

# First Time Login with Secure Access Codes

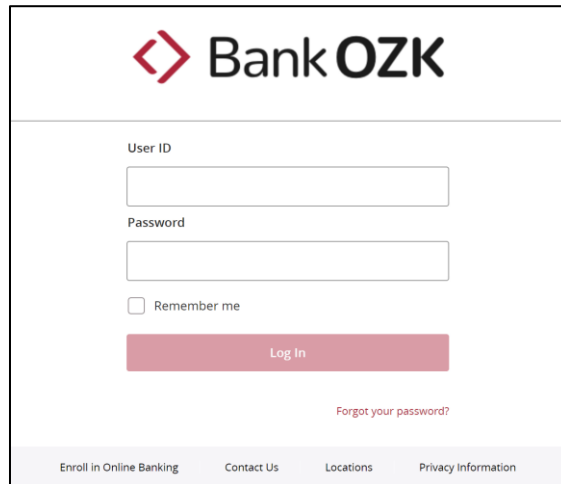
This guide is designed to help you log in to Bank OZK Business Online Banking using a secure access code. If you or your business use Treasury Management services (ACH, RDC, or Wires), please login using the **First Time Login with VIP Access** process instead.

Questions beyond this information should be directed to the Customer Care Center (CCC) at: **501-319-6139**.

**NOTE:** To ensure maximum security for your account, you must enter a security code each time you log in.

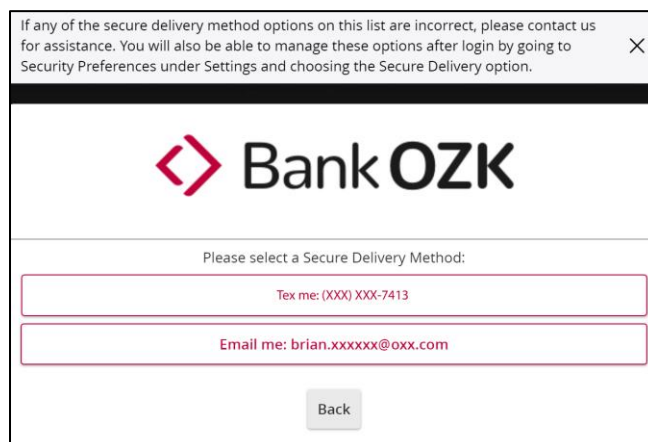
## Logging in for the First Time

1. Navigate to the Business Online Banking (BOB) login screen.

The image shows the Bank OZK login screen. At the top is the Bank OZK logo. Below it are two input fields: "User ID" and "Password". There is a "Remember me" checkbox below the password field. A red "Log In" button is centered below the fields. Below the button is a link that says "Forgot your password?". At the bottom of the screen are four links: "Enroll in Online Banking", "Contact Us", "Locations", and "Privacy Information".

2. Enter your current user ID and password.
3. Select **Log In**.

The **Secure Delivery Method** dialog box displays.

The image shows a dialog box titled "Secure Delivery Method". At the top, there is a message: "If any of the secure delivery method options on this list are incorrect, please contact us for assistance. You will also be able to manage these options after login by going to Security Preferences under Settings and choosing the Secure Delivery option." There is a close button (X) in the top right corner. Below the message is the Bank OZK logo. Under the logo, it says "Please select a Secure Delivery Method:". There are two input fields: "Tex me: (XXX) XXX-7413" and "Email me: brian.xxxxx@oxx.com". At the bottom is a "Back" button.

4. Select email or text message to receive your confirmation code.

**NOTE:** If no valid email or phone number is present, contact Bank OZK at 501-319-6139,


Please select a Secure Delivery Method:

Tex me: (XXX) XXX-7413

Email me: brian.xxxxxx@oxx.com

5. Enter the 6-digit security code.

Secure Access Codes are temporary, one time use codes and are active for 15 minutes after they have been requested. If you haven't yet received your code, please contact us for assistance. X


 Bank OZK

Enter your Secure Access Code

Secure Access Code

Back Submit

6. Select **Submit**.

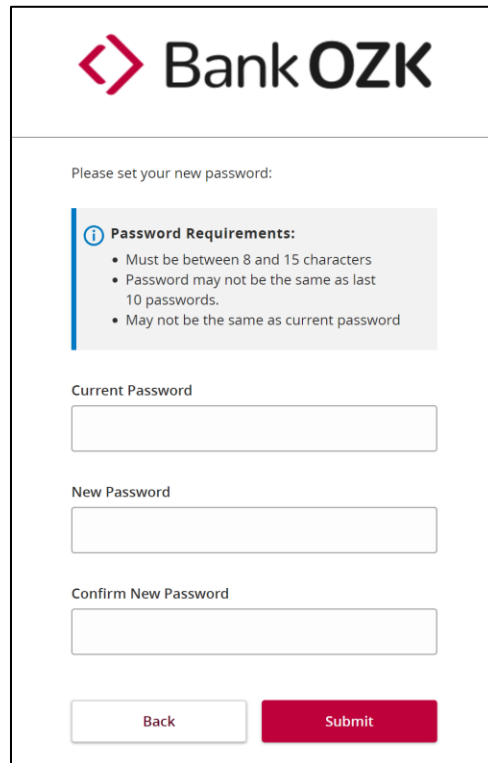
 Bank OZK

Enter your Secure Access Code

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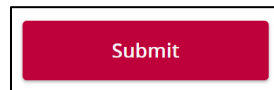
Back Submit

7. Complete the information fields to change your password.



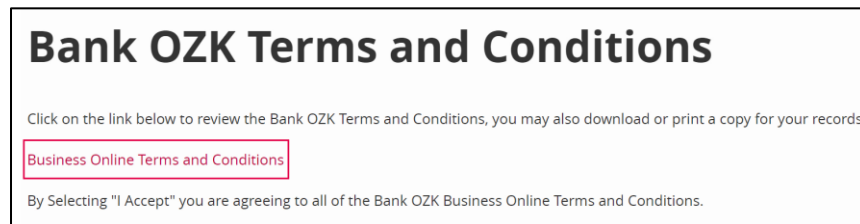
The form is titled "Bank OZK" with a red logo. Below the header, it says "Please set your new password:". There is a section for "Password Requirements" with an information icon and a list of rules: "Must be between 8 and 15 characters", "Password may not be the same as last 10 passwords.", and "May not be the same as current password". Below this are three input fields labeled "Current Password", "New Password", and "Confirm New Password". At the bottom are two buttons: "Back" and "Submit".

8. Select **Submit**.



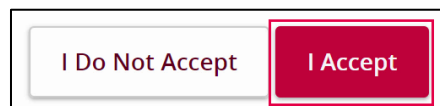
A red button with the text "Submit" in white.

9. Select the **Business Online Terms and Conditions** link and review the terms and conditions.



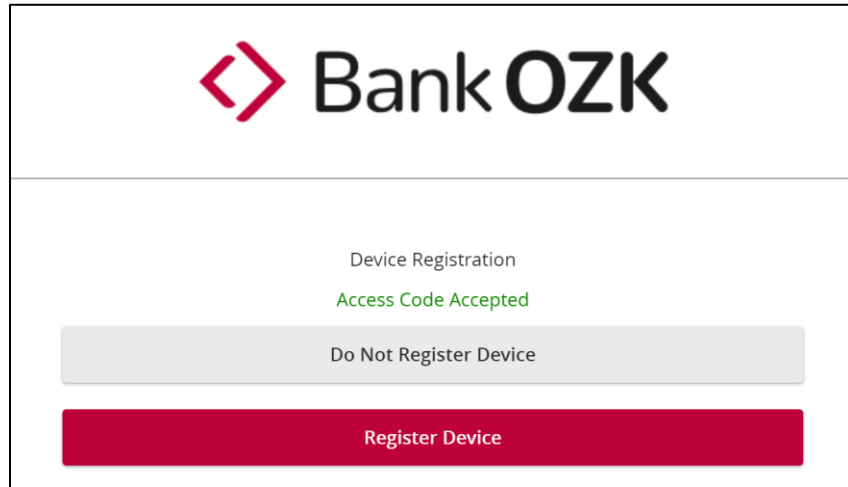
The page has a header "Bank OZK Terms and Conditions". Below it, a text line says "Click on the link below to review the Bank OZK Terms and Conditions, you may also download or print a copy for your records." There is a red-bordered link that says "Business Online Terms and Conditions". At the bottom, a text line says "By Selecting 'I Accept' you are agreeing to all of the Bank OZK Business Online Terms and Conditions."

10. Select **I accept**.



Two buttons are shown: "I Do Not Accept" and "I Accept". The "I Accept" button is highlighted with a red border.

11. Select **Register Device** if you would like to register the device as a known device.



The image shows a screenshot of the Bank OZK device registration interface. At the top, the Bank OZK logo is displayed. Below the logo, the text "Device Registration" is centered. Underneath that, the message "Access Code Accepted" is shown in green. At the bottom, there are two buttons: a light gray button labeled "Do Not Register Device" and a red button labeled "Register Device".

12. You have successfully logged in. Welcome to Business Online Banking!