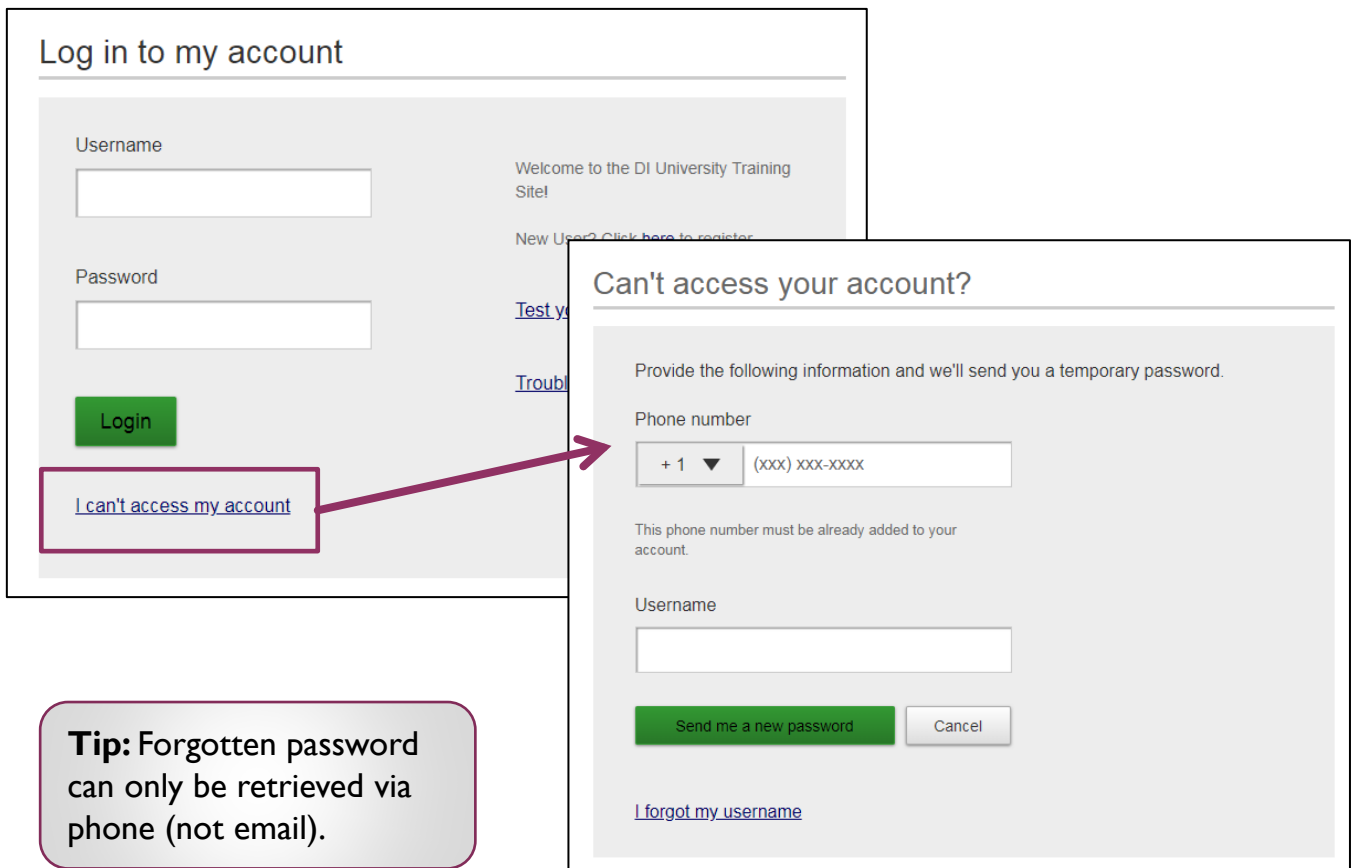
Login Issues/Troubleshooting

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, contact the Bank to ensure the correct email is set up.
   a. If incorrect, the Bank will update and email your initial login credentials to you.
   b. If correct, user should look in the Junk email or have the Bank resend credentials.
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. 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 phone number entered must already be associated with the account.

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, *BankFinancial* will need be contacted to update the phone number.
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 (*BankFinancial* cannot make these updates).
3. The user goes back to the login screen to reinitiate the MFA phone call or text.

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**

| Enter the code here. | Didn't get the 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

💻 **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 |

Ongoing logins

For future logins, if the computer is not recognized, the user is asked to validate their identity. Options the user set it up in My Settings will be displayed:

- **Text Me** button
- A **second phone number** (not showing here)
- **Email Me** button
- **Enter verification code** button for token use