Business Online Banking
Quick Start Guide
Accessing Business Online

You will access Business Online from www.hillcrestbank.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.hillcrestbank.com.
- The ‘Sign in to’ login box will appear in the top-left corner of the homepage. Select ‘Business Online’ from the drop down options:

From the Business Online login option:

- Enter the Company ID and the User ID. Click Continue.
- The enter password page appears…

Note: If you have forgotten your password, you can click the Forgotten Password link to reset your password.
1. Enter Password.

**Note:** The initial password provided in the security letter or provided to you by the Company Administrator. The required password length is set by your bank and is subject to change. Passwords can be a combination of letters, numbers and following special characters: @ # $. They are case sensitive.

2. Click Sign on. The Advanced Authentication page appears.

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

4. Select the preferred choice of contact. If using Text Message, the phone number must be registered for the Business Online User.

5. Click Continue. Depending on the communication option chosen (telephone or text), the following pages will be displayed:
Telephone Authentication

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.

1. Click the Send Text Message button. The One-time Security Code page appears. The security code will be sent to the mobile phone.
2. Complete the process by entering the One-time security code.
3. Click Submit. The Business Online Welcome Page appears.
Overview

The Dashboard page presents information from various Business Online pages in small moveable windows called panels. You can customize your personal dashboard with any combination of panels (determined by your entitlements within the system) that provides you with the most relevant information you need.

For example, you can add multiple “Important Account Balance” panels to provide a quick view of all account balances you need easy access to in the course of your day-to-day operations. In addition, some panels allow you to take action on information and links directly from the panels.

Learn more about how you can create your customized Dashboard below.

Adding a Panel

The first time you access the Dashboard, only the Alerts and Messages panel is shown. To add more panels, do the following:

1. On the Dashboard, click the Add Info Panels link located to the right of the last login date/time. This opens the Add Info Panels – All Panels page.

2. On the Add Info Panels – All Panels page, click the Add now button associated with each panel you want to add. The panel is added to the Dashboard and a confirmation message appears.

3. Click one of the Dashboard links available on the Add Info Panels – All Panels page to return to the Dashboard.
Change Accounts – Important Account Balances Panel

When you add the Important Account Balances panel to the Dashboard the first seven checking accounts are automatically included alphabetically by their description. If you have less than seven checking accounts, then your savings accounts are included alphabetically by their description until the total number of accounts equals seven.

To change the accounts shown, complete the following:

1. On the Important Account Balances panel, click the Edit accounts displayed link. This opens the Edit Important Account Balances pop-up.

2. On the Edit Important Account Balances pop-up, click the tab associated with account type you want to add and then click the checkbox associated with each account you want to add.

   Up to seven accounts can be selected for each account type.

3. Click Save. A confirmation message appears on the Edit Important Account Balances pop-up.

4. Click the Return to Dashboard or Dashboard link, or click the ✗ in the upper-right corner of the pop-up to close it and return to the Dashboard.
Moving a Panel

Once you have added panels, you can arrange them in any order you want. To change a panel's location on the Dashboard, do the following:

1. Place your mouse cursor over the header of the panel you want to move until the mouse cursor changes to the move icon, indicating the panel can be moved.

2. Drag the panel to the desired area on the Dashboard. A dotted outline indicates locations to which the panel can be moved.

Deleting a Panel

All panels, except the Recent Messages & Alerts panel, can be deleted from the Dashboard. To delete a panel, do the following:

1. On the panel's header, click the drop-down arrow.

2. Click the Delete this panel link.

Panel Controls

All panels include controls that allow you to take action on items or allow you to quickly go to pages associated with the panel. The controls available vary by panel.

Minimize or Maximize

All panels, except for the Recent Messages & Alerts panel, can be minimized or maximized by using the controls in each panel's header.

- Minimizes the panel. When a panel is minimized, the maximize control is hidden.
- Maximizes the panel. When a panel is maximized, the minimize control is hidden.
**Links**

Listed below are the links that may appear on a panel.

<table>
<thead>
<tr>
<th>Link Type</th>
<th>Description</th>
<th>Sub-Link</th>
</tr>
</thead>
<tbody>
<tr>
<td>Edit accounts</td>
<td>Change accounts shown in the Important Account Balances panel.</td>
<td>All approvals</td>
</tr>
<tr>
<td>Manage alerts</td>
<td>Go to the Manage alerts page.</td>
<td>My decisions</td>
</tr>
<tr>
<td>Received mail</td>
<td>Go to the Received Mail and Alerts page.</td>
<td>All decisions</td>
</tr>
<tr>
<td>and alerts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Edit favorites</td>
<td>Add/delete links to your favorite pages.</td>
<td>Add</td>
</tr>
<tr>
<td>Edit Saved</td>
<td>Modify saved report criteria.</td>
<td>Edit</td>
</tr>
<tr>
<td>Reports</td>
<td></td>
<td></td>
</tr>
<tr>
<td>My approvals</td>
<td>View only items pending your approval.</td>
<td>Delete</td>
</tr>
</tbody>
</table>

**Note:** Some panels include other links that are not described above that also provide direct access to pages associated with the panel.

**Drop-down Arrows**

Drop-down arrows displayed next to subheadings on a panel, such as the one shown here, allow you to go to pages that are associated with the panel.

**For Additional Assistance**

Treasury Management Client Services – 877.936.2467 or TreasuryManagementClientServices@nbhbank.com