



# Signing into Business Online Banking with a Hard Token

**Purpose:** This document explains the process for enabling a hard token and signing into Business Online Banking using a token.

**Note:** At initial set up, some users may not require a token. Automated Clearing House (ACH) and Wires require a token to use these products.

## Table of Contents

Login ..... 1

Activate Token ..... 5

Sign In..... 8

## Login

Access the Business Online Banking website - <https://www.cornerstone.bank/>.

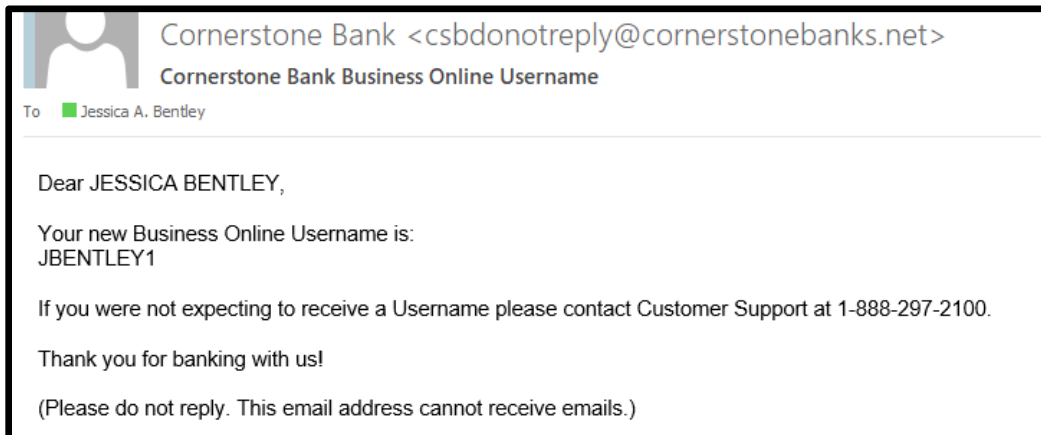
Click Login and select Business Banking.



Enter the Username and temporary Password received from Cornerstone Bank.

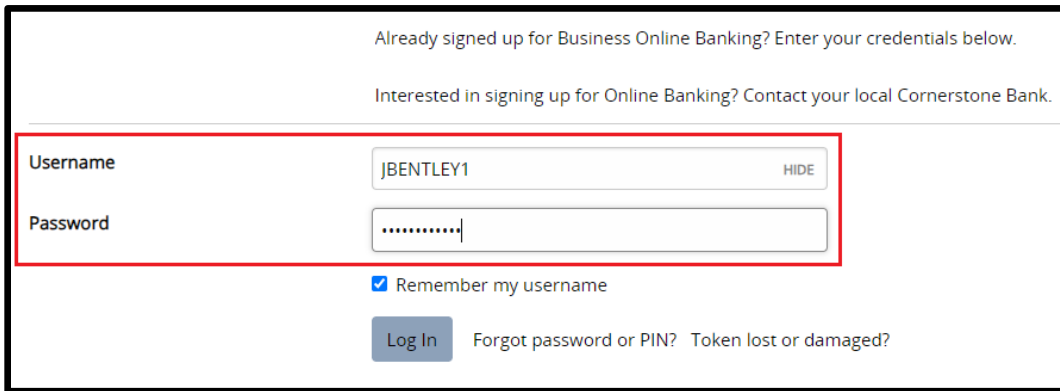
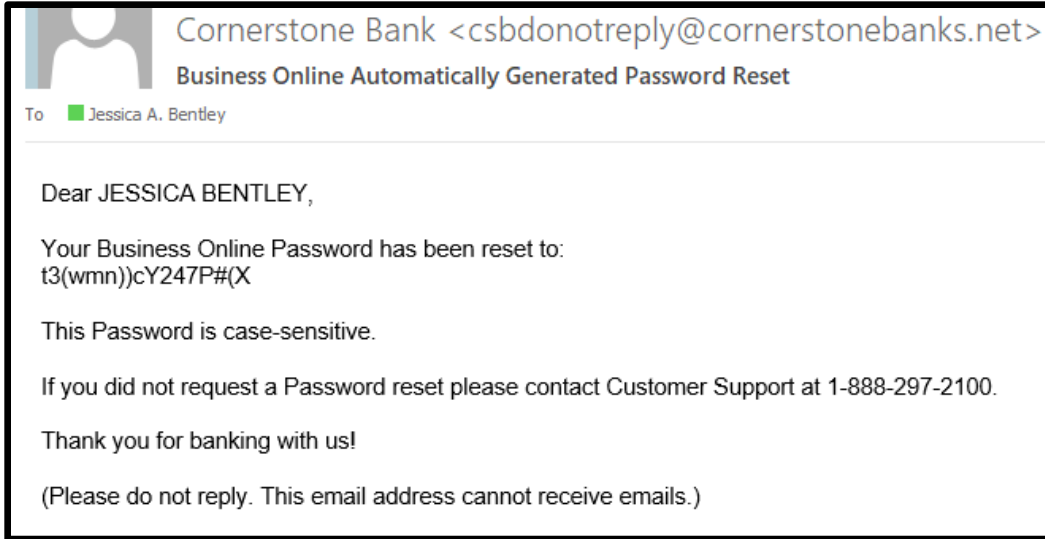
**Note:** The Username is case-sensitive.

New BOB users receive emails, like the ones below, from Cornerstone Bank.

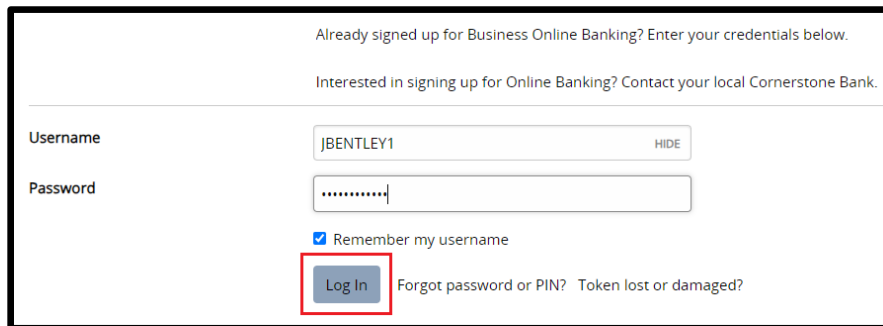




# CORNERSTONE BANK



Click Log In.



The Change Password screen appears. The new password must include:

- Between 12 and 17 characters
- At least 1 number
- At least 1 uppercase letter
- At least 1 lowercase letter
- At least 1 special character



**Change Password**

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 12 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

Your password helps prevent unauthorized people from logging into online banking. accounts secure.

Complete the following to change your password.

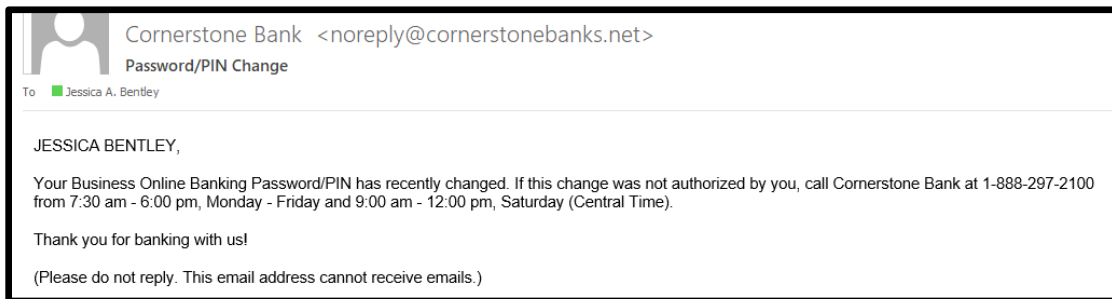
Your new password must include:

- ✓ Between 12 and 17 characters
- ✓ At least 1 number
- ✓ At least 1 uppercase letter
- ✓ At least 1 lowercase letter
- ✓ At least 1 special character

\* Indicates required field

Enter new password and click Continue.

Cornerstone Bank sends an email stating the user's BOB Password/PIN has recently changed.



In BOB, click on email Passcode to complete the Security Challenge.



**Security Challenge**

**Enter A Passcode**

Generate a one-time passcode sent via email.

[Email Passcode](#)

**Security Challenge**

**Enter A Passcode**

An email with a passcode has been sent to:  
\*\*\*\*\*@CORNERSTONEBANKS.NET

Passcode

[SHOW](#)

[Continue](#)

The one-time passcode expires in 5 minutes, click here to resend passcode.

Enter the passcode received from Cornerstone Bank.

Cornerstone Bank <noreply@cornerstonebanks.net>  
Security Challenge

To: Jessica A. Bentley

JESSICA BENTLEY,

Please use the following code to login.  
78486446

If you did not request this change, call Cornerstone Bank at 1-888-297-2100 from 7:30 am - 6:00 pm, Monday - Friday and 9:00 am - 12:00 pm, Saturday (Central Time).

Thank you for banking with us!

(Please do not reply. This email address cannot receive emails.)

Click Continue.

**Security Challenge**

**Enter A Passcode**

An email with a passcode has been sent to:  
\*\*\*\*\*@CORNERSTONEBANKS.NET

Passcode

[SHOW](#)

[Continue](#)

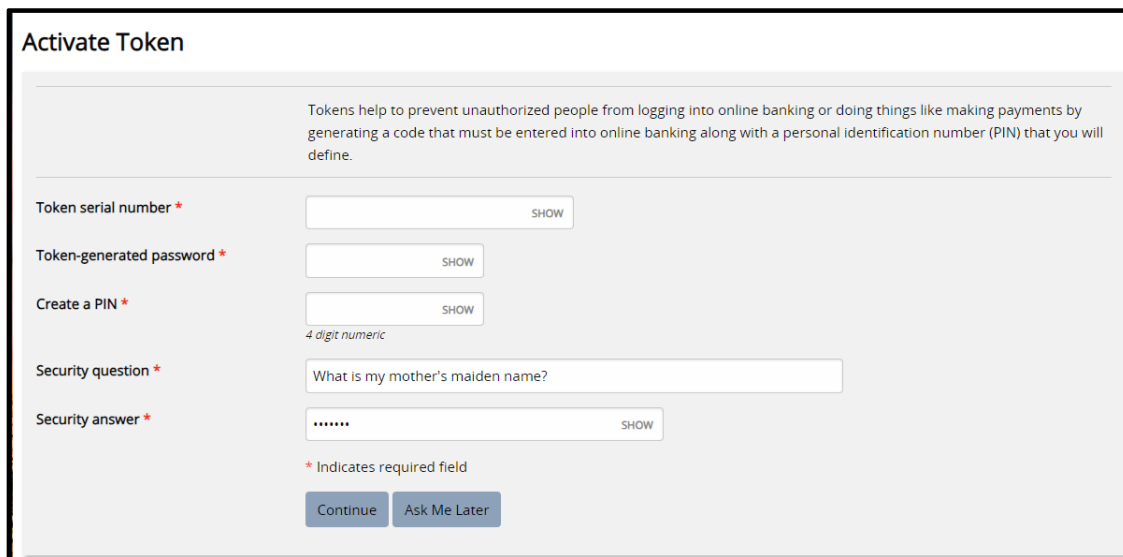
The one-time passcode expires in 5 minutes, click here to resend passcode.

Follow the steps in Activate Token, if the user requires a hard token set up.

## Activate Token

Activating the token is a two-part process with the hard token and BOB.

This box appears after the Security Challenge in account setup.



**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

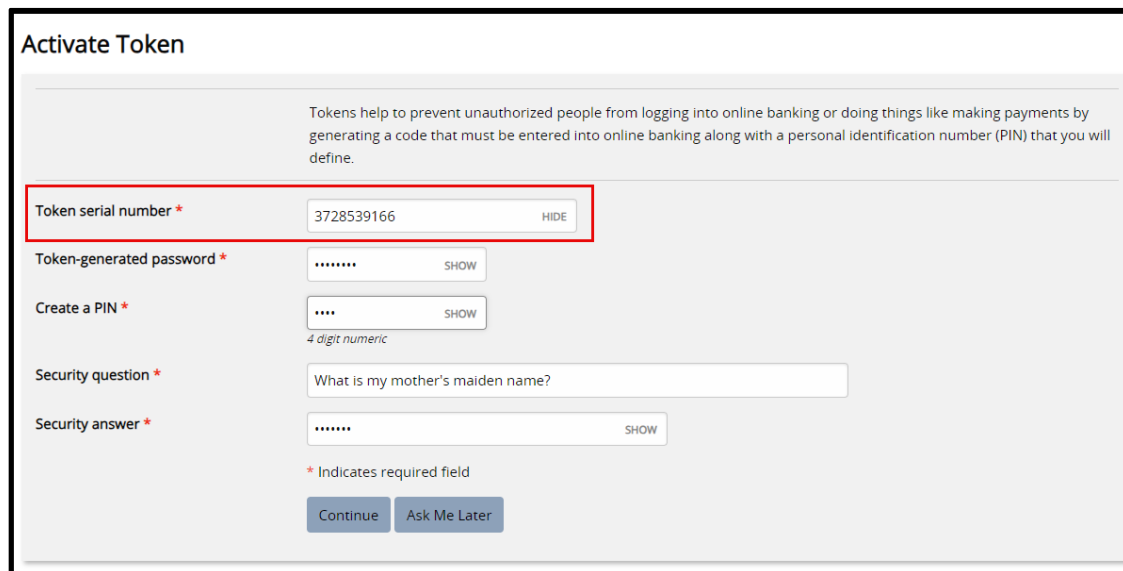
Security question \*

Security answer \*  SHOW

\* Indicates required field

If the user selects Ask Me Later, this requires the user to activate the token later.

Enter the Token Serial Number from the back of the hard token, with no dashes.



**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 \*  HIDE

Token-generated password \*  SHOW

Create a PIN \*  SHOW  
4 digit numeric

Security question \*

Security answer \*  SHOW

\* Indicates required field



Press the gray button on the front of the token. Enter the Token-Generated Password.

**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 \*  HIDE

Token-generated password \*  SHOW

Create a PIN \*  SHOW  
4 digit numeric

Security question \*

Security answer \*  SHOW

\* Indicates required field



In the Create a PIN field in BOB, enter a 4-digit account **PIN**.



**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 \*  HIDE

Token-generated password \*  SHOW

Create a PIN \*  SHOW  
4 digit numeric

Security question \*

Security answer \*  SHOW

\* Indicates required field

Continue Ask Me Later

**Reminder:** The user's alphanumeric password set up during account login no longer works. The hard token creates the 8-digit password for the user. Using the hard token password and PIN creates the 12-digit password for BOB.

In the Security Question field, type the question that a Customer Service Representative (CSR) asks to identify the user. The system uses the Security Question to authenticate users in the event a security token is lost or damaged.

**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 \*  HIDE

Token-generated password \*  SHOW

Create a PIN \*  SHOW  
4 digit numeric

Security question \*

Security answer \*  SHOW

\* Indicates required field

Continue Ask Me Later

In the Security Answer field, type the answer to the Security Question.

### 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 \*  HIDE

Token-generated password \*  SHOW

Create a PIN \*  SHOW  
4 digit numeric

Security question \*

Security answer \*  SHOW

\* Indicates required field

Click Continue.

### 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 \*  HIDE

Token-generated password \*  SHOW

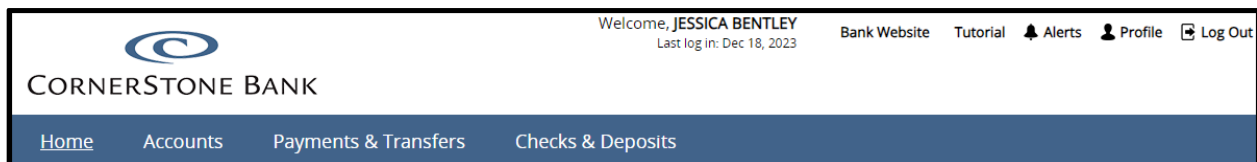
Create a PIN \*  SHOW  
4 digit numeric

Security question \*

Security answer \*  SHOW

\* Indicates required field

The Home Page displays.



Cornerstone Bank logo and name on the left. User information: Welcome, JESSICA BENTLEY, Last log in: Dec 18, 2023. Navigation links: Bank Website, Tutorial, Alerts, Profile, Log Out. Main menu: Home, Accounts, Payments & Transfers, Checks & Deposits.

## Sign In

Access the Business Online Banking website - <https://www.cornerstone.bank/>.



Click on Login and select Business Banking.



Enter Username.

Already signed up for Business Online Banking? Enter your credentials below.

Interested in signing up for Online Banking? Contact your local Cornerstone Bank.

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Username  HIDE

Password

Remember my username

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

Press the gray button on the front of the hard token to generate a password.



Enter the password from the hard token plus the user's 4-digit PIN.

Already signed up for Business Online Banking? Enter your credentials below.

Interested in signing up for Online Banking? Contact your local Cornerstone Bank.

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Username  HIDE

Password

Remember my username

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

Press the gray button again on the front of the hard token to complete site verification.



Click Verified if the numbers match.

**Site Verification**

Use your token to generate a verification code and compare it to the code below. This protects your account by ensuring you're logging into a legitimate site.

**0007**

If your verification code does not match, try logging in again or contact customer support.

The system displays the Home Page.

The screenshot shows the top of the bank's website. On the left is the Cornerstone Bank logo. On the right, it says "Welcome, JESSICA BENTLEY" and "Last log in: Dec 18, 2023". Further right are links for "Bank Website", "Tutorial", "Alerts", "Profile", and "Log Out". Below this is a dark blue navigation bar with white text for "Home", "Accounts", "Payments & Transfers", and "Checks & Deposits".

If you have any questions or need assistance with Business Online Banking, contact our Cash Management team at 888-297-2100 or online at <https://www.cornerstone.bank/contact/>.

**Cornerstone Bank Cash Management Team**