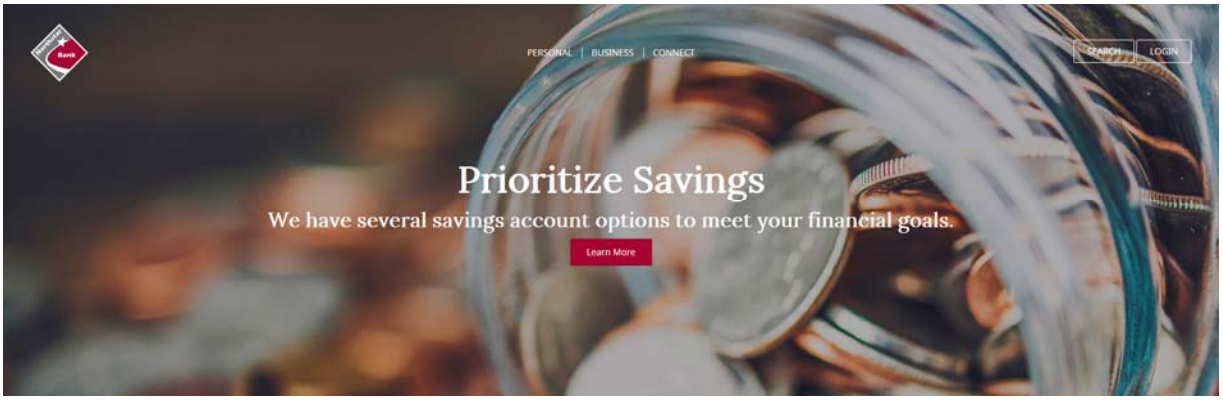
Northstar Bank: *First Time Login Process – Cash Management*

Login with Current Online Banking ID

Step 1: Select **Login.**

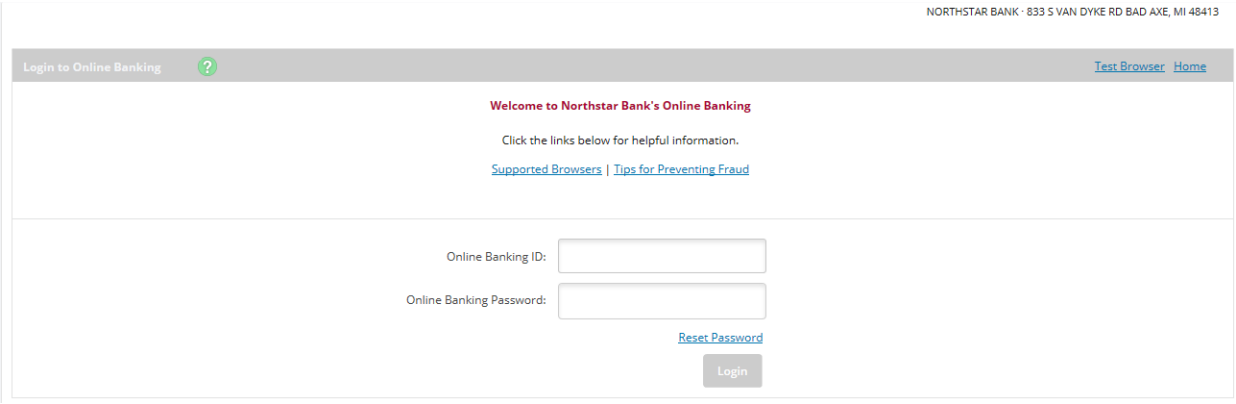


Troubleshooting Tip: If you are unable to successfully log into Online Banking, try the following:

- Delete browser history, open new browser and try again.
- If you are accessing the website from a Favorite or Bookmark, delete the saved URL and try again.
- Verify that you are running on a supported browser and version.
- Ensure that you are entering your Online Banking ID correctly.

Step 2: Enter **Northstar Bank Online Banking ID**.

Step 3: Enter **Northstar Bank Online Banking Password**. Click **Login**.



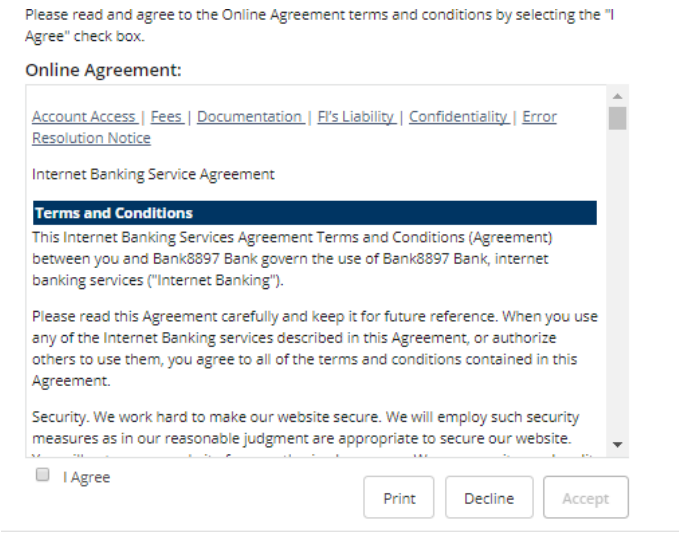
⚠ For first time login, the password is the last 4 digits of the businesses TIN.

First time users see a placeholder image/watermark. End-users select a personal image during the Authentication process.

Accept Online Agreement

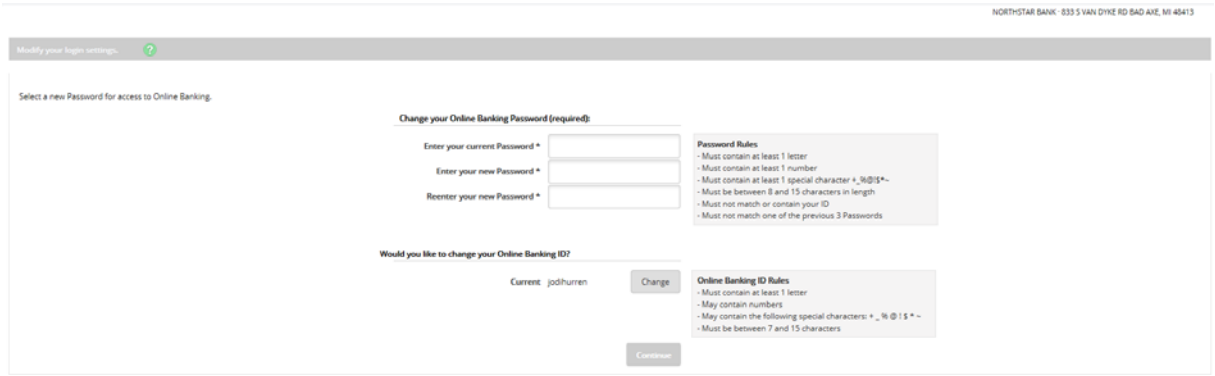
Step 1: Check **I Agree**.

Step 2: Click **Accept** to proceed.



Change Password

At first time log in, the user must create a new password.



Step 1: Enter your current Password (required): This is the last 4 digits of the business TIN.

Step 2: Enter your new Password: You must establish a new password that meets the following password rules: must contain at least 1 letter, must contain at least 1 number, must contain at least 1 special character (+_%@!$*~), must be between 8 - 15 characters, must not match or contain

your Online Banking ID and must not match one of the previous 3 passwords. These rules are also listed on the right hand side of the password change screen.

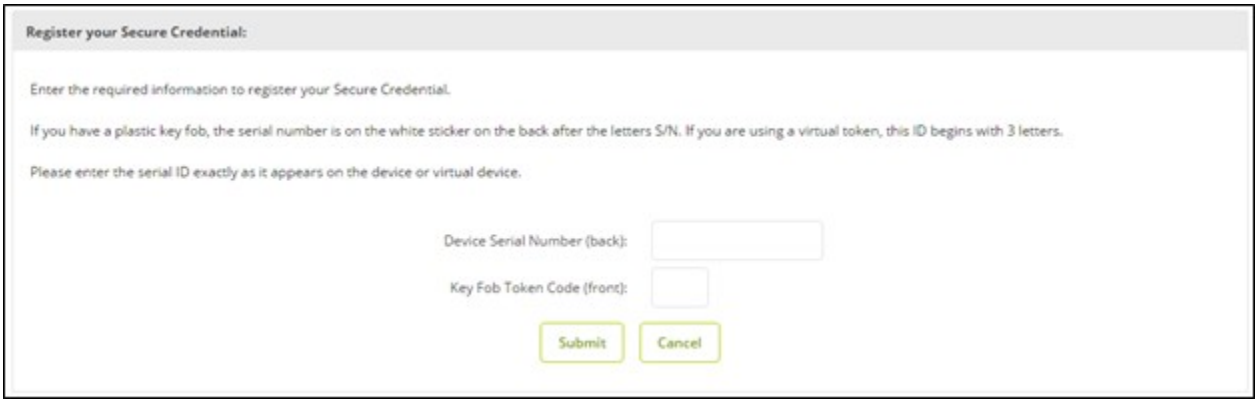
Step 3: Reenter your new Password: Enter the new password a second time for accuracy.

Step 4: Change your Online Banking ID (optional): You *may* choose a different online banking ID/alias. This field is optional, not required. Click **Continue**.

Register Secure Token

Step 1: Indicate whether you have received your physical token.

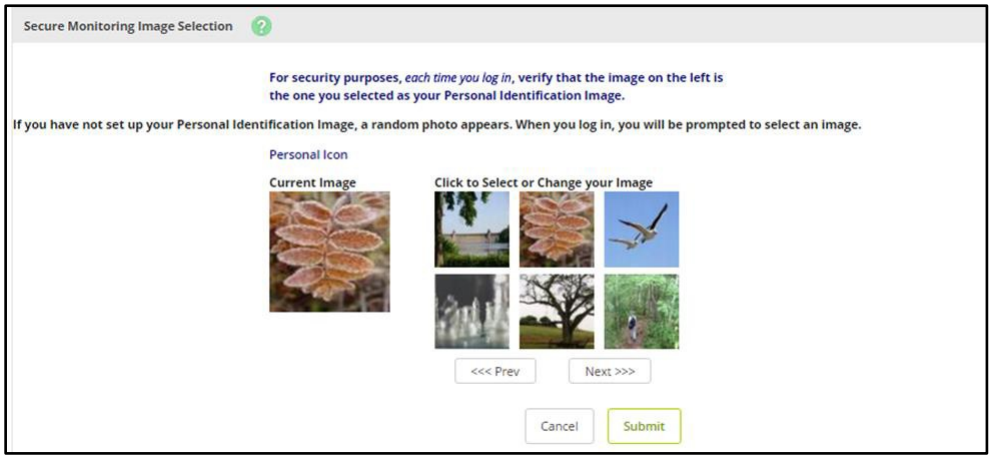
Step 2: Enter the token serial number and 6 digit token code, and then click **Submit.**



Watermark Selection

Step 1: Browse using **Prev**. and **Next** buttons, click on the desired image and select **Submit**.

Image appears at all future logins and all pages within Online Banking.



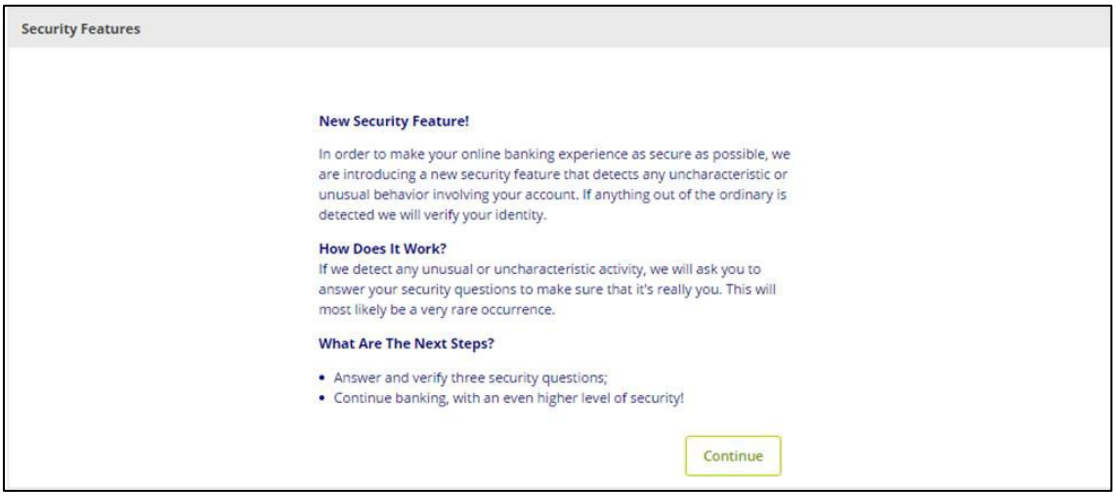
Collection Process

Users are collected for three security questions when the risk score is high, some examples include login attempts made internationally or from a differing IP address, *and*:

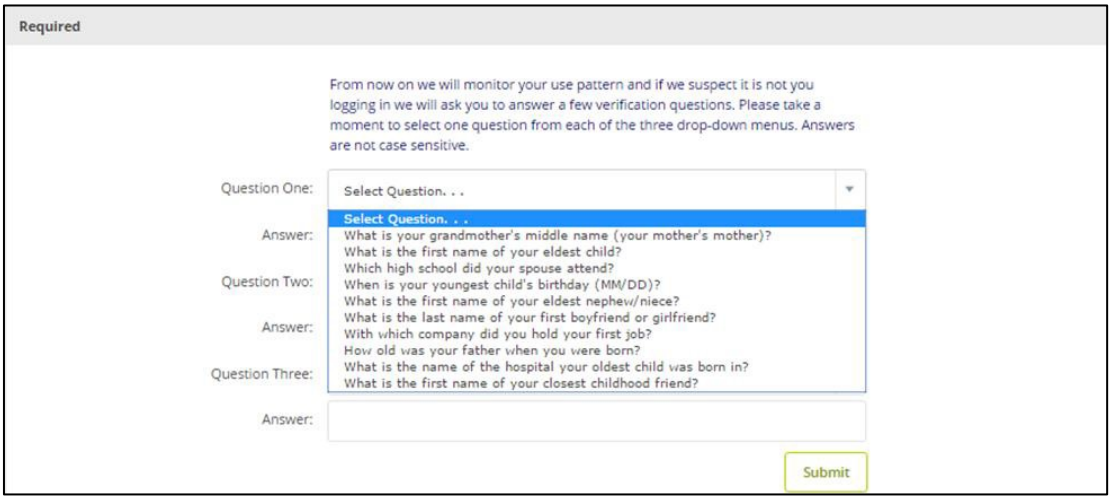
- User is new to Online Banking within the last 30 days, *or*
- User's security questions were recently cleared by the financial institution, *or*
- 180 days has passed since the last collection

Establishing Security Questions

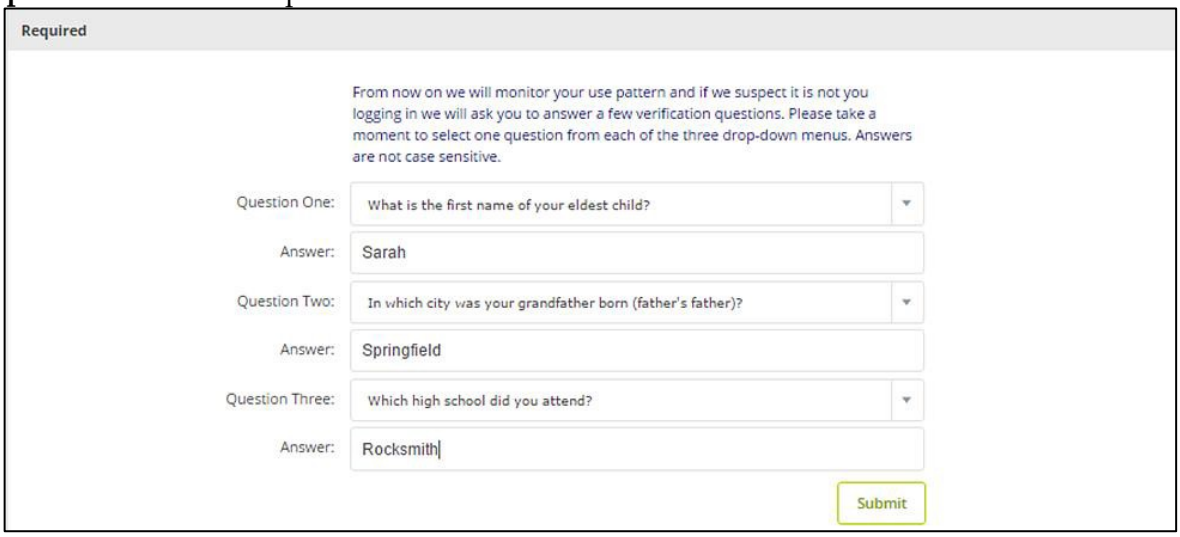
Step 1: Click **Continue**.



Step 2: Select a question from each drop-down menu and input answer. Select **Submit**.
Note: Answers are not case sensitive.

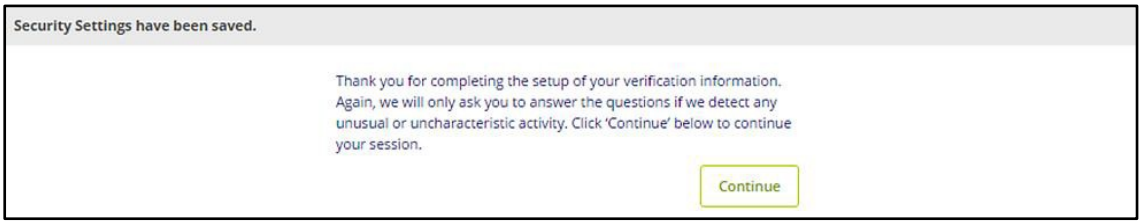


Step 3: Review selected questions and answers. Select **Confirm**.



If needed, **Edit** answers before selecting Confirm. Once **Confirm** is selected, questions and answers cannot be modified without contacting the bank.

Step 4: Select **Continue**.



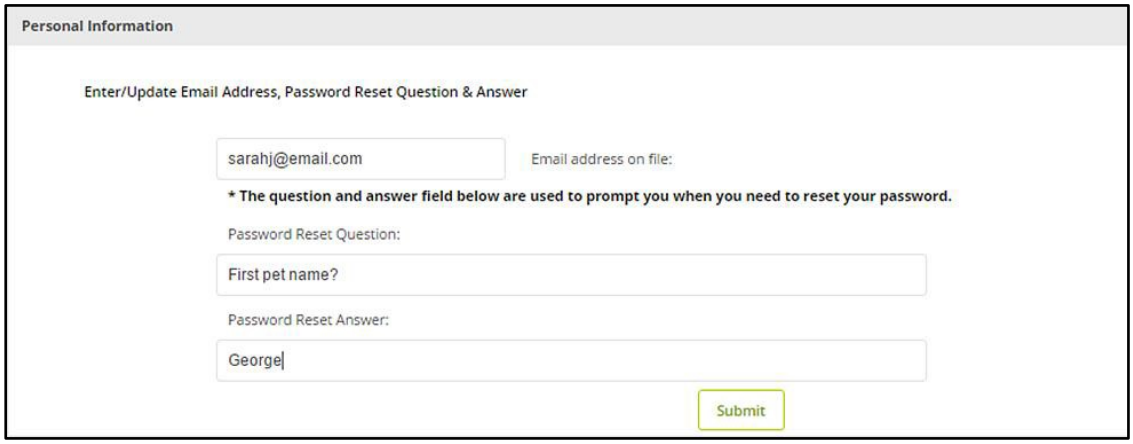
Enter/Update eMail Address

Personal Information: User is prompted to provide an eMail address, Password Reset Question and Password Reset Answer. Providing this information will allow end-users to reset their own password going forward vs. having to contact the financial institution for assistance.

Step 1: Enter eMail address.

Step 2: Enter a question.

Step 3: Enter the answer to the question provided in Step 2. Answers are case sensitive. Click **Submit**.



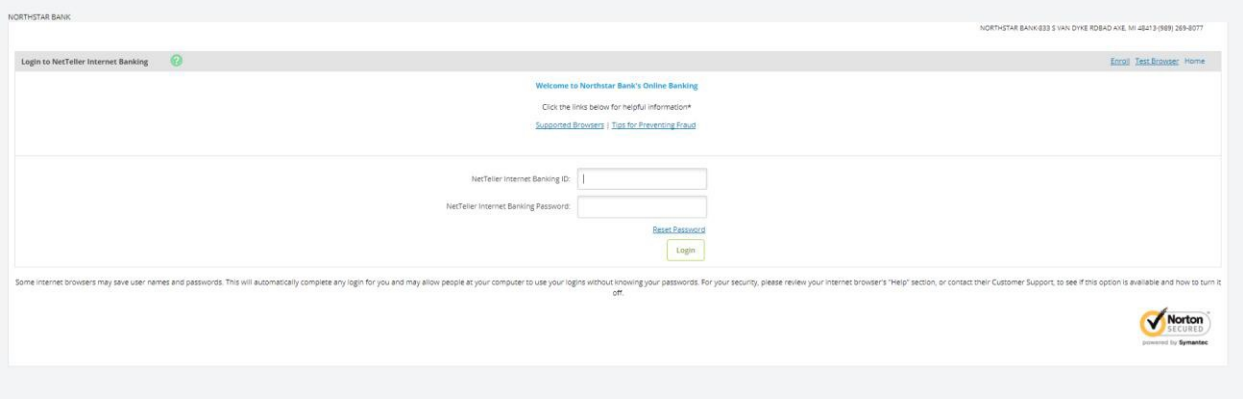
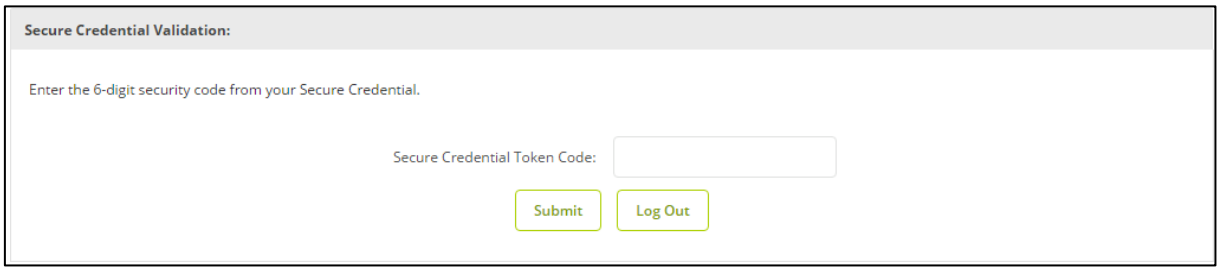
Successful Login

After a successful login the user is presented with the landing page. The landing page is the initial screen that displays once you have successfully logged into online banking. There are two possible landing pages based on your financial institution's settings: **My Online Banking** or the **Accounts Listing** page.

Subsequent Logins

Step 1: Enter your Online Banking ID.

Step 2: Enter your Password



Step 3: Enter the 6 digit token code from your *Token.*