

GETTING STARTED GUIDE

Online and Mobile Banking Upgrade 2024

We're making it even easier to bank anytime, any where!



Know Before You Click

Q. Why is Northern Bank upgrading?

A. Northern Bank has always been committed to providing best-in-class products and services to its customers. We recognize that technology moves quickly and the needs of our customers along with it. This new application, while providing a first-class experience, will also allow us to continue to add new products and services quickly and easily. The world continues to be a place where security is necessary, and our new platform will have additional security measures built-in to help protect our customers from fraudsters.

Q. What's new and improved?

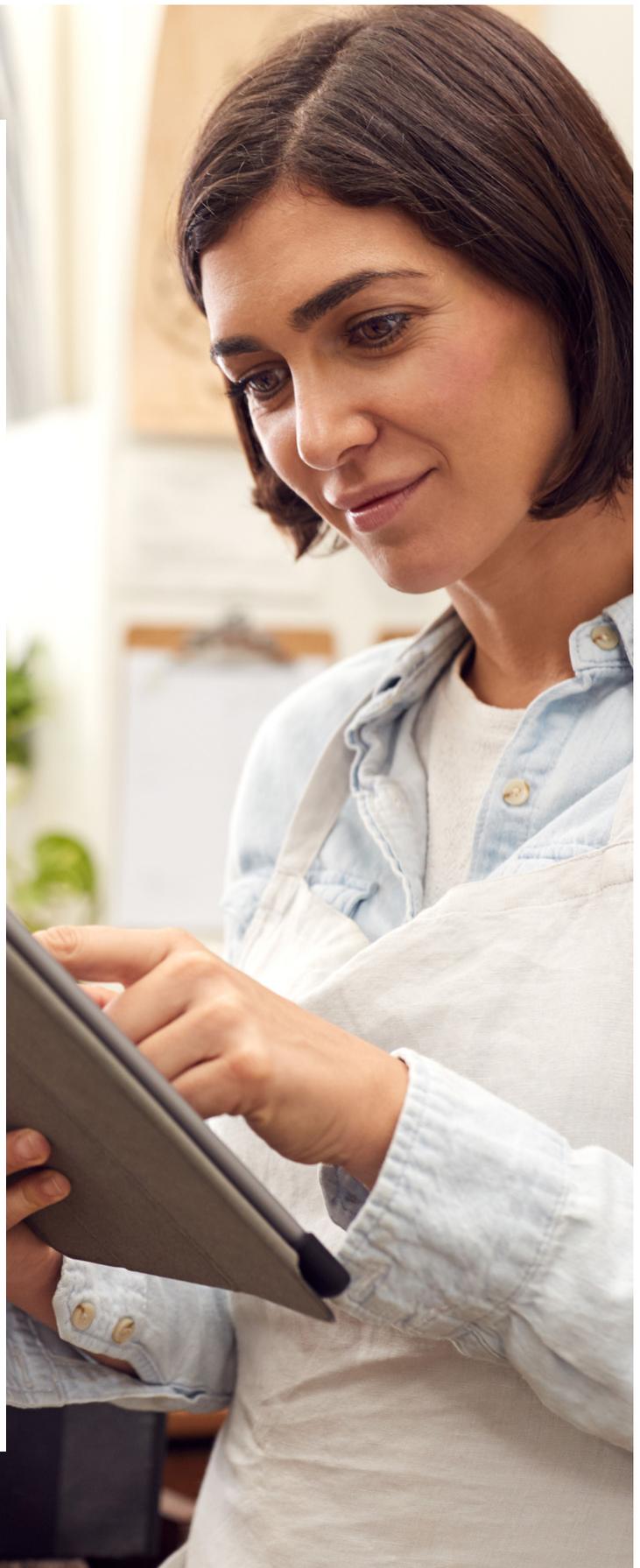
- A. ▶ Screens and workflows are designed for ease of use
- ▶ Full-featured mobile app- letting you view, draft and approve transactions on the go
 - ▶ Enhanced security built-in to protect customers from fraud
 - ▶ Quicker set up for large commercial accounts
 - ▶ More robust user and company administration tools

Q. Forms of login or access — Web only, web + app?

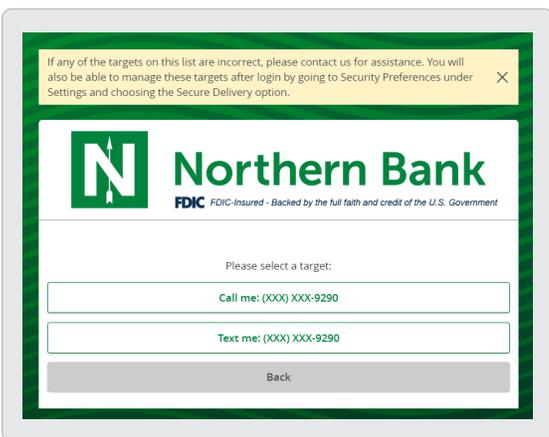
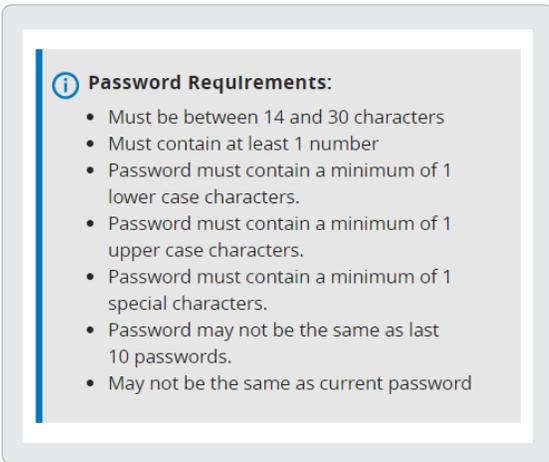
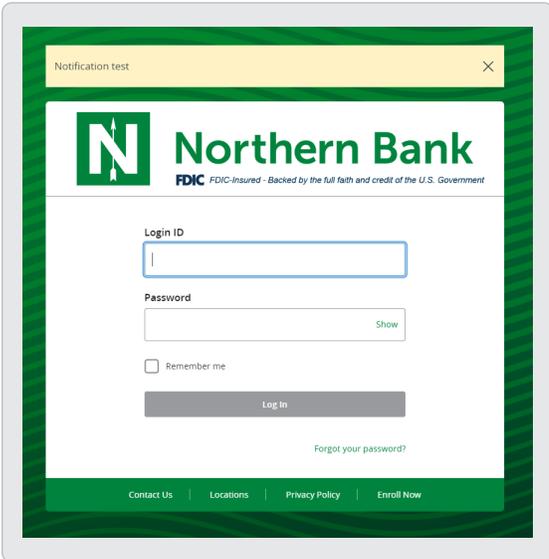
A. You can access your accounts through online banking via the web and the Northern Bank mobile app.

Q. I have both a personal and business login. Which should I use?

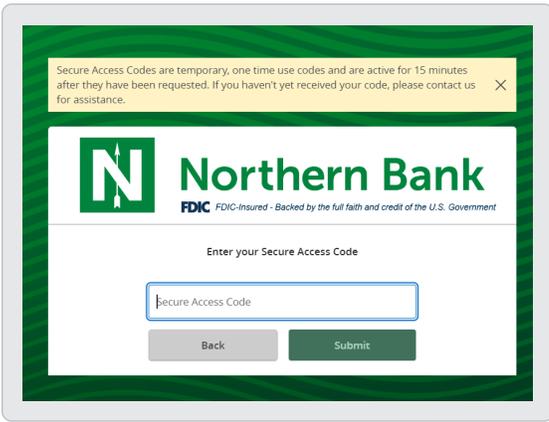
A. There is one login page for both personal and business bank accounts. You will enter your credentials, Username and Password, for the account type that you want to access.



HOW TO LOG INTO ONLINE BANKING

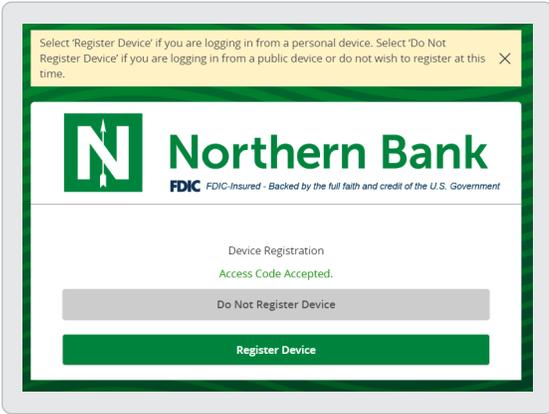


- 1 From a browser access the new Northern Bank online banking platform at:
<https://secure.nbtc.com/nbtconlinebanking/uux.aspx#/login>
- 2 Enter your *Login ID*.
 - ▶ Personal accounts use the same Login ID that you use today in the current system.
 - ▶ Business accounts use current Business Online Banking User ID + Company ID for your new Login ID.
- 3 Enter your current password.
- 4 Select *Log In*.
- 5 The first time that you login to the new online banking experience, you will be redirected to reset your password.
Password Requirements:
 - ▶ Must be between 14 and 30 characters
 - ▶ Password must contain a minimum of at least:
 - ✓ 1 number
 - ✓ 1 lower case character
 - ✓ 1 upper case character
 - ✓ 1 special character
 - ▶ Password may not be the same as the last 10 passwords
 - ▶ May not be the same as current password
- 6 Select a contact option to receive a Secure Access Code by email, text message or voice call.
- 7 You will receive a unique, single use 6-digit code within seconds. If you do not see a current or valid contact option, contact Online Banking Support at:
 - ▶ **Personal Accounts: 781-569-2423**
 - ▶ **Business Accounts: 781-569-2468**
 - ▶ **All Accounts: OLB@NBTC.com**

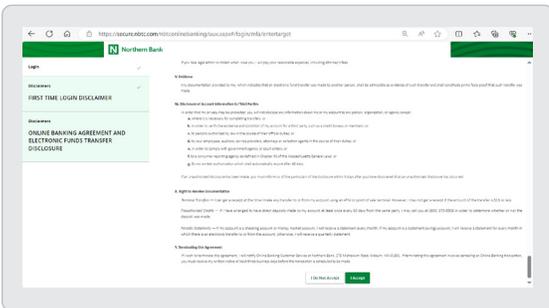


8 Enter the secure access code you received in the box once it has been received.

9 Select *Submit*.



10 After you enter and submit your Secure Access Code, you will be prompted as to whether you want to register your device. Make your selection.



11 On your first login, you will be presented with First Time Login Disclaimer which you will need to accept in order to proceed.

HOW TO LOG INTO MOBILE BANKING

If you are an Apple User:

- 1 Visit the Apple store to install the new Northern Bank Mobile Banking App. Here is a direct link to download and install the Apple app: <https://apps.apple.com/us/app/northern-bank-mobile-banking/id6477841730>
- 2 Login with your online banking credentials.

If you are an Android User:

- 1 Visit the Google Play store to install the new Northern Bank Mobile Banking App. Here is a direct link to download and install the Android app: <https://play.google.com/store/apps/details?id=com.northernbankandtrust3821.production>
- 2 Login with your online banking credentials.

HELPFUL TIPS FOR BUSINESS ACCOUNT USERS

- ▶ **Update Login ID.** You can now update your Login ID within the new platform.
- ▶ **Update Security Preferences for Secure Access.** Tokens are no longer required due to Secure Access Codes that will be generated. Make sure the mobile number listed in Security Preferences is correct to ensure you receive the code.
- ▶ **Use Account Groups and Nicknames** to manage how your accounts are displayed on the Home Page.
- ▶ **If you have a large number of accounts, your accounts will display while the data is loading.** You will see an alert to notify you that the data is loading.
- ▶ **Alerts will not be converted over.** You will need to subscribe to any alerts you want enabled in the new platform. Text alerts are now an option.

We're here to help whenever you need us!

If you have any questions or need help with your digital banking experience, contact us at:



Personal Accounts: 781-569-2423



Business Accounts: 781-569-2468



Both Accounts: OLB@NBTC.com