



Basic and Enhanced Business Internet Banking (BIB/EBIB) User ID and Password Guide



In this guide, we will review the requirements, standards and best practices for BIB and EBIB user IDs and passwords. We will cover the initial user ID and password setup, forgot password options, user lockout and inactive user management.

User ID Setup

- For BIB, the account signer requesting the service will set up their User ID during initial enrollment.
- For EBIB, the person designated as the Primary User will receive an assigned User ID from Renasant's Treasury Management Onboarding team.
- BIB and EBIB Administrators are responsible for assigning User IDs for additional company Administrators and Users.
- BIB and EBIB User ID requirements are:
 - › 4-26 alphanumeric characters in length
 - › No spaces or special characters
 - › Not case sensitive
 - › Must be unique for each company user

Password Setup

- For BIB, the account signer requesting the service will set up their password during initial enrollment.
- For EBIB, Primary Users will receive a temporary password from Renasant's Treasury Management Onboarding team and must change the password upon login.
- BIB and EBIB Administrators are responsible for assigning temporary passwords for additional company Administrators and Users.
 - › Additional Company Administrators and Users must change their temporary password at initial login.
- BIB and EBIB Password requirements are:
 - › 8-12 characters in length
 - › Must include a combination of three of the following:
 - » Lower case letter
 - » Upper case letter
 - » Number
 - » Special Characters: ! @ # \$ % ^ & * () _ + = | / ? ; : . } { - []
 - › Letters, numbers, and characters cannot repeat more than 3 times in a row.
Example: t@llllama is not allowed but t@llama is
 - › Passwords are case sensitive.
 - › Passwords cannot match your User ID.
 - › Cannot be one of your 15 previously used passwords. (This does not apply to temporary passwords).

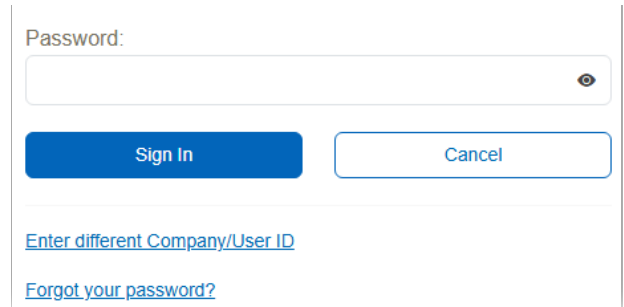
Password Expiration

- Temporary Passwords issued by Renasant or a Company Administrator expire within 10 days from the issued date.
 - › If a Renasant-issued Temporary Password is not changed within 10 days, another company user with the role of Administrator can reissue another temporary password or you can call Treasury Management Client Support to receive an updated temporary password.

- Standard Passwords expire every 90 days from the date they were created.
 - › Once the password expires, you will be prompted through the password reset process up to 10 days AFTER the initial expiration date.
 - › After the 10-day period, your account will be LOCKED. You can be unlocked by another company user with the role of Administrator, or you may contact Treasury Management Client Support.

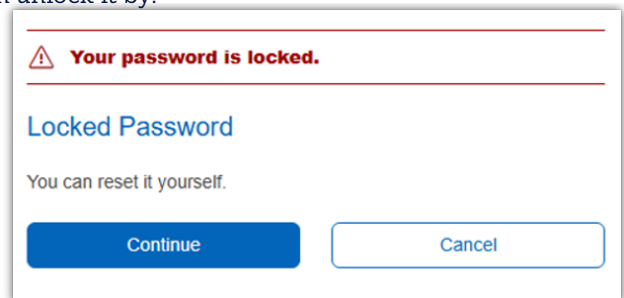
Password Changes

- If you are unable to remember your password, and you are not locked, you can select **Forgot your password?** and reset your password.
 - › BIB and EBIB passwords can be changed one time per day. This applies to all company users, regardless of the assigned role. Should a subsequent password change in a current day be required, a company user with the role of Administrator or Renasant Treasury Management Client Support can provide a temporary password, otherwise your account will be locked out.
 - › Password Alerts are automatically sent by email when your password is changed.



Login Attempts and Locked Accounts

- After the third failed attempt, your account will be locked. You can unlock it by:
 - › Resetting your password from the **Locked Password** page that appears when your account is locked.
 - » Once you click **Continue**, you will be directed to authenticate with a One-time Security Code sent as a text message or phone call.
 - » After the one-time code is entered correctly, you will then be prompted to reset your password.
 - › Asking another user in your company with the role of Administrator to unlock your account. A password change is not required for this option.
 - › Contacting Renasant Treasury Management Client Support to reset your password.
- **To avoid lockout, we advise resetting your password after two failed login attempts.**



Inactive Users

- If you do not access BIB and EBIB within 90 days, your account will be locked.
 - › You may be unlocked by another company user with the role of Administrator. A temporary password will be issued, and you will be required to change your password.
 - › You also have the option to contact Renasant's Treasury Management Client Support services to reset your password.

If you have questions regarding Treasury Management Services, please contact Treasury Management Client Support at 1.844.680.3739 Monday through Friday 7 AM-5 PM CT/8 AM-6 PM ET.

As a reminder, Renasant will never contact you by text, email or phone and request your user credentials.