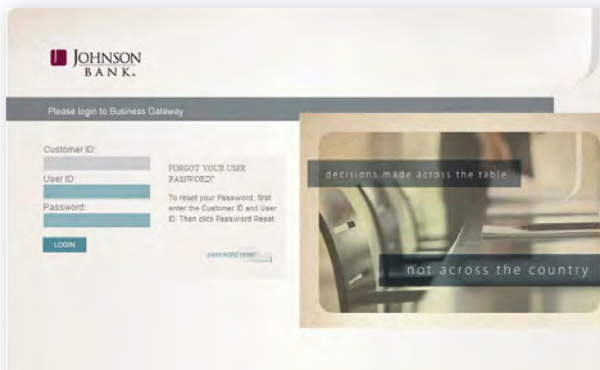


FIRST TIME LOGIN

The following information will guide you through the steps of logging into Business Gateway for the first time. If you have any questions, or need assistance, please call the Treasury Management Support Center at 877.236.2739.

Step 1: Go to johnsonbank.com and select **Business Gateway** under **Additional Logins**.



Step 2: Enter the following information and click **Login**.

- Your **Customer ID** (as assigned by Johnson Bank)
- Your **User ID** (as assigned by your company administrator or Johnson Bank)
- Your **Password** (NOTE: The password is case sensitive)

Step 3: After logging in, you will be asked to **validate** your email address. A unique security code will be sent to the email address on file. **Enter that code** into the Key field and click **Submit**.

Step 4: You will be required to **set up three (3) security questions and answers**. This information is used for the Password Reset option located on the login page, as well as to authenticate your computer.

General guidelines for your security question answers:

- Use 3-50 characters.
- Special characters are not allowed.
- Each answer must be unique.
- Answers are not case sensitive.

Recommendations for answering the question "Remember this Computer?":

- If you are logging in on your private or daily computer, select Yes. The system will remember this computer for all future logins and you will not be asked the security questions. If you delete your cookies, you will be prompted to answer the security questions before you can login to the system.
- If you are logging in from a public or shared computer, select No. The system will not remember this computer for future logins and you will be prompted to answer the security questions each time you login.

Step 5: Click **Submit**.

Step 6: Set up your Onetime Passcode.

You will be prompted to setup at least one phone number and the method you want to use to receive Onetime Passcodes. Onetime Passcodes are required at login for processing transactions and changing personal information and can be received via text message or automated phone call.

Step 7: Once you **confirm your Onetime Passcode** information you will be prompted to **change your user password**.

General guidelines for creating a password:

- Passwords are case sensitive.
- Password must be 8-24 alpha/numeric characters with at least 1 number.

IMPORTANT INFORMATION REGARDING YOUR LOGIN INFORMATION

- Keep all IDs and Passwords confidential.
- You will be prompted to change your password every 60 days.
- If you do not login to Business Gateway for 60 days, your User ID will be locked. If this happens, contact your administrator or Johnson Bank.