

First Time Login with Symantec VIP

Access Security Codes

This guide is designed to help you log in to Bank OZK Business Online Banking using the **Symantec VIP Access** app. Users of this guide include clients with Automated Clearing House (ACH), Remote Deposit Capture (RDC), and/or Wires.

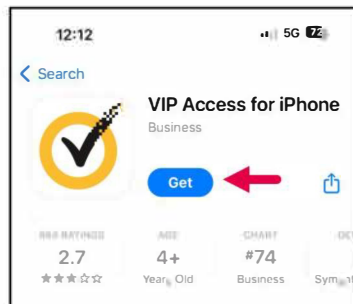
Questions beyond this information should be directed to the Customer Care Center (CCC) 501-319-6138.

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

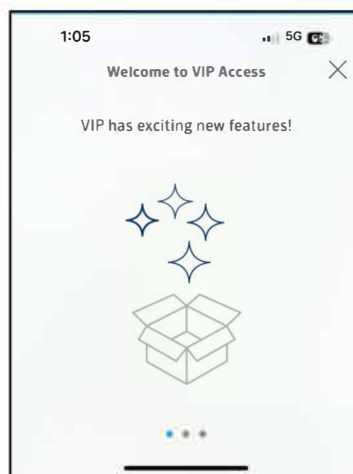
The VIP Access app running on your phone or mobile device provides these security codes.

Connecting your Account to VIP Access

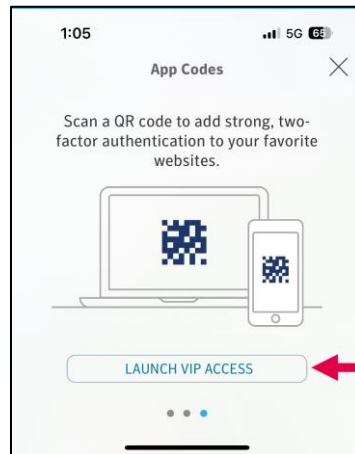
1. In your mobile device's app store, search for **Symantec VIP Access**.
2. Select **VIP Access for iPhone OR VIP Access on Google Play** and download the app.



3. Swipe through the welcome messages.

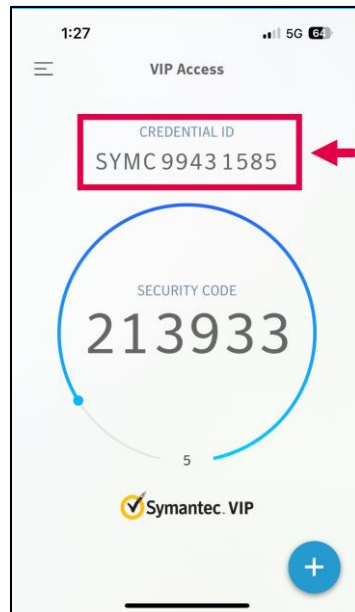


The App Codes screen displays.



4. Tap **Launch VIP Access**.

The VIP Access screen displays.



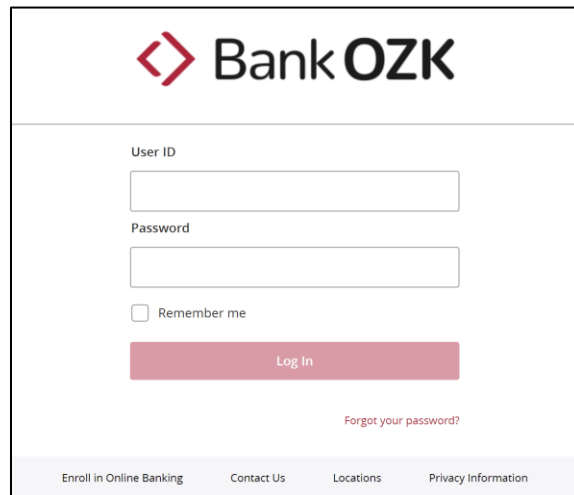
The Credential ID is your unique identification and will not change. You must connect this ID to your account to log in.

5. Connect your Credential ID to your account.
 - Call Bank OZK at 501-319-6138.
 - An agent will verify your identity.
 - Provide the agent with your Credential ID and they will connect the ID to your account.

Logging in for the First Time

Your account must be connected to VIP Access before completing the steps in this section.

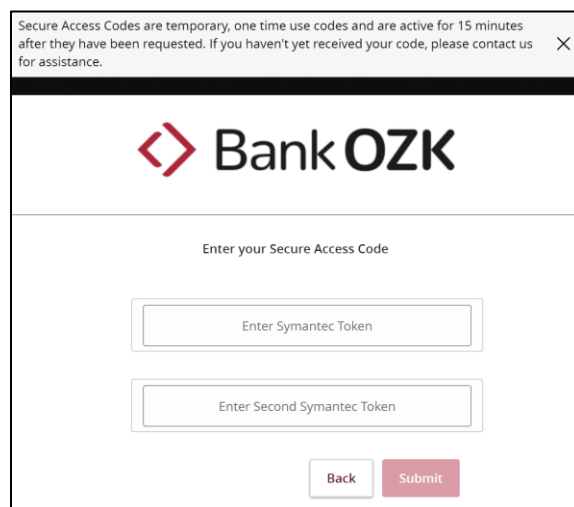
1. Navigate to the Business Online Banking (BOB) login screen.



The screenshot shows the Bank OZK login interface. 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 positioned below the checkbox. A link for 'Forgot your password?' is located below the 'Log In' button. At the bottom of the page, there are four links: 'Enroll in Online Banking', 'Contact Us', 'Locations', and 'Privacy Information'.

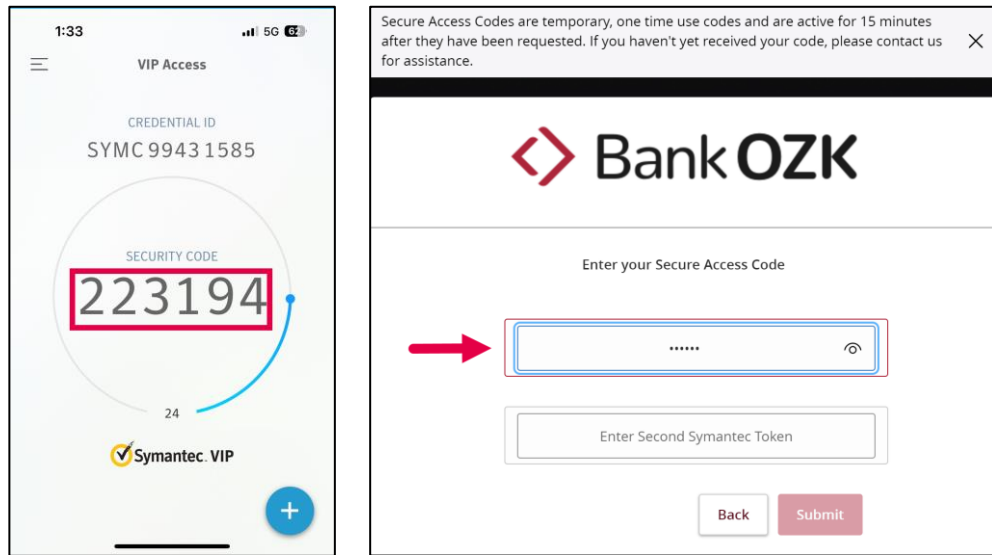
2. Enter your current user ID and password.
3. Click **Log In**.

The Security Code entry screen displays.

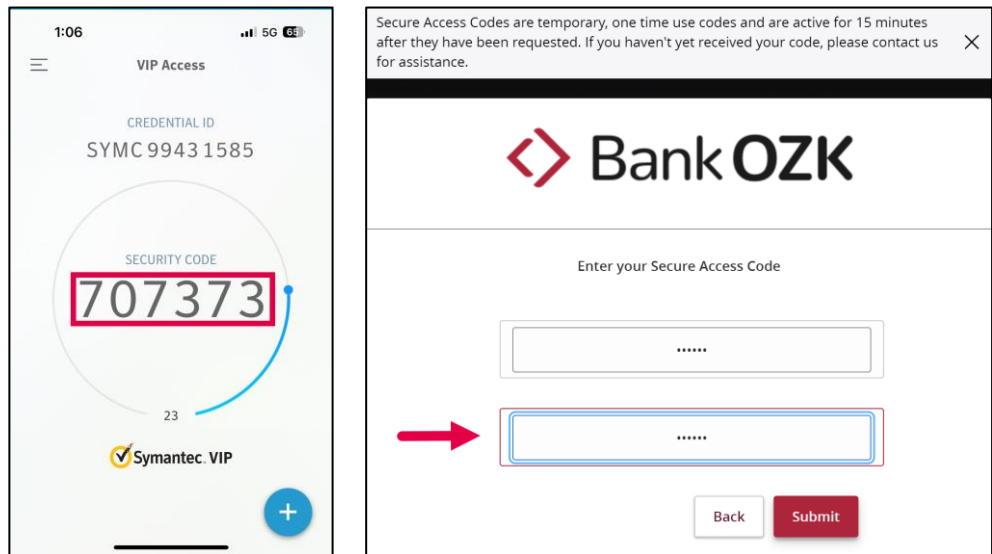


The screenshot shows the Bank OZK Security Code entry screen. At the top, there is a message box stating: 'Secure Access Codes are temporary, one time use codes and are active for 15 minutes after they have been requested. If you haven't yet received your code, please contact us for assistance.' Below this message is the Bank OZK logo. The main heading is 'Enter your Secure Access Code'. There are two input fields: 'Enter Symantec Token' and 'Enter Second Symantec Token'. At the bottom, there are two buttons: 'Back' and 'Submit'.

4. Enter the Security Code from the VIP Access app.

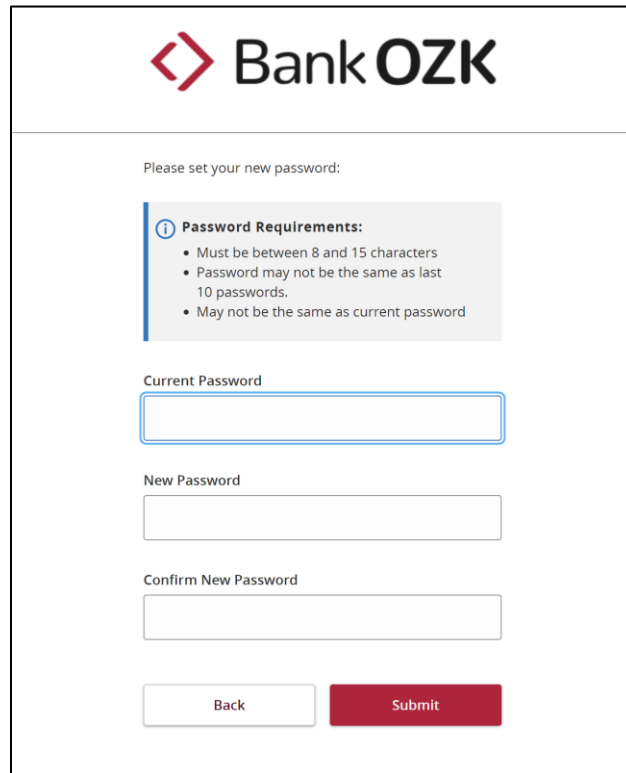


5. Wait 30 seconds and enter the second code that appears.



6. Select **Submit**.

The Set new password screen displays.

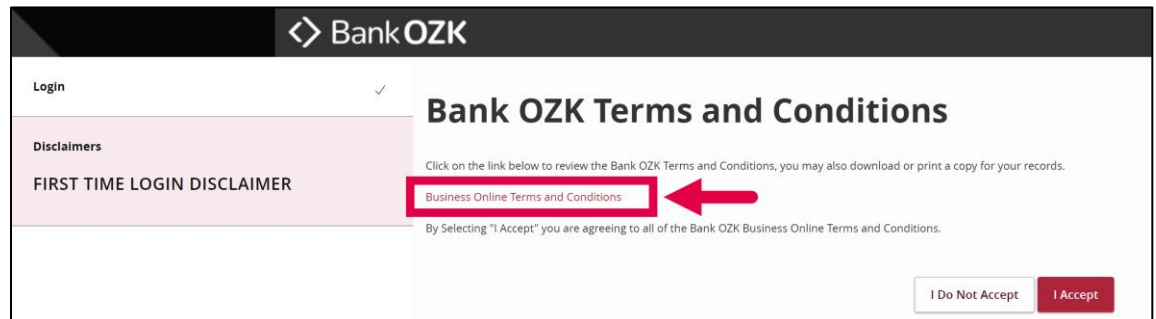


The screenshot shows the Bank OZK 'Set new password' screen. At the top is the Bank OZK logo. Below it, the text 'Please set your new password:' is displayed. A 'Password Requirements' box lists three rules: 8-15 characters, not the same as the last 10 passwords, and not the same as the current password. There are three input fields: 'Current Password', 'New Password', and 'Confirm New Password'. At the bottom are 'Back' and 'Submit' buttons.

7. Enter the information to change your password.

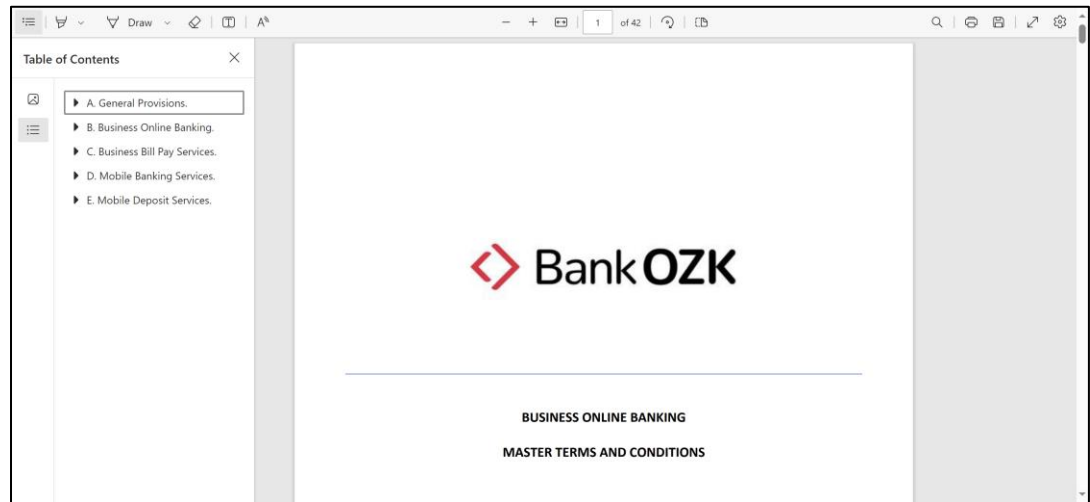
8. Select **Submit**.

The Terms and Conditions screen displays.

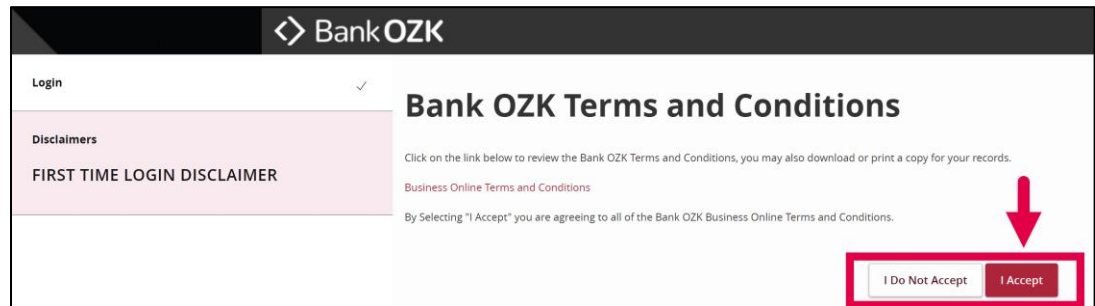


The screenshot shows the Bank OZK 'Terms and Conditions' screen. The header includes the Bank OZK logo and a 'Login' link. A 'Disclaimers' section on the left highlights the 'FIRST TIME LOGIN DISCLAIMER'. The main content area is titled 'Bank OZK Terms and Conditions' and includes a link to 'Business Online Terms and Conditions', which is highlighted with a red box and a red arrow. Below this link is a statement about agreeing to terms by selecting 'I Accept'. At the bottom right are 'I Do Not Accept' and 'I Accept' buttons.

9. Click the link and review the Bank OZK Terms and Conditions.



10. Click **I Accept**.



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

