

The **co-operative** bank  
good with money

# Getting started with Business Online Banking

## Customer ID and User ID

In order to use Business Online Banking you will need your Customer ID and unique User ID – issued by the Co-operative Bank.

## Security token

The security token is part of our ongoing commitment to making your online banking experience as secure as possible. It is easy to use and you will be prompted by Business Online Banking when you need to use it.

The security token holds no personal or financial information about you or your business and does not need to be connected to your computer. It simply generates codes that you will use to identify yourself when logging in and to complete some online transactions – such as setting up a new beneficiary.

You need to activate your security token by calling our dedicated customer services team, before you can use it to log into Business Online Banking.

Activation takes just a few minutes. Please make sure you have your account details to hand.



## Activating your security token

- Call Business Online Banking support on 0845 601 9938. Lines are open 8am-8pm Monday to Friday and 9am-12pm Saturday. You will need to answer a couple of security questions to confirm your identity. You will then be asked for the serial number (S/N) of your security token (this is located on the back).
- Our customer services advisor will ask you to turn on your security token by pressing the **OK** button.
- Now enter the **PIN** (four-digit number) provided by our customer services advisor.
- Your device will prompt you to enter a **New PIN**.
- Enter a **New PIN** (four-digit number) of your choice and click **OK**. You will need this number each time you use your security token. Do not share your **PIN** with anyone – including the customer services advisor.
- **Confirm** your **PIN** by entering your new four-digit number again. Click **OK**.
- The activation process is now complete and your security token is ready for you to use.

## Important advice – choosing a new PIN

Do not choose a PIN with sequential numbers or one which has a constant value between each digit. For example, 0000, 1234 and 7531 are considered to be weak.

Do not share your PIN with anyone – including your company administration user or Co-operative Bank employees.

## Using your security token

You need to use your security token to log into Business Online Banking and when carrying out certain transactions such as:

- Managing beneficiaries, including:
  - Create new beneficiary
  - Edit beneficiary
  - Delete beneficiary.
- Managing and approving payments – including:
  - Create/edit single payment to new beneficiary
  - Approve/reject payment (on accounts where approvals are relevant).

You do not need your security token to authenticate transfers and payments between linked accounts or to existing beneficiaries.

## Logging in

Once you have your Customer ID and User ID and have changed the default PIN you are ready to start using Business Online Banking. This is an internet-based service accessed from the Co-operative Bank's website. Go to [www.co-operativebank.co.uk/businessonlinebanking](http://www.co-operativebank.co.uk/businessonlinebanking) – or select **Business login** from the **Banking login** drop-down menu on the Bank's **homepage**.

The login screen is displayed as below.

**Business Online Banking login**

Customer ID  [Forgotten Customer ID?](#)

User ID  [Forgotten User ID?](#)

Secure token passcode  [What's this?](#)



If you haven't already registered for Business Online Banking, [register now](#) and enjoy the benefits.

[Accessibility](#) | [Important](#)

### Step 1

(At the login screen – web page)

- Enter your **Customer ID** and your unique **User ID** in the boxes provided.

**Please note:** The Customer ID and User ID fields are NOT case-sensitive.

### Step 2

(Security token)

- Press the **OK** button to switch on your security token.
- Enter your four-digit **PIN** and press **OK**.

## Step 3

(Security token to web page)

- Enter the 10-digit passcode displayed on your security token into the **Secure token passcode** box on the web page.
- click **Login**.

The following screen will appear.

The screenshot displays a banking web interface. On the left is a navigation menu with links: Accounts Information, Statements or Reports, Internal Transfers, UK Payments, Beneficiaries, Cheque Management, Service Requests, Enquiry Facility, and Account Nickname. The main content area is titled 'Home Page' and contains three sections: 'Important Information' with a 'Current Messages' link, 'Alerts Information' with a 'Scheduled Payments' link, and a 'Balance Summary' table. The table has columns for Account Number, Account Name, As of date, Cleared Balance (GBP), and Uncleared Balance (GBP). A 'Balance Information' link is located to the right of the table.

Account Number	Account Name	As of date	Cleared Balance(GBP)	Uncleared Balance(GBP)
882435002345100	Current Account	26/09/2010 16:01:00	7.30	7.30
Total			7.30	7.30

You are now logged in to Business Online Banking.