Digital Banking Guide

Login Process & Device Registration



capitalbankmd.com

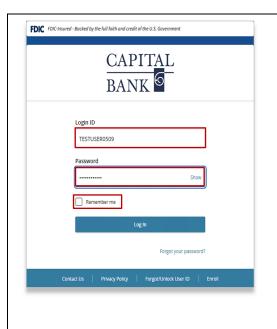


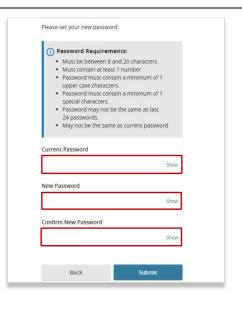


User Guide-Login Process & Device Registration

Introduction to Login Process Device Registration

This guide explains how to securely log in to your Capital Bank account for the first time using Symantec VIP Access Mobile App or Symantec VIP Token/Key Fob and how to register your device for future access.











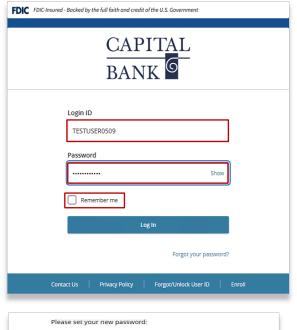
Section 1: First-Time Login Process via Security Access Code

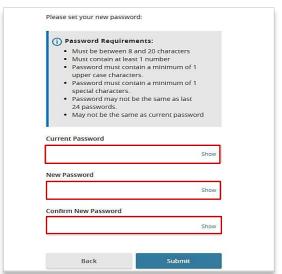
- 1. Navigate to the Digital Banking URL and enter your login credentials.
- 2. If you are accessing your account from a secure network, select the 'Remember Me' box to register your device.
- 3. Click on 'Log In'.
- 4. You will be prompted to reset your password. Enter your current password to verify your identity (the current password will be provided to you by your company administrator or the Bank, then follow the 'Password Requirements' conditions to create a new password and enter a desired password in the 'New Password' field, then re-enter it in the 'Confirm Password' field.
- 5. Digital Banking application will then display an overlay prompting to select a preferred contact method for receiving 'Security Access Code' for accessing the application.
- 6. From the list of delivery preferences, select the preferred option, enter the 'Secure Access Code' received on your delivery channel and click on the 'Submit' button. (Please Note, valid delivery options are text to a mobile number, or voice call delivery. Secure Access codes will not be delivered via email.)
- 7. Click 'Back' if you wish to revert to the login page.
- 8. Enter the 'Secure Access Code' received on your delivery channel and click on the 'Submit' button.
- 9. Once your code is verified, you'll be prompted to register your device:
 - a. Click on 'Register Device' if you're signing in from a personal or secure device.
 - b. Click on 'Do Not Register Device' if you do not wish to register the device.

Please Note: If you choose to register your device you will not be prompted for multifactor authentication efforts beyond the first-time logging in.

After completing this process, you will be directed to the homepage.

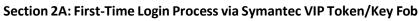












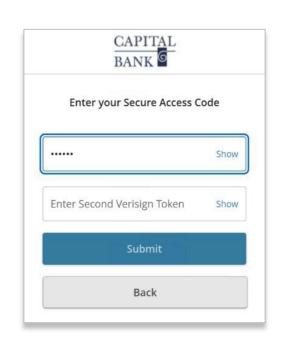
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- 2. If you are accessing your account from a secure network, select the 'Remember Me' box.
- 3. Click on 'Log In'.
- 4. You will be prompted to reset your password. Enter your current password to verify your identity, then follow the 'Password Requirements' conditions to create a new password then enter a new desired password in the 'New Password' field, then re-enter it in the 'Confirm Password' field.

- 5. You will be prompted to enter a 6-digit code generated by Symantec VIP Token. Turn on the device and enter the code in the Verisign Token field.
- 6. Click Submit to continue.
- 7. Once your token is verified, you'll be prompted to register your device:
 - a. Choose 'Register Device' if you're signing in from a personal or secure device.
 - b. Choose 'Do Not Register Device' if you do not wish to register the device.

After completing this process, you will be directed to the homepage.







Section 2B: First-Time Login via Symantec VIP Access App



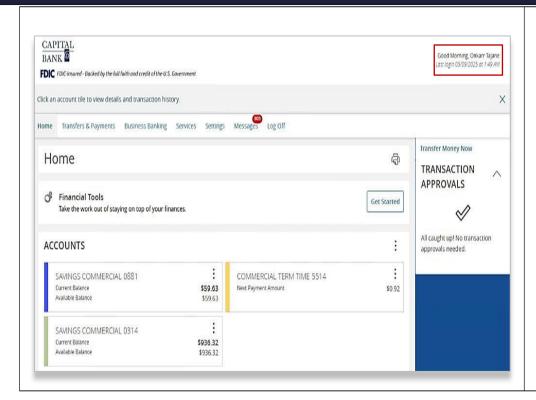
- 1. **Using the Capital Bank Login Portal** Follow steps 1-4 of Section 2 above.
- 2. Enter Two Security Codes Using the Symantec VIP Access App
 As part of your first-time login, you will be prompted to enter two
 unique 6-digit security codes generated by the Symantec VIP Access
 app.
 - a) Open the Symantec VIP Access app on your device.
 - b) Enter the first security code displayed in the app.
 - c) Wait for the code to refresh (approximately 30 seconds).
 - d) Enter the second, newly generated security code.

You will only need to complete this two-code authentication process during your first login to the new system.

3. Click Submit

Once both codes are entered, you'll be securely logged in.





Section 4: Viewing Previous Login Information

After successfully logging in and landing on the Home page, you'll find your last login details shown in the top-right corner of the screen.

Section 5: Ongoing Login Information & Troubleshooting

Login IDs will remain the same indefinitely. Passwords will expire every 90 days.

Self-serve options are available at the bottom of the Login Screen: "Forgot Password" or "Forgot/Unlock User"

For additional assistance, email: Connect@capitalbankmd.com with relevant details. A response will be sent within 1 business day.