



## Hard (physical) Token Instructions

Please follow these instructions **closely** to activate your new hard token starting 10/17/2022.

The token will not work prior to that date.

Please email [depositoperations@fnbmichigan.bank](mailto:depositoperations@fnbmichigan.bank) with any questions.

### Step 1:

Initial login:

Enter current username (**use all lowercase**)

Initial password is the last 4 digits of the primary business TIN



### Log In

Enter your credentials to access online banking.

Username

ptest

HIDE

Password

.....|

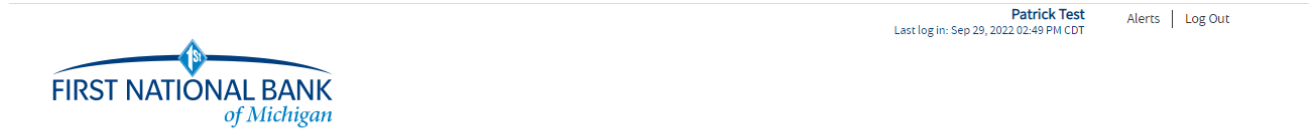
Remember my username

**LOG IN**

[Forgot password or PIN?](#) [Token lost or damaged?](#)

## Step 2:

### Activate Token Screen



#### Activate Token

Tokens help to prevent unauthorized people from logging into online banking or doing things like making payments by generating a code that must be entered into online banking along with a personal identification number (PIN) that you will define.

Token serial number \*  SHOW

Token-generated password \*  SHOW

Create a PIN \*  SHOW  
4 digit numeric

Security question \*

Security answer \*  SHOW

\* Indicates required field

CONTINUE

- **Token serial number**
  - Found on the back of the token (10 digits no dashes)
- **Token-generated password**
  - press the grey button on the front of the token to generate an OTP (one time password). Enter the 8-digit number that generates in this field.
- **Create a PIN**
  - Type a 4-digit pin number in this field (example 1234) **you will need to remember your pin going forward.** Please do not share your pin with anyone.
- **Security Question**
  - Type a security question *example "what was my first car?"*
- **Security Answer**
  - Type a Security answer *example "buick"*

### **Step 3:**

Ongoing

### **IMPORTANT:**

After the token is setup, with the next log in, you will enter your username (all lowercase), and the password will be the **OTP (token generated number) + PIN**.

#### **Example:**

Username: ptest

Password: OTP+PIN

Press the grey token button to generate the 8-digit OTP on the front of the token.

Use that 8-digit number followed by your personal PIN# for the password

If the number generated from the token is 99815478 and your PIN# is 1234 you will enter 998154781234 in the password field.

\*note the token OTP will change about every 1 minute.