



# Physical Token User Guide



**EFFECTIVE AUGUST 2021**

For Client Use Only

**MUFG Union Bank, N.A.**  
**MUFG Bank, Ltd.**

Members of MUFG, a global financial group





## **TABLE OF CONTENTS**

<b>Security Token Activation Overview</b>	<b>2</b>
<b>Sign on to the MUFG Exchange</b> Activating a token from Sign On	<b>3</b>
<b>Access Products and Services</b> Activating a token from within MUFG Exchange	<b>6</b>

## SECURITY TOKEN ACTIVATION OVERVIEW

Security tokens are an integral part of our efforts to safeguard your account from fraudulent activities. Tokens are used for:

- Signing on to the MUFG Exchange
- Accessing products and services
- Dual Control for approving Web Wire entitlement change requests
- Approving Wire and ACH Transactions

This document provides activation instructions for your new security token.\*

If you need additional assistance activating your token, please contact Transaction Banking Technical Client Services:

- MUFG Union Bank users at 800-322-2778, select option 2, 7:00 a.m. to 6:00 p.m. PT, Monday through Friday, excluding federal holidays, or via Secured Message through MUFG Exchange portal
- MUFG Bank, Ltd. users at 844-544-0387, select Option 2, 8:00 a.m. to 7:00 p.m. ET, Monday through Friday, excluding federal holidays, or via email at [TB-technicalsupport@us.mufg.jp](mailto:TB-technicalsupport@us.mufg.jp)

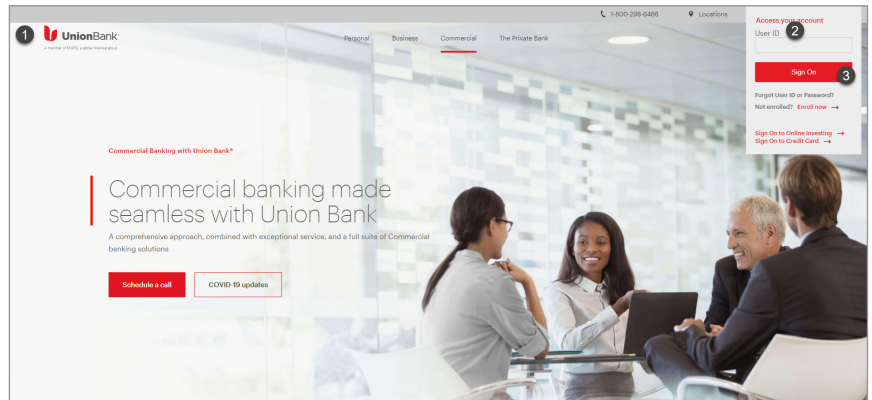
\*Security Token Agreement: The Security Token is a lightweight physical device used in conjunction with a user name and password. You agree to safeguard your Token and take reasonable steps to prevent its unauthorized use. You accept responsibility for any failure to safeguard your Token. Your Token should be kept separate from your password and user name. You must notify us immediately if your Token is lost or stolen, your Password has been compromised, or you experience any unauthorized activity. We may request you put your report of unauthorized activity in writing. Failure to do so may delay or void your claim. The Token remains the property of the Bank; you are liable for the cost of a damaged, lost or stolen Token.


## SIGN ON TO THE MUFG EXCHANGE

### ACTIVATING A TOKEN FROM SIGN ON

- 1 Sign on to the MUFG Exchange from unionbank.com.
- 2 Enter your User ID.
- 3 Click **Sign On**.
- 4 Click **here**.
- 5 Enter only the six-digit number displayed on your new token in the **six-digit Tokencode** field.
- 6 Click **Submit**. You will be prompted to create a new token Pin/Token Password.

**Note:** Your security token will display a new Tokencode number every 60 seconds and has a countdown bar to the left of the number. If there are only two bars displayed, please wait for the number to change before entering a number.





### Enter Token Passcode

In order for us to confirm your identity, please enter your unique Token Passcode below and click submit.

**Business Clients with MUFG Exchange Tokens:**  
To replace or reset your token, please contact your company's Web Administrator.  
If you have reset your PIN/Token Password or have received a new physical token, click here: [SIGN ON](#)

Your unique Token Passcode is the combination of your PIN/Token Password, plus the code displayed on your token.


User ID:  [Sign on using a different User ID](#)

Token Passcode:

Token Passcode =

**Contact Us**  
Call 1-800-322-2778 about your account, 7:00 A.M. to 6:00 P.M. Pacific Time, Monday - Friday

**SecurID Token Timer**  
Note: The code on your physical or mobile security token changes at a regular interval. The time remaining before the current code changes is displayed as a countdown bar to the left of the code on the physical token; a countdown clock is shown below the code on your mobile token. To help ensure a successful identification, wait for the code to change when there is one bar or 10 seconds left in the countdown before entering your Token Passcode.



### New/Reset Token - Enter Code From Your Token

If you have had your PIN/Token Password reset for either your Mobile or Physical Token, enter only the six-digit code displayed on your token and click submit.

If you have received a new physical token and need to activate it, enter only the six-digit code displayed on your token and click submit.

User ID:  [Sign on using a different User ID](#)


6 Digit Code On Token:

**Contact Us**  
Call 1-800-322-2778 about your account, 7:00 A.M. to 6:00 P.M. Pacific Time, Monday through Friday.

**SecurID Token Timer**  
Note: The code on your physical or mobile security token changes at a regular interval. The time remaining before the current code changes is displayed as a countdown bar to the left of the code on the physical token; a countdown clock is shown below the code on your mobile token. To help ensure a successful identification, wait for the code to change when there is one bar or 10 seconds left in the countdown before entering your Token Passcode.

- 7 Create a token PIN/Token Password and select security questions.
- 8 Create a new six-to eight-character PIN/Token Password in the **Token PIN/Token Password** field and reenter it in the **Confirm PIN/Token Password** field. This is your permanent password for this new token which, combined with the six-digit number displayed on your token, creates the **Token passcode** that will be used for future sign-on to the MUFG Exchange.
- 9 Select a security question from the drop-down menu and enter your answer in the **Enter answer** field. When you call customer service, you will be asked to answer this security question to verify your identity.
- 10 Click **Next**.
- 11 You will be prompted to enter your token passcode—the PIN/Token Password that you just created and the six-digit Tokencode displayed on your token. Click **Submit**.
- 12 **Your Token Has Been Activated** is the screen that displays, confirming acceptance of your new PIN/Token Password.

- 13 The next time you sign on to the MUFG Exchange, enter the **Token passcode**.
- 14 Click **Submit**.



### Enter Token Passcode

In order for us to confirm your identity, please enter your unique Token Passcode below and click submit.

**Business Clients with MUFG Exchange Tokens:**  
To replace or reset your token, please contact your company's Web Administrator.  
If you have reset your PIN/Token Password or have received a new physical token, click here: [SIGN ON](#)

Your unique Token Passcode is the combination of your PIN/Token Password, plus the code displayed on your token.

User ID	<input type="text" value="13"/>	<a href="#">Sign on using a different User ID</a>	<table><tr><td>PIN/Token Password</td><td>Tokencode</td></tr><tr><td>Token Passcode =</td><td><input type="text" value="A1b2C123456"/></td></tr></table>	PIN/Token Password	Tokencode	Token Passcode =	<input type="text" value="A1b2C123456"/>
PIN/Token Password	Tokencode						
Token Passcode =	<input type="text" value="A1b2C123456"/>						
Token Passcode	<input type="password" value="*****"/>	<input type="button" value="Submit"/>					

#### SecurID Token Timer

Note: The code on your physical or mobile security token changes at a regular interval. The time remaining before the current code changes is displayed as a countdown bar to the left of the code on the physical token; a countdown clock is shown below the code on your mobile token. To help ensure a successful identification, wait for the code to change when there is one bar or 10 seconds left in the countdown before entering your Token Passcode.

**Contact Us**  
Call 1-800-322-2778  
about your account,  
7:00 A.M. to 6:00 P.M.  
Pacific Time,  
Monday - Friday

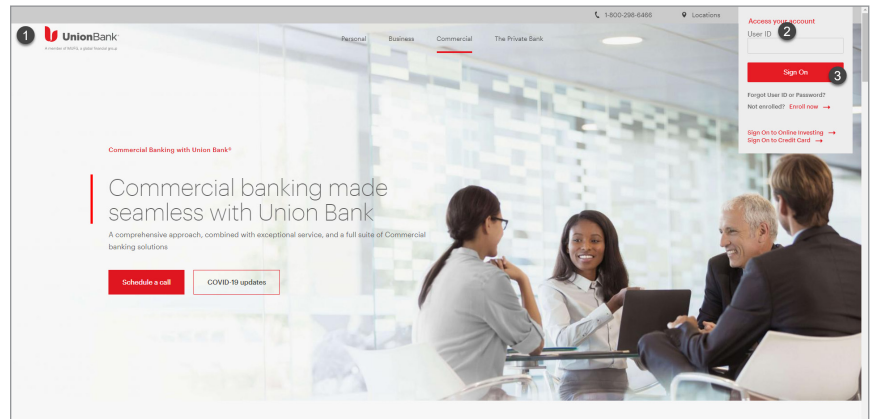
## ACCESS PRODUCTS AND SERVICES

### ACTIVATING A TOKEN FROM WITHIN MUFG EXCHANGE

- 1 Sign On to the MUFG Exchange from unionbank.com.
- 2 Enter your User ID and click **Sign On**.
- 3 Enter your Password.
- 4 Click **Activate Your Token** or **Activate Replacement Token** under the ACTION ITEMS section on the landing page of the MUFG Exchange.

Click **Activate Your Token** when you receive a brand-new token or an existing token has been reset.

Click **Activate Replacement Token** when your existing token has expired and the Bank has sent you a replacement token to activate immediately.



**Sign On to Online Banking or MUFG Exchange**  
To sign on, please enter your password.

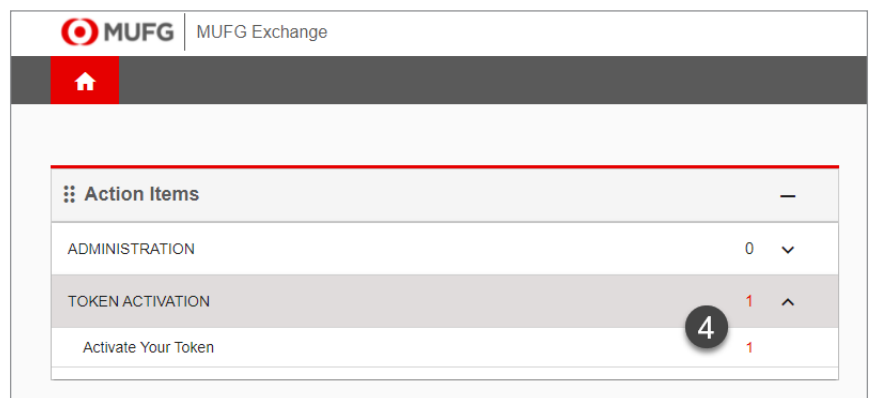
User ID

Password:  **3**

[Sign on using a different User ID](#)

[Forgot password?](#)

**Need Help**  
Having trouble signing on?  
[Contact us](#)





- 5 Enter your Token Serial Number.
  - 6 Click **Submit**. You will be prompted to create a new token password.
- Note:** Your security token will display a new number every 60 seconds and has a countdown bar to the left of the number. If there are only two bars displayed, please wait for the number to change before entering a number.

- 7 Enter only the six-digit number displayed on your new token in the **six-digit Tokencode** field.

- 8 Create a token PIN/Token Password and select security questions.
- 8a Create a new six-to eight-character password in the **PIN/Token Password** field and reenter it in the **Confirm PIN/Token Password** field.

This is your permanent PIN/Token Password for this new token, which, combined with the six-digit number displayed on your token, creates the **Token Passcode** that is now assigned to your token.

- 8b Select a security question from the drop-down menu and enter your answer in the **Enter answer** field. When you call customer service, you will be asked to answer this security question to verify your identity.

- 9 Click **Next**.

- 10 Enter your **Token Passcode**— the PIN/Token Passord just created plus the next six-digit Tokencode displayed on your token. This will complete activation of your security token.
- 11 Click **Submit**.
- 12 Your token has now been activated and can be used for accessing secure services and/or Wire, Internal Transfer, and ACH approvals.

**If you need additional assistance activating your token, please contact Transaction Banking Technical Client Services:**

- MUFG Union Bank users at 800-322-2778, select option 2, 7:00 a.m. to 6:00 p.m. PT, Monday through Friday, excluding federal holidays, or via Secured Message through MUFG Exchange portal
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MUFG Exchange

MUFG UnionBank

### Enter Token Passcode

Welcome User

Your PIN/Token Password has been accepted. To complete the activation process, please enter your complete token passcode (your PIN/Token Password followed by the six-digit number displayed on your SecurID token).


For example, if your PIN/Token Password is "abc123" and your token currently displays the number "456789" your token passcode is "abc123456789".

\* = Required Information

User ID:

\*Token Passcode:  **10**

**11** → Submit



**SecurID Token**

NOTE: The bars next to the SecurID token indicate the time remaining before the currently displayed number is refreshed to reveal a new number. If there is only a single bar displayed, wait for the number to change and then enter the new number to create your passcode.

**Need Help?**

Call 1-800-322-2778, Monday - Friday, Pacific Time, 7:00 AM to 6:00 PM.

MUFG Exchange

MUFG UnionBank

### Your Token Has Been Activated

Welcome User

Thank you. Your new token passcode has been confirmed.

[Continue to MUFG Exchange](#)

**Need Help?**

Call 1-800-322-2778, Monday - Friday, Pacific Time, 7:00 AM to 6:00 PM.





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MUFG Bank, Ltd., is not a member of the FDIC and its products ARE NOT insured by the FDIC or other government agency.

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