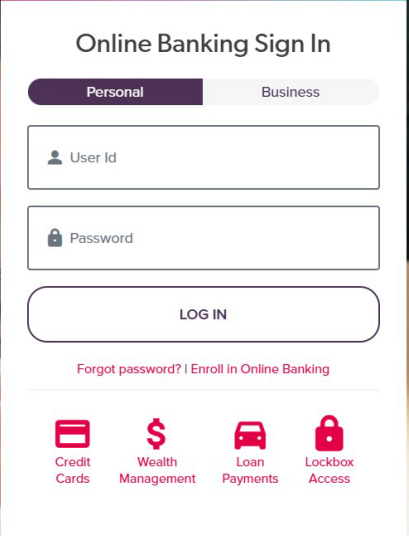


First-Time Login With a Secure Access Code

Have questions? We're here to help! Reach out to our Customer Care Center at **1.800.274.4482**.

Logging in for the First Time

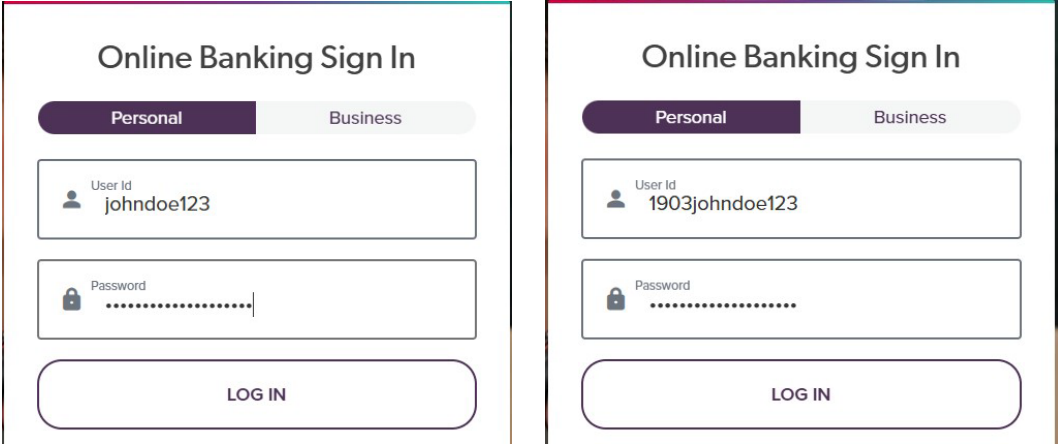
1. Navigate to the Personal Online Banking login screen.



The screenshot shows the 'Online Banking Sign In' screen. At the top, there are two tabs: 'Personal' (selected) and 'Business'. Below the tabs are two input fields: 'User Id' and 'Password'. A 'LOG IN' button is positioned below the password field. Underneath the button is a link that reads 'Forgot password? | Enroll in Online Banking'. At the bottom of the screen, there are four icons with labels: 'Credit Cards', 'Wealth Management', 'Loan Payments', and 'Lockbox Access'.

2. Enter the User ID and Password used to log in to in the original platform.

NOTE: Those notified via email must include "1903" before your User ID to log in. (Example:johndoe123 would be 1903johndoe123)



Two side-by-side screenshots of the 'Online Banking Sign In' screen. The left screenshot shows the 'Personal' tab selected, with the 'User Id' field containing 'johndoe123' and the 'Password' field filled with dots. The right screenshot shows the same screen, but the 'User Id' field now contains '1903johndoe123', demonstrating the required format for first-time login.

3. Select **LOG IN**.

4. After that, the **Secure Delivery Method** box will appear. Select one of your existing phone numbers or email addresses to receive a 6-digit secure access code via text or email.

NOTE: If there is not a valid phone number or email address present, contact our Customer Care Center at 1.800.274.4482.

Please utilize any secure access code delivery method that you have access to for your initial sign in. Once you are signed in, you can update the secure access code delivery method by going to Security Preferences under Settings and choosing the Multi-Factor Authentication option.

FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

 Bank OZK

Please select a Secure Delivery Method:

Text me: (XXX) XXX-5727

Text me: (XXX) XXX-4410

Email me: ozkxxxxx@ozk.com

Back

5. Once received, enter the secure access code and select **Submit**.

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.

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 Bank OZK

Enter your Secure Access Code

142413

Back Submit

6. After that, the Profile page displays. Review and update any required fields, then select **Submit Profile**.

NOTE: All fields are required (unless labeled **Optional**).

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Bank OZK

Please review and update your information. Fields not marked as (optional) are required.

NAME

Prefix (optional)

First Name

Middle Name (optional)

Last Name

Suffix (optional)

ADDRESS

Address 1

Country

City

State

ZIP

CONTACT INFORMATION

Phone Country

Home Phone

Work Phone

Email Address

Back to Login Submit Profile

7. Once more, the **Secure Delivery Method** box will appear. Select one of your existing phone numbers or email addresses to receive a 6-digit secure access code via SMS text or email. (See image in Step 4.)
8. Once received, enter the secure access code and select **Submit**. (See image in Step 5.)
9. From here, update your password. Enter your current password once and then your new password twice and select **Submit**.

Please set your new password:

Password Requirements:

- Must be between 12 and 24 characters
- Must contain at least 1 number
- Password must contain a minimum of 1 lower case characters.
- Password must contain a minimum of 1 upper case characters.
- Password must contain a minimum of 1 special characters.
- Password may not be the same as last 10 passwords.
- May not be the same as current password

Current Password

[Show](#)

New Password

[Show](#)

Confirm New Password

[Show](#)

[Back](#)

[Submit](#)

10. **Review** and **Accept** the required disclosures for each document. Select **Submit**.



Terms & Conditions

Please review the following terms and conditions to continue:

eSign Consent Disclaimer

☐ I have read and agree to eSign Consent Disclaimer

First Time Login Disclaimer

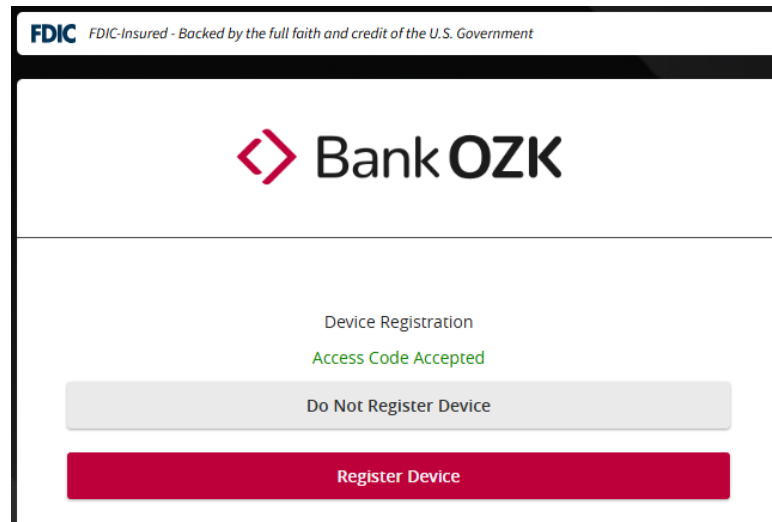
☐ I have read and agree to First Time Login Disclaimer

[Submit](#)

[Cancel and exit application](#)

11. Select **Register Device** if you would like to remember your computer or mobile phone in the future.

NOTE: If you register your device, you will not need to enter a secure access code at login.



The image shows a screenshot of the Bank OZK website's device registration page. At the top, there is a banner with the FDIC logo and the text "FDIC-Insured - Backed by the full faith and credit of the U.S. Government". Below this is the Bank OZK logo, which consists of a red diamond icon followed by the text "Bank OZK". The main content area is titled "Device Registration" and displays a green message "Access Code Accepted". There are two buttons: a light gray button labeled "Do Not Register Device" and a red button labeled "Register Device".

- 12. Congrats, you're all done!** Welcome to Personal Online Banking!