



Huntington Bank

Commercial Mobile Overview

Getting Started

STEP 1:

Download the app. Depending on the device, go to the “App Store” or “Play Store” and download “Huntington Commercial Bank” app. After downloading, the app will be called “Commercial.”



STEP 2:

Users with mobile access entitlements can use the same logon credentials that are used for the Business Online website (Company ID, Username, and Password). Either when prompted at first logon or through the settings option in the app, the user can toggle on “Biometric Authentication.”

The screenshot shows the login interface of the Huntington Bank Commercial mobile app. At the top, it displays the FDIC logo and the text "FDIC-Insured-Backed by the full faith and credit of the U.S. Government". Below this is the Huntington Bank logo and the word "COMMERCIAL". The login form includes three input fields: "Company ID" with the value "603645", "User Name" with the value "hn****01", and "Password" with masked characters. There is a checkbox labeled "Saved company ID and username" which is checked. To the right of the password field is a biometric authentication icon. Below the password field is a link that says "Forget Username or Password". At the bottom of the form is a "Log In" button. At the very bottom of the screen are two links: "Contact Us" and "Privacy Policy".

STEP 3:

One Time Passcode (OTP): In the same way you provide a one-time passcode with Business Online, provide your token passcode.

STEP 4:

An End User License Agreement will populate. Review and acknowledge as directed.

STEP 5:

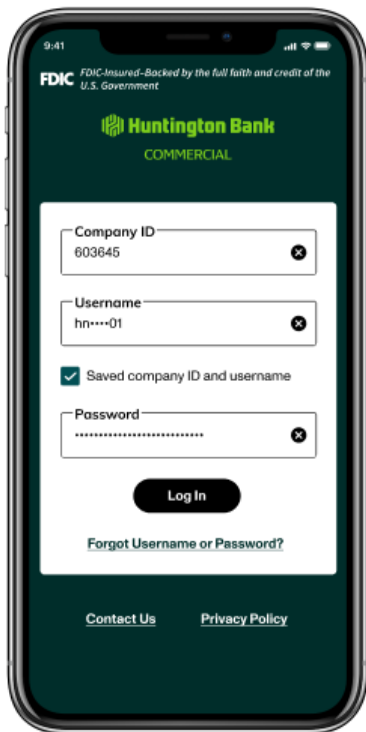
Register Device: If you wish to not provide OTP at every login, you can opt-in to register the device. NOTE: Device registration is required for biometric usage.

STEP 6:

Entitlements: Once authenticated, the same entitlements leveraged for Business Online will be honored for mobile usage.

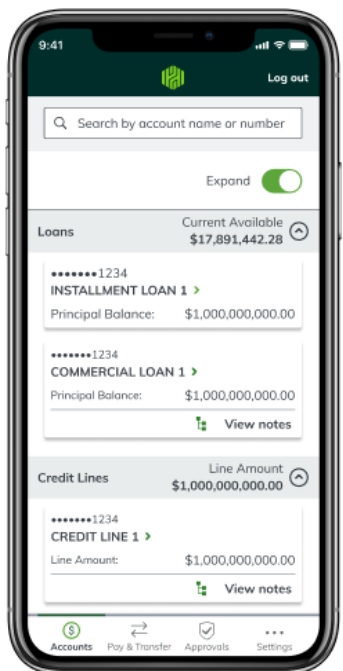
FUNCTIONAL OVERVIEW:

Login & Biometric Login: To access mobile, customers need to have fully authenticated into Business Online at least 1 time, to have One-Time-Passcode configured first. These customers will then use their same Business Online credentials to access mobile. They can also enable biometric authentication for subsequent logins.



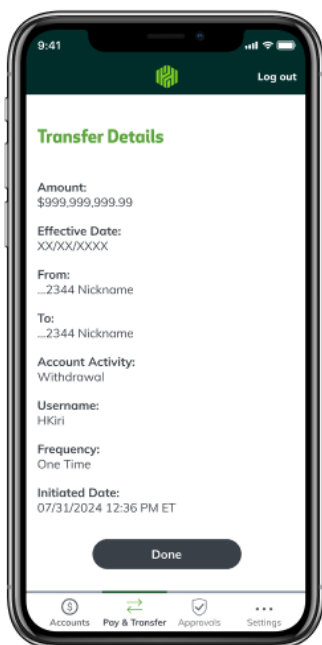
Account Summary

All the same accounts displayed on the Business Online dashboard will be visible through the Commercial Mobile App.



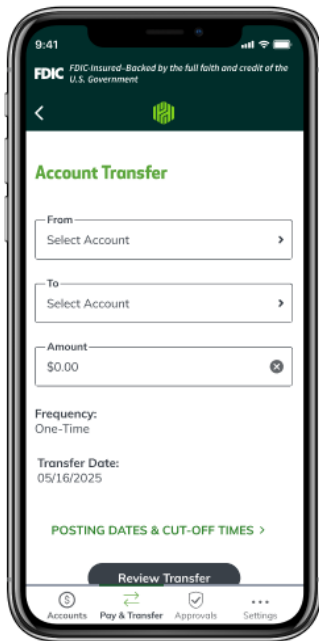
Transaction History

Clients and users with access to the affiliated accounts can view transaction history for deposit accounts. This includes pending and posted transactions. Users are also able to search for specific transactions. Users can tap transactions to view more details to help in the identification of the transaction.



Transfers & Credit Card Payments

Entitled users can perform Immediate Transfers between Deposit Accounts. They can also make payments to their Commercial Credit Cards, Voice Banking Credit Cards, and Equipment Finance Accounts.




Payment Center

Entitled users can now access the Payment Center portal via SSO link, inside the Commercial Mobile App. All the same functions in the desktop experience are available via mobile, including payment approvals, payment origination, and administration.

Check and Reverse Positive Pay

Check and Reverse Positive Pay clients can make decisions on their daily exceptions through the commercial mobile app.

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