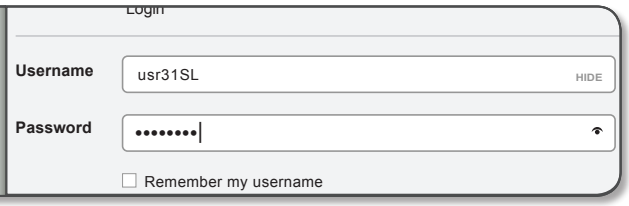
SOFT TOKEN GUIDE

Member FDIC

Activating your DIGIPASS soft token:

Step 1

Using your computer, log in to Business Online Banking with your current Username and Password. After logging in, you will be prompted to activate your soft token.

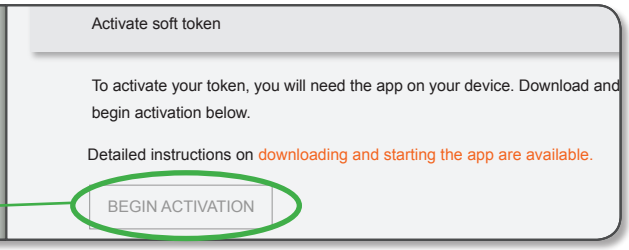


Step 2

Using your mobile device enter "**DIGIPASS for Business Banking"** in the search field of your smartphone's app store.

Download and **open** the app.

Go back to your computer and click **Begin Activation**.



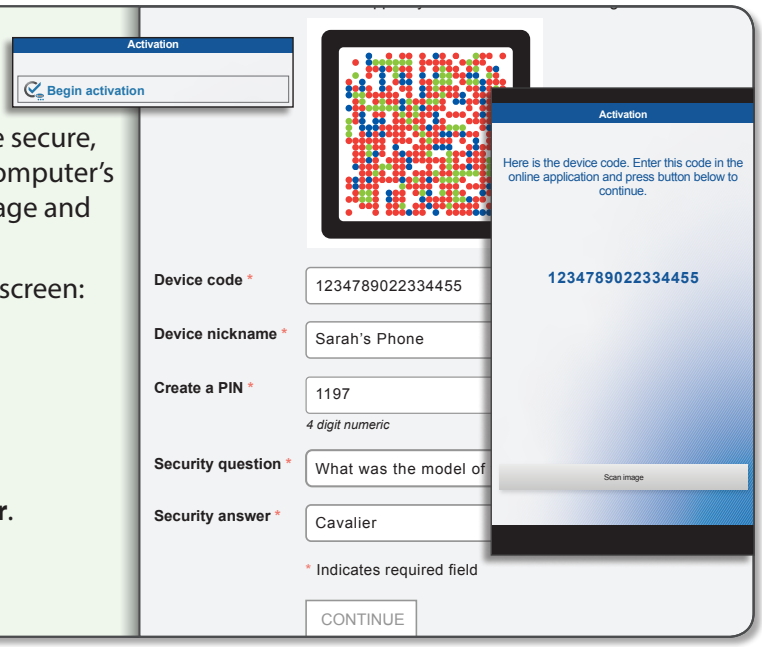
Step 3

On your phone, tap **Begin Activation** in the app.

The app uses your smartphone's camera to scan the secure, multi-colored **CRONTO image** displayed on your computer's **Activate token** screen. The app will decode the image and display your device code.

Fill out the **Activate token** form on your computer screen:

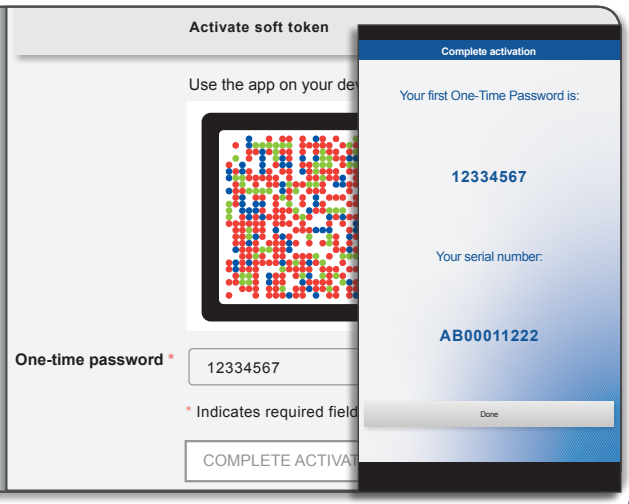
1. Enter the **Device Code** as displayed in the app.
2. Add a **Nickname** for your device.
3. Enter a **4-digit PIN** that you will remember. (You'll use this PIN each time you log in.)
4. Create a **Security Question** and add the **Answer**.
5. Click **CONTINUE**.



Step 4

1. Another CRONTO image will appear on the computer screen. Using your phone and the soft token app, tap the **Scan Image** button to decode the CRONTO image.
2. Enter the **One-time password** as displayed in the app.
3. Click **COMPLETE ACTIVATION**.

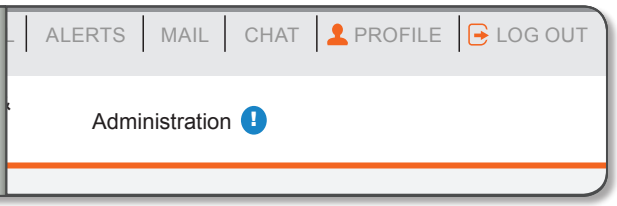
If you have a phone that allows biometric protection, choose YES to enable fingerprint security for opening the app. Select NO if you want to skip this step. (You'll be able to enable this later, if you choose.)



Alternate Activation for Existing Token Users

Step 1

After logging in to Business Online Banking with your Username and Password, click on the **PROFILE** menu option. Browse to the **Token** section. Click **Switch to App**.

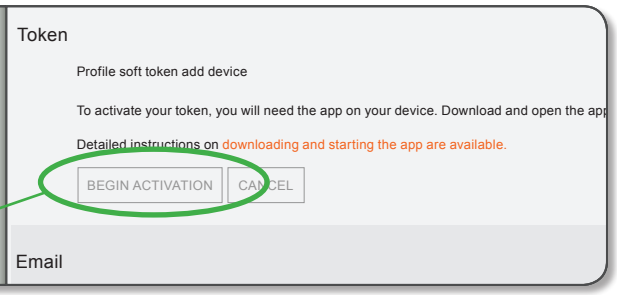


Step 2

Using your mobile device enter "**DIGIPASS for Business Banking"** in the search field of your smartphone's app store.

Download and **open** the app.

Go back to your computer and click **Begin Activation**.



Step 3

On your phone, tap **Begin Activation** in the app.

The app uses your smartphone's camera to scan the secure, multi-colored **CRONTO image** displayed on your computer's **Profile** screen. The app will decode the image and display your device code.

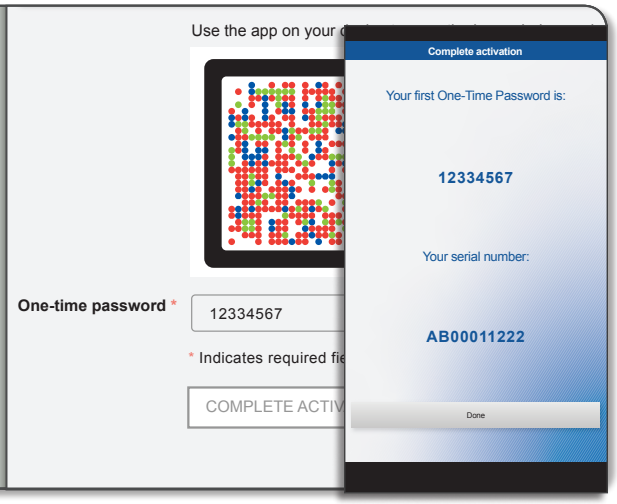
Fill out the **Token** form on your computer screen:

1. Enter the **Device Code** as displayed in the app.
2. Add a **Nickname** for your device.
3. Click **CONTINUE**.

Step 4

1. Another CRONTO image will appear on the computer screen. Using your phone and the soft token app, tap the **Scan Image** button to decode the CRONTO image.
2. Enter the **One-time password** as displayed in the app.
3. Click **COMPLETE ACTIVATION**.

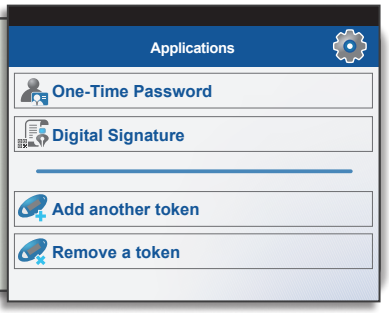
If you have a phone that allows biometric protection, choose YES to enable fingerprint security for opening the app. Select NO if you want to skip this step. (You'll be able to enable this later, if you choose.)



Logging in to Business Online using your DIGIPASS soft token:

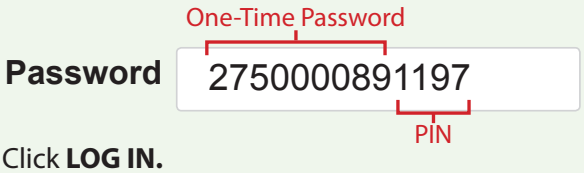
Step 1

Open the DIGIPASS for Business Banking soft token app and tap **One-Time Password**.

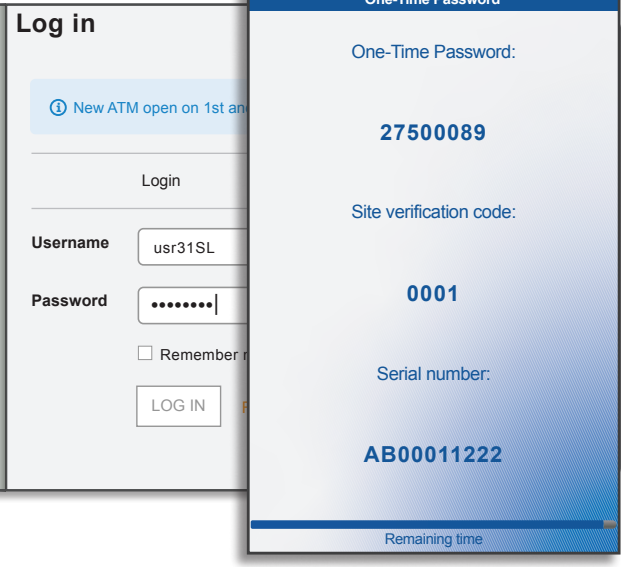


Step 2

1. At the Business Online log in screen, enter your **Username**.
2. In the Password field, enter the **One-Time Password** generated with the soft token, followed by your **PIN**.



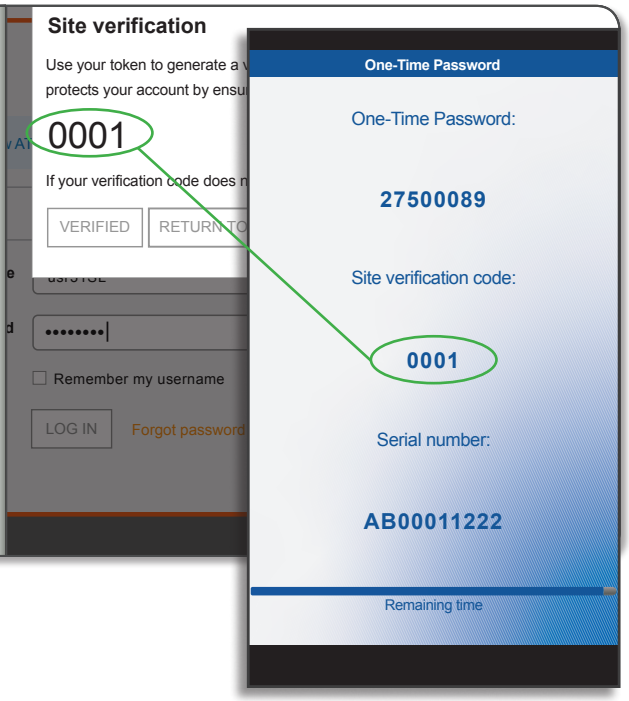
3. Click **LOG IN.**



Step 3

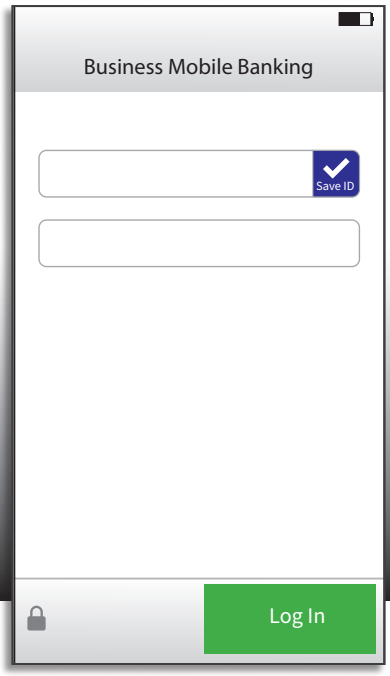
When a Site Verification screen opens, compare the number on the screen with the code on your app.

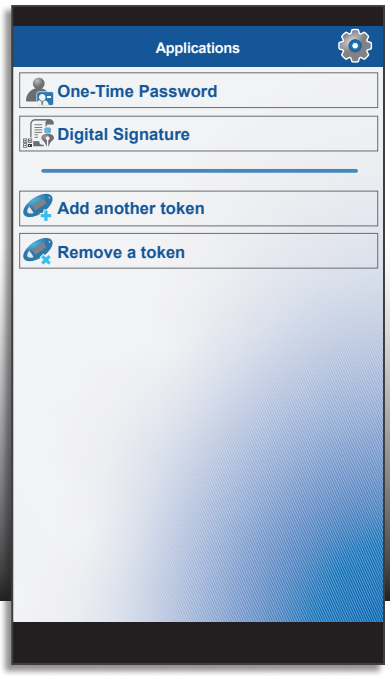
If they match, select **VERIFIED** and you'll be securely logged in to your account.

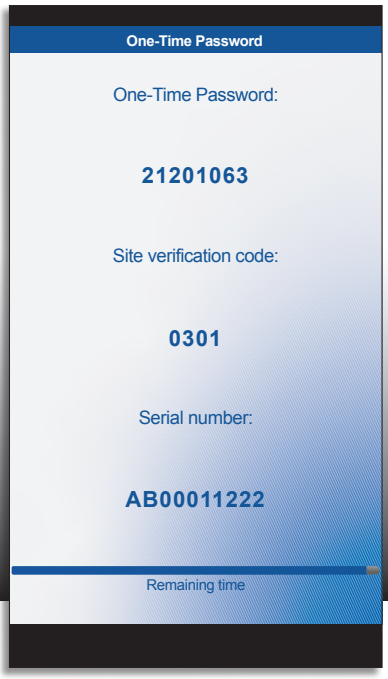


Using your DIGIPASS soft token app with your Business Mobile Banking app:

Once your soft token has been activated through Business Online Banking, you will use it to generate a one-time password when logging in to Business Mobile Banking and when completing transactional Security Challenges.



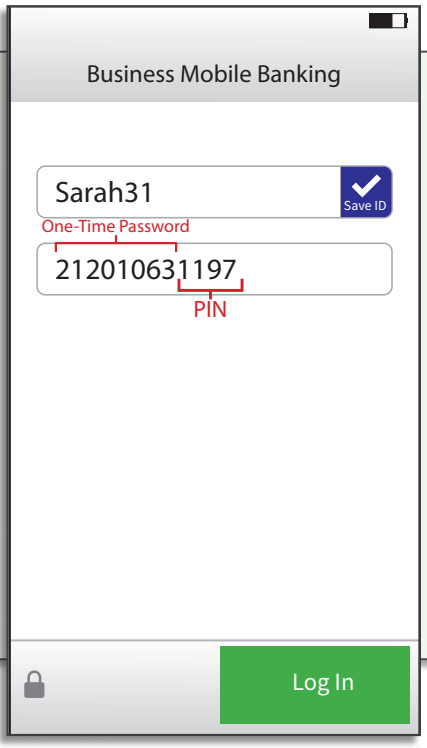




Providing a One-Time Password

1. Open the Business Mobile Banking app.
2. Enter your **Username.**
3. Open the **DIGIPASS for Business Banking** app.
4. Tap **One-Time Password.**
5. Copy the One-Time Password displayed in the soft token app.
6. Navigate back to **Business Mobile Banking.**
7. Paste in the **One-Time Password** followed by your four-digit **PIN**.
8. Tap **Log In.**

If asked to provide a one-time password to approve or initiate transactions, repeat steps 3-7.



Soft Token FAQs

What is a soft token?

A soft token is a software app that is downloaded and installed on your Apple or Android smartphone. The app adds an extra layer of protection to your Business Online Banking account by generating a one-time password each time you log in. This random string of numbers is used when logging into your account or completing certain transactions such as ACH or wires.

Who can use soft tokens?

Talk to your business banker about getting approved for use of the DIGIPASS for Business Banking soft token. Once approved you'll be able to control which employees can access your accounts via the soft token.

How do I enroll my business?

Ask your business banker about using soft tokens then complete the necessary steps to get started. Watch this video on how to set up and use the free DIGIPASS for Business Banking soft token app.

Where do I find the app?

You can find and download the free soft token app, which works on Apple or Android smartphones and other devices, by searching for DIGIPASS for Business Banking in either the Apple or Google Play app stores.

How does it work?

The soft token app 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.

When 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 app and your PIN.

What if I lose my smartphone?

When setting up the soft token, you have the option to register more than one device. So if you should misplace your smartphone, you can log in with another device. Another option would be to get a new phone and have us re-register the new phone. At that point, you would need to also re-install the app.

Can I use it with my Business Mobile Banking app?

Yes, the DIGIPASS for Business Banking app can be used when logging in or completing transactions via Business Mobile Banking. Instead of following desktop activation process, you'll generate a one-time password from the DIGIPASS for Business Banking app to log in from your mobile banking app or when you complete a transaction.

Can I switch from a hard token to a soft token?

With approval, you can switch from a hard to a soft token by logging into your Business Online Banking account, selecting the Profile page and following the instructions to make the switch. You'll then turn in your hard token.

What are the best ways to keep my app and account secure?

You should always start by enabling the passcode or biometric access to your smartphone in order to protect access to your device. The DIGIPASS for Business Banking app also gives you the option to create a regular password or to set up a biometric login so you can then generate a one-time password or a digital signature for accessing your account.

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