

ACCESSING BUSINESS ONLINE BANKING

Use the instructions in this guide to assist you with accessing the Business Online Banking system and to update your Username, Password and Security options.

LOGGING IN TO ONLINE BANKING

1. On the morning of Monday, August 22 or sooner, Company Administrators will receive two separate emails:

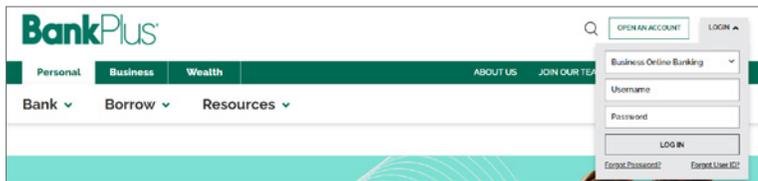
- a. Email containing **Username**
- b. Email containing **Password**

NOTE:

- If you are the designated company administrator and do not receive either of the emails, please reach out to BankPlus Customer Service at 1-601-664-7587 or 1-888-811-7587.

2. Visit www.BankPlus.net and select **Business** from the drop-down box located at the top of the screen.

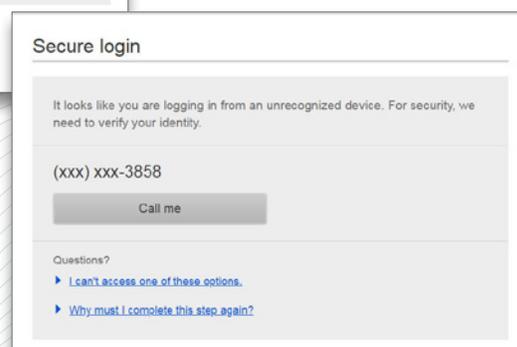
3. After selecting the Business Online Banking option, you will need to enter both the **Username** and **Password** provided in the emails received from ebankplusservice@bankplus.net and click **Login**.



MULTIFACTOR AUTHENTICATION (MFA)

During the initial login, business users are required to pass a multifactor authentication challenge. The challenge uses the phone number that you have on file within the Business Online Banking system.

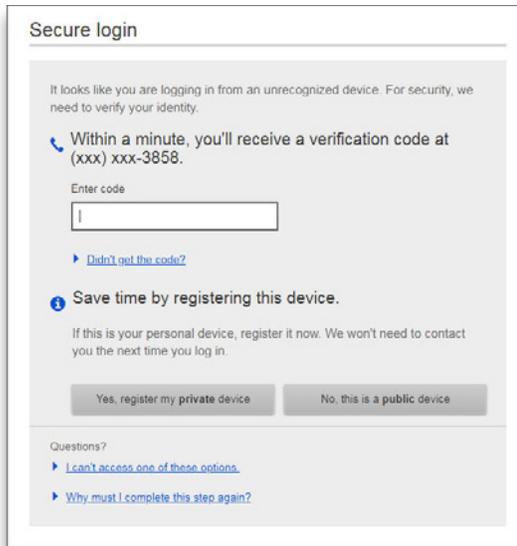
1. After logging in to Business Online Banking for the first time, you will be directed to:
 - a. Review and accept the Terms and Conditions.
 - b. Select the **Call Me** option to have the security code sent to you.



2. After selecting the Call Me option, you will :
 - a. Receive a phone call containing the code.
 - b. Be prompted with the screen to enter the verification code.
3. Enter the verification code in the noted box.
4. Choose whether or not you would like to register the computer as private.

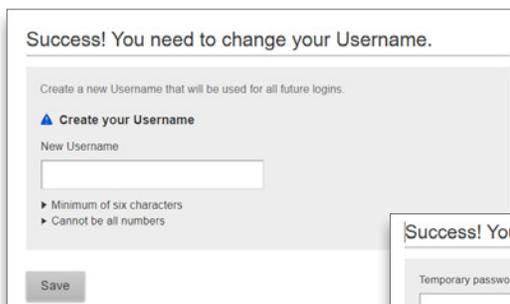
NOTES:

- *The challenge will use the phone number that we have on file within online banking.*
- *If you are the designated company administrator and did not receive either of the emails, please reach out to BankPlus Customer Service at 601-664-7587 or 1-888-811-7587.*
- *If you opt to not register the device, you will be prompted with the MFA challenge question upon your next login.*

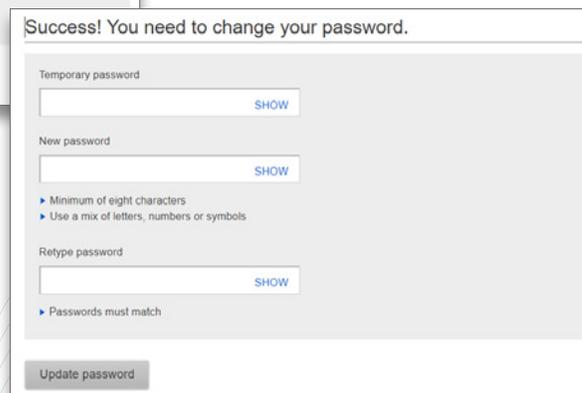


The image shows a 'Secure login' screen. At the top, it says 'Secure login'. Below that, a message reads: 'It looks like you are logging in from an unrecognized device. For security, we need to verify your identity.' A blue checkmark icon is next to the text: 'Within a minute, you'll receive a verification code at (xxx) xxx-3858.' Below this is a text input field labeled 'Enter code'. A link below the field says '> Didn't get the code?'. Below that is a section titled 'Save time by registering this device.' with an information icon. The text says: 'If this is your personal device, register it now. We won't need to contact you the next time you log in.' There are two buttons: 'Yes, register my private device' and 'No, this is a public device'. At the bottom, there are two links: '> I can't access one of these options.' and '> Why must I complete this step again?'

5. After entering the verification code and selecting if you would like to register your device, you will be prompted to:
 - a. Change your Username.
 - b. Change your Password.



The image shows a 'Success! You need to change your Username.' screen. The title is 'Success! You need to change your Username.' Below the title, it says 'Create a new Username that will be used for all future logins.' There is a section titled '▲ Create your Username' with a sub-section 'New Username' and a text input field. Below the field are two bullet points: '▶ Minimum of six characters' and '▶ Cannot be all numbers'. At the bottom left is a 'Save' button.

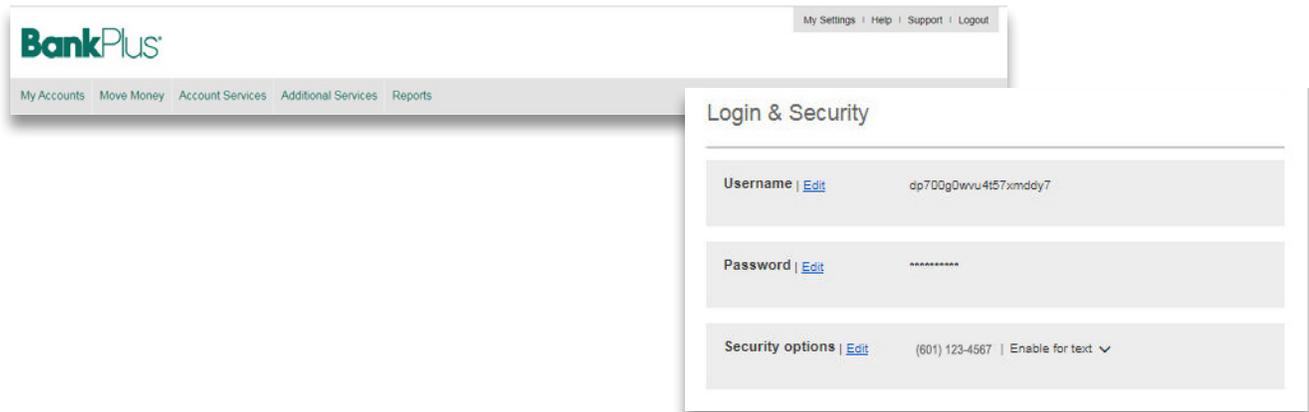


The image shows a 'Success! You need to change your password.' screen. The title is 'Success! You need to change your password.' Below the title, there are three sections: 'Temporary password' with a text input field and a 'SHOW' button; 'New password' with a text input field and a 'SHOW' button; and 'Retype password' with a text input field and a 'SHOW' button. Below the 'Retype password' field is a bullet point: '▶ Passwords must match'. At the bottom is an 'Update password' button.

5. After updating your username and password you will be successfully logged in.

UPDATE USERNAME | PASSWORD | SECURITY OPTIONS

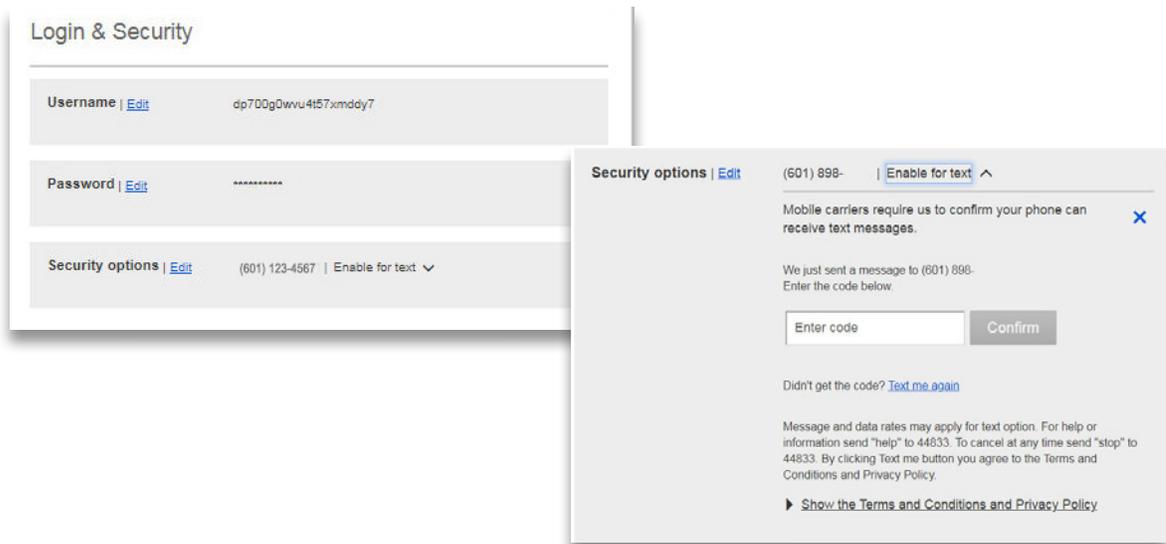
If you would like to update your username, password or MFA delivery options in the future, you may do so by visiting **My Settings**, selecting **Login & Security** and clicking **Edit** next to the items you would like to update.



UPDATING MFA DELIVERY METHOD

ENABLING TEXT AS MFA DELIVERY OPTION

1. In the Security options section, click the **Enable for text** link to expand the section.
2. After clicking on the **Enable for text** link, you will receive a text to the phone number shown next to the link. Enter the code in the field provided and click Confirm.



NOTE:

If the phone number listed in the security options is not a cell phone or you would like to change the number, you will need to first edit the phone number on file.

ADD, EDIT OR REMOVE A PHONE NUMBER

1. In the Security options section click **Edit**.
2. To Add a number:
 - a. Click on the **+ Add another number** link.
 - b. Enter the phone number.
 - c. Enter your Password.
 - d. Click Save.
3. To Delete a number:
 - a. Click the blue X next to the number you wish to delete.
 - b. Enter your Password.
 - c. Click Save.
4. To Edit a number:
 - a. Edit the number in the text box you wish to change.
 - b. Enter your Password.
 - c. Click Save.

The image shows two overlapping screenshots from a user interface. The background screenshot is titled "Login & Security" and displays three rows of settings:

- Username** | [Edit](#) | dp700g0wvu4t57xmdy7
- Password** | [Edit](#) | *****
- Security options** | [Edit](#) | (601) 123-4567 | Enable for text

The foreground screenshot is titled "Confirming your identity" and contains the following elements:

- Text: "If we do not recognize your computer or device, we confirm your identity by one of the methods below."
- By phone** section: "Confirm your identity by responding to a text or call to a phone you have handy." It features two rows of phone number input fields, each with a country code dropdown (set to "+1") and a blue 'X' delete icon.
- By email** section: A blue "ON" toggle switch. Below it, text reads: "Receive one-time security codes by your primary email address, courtneysaw@bankplus.net. [Update primary email](#)"
- Current password** section: A password input field with a "HIDE" link to its right.
- Buttons: "Save" and "Cancel" at the bottom.