



Business Online Banking Security Tokens Information Guide

What is a security token?

Security tokens are devices that authenticate users. They emit constantly changing passcodes that users enter during login. When a user enters a security token passcode along with their user ID/password, they meet the multifactor authentication requirements.

Can tokens be used simultaneously by the same customer?

Tokens are assigned based on the online banking user ID and therefore only one token may be utilized per user ID.

What happens when a token expires?

A hard token's battery life is guaranteed for three years, but may last up to five years. Please contact Northstar Bank if a new hard token is needed.

Once I receive my token, what do I do next?

Once you have received your hard token, you will be required to register the token. The token registration will need to be completed on or after Monday, February 12, 2018 by logging into the new Online Banking Cash Management system and submitting the token serial number and token code. Once you have successfully completed the registration process, you will be required to enter your token code at each login after the correct user ID and password are accepted.

How long do I have to register my token?

You should register your token within seven days of Monday, February 12, 2018. If you do not complete the registration process within the seven days, you will be required to contact Northstar Bank at (989) 269-3565 to have the registration period extended.

Will my token be locked out if I enter an incorrect token code?

Yes. The token will need to be reset after 10 attempts. Please contact Northstar Bank for assistance at (989) 269-3565.

Is there a fee from Northstar Bank for using mobile or hard tokens?

There is an initial set up and replacement fee of \$15 for each hard token. All initial set up fees will be waived during the upgrade.

What do I do if my hard token is lost or stolen?

Please contact Northstar Bank immediately if your hard token is lost or stolen at NBeBusiness@northstarathome.com or call (989) 269-3565.

What do I do if I forget my hard token?

Please contact Northstar Bank at (989) 269-3565 for a temporary token.

How do I contact the bank for support, information or questions regarding security tokens?

If you have questions or concerns regarding your security tokens, please contact us at NBeBusiness@northstarathome.com or call (989) 269-3565.

Token Security Recommendations and Best Practices:

- All tokens should be stored securely
- Keep the serial number of the token confidential
- Enforce strong password policies
- Do not provide user credentials to anyone without verifying that person's identity
- Update security products and operating systems with the latest patches