## Business Online Administrator Instructions

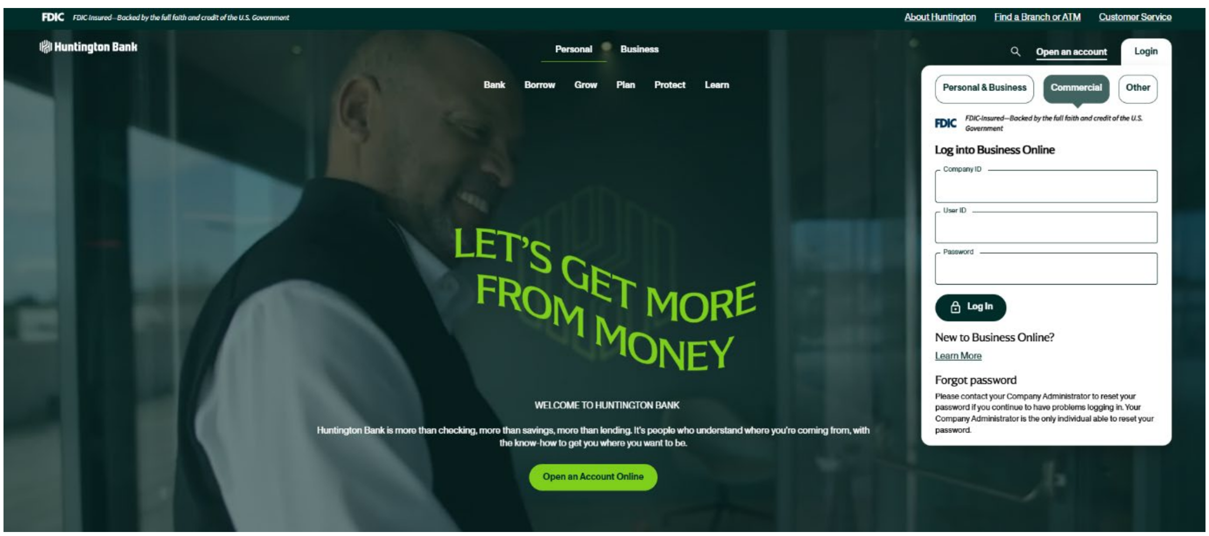
### 1. STEP 1: LOG IN TO HUNTINGTON BUSINESS ONLINE

a. Obtain the User Access Information email, which you will receive in early January, containing login instructions.

**Note:** If you have not received all your access information, contact Huntington at (800) 550-7624.

b. Click the link within the User Access Information email, which will bring you to a page for authentication. After you have been successfully authenticated, you will receive an email containing your temporary password.

Once you have that password, go to huntington.com. On the right side of the screen, you'll find a box titled "Login." Click on the **Commercial** option.




c. Enter your login information:

- **Company ID** – Your new Company ID will be sent to you by email at the beginning of January, along with instructions for first-time login and authentication.
- **User ID** – Your User ID will be sent in login information.
- **User Password** – Use the temporary password provided to you during the first-time login and authentication process.

d. Click the **Log In** button.

e. The Business Online **Change Password** screen will appear.

- Enter and verify your new password.
- Click **Change Password**.
- Once you receive the message that your password change was successful, click the **Continue** button.

f. Set up your Digital Token:

- Download Google Authenticator or a similar free authenticator app to a smartphone. Set up the app according to the instructions and use it to scan the code on the screen. Once your digital token number appears on the app, click **Continue**.
- Using the camera on your device, aim the camera on the QR code and open the authenticator app.
- Click the **Continue** button.
- Enter your one-time password code in the Digital Token Number field.
- Click the **Continue** button.

**Note:** During each login you will need to enter your one-time password code in the Digital Token Number field. (Traditional hard tokens will be made available to customers who require them).

g. The Business Online and Bill Pay Access Agreement will appear.

- At the bottom, **Accept the Agreement**.
- Check the box that you are authorized to sign the Agreement.
- Enter your legal name.
- If you would like to print this Agreement, click **Print Agreement**.
- Click **Continue** to proceed.

h. Click the **Log Out** option at the top right-hand corner of the screen.

i. From the huntington.com login screen, enter your credentials again to ensure that you are comfortable accessing the system.

## 2. STEP 2: VERIFY COMPANY INFORMATION

a. From the Business Online Home page, select **Administration**, then **Company Administration** menu.

b. Review your company information on the **Profile** tab and make sure it is correct. If your information is incorrect, select the **Edit** button, update your information, and click the **Save** button.

**Note:** Communications from Huntington Business Online will be sent to the name listed in the company contact information section. If the name listed is not correct, update appropriately.

c. Next to the **Profile** tab, select **Permissions.**

- Review the services set up for your company. You are not able to make any changes here. If there is a service you had with your current Treasury Management system and it is not listed, contact (800) 550-7624.
- Review and verify the **Account Permissions** tab to ensure your accounts have the correct access. You are able to make changes within Service Permissions. Contact (800) 550-7624, if necessary.

d. Select the **Settings** tab.

- Review your company settings for each applicable service.

e. Select the **Modify Account Names** tab.

- Make any necessary changes to the way the account name is displayed. Changing the name here does not change it on your deposit statement.
- Click **Update Names** to accept your changes.

## 3. STEP 3: VERIFY USER INFORMATION

After reviewing and updating your company information, you will need to entitle your users' permissions.

**Note:** Please follow the instructions below for each employee (user) to ensure that all of your employees will be able to successfully access and use Business Online.

a. Select **Administration**, then **User Administration** menu.

b. Review each user's profile by clicking their **User ID** link on the User List screen.

- **Note:** Make sure each user has a phone number where they can be reached directly (not answered by a VRU or administrative personnel) that can be used to validate their identity, if necessary. If they cannot be reached, they will not be able to continue.

c. Determine if the user should have access to Business Online.

- If the user should not have access, delete them by clicking the **Delete User** button.
- If the user should have access, verify their existing information, update it as appropriate, and click the **Update User** button.
- If you need to make any updates to the user information, you will need to enter the user's date of birth, business address, and home address.

- If you have a user who should be inactive (e.g., on medical leave), uncheck the **Active User** check box and click the **Update User** button so the user is unable to access Business Online. Once the user returns to work, check the **Active User** check box to make the user active again. This process allows you to control whether a user is active or not, without deleting the user setup.
- Repeat the steps above for each user, as applicable.
- Entitle the user to company permissions by clicking on the **Permissions** tab and selecting the user you would like to modify from the drop down. Next, select each company permission you wish to entitle and click **Update Permissions** at the bottom of the page.
- Entitle the user to the account permissions by clicking on the **Account Permissions** tab and selecting the user from the drop down menu. Using the permissions drop down, select the product you would like to entitle accounts for and click the filter. Entitle the account for the service and click save at the bottom of the page. Repeat for each product you would like to entitle account permissions.
- Click the **Settings** tab and select the user from the drop down. Review and update any transaction limits. Click Update settings at the bottom of the page.
- A Business Online User ID will be required for each employee that needs access to Merchant Services, Payment Center, Advanced Reporting, and Smart Tax.

To add a new employee that is not currently on the User List, but should be, click the **Add User** button on the right hand side of the screen and follow the steps below:

- From the **Add a New User** page, enter the employee's information.
- **Note:** Make sure each new user has a phone number where they can be reached directly (not answered by a VRU or administrative personnel) that can be used to validate their identity, if necessary. If they cannot be reached, they will not be able to continue.
- From the **Entitlements & Tokens** section at the bottom of the **Add a New User** page, select one of the following from the **Copy Entitlements** drop-down menu:
  - **None – allows you to customize the services and functions for a particular user.**
- **Give User Full Access –** allows you to grant the user access to all the functions and services the company has available.
  - **User's Name –** allows you to grant the new user the exact same permissions as another user that has already been set up (previously added).
  - Additional entitlements for other applications accessed through Business Online such as Payment Center need to be assigned separately. Please reference the directions in that section to complete.
  - If you want your User to use a hard token, select the **Token Serial #** from the drop-down list that you would like to assign to the user.

To order Security Tokens, select **Administration**, then **Security Token**.

- Click the **Add User** button.
- The user will receive an email with their temporary password and will be required to change their password and set up their token when they log in for the first time.

**Note:** If you have not ordered hard tokens prior to the preview period but would like to, go to the **Order Security Tokens** page to order tokens, complete the order form and click submit order.

d. Select the Permissions tab. Select the user's name from the drop-down menu.

- Review the services your user is set up for and make any necessary changes by selecting or deselecting the check boxes.
- If you make changes, click the **Update Permissions** button.
- If you have other users, please complete the same review process.

e. Select the **Account Permissions** tab. Select the user's name from the drop-down list.

- Review the accounts entitled to each service for that user and make any necessary changes by selecting or deselecting the check boxes.
- If you make changes, click **Save** button.
- If you have other users, please complete the same review process.

**Note:** If you have Bill Pay, the Bill Pay accounts will be added by January 20, 2026, and you will be able to entitle users to Bill Pay starting Tuesday, January 20, 2026. Commercial loans and Lines of Credit will also be added at this time.

f. Select the **Settings** tab. Select the user's name from the drop-down list.

- Review the settings for each applicable service.
- If you make changes, click the **Update Settings** button.
- If you have other users, please complete the same review process.

## 4. STEP 4: GETTING YOUR EMPLOYEES (USERS) STARTED USING BUSINESS ONLINE

To prepare users to begin using Business Online, please be sure to complete all the Step 4 procedures. Once all your users have been correctly set up within Business Online, they will be ready to log in.

Users will receive an Access Information email in early January, and should follow the same steps as detailed above for their first login.

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