

Quickstart Guide

Pro Online Suite

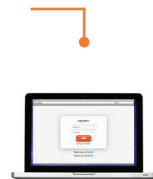
Welcome to Midland States Bank Pro Online Suite.

Let's get started. You will access your Midland Pro Online account through www.midlandsb.com. Hover your mouse over "Sign In" and click on "Business".



Access Login Screen. To launch your Pro Online Login credentials screen, click on the computer as shown here.

Remember this website page because you can also access your credit card information and reorder business checks, deposit slips and more from this location!



Signing In. You and your designated users will enter your Company ID, User ID and User Password. Click "Submit" or press "enter" on your keyboard.

Midland
State Bank

Welcome to Business Online Banking!

Company ID
User ID
User Password

Log In

For security reasons, the recommended browsers are Microsoft Internet Explorer, Firefox or Safari.

Message of the Day

Helpful User Guide: The Business Online Banking Quick Reference Guide is available to help you discover how to easily navigate through the online banking system.

For Technical and Enrollment Assistance: Call 1-855-MY_MIDLAND (1-855-696-4352)

Additional Links

- Privacy
- Security

Enhanced Security Upon Login.

If you use ACH, EFTPS, Wire Transfer, Positive Pay or Pay Bills online, you will be required to use a token at each log in. After entering your login information, you will be presented with a Token Challenge. Choose "Activate New Token" and enter the requested information. Select "Activate Token and Complete Login". If you use a token, you will not be required to enroll your computer for extra security as shown at the bottom of page 3.

Non Token Based Multi Factor Authentication.

For security purposes, an Enhanced Login Security screen will be displayed. **Step 1:** Select one of the destinations displayed below to receive your one-time Security Access Code. **Step 2:** Retrieve your security access code. **Step 3:** Enter the security access code into the designated area and press "Continue".



Text message



Voice call

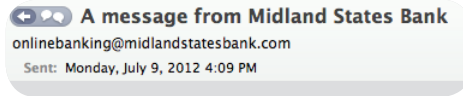


Email

Security Access Code



Selecting email address in Step 1. An email with a Security Code is immediately sent to you as shown below. If you are the Primary Administrator, you will receive 2 emails. One email includes the Security Code and the other email will have a subject line of "Auto-Generated Response Notification". The purpose of the second email is to notify you that a Security Code has been sent. You will receive the second email each time a user at your company is sent a Security Code.



Selecting telephone number in Step 1. You will receive a call from an automated system. On your phone, press "#" to receive your passcode. Enter your code into the Security Access Code area as stated in Step 3 and press "Continue". If you are the Primary Administrator, you will receive an email from customerservice@midlandstatesbank.com with the subject line of "Auto-Generated Response Notification". The purpose of this email is to notify you that a Security Code has been sent.

Enhanced Login Security Tip. If this is a computer you use regularly, such as your home or office computer, you may add extra security to avoid the Temporary Access Challenge screen during future logins. This additional layer of security allows the Pro Online System to recognize your computer as well as your login information. Note: This step is not available to users with tokens.

Enhanced Login Security Challenge

Add Extra Protection to the Computer?

To avoid this process in the future, if this is a computer you use regularly, such as your home or office computer, you may enroll this computer for extra protection.

Enroll this Computer for Future Use (Optional)

If this is a public computer, please do not enroll this computer.

continue

Passwords. All users will be prompted to change their User Password upon their initial login. It must be 8 - 16 characters in length and include:

- At least one lowercase letter
- At least one uppercase letter
- At least one number
- At least one symbol/special character

Next, select “Update” to change the password or “Reset” to clear the fields and begin again.



Change My Password

My Current Password

My New Password

Confirm My New Password

Password Requirements

Minimum: 8
Maximum: 16
1 or more alphabetic character
1 or more number
1 or more uppercase letter
1 or more of the following special characters:
!@#\$%^&*()-?_~:;.,-+/{|}|\`~

Tips to help make your password easy to remember and secure.

Use the maximum number of characters allowed, mix upper and lowercase letters, numbers and symbols. Use a combination of letters and numbers from a familiar phrase, book title or song lyric to help you remember. For example, “The evening news runs at 6 and 7 pm.” Take the first letter of each word, mix it up a little and you’ll have tENr@6&7pm. That could very well be a stronger password than you were using.



Welcome and General Navigation. You will be presented with a Welcome to Pro Online Suite screen. Navigating the system is available through the main menu navigation bar at the top of your screen. By moving your cursor over a menu item, you reveal submenus from which you can select. Navigation options are based upon your registration selection.

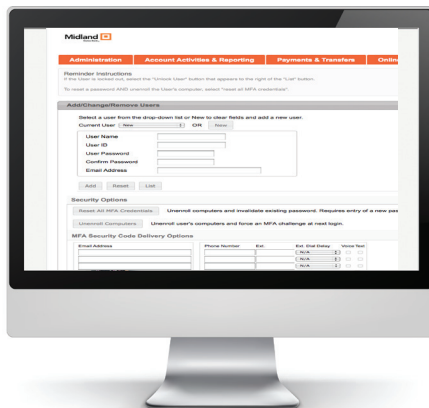
- Administration
- Account Activities & Reporting
- Payments & Transfers
- Online Requests

Administration: This menu is where you manage users, manage company information and manage your own profile.

Change your “home page”. To change your home page, select “Administration”, select “Set Main Page” under “My Profile”, then select the page of your choice through the drop down menu and click “Update”.

Setup other users at your company. To set up users, select “Administration”, select “Add,Change,Remove Users”, select “New” to add a new user. User setup will include:

- Enter user’s first and last name
- Create a unique User ID
- Enter temporary user password
- Confirm the temporary password
- Enter the user’s Email Address
- Enter MFA security code delivery options
- Establish the accounts and services applicable to the user
- Click “Add”



Granting Subusers Administrator Authority. You can grant subusers administrator authority. The last page of this document provides a definition of the Administrator's role.

Account Permissions for ABC Company Test						
Account Number	Account Name	Acct Rptg	Acct Transfr Cr	Acct Transfr Dr	NSF Acct Transfr	Wire Transfr
0000##	Operating	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
001###1	Payroll	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12###123	Loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Select All		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Administration
<input type="checkbox"/> User Administrator

Account Reporting
<input type="checkbox"/> Allow Account Reporting

Administrators may nickname accounts for easy reference. Select "Administration", Under "Manage Company", select "Set Account Name", select the account and enter a nickname in the "Account Name" field. Click "update". Nicknames will carry through to all screens.

Set Account Name	
Please select an account. Once the account is selected you may modify the account name.	
Account	<input type="button" value="Select Account Here"/> ▾
Account Name	<input type="text" value="Change Name Here"/>
<input type="button" value="Update"/>	<input type="button" value="Reset"/>

Quick Tips.

1. To provide additional delivery options for your Security Code, on the "Account Activities & Reporting" page, select "View Account Summary", then click the hyperlink located below the FAQs - Field Definitions.
2. To access your account balances, select "Account Activities & Reporting", then select "View Account Summary".
3. To access your account details, select the hyperlink of the account you wish to view from the Account Summary screen. You can view transaction history for each account and view check images.
4. To schedule an Account Transfer (an internal transfer), select "Payments & Transfers", then select "Add Transfer". You may also schedule a recurring book transfer and update future-dated transfers from within the "Account Transfer" section.
5. Administrators may establish a Balance Notification by selecting "Account Activities & Reporting", and "Manage Balance Alerts" under the "Account Reporting" section.
6. To place a Stop Payment online, select "Account Activities & Reporting", then select "Add Stop Payment", within the "Stop Payment" section. *It is important to verify that the check has not already cleared your account.*
7. Users may request copies of a check, request account research, place a cash/change order and request bill pay research (if applicable) by accessing the Online Requests menu tab.
8. Questions may be submitted by selecting the "Email" option. These emails are secure and can include sensitive information such as account numbers.
9. Select the "Help" option to gain access to the online Help Manual.
10. Additional services are available within the Pro Online Suite. Contact your Commercial Relationship Officer for more information on:
 - ACH Origination (Direct Deposit and Direct Payment)
 - Wire Transfers
 - EFTPS (pay Federal Taxes electronically)
 - Account Reconciliation and Positive Pay (fraud prevention)
 - Bill Pay and Presentment

Primary Administrator Definitions and Functions.

The Primary Administrator Role. This is the person who serves as your company's principal contact when communicating with your bank's support representative.

Access. Your Primary Administrator has full access to all accounts and services requested by an Authorized Agent for the company.

Responsibility for Company User Profiles. Your Primary Administrator is responsible for periodically reviewing all user profiles to ensure that the accounts and services available are appropriate.

Resetting User Passwords. Your Primary Administrator is responsible for resetting passwords for users that are locked out or have forgotten their passwords.

Communication To Company Users. Your Primary Administrator will receive information from us that may impact all users. Primary Administrators will need to share appropriate information received through email with other users.

Authority. Your Primary Administrator has the authority to:

- Add, delete, perform user maintenance and allow access to any accounts/services currently available to the company
- Assign other users to be Administrators
- Establish and maintain user dollar limits for ACH, EFTPS and Wire files
- Reset passwords for all users
- Review exception items for positive pay
- Change account descriptions (nicknames)
- Establish balance alerts
- Change the inactivity time-out setting for the company
- Create and run activity reports
- Review and approve ACH, Wire and EFTPS files
- Approve changes to user profiles (if dual control is activated)
- Manage user MFA delivery options

Administrator Definitions and Functions.

The Administrator Role. Administrators are set up and assigned capabilities by the Primary Administrator.

Authority. Your Administrator has the authority to:

- Add, delete, perform user maintenance and allow access to any accounts/services currently available to the company
- Reset passwords for non-Administrators
- Change account descriptions (nicknames)
- Establish balance alerts
- Change the inactivity setting for the company
- Create and run activity reports
- Approve changes to user profiles (if dual control is activated) and Primary Administrator grants this authority.

NOTE: Administrators cannot grant another user Administrator capabilities.

