

Business eBanking @ your service



Getting Started



@ your service™

bankwithunited.com

Member FDIC

About Business eBanking

Overview

Business eBanking is an online banking solution that offers a full suite of features designed to meet the needs of businesses of all sizes — micro business to large corporate clients.

Business eBanking's robust feature set includes: three information reporting services, full transaction initiation with internal and external transfers, ACH, wires, loan payments/advances, and bill payment. Multiple layers of security are available including approvals, limits, token and out-of-band approval. A Dashboard is available as the Welcome page and can be customized by each company user to include panels for frequently used tasks.

For optimal system performance the use of Internet browser buttons is disabled in Business eBanking.

Password Requirements

The following password requirements apply to all Business eBanking users.

- Must be at least eight characters in length but no more than 12.
- Must include a combination of three of the following types of characters:
 - **Letters**—A through Z, upper and lower-case. Passwords are case sensitive.
 - **Numbers**—0 through 9
 - **Special characters:** ! @ # \$ % ^ & * () _ + = | \ ? ; : . { } - []
- Cannot include more than three consecutive identical characters. For example, t@1111ama is not allowed but t@111ama is.
- Cannot be the same as the associated user ID.
- Cannot be one of 15 previously used passwords. The exception to this requirement is temporary passwords issued by Business eBanking Administration role users and the financial organization.

Password Expiration

Business eBanking passwords expire every 90 days.

Password Changes

Business eBanking users can only change their own password once per day using either the *Change Password* page or Forgotten Password service. This applies to all users regardless of their assigned Business eBanking role.

Subsequent Password Changes

If you have changed your own password using either the *Change Password* page or Forgotten Password service and need it changed again in the same day, you should contact your company's Administration role user or your financial organization for a temporary password.

Once you sign on to Business eBanking using a temporary password, you are required to change it.

Login Attempts and Locked Accounts

Business eBanking users are allowed three unsuccessful login attempts before their account is locked and access is prevented.

If your Business eBanking account is locked it can be unlocked by:

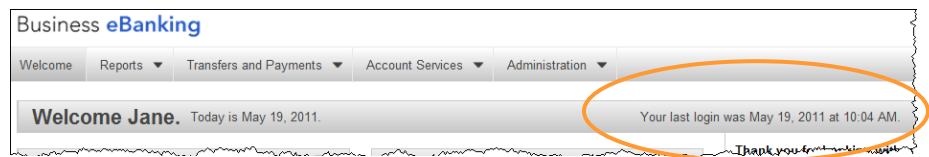
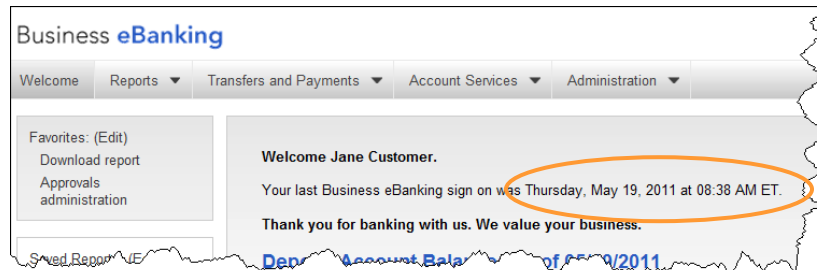
- A Business eBanking user who has the Administration role. A password change is not required in this case.
- Your financial organization. In this case, you are given a temporary password and are required to change upon signing on

to Business eBanking.

Last Login and Inactivity Timeouts

The Business eBanking *Welcome* page shows the day and time (Eastern Time) of your last successful sign on.

Welcome Page (Last Login Date & Time)



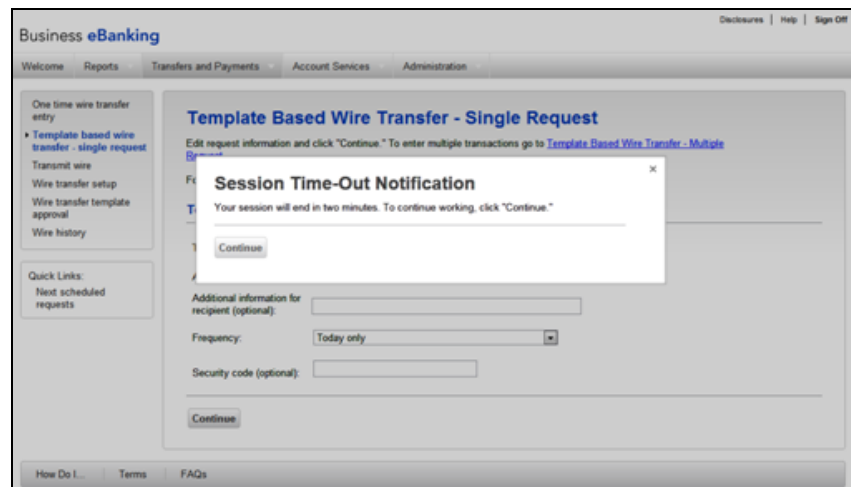
Business eBanking automatically signs you off after 20 minutes of inactivity.

Two-minute Warning

A pop-up window is displayed after 18 minutes of inactivity to warn you that your session expires in two minutes.

If you click **Continue** within two minutes, your session is extended. If you click **Continue** after the two-minute warning, you are automatically logged off of Business eBanking.

Session Time-out Notification



Sign On

Business eBanking *Sign On* authenticates a user.

New Users

A company's initial Administration role user is set up by financial organization staff. All subsequent company users are set up by the company's Administration role user directly in Business eBanking.

For users signing on to Business eBanking for the first time, the sign on process includes:

- Changing your initial password
- Setting up your Secure Sign On credentials (if applicable)

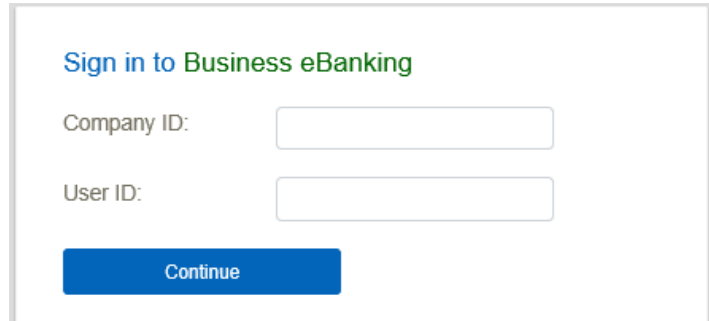
If your organization is using Secure Token Sign on, you may be required to set up a Personal Identification Number.

Initial Password Change

The first step in signing on to Business eBanking for the first time includes changing your initial password, as follows:

1. On the *Sign On* page, enter your **Company ID**.
2. Enter your **User ID**.
3. Click **Continue**.

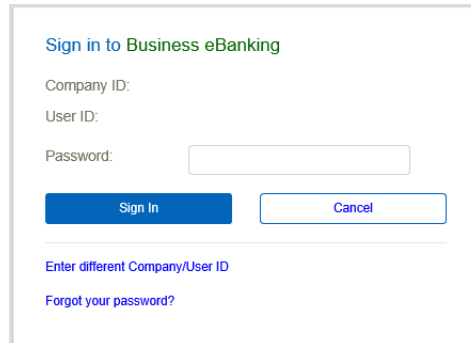
Sign On Page



The screenshot shows the 'Sign in to Business eBanking' page. It features a title in blue and green text. Below the title are two input fields: 'Company ID:' and 'User ID:'. A blue 'Continue' button is positioned below the input fields.

The *Password* page is displayed.

Password Page



The screenshot shows the 'Sign in to Business eBanking' page with a 'Password' field added. Below the 'User ID' field is a 'Password:' label and an input field. There are two buttons: a blue 'Sign In' button and a white 'Cancel' button with a blue border. At the bottom, there are two links: 'Enter different Company/User ID' and 'Forgot your password?'.

4. Enter your initial **Password**.
5. Click **Sign on**.

The *Change Password* page is displayed.

Change Password Page

6. Enter a **New password** using the requirements in the *Password Requirements* section on page 3.
Note: The characters you enter are masked and display as asterisks.
7. Re-enter your password in the **Confirm new password** field. This allows the system to verify that you know what you have entered.

8. Click **Save password**.

If the two character strings you entered are the same, the *Change Password* confirmation page is displayed.

Change Password Confirmation Page

9. Click **Continue**.

If your organization uses Secure Token Sign On, the *Passcode* page is displayed. Use this page to set up your Personal Identification Number, as described in the *Secure Token Setup* section.

If your organization does not use Secure Sign On, the Business eBanking *Dashboard* page is displayed.