

# General User Information

## GUIDE



PROUD TO BE YOUR BANK, SINCE 1920 | [CITIZENS-BANK.COM](https://citizens-bank.com)



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# Table of Contents

Introduction .....3

Initial Login.....3

Personal Settings.....5

    Profile Settings .....5

    Security Settings.....6

    Alert Settings .....6

    Account Settings.....7

High Risk Actions .....7

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## Introduction

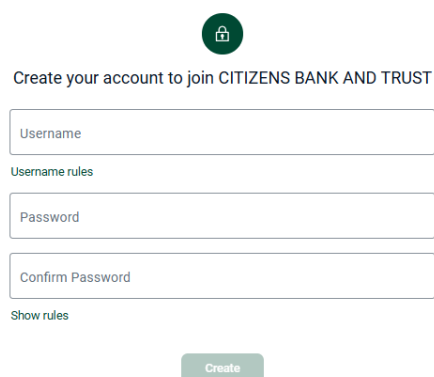
Business Online Banking offers companies flexibility in providing access to their Citizens Bank & Trust account information and, if applicable, various Treasury Management Services such as ACH Origination, Wire Transfers, Business Bill Pay and Positive Pay.

The flexibility is obtained by giving the company control over who can use online banking and for those that can, what accounts they can view and activities that they can perform. This control is the responsibility of the Company Administrator(s). The Company Administrator does not need to be an authorized signer on the account(s), but does need to be designated by someone with the authority to do so, such as an authorized signer. This designation is done through the execution of our Online Business Banking Agreement.

## Initial Login

The administrative user is created by CB&T's Treasury Management department and will receive log in instructions for establishing their credentials. New users created by the Company Administrator will receive log in instructions when the administrator creates their new credentials.

1. Using the link provided, enter a username of your choice along with a password, select **Create** when complete.
  - a. Username must contain at least 1 letter and cannot be more than 24 characters.
  - b. Passwords must:
    - i. Contain at least 1 letter
    - ii. Contain at least 1 number
    - iii. Contain at least 1 special character +\_!\$%&'\*~
    - iv. Contain at least 1 upper and lower case letter
    - v. Must be between 8 and 25 characters in length
    - vi. Must not match or contain your Username
    - vii. Must not contain spaces



  
Create your account to join CITIZENS BANK AND TRUST

Username

Username rules

Password

Confirm Password

Show rules

Create

- 
2. A message will appear indicating that the account was successfully created. Select **Sign in** to continue setting up your credentials.



Successfully created account

Sign in now to continue setting up your CITIZENS BANK AND TRUST account.

Sign in

3. Sign in again using the username and password just created. The next prompt will indicate that a Verification Code has been emailed to you at the email address provided to CB&T. Check your email, enter the Verification code, select **Verify**.

The email will come from [ibank@citizens-bank.com](mailto:ibank@citizens-bank.com). You may want to add this email address to your safe-sender list.

4. Next, You will next be guided through the setup of 2-step verification. Select **Get started**.
5. The next window will allow you to select what additional verification method you would like to utilize.

**IMPORTANT INFORMATION!** Citizen's Bank & Trust does not allow SMS/Text-based authentication codes for Business Online Banking. These codes are vulnerable to risks such as interception, SIM swapping and SIM cloning.

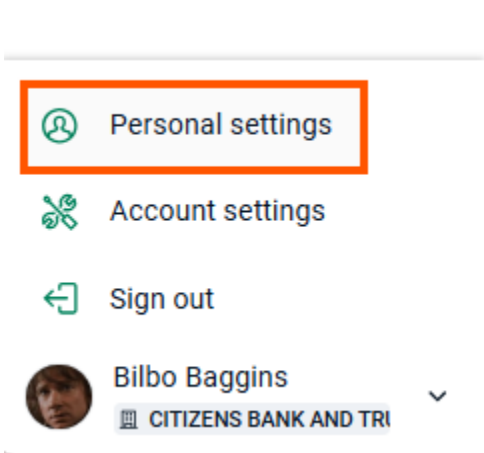
Business Online Banking requires use of your second verification method when performing High-Risk actions. Click [here](#) to see a list of High-Risk actions.

6. After establishing your verification method, you will be presented with the User Agreement. Review, check the box indicating you have read and agree to the terms, then select Accept to proceed.
7. Congratulations! You have now successfully signed in and will be presented with the online banking Dashboard.

# Personal Settings

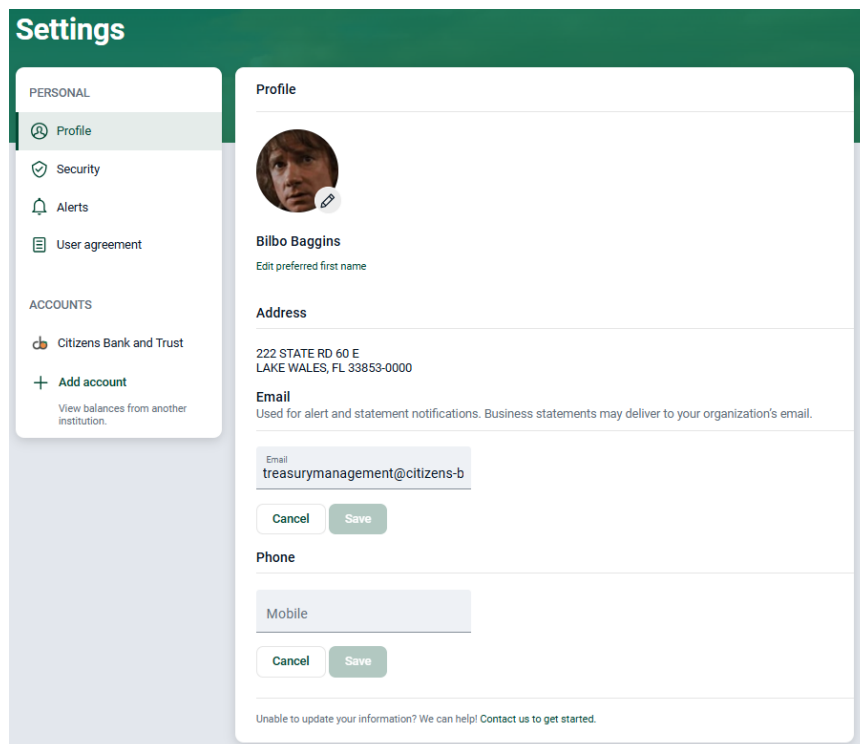
Personal settings allows a user to manage their Profile, Security and Alerts.

To access your Personal Settings, select your username from the lower-left hand corner, then Personal settings from the menu that appears:



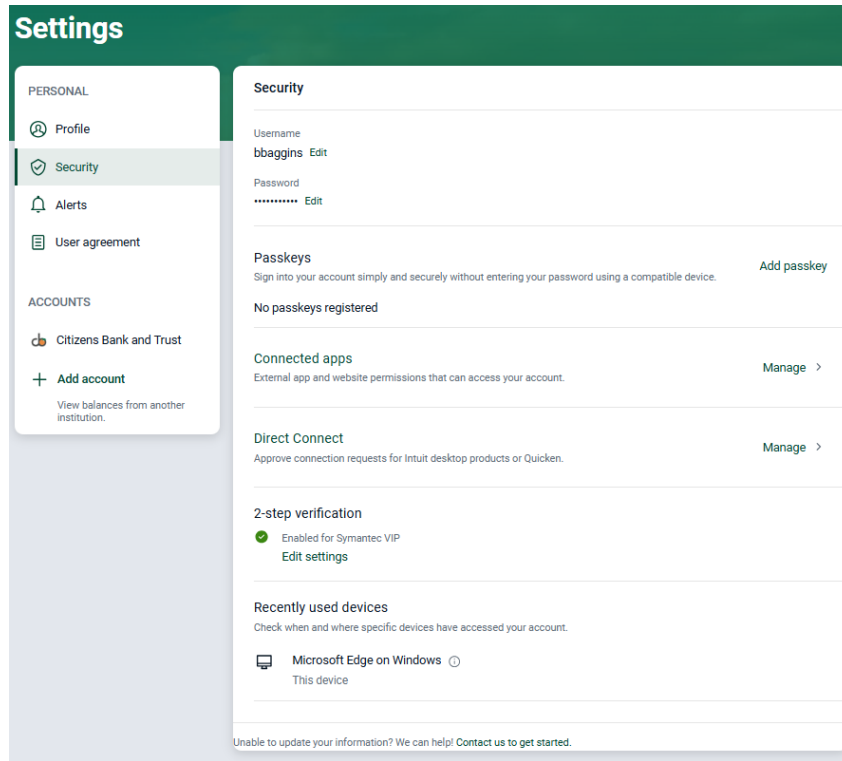
## Profile Settings

Profile settings allow you to add/edit your Profile Picture, Profile Name, email address and phone number:



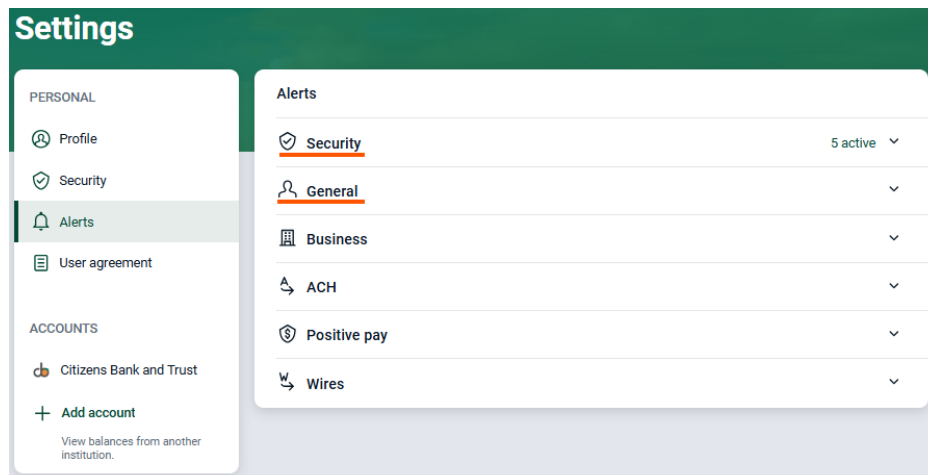
## Security Settings

Security settings will allow you to edit your Username, Password, Add a Passkey, Edit/Add additional 2-step verification methods. This will also display recently used devices that have been used to access the online banking account with your credentials.



## Alert Settings

All users are given access to Security and General alerts. Alerts can be sent by text and/or email. Additional alerts may be available based on the Alert permissions granted by the Company Administrator. Click [here](#) to see details of the additional alerts available when enabled:



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## Account Settings

By selecting Citizens Bank and Trust under the Accounts section, you can select display options and establish transaction/balance alerts for the accounts you have access to.

Note: Only a user with Administrative authority can Rename an account. Renaming an account changes the account display name for all users.

< Citizens Bank and Trust

**TM Demo Checking 2** Rename

x8401

**Display options**

Display in online and mobile banking ☒

Display activity and transactions ☒

- This account will be visible on the dashboard and account pages
- You may set up and receive alerts for this account

**Alerts and cards**

**Balance** Transaction

You do not have any alerts saved.

+ Add alert

## High Risk Actions

High-risk actions will prompt the user for additional verification using one of their secondary verification methods (i.e. authenticator app, Symantec VIP, etc.). The following is a list of actions that will prompt additional verification:

- Edit username
- Edit user email
- Edit user phone number
- Reset multi-factor/security enrollment
- Enrolling in Symantec
- Removal of a device
- Call-in verification
- Bill pay
  - Add Bill Pay payee
  - Update Bill Pay payee
- Create new business users
- Initiate ACH batches
- Initiate wires
- Update business phone number – Admin only
- Update business email address – Admin only