ADMINISTRATOR INSTRUCTIONS
BUSINESS ONLINE

PLEASE COMPLETE THE FOLLOWING PROCEDURES BEFORE SEPTEMBER 12, 2014

1 Verify System Requirements

Verify that your computer meets the following requirements:

- Browser Requirement
  – Internet Explorer® 8 and above, Firefox® or Chrome™
- Operating Systems Supported
  – Windows® 7, Windows® XP, Mac OS®
- Screen Resolution
  – Recommended screen resolution is 1024 x 768

Contact your IT department or systems administrator if you do not meet the above requirements.

2 First-time Login

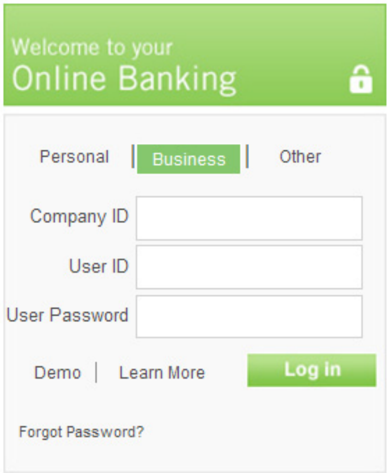
a. Temporary credentials:

- **User Password and Security Token** provided in mailing dated September 3.
- **Company ID and User ID** provided in an email dated September 3.

*Note: If you have not received all of your access information, contact Huntington at **800-480-4862, option 9**.*

b. Go to huntington.com. On the left side of the screen you will find a box titled **Welcome to your Online Banking**. Click on the **Business** option.

c. Enter your access information (see above).



d. Click the **Log In** button. This will take you to the *Business Online* **Change Password** page. Create a new password and click the **Change Password** button. Once your password has been changed successfully, click the **Click Here To Enter Business Online** button.

e. Set up your **Security Token PIN**.

- Enter the **Token Password**. (Note: Press the white button on your token – this number will be different each time you log in.)
- Enter the **New PIN #**. (Note: You will need to remember these 4 numeric digits each time you log in.)
- Re-enter **New PIN #**.
- Click the **Continue** button.

f. Review and accept the **Business Online Agreement** and click the **Continue In To Business Online** button. You will not be able to access *Business Online* until the agreement is accepted. Retain a copy for future reference.

g. Click the **Log Out** option in the top right-hand corner of the screen.

h. From the *Business Online* Log In screen, enter your sign-on information again to ensure that you are comfortable with accessing the system.

3 Verify Company Information

a. From the *Business Online* Home Page, select the **Administration** tab.

b. Select **Company** from the submenu and **Profile** from the sub-tab.

c. Review your company information and make sure it is correct. If information is incorrect, please update and click the **Update Profile** button.

Note: Communications from Huntington Business Online will be sent to the name listed under the Company Contact Info section. If the name listed is not correct, update appropriately.

d. Select **Company** from the submenu and then **Service Permissions** from the sub-tab.

- Review the services set up for your company. If there is a service you had with your current Cash Management system and it is not listed or if you want to add a service, please contact Huntington after September 15 at 800-480-4862, option 9, M-F from 7:30 a.m. – 6:00 p.m.

e. Select **Company** from the submenu and then **Settings** from the sub-tab.

- Review your company settings for each applicable service.
- If you make changes, click the **Update Settings** button.

4 Verify User Information

After reviewing and updating your company information, you will need to review your employee's/user's information.

*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 the **Administration** tab.

b. Select **User** from the submenu and **List** from the sub-tab.

c. Review each employee's (user's) profile by clicking their **User ID** link on the **User List** screen. Once the link for a specific user has been selected, the **Edit User** screen will be displayed.

- Determine if the employee (user) should have access to *Business Online*.
  - If the employee (user) should not, delete the employee by clicking the **Delete User** button.
  - If the employee (user) should have access, verify their existing information, update it as appropriate and click the **Update User** button.
- If you have an employee (user) who should be inactive (e.g., on medical leave), uncheck the **Active** checkbox and click the **Update User** button so the user is unable to access *Business Online*. Once the user returns to work, check the **Active** checkbox to make the user active again. This allows you to make a user inactive without deleting the user setup.
- Repeat the steps above for each user, as applicable.

d. Select **User** from the submenu and then **Service Permissions** from the sub-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 checkboxes.
- If you make changes, click the **Update Permissions** button.
- If you have other users, please complete the same review process.

e. Select **User** from the submenu and then **Service Matrix** from the drop-down menu. 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 checkboxes.
- If you make changes, click the **Update Service Matrix** button.
- If you have other users, please complete the same review process.

f. Select **User** from the submenu and then **Function Matrix** from the drop-down menu. Select the user's name from the drop-down list.

- Review the accounts entitled to each function/report for that user and make any necessary changes by selecting or deselecting the checkboxes.
- If you make any changes, click the **Update Function Matrix** button.
- If you have other users, please complete the same review process.

g. Select **User** from the submenu and then **Settings** from the drop-down menu. 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.

5 Adding New Users

To add a new employee (user), click the **Add User** link from the **User List** screen and follow the steps below:

- From the **Add a New User** page, enter the employee's information.
- Select one of the following from the **Copy Entitlements** from the 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 access to*
  - **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)*
  - Select the **Token Serial #** from the drop-down list that you would like to assign to the user

  *Note: To order additional Security Tokens, select the **Administration** tab and then **Security** from the submenu. Enter all appropriate information on the **Security** screen and click the **Submit Order** button to place your token order.*
- Click the **Add User** button. A confirmation message will display with the new user's login information.

6 Information & Instructions for all Online ACH and Wire Transfer Users

Payment Center is an application found in Business Online for online ACH & Wire users. A detailed eLearning module is available on the Business Online Home Page. In this module, you will learn how to:

- Check browser compatibility and update if needed
- Create and maintain payment templates
- Create users
- Assign roles to users
- Set transaction limits for additional users
- Create and send payments to bank for processing
- Reporting
- Create additional users (if needed)
- Create ACH templates
- Create Wire Transfer templates
- Set up alert notification events

a. ACH Processing Deadlines

We send files to the Federal Reserve several times every business day. Deadlines for having your ACH files included in the next transmission are as follows:

- 9:30 a.m. ET (next-day credits)
- 1:30 p.m. ET
- 4:00 p.m. ET
- 7:30 p.m. ET (premium window)

Please note that the 9:30 a.m. window must be used for credit files (i.e., direct deposit of payroll or state tax payments) to be effective the next day. However, we recommend that you send your files two days prior to the effective date to ensure posting at the time you have specified.

Note: The 7:30 p.m. premium window has an additional transaction fee.

b. Initiating Outgoing Wires

Outgoing wire transfers may be initiated using Payment Center anytime, anywhere you have Internet access. Please be aware that when your wire transfer is processed depends on when it is initiated:

- When you initiate wire transfers weekdays between 6:00 a.m. and 4:30 p.m. ET, domestic U.S. transfers are subject to same-day settlement.
- Wire transfers initiated weekdays after 4:30 p.m. ET or on the weekend will be processed on the next business day.
- Note: International wire transfers may take more than two days to settle at the receiving bank.

c. Dual Authorization

If your company requires a Dual Authorization security procedure to release payments and perform template maintenance, you will need to establish at least one additional user with access to Payment Center before using Payment Center to send an ACH batch or wire transfer for the first time. Once a second user has been established, you will be in position to begin using your Payment Center service. If your company does not require Dual Authorization procedures, you can skip this step.

d. Transaction Limits

Money transfer limits of $50,000 per transaction originated have been established for your company.

e. Receiving Incoming Wires

You will receive same-day credit for incoming funds received before 5:45 p.m. ET.

f. Huntington Routing Numbers

To ensure proper receipt of incoming domestic wire transfers, please provide your payers with Huntington's ABA routing number: 0440-0002-4.

To ensure proper receipt of incoming international wire transfers, please provide your payers with Huntington's SWIFT address: HUNTUS33.

7 Getting Your Employees (Users) Started Using *Business Online*

Log in to *huntington.com/welcome* and note the **User Guide** link located on the Home tab. Let your users know about this handy tool to help them use Business Online.