

Business Online Banking

Quick Start Guide

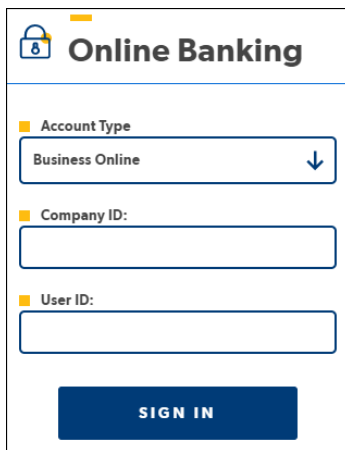
Accessing Business Online

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.

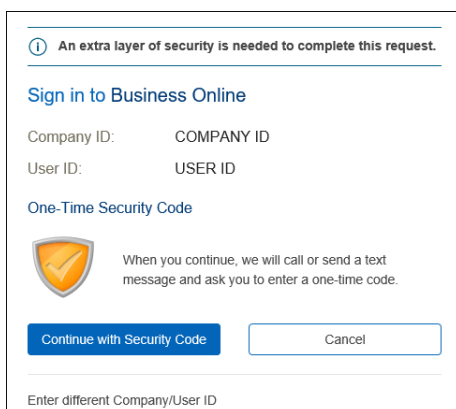
- Start your Internet browser.
- Go to www.hillcrestbank.com.
- The 'Sign in to' login box will appear in the top-right corner of the homepage. Select 'Business Online' from the drop down options:



The screenshot shows the 'Online Banking' login interface. At the top left is a lock icon and the text 'Online Banking'. Below this is a dropdown menu labeled 'Account Type' with 'Business Online' selected. Underneath are two text input fields: 'Company ID:' and 'User ID:'. At the bottom is a blue button labeled 'SIGN IN'.

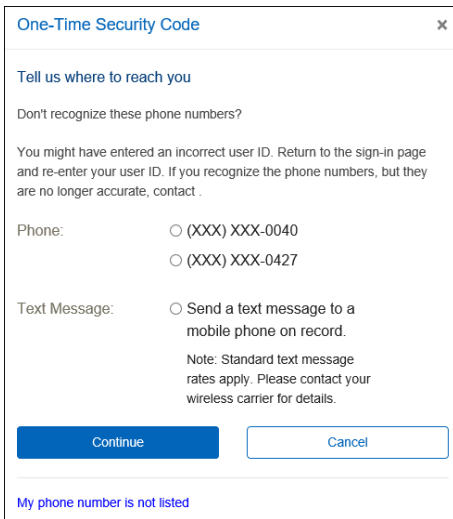
From the Business Online login option:

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



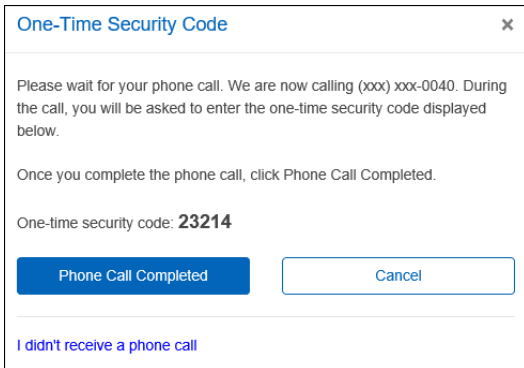
The screenshot shows the 'Advanced Authentication' page. At the top, a message reads: 'An extra layer of security is needed to complete this request.' Below this is the heading 'Sign in to Business Online'. The page displays the entered 'Company ID: COMPANY ID' and 'User ID: USER ID'. A section titled 'One-Time Security Code' features a shield icon and 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 are two buttons: 'Continue with Security Code' (highlighted in blue) and 'Cancel'. A link at the very bottom says 'Enter different Company/User ID'.

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



- 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



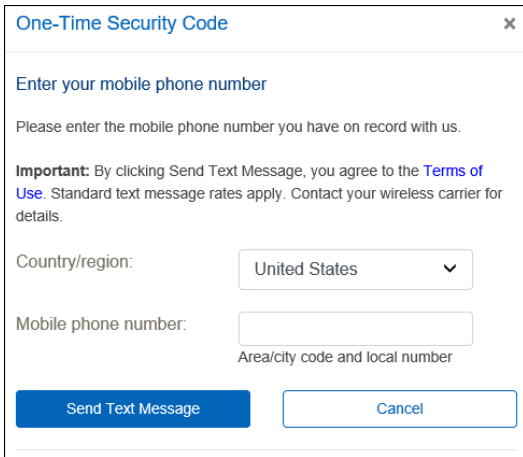
The Business Online user will then receive an automated phone call that instructs the user to enter the one-time security code displayed on the Enter the Security Code dialog.

- 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 [X]

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: [v]

Mobile phone number:

Area/city code and local number

- 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 [X]

Enter the security code

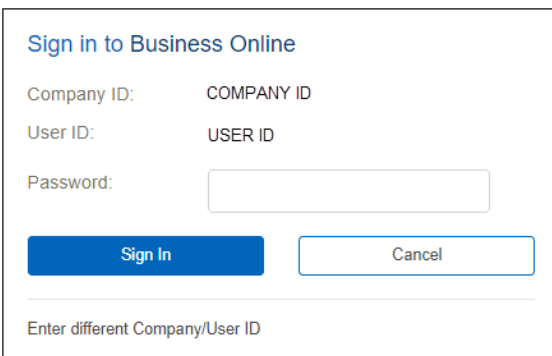
We have sent a text message with a one-time security code to XXX-XXX-1234. Once you receive the message, enter the security code and click Submit.

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

One-time security code:

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

- Click Submit. The enter password page appears



Sign in to Business Online

Company ID:

User ID:

Password:

[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:

Confirm new password:

Submit

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.

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 - 877.936.2467 or TreasurySupport@nbhbank.com