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!

Easy to use.

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.

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.

*Tokens issued must be activated within 5 days for your security. After 5 days you must contact the bank prior to activating your token. For lost or damaged tokens, please contact your local office for assistance. Lost or damaged tokens are subject to a replacement fee. 

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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 \(\triangle\) 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.

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.

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.