



Treasury & Commercial Payment Solutions  
Horicon Bank  
326 E. Lake St, PO Box 144, Horicon, WI 53032-0144

Business Customers using User Admin, ACH, or Online Wires

Beginning Wednesday, July 6th, 2022 Horicon Bank will require multi factor authentication for business customers that use the Business Online Banking User Admin, ACH Origination, or Online Wire Transfers. Our Multi factor authentication requires a code to be sent via text message, voice message, or token and will occur at login, at payment initiation (online wire and ACH), and payment approval (online wire and ACH).

In preparation, we would appreciate you providing the following information to [treasury@horiconbank.com](mailto:treasury@horiconbank.com).

- HRT SMS (Text): *the mobile number that you can receive text messages*
- HRT Voice (audible): *the phone number that you can receive an audible voice message*

We've included documents that should help.

- Login Process with multi factor authentication
- User Admin Instructions for updating multi factor phone numbers and tokens
- Options for Token (Physical or Mobile App)
- Token Self Enrollment Process
- Frequently Asked Questions (FAQ)

Thank you for your cooperation.

**Regards,**

Treasury & Commercial Payment Solutions  
920-643-7670  
[treasury@horiconbank.com](mailto:treasury@horiconbank.com)  
Horicon Bank



# Horicon Bank MFA, Token, and HRT Help Documentation – March 2022

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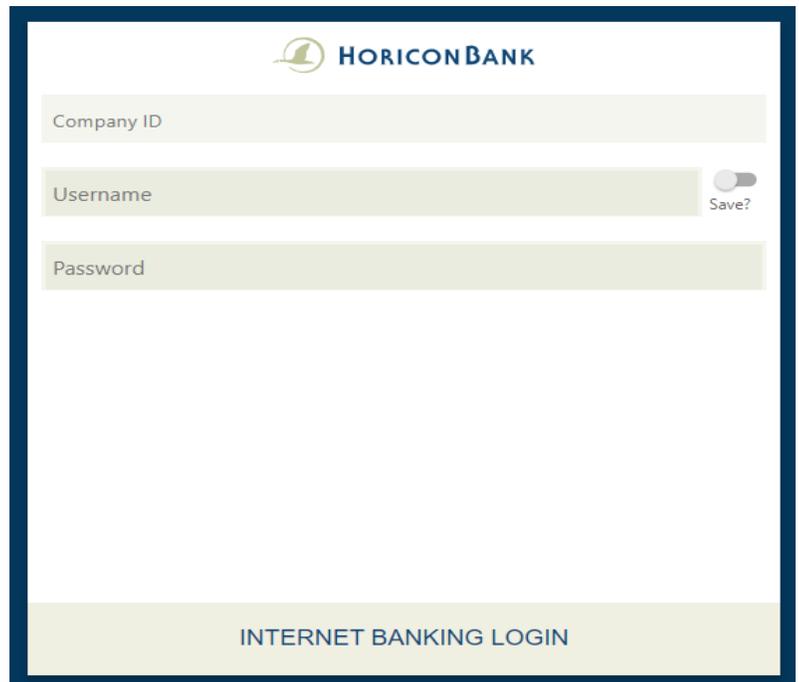
## Login Process with Multi Factor Authentication

The login process will be the same on the first step as usual, fill in your Company ID, Username, and Password (see Figure 1).

The next step is Multi Factor Authentication (MFA) requiring a code to be sent via text message, sent via voice message, or entered from a token and will occur at login, at payment initiation, and payment approval (see Figure 2). Selecting Hard Token is applicable for a physical token or an app token. The user is presented with the delivery method page for each separate activity, login, payment initiation or payment approval.

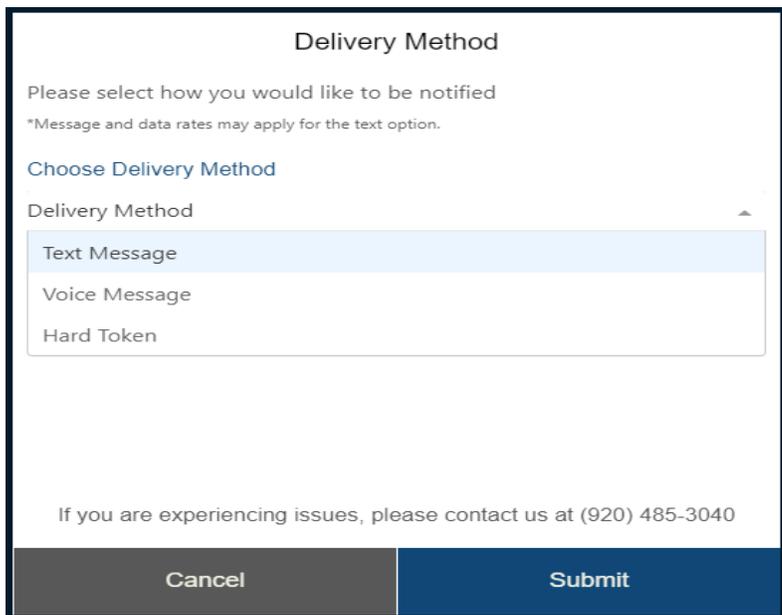
Please provide the text and/or voice phone number you would like used to your User Admin. If there is no User Admin or the User Admin isn't available, please email

[treasury@horiconbank.com](mailto:treasury@horiconbank.com) with the text and/or voice phone number and Horicon Bank will enter the number(s). Token setup instructions will be provided in a separate document. Keep in mind that you only need one of the 3 options, but it is wise to have all options setup.



The screenshot shows the Horicon Bank Internet Banking Login page. At the top, there is the Horicon Bank logo and the text "HORICON BANK". Below the logo, there are three input fields: "Company ID", "Username", and "Password". To the right of the "Username" field, there is a "Save?" toggle switch. At the bottom of the page, there is a button labeled "INTERNET BANKING LOGIN".

Figure 1



The screenshot shows the "Delivery Method" selection page. The title is "Delivery Method". Below the title, there is a message: "Please select how you would like to be notified". A note below that says: "\*Message and data rates may apply for the text option." Underneath, there is a section titled "Choose Delivery Method" with a dropdown menu labeled "Delivery Method". The dropdown menu is open, showing three options: "Text Message", "Voice Message", and "Hard Token". At the bottom of the page, there is a message: "If you are experiencing issues, please contact us at (920) 485-3040". At the very bottom, there are two buttons: "Cancel" and "Submit".

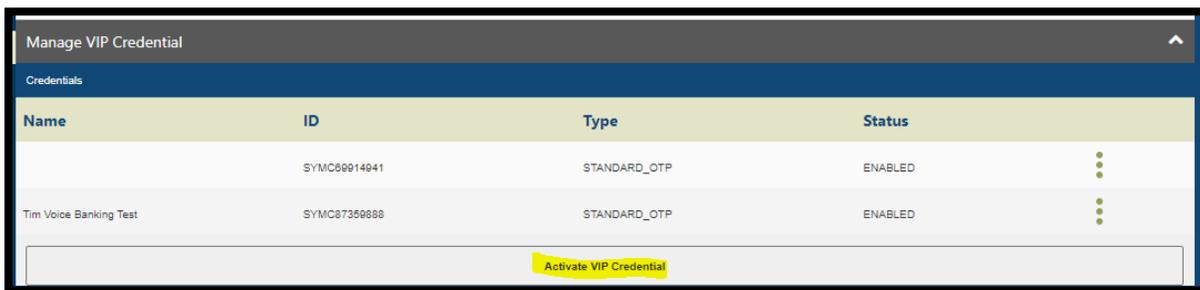
Figure 2

## User Admin HRT Maintenance

To setup a user with HRT (high risk transaction) contact options or to change existing contact information, click on the User Admin section in the left-hand navigation and select the user to update or to add a new user, click on the  icon.

### Hard or App Token setup

The easiest way for a user to register their token is to use the self-registration method. They would login as usual and then select Hard Token from the list and it will allow them to enter the credential ID and codes to verify. But, if they already have a token and would like to add another, or they need to replace one, the User Admin will need to help. In the Manage VIP Credential section (see Figure 3), click on Activate VIP Credential to add a token. Keep in mind you will need to get the codes from the user directly or the User Admin registration will not work.

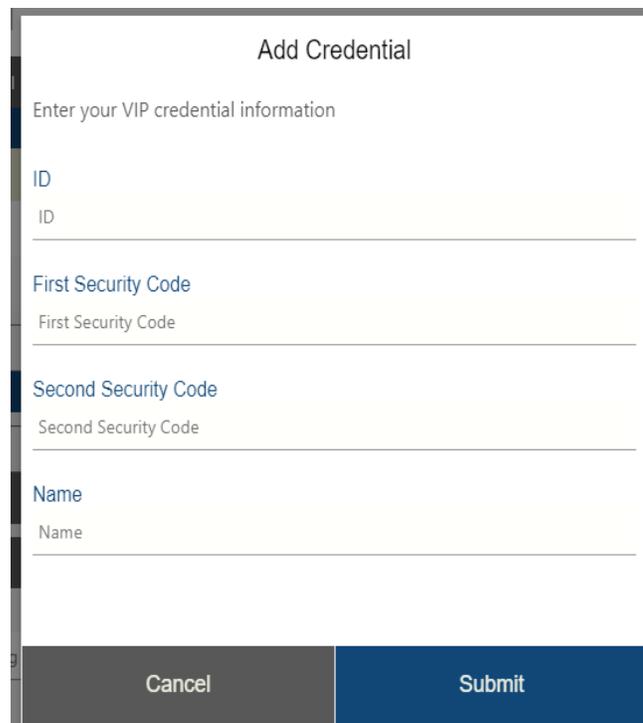


Name	ID	Type	Status	
	SYMC89914941	STANDARD_OTP	ENABLED	⋮
Tim Voioe Banking Test	SYMC87359888	STANDARD_OTP	ENABLED	⋮

Activate VIP Credential

Figure 3

The Add Credential pop-up box appears (see Figure 4), enter the token's Credential ID, 2 subsequent security codes and a name.



Add Credential

Enter your VIP credential information

ID  
ID

First Security Code  
First Security Code

Second Security Code  
Second Security Code

Name  
Name

Cancel Submit

Figure 4

To perform maintenance on a token's credentials, click on the 3 vertical green dots of its credentials (see Figure 5).

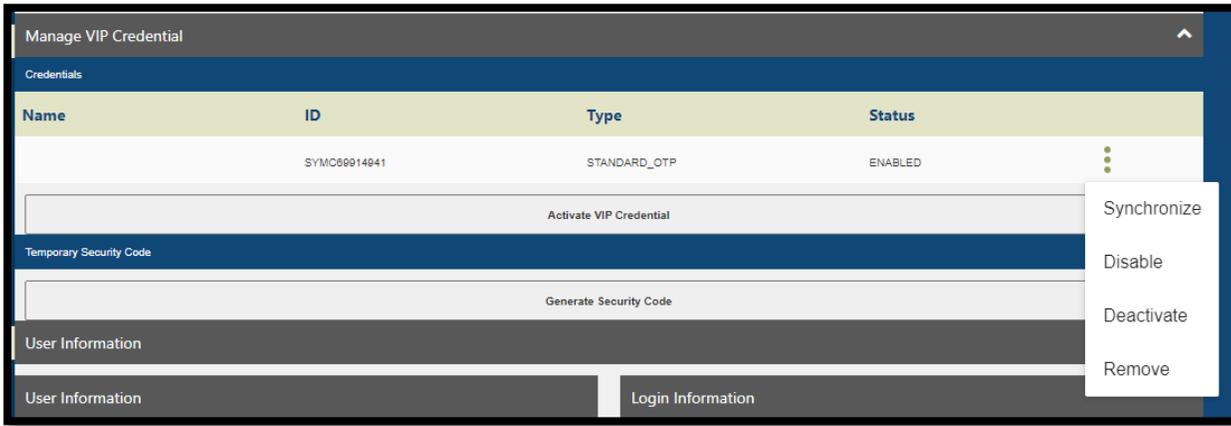


Figure 5

### HRT Text/SMS or Voice Number Setup

On the Contact Information section enter the HRT Text/SMS Number and the HRT Voice Number (see Figure 6).

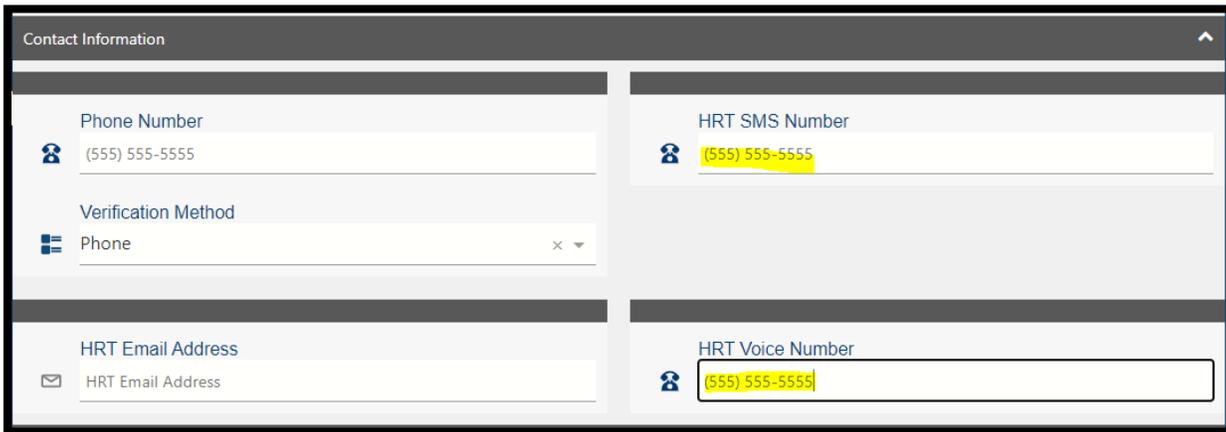


Figure 6

If you have any questions, please contact us. Treasury & Commercial Payment Solutions, 920-643-7670, [treasury@horiconbank.com](mailto:treasury@horiconbank.com)

## Options for Tokens

### App Tokens

App tokens are available (free of charge) from the Android or Apple app stores by searching for “Symantec VIP ACCESS”. See Figure 7 below to confirm you are selecting the correct app.

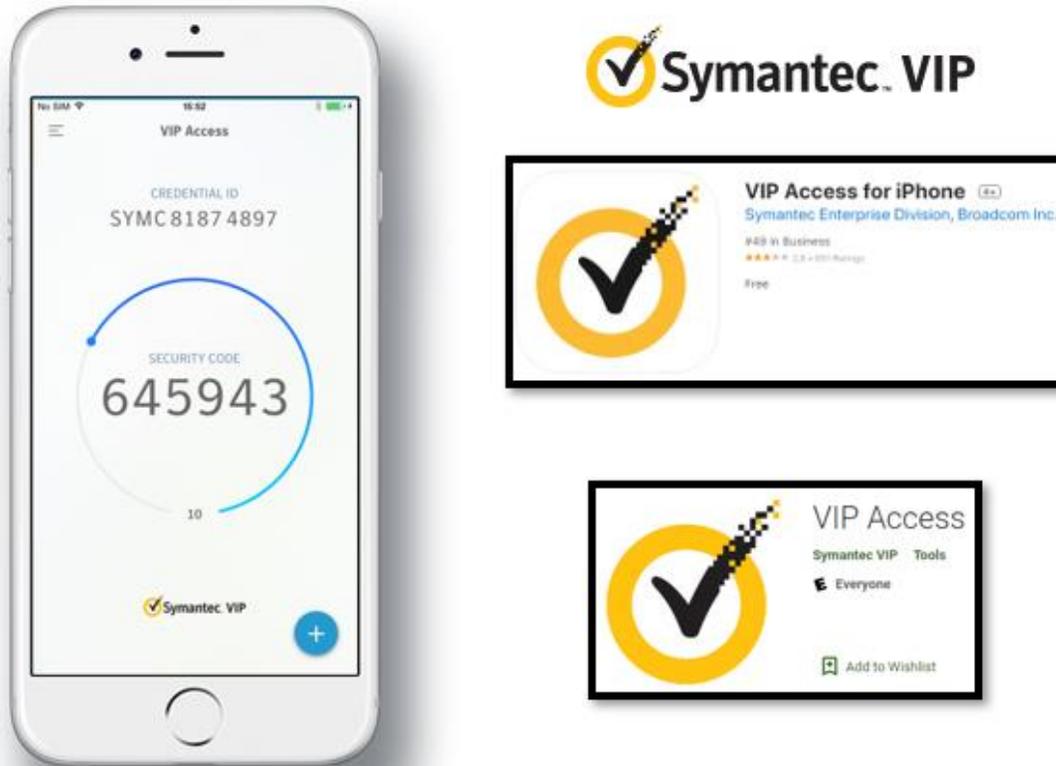


Figure 7

### Hard (Physical) Tokens

The bank has a limited supply of used Symantec VIP Access tokens, available free of charge. Contact us at [treasury@horiconbank.com](mailto:treasury@horiconbank.com) if you would like one.

You can also order your own new token from Amazon. There are two to choose from:

- Keychain Token - \$12.50, click link <https://www.amazon.com/dp/B07X1VD542>
- Credit Card Token - \$22.50, click link <https://www.amazon.com/dp/B07X5BG4H>



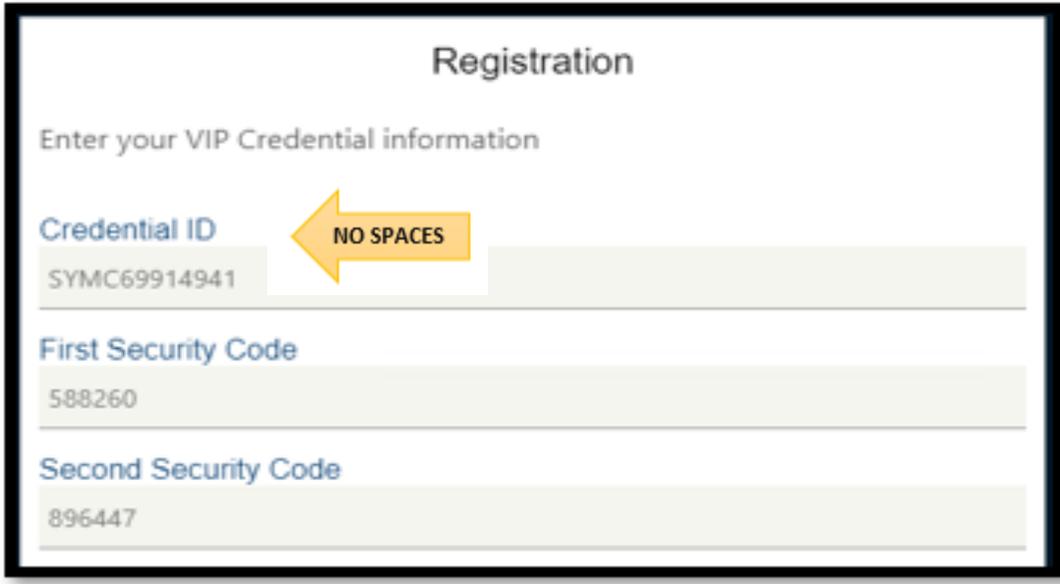
Figure 8



Figure 9

## Token Self-Enrollment Instructions

Login as usual with the Company ID, Username and Password. Select Hard Token from the Delivery Method and the registration process will begin. Start by entering the token Credential ID (serial number) without any spaces (see Figure 10). The Credential ID is labeled as Credential ID on the app token (see Figure 12) but its listed as S/N or Serial Number on the back of the physical token (see Figure 11). Then enter 2 consecutive codes from the token and click submit. Finally, enter the third code and click submit. Once that is completed the device will be registered.



Registration

Enter your VIP Credential information

Credential ID  
SYMC69914941

First Security Code  
588260

Second Security Code  
896447

Figure 10

Soft token app – example of Credential ID



Figure 12

Hard token – example of the Serial/Credential ID



Figure 11

## Frequently Asked Questions (FAQ) for Multi Factor Authentication

### **Q: Why can't I use an email to receive a code?**

A: We do not allow email to receive a code to login, initiate, or approve a payment. We don't consider email as out of band authentication since you likely access email on the same computer.

### **Q: I don't want to use my personal mobile device for business use. What are my other options?**

A: You can use the SMS Voice option and receive a voice call to your business phone number or you can order a physical token.

### **Q: Can I use multiple tokens?**

A: Yes, a login can have multiple tokens both physical and app. The first one can be added by self-enrollment. The second will need to be added by your User Admin or by Treasury Management.

### **Q: I see I can use the Hard Token to login, but I don't see the option for Soft Token (App Token)?**

A: Select Hard Token for both the physical and app token. We are not able to change the verbiage at this time.

### **Q: I got a new mobile phone and downloaded the Symantec VIP Access app again, but I can't login now. What do I do?**

A: If you get a new phone and download a new app, then you must register your new app "Credential ID" (serial number). The old app credential ID is now lost and should be removed. This is also applicable if you lose your physical token and get a new one. Your User Admin can help you setup your new token or you can contact Treasury Management.

### **Q: Is this some sort of scam?**

A: If you are not sure you can always contact the bank with the phone number or contact info that you normally use and ask for the Treasury Management Department. Lisa Zarling, Timothy Cook, or Neal Solanki can help you. 920-643-7670 [treasury@horiconbank.com](mailto:treasury@horiconbank.com)

### **Q: I have a new phone number or mobile number. How do I change the contact number for my text message code or voice code?**

A: Contact your User Admin or Treasury Management ([treasury@horiconbank.com](mailto:treasury@horiconbank.com) or 920-643-7670) and we can change the HRT Text and HRT Voice info. User Admins are not able to update their own contact info, so they should ask for help from another User Admin or contact Treasury Management.