

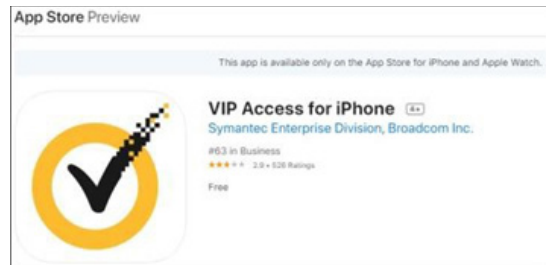
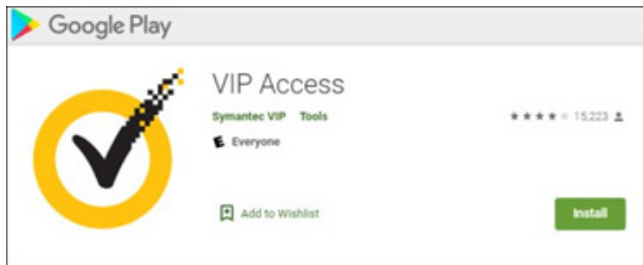
Online Banking Digital Security Token Download Instructions

Wire/ACH Approver Users

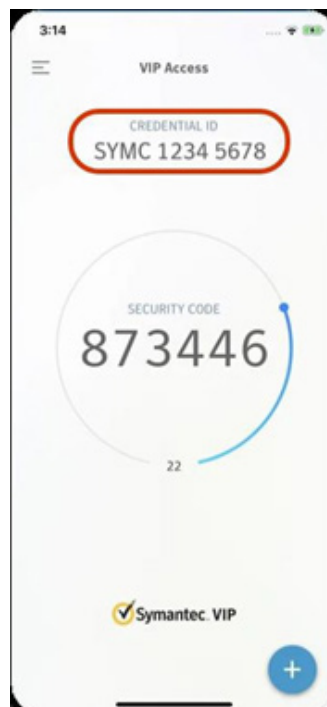
A digital security token code is required to approve outgoing Wire Transfer and ACH transactions, and three token options are available: digital app, physical fob, and desktop app. The Bank recommends the digital app or physical fob. See instructions below to obtain a security token and provide your Token Credential ID.

Digital Security Token App Option

1. Search for **Symantec VIP Access** in Google Play or the Apple App Store.



2. Download the app to your mobile device, then open the app and retrieve the 12-digit **Credential ID** (highlighted below).



3. Log in to your **Citizens Business Bank Online Banking** service and send your **User ID** and **new VIP Access Credential ID** via secure message to the bank (see **Submitting your Credential ID**, below). Your Credential ID will be added to your Online Banking profile.

Physical Security Token Device (fob) Option

If you prefer to use a physical token, please call 888.228.2265, option 2 or email us at ConversionSupport@cbbank.com. In your request, indicate that you need a physical token and provide your Business Name, User Name, mailing address on file with the Bank, email address, and phone number. The Bank will record your Token ID and add it to your Online Banking profile before mailing to you.

Desktop Token App Option

1. Visit <https://vip.symantec.com> and select **Download** from the **Home Page**.
2. Open the app and retrieve the 12-digit **Credential ID** (highlighted below).



3. Log in to your **Citizens Business Bank Online Banking** service and send your **User ID** and **new VIP Access Credential ID** via secure message to the bank (see **Submitting your Credential ID**, below). Your Credential ID will be added to your Online Banking profile.

Note: Computer Administrative rights may be required to install the Desktop Token application.

Submitting Your Credential ID

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- Log in to your **Online Banking portal or Mobile App**
- Navigate to **Messages** (left-hand menu), then **click** on the **Pencil icon** to start **new conversation** (upper right side of screen)
- In the **Message recipient** field, select **Security Token** from the drop-down menu
- In the **Message Subject** field, type **Digital Security Token ID**
- In the **Message** box, enter your **User ID** and new **VIP Access Credential ID**
- Click **Send Message**

Training

Training videos provide detailed steps for using your new Online Banking service and digital security token at **cbbank.com/HBC-conversion**. Select the **Business Online Banking** option to navigate to Business Online training videos, as well as a link to participate in a live webinar training session.

