Introducing Security Tokens

We are proud to deliver the highest level of security for our Business Online Banking customers. We've added an additional layer of protection, called a security token.

What is a Security Token?

A security token is a small, connectionless device that generates a One Time Password to use each time you log in to Business Online Banking. This password is unique to your account and it changes every 32 seconds for your protection!

Every time a user attempts to log in to Business Online Banking, Frandsen Bank & Trust verifies the One Time Password generated by the security token. If the unique password is correct, the user is granted access. If it isn't correct, the log in attempt is denied access. This protects against unauthorized access to your online banking accounts and personal information.

Easy to use.

Just follow these instructions to activate your token and learn about the log in procedures for Business Online Banking.

Be sure to watch the online videos at www.frandsenbank.com for step-by-step demonstrations of your new token.

FRANDSEN BANK & TRUST

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Security Tokens
for Business Online Banking
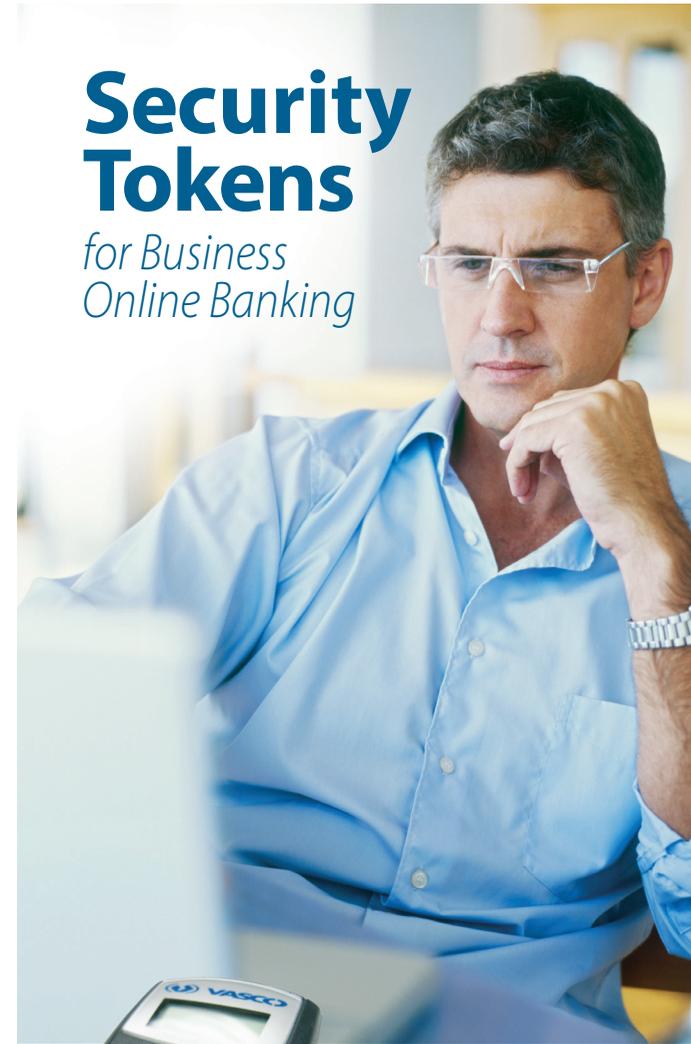
Business Online Banking is now more secure than ever.

Token Activation Required within 5 Days*

FRANDSEN BANK & TRUST

Keypad PIN

Once you have received your token, follow these steps to activate it.

For greater security, you must use a keypad PIN to *prevent unauthorized access* to your token. Once it is set-up, the PIN is required to unlock the keypad each time your token is used.

1. To set-up a keypad PIN, press and hold the triangle button on your token for three (3) seconds.

2. The **NEW PIN** screen is displayed.

3. Enter any 4-digit PIN you would like to use for keypad access.

4. The **PIN CONFIRMATION** screen is displayed.

5. From the **PIN CONFIRMATION** screen, type your keypad PIN a second time.

Your keypad PIN is now confirmed.

Questions?

Frequently asked questions & video tutorials are available from our Online Education Center at www.frandsenbank.com.

If you need assistance, contact your local office. Browse to http://www.frandsenbank.com/locations.aspx
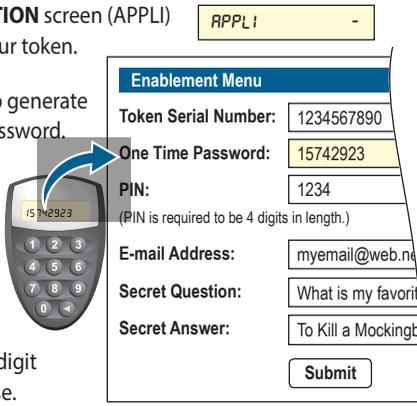

Activate your token

1. Log in to Business Online Banking using your current Access ID & Password. Click **LOG IN**.

2. From the menu, select **OPTIONS**, and then **ENABLEMENT**.

Account Services
Change Password
Enablement

3. **Complete the Enablement form.**

   a. Enter the **TOKEN SERIAL NUMBER** located on the back of your token.

   b. Press the triangle button on the token to turn it on.

   c. The **APPLICATION** screen (APPLI) appears on your token.

   d. Press (1) to generate a One Time Password.

   e. Enter this number into the **ONE TIME PASSWORD** field.

   f. Type in any 4-digit **PIN** you choose. You'll need this PIN each time you log in.

   g. Enter your **E-MAIL ADDRESS**. If your token is lost or damaged, a temporary password will be sent to this address.

   h. Enter a **SECRET QUESTION** and **ANSWER**.

   i. Click **SUBMIT**.

Enablement Menu

Token Serial Number:	1234567890
One Time Password:	15742923
PIN:	1234
(PIN is required to be 4 digits in length.)	
E-mail Address:	myemail@web.ne
Secret Question:	What is my favorit
Secret Answer:	To Kill a Mockingb

Submit

*Your token is now activated and ready to use.*

Log in with your token

Once your token is activated, follow these steps to log in to Business Online Banking.

1. Enter your current **ACCESS ID**.

2. Press the triangle button on the token to turn it on. The **APPLICATION** screen (APPLI) appears on your token.

3. Press (1) to generate a One Time Password. Enter this 8-digit number into the **PASSWORD** field.
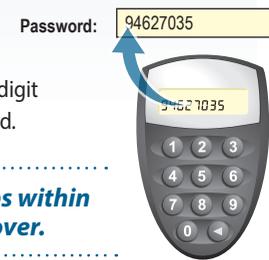
Complete the following steps within 32 seconds, or simply start over.

4. **After the One Time Password,** enter your 4-digit **PIN** to complete the PASSWORD.
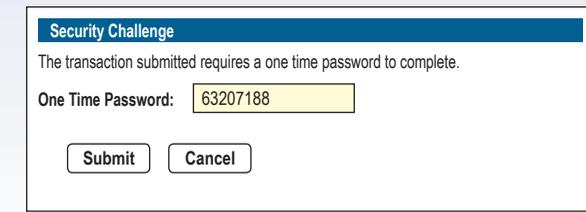
5. Click **LOG IN**.

6. From the Site Authentication screen, press the triangle button on the token a second time. The 4-digit number on your token must match the **Site Authentication Value** displayed on the screen.
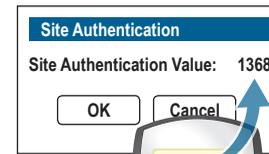
   If they match, click **OK** to log in. *If the Site Authentication numbers DO NOT MATCH, DO NOT CONTINUE. Start over or contact the bank for assistance.*

Online Banking Log In

Access ID:	MyAccessID123
Password:	

Log In

Password: 94627035

Password: 94627035**1234**

4-digit PIN

Site Authentication

Site Authentication Value: 1368

OK   **Cancel**

Secure ACH & wire transfers

Each time you submit an ACH or wire transfer, a One Time Password may be required to complete the transaction.

Security Challenge

The transaction submitted requires a one time password to complete.

One Time Password: 63207188

Submit   **Cancel**

1. Press the triangle button on the token to turn it on.

2. The **APPLICATION** screen (APPLI) appears.

3. Press (1) to generate a One Time Password.

4. Enter the 8-digit number generated by your token into the **PASSWORD** field.

5. Click **SUBMIT.**

The transaction is now complete.

Password: 63207188

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