



WELCOME

Business Online Setup Guide

This guide will provide you with:

Account Login Detail Information

The guide offers a step-by-step process for assisting you with account setup and access.

User Support and Guidance

Comprehensive support and instructions to support you throughout the setup process.

GETTING STARTED

Preparing for the setup process

Gather essential information

Collect all login credentials and verification details that were emailed to you before starting the setup to avoid delays.

Confirm your administrator has completed initial setup

Administrators must be the first to access Huntington Business Online and accept our Business Online and Bill Pay Access Agreement before other authorized users can access the system.

We're here to help

If you need help, you can always call us at **(888) 797-7711**. We're here to help Monday-Saturday, 7:00 a.m. – 8:00 p.m. ET.



Step-by-step overview

STEP 1

Start First-time Login

Requires information and Business Online link from Huntington Bank email

STEP 2

Verify Identity

Must be able to receive phone call from phone number on file

STEP 3

Login to Business Online

Need to access temporary password from Huntington Bank email

STEP 4

Change Password

Follow Huntington's password guidelines

STEP 5

Authenticator & Token Setup

Step completed on customers' smartphone

STEP 6

Verify Token & Finalize Access

Ongoing process will include logging in to Business Online and authenticating with your smartphone



Step 1: Start first time login

What to do:

- Click on **Business Online** link from your email

The link is specific for first-time login. Once you complete this set up, you will be able to log in from [huntington.com](https://www.huntington.com).

- Enter **Company ID** and **User ID**

This information is included in the email you received from Huntington Bank. Your User ID will be the first 20 characters of your Cadence ID, removing any special characters.

Why this is important:

- Identifies the company and user

This information is needed to make sure you have access to the correct company environment.

Huntington
Welcome:

Message

First time logging in? You're in the right place. We'll get you your temporary password in just three simple steps.

If you have already received your temporary password, go to [huntington.com](https://www.huntington.com) to log in.

Step 1: Enter your Company ID and User ID

First Time Login

Company ID

User ID

SUBMIT

[Identity Protection](#) | [Security](#)

The Huntington National Bank is an Equal Housing Lender and Member FDIC. Huntington, Huntington.Welcome, and 24-Hour Grace are federally



Step 2: Verify identity

What to do:

- **Select phone number**

You must be able to receive a call from the phone number you select. Phone numbers with extensions or automated answering services will not work. If you need to change or add a phone number, call customer support (888) 797-7711.

- **Initiate verification call with Huntington**

You will receive a call from (877) 932-2265 asking for the PIN on your screen to validate login.

- **Enter PIN on smartphone when prompted**

- **Complete verification call**

Email is generated from Huntington Bank and contains your temporary password.

Why this is important:

- **Protects you against fraud**

Phone number verification is how we confirm users are legitimate so that we can protect you against fraud. It establishes secure first-time access before credentials are activated.

The screenshot shows the Huntington Bank 'Welcome' page. At the top left is the Huntington logo. Below it is a yellow 'Message' banner with an information icon and text: 'Step 2: As an additional security precaution, we'll need to confirm your identity. Confirm your number and select **Call Me Now**. You'll get an automated phone call from 877-932-2265. If you don't see your contact number, reach out to your company admin or contact us.' Below the message is a green 'Phone Verification' header, followed by a grey box with the instruction: 'Select "CALL ME NOW" to receive the call and PIN you will need during the phone call.' A radio button is selected for 'Business Phone xxx-xxx-3076'. At the bottom is an orange 'CALL ME NOW' button. On the right side, there is a grey 'Support Center' box with a 'Contact Us' link.

The screenshot shows the Huntington Bank 'Welcome' page. At the top left is the Huntington logo. Below it is a yellow 'Message' banner with an information icon and text: 'Answer our call and enter the PIN shown on your screen. After you enter the PIN, it may take up to a minute for this screen to update.' Below the message is a green 'PIN Verification' header, followed by a grey box with the text: 'We are calling Business Phone: xxx-xxx-3076' and 'Your PIN is: 1489'. Below this is a grey input field. On the right side, there is a grey 'Support Center' box with a 'Contact Us' link.

Step 3: Log in to Business Online

What to do:

- Go to [huntington.com](https://www.huntington.com)
- Open a new browser window.
- Click Login button
- Choose 'Commercial' tab
- Enter temporary password from email

Email was generated from Huntington Bank and contains your temporary password.

Why this is important:

- Single-use password provides security

Temporary passwords are single-use for security as you create a private, secure credential only you know.

FDIC FDIC-Insured—Backed by the full faith and credit of the U.S. Government

About Huntington Find a Branch or ATM Customer Service

Huntington Bank

Personal Business

Bank Borrow Grow Plan Protect

Personal & Business Commercial Other

FDIC FDIC-Insured—Backed by the full faith and credit of the U.S. Government

Log into Business Online

Company ID

User ID

Password

Log In

New to Business Online?
[Learn More](#)

Forgot password?
Please contact your Company Administrator to reset your password if you continue to have problems logging in. Your Company Administrator is the only individual able to reset your password.

Explore Savings Accounts



Step 4: Change password

What to do:

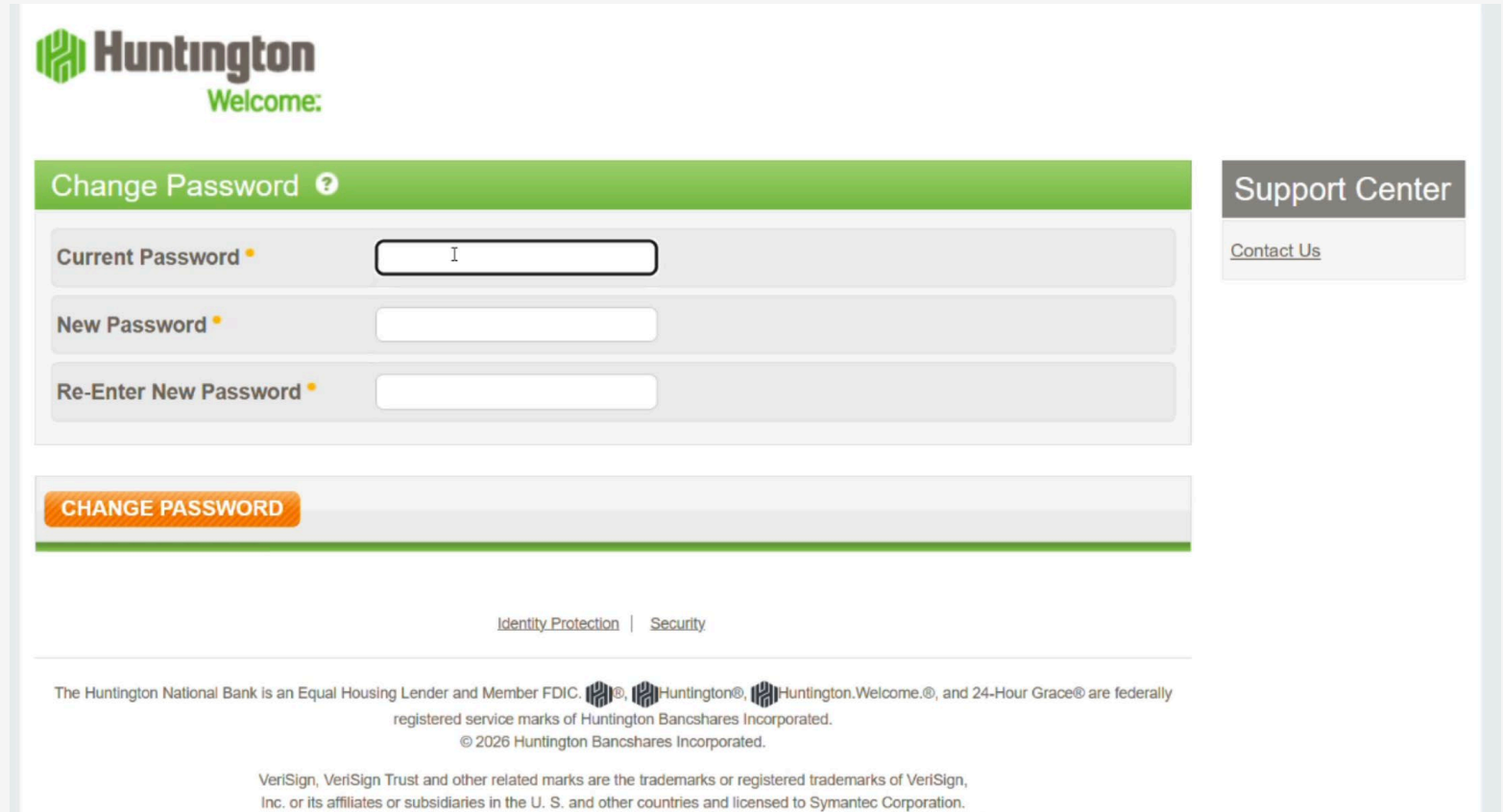
- Click 'Change Password'
- Enter new password

Password must be 8-10 characters, case sensitive. No spaces. No more than 8 repeating characters. You can not use your name nor User ID in the password. It must include at least 1 number, 1 letter, and 1 special character from these characters: ' . , # @ : ? () \$ / \

Why this is important:

- Single-use password provides security

Temporary passwords are single-use for security as you create a private, secure credential only you know.



The screenshot shows the Huntington Bank 'Change Password' interface. At the top left is the Huntington logo with the text 'Welcome:'. Below this is a green header bar with the text 'Change Password' and a help icon. The form contains three input fields: 'Current Password' (with a red asterisk and a text box containing 'I'), 'New Password' (with a red asterisk and an empty text box), and 'Re-Enter New Password' (with a red asterisk and an empty text box). Below the input fields is a large orange button labeled 'CHANGE PASSWORD'. To the right of the form is a 'Support Center' sidebar with a 'Contact Us' link. At the bottom of the page, there is a footer with the text 'Identity Protection | Security' and a disclaimer: 'The Huntington National Bank is an Equal Housing Lender and Member FDIC. Huntington®, Huntington.Welcome®, and 24-Hour Grace® are federally registered service marks of Huntington Bancshares Incorporated. © 2026 Huntington Bancshares Incorporated. VeriSign, VeriSign Trust and other related marks are the trademarks or registered trademarks of VeriSign, Inc. or its affiliates or subsidiaries in the U. S. and other countries and licensed to Symantec Corporation.'

Step 5: Authenticator and token setup

What to do:

- Download Authenticator App

Authenticator apps may vary by company, common ones include: Google Authenticator, Microsoft Authenticator, Duo, Authy, LastPass.

- Connect to authenticator app using QR code

Using your authenticator app, scan the QR code and follow the instructions to set up a token.

Why this is important:

- Enables multi-factor authentication
- Adds second layer of security
- Critical for protecting business accounts and payments

Huntington
Welcome:

[Log Out](#)

Secure your account with multi-factor authentication


Multi-factor authentication adds an extra layer of protection beyond your password.

This step is required to help keep your business accounts and payments secure.

Set up your authenticator app:

1. Download Google Authenticator or a similar free authenticator app to your smartphone
2. Open the authenticator app and follow the setup steps
3. Scan the QR code on this page
4. When your security token appears, select **Continue**

If you need help, see our [detailed instructions](#).



[CONTINUE](#)

[Identity Protection](#) | [Security](#)

Support Center
[Contact Us](#)



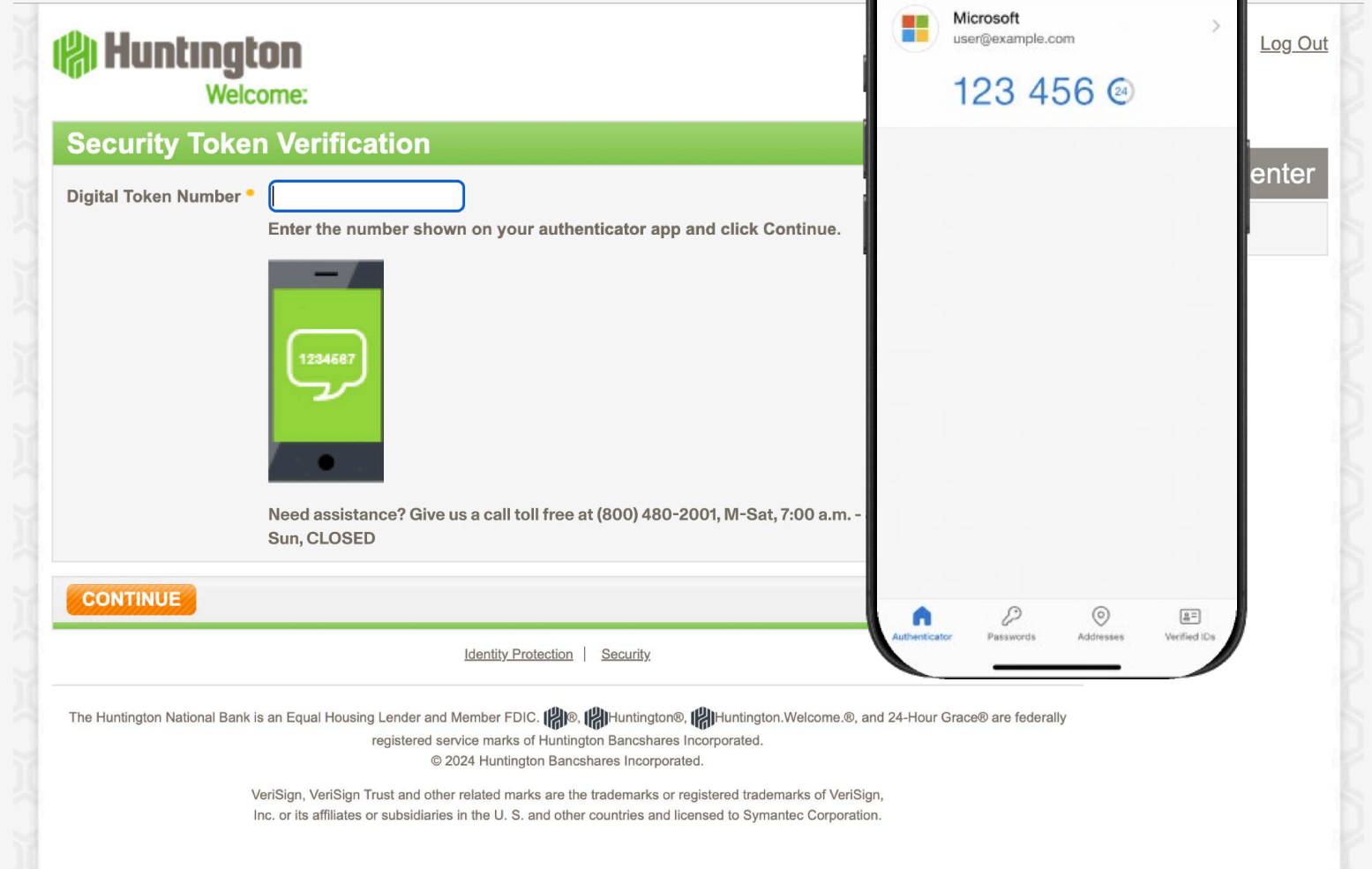
Step 6: Verify token and finalize access

What to do:

- Verify token is in your authenticator app
IMPORTANT: If you don't verify this prior to clicking 'Continue' you'll need to contact your administrator to reset the token and start over.
- Enter Digital Token Number from smartphone
The code will be valid for about a minute.

Why this is important:

- Links your device to your login
- Confirms authentication setup is working
- Confirms logins are securely verified
- Activates full account access



The image shows a desktop browser window displaying the Huntington Security Token Verification page. The page features the Huntington logo and a 'Welcome:' message. The main heading is 'Security Token Verification'. Below this, there is a 'Digital Token Number' input field with a blue border. A message below the field reads: 'Enter the number shown on your authenticator app and click Continue.' An illustration of a smartphone displays the number '1234567' in a speech bubble. At the bottom of the page, there is an orange 'CONTINUE' button and a footer with legal disclaimers and contact information.

On the right side, a smartphone screen displays the Microsoft Authenticator app. The app shows the user's name 'Microsoft user@example.com' and a large digital token number '123 456'. The app's interface includes a 'Log Out' link and a 'Continue' button. The bottom of the screen shows the app's navigation bar with icons for Authenticator, Passwords, Addresses, and Verified IDs.

You're all set!

Security Reminder

Beware of fraudsters: Fraudsters may try to impersonate Huntington Bank or Cadence Bank during the Cadence Bank transition. We will **never unexpectedly call or send messages** asking for your account numbers, usernames, passwords or any links to secure your account.

Support Information

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