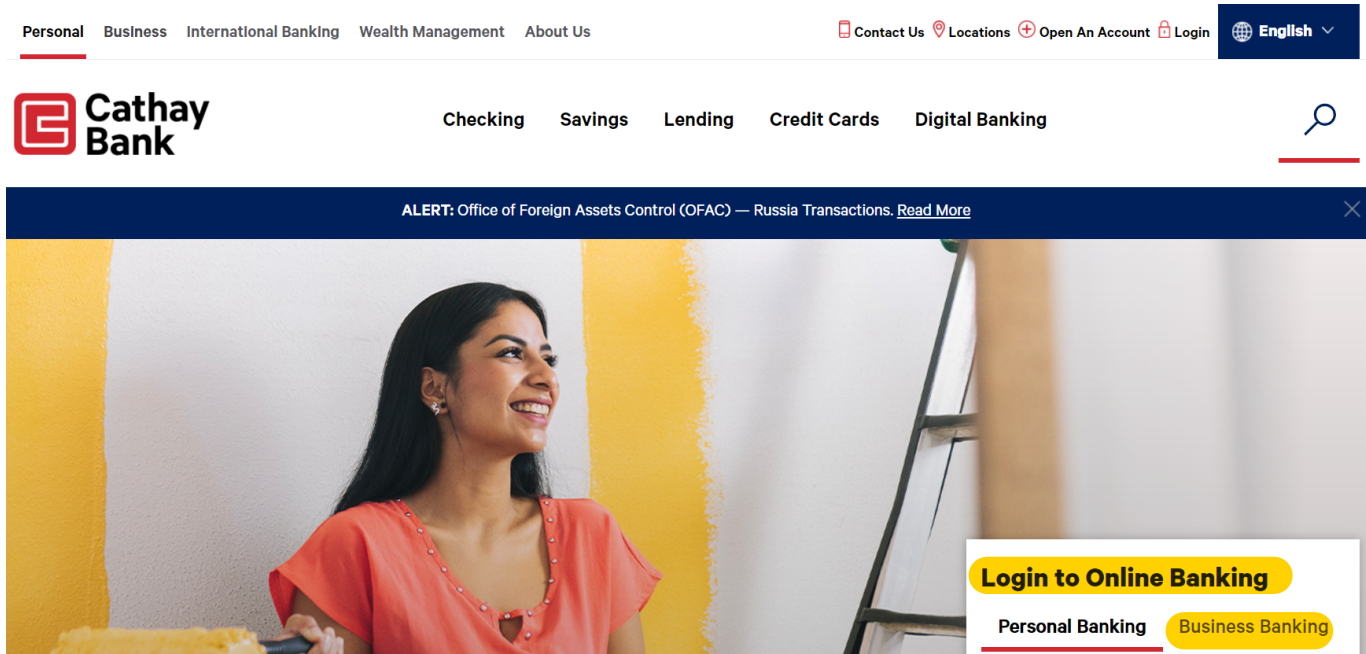


# Accessing Cathay Business Online Banking For the First Time




1. At Cathay Bank’s Home Page, click Business Banking.

The image shows a close-up of the "Login to Online Banking" form for Business Banking. The form has a title "Login to Online Banking" and two tabs: "Personal Banking" and "Business Banking", with the latter selected. There are three input fields: "Company ID", "Login ID", and a "Login" button. Below the input fields are three links: "View demo", "Register", and "Learn More".

2. Enter your Company ID.
3. Enter your User ID.
4. Click Log In.




 An extra layer of security is needed to complete this request.

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**Sign in to Cathay Business Online Banking**

Company ID: 91731  
User ID: Cathay Bank


**One-Time Security Code**

 When you continue, we will call or send a text message and ask you to enter a one-time code.

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[Enter different Company/User ID](#)

1. Since this is the first time you're logging in, you will be prompted to validate your identity through a **One-time Security Code**.
2. A phone call or SMS message is used to confirm your identity. Note: Based on your carrier contract, you may be charged standard text message rates for SMS messages. Your mobile phone number **MUST** be on file before a text message will be sent.
3. Click **Continue with Security Code**.

 Cathay Bank

One-Time Security Code ×

Tell us where to reach you

Don't recognize these phone numbers?

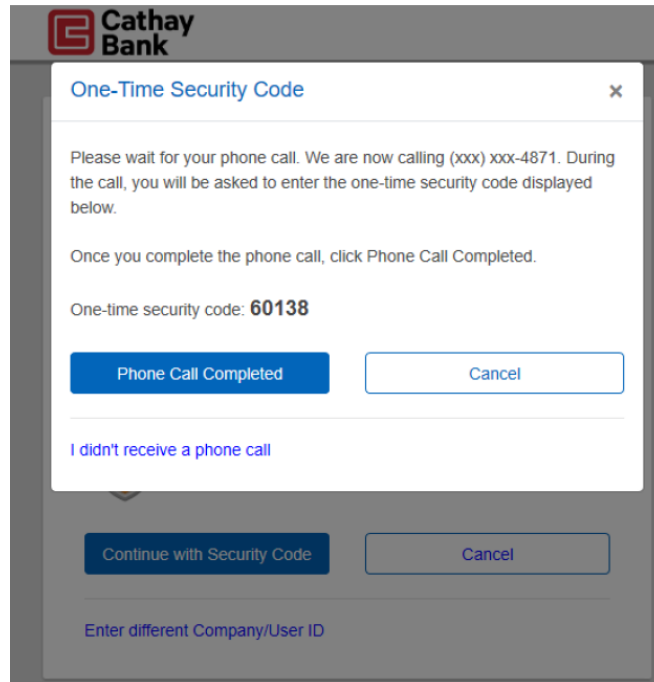
You might have entered an incorrect user ID. Return to the sign-in page and re-enter your user ID. If you recognize the phone numbers, but they are no longer accurate, contact 1-800-9Cathay (1-800-922-8429).

Phone:  (XXX) XXX-4834  
 (XXX) XXX-8794

Text Message:  Send a text message to a mobile phone on record.

Note: Standard text message rates apply. Please contact your wireless carrier for details.

1. Select the appropriate **Phone number** or **Text message**.
2. Click **Continue**.



1. If you selected to be contacted by phone, you will receive a **One-time security code** and you will **receive an automated call**. Follow the instructions provided by the call.
  - You will need to speak or enter the security code.
  - You will have 3 attempts to correctly speak or enter the code.
2. After completing the phone call, click **Phone Call Completed**. You will proceed to the Password page if you speak or enter the correct security code.



The image shows a dialog box from Cathay Bank titled "One-Time Security Code". It contains the following elements:

- Header:** Cathay Bank logo and title "One-Time Security Code" with a close button (X).
- Section Header:** "Enter your mobile phone number" in yellow text.
- Text:** "Please enter the mobile phone number you have on record with us."
- Important Notice:** "Important: By clicking Send Text Message, you agree to the [Terms of Use](#). Standard text message rates apply. Contact your wireless carrier for details."
- Country/region:** A dropdown menu currently set to "United States".
- Mobile phone number:** A text input field containing "8009228429" with a clear button (X) to its right. Below the field is the label "Area/city code and local number".
- Buttons:** "Send Text Message" (blue) and "Cancel" (white with blue border).

1. If you elected to be contacted by Text Message, Enter the **Mobile phone number**. (It must already be on file.)
2. Click **Send Text Message**. If the mobile number matches a number on record, a text message containing a one-time security code is sent to your phone.



## One - Time Security Code

### One - Time Security Code

We have sent a text message with a one-time security code to XXX-XXX-1212. Once you receive the message, enter the security code and click Submit.

Please note that text message can take a few minutes to be received.

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One-time security code:

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[I didn't receive a text message](#)

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3. Enter the one-time security code and click **Submit**. You have 3 attempts to enter the security code correctly. You will proceed to the Password page if you enter the correct security code.

## Sign in to Cathay Business Online Banking

Company ID:

User ID:

Password:

Sign In

Cancel

[Enter different Company/User ID](#)

[Forgot your password?](#)

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1. Enter your Temporary Password and click **Sign In**. You will be required to create a new password on the next screen.

**Reset Password**

New password:

Confirm new password:

Password requirements: 0 of 6 requirements met  
Your password:  
→ Must be 8 to 12 characters long.  
→ Must include at least three of the following: lower case letter, upper case letter, number, special character.  
→ Cannot include spaces.  
→ Cannot include a character that repeats more than 3 times.  
→ Can include the following characters: !@# \$ % ^ & \* ( \_ + = | / ? ; : . } { - [ ]  
→ Is case sensitive.

1. Enter a new password and confirm it. Password Requirements are:
  - Case specific.
  - Must be at least 8 characters but no more than 12 characters in length.
  - Must include a combination of three of the four following character types:
    - Upper case letters: A through Z
    - Lower case letters: a through z
    - Numbers: 0 through 9
    - Special characters: # \$ @ ! % ^ & \* ( \_ + = | / ? ; : . } { - [ ]
  - Cannot include more than three consecutive identical characters.
  - Cannot be one of 15 previously used passwords (not applicable for first time login).
  - Expires every 90 days.
  - Can only be changed once a day by own user.
2. Click **Submit**, then click **Continue** on the next screen.