

Business Online Banking

Quick Start Guide

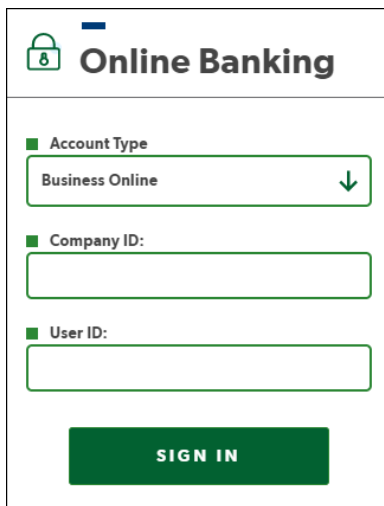
Accessing Business Online

You will access Business Online from www.cobnks.com. You will also need the following:

- Company ID
- User ID
- Starter password

The first time you sign in using your initial password, you will be prompted to change your password.

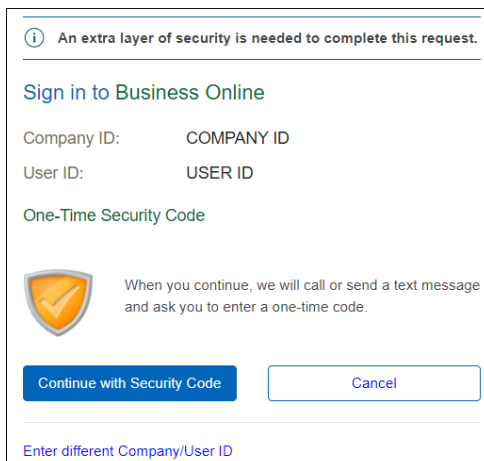
- Start your Internet browser.
- Go to www.cobnks.com.
- The 'Sign in to' login box will appear in the top-right corner of the homepage. Select 'Business Online' from the drop down options:



The screenshot shows the 'Online Banking' login interface. At the top, there is a lock icon and the text 'Online Banking'. Below this, there is a section for 'Account Type' with a dropdown menu currently set to 'Business Online'. Underneath, there are two input fields: 'Company ID:' and 'User ID:'. At the bottom of the form is a large green button labeled 'SIGN IN'.

From the Business Online login option:

- Enter the Company ID and the User ID. Click Continue.
- Click Sign on. The Advanced Authentication page appears.



The screenshot shows the 'Sign in to Business Online' advanced authentication page. At the top, there is an information icon and the text 'An extra layer of security is needed to complete this request.' Below this, the page title is 'Sign in to Business Online'. There are two lines of text: 'Company ID: COMPANY ID' and 'User ID: USER ID'. Below these is the heading 'One-Time Security Code'. A shield icon with a checkmark is shown next to the text: 'When you continue, we will call or send a text message and ask you to enter a one-time code.' At the bottom, there are two buttons: 'Continue with Security Code' (in blue) and 'Cancel' (in light blue). At the very bottom, there is a link that says 'Enter different Company/User ID'.

- Click the Continue with Security Code button. The Tell us where to reach you page appears:

One-Time Security Code

Tell us where to reach you

Don't recognize these phone numbers?

You might have entered an incorrect user ID. Return to the sign-in page and re-enter your user ID. If you recognize the phone numbers, but they are no longer accurate, contact .

Phone:

☐ (XXX) XXX-0040
☐ (XXX) XXX-0427

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.

Continue

Cancel

My phone number is not listed

- Select the preferred choice of contact. If using Text Message, the phone number must be registered for the Business Online User.
- Click Continue. Depending on the communication option chosen (telephone or text), the following pages will be displayed:

Telephone Authentication

One-Time Security Code

Please wait for your phone call. We are now calling (xxx) xxx-0040. During the call, you will be asked to enter the one-time security code displayed below.

Once you complete the phone call, click Phone Call Completed.

One-time security code: **23214**

Phone Call Completed

Cancel

I didn't receive a phone call

The Business Online user will then receive an automated phone call that instructs the user to enter the one-time security code displayed on the Enter the Security Code dialog.

- Click Phone Call Completed. The Business Online Welcome Page Appears.

Text Message Authentication

The Business Online user will be prompted to enter a mobile phone number where the text message can be sent.

Note: The mobile phone number must be registered for the Business Online User.

One-Time Security Code

Enter your mobile phone number

Please enter the mobile phone number you have on record with us.

Important: By clicking Send Text Message, you agree to the [Terms of Use](#). Standard text message rates apply. Contact your wireless carrier for details.

Country/region:

United States

Mobile phone number:

Area/city code and local number

Send Text Message

Cancel

- Click the Send Text Message button. The One-time Security Code page appears. The security code will be sent to the mobile phone.
- Complete the process by entering the One-time security code.

One-Time Security Code

Enter the security code

We have sent a text message with a one-time security code to XXX-XXX-1234. Once you receive the message, enter the security code and click Submit.

Please note that text messages can take a few minutes to be received.

One-time security code:

Submit

Cancel

[I didn't receive a text message](#)

- Click Submit. The enter password page appears

Sign in to Business Online

Company ID:

COMPANY ID

User ID:

USER ID

Password:

Sign In

Cancel

[Enter different Company/User ID](#)

- Enter Starter Password

The User will then be asked to create their own password

- Enter New Password Twice
- There are 6 requirements that will highlight as they are met

Reset Password

New password:

Password requirements: 6 of 6 requirements met

Your password:

- ☒ Must be 8 to 12 characters long.
- ☒ Must include at least three of the following: lower case letter, upper case letter, number, special character.
- ☒ Cannot include spaces.
- ☒ Cannot include a character that repeats more than 3 times.
- ☒ Can include the following characters:
! @ # \$ % ^ & * () _ + = | \ ? : ; . } { - []
- ☒ Is case sensitive.

Confirm new password:

Note: Passwords can be a combination of letters, numbers and following special characters; @ # \$! % ^ & * () _ + = | \ ? : ; . } { - []. They are case sensitive.

- The Business Online Welcome Page appears.

For Assistance

Treasury Management Client Services - 877.539.4838 or TreasurySupport@nbhbank.com