

First Time Log-in Quick Reference Guide

Step 1

On the Commercial Online Banking website, enter your **Company ID** and **User ID**, then **Login** to continue.

Welcome to Northwest Bank

* Company ID

* User ID

Login

[Click here to download Secure Browser](#)
[Click here to download Commercial Online Banking Token Client](#)

Once the Company ID and User ID have been entered, you will advance to a screen to enter your **temporary password**.

Welcome to Northwest Bank

Company ID **1070**

User ID **janedoe**

* Password

Login Cancel Forgot Password?

You will be prompted to **Change Password**. Passwords are to be 8-12 alphanumeric characters, at least one upper case and lower case letter, a number, and a special character.

Change Password

Please set your personal password.

Password Change

* Please enter your current password

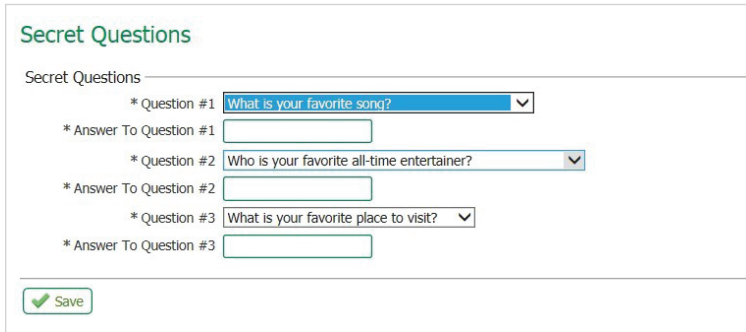
* Please enter your new password

* Please re-enter your new password

Update Credentials

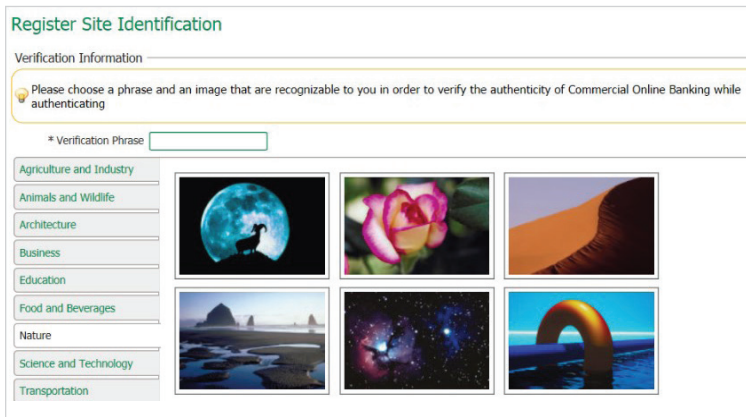
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Next, you will be required to answer **Secret Questions**. You may choose different questions by selecting the inverted arrow to display the question menu.



The screenshot shows a form titled "Secret Questions". It contains three rows of questions, each with a dropdown menu and a text input field. The first row has the question "What is your favorite song?". The second row has the question "Who is your favorite all-time entertainer?". The third row has the question "What is your favorite place to visit?". At the bottom left of the form is a "Save" button with a green checkmark icon.

You will now be taken to the **Registration Site Identification** screen to select your site key and verification phrase.



The screenshot shows a form titled "Register Site Identification". It has a section for "Verification Information" with a yellow warning icon and the text: "Please choose a phrase and an image that are recognizable to you in order to verify the authenticity of Commercial Online Banking while authenticating". Below this is a text input field for the "Verification Phrase". To the left is a vertical list of categories: Agriculture and Industry, Animals and Wildlife, Architecture, Business, Education, Food and Beverages, Nature, Science and Technology, and Transportation. To the right of these categories is a 2x3 grid of image thumbnails: a person on a beach at night, a pink rose, a desert landscape, a rocky coastline, a starry night sky, and a rainbow over water.

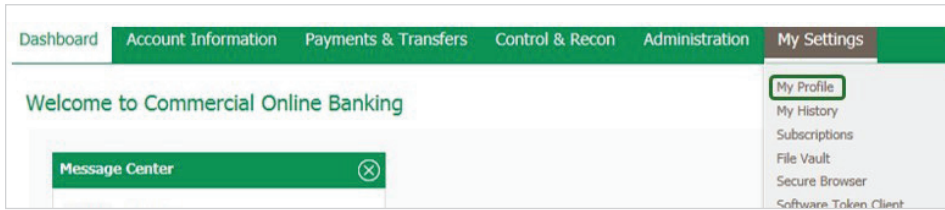
Congratulations! Step 1 is complete! You should find yourself on the Commercial Online Banking platform.

Proceed to Step 2 to complete your profile.

Step 2

Now you need to complete your profile. To do that, navigate to the **My Settings** tab and select **My Profile**. Next, verify your profile information is accurate and complete pertinent information such as, enabling SMS messages, and changing your profile questions. **Profile questions are not the same as Secret Questions established in Step 1**, but are important for Step 3. Your profile is where your **Software Activation Key (SAK)** is stored. Your SAK is needed for Step 3. See the below definitions.

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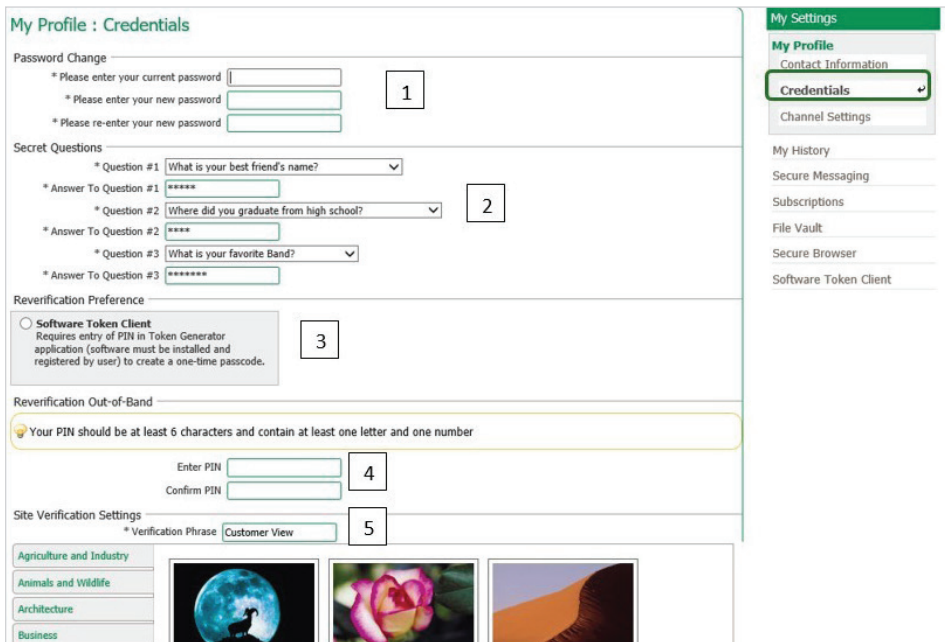


- 1. Enable SMS Messages:** You may opt to enable SMS Messages to receive text verification codes and updates, which are needed for Out-of-Band SMS passcodes.
- 2. Message Enabled Cell Phone Number:** This must be a cell phone where SMS messages can be received. If you have opted-in, you will receive an initial SMS that stating you have enrolled. The message will read, "Please respond 'NWB ENROLL 213882' to subscribe." Once this is completed, you will receive a second SMS that reads, "You are now enrolled to CCC Alerts."
- 3. Profile Questions:** These are temporary bank-derived answers, which are a combination of your Company ID and User ID, and need to be updated promptly. Reset these immediately to valid answers.

Save all profile changes. Congratulations! Step 2 is complete! **Proceed to Step 3**

Step 3

The Credentials section of My Settings is critical in establishing your site verification. Credentials are located under My Settings, My Profile, and on the right-hand menu pane, as indicated below. The Credentials option is also where you manage your password, secret questions, and site verification settings.



Save all profile changes. **Congratulations! Step 3 is complete!**

Default Browser Users

Now that you have completed your login and profile completion process, you will need to download our Software Token Client (Soft Token) application if you are using our Default Browser. The Soft Token replaces your hard token. Utilize the Software Token Client User guide for complete instructions. The guide can be found on our website: <https://www.northwest-bank.com/commercial-online-banking-help/> or by clicking the Help with Conversion button in the top right-hand corner of our website.

Secure Browser Users

Now that you have completed your login and profile completion process, if you are using our Secure Browser, you will need to download our Secure Browser software. Utilize the Secure Browser User guide for complete instructions. The guide can be found on our website: <https://www.northwest-bank.com/commercial-online-banking-help/> or by clicking the **Help with Conversion button** in the top right-hand corner of our website.