

# **Bank4Banks<sup>®</sup> and Electronic Funds Transfer Token Guide**





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# About Tokens

FHLBank Pittsburgh is committed to the security of member information and transactions on our Bank4Banks site and through the electronic funds transfer process. We have implemented the use of tokens, which are industry-standard security for authentication, as an efficient method of user access verification for wire transfer transactions and Bank4Banks site access.

This guide outlines the process for requesting a token and creating a personal identification number (PIN). It also demonstrates how to use the self-service console to reset a personal identification number (PIN) or request a replacement for a lost or damaged token.

For questions about the token or how to use it with Bank's product and service, token users can call the Bank's Product Delivery Service Center at 800-288-3400, option 2.

The Bank4Banks site is a members-only secure website that allows authorized users to perform queries, execute transactions, view and print reports, and access Bank information, such as loan rates.

# Initial Token Request

## Bank4Banks Users

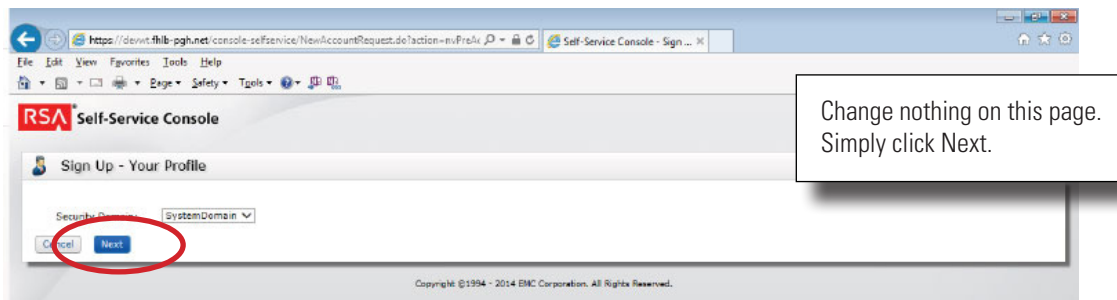
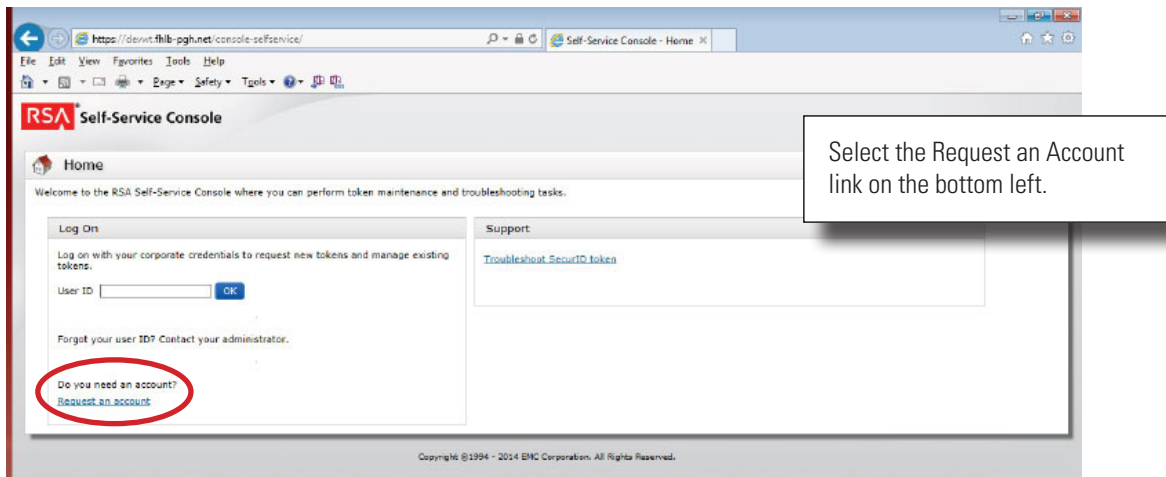
Before beginning, users should ensure that the computer(s) being used meets the following system requirements needed to access and conduct business on Bank4Banks. Users that choose not to adhere to them may not be able to log on to the site or access all of the functionality that their role allows.

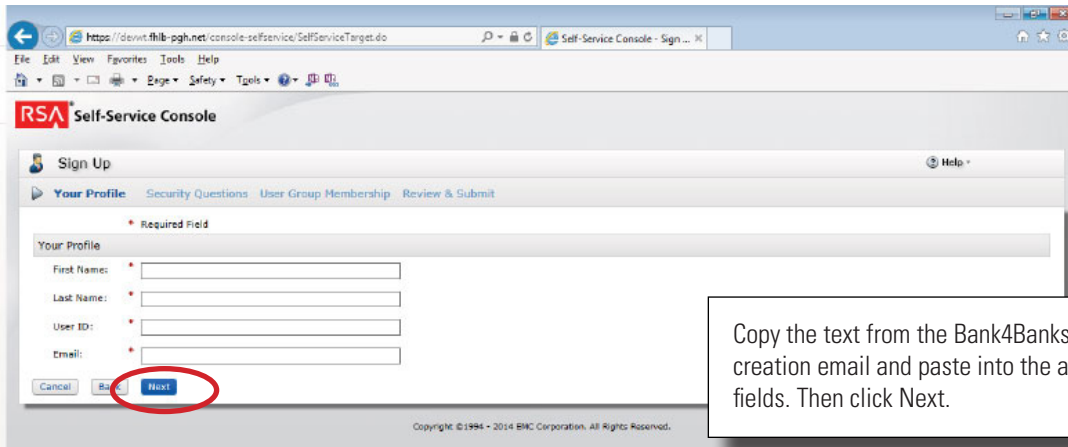
### Minimum Supported System Requirements

<b>Browser</b>	Internet Explorer® 7, 8, 9, 10 or 11 with the latest service packs installed
<b>Operating System</b>	Microsoft® Windows® XP, Vista, 7 or 8 (with the latest service pack)
<b>Other Software</b>	Adobe® Reader® X or XI to view and print Portable Document Format (PDF) files

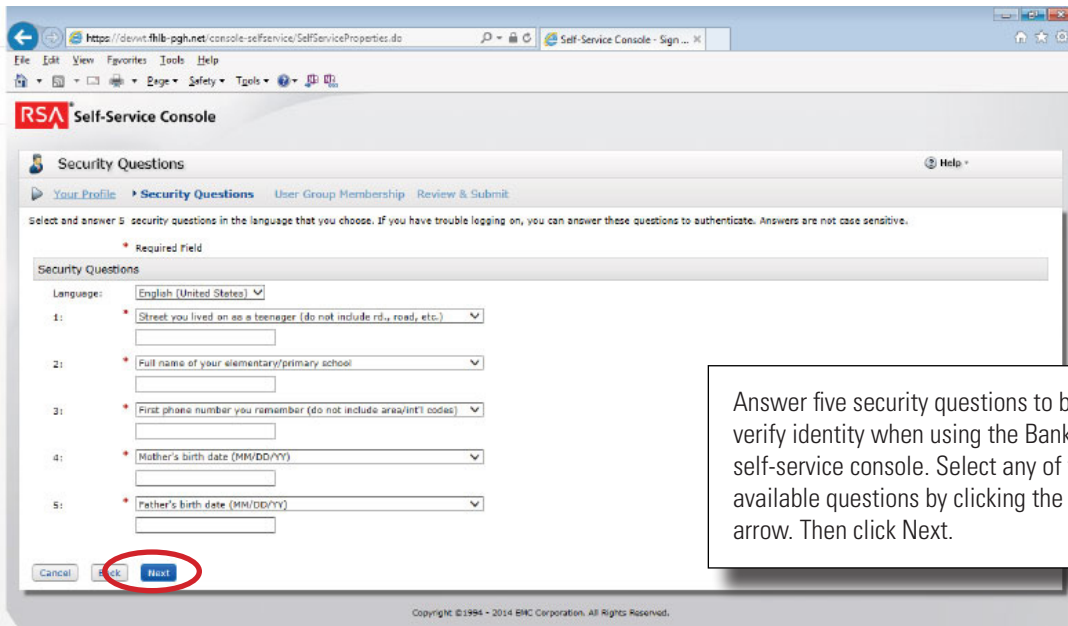
### Requesting a Token

Once a Bank4Banks account has been created, users will receive an email with their User ID. To request a Bank4Banks token, click on the link provided in the email and follow the steps below:

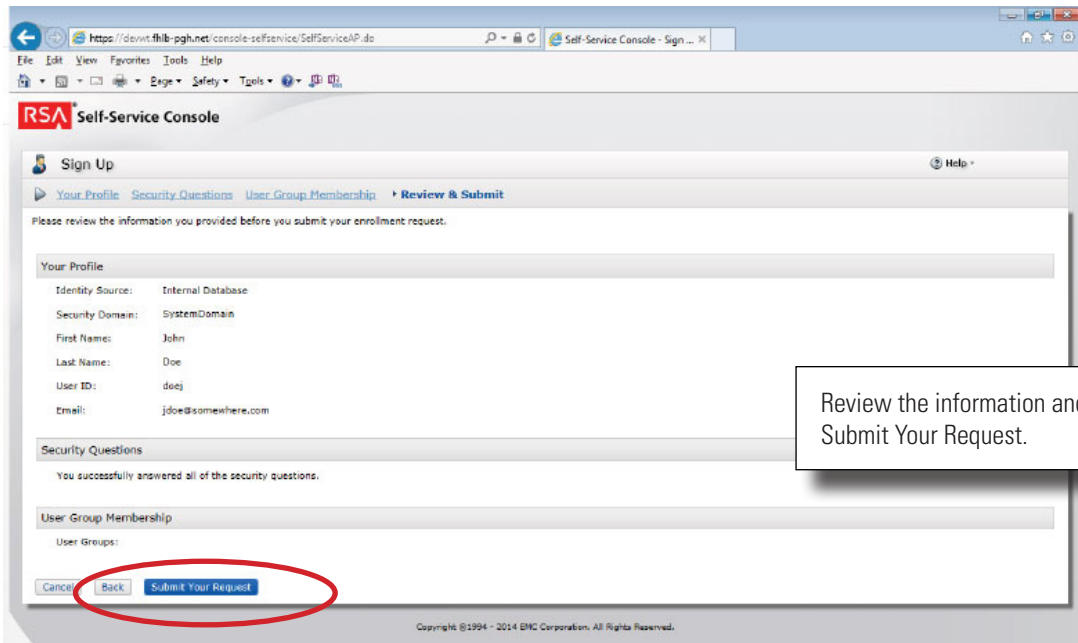
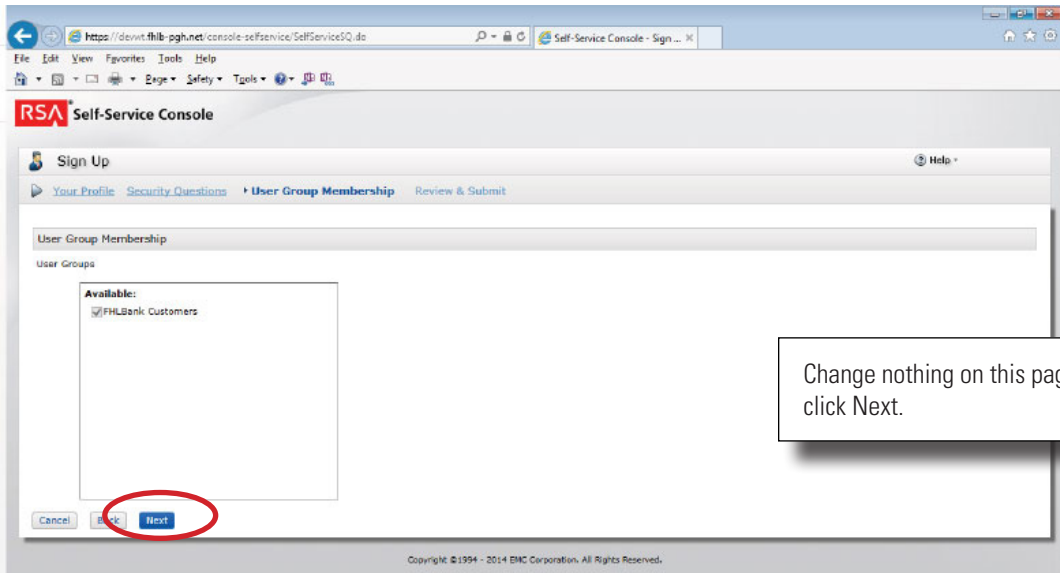


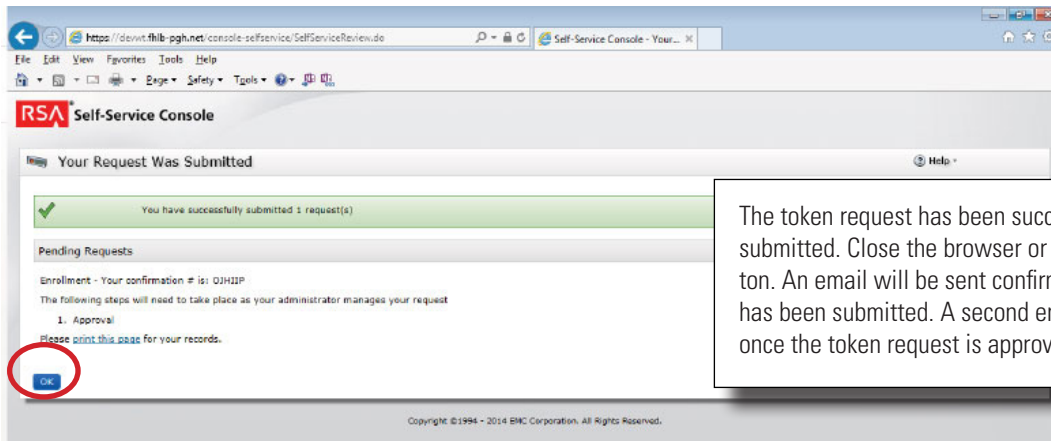


Copy the text from the Bank4Banks account creation email and paste into the appropriate fields. Then click Next.



Answer five security questions to be used to verify identity when using the Bank4Banks self-service console. Select any of the available questions by clicking the drop-down arrow. Then click Next.





## Creating a Personal Identification Number (PIN)

After the token is received, users have two options for creating a PIN:

- Go to the Bank4Banks login screen and enter the User ID in the User ID field. Then, in the field below, enter only the token passcode (the six-digit numeric code on the front of the token). Users will then automatically be asked to create a PIN.
- Use the self-service console by accessing the console link on the Bank4Banks login screen. Once on the console homepage, log on to the account using the User ID and token passcode. Users will then be prompted to create a PIN.

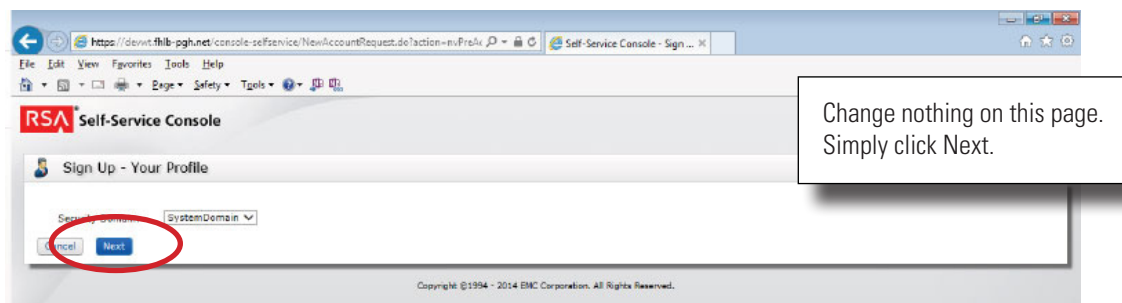
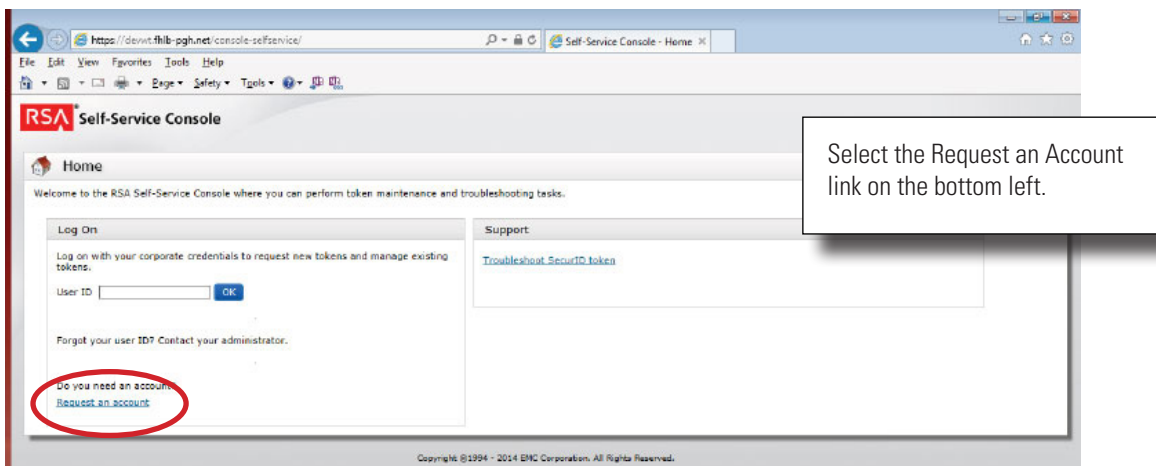
The PIN must be six to eight characters (alphanumeric) with no special characters.

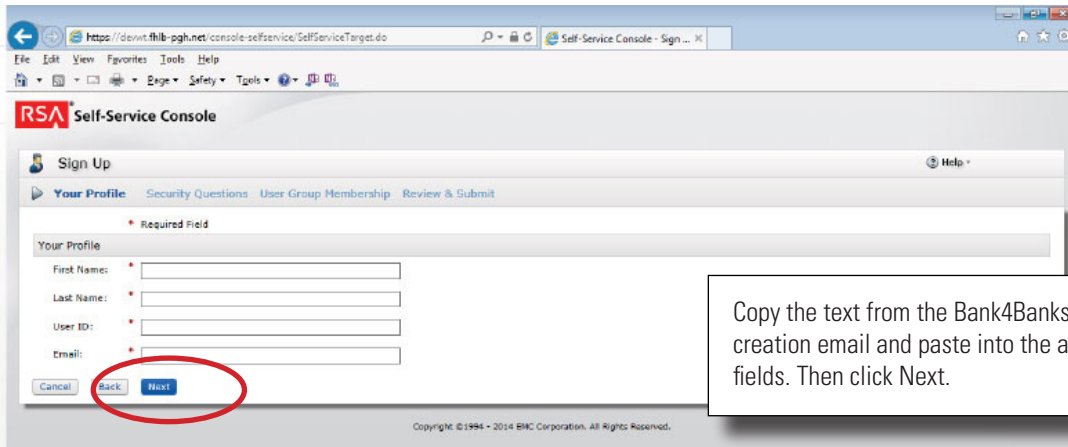


## Users Executing Wire Transfers via Phone Only

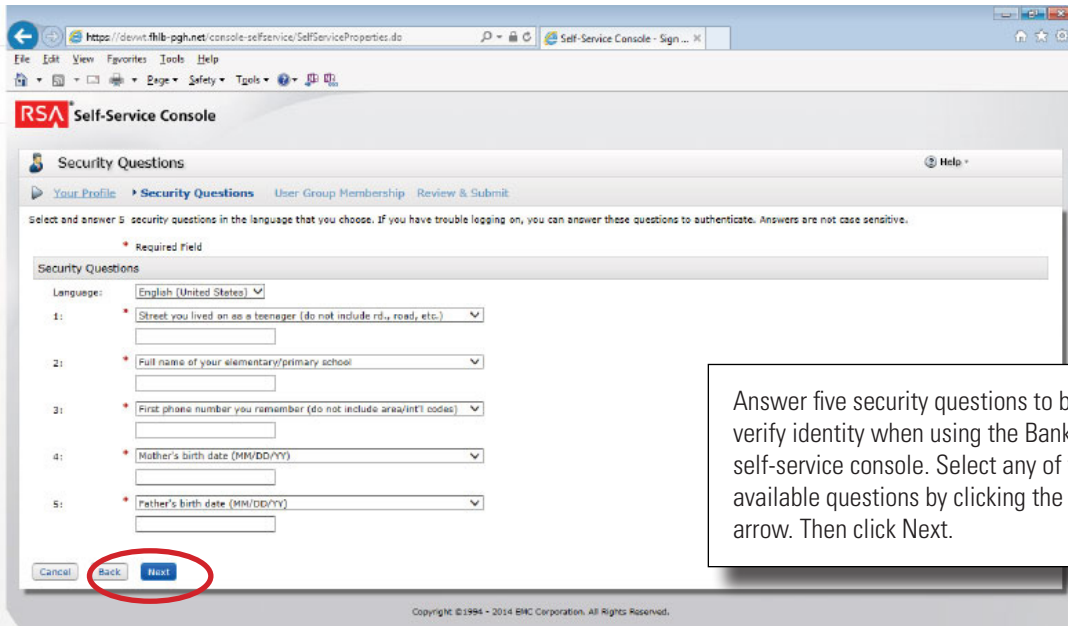
### Requesting a Token

Requests for users to be set up to execute wire transfers must be submitted to the Bank. The Bank will perform applicable set-up processes and send the user an email with their User ID and information needed to request a token. To request a token, click on the link provided and follow the steps below:

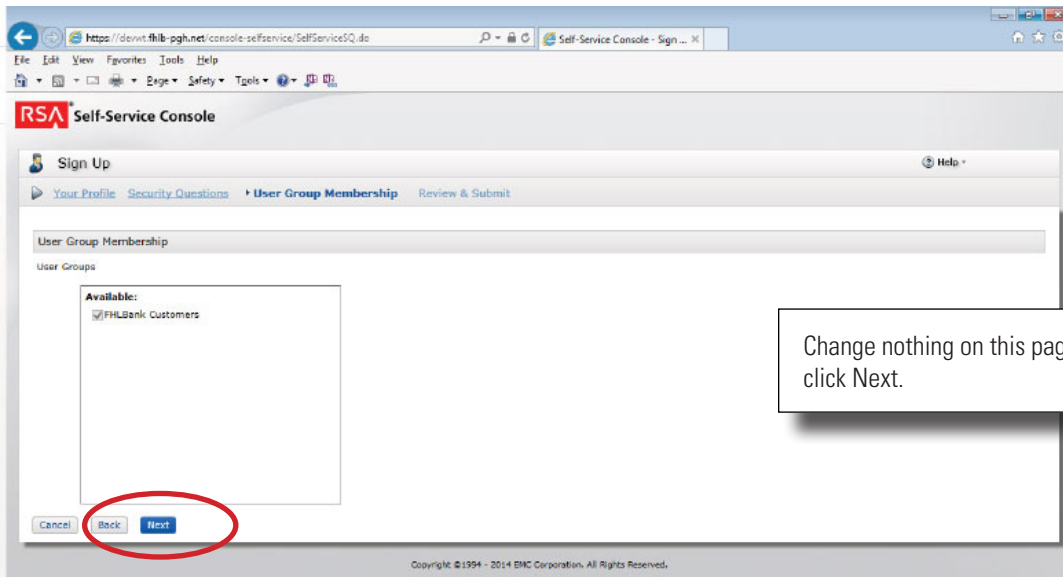




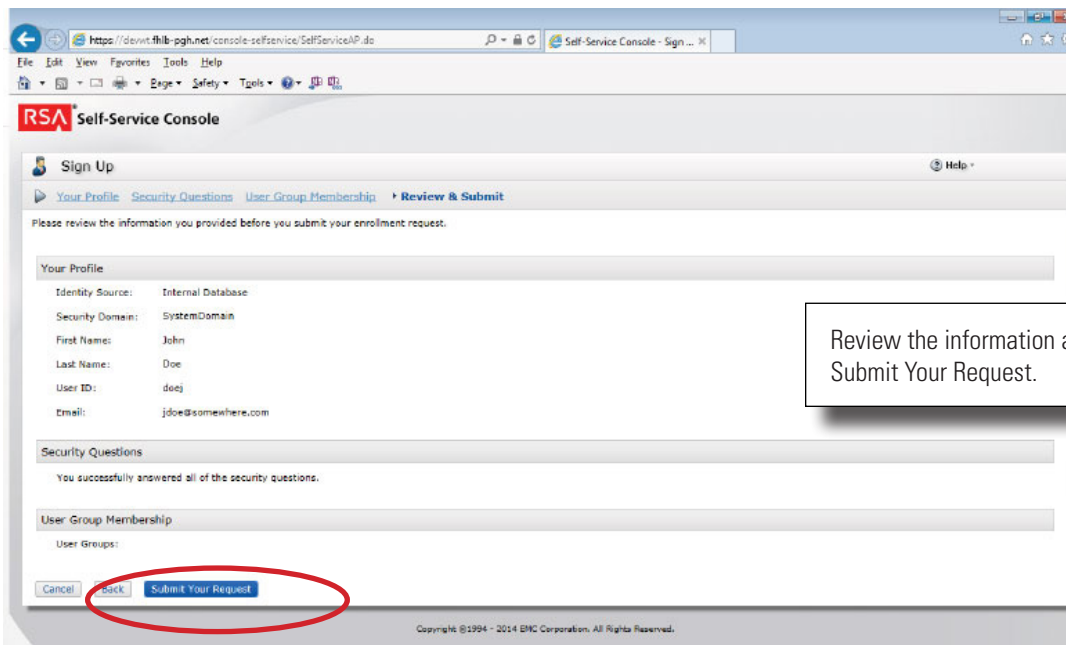
Copy the text from the Bank4Banks account creation email and paste into the appropriate fields. Then click Next.



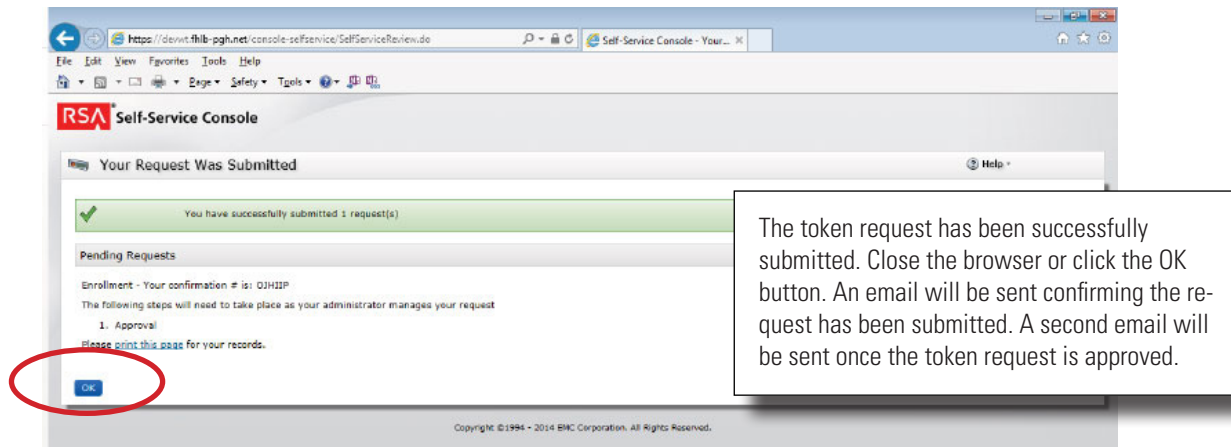
Answer five security questions to be used to verify identity when using the Bank4Banks self-service console. Select any of the available questions by clicking the drop-down arrow. Then click Next.



Change nothing on this page and click Next.



Review the information and click Submit Your Request.



## Creating a Personal Identification Number (PIN)

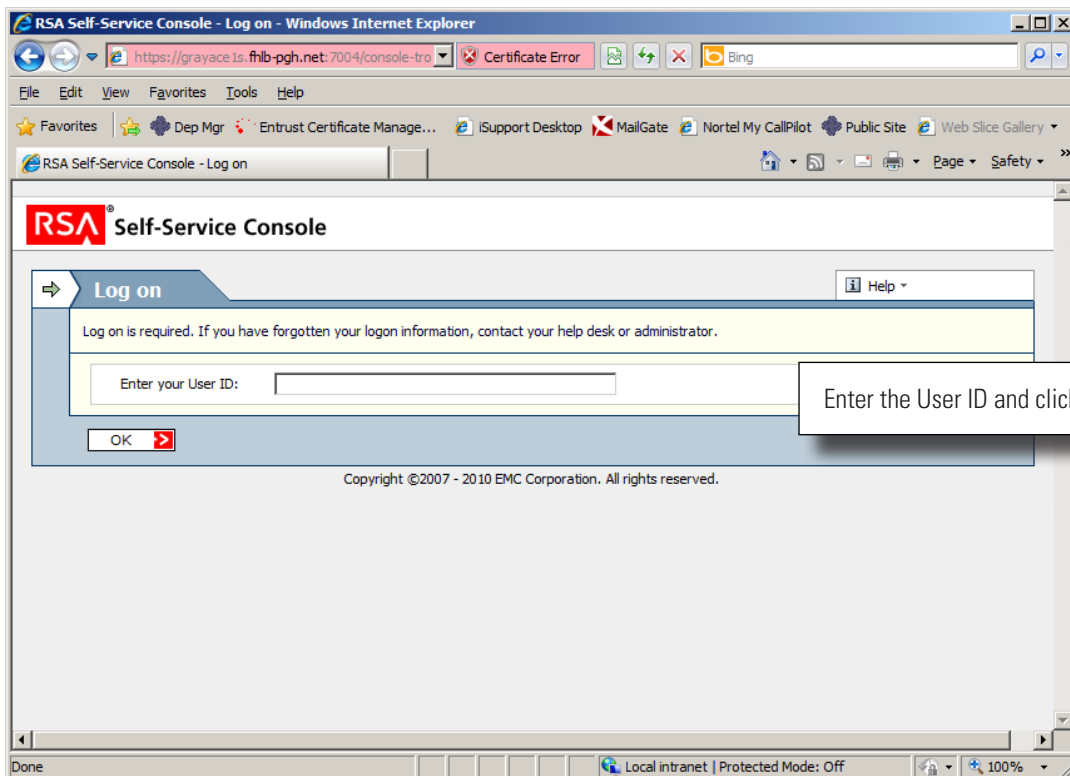
After the token is received, users can create a PIN by logging onto the self-service console through the console link on the Bank4Banks log-in screen. Once on the console homepage, log into the account using the User ID and token passcode (six-digit numeric code on the front of the token). Users will then be prompted to create a PIN, which must be six to eight characters (alphanumeric) in length with no special characters.

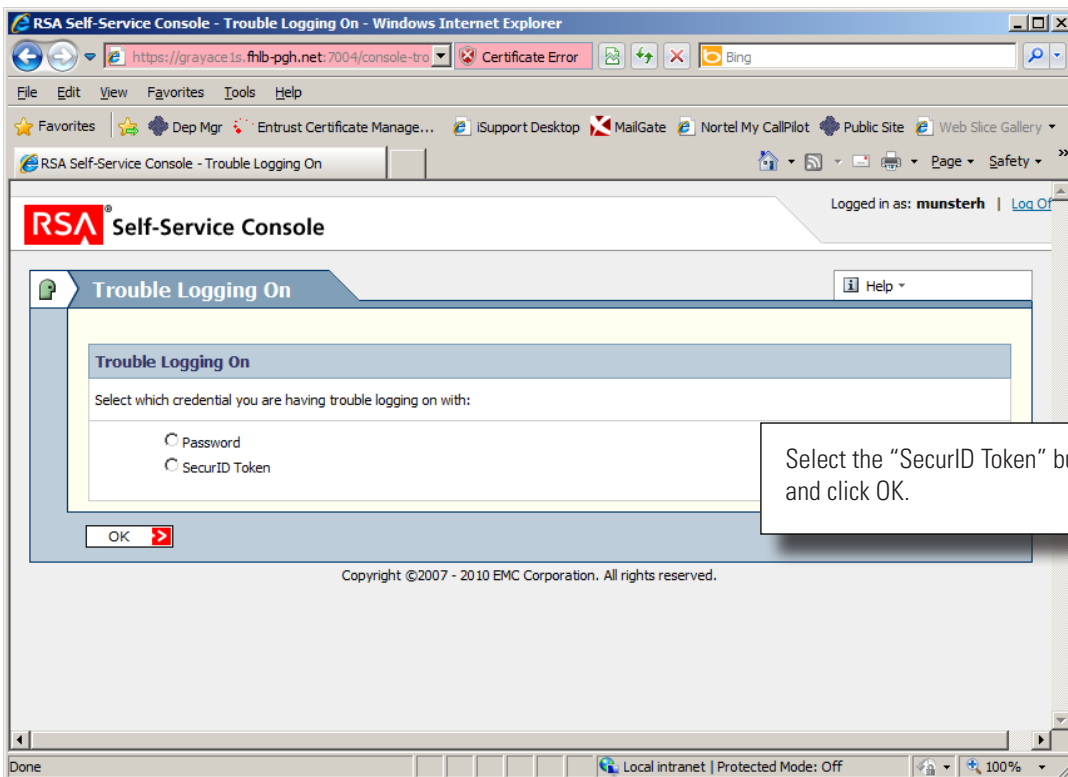
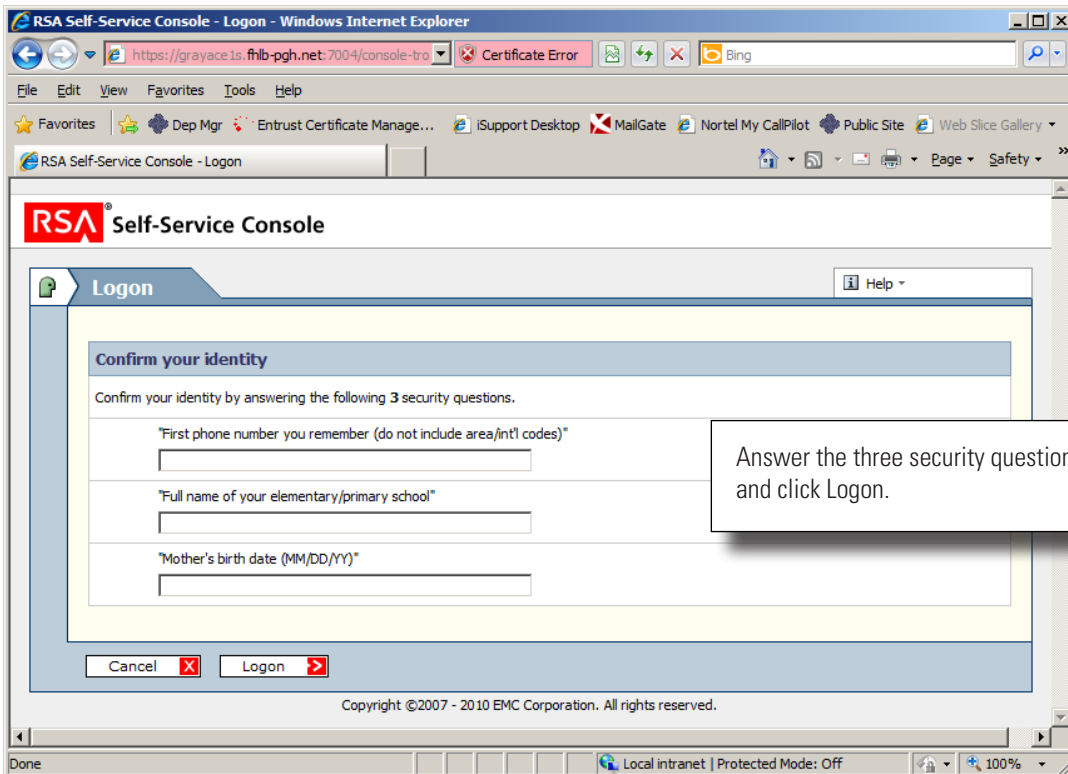
# Using the Self-Service Console

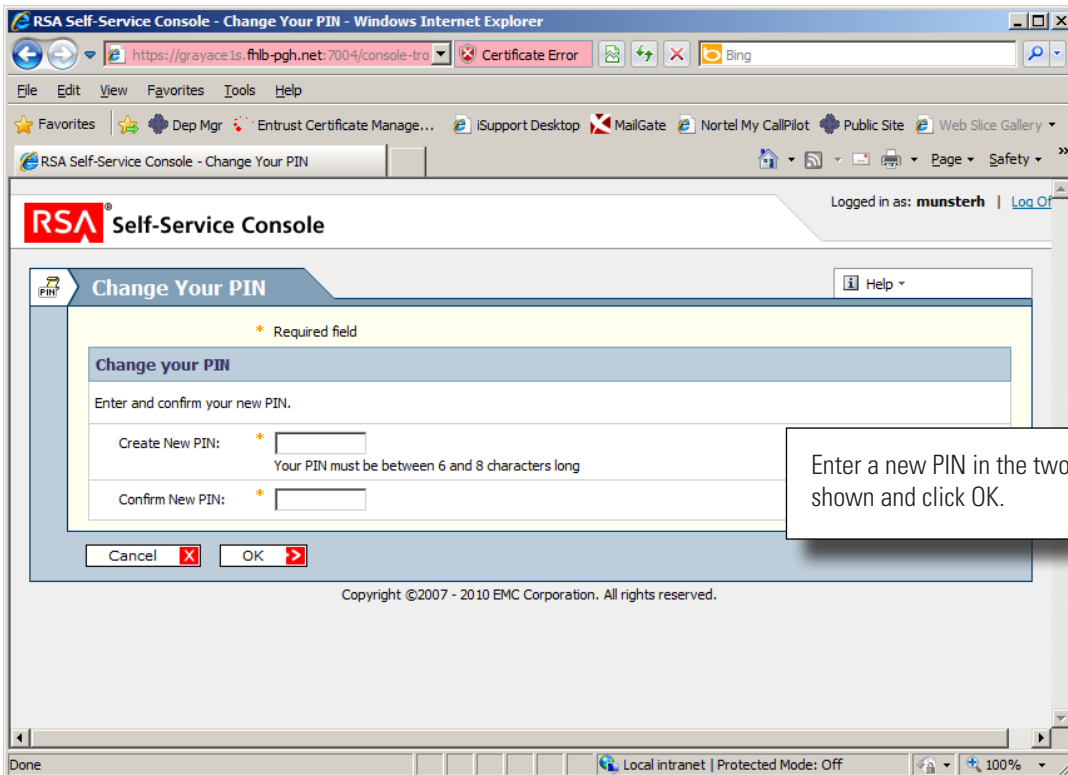
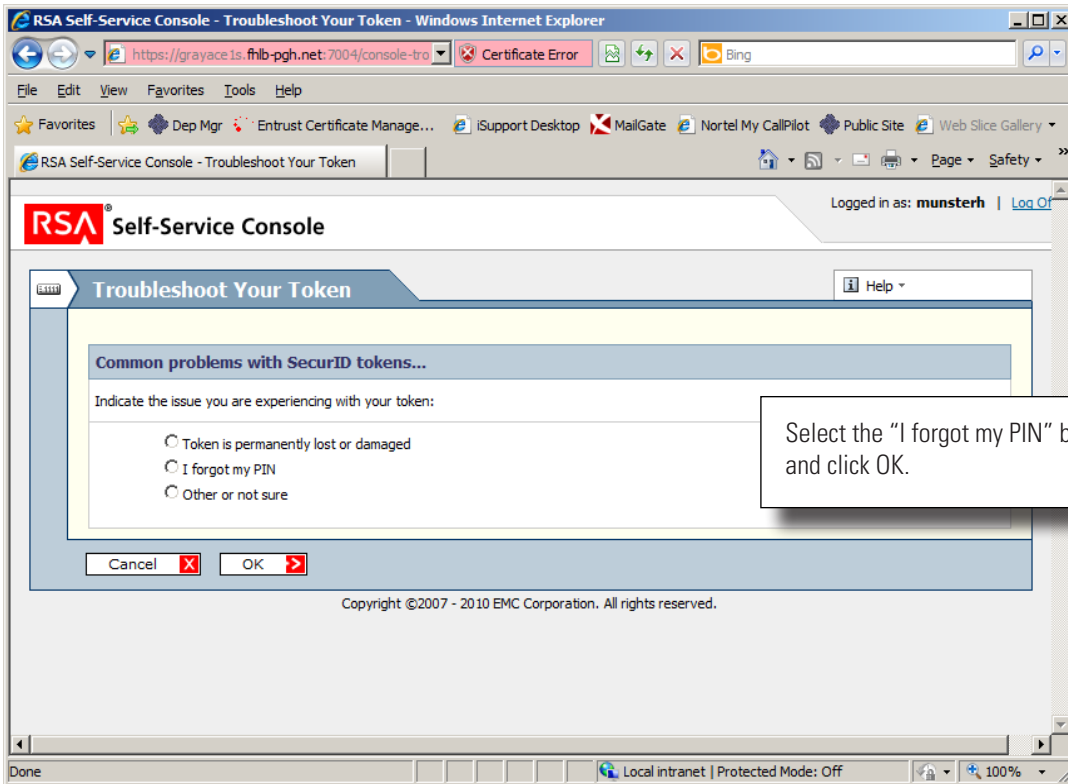
Users that need assistance with their token can use the self-service console link on the Bank4Banks login screen to reset a personal identification number (PIN) or request a replacement for a lost or damaged token.

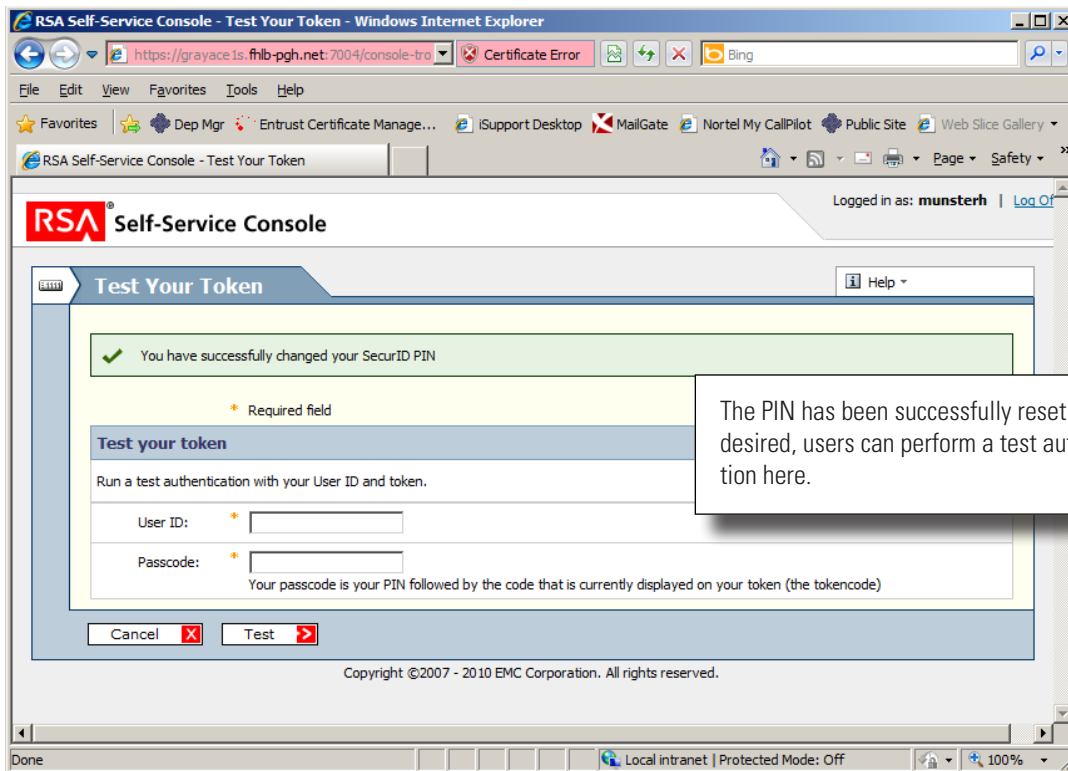
## Resetting a Personal Identification Number (PIN)

To access the self-service console to reset a PIN, click on the “Trouble logging in or using your token?” link on Bank4Banks.com and follow the steps below:



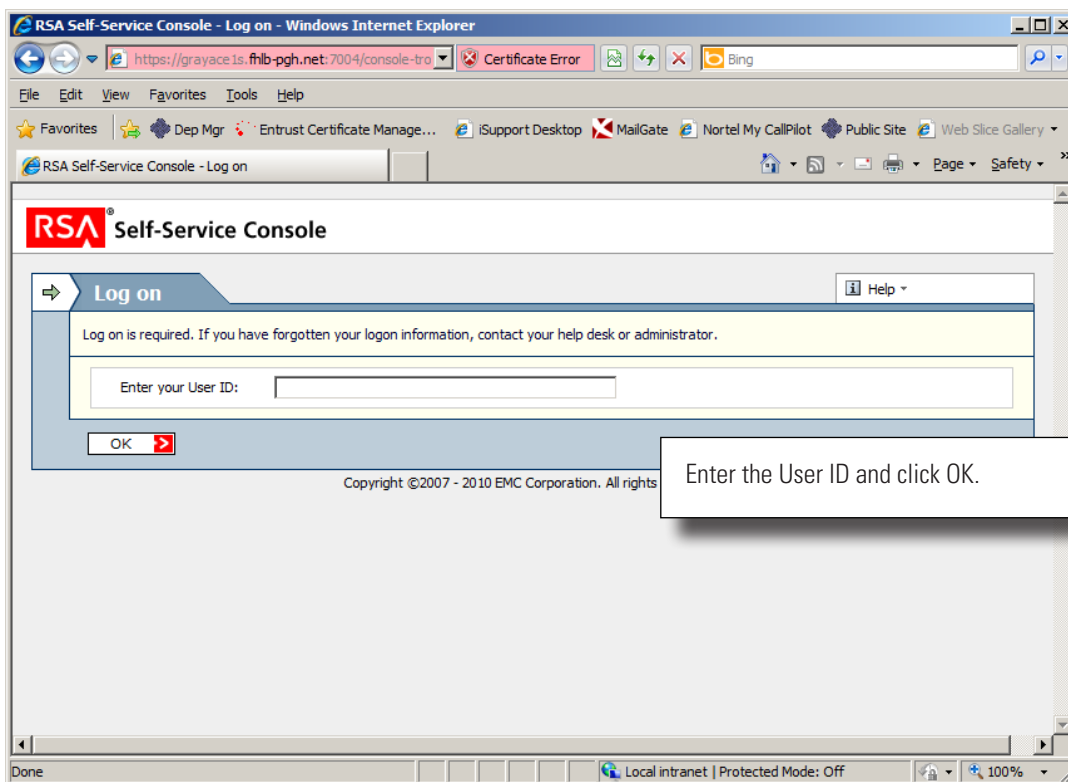




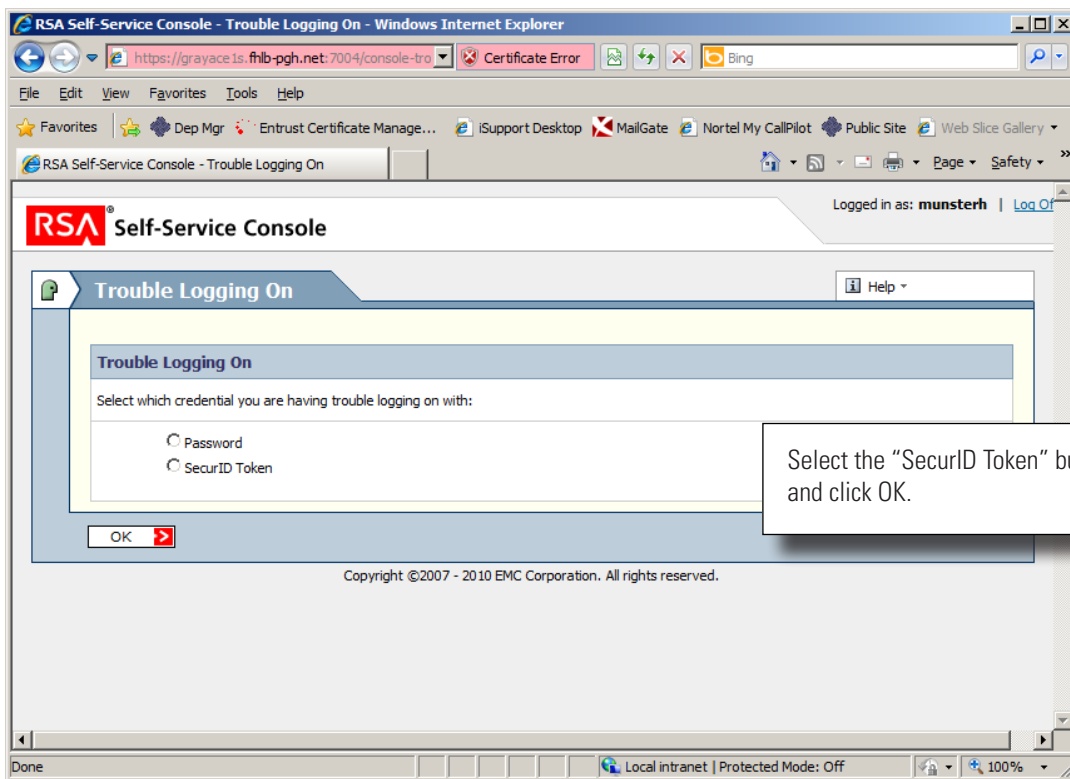
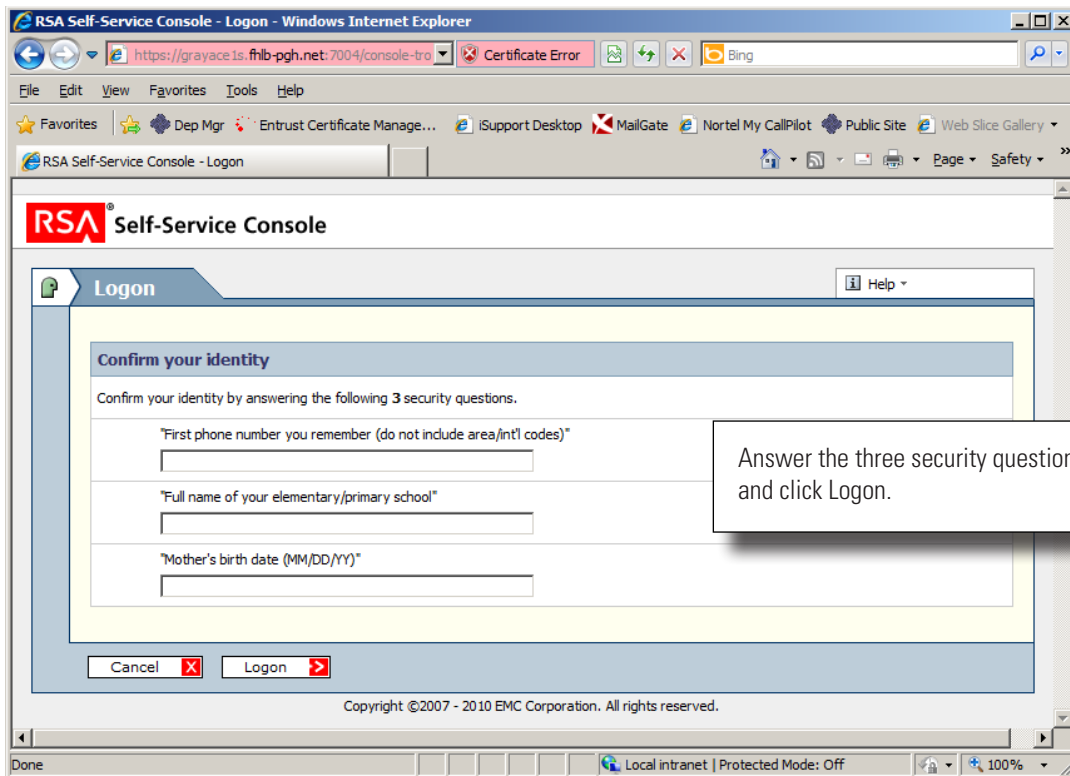


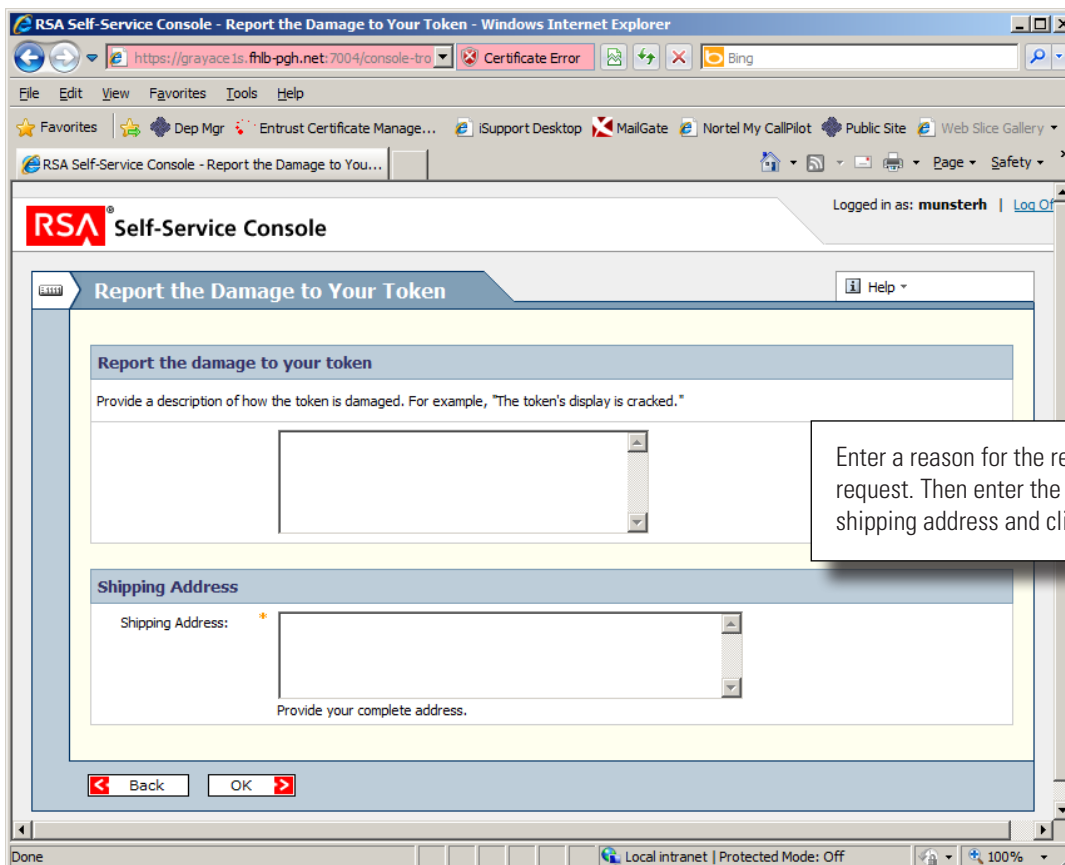
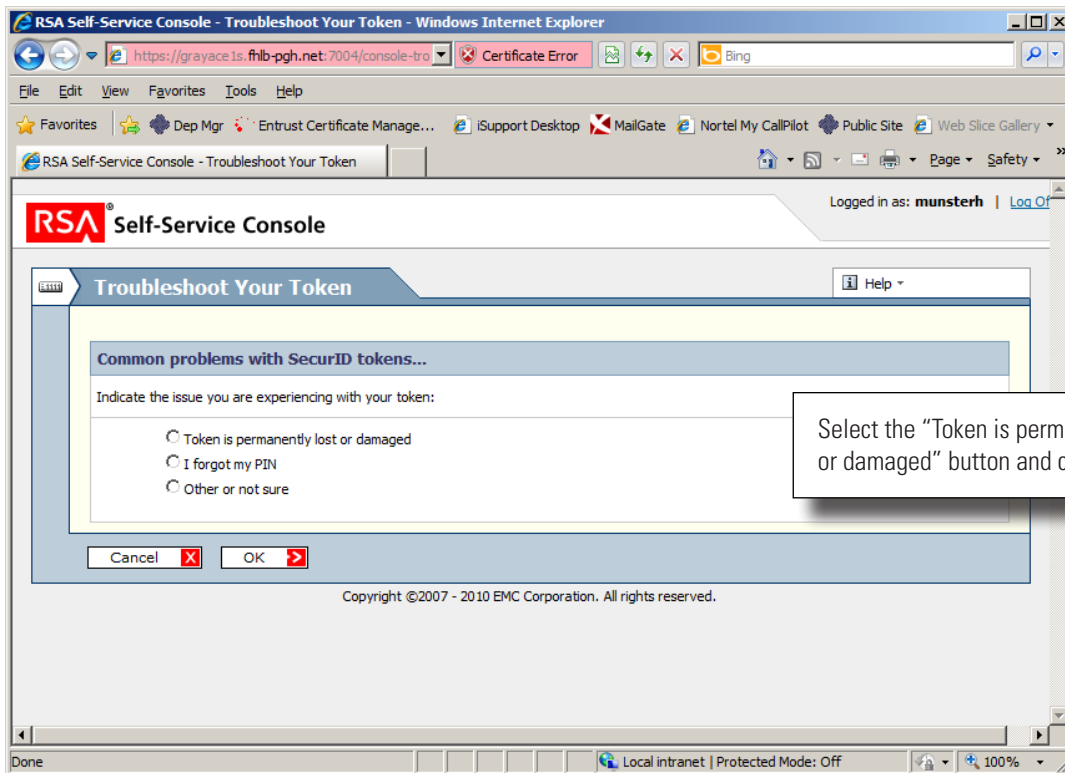
## Requesting a Replacement Token

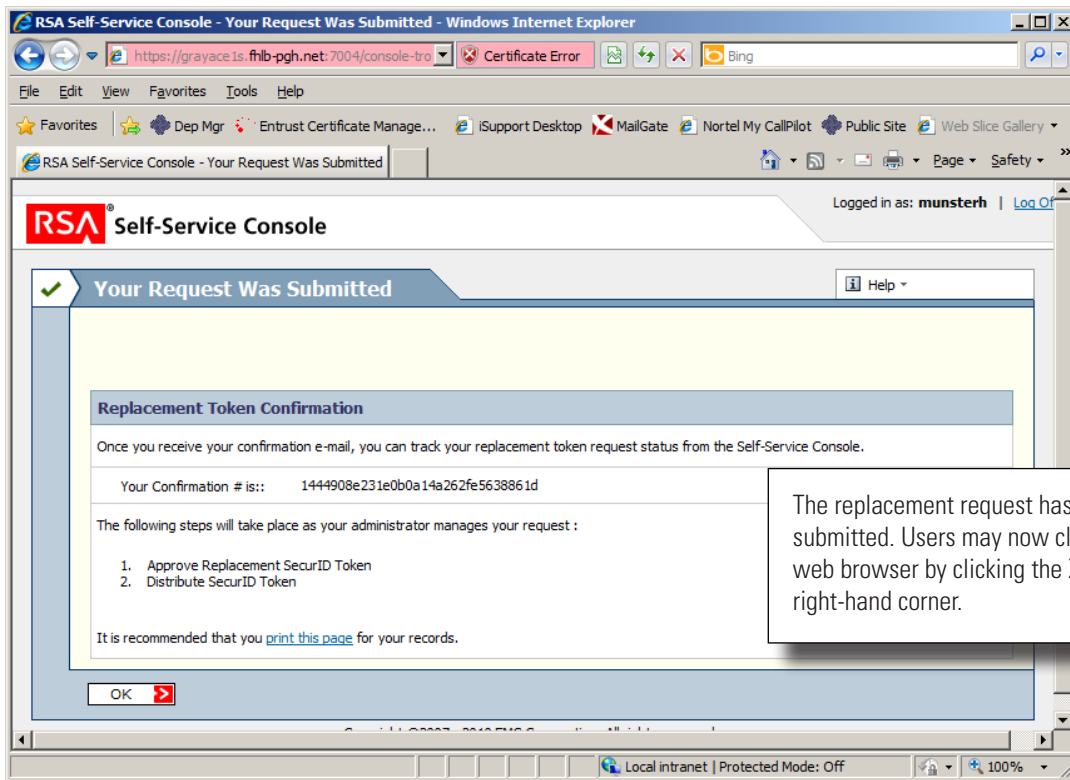
To access the self-service console to request a replacement token, click on the "Trouble logging in or using your token?" link on Bank4Banks.com and follow the steps below:







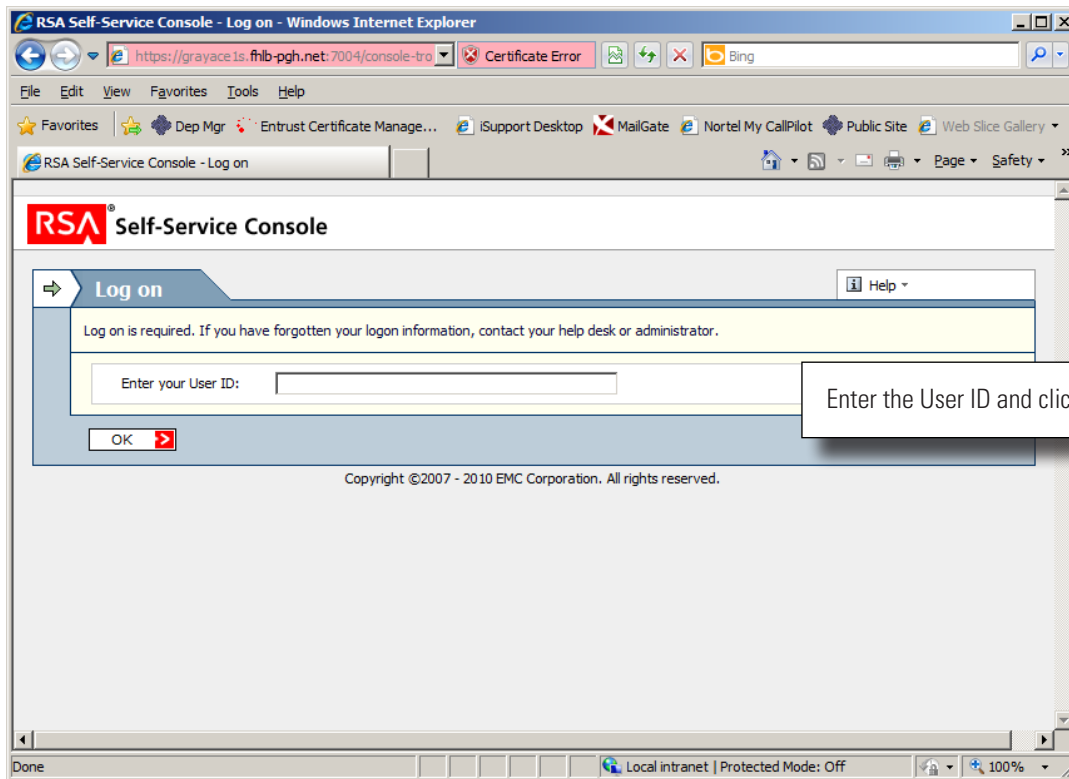


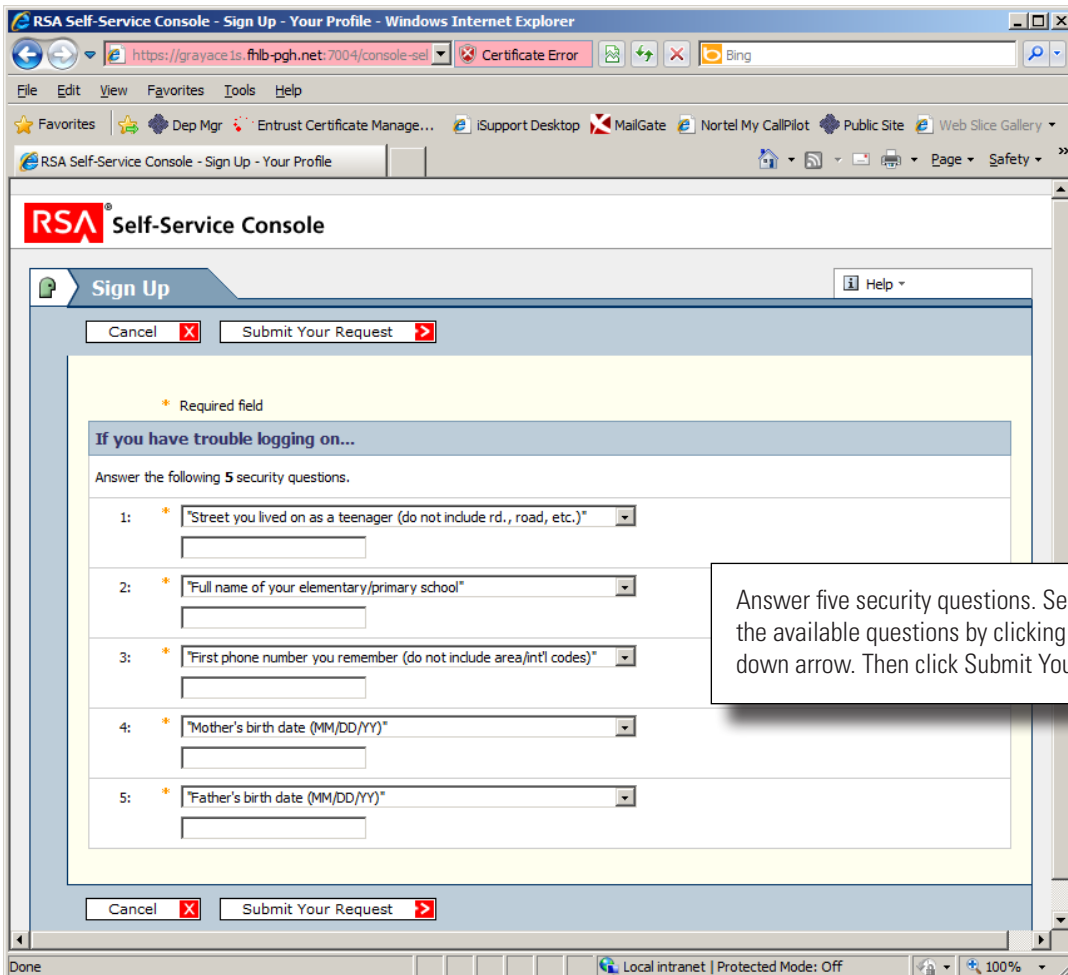
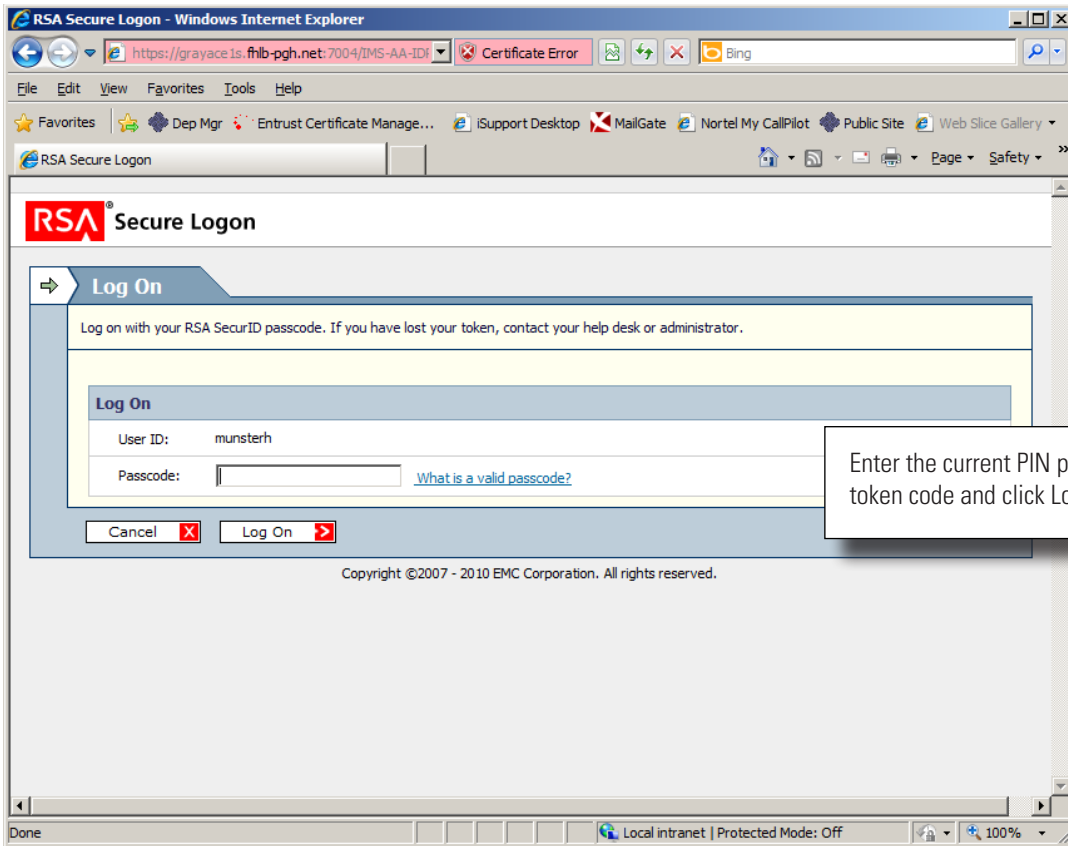


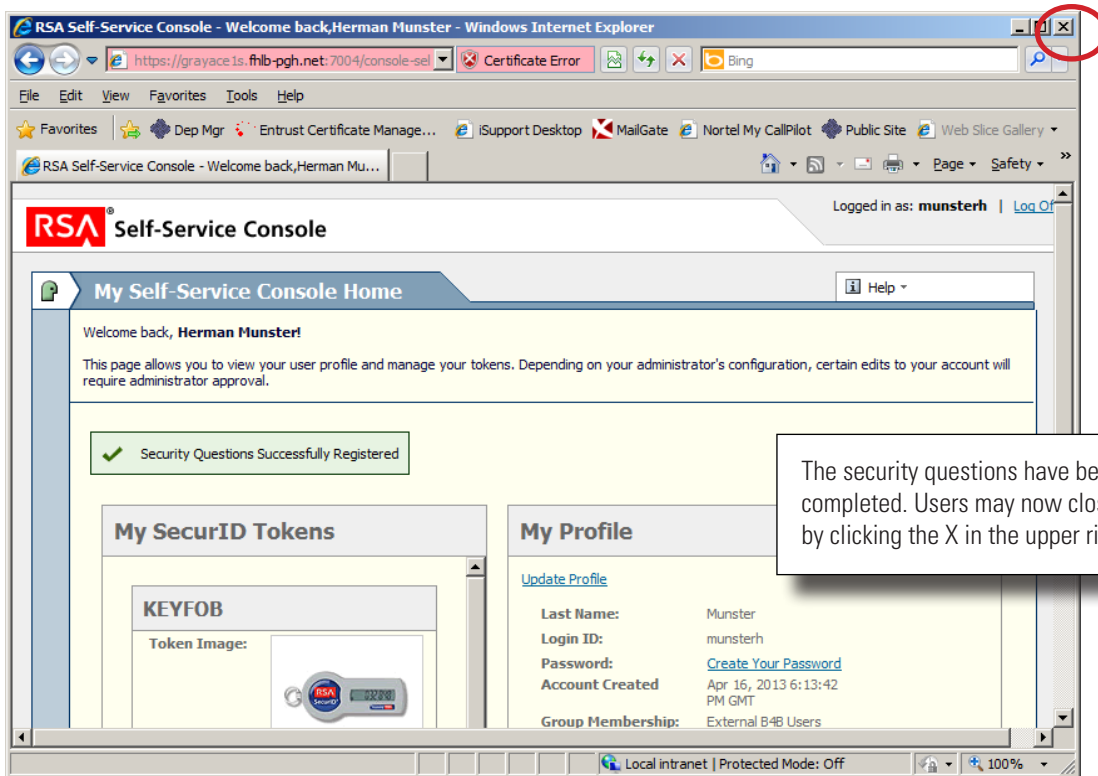
Once the token request has been approved, users will receive an approval email, and the token will be mailed to the user by FHLBank.

## Adding Self-Service to an Existing Bank4Banks Account

Users that already have an established Bank4Banks account, but have not set up security questions for the account, will need to do so in order to use the self-service console. To add security questions to an existing account, contact the FHLBank Pittsburgh Product Delivery Service Center at 800-288-3400, option 2. The Bank will then send an email with a link to the security question setup page. After clicking on the link, follow the steps below:







# Token Care and Maintenance

Each authorized Bank4Banks user and phone wire transfer executor is assigned a unique token, as well as a unique User ID. If an unauthorized person learns a user's PIN and obtains his/her token, this person can assume the authorized user's identity. Users can protect themselves and the system by always taking the following precautions:

- Never reveal your PIN. Do not write it down. Do not allow anyone access to the PIN and token code.
- If someone knows the PIN, notify the Bank. The PIN can be cleared immediately. Users can also use the self-service console to reset a PIN. During the next Bank4Banks login or wire transfer initiation, users will be required to use the new PIN. If anyone asks for the PIN, please report this or any other unusual or suspicious activity to the Bank. We will ask for the token serial number as a method of authentication.
- Do not disclose the answers to the security questions.
- Secure the token against loss or theft. If the token is missing, notify the Bank immediately. We will disable it, rendering it useless to unauthorized users. Users can then request a replacement token through the self-service console.
- Protect the token from physical abuse. Do not immerse it in liquids or expose it to extreme temperatures.

For questions, contact the Bank's Product Delivery Service Center:

Toll-free phone	800-288-3400, option 2
Toll-free fax	855-FAX-FHLB (855-329-3452)
Email	pd@fhlb-pgh.com

We will make every effort to respond to all inquiries within the same business day.

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