

# PHYSICAL TOKEN AUTHENTICATION

Physical Tokens = Strong Security

EXPERIENCE  
COMMUNITY



UNITY  
BANK

[www.unitybanking.com](http://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](http://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

## Terms And Conditions

**Business Online Banking Terms & Conditions**

1. Introduction. The Business Online Banking Terms & Conditions (herein referred to as the "Terms & Conditions" or "Agreement"), is a contract that establishes the rules governing the electronic access to your accounts at Unity Bank through the UNITY BANK BUSINESS ONLINE BANKING SYSTEM. By using BUSINESS ONLINE BANKING, you accept all the Terms and Conditions of this document. Please read the Agreement carefully, as it is our legal agreement with you that governs your use of our BUSINESS ONLINE BANKING SYSTEM. The Terms and Conditions of the agreement, disclosures, and other documents, in effect from time to time, governing your Deposit Account(s) with us, as well as other agreements with Unity Bank, such as loans, safe deposit boxes etc. (Collectively, herein referred to as the "Account Documents"), continue to apply, notwithstanding anything to the contrary in this Agreement.

This Agreement is subject to the laws of the State of Wisconsin. If any provision of the Agreement is found to be unenforceable according to its terms, all remaining provisions shall continue in full force and effect. The headings of the Agreement are for reference purposes only, and will not govern the interpretation of any provisions of the Agreement. Any waiver, express or implied by either party, of any default or breach of the Agreement must be in writing and shall not constitute a waiver of any subsequent breach or default. You may not assign the Agreement. The Agreement is binding upon your heirs and the Bank's successors and/or assigns. Certain obligations of the parties of the Agreement shall survive the termination, cancellation, or expiration of the Agreement. This Agreement, together with any other applicable Agreement that has been provided to the Customer, and Unity Bank's Privacy Policy, apply to the Customer's Accounts. The Customer must review each of these items in order to understand all of their rights and responsibilities in connection with use of Business Online Banking for business purposes.

2. Definitions.

a. As used in this Agreement, "we," "our," "us," and "Bank" mean Unity Bank. "You" and "your" refer to the account holder(s) authorized by the Bank to use ONLINE BANKING under this Agreement, and anyone else authorized by the account holder(s) to exercise control over the account holder's funds through the use of ONLINE BANKING. "Account" or "Accounts" mean your account(s) at Unity Bank.

b. "Account" means a checking, interest checking, savings, money market/savings, certificate of deposit or loan account Customer has opened.

c. "Electronic Funds Transfers" and "Transfers" mean any ATM withdrawals, preauthorized or point-of-sale transactions, and transfers to and from your Bank Account(s) using ONLINE BANKING.

d. "Services" means the services provided pursuant to this Agreement.

e. "Business Day" means any day Monday through Friday, excluding Federal Holidays or other days that banks are legally closed.

f. "Hours of Access" means seven (7) days per week, twenty-four (24) hours per day. Some or all ONLINE BANKING functions and services may occasionally be unavailable, due to emergency or scheduled maintenance. We agree to post notice on the Bank website if ONLINE BANKING will be unavailable for any extended periods of time.

g. "Primary User" or "Administrator" is any person who establishes, defines and maintains the rights of each user in Business Online Banking.

h. "Authorized Representative" means a person whom the Customer authorizes to view or transact business on its Account using Business Online Banking. Unity Bank reserves the right to terminate the authority of an Authorized Representative with the Bank has received and had a reasonable time to act on such notice unless the Customer has notified the Bank in writing of its intent to continue the authority of the Authorized Representative.

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

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**Online Banking**

Username...

Password...

[Privacy Policy](#)  
[First Time User](#)  
[Forgot Password](#)  
[Schedule Appointment](#)

**Business Banking**

Username...

Password...

[Privacy Policy](#)  
[Lost or Damaged Token](#)  
[Forgot Password or PIN](#)

Your password helps prevent unauthorized people from logging into online banking. Changing it periodically keeps your accounts secure.

Complete the following to change your password.

Your new password must include:

- Between 9 and 17 characters
- At least 1 number
- At least 1 uppercase letter
- At least 1 lowercase letter
- At least 1 special character

New Password \*

Confirm New Password \*

\* Indicates required field

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 \*

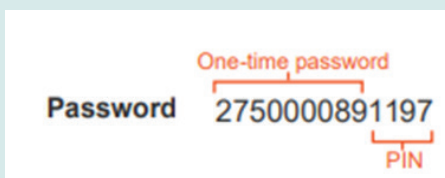
Security Answer \*  SHOW

\* Indicates required field

[Continue](#)

## LOGGING IN AFTER ENROLLMENT

1. Navigate to our website [www.unitybanking.com](http://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



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### Online Banking

Username...

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### Business Banking

Username...

Password...

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# 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.

## **Contact the Cash Management Team:**

877-403-3322

[ubcashmanagement@unitybanking.com](mailto:ubcashmanagement@unitybanking.com)