

User first-time login to Business Banking:

1. Receive two emails with login credentials.
2. Log in with system-generated username and password.
3. Accept Terms and Conditions.
4. Validate identity (i.e. MFA).
5. Change the username.
6. Change the password.
7. Enjoy the benefits and ease of Business Banking!

Key Points:

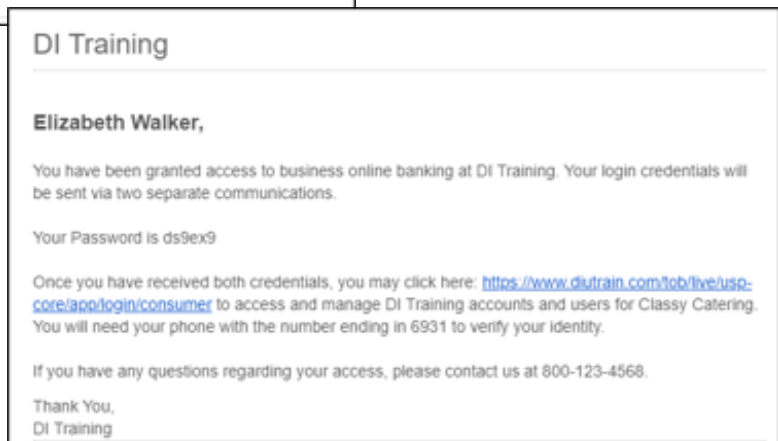
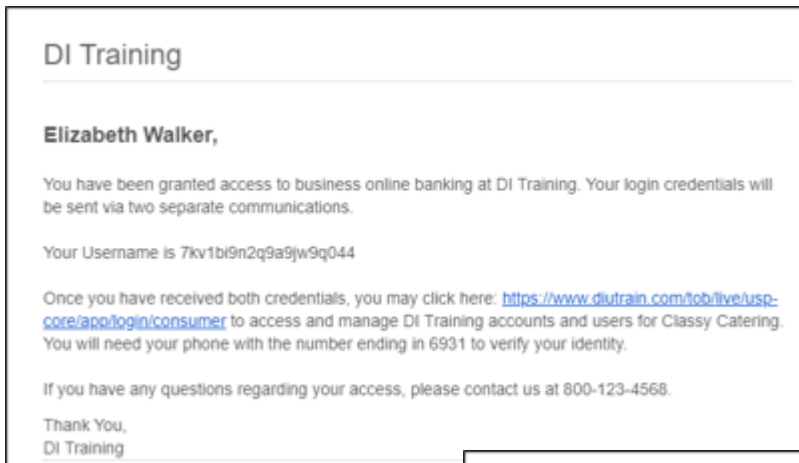
- Immediately after Old National sets up the business, the Primary Admin and Secondary Admin(s) **receive two emails: one with the username and one with the password.**
- The login screen for Business Banking is the **same login screen** for Online Banking.
- The username and password are both **system-generated, random values.**
- The business admins **must change the username and password** during initial login.
- The same process applies when a Primary Admin or Secondary Admin sets up a **new business user.**

Business Banking First Time Login

- Enrollment happens prior to and outside of the first-time login
 - User changes the system-generated username and password
 - Phone call is the only option for One Time Passcode and the number is not editable
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Step 1: Receive emails with login credentials

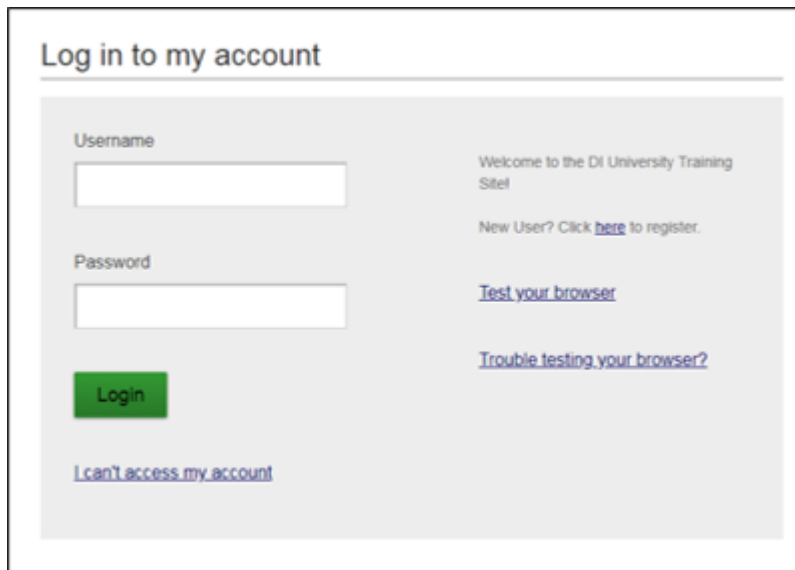
The system sends two emails to every new user. One email contains the temporary username and one contains the temporary password.



Step 2: Go to login screen

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

1. Click the link in the email or just go to oldnational.com 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.



The screenshot shows a login interface titled "Log in to my account". On the left, there are two input fields: "Username" and "Password", each with a corresponding text label above it. Below the "Password" field is a green "Login" button. At the bottom left, there is a link that says "I can't access my account". On the right side of the login area, there is a welcome message: "Welcome to the Old National Training Site!". Below this, it says "New User? Click [here](#) to register." followed by two more links: "[Test your browser](#)" and "[Trouble testing your browser?](#)".

Step 3: Accept Terms and Conditions

Users must agree to the Small Business Digital Banking Services Agreement, which displays a PDF doc that the user can download and print.

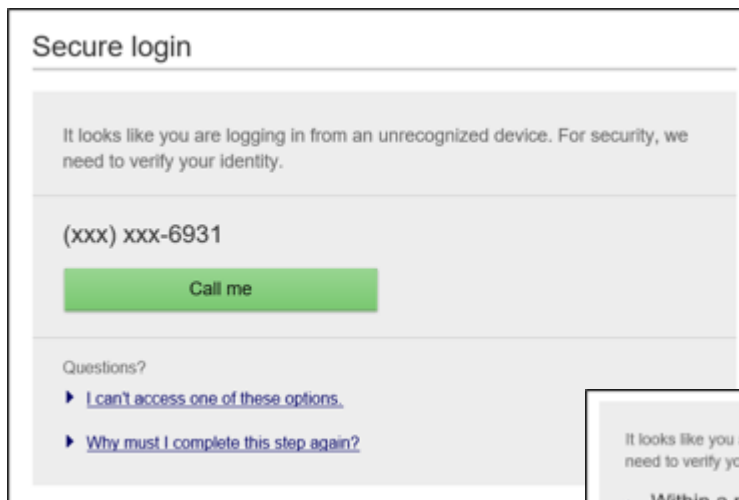


The screenshot shows a screen titled "Terms and conditions". Below the title, there is a button with a right-pointing arrow and the text "Show the terms and conditions". Below this button, it says "You must accept the terms and conditions to continue." At the bottom, there are two buttons: "Accept" (in blue) and "Decline" (in grey).

Step 4: Validate identity

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

1. Click Call Me.
 - The call goes to the number is associated with the business user, not the phone on the main business profile.
2. Enter the 6-digit code;
 - expires after 10 minutes.
3. Register the device:
 - “Yes, register my **private** device” - bypasses this screen for future logins.
 - “No, this is a **public** device” - presents this screen at the next login.



Secure login

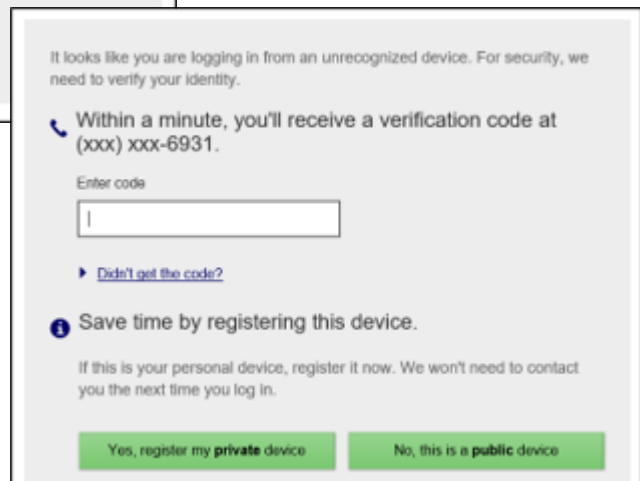
It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

(xxx) xxx-6931

Call me

Questions?

- ▶ [I can't access one of these options.](#)
- ▶ [Why must I complete this step again?](#)



It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

Within a minute, you'll receive a verification code at (xxx) xxx-6931.

Enter code

▶ [Didn't get the code?](#)

i Save time by registering this device.

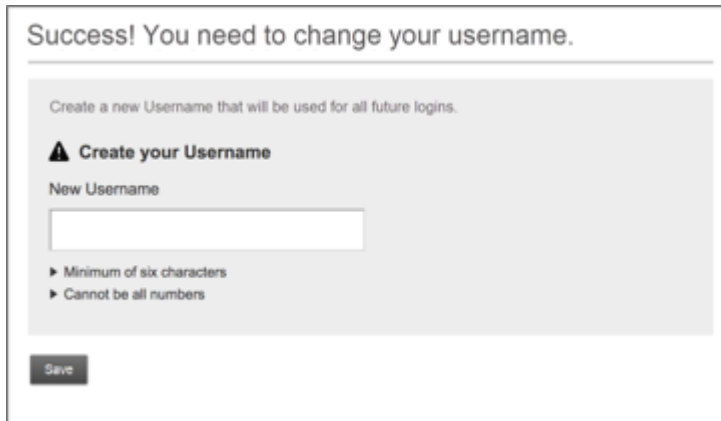
If this is your personal device, register it now. We won't need to contact you the next time you log in.

Yes, register my **private** device

No, this is a **public** device

Step 5: Change the Temporary Username

The business user must change their username as well during the initial login. Requirements are stated on screen.



Success! You need to change your username.

Create a new Username that will be used for all future logins.

⚠ Create your Username

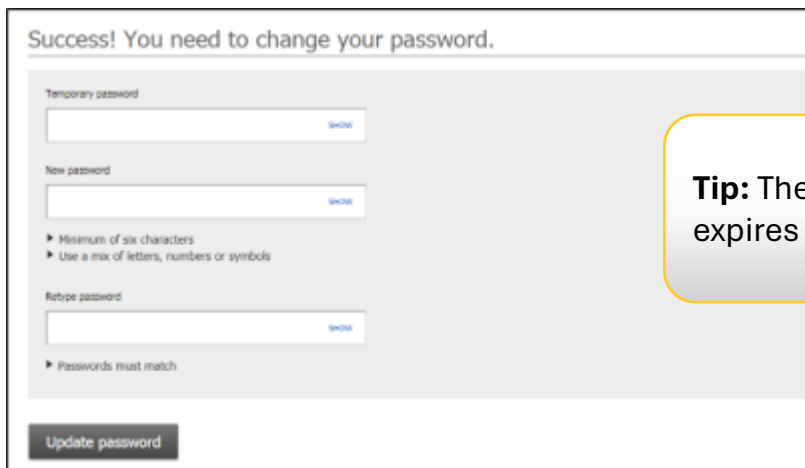
New Username

▶ Minimum of six characters
▶ Cannot be all numbers

Save

Step 6: Change the Temporary Password

The business user must change their password upon initial login. Requirements are the same as Online Banking and are stated on screen.



Success! You need to change your password.

Temporary password

 SHOW

New password

 SHOW

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

Retype password

 SHOW

▶ Passwords must match

Update password

Tip: The temporary password expires after 24 hours.

For future logins, if the computer is not recognized, the user must verify their identity. Options not available at first time login that may show if the user set it up in My Settings:

- **Text**
- **Email**
- **Token** – Enter security code displayed in VIP Access app.
- **Authenticator** – Enter security code displayed Google Authenticator app or Microsoft Authenticator app.

Secure login

It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.

(xxx) xxx-6931

Text me

Call me

(xxx) xxx-9815

Call me

a*****@gmail.com

Email me

Token

Enter code

Authenticator

Enter code

