PHYSICAL TOKEN
AUTHENTICATION

Physical Tokens = Strong Security

EXPERIENCE
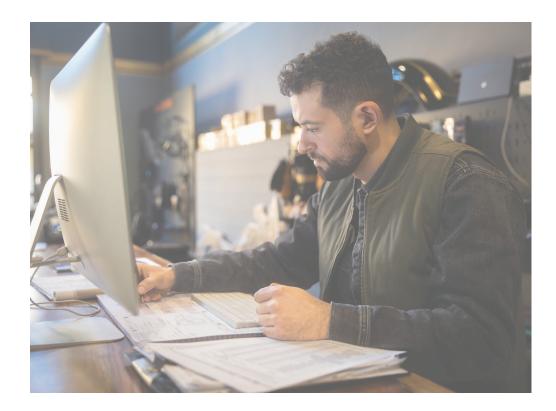COMMUNITY

UNITY BANK

www.unitybanking.com

REV 4/26/24

PHYSICAL TOKEN AUTHENTICATION

Physical Tokens = Strong Security

Unity Bank strives to deliver the highest level of protection for our Business Online Banking customers. A physical token will generate a secure one-time password to use each time you log in to your account.

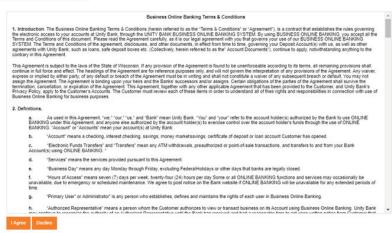Physical tokens are small hardware devices that you carry with you.

The physical token generates a random, one-time string of numbers that you enter when logging into your account. The number is combined with a PIN you create when setting up the token as an extra layer of protection to complete transactions such as wires or ACH.
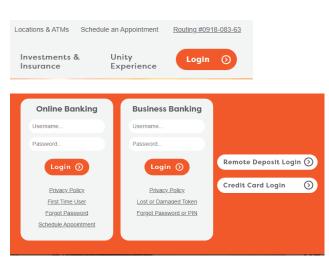
FIRST TIME LOGGING IN TO BUSINESS ONLINE BANKING

Your User Name and Password will be provided by a member of the Cash Management Team.

1. Navigate to our website www.unitybanking.com
2. On the home page, click the orange login button
3. Using the Business Banking login, enter the Username and Password provided by Unity Bank
4. Click Login
5. Read and click I Agree or Decline to the Terms and Conditions

7. You will be prompted to create a new Password using the parameters indicated
8. Click Continue

9. Set up Challenge Questions
10. Select 3 questions from the drop-down menu's and enter the answers
11. Click Continue

Set Up Challenge Questions

If you are logging in on a public device or a different device than usual, you can answer a challenge question to prove your identity and proceed.

Complete the following to set up your challenge questions.

First Challenge Question *	What school did you attend for sixth grade? ▼
First Answer *	••••• SHOW
Second Challenge Question *	What is your mother's middle name? ▼
Second Answer *	•••••• SHOW
Third Challenge Question *	What is your best friend's name? ▼
Third Answer *	•••• SHOW

* Indicates required field

Continue

12. You will be prompted to verify that your email address is correct.
13. If correct click Continue, if an update is required click change email.

Verify Email

Email address on record: **ckoerner@unitybanking.com**.
This email address is only for login authentication. Updating it will not change email addresses used for other components.

Click **Continue** to keep the same email address or click **Change email** to update it.

Continue   **Change Email**

14. Update email if necessary and click Continue.

Establish Profile

Your profile information is used to help authenticate your identity and provide an address where your bank can send you new login credentials, if they are ever needed.

Complete the following to set up your profile information.

Email *	ckoerner@unitybanking.com
Confirm Email *	ckoerner@unitybanking.com

* Indicates required field

Continue

15. Enter information to Activate Token
16. Serial number is the number on the back of the token on the white sticker.
17. Click the button on the front side of the token and enter the number.
18. Create 4-digit PIN Number
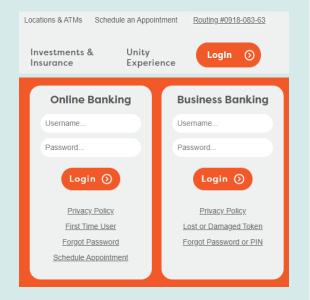19. Create a personalized security question and answer.

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

LOGGING IN AFTER ENROLLMENT

1. Navigate to our website www.unitybanking.com.
2. On the home page, click the orange login button
3. Using the Business Banking login, enter your username.
4. To enter the Password, you will simply enter your token generated one-time password followed by your 4-digit PIN

One-time password
Password 2750000891197
PIN

Locations & ATMs   Schedule an Appointment   Routing #0918-083-63

Investments & Insurance   Unity Experience   Login ⊘

Online Banking
Username...
Password...
Login ⊘
Privacy Policy
First Time User
Forgot Password
Schedule Appointment

Business Banking
Username...
Password...
Login ⊘
Privacy Policy
Lost or Damaged Token
Forgot Password or PIN

BUSINESS ONLINE BANKING LOGIN FAQS

How do I enroll my business?
Contact Unity Bank's Cash Management Team to enroll.

Who can use soft tokens?
Physical Tokens are available to any Business Online Banking user who is required to login using a token for security purposes.

What if I enter the wrong number when logging in?
If you enter the wrong one-time password/PIN combination, just re-enter the correct numbers generated by the token and your PIN.

How does it work?
The token protects access to your Business Online Banking account by generating random, one-time passwords that you and approved employees will use each time you log in to your account. It can also be used to complete high-value transactions such as ACH or wires. The one-time string of numbers, combined with the PIN you set up in Business Online Banking, makes it nearly impossible to hack your account.

What if I lose my token, or I get a Low Bat message?
Contact Unity Bank's Cash Management Team to temporarily suspend your account access until a new token can be delivered to you.

What If I get locked out?
Contact Unity Bank's Cash Management Team for assistance.

Can I use my Token with my Business Remote Deposit?
Currently separate physical tokens are required for Unity Bank's Remote Deposit access.

Physical tokens are the same as hard tokens.