Access Sharing

Access Sharing is a new self-service feature that allows you to give permission to an authorized user, a family member or accountant, to do limited digital transactions like online bill pay or an internal funds transfer.

Overview

To help support your busy life, you may need an efficient way for others to view and complete tasks on your accounts. Access Sharing is a self-service feature that provides enhanced access controls within your online banking account and the Huntington Mobile app.

Enrollment

Simply enroll in Access Sharing to add a third-party digital user authorized access to specific accounts. The added user will have limited transactional functionality.
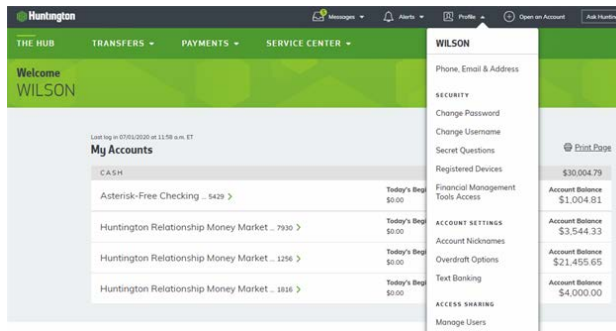
More Information

Visit huntington.com/AccessSharing for additional features and tools.

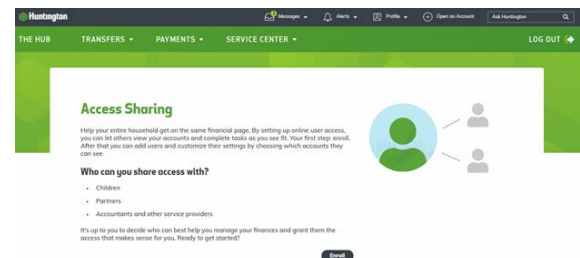Or stop into a branch for help from your local banker.

See the below step-by-step guide to enroll and add a new user.

Step 1: Enroll in Access Sharing

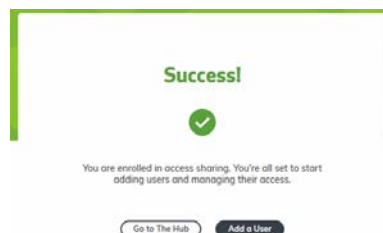1 Log into huntington.com. From the main Hub page, go to Profile at the top of the screen, then click Manage Users.

2 Click Enroll to enroll in Access Sharing.

3 On the Access Sharing page, read and acknowledge the Terms & Conditions, then select Continue.

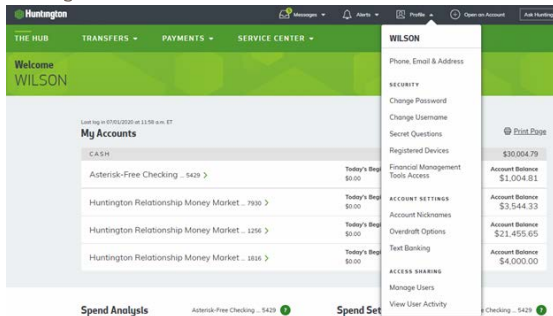4 The enrollment process is complete, you can now move on to Add a User.

Access Sharing

![Huntington logo]

Welcome.®

Step 2: Add a New User

1 To Add a New User, go to Profile at the top of the screen, click Manage Users, then Add A New User.

2 On the Add A New User page, enter the Name, Email Address, and Phone Number of the user you'd like to share access. Select Continue.

3 On the Choose Accounts page, select the account(s) the new user will access. Select Continue.

4 Review and verify the information entered is correct. If not, select Edit to make any changes. Once verified, select Continue.

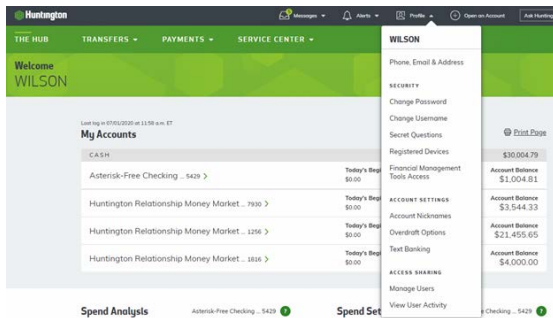5 On the Add a New User page, read and acknowledge the Terms & Conditions, then select Submit.

6 The user is now added. You may select to Add Another User or Go to The Hub.
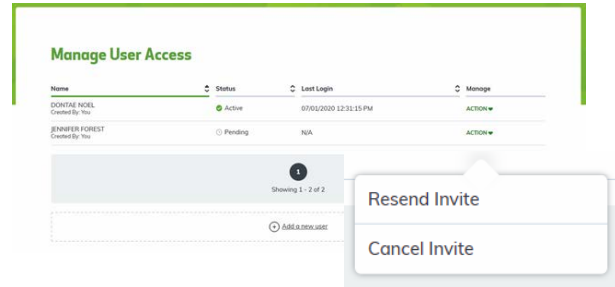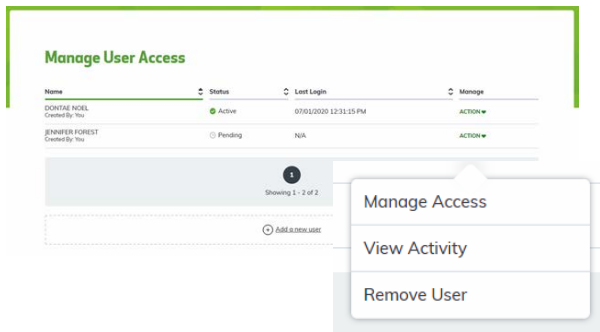
Access Sharing

Step 3: Manage Users

1 To Manage Users, go to Profile at the top of the screen, click Manage Users.

2 Within Manage User Access, you can Resend or Cancel invitations to Pending Users who have not yet completed the on boarding process.

3 You can also Manage or Remove users as well as Suspend and/or Reactivate access for users you previously added.

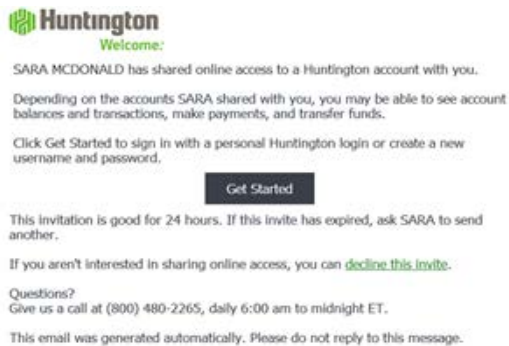4 Transaction details conducted by the user on   a shared profile will be maintained under View Activity.
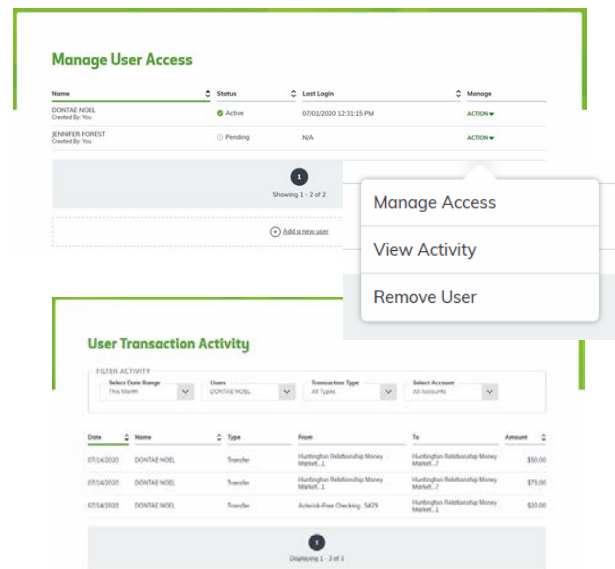
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Step 4: User Onboarding

1 When a new user is added, they will receive an email   at the email address provided. Within the email,   the user has the option t o Get Started or Decline the Invite.

3 On the Welcome Page, the user is prompted to set up access using a new username and password, or their current Huntington Online Banking credentials to access the shared profile.

2 After accepting the invitation, the user   will be prompted to complete a security step using a verification code sent   to the phone number provided during user setup. After entering the   code, select Continue.
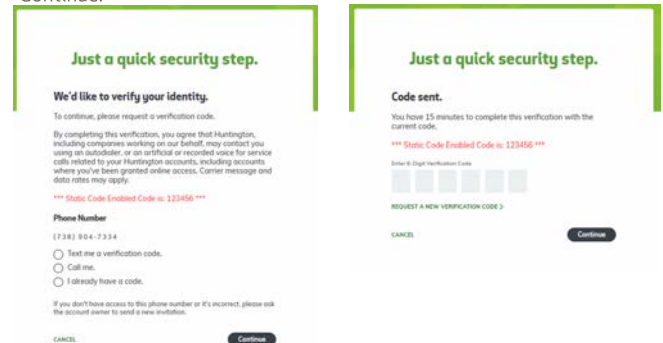
4a If using existing Huntington Online Banking credentials, the user will enter their username and password, and select   Log In.

4b If the user chose to create a new username and password, they   will enter the requested personal information and then select   Continue to go to The Hub.
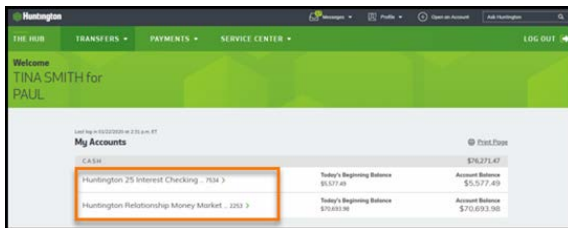
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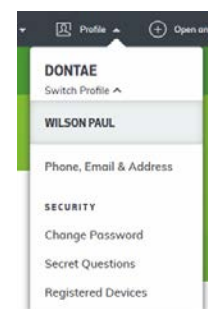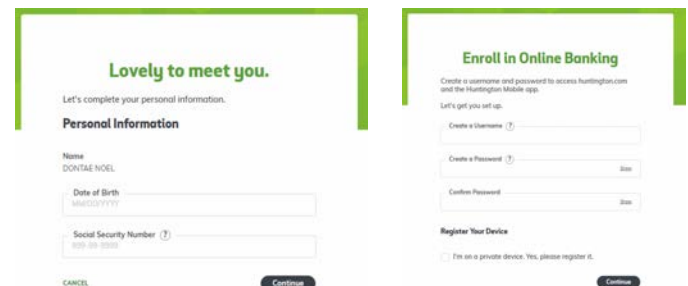
Step 5: User Shared Profile - Online Banking

The Hub Account Details

The user can adjust dates on The Hub tools for budgeting and planning but is limited to view-only permissions.

Account details are accessed by selecting an account, mirrors the balances and transaction information. Users can run reports and download transactions for the account.

Account numbers are masked and editing functions are not available on the shared profile.

Credit Card

Credit card details include transaction history, pending transactions, and the ability to make a payment .

Payments can be made to a credit card on the shared profile using an account the user was given access to. The user is not able to pay from an account outside of the shared profile.
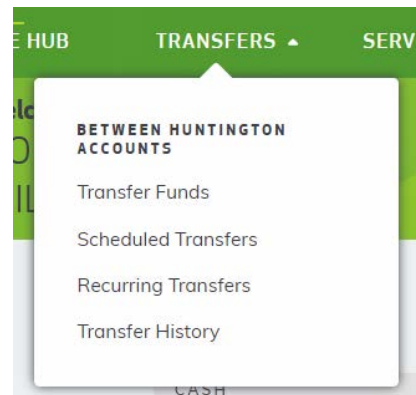
Service Center

Within the Service Center, the user can view disclosures, place stop payments, and submit research requests.
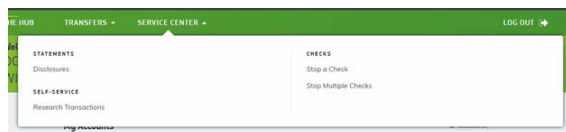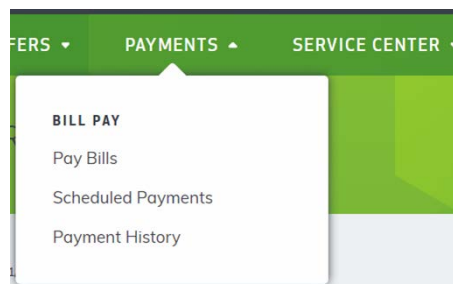

Transfers

Single and recurring transfers are able to be conducted by the user in shared access "but only to accounts the user has access to."

Bill Pay

If the customer is enrolled in Bill Pay and has added payees, the user can view and make payments.

The user is not able to enroll in Bill Pay, add payees, or edit payee information.
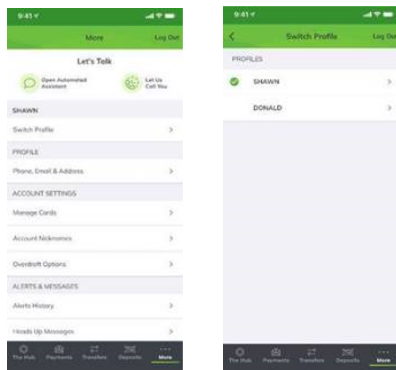
Access Sharing

![Huntington Welcome® logo]

Step 6: User Shared Profile - Mobile App

User with Merged Login Credentials

A user with merged login credentials will land on their Hub. Select More and Switch Profile to access the shared profile.
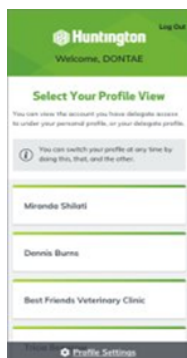

User with Separate Login Credentials

A user with separate login credentials with access to only ONE customer's profile will land on the Customer's Hub.
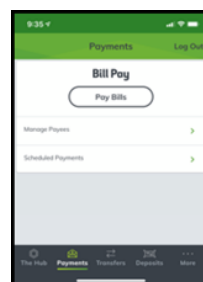

User with Separate Login Credentials – Multiple Customers

A user with separate login credentials with access to MULTIPLE customers will select which customer profile to access from the landing page.

Transfers

Single and recurring transfers are able to be conducted by the user in shared access but only to accounts the user has access to.

Credit Card

Credit card details include transaction history, pending transactions, and the ability to make a payment.

Payments can be made to a credit card on the shared profile using an account the user was given access to. The user is not able to pay from an account outside of the shared profile.

Bill Pay

If the customer is enrolled in Bill Pay and has added payees, the user can view and make payments. The user is not able to enroll in the service, add payees, or edit payee information.

If the user account has joint ownership, the payee list available to the user mirrors only the list of the owner that set them up.